



Customer Annual Report 2020-21



BHA Values

- Proud to put customers first
- Open, honest & caring
- Embrace & drive change
- Go that extra mile
- Adaptable, adventurous & creative
- Enjoy our work & get more done

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Berwickshire Housing Association builds and manages homes to rent to suit a range of lifestyles, personal needs and family sizes that people can afford. We do so in communities throughout Berwickshire and are ever keen to expand the number and choice of homes available. We are passionate about our role in providing people with a home in which they can live their life to the full in a safe, comfortable and attractive setting.

We are a not for profit charity so our income is invested towards providing services for the community, the upkeep of our customers' homes and building new homes.

Welcome from our Chair



Jim McDevitt

I am delighted to introduce BHA's Customer Annual Report for the 2020-21 year, during what has been a particularly challenging time given the implications of the Covid-19 pandemic. Our response to the pandemic has obviously been a key feature for the organisation during the year, as we had to change and adapt the way we delivered services.

In response to the initial lockdown in March 2020, all BHA colleagues moved to working from home and had to immediately embrace digital technology to ensure effective communication within the business continued. Similarly, all BHA Board meetings immediately moved to 'Virtual' gatherings to ensure the organisation continued to be governed effectively.



Only emergency, statutory and safety related repairs were undertaken (where safe to do so). Day to day routine repairs, planned maintenance and property investment works unfortunately had to be paused, as were our onsite new build developments (which were able to restart again during June 2020).

We implemented increased safety procedures at our three independent living courts, including closing the communal lounges and guest rooms and restricting access to our staff. Allocations of new homes were stopped and all interactions with our customers were on the telephone, digitally or through letters.

We immediately identified our most vulnerable customers and started regular wellbeing calls. As the restrictions eased over the summer months of 2020, we were able to plan and recommence several of our services including the allocation of new homes, non-emergency repairs, adaptations, cyclical and planned maintenance and essential home visits. To enable better remote working, we moved our data storage to an off-site solution and appointed a third-party supplier to provide us with our IT support.

Over the year, I am pleased to say that we have been successful in securing funding from both the Supporting Communities Fund and the Covid-19 Recovery Fund to support our customers and communities through the pandemic. The funding has assisted with improving key priority areas such as digital inclusion and access to specialised mental health support.

In November 2020, our previous Chief Executive, Helen Forsyth, retired and we welcomed Michelle Meldrum to the organisation as its new Chief Executive. Michelle has 24 years previous experience in the social housing sector and brings a wealth of knowledge and new ideas. It has been a pleasure working with Michelle since she joined the Team and I have little doubt she will make an impact in the role especially post Covid-19. You can hear what she has been up to in her first few months on the next page.

In terms of business performance, despite the limitations brought on by the pandemic, we managed to complete 29 new homes in Duns during the year and a further 31 have since been completed in Ayton in August 2021.

Over the year we have reached 40% of our customer base via our monthly satisfaction surveys carried out by an independent organisation. I am pleased to say that tenant satisfaction has increased in a number of

areas across the year, including; satisfaction with the overall service provided, satisfaction with opportunities to participate in BHA's decision making processes, satisfaction with quality of their home, and satisfaction with our repairs and maintenance service.

However, we cannot rest on our laurels as BHA continues to strive for improved services and customer experience. We have developed an improvement plan to assist us with this which is informed by tenant feedback.

BHA colleagues have actively supported our customers throughout the year, to access any benefits they may be entitled to and ensure any rent arrears are kept to a minimum.

At 31st March 2021, our gross rent arrears as a percentage of rent due, stood at 3.71% which represented a 1.32% reduction from the previous year end. Our Financial Inclusion Team supported customers to claim £1,004,805 in entitled benefits which is a fantastic achievement.

Despite the Covid-19 restrictions, we completed 4,668 reactive repairs in the year, which equates to 80% of the average we would complete in a normal year. Further, the average time taken to complete non-emergency repairs reduced by 3.25 days when compared to the previous year.

Unfortunately, most of the planned investment work relating to energy efficiency and installation of fire and carbon monoxide detectors had to be stalled due to Covid restrictions as access to customers' homes was required to complete the work. The vast majority of this work will therefore be completed during the 2021-22 year.

More detailed performance information is outlined throughout the report.

I am extremely proud that, despite the pandemic, BHA colleagues have continued to provide excellent services to customers and I am now looking forward to further improving our offer to you over the 2021-22 year and beyond.

I could not carry out this role without the wholehearted support of my fellow Trustees as well as BHA colleagues throughout the organisation. To them my grateful thanks.

I hope you enjoy reading the report.

Chief Executive's introduction



Michelle Meldrum

I hope this report finds you safe and well after what has been an extremely challenging year.

I was delighted to join BHA as Chief Executive in November 2020, meaning I was part of the organisation for the last five months of the 2020-21 year. I spent most of this time working remotely due to Covid-19 restrictions, however, I was still able to 'virtually' meet many key stakeholders including customers, Trustees, BHA colleagues, the Scottish Housing Regulator, and people from key partner organisations both locally and nationally.



I also spent some time visiting BHA estates and have more recently been 'Back to the Floor' with front line colleagues to really understand the challenges and opportunities across the business. As part of this I have spoken to more customers to better understand their views and perspectives about BHA's homes and services.

In addition to this, at BHA we gather tenant feedback in a range of ways including complaints, compliments, satisfaction data, from customer groups and day to day discussions. This feedback is informing our future action plan to ensure the quality of our homes and services is always improving in line with tenant expectations.

Some of our key priorities for 2021-22 and beyond are outlined below:

- **Improve our understanding of the condition of our homes and investment needs** - During 2021-22 we will carry out a stock condition survey on all BHA homes to assess current and future investment requirements. This information will enable us to advise you on the future improvement plan for your home.
- **Improve our understanding of our customers** - During 2021-22 we will carry out a customer insight project to better understand our customers and the wider household and prioritise service improvements to fulfil customers' needs and aspirations.
- **Improve estate management standards** - In response to tenant feedback we know estate management standards need to improve in some areas. We are refreshing our approach to how we deal with this involving customers and contractors.
- **Improve tenant engagement opportunities** - We will seek to offer flexibility and a menu of engagement opportunities, so people can be involved in ways that suit them and their lifestyle.
- **Delivering services more effectively and more efficiently** - We will carry out a review of our operating model to maximise both customer experience and value for money.
- **Improving online services** - There are some exciting new plans underway to give customers improved online access to a range of services. 'MyBHA' will be launched during the 2021-22 year.

This list is not exhaustive, however, it gives you a flavour of some of our short-term priorities and I look forward to updating you on progress during the course of the year.

I have thoroughly enjoyed my first few months with BHA and in partnership with customers, Trustees, colleagues and other stakeholders, I am looking forward to embracing the challenges and opportunities facing us over the next few years.



Value for Money

Definition

Value for money is about maximising value from the income we receive and investing it responsibly by balancing quality and costs.

We approach value for money by striving to maximise the use of each pound spent to promote thriving communities.

All those with budgetary responsibility assess value for money when setting annual budgets and when approving any expenditure within the Association. In addition, the whole BHA team ensure they consider value for money in all that they do, through economy, efficiency and effectiveness.

We can always improve in this area and as an organisation we will continue to focus on embedding a culture of value for money.

This will be through a combination of;

- Strengthened procurement procedures and practices
- Better use of community benefits in contracts
- Improved performance measures and benchmarking
- Clearly demonstrating where we are delivering value for money
- Embedding a culture of continuous improvement
- Streamline systems and processes
- Refresh our value for money strategy
- Monitor our targets effectively
- Rental affordability

The whole **BHA Team** ensure they consider value for money in all that they do, through **economy, efficiency, and effectiveness.**



Procurement

Our procurement policy clearly sets out the levels at which some form of procurement exercise should be undertaken to ensure the best price/quality ratio is achieved. It also ensures adherence to Public Contracts (Scotland) Regulations 2015 and the Procurement Reform (Scotland) Act 2014.

We utilise the Public Contracts Scotland website to undertake Quick Quotes and full procurement exercises. From time to time, and as appropriate, BHA colleagues will also award goods and/or services through existing frameworks.

We are constantly seeking to improve how we procure goods and/or services to ensure best value for BHA and the communities within which we work. We also continue to develop our partnership working to create joint procurement opportunities where possible, which can sometimes deliver increased value for money.

Partnerships in action

BHA has been privileged to work with many existing and new community groups throughout this year.

We have enjoyed a very positive partnership with BAVS (Berwickshire Association of Voluntary Service) in allocating grant funding and helping set up new groups to increase capacity of community support across Berwickshire. We were pleased to work with Abundant Borders in opening our new Community Food Garden in Duns and expand the Community Garden at Lawfield in Ayton. We were delighted to unveil a special 'Breathing Space' bench at our new development in Springfield, Duns. Thanks to the generosity of the Springfield Group, we have been able to support the excellent work being done by NHS 24's Breathing Space service to address serious

concerns about the mental wellbeing of people in Scotland. We have welcomed a new partnership with Penumbra through our pilot BeWell project and continue to work with our Health Improvement colleagues to increase joint initiatives to improve mental health and wellbeing.

Dougie Paterson, our Community Initiatives Manager summed up a very positive year of partnerships: "Partnerships and collaboration have been at the centre of how BHA has been able to support our customers and communities throughout this challenging year. We have seen the power of partnership in action and, although there are too many to mention here, we are very grateful for their energy, commitment and kindness in doing so much for our communities. BHA will continue to play its part in expanding and strengthening these networks in the coming months and years."



Alertacall

We installed digital technology within our independent living courts to provide added security and assistance to our customers who live there.

Each customer has a handheld device and presses a button at their chosen time of day which indicates that they are 'OK'. In addition we can send messages to each customer and they can also report a repair.

The installation went very smoothly, and our customers are embracing the new technology within their homes.

This fantastic new service has been delivered in partnership with Alertacall, critically utilising their community benefits to ensure no customer received any additional costs.

Supporting Communities 2020/21

Fuel Poverty Funding

We were allocated a total of £72k from a successful joint bid with Eildon, Waverley and Scottish Borders Housing Association to secure £450k from the Scottish Governments Fuel Poverty Fund.

Through the Financial Inclusion Team, payment of large-scale arrears of between £50-£1000 per household was initiated. Directly accessing help from the Fuel Bank Foundation, who can issue vouchers for our customers throughout the rest of the year. These amounts vary from £30 in summer to £49 in winter, helping those with ongoing fuel debt including solid fuel and pre-payment meters for gas and electricity.

Around **40 BHA customers** have received support from this fund and a small number have received vouchers from the Fuel Bank Foundation. Customer feedback has been very positive as fuel debts for some have been a source of constant worry and anxiety, especially during such a difficult year.

“This has made a big difference to us. We had a lot of debt due to Covid and being out of work and so this has helped reduce stress.”

BHA will continue to work in partnership with Eildon, Waverley and SBHA to tackle fuel poverty and increase awareness of help available.

Tenancy Wellbeing Calls

Due to the pandemic we had to close our office doors and one of our first responses was to carry out tenant wellbeing calls.

We started with those aged over 70 and then progressed to others, identified through partnership working, who we knew could be vulnerable or isolated. We then contacted as many of our other customers as possible. Our preferred method of contact for this was via telephone but where we did not have telephone or an email address we sent letters. From 19th March 2020 until 1st April 2021 we completed 11,867 wellbeing and support calls to our customers.

We identified many people who required advice, support or who were very lonely. We were able to work with various community organisations, Scottish Borders Council (SBC) and our own Befriending Team to help and support our customers through those very difficult times.

11,867 wellbeing and support calls

Financial Inclusion Statistics 2020/21

During 2020/21 our Financial Inclusion team received a total of

435 referrals

Annual benefit gains amounting to **£1,004,805.39** were achieved from **272** separate benefit claims

21 benefit mandatory reconsiderations

4 benefit appeals **2** of which were successfully challenged

197 food parcel referrals made

34 applications for Community Care Grants, mostly for new customers

45 customers supported with fuel poverty

42 customers supported with budgeting advice

One Parent Families Scotland, Emergency Energy Fund

Through this funding, third sector and statutory organisations could sponsor single parents to apply for £50 for help with their energy costs. We were able to identify and make applications for 21 of our one parent families during the period the grant was open.

21 £50

22

Christmas Hampers and Mission Christmas

Working together with LINKS Eyemouth, Splash and the Eyemouth Rotary Club we successfully delivered **22 Christmas Hampers** to some of our most vulnerable customers in the local community. Our Financial Inclusion Advisers also co-ordinated the delivery of Christmas toys from Mission Christmas to **10 families** with **14 children**.

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Cash for Kids

Working in partnership with Eyemouth Community Council identifying families in Berwickshire who would benefit from Warm and Well Funding organised by Radio Borders. We were able to immediately identify **17 families** comprising of **29 children**. All of these families received support amounting to £100 per child. Later in March funds were still available and we submitted a further application through Eyemouth Community Council and this time were able to identify an additional **46 families** comprising of **103 children**.

Supporting Communities 2020/21



“During this pandemic it is great to be able to join our family via a video link. My wife has a hearing difficulty and is thrilled to be able to read the news at leisure. Not least among the many benefits of being able to use a tablet is that it has enabled us to surmount a technological barrier and debunk some of the mystique! To those who turned this visionary idea into a generous reality we say a very hearty THANK YOU.”



Supporting Communities Fund - Digital Library

We joined the SCVO (Scottish Council for Voluntary Organisations) Digital Champion programme. From this programme a group of Digital Champions were formed within the organisation and a series of workshops were planned within Berwickshire for people to attend.

During the pandemic we secured funding through the Supporting Communities Fund and set up a Digital Lending Library which all residents across Berwickshire could take advantage of.

Purchasing a total of **50 devices** with unlimited data sims and pre-loaded applications, the devices were distributed to users with ongoing support from our Digital Champions.

We partnered with many other organisations within the area including, BAVS (Berwickshire Association of Voluntary Service), Chirside Community Centre, SBC (Scottish Borders Council), Borders Care Voice, Splash, local Jobcentre Plus and Outside the Box. With their help and connections, we were able to offer the devices to a large part of the community under the banner of **‘Let’s Get Digital Berwickshire’** helping many people to get online and grow their digital confidence.



The devices have been in circulation for the past year helping people with job searches, applying for benefits on-line, connecting with family and friends through messaging and video calling, keeping in touch with regular groups helping to start new hobbies.

The feedback has been incredible and has really made a difference. Being able to connect with family and friends through such a difficult and challenging period has been especially important and we hope that the library continues to go from strength to strength.

Communities Recovery Funding

We secured 25k from the Scottish Government’s Covid-19 Community Recovery Fund to support communities in their recovery from the pandemic. This funding followed on from the Supporting Communities funding and has enabled us to extend further support to community groups in Berwickshire. Funding was distributed in partnership with Berwickshire Association for Voluntary Service (BAVS).

Over 250 people have been supported through these funds, with around 60% of our customers being direct beneficiaries. This rises to 75% for the community larder in Eyemouth and activities involving children of customers at Eat, Sleep, Ride. Evaluation of the Resilience and Regulation workshops at Horse Time showed reductions of over 30% in anxiety, depression and trauma as reported in Autumn 2021.

As has been seen throughout the pandemic, community groups in Berwickshire have been at the heart of supporting many people through these difficult and unprecedented times. We have been very privileged to work with so many committed partners through this funding and to be part of an emerging network of local groups. It is hoped this level of partnership and collaboration can continue long after Covid-19 has passed.



We are particularly grateful to the Scottish Government, Scottish Federation of Housing Association and BAVS who have helped create increased capacity to support so many people in Berwickshire.

250 people have been supported

60% BHA customers being direct beneficiaries

75% BHA customers being direct beneficiaries via community larder

Some of the organisations that have benefitted this year are :

- The digital lending library
- The community food larder in Eyemouth, run by Splash
- Allanbank Creative Hub who brought people together through creative arts
- Funded programmes at Horse Time and Eat, Sleep, Ride and increase capacity of Berwickshire Swap to supply clothing, nappies and other essential items. We also provided new storage space for this expanding local enterprise.



BeWell

The 18-month long BeWell pilot tenancy support service was launched in November 2020 for BHA customers who have requirements for additional mental health support.

Our colleagues have direct access to this service operated by Penumbra, a national mental health support organisation. Funded by BHA with additional funding from the Lintel Trust, BeWell aims to provide additional mental health support to those who may be experiencing risk to tenancy sustainment and enable recovery to ensure a successful tenancy can be maintained.

BeWell is engaging positively with around 90% of those referred and is undertaking multi-agency work with statutory and other mental health services. Demand for this type of support has grown and the project is generating good results including reductions in rent arrears and prevention with those at serious risk of eviction. The skilled intervention of our Financial Inclusion, Housing and other teams have been a crucial first step to encourage referrals and working in partnership with BeWell staff.

The social value generated by BeWell already indicates that £25k of investment has created **£450k of social impact value** with a **net benefit of £425K**. Social value is a measure of broader impacts arising from specific intervention. These involve wellbeing and resilience of individuals and communities in general.

The early social value results reflect a positive investment. Further data and analysis will be conducted throughout the lifetime of the project to fully reflect the impact and value of BeWell in supporting some of our most vulnerable customers.



BeFriend

The last year has been remarkably difficult for befriending projects all over the country.

Here at BeFriend, in a very short space of time due to the restrictions, we moved to a telephone-only model of befriending, which was very different to our usual way of working.

While the changes were difficult for many, we quickly found that there were advantages to working in this way, which helped to balance the disadvantages of not being able to see people face to face. Even though we couldn't see most of our people, we still made sure that very isolated people got the help they needed with shopping and other practicalities that were made difficult by the lockdown.

Our volunteers remained in contact with befriendees and saw them face to face whenever regulations allowed. However, as time went on and it was clear that we would not be returning to normal in the short term, we took greater advantage of the technology available to us and started regular online get-togethers.

To help with extended services post-Covid, BHA BeFriend has received a further three years funding from The National Lottery Communities Fund and we will be continuing to offer a telephone service and online options, alongside our face to face groups and one to one befriending.

If you would like to volunteer with BeFriend, or you are over 65 and would like apply to the service, please get in touch with the team on **01361 884000** or **befriend@berwickshirehousing.org.uk**.

Annual Performance Figures 2020/21

Customer Satisfaction

In early 2020 we changed the way we captured customer satisfaction results, introducing the use of an independent surveying consultant (Knowledge Partnership), to increase return rates and give us a better sense as to how you feel about the services we provide.

As a result, we have seen improved levels of satisfaction across most measures. However, we know we can do better, and we are committed to addressing areas of relatively low satisfaction and ensure continuous improvement.

We wish to thank again all customers who continue to feedback their experience of our services.

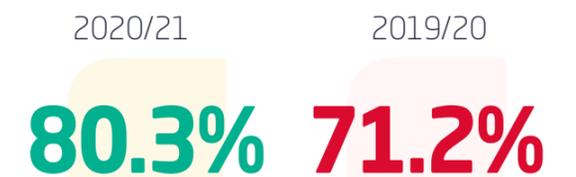
Please contact our Customer & Community Engagement Officer if you would like to get involved in shaping and influencing our work on **info@berwickshirehousing.org.uk**

Over the last year we have continued to use Knowledge Partnership and have implemented monthly surveys to better track and respond to satisfaction trends. This meant we could focus more quickly on areas of lower satisfaction.

Percentage of customers satisfied with the overall service provided by their landlord



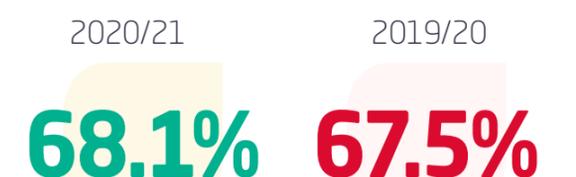
Percentage of customers satisfied with the quality of their home



Percentage of customers who feel that their landlord is good at keeping them informed about their services and decisions



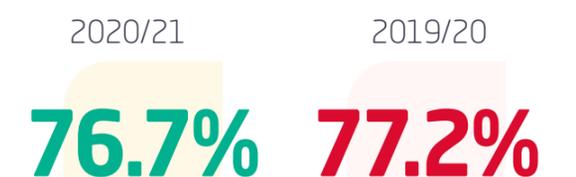
Percentage of customers satisfied with the landlord's contribution to the management of the neighbourhood they live in



Percentage of customers satisfied with the opportunities given to them to participate in their landlord's decision-making processes



Percentage of customers who feel that the rent for their property represents good value for money



Annual Performance Figures 2020/21

Our Key Performance Measures

Alongside the outputs of the customer satisfaction surveys, we continued to focus on our key performance measures, as guided by the Scottish Housing Regulator.

We involved our people at all levels across the organisation, in assessing and scrutinising our performance, and asked teams of staff to focus on specific performance measures and ways we could improve them.

The impact of this approach can be demonstrated by the improvement of various indicators set out below. However, Covid and the various restrictions in place across the year did have an impact, for example, we were not able to let any empty properties over the first lockdown in March 2020.

Continuous improvement

Our aim is to embed a performance focus and culture throughout the organisation. All staff play a role in improving performance. This will, in turn, be a key part in helping to deliver the highest quality service to our customers, in the most efficient and effective way to ensure value for money.

We have introduced a dedicated business and improvement team who will lead on developing and embedding a performance management framework across the organisation. This will include;

- Easily accessible performance figures and reports
- Meaningful performance measures set for the whole organisation with challenging targets
- Benchmarking and sharing of good practice with other housing associations
- Process mapping to improve how we deliver our services

Measure	2020/21	2019/20
Average length of time taken to complete emergency repairs (hours)	↑ 3.7	3.0
Average length of time taken to complete non-emergency repairs (days)	↓ 3.2	6.6
Percentage of reactive repairs carried out in the last year completed right first time	↓ 94.6%	98.2%
Percentage of stock meeting the Scottish Housing Quality Standards (SHQS) at end of reporting year	↑ 90.6%	90.5%
Percentage of tenancy offers refused during the year	↓ 29.7%	43.9%
Percentage of anti-social behaviour cases reported in the year which were resolved	↑ 72%	66.7%
The percentage of lettable homes that became vacant in the last year	↓ 8.2%	11.8%
Percentage of rent lost through properties being empty during the last year	↓ 0.9%	1.8%
The average length of time to re-let properties in the last year (days)	↑ 40.3	28.7
Gross rent arrears (all customers) as at 31 March as a percentage of rent due for the reporting year	↓ 3.7%	5.0%

Responsive Repairs 2020/21

The pandemic affected our repairs services in 2020/21, with restrictions limiting some areas of our service. However, the amount of responsive repairs delivered was almost 80% of the average we deliver in a usual year.

The lifting of restrictions in April 2021 allowed the service to begin to get back to pre-covid responses. Despite the varying restrictions over the year, the performance against target remains high, with 3.7 hours for emergency repairs against a target of 6 hours, and 3.2 days for non-emergency repairs against a target of 10 days.

Satisfaction returns on repairs recently completed was for the year, which is an improvement on the previous year's performance of **77.7%**. **82.6%**

There were

4,668 repairs delivered in 2020/21, and

5,869 repairs delivered in 2019/20.



We have procured new contractors for our Responsive Repairs service, as the old contracts have expired. The new contractors started in August 2021.



Planned Improvements 2020/21

The restrictions due to the Covid pandemic delayed all of the improvement works planned between April 2020 to March 2021. The survey and measurements to homes were due to begin when the pandemic began, and so this work could not continue.

As the restrictions have changed and eased during 2021, we have resumed the planning of these works and their delivery. We are working with our consultants to develop the new programmes of works and to address the backlog of planned improvement works.

We have restarted our energy surveys to collect information which will enable us to target the homes which may need work to improve their energy efficiency, making them more cost effective to heat and helping the environment. We have started installation projects for the heating works and the backlog from 2020, to improve the energy efficiency of our homes.

We have commissioned a Stock Condition Survey, and David Adamson & Partners Ltd began the surveys of the externals of all our homes and a proportion of internals in May 2021. All of our homes across Berwickshire will be surveyed to assess their condition, with the second phase starting in September 2021.

The results of these surveys will enable us to update the information we have on the condition of our homes, to ensure that it is current. The corresponding cashflows and financial data will inform our Business Planning and 30-year financial projections. We use this to then help inform the development of our future replacement programmes.

We will keep our customers updated as we develop our future investment plans from the outputs of this work.



New Homes in Berwickshire 2020/21

Ayton - Phase 1

We were excited to complete 31 new homes in Ayton in Summer 2021, the first new affordable housing in Ayton for 18 years. The homes in the new development have proved extremely popular and attracted a total of 3,293 applications.

Built by Cruden Building (East), part of the Cruden Group, these homes are the first phase of the development providing a mix of bungalows, wheelchair accessible properties and three and four-bedroom family homes.

The street names in the development extended the existing numbering in Lawfield Drive and Summerhill Park and also created two new streets - Mennon Loan and Claypots Cottages. Mennon Loan is named after Robert Mennon, known as the Ayton Bard, a local poet who was born in Ayton in 1797.



Springfield - Phase 1 and 2

We completed 29 new, affordable homes, at Springfield in Duns in December 2020.

We are working with the developers, Springfield Properties PLC, on a second phase adjacent to these completed homes. This latest phase of 31 new homes includes a mix of two-bedroomed flats and two and three bedroomed houses and is expected to be completed by Spring 2022.

Both Cruden Building and Springfield work throughout Scotland with housing associations and local authorities to provide high quality affordable homes. Working alongside us they are committed to using locally based Borders contractors whenever possible to help the local economy.

Our new homes are of a modern and spacious design and have high standards of insulation making them very energy efficient. They are all built to the Silver Standard for energy efficiency. This will also make a significant contribution towards helping tackle the issue of fuel poverty by keeping running costs low for customers. Houses with driveways also have a facility for electric car charging points to futureproof them for changing transport needs.



Customer And Community Engagement

Development Review

A review of our Development Policy and Programme will take place during 2022/23 once the outcomes of the stock condition survey project are assessed. The results will help us plan the investment levels required in our existing homes and therefore what capacity we have for borrowing for future growth.

The SHIP is key to identifying affordable housing projects for grant funding from the Scottish Government, to support the increase of supply of affordable homes across the Scottish Borders. Our approved affordable homes projects are included in the 2022/27 SHIP.

We work with Scottish Borders Council and the other housing associations in the Scottish Borders to review the Scottish Housing Investment Plan (SHIP), which sets out the Council's strategic investment priorities for housing in the region on a five-year rolling plan.



We have appointed Kerry Hague as our Customer and Engagement Officer. So what do we mean by Customer and Community Engagement?

It is a two way process which involves the sharing of information and ideas in partnership with us and our customers, so that we can deliver improved housing services that meet the needs of customer.

Effective engagement gives us the opportunity to make informed decisions in relation to both policy and practice, based on customers' needs and expectations. By listening to our customers, we will improve our services, identify problems and find solutions early on. Engagement enables customers to exercise more control over their housing and related services. Customer engagement should be seen as a continuous process where information and ideas are shared. Good practice in engagement removes barriers to effective participation and protects individuals from discrimination.



Not much spare time?

There are a variety of ways you can get involved:

Join a Customer Focus Group - A Customer Focus Group is a **short life**, topic focussed group that get set up on an ad hoc basis. Customer Focus Groups are ideal for those who are willing to take part occasionally in areas/topics that are of particular interest to them but do not want to commit to formal meetings or deal with areas such as policy reviews, strategic planning or scrutiny. Customer Focus Groups offer a more 'hands on' option for people who like to get directly involved in an activity.

Digital Customer Engager - Digital Customer Engagers are involved in **short life projects with no formal requirements to have regular or any meetings**. They will work closely with staff to help develop digital services by giving hands on feedback from the customer's perspective. Digital Customer Engagement will be ideal for customers who are happy to test new digital services and get involved with BHA on-line via survey/questionnaire.

Active Social Media Follower - An Active Social Media follower will help us promote national and local organisations, projects and events, and share information from us to customers and communities by actively and regularly interacting with us via social media by liking, sharing and commenting on our posts.

This Year's Financial Highlights

A bit of spare time?

Scrutiny Panel - The Scrutiny Panel is a permanent engagement group that meets bi-monthly. The Scrutiny Panel is ideal for anyone who likes to find out how things work, why things are done in a certain way and for those who have specific interests in aspects of housing management or maintenance.

Community Engagement Panel - This is a permanent engagement group that also meets on a bi-monthly basis. This group would be ideal for customers who are interested in their community and working with us to affect change within their local communities.

Lots of spare time?

BHA Board - The Board plays an active part in ensuring that all decisions, new policies, procedures or changes to existing ones, have the customer at the heart of them.

Still thinking about getting involved or not? Here are some words from customers who are already involved, which may encourage you to take the leap:

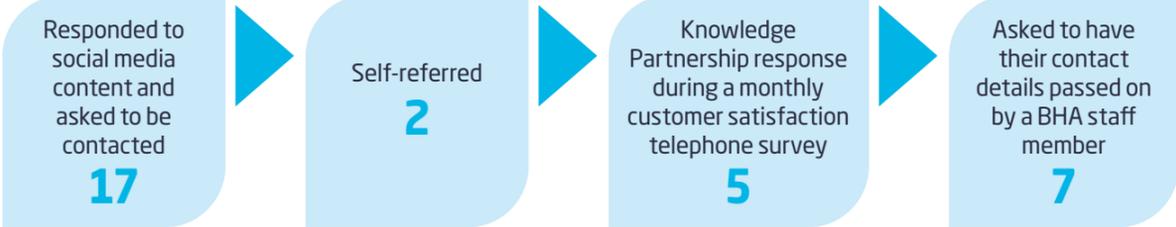
- "Tenant participation, in any form, is vital because without it BHA won't know if they are getting it right."
- "Getting involved does make a difference!"
- "I found being involved very rewarding and gained an insight into how social housing works and what a social landlord must do."
- "BHA needs us to be from all walks of life with different experience and views because you may be the key that makes a change happen that benefits us all - your voice matters!"
- "I liked being part of the Scrutiny Panel, it made me feel like I was doing something worthwhile - what more could you ask for in a volunteering opportunity, to do something worthwhile, to feel valued, respected and listened to?"
- "I enjoy volunteering within BHA as I help to make the customer's voice heard."
- "I enjoyed helping to make a difference and look forward to seeing what BHA and customers develop together in the future that will help more customers become involved in the ways they want to."

If you would like to hear more about getting involved, please contact info@berwickshirehousing.org.uk

The data for Customer Engagement since March 2021



Customers were referred to the C&CEO from the following sources:



Our total turnover for 2020/21 increased by 4.5% when compared to last year. The biggest proportion of our income relates to rental and service charges received in relation to our properties, representing 92.2% of our total turnover. The remainder is made up of such things as; revenue grants to support adaptations, wider role grants to fund our Befriending services, government grants received to support with the impact of Covid and distributed to the communities we work in, income from commercial lets, and support services provided to our subsidiaries.

A large proportion (95.7%) of our operating expenditure is put back into the management, servicing, and general upkeep of our social housing stock.

We have invested £2.5m on our properties (£699k being capital in nature so is recorded in the housing properties asset value on the statement of financial position). We had originally planned to spend £4.3m on these types of work, however, a lot of the regular maintenance and planned investment works could not be undertaken due to the Covid restrictions in place across the year. As a result, we have carried forward £2.1m worth of investment and maintenance works into next year, meaning we plan to spend almost £6m on our properties in the year to March 2022.

A lot of the actual and planned spend relates to energy efficiency upgrades we are required to make to meet the Energy Efficiency Standard in Social Housing. These include window replacements, heating replacements and insulation upgrades. In the coming year we will also be focusing on meeting the Fire and

Carbon Monoxide Detector Standard, which means the upgrade to and replacement of heat and smoke detector systems in our properties. We will be using the outputs of the full stock condition survey being undertaken across 2021/22 to better inform our future investment programmes and spend. (as discussed in more detail on page 18)

Our development programme continues to progress well, despite some short-term delays due to the first lockdown in March 2020, and we completed 29 units in Duns during the year. We also continued to progress those sites still in development, with one site ongoing in Ayton over 2020/21 and the second phase of our Duns development starting after the year end. All this work, along with our investment in existing homes, increases the value of our housing properties in the statement of financial position, as demonstrated in the table on the next page. We receive a housing association grant from Scottish Government, which funds a proportion of each new house we build.

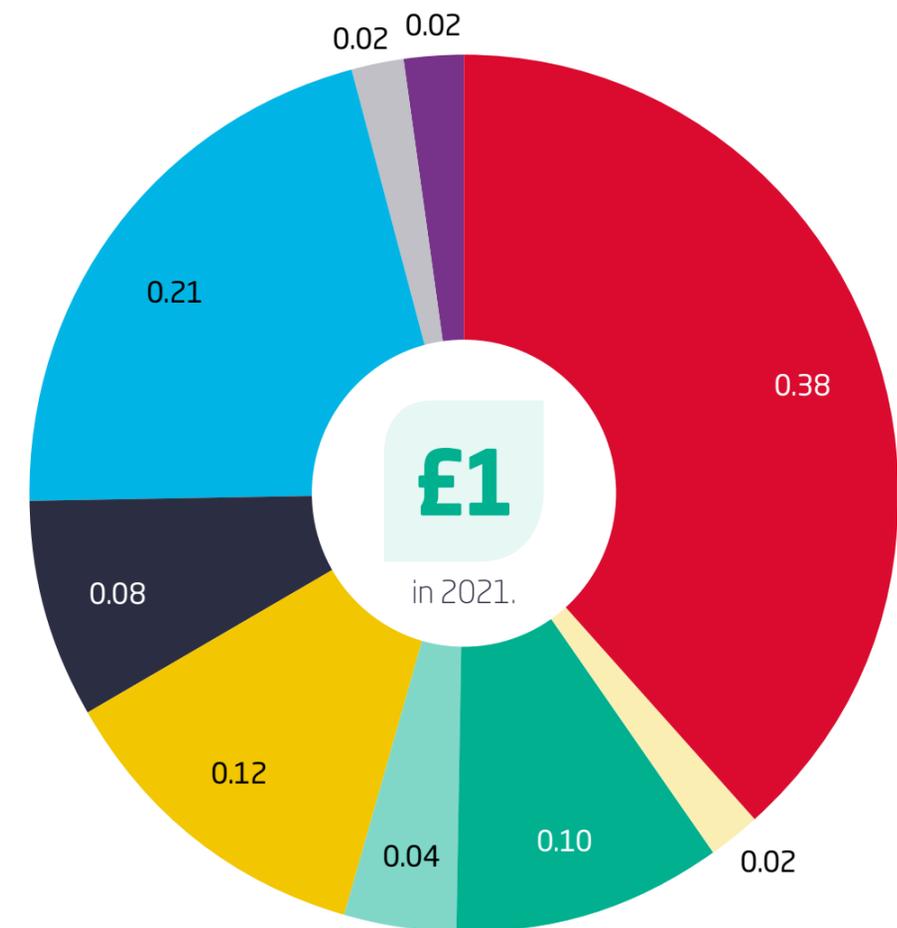
We recognise this income on the statement of financial position in deferred income (explaining the increase year on year) and release it to the statement of comprehensive income over the life of the house. This means we need to fund the remainder of the cost of each new house through other means, this is normally through borrowing. We continue to repay our original mortgage with Nationwide Building Society, which was taken out when the homes were transferred from Scottish Borders Council to us, and we also have our loan facility in place with RBS and the Allia bond taken out in April 2020.

As a result, we have carried forward £2.1m worth of investment and maintenance works into next year, meaning we plan to spend almost £6m on our properties in the year to March 2022.

Financials - How have we performed?

	2021 (£000)	2020 (£000)
Statement of Financial Position - Summary		
Housing properties	83,714	80,078
Other fixed assets	207	204
Investments	-	-
	83,921	80,282
Current assets		
Current assets	1,573	1,546
Creditors: amounts due in one year	2,620	3,242
Net current (liabilities)/assets	(1,047)	(1,696)
Creditors: amounts due in more than one year	25,831	23,578
Deferred income	17,116	15,144
Net assets	39,927	39,864
Capital and reserves		
Revenue reserves	16,630	16,567
Revaluation and designated reserves	23,297	23,297
	39,927	39,864
Statement of Comprehensive Income - Summary		
Total Turnover	9,294	8,888
Turnover from social lettings	8,835	8,169
Turnover from other activities	459	719
Total Operating Expenditure	7,416	8,157
Management & maintenance administration costs	3,149	3,195
Depreciation of housing properties	1,968	1,922
Service costs	175	173
Planned and cyclical maintenance	788	1,116
Reactive maintenance	1,018	1,184
Bad debts (rent and service charge arrears written off)	-	119
Wider community activities	177	206
Other activities	141	242
Operating Surplus	1,878	731
Net interest payable and other non-operating costs	602	664
Net Surplus for the year	1,276	67

How we spend your pound



- Management & Maintenance Administration Costs
- Service Costs
- Planned and Cyclical Maintenance - spent in year
- Planned and Cyclical Maintenance - carried forward to next year
- Reactive Maintenance
- Upgrades to Existing Stock - spent in year
- Upgrades to Existing Stock - carried forward to next year
- Bad debts (rent and service charge arrears written off)
- Wider Community Activities
- Other activities

