



BOSTON COURT CELEBRATES ITS 30TH BIRTHDAY

Recently we said a happy 30th birthday to Boston Court, our Sheltered Housing Complex in Duns

Residents and staff had a great day celebrating with an afternoon tea and of course a slice of birthday cake.

The cake was cut by Sarah Wilson who is the longest serving tenant along with Halina Szytura who is the newest tenant to join Boston Court.

Chief Executive Helen Forsyth said: "What a lovely and fun event we all had together at Boston Court. A big thank you to Louise, Alison and Rachel for organising the celebrations and to our 'Teapot on Tour' team for helping out.

"But the best thing was seeing how much fun it is to live there!"



Welcome to our Winter Update

Dear All,

As the year draws to an end it is an ideal opportunity to reflect upon the successes of the past 12 months and look forward to the year ahead.

The last 12 months have been very productive for us with the launch of new homes in both Chirside and Todlaw, Duns. The design and high specification of the properties continues to incorporate a varied mix of spacious layouts to accommodate your needs as our tenants and the demands of the local community.

We are continuing to progress with our digital journey with the launch of our new website, which sees great improvement in the accessibility of information we are providing to our tenants. We look forward to developing this further as a method for you to gain access to our services and information about what is important to you - like having your own account to pay your rent and report or track a repair.

The year ahead will also provide great excitement as we celebrate our 25th Anniversary and look forward to supporting local community initiatives during this special year. In the meantime, all the staff wish you a very Happy Christmas and New Year.

Warmest Regards

Helen Forsyth - Chief Executive

It's Public Knowledge

We are now subject to the Freedom of Information Act (Scotland) 2002 which means that we are now publishing general information on our website.

To find out more visit the site at www.berwickshirehousing.org.uk

New Appointment

Jim is our new convener

Jim McDevitt has been appointed as the new Convener of our Board of Trustees.

Jim, who joined the Board in 2016, has been involved in Banking for over 20 years in the Commercial Finance sector focussing on clients who have been experiencing financial difficulties.

He has also dedicated over 20 years to being a Rotarian in Duns raising almost £200,000 for many local and national causes. He is actively involved with the local theatre group, Duns and District Amateur Operatic Society, assisting with musical events and will also continue in his role as a Trustee at A Heart for Duns.

Commenting on his appointment Jim said: *"I am very excited by the challenge of my new role and look forward to working with Chief Executive Helen and the team at BHA during the year ahead. I am taking on this position at a time when the Association is in an extremely strong place and hope to continue the excellent work of my recent predecessors, Lorraine Tait and Andrew Watson - they will be hard acts to follow."*

Andrew Brough, Clive Feeney and Jim Fullarton have resigned from the Board but Andrew has joined BHA Enterprise as an Independent Board member.

Joining the Board is Norrie MacPhail, a qualified builder with 25 years of experience in construction and project management before joining the RSL sector. He is currently involved in the development of mass timber construction and regenerative agriculture and comes to the board from BHA Enterprise where he will continue to sit as a trustee.



NORRIE MACPHAIL



"I am very excited by the challenge of my new role and look forward to working with Chief Executive Helen and the team at BHA during the year ahead."

JIM MCDEVITT

Membership of Trustee/Board/Committees - Updated on 30 September 2019

BHA Trustee	BHA Enterprise	Audit & Finance Committee	Operations Committee	Windfarm Partnership
<p>Convener Jim McDevitt</p> <p>Vice Conveners Scott Holmes Viv Cockburn</p> <p>Anne Rutherford Lynn Gray Graeme MacLeod Susie McCosh Sean Dickson Paul Matthews Norrie MacPhail</p>	<p>Richard Atkins (Independent Board Member)</p> <p>Norrie MacPhail (BHA Board Member)</p> <p>Jamie Davidson (Independent Board Member)</p> <p>Andrew Brough (Independent Board Member)</p>	<p>Scott Holmes Viv Cockburn Graeme MacLeod Paul Matthews</p>	<p>Anne Rutherford Lynn Gray Sean Dickson Susie McCosh Norrie MacPhail</p>	<p>Viv Cockburn Richard Atkins (Independent Board Member)</p> <p>Jamie Adam (Community Energy Scotland)</p> <p>Nicholas Gubbins (Community Energy Scotland)</p>

Allocations Consultation - The Results are in!

Questionnaire 5th August - closed 26th August 2019

We will introduce a new 'silver' priority category entitled 'Prevention of Homelessness' aimed at supporting those threatened by homelessness but not having been assessed as homeless through the local authority casework team:

To what extent do you agree or disagree that, if implemented, these proposals would prevent homelessness?

Strongly Agree	24%
Agree	46%
Neither agree or disagree	20%
Disagree	6%
Strongly Disagree	2%
No Response	2%

We will introduce a new definition of overcrowding to include that where children share a bedroom, if there is an age gap of more than 8 years they will be entitled to another bedroom. Presently of same gender 15 years and under share a room. Children of different gender over the age of 8 entitled to separate rooms.

To what extent do you agree or disagree that, if implemented, these proposals would meet your families needs?

Strongly Agree	37%
Agree	35%
Neither agree or disagree	22%
Disagree	4%
Strongly Disagree	2%
No Response	0%

We will introduce a new platinum priority for those experiencing serious anti-social behaviour. This is not limited to, but includes (if evidenced); Domestic Abuse, Racism, Religious or sectarian abuse, abuse relating to sexual orientation, abuse towards or in relation to disability of any kind.

To what extent do you agree or disagree that, if implemented, these proposals would prevent, protect and safeguard against serious anti-social behaviour?

Strongly Agree	42%
Agree	35%
Neither agree or disagree	15%
Disagree	6%
Strongly Disagree	2%
No Response	0%

We will introduce a new gold priority for (existing) BHA customers who are separating to prevent homelessness.

To what extent do you agree or disagree that, if implemented, these proposals would prevent homelessness?

Strongly Agree	42%
Agree	37%
Neither agree or disagree	13%
Disagree	6%
Strongly Disagree	2%
No Response	2%

We will introduce a new bronze priority for those living in flatted accommodation who have children less than 10 years of age. In addition those living in flatted accommodation with communal entrance for over 5 years wishing to move. (BHA Tenants only)

To what extent do you agree or disagree that, if implemented, these proposals would reflect your needs?

Strongly Agree	24%
Agree	33%
Neither agree or disagree	37%
Disagree	3%
Strongly Disagree	2%
No Response	1%

BHA wish to promote responsible pet ownership and companionship. We will remove all existing pets policies across BHA stock, referring to the existing requirements to request permission on an individual basis to have pets within your home.

To what extent do you agree or disagree that, if implemented, these proposals would reflect choice and control for our customer?

Strongly Agree	30%
Agree	39%
Neither agree or disagree	22%
Disagree	6%
Strongly Disagree	2%
No Response	0%

Community Housing Plans are: The number of homes we let to each individual preference group. We will allocate all new build homes to 50% of existing BHA tenants, the other 50% will be allocated as per our set targets within our community housing plan ratios.

To what extent do you agree or disagree that, if implemented, these proposals would ensure BHA customers were housed as a priority?

Strongly Agree	27%
Agree	44%
Neither agree or disagree	16%
Disagree	8%
Strongly Disagree	4%
No Response	15%

We will allocate our homes as far as possible in line with our policy aims and targets. The policy and targets reflects legislation, the types of homes we have, demand we are experiencing and who applies for our homes.

To what extent do you agree or disagree that, if implemented, these proposals would make it clear and open as to how we let our homes?

Strongly Agree	44%
Agree	34%
Neither agree or disagree	16%
Disagree	4%
Strongly Disagree	1%
No Response	1%

To what extent do you agree or disagree that, if implemented, these proposals would:

A) Help make it clearer how we allocate our homes?

Strongly Agree	30%
Agree	53%
Neither agree or disagree	13%
Disagree	3%
Strongly Disagree	1%
No Response	0%

B) Help those in greatest need of housing?

Strongly Agree	0%
Agree	41%
Neither agree or disagree	15%
Disagree	6%
Strongly Disagree	1%
No Response	37%

B) Help those in greatest need of housing?

Strongly Agree	0%
Agree	41%
Neither agree or disagree	15%
Disagree	6%
Strongly Disagree	1%
No Response	37%

B) Help those in greatest need of housing?

Strongly Agree	0%
Agree	41%
Neither agree or disagree	15%
Disagree	6%
Strongly Disagree	1%
No Response	37%

How we allocate your homes

Following a consultation with you, our tenants, as well as applicants and other partners from the 5th to the 26th August, we have reviewed our allocation policy and made some changes in the way we allocate our homes.

We were delighted to note that 90% of the 142 respondents agreed with our suggested changes.

The main changes we have made are introducing new priority passes and changing the banding of some of our existing ones. This will affect a number of applicants so it is important that you review your application. You can do this by visiting the Homehunt website - www.homehunt.info

It's important that you keep your contact details up to date as we will contact an applicant within 48 hours of a closing date unless there are exceptional circumstances. This contact will be via email or telephone unless you have expressly asked us not to.

WISHING YOU A VERY
**MERRY
CHRISTMAS**
& A HAPPY NEW YEAR

PRESENTS ✓
TREE ✓
FOOD ✓
RENT ✓

Christmas is a fun time but the bills don't stop just because it's December. Look after yourself and pay December's rent and take care of any pay arrangements you have in place. The two non-rent weeks is a good way to bring your account up to date or make payments in advance.

If you have any queries please contact our Customer Accounts Team on 01361 884000.

Our offices will be closed from 4pm on Monday, December 23rd, 2019, until 8.45am on Friday, January 3rd, 2020.





Working hard to help you deal with changes

We have around 275 tenants who are currently claiming Universal Credit and the number rises every month as new tenancies are created or circumstances change.

If you are not a pensioner and have a change of circumstances then it's likely that you will move onto Universal Credit. A change of circumstances could be:

- You move house
- Someone moves into your household or someone moves out
- You are working and you stop working or your hours reduce
- You were in receipt of ESA and are assessed as being fit for work

There are a number of changes made to Universal Credit since it began and these have been positive. Examples are:

- Waiting time reduced for new claims from 6 weeks to 5 weeks
- Higher advance payments available which are payable over a longer period
- Additional Housing Benefit for 2 weeks in certain cases
- Claimants can request that payments of Housing Costs are made direct to the landlord (please note payments can take up to 8 weeks to be paid to the landlord)
- A higher work allowance for claimants in work
- Twice-monthly payments to the claimant

However, it is the intention of Department for Work and Pensions (DWP) that everyone, apart from pensioners, will move onto this benefit within the next 4 years. This will be called 'Migration'. If you are going to be affected you will be given advance notice by DWP and our staff will be happy to help with advice on how you will be affected.

We are working hard to help tenants deal with changes. If you move onto this benefit, you will be responsible for paying your rent from the monthly payment you receive and you must make sure that you let the DWP know that you have 'Housing Costs'. This is another name for your rent.

Your tenancy states payments are required in advance, so it is very important that we speak to you as soon as we know that you are going to be claiming Universal Credit to avoid arrears building up on your account.

We can make an agreement with you so that you can pay extra each month so that you do not fall into arrears and you are paying in advance.



PLEASE BE AWARE

If you are claiming Universal Credit you will have to make a claim for Council Tax reductions separately.

Do you under-occupy your home? You may qualify for a Discretionary Housing Payment (DHP) to cover the cost of the extra bedroom if you receive Universal Credit or Housing Benefit. If you were in receipt of this on Housing Benefit and have moved onto Universal Credit, you will need to reapply for this payment.

EARLY WAGES

Does your employer pay your Christmas wages early? If so, this may affect the amount of Universal Credit you receive that month. Please contact us to ensure you have sufficient money to meet your rental agreement.

EU NATIONALS

EU nationals living in the UK who wish to stay should apply to the EU Settlement Scheme for the right to remain after Brexit. The Citizens Advice Bureau has a specialist helpline service designed to help EU citizens and their families with concerns about the EU Settlement Scheme; contact your local Citizens Advice Bureau for further details or call the helpline on 0800 916 9847.



Our very first volunteer, Diane, returned for the event and was kind enough to cut our 'birthday' cake along with Terri.

BeFriend is still expanding!

BeFriend is a Lottery funded befriending scheme for people over 55 who feel isolated or lonely. Our older people are visited on a one-to-one basis by trained and checked volunteers. We also run groups in Duns and Coldstream.

Among the activities that they have organised are trips to community lunches, small concerts, seated exercise, and handcream making, all designed to help our older people to stay active and involved in their communities. The team also organised a Macmillan coffee morning in September with one of our fantastic volunteers bringing smoked salmon canopies! A very stylish coffee morning!

Our biggest event recently was our 7th anniversary celebration. We invited people who have been involved with the project over the years, volunteers, staff, and organisations who refer people to us or who work with us in other ways. Our very first volunteer, Diane, returned for the event and was kind enough to cut our 'birthday' cake along with Terri.

Interested in befriending an older person?

Then get in touch on
01361 884000
or at
befriend@berwickshirehousing.org.uk.

You can also follow us on
Twitter **@BHA_BeFriend**
or
Facebook **@BHABeFriend**

Terri Bearhope,
Project Co-ordinator.

Virtual Dementia Tour Bus visits

We hosted a visit from the Virtual Dementia Tour Bus recently with staff and volunteers able to experience and understand what it may be like to suffer from the disease.

Here are just a few of the comments from BHA staff who took part.

Having completed the virtual tour what are your thoughts?

"It was terrifying but enlightening and educational";

"Amazing training! Everyone should do this it was a real eye-opener";

"Fantastic tour and quite an eye-opener. Everyone should do it".

How has your perception of dementia changed?

"I can't believe how much it affects people in everything they do";

"The bus made me see things from the other side - dementia affects every one of the senses";

"It is scary but very educational. We all need to understand dementia and adjust what we do to care".

Knowing what you know now, how will you do things differently?

"I will be more patient and take time to listen";

"I will slow down and be more aware of the difficulties sufferers face";

"This has made me much more aware of the different aspects of dementia. We need to listen more to sufferers".

BHA also supported the 'Living With and Caring For Dementia' event held in the Volunteer Hall, Duns, in October



SoupTastic Event

At Eyemouth Primary School we sponsored two special 'SoupTastic Days'.

During both days there were live demonstrations of how to prepare and cook a tasty, nutritious soup using locally sourced ingredients.

Community Benefits Fund

Duns Youth Centre has been given a makeover thanks to our Community Benefits Fund.

The Centre has a new coat of paint both inside and out with the work being carried out by our painting contractor Novus. Our Community Benefit Fund is open for applications from local groups.

ReTweed Borderbags

We support many local initiatives, one of which is the invaluable work that ReTweed carry out in relation to supporting women, developing skills and bringing communities together.

ReTweed have just launched a project around Bordersbags which are donated to the local Food Banks and other community initiatives by upcycling curtains and making them into bags. It's a wonderful opportunity to turn trash into treasure and assists in the reduction of plastic bags.

Other support

Other organisations and events we have supported included the following: Outside the Box – Nourish and Natter, Abundant Borders, Mental Health Foundation – Curry and Chaat, Silver Duns at Duns, Eat, Sleep and Ride, Parent Space. (www.parentspace4p.wordpress.com).

So how are we doing?

Annual Performance for Winter 2019

Repairs and Maintenance

Indicator	Target	Performance
Time taken to complete emergency repairs	6 hours	3 hours
Time taken to complete non-emergency repairs	10 days	6.5 days
Satisfaction with the repairs service	91%	91.34%

Rents and Income

Gross rent arrears	2.5%	4.58%	30% of BHA's total arrears are related to our customers on Universal Credit (UC) totalling £123,186.
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Rents

86% of our tenants believe that their rent is good value for money.

Universal Credit

At the end of September we had 274 tenants claiming Universal Credit. As the number of claimants moving from Housing Benefit to UC increases, arrears will increase.

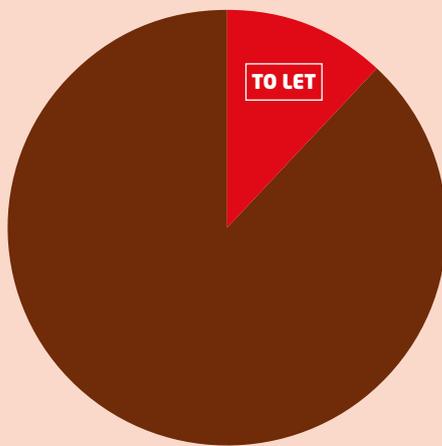
We are seeing an increase in arrears where tenants are waiting for their first UC payment.

If you are claiming UC, please get in touch with our Financial Inclusion Team and get the best advice, right away and help us help you to stay out of arrears.

Financial Inclusion Team

Our Financial Inclusion Team have opened 217 new cases for our tenants since April this year and have secured over £200,000 in additional income for them. Please contact us on **01361 884000** if you require assistance or advice.

Lettings



● 12% (224) of our home available for let in the last 12 months

We had 224 homes, that's 12% of all our homes, become available for let in the last 12 months. Since April 2019, we have had 124 people terminate their tenancies.

With this large number of homes to get ready for re-let, we took 26 days per property on average to complete all the repairs and upgrades they needed to be ready for re-let.

We are still looking at ways of speeding this up but the majority of our homes are re-let within 15 days. We have had some long term empty homes at Gowanlea and a small number of homes returned to us in a very bad state of repair. We are still wanting to improve on this and have set up a working group of staff to look at the whole process and see where we can do better.

Complaints

Stage 1 Complaints	Outcome	Stage 2 Complaints	Outcome
26	12 X Upheld 5 X part Upheld 6 X Not Upheld 3 X Ongoing (progressed to stage 2)	3 	1 X Upheld 1 X Part Upheld 1 X Not Upheld





From handy person to trainee technical officer in 10 years

We are delighted to have recently appointed Jamie Aitchison to the role of Trainee Technical Officer.

Jamie was originally appointed as a handy person having joined us almost 10 years ago from the Working Rite scheme which was funded by the Scottish Government through Wider Role Funding.

Having left school at the age of 17 he started work with us assisting our handyman with various jobs throughout our stock, learning many aspects of trade related tasks. This has provided him with a wealth of knowledge in the maintenance sector as well as an insight into the challenges faced by a housing association.

Jamie is very customer focused and will be a great asset within the Technical Team as we deliver our planned, cyclical and responsive repairs service in the forthcoming years and we look forward to utilising and developing his skills further in this area for many years to come.

Energy efficiency

The Energy Efficiency Standard for Social Housing (ESSH) aims to encourage landlords to improve the energy efficiency of social housing in Scotland. This year has also seen us install approximately 100 Air Source Heat Pump systems, 28 gas combi boiler systems, as well as several Quantum storage heating systems to our properties which brings them up to the current ESSH standard with some exceeding the standard.

BHA staff are also working with Home Energy Scotland to assist customers who suffer from fuel poverty or need help with tariff switching, as well as ensuring properties are as energy efficient as possible. If you feel you require assistance in these areas you can either contact Home Energy Scotland direct on 0808 808 2282 or contact us and we can assist you with this.

Window replacements

Sidey Ltd have so far completed works to 63 properties in Ladeside Reston, Lawfield Drive Ayton and The Mount Duns. We are still currently awaiting approval from SBC to commence works at Marine Square Eyemouth to complete this current phase of replacements. Sidey Ltd have also completed surveys at Earlsmeadow Duns which we are hoping to start very soon, and are about to commence the next round of surveys in the Coldstream area to identify properties for our next phase of works.

Kitchen replacements

L&D Plumbing Services Ltd are coming to an end of a three year contract with us and have replaced 59 kitchens so far this year with only a few still to complete. We will shortly be reviewing our specification before we procure the services of a kitchen supplier prior to tendering for a kitchen installer to carry out the next phase of our replacement programme.

Fire detection works

RM Markby has been busy upgrading the fire detection systems in a large number of our properties ensuring we are well on the way to achieving the new standards by February 2021.

Our Technical Officers will be visiting properties to check on upgrade requirements prior to our electricians visiting. It is essential that access is provided in order for us to meet this legislation and all relevant appointment information will be included in the letter.

Bathroom replacements

L&D Plumbing Ltd have also completed a three year contract which has seen us replace 35 bathrooms this year, including over bath showers with wet wall panels. This will also assist tenants with energy bills with less requirement to heat hot water to bathe.

Landscape maintenance

Nurture Landscapes Ltd have now commenced their winter maintenance programme which includes tidying up various sites throughout the area. Their winter gritting schedule covers areas which are not adopted by Scottish Borders Council, these include our sheltered housing complexes in Coldstream, Duns and Eyemouth. When the Met Office forecast a drop in temperature below 5 degrees Nurture will carry out gritting the previous night to ensure any early morning frost affected areas are pre-treated.

Heating servicing and maintenance

Dalex Systems Ltd are responsible for carrying out annual services, safety checks and maintenance works to gas, solid fuel and renewable energy systems such as Air Source Heat Pumps. As with any time of the year these customers can contact Dalex direct on 0800 038 5599 to report any issues affecting their heating and hot water.

Please note that if you agree an appointment and fail to keep it without trying to rearrange you could be charged up to £30 to compensate the contractor for lost time.

If you fail to agree access for the annual works then we may have to arrange to force access to your home and carry this work out, you may then be liable for any costs involved in this process. Any customers with another form of heating can contact our repairs hotline on **0800 652 8104** should their heating or hot water systems become faulty.



Tom Richard (pictured right), Hart Builders (Edinburgh) Ltd Site Manager, officially hands over the Millar Court homes to BHA's Development Manager Colin Young.

Development Update

Todlaw Phase 4

All the 27 new properties at Millar Court in Duns have now been handed over and advertised and it is expected that all the new tenants will be able to occupy their homes by the end of the year.

During the building works no less than 11 local businesses were subcontracted to carry out work and £960,000 of the contract spend was spent locally. Work will begin shortly on the Bumble Bee garden subject to the planting seasons.

Springfield

It is still early days on our Springfield site but it is progressing well. We hope to have the houses ready for handover in summer 2020 provided we have a favourable winter.

Old Eyemouth High School site

Scottish Borders Council (SBC) held a meeting at the current primary school to discuss the Eyemouth Community Campus which includes the new primary school, the Trust Housing Association Extra Care facility and BHA's future housing development.

We still do not have a defined site boundary for this development so cannot start any design work at this time, but discussions are ongoing. Progress on this site is being driven by the new primary school and SBC hope to have a planning application in soon which should provide the clarity we are looking for to start our own design.

Ayton

We have appointed Hart Builders Ltd (Scotland) to build 31 new homes as part of Phase 1 at Summerhill Park, Ayton.

Groundworks and infrastructure is now underway and we anticipate a completion date of early 2021.



An artist's impression of the Summerhill Park development in Ayton.



We hope that by raising our involvement and profile we can encourage a wider range of BHA tenants to volunteer to be part of this group.

Why not become a Tenant Volunteer?

The Tennant Volunteers are a dedicated group of tenants who meet monthly to give a BHA tenant view.

We've had another busy few months in helping shape improvements through our involvement in the scrutiny panel and tenant volunteers group. As in previous years, Tenant Volunteers were active at the Duns show in August and raised £50 through the lucky dip. This was donated to the Fire Service Charity.

We held our AGM in August where we reflected on the last year and looked at ways we can attract more volunteers to the group. We are becoming more involved in local community projects and one volunteer participated in the recent Virtual Dementia Tour - which proved to be a challenging but rewarding experience!

The group continues to administer the Community Grant Funding Budget which is open to applications for funding towards local community based projects and events.

Up to a maximum of £500 can be awarded and we receive a range of applications from community groups. Information on how to apply can be found on the BHA website.

Sadly, we had to say goodbye to Kimberley who left BHA in October. She has been a wonderful friend and support to all the Tenant Volunteers over the last 10 years and will be missed by us all. We wish her all the very best for the future.

We hope that by raising our involvement and profile we can encourage a wider range of BHA tenants to volunteer to be part of this group. We will continue to post regular information on our website page to let you all know what we will be doing and how may wish to be involved.

George Pickering, Chair, Tenant Volunteers

What are Berwickshire Housing Association responsibilities?

- We are responsible for many internal and some external aspects of your home.
- If you are unsure then please refer to Section 6 of your Tenant Handbook where there is a comprehensive list of our responsibilities
- If you are still unsure then please contact our Head Office on 01361 884000 and a member of the team will be able to assist you.

What are the Scottish Borders Council responsibilities?

- Roads and footpaths
- Pot holes
- Dog fouling
- Communal area including parks and verges

If you have an issue with any of these it is easy to report by calling 0300 100 1800 or log onto www.scotborders.gov.uk click on 'Report' then follow the instructions.

Housing Services Update

Tenant Satisfaction Survey

Over the last few weeks you have been contacted by an independent company looking to seek your views on how we are performing as a landlord. We will be able to publish results in the new year and we intend to look further into the areas we are not performing as well in so we can find ways to improve. If it is an area that you have raised as a concern we could ask you for further help, if you have agreed to this, and we would be grateful if you would consider doing so. It is important to us that we are providing a high standard of service and to achieve this we need to know your thoughts and ideas.

Allocations Policy

Following a full consultation with all tenants and applicants who are searching for housing with us we launched our revised allocation policy in October. Main changes and additions are to priority passes and you can view these on our website. A huge thank you to those who took the time to feedback to us which helped shape our ideas around legislation.

Keeping your household information up to date

Please remember that recent changes to housing legislation means that you must keep your household information up

to date with your landlord. If you do not do this some of the tenancy rights you enjoy are not open to you. If you are not sure that we hold all your household details please do call us and we can easily check this and update them if necessary.

Skip and Scrap

We continue this popular scheme so do look out for upcoming events which we will publicise on social media and to tenants in that area. Please do talk to your Housing Officer if there are any particular areas of concern and we can see if we are able to help.

Rent and keeping your tenancy

Don't forget that we offer a free and confidential financial inclusion service and that our Customer Accounts Officers are there to help if you are struggling with your rent payments. It is really important for us to collect rent as this is money we use to deliver your services, repairs and maintenance. Legal action is costly and not a route we enjoy taking, however, it's almost always avoidable if you work together with us. Please do talk to us before a small problem becomes a big problem-we are here to help.

Your Tenant Satisfaction Survey will be launched at your doorstep from 4th November. It's a great opportunity to give us your feedback and help us improve our service. Simply complete the survey and be in with a chance of winning a prize.



We delivered a successful road safety event with the Police and residents group down at Station Drive in Duns and Teapot on Tour was a welcome addition. Thanks to all who helped deliver this.

Teapot on Tour to mark 25th anniversary

It has once again been a busy year for 'Teapot on Tour' attending many community events throughout Berwickshire providing refreshments and the opportunity to talk to tenants and the local community.

The coming year is going to be a particularly special year for the Association with the celebration of its 25th year. During the year Teapot on Tour will continue to support community events and have some very special events to mark this occasion.

Look out for our Silver Teapot on Tour next year!



'The Wizard of Oz' was the theme for Teapot on Tour at Berwickshire County Show this year.



New Appointments

New Programme Director & Programme Manager appointed

We are delighted to announce that we have now appointed a consultant Programme Director, Margaret O'Connor to lead on our programme of business transformation projects.

Also appointed was Rhona Mackay who will assist Margaret as Programme Manager. Margaret and Rhona will lead on, manage and co-ordinate the key programmes that the organisation have identified to transform the effectiveness of the business over the next five years.

They will be seeking to build on our assets, both in terms of staff and resources and to engage with staff and customers in designing services that will work most effectively for BHA.

Marion wins coveted Margaret Vass award

Our Senior Financial Inclusion Officer Marion Rayner has won the Margaret Vass Award for 'Excellence in Frontline Housing' in the CIH Scotland 2019 Excellence Awards.



BHA's award-winning Marion Rayner (left) pictured with Margaret Vass.

The award recognises those who have excelled in the management and delivery of everyday tasks which are too often overlooked but are essential to the success of social housing providers.

Marion and her small team were already providing a fantastic service assisting tenants but in 2014 BHA were successful in receiving funding of £568,213 for a period of five years as part of a Borders-wide investment from the National Lottery's Investment in Communities Fund to assist tenants to access more services to help with their financial worries.

Since 2014 advisers have helped 2,046 tenants of BHA, SBHA and Waverley to open bank accounts, prioritise their bills/debts, make savings on food and lifestyle costs, reduce home energy bills, work out a personal budget and maximise their income through benefit claims.

The project helped secure a total of benefit gains worth £2,414,501.55.

Since Marion has been involved with the Financial Inclusion project she has personally dealt with over 1,000 referrals and managed 30 tribunals or appeals (21 of which were upheld). Some of Marion's outcomes for customers have been simply

life-changing and her determination and passion for the job has been commended by our Chief Executive Helen Forsyth.

"Marion is a unique and exceptional member of the staff," said Helen. "She is a quiet leader, better informed than most on the complexities of welfare benefits and the legislation surrounding it.

"She will not rest until she has solved a problem for a tenant and her track record in championing tenants and winning tribunals is exceptional. She is determined, rational, steadfast and passionate.

"She believes in the eradication of poverty and empowering people through removing their money worries. She has a loyal team around her who love their work and the culture and commitment that Marion brings."

Marion was presented with her award at a ceremony in Glasgow recently.

BHA were also shortlisted for three other CIH Scotland 2019 Excellence Awards - 'Excellence in Communications', 'Excellence in Health and Wellbeing' and 'Excellence in Leadership'.



Let's get digital!!

The internet is part of everyday life for most people in Scotland so having digital skills has a lot of benefits.

We can keep in touch with friends and family, save a lot of money (an average of £800 per household per year), develop new skills, find and apply for jobs and keep our personal information and passwords safe. However, 20% of the Scottish population don't have all the essential digital skills and 7% of the Scottish population have none! People in social housing are 20% less likely to have these digital skills but luckily we can help!

We can support tenants to improve their digital skills, build their confidence and motivation and embed digital interaction into existing work or run dedicated activities. That's because we're part of SCVO's 'Digital Champions in Social Housing Project'.

Here at BHA we have created a team of Digital Champions to help improve your confidence levels with digital. Early in the New Year we are planning to run a pilot programme whereby our Digital Champions will be running a workshop (at a venue still to be confirmed) in an effort to help people become more digitally confident.

The workshop will include a variety of topics including: setting up e-mail addresses, showing tenants how to get on-line banking and banking apps, showing tenants how to use search engines, how to connect with family through social media, how to use on-line switching and comparison tools as well as doing job searches and applying for benefits on-line.

Tenants will be informed by way of a leaflet drop when and where the pilot workshop will be held. There will be three sessions – morning, afternoon and evening – in an effort to find a time to suit everyone.

If the event proves to be a success it is hoped to role the programme out to other towns and villages throughout Berwickshire.

If you would be interested in attending our pilot workshop keep an eye out for the leaflet!

How to keep warm this Winter!

Warm Yourself First

It's easier to change your body temperature than room temperature, not to mention more eco-friendly. Instead of turning up the heat, put on another layer of clothing. Wearing the right kind of clothes can help keep you much warmer. Layers are best, t-shirts and under clothes to keep the base of your back warm will heat you from the core.

Check Your Heating

Have your heating system serviced regularly to make sure it works well. Keep your main living room at 18–21°C (64–70°F) and the rest of your house at 16°C (61°F) at least. If you can't heat all the rooms you use, heat the livingroom during the day and the bedroom just before you go to sleep. In bed, use either a hot water bottle or an electric blanket.

Reposition the Furniture

If your sofa or any furniture is positioned in front of a radiator, you are most certainly wasting money heating something that doesn't need heating. As the days and weeks become colder, rearrange your furniture away from radiators so when the heating comes on you feel the full effect.

Stay Active

It's good for your health, if weather prevents you from getting outside then stay indoors - catch up on all the household tasks you've been putting off.

Talk

Especially if you've been stuck in the house for a few days, lift the phone and call friends and family for a blether. If you have elderly relatives or neighbours who might need help, please check on them. You can get a warm feeling inside by ensuring they are warm on the outside.

Stay Safe

Put guards on open fires, and be careful not to hang washing too close to the fire. Don't block up air vents, as fires and heaters need ventilation. Check whether your electric blanket can be kept on all night or whether it's only designed to warm the bed before you get in. Get it checked every three years by an expert.

Our lucky prize draw winners



Congratulations go to tenants Mrs A. Metcalfe from Eyemouth and Mr Billy Scobbie from Duns who won iPads in our Digital Journey prize draw.

Also, congratulations to David Black from Cockburnspath and Nicola Lewenhak and Dale Wishart from Eyemouth who won hampers in our Allocations Survey prize draw.

Thanks to all those who completed these surveys.

Keep in touch

There are many ways to contact us. Pop into one of local offices at:

55 Newtown Street, Duns, TD11 3AU

38 Church Street, Eyemouth, TD14 5DH

 **T: 01361 884000**

 **T: 018907 50888**

OUT OF HOURS AND PUBLIC HOLIDAY EMERGENCY REPAIRS

If you have an emergency please contact the following numbers:

- If you need to report an emergency repair call our repairs hotline on **0800 652 8104**
- If you have problems with your gas or solid fuel heating system call Dalex on **0800 038 5599**
- To report a power cut call Scottish Power on **105**
- If you smell gas in your home call Transco for help and advice on **0800 111 999**

 Find us on Facebook/BHAThrivingCommunities

 Follow us on Twitter @BHACommunities

 Write to us at BHA, 55 Newtown Street, Duns, TD11 3AU

 Email us at info@berwickshirehousing.org.uk

 Visit our website at www.berwickshirehousing.org.uk

**Our offices will be closed from 4pm on Monday, December 23rd, 2019,
until 8.45am on Friday, January 3rd, 2020**