CUSTOMER
Annual Report

2025/26

To Realise
The Power of Home



Message from Chair and Chief Executive

We're pleased to share BHA's Customer Annual Report 2025/26 where we reflect on the progress we've made during the year and look ahead to our priorities for the year 2026/27.

The operating environment for Registered Social Landlords (RSLs) like BHA continues to be challenging, with increasing demand for affordable housing, rising costs and ongoing pressures across the sector. Despite these challenges, we remain ambitious and committed to strengthening our positive contribution to individuals and communities across Berwickshire by providing good quality homes and services.

Throughout 2025/26, we continued to deliver the priorities set out in our five-year Business Plan 2023-2028. Thanks to the dedication of our colleagues, Board members, customers and partners, we've made encouraging progress across many areas of our work.

Our financial performance remained strong. We exceeded our targets for rent collection and minimised income lost through empty properties, providing the solid financial foundation needed to continue to maximise investment opportunities in our homes, services and communities.

We're encouraged that customer satisfaction with our repairs and maintenance service has improved during the year. While this is positive, we know there is more to do and will continue working to make our repairs service more responsive and efficient.

Keeping our customers safe remains one of our highest priorities. Throughout the year, all statutory safety checks and servicing were completed in line with regulatory requirements, including gas servicing, electrical inspections, legionella management and fire safety. We'll continue to invest in maintaining the highest standards of safety across BHA homes.

Our Neighbourhood and Tenancy Sustainment teams continued to provide practical support to customers, helping them maximise their income and keeping rent arrears to a minimum. Together, they secured £820,000 in additional income for customers during the year, helping many households improve their financial wellbeing.

Hugh Carr
Chair

Michelle Meldrum
Chief Executive



Demand for social housing across Berwickshire continues to far exceed the number of homes available. We're therefore pleased to report that our Board approved BHA's future new build plan, with preparatory work now underway to get bricks in the ground next year.

Our BeFriend and BeWell services also continued to make a meaningful difference to customers who feel lonely and isolated and those who need support with their wellbeing.

Supporting our colleagues to learn and grow remains equally important. During the year, we continued to invest in our leadership and management development programmes and have expanded the range of tailored learning and development opportunities for all colleagues. We've also introduced our values-led recruitment approach, helping us to attract people whose values are truly aligned to those of Team BHA.

We were also pleased to welcome several new Board Members during the year, bringing additional skills, knowledge and experience to help guide BHA into the future.

BHA is a collaborative organisation and we continue to play an active role in key partnerships nationally, regionally and locally. During the year, we strengthened our relationship with the other RSLs involved in the Borders Housing Network (BHN). Together, we successfully applied for Scottish Government funding to improve our approach to dealing with domestic abuse. The funding was primarily used to train staff across the network and work with independent experts who reviewed all related policies and have supported us to improve our current practice.

These are just a few highlights from another busy and productive year. Throughout this report, you'll find more detail about our performance, the progress we've made and the difference these achievements are making for our customers and communities.

We'll remain committed to being a values-driven, collaborative organisation, striving to improve homes and services for people in Berwickshire.

Finally, we'd like to thank everyone who has supported and contributed to BHA's progress over the past year, including our customers, colleagues in Team BHA, key partners and the BHA Board. Your support, commitment and collaboration continue to make a real difference.

We hope you enjoy reading this report.

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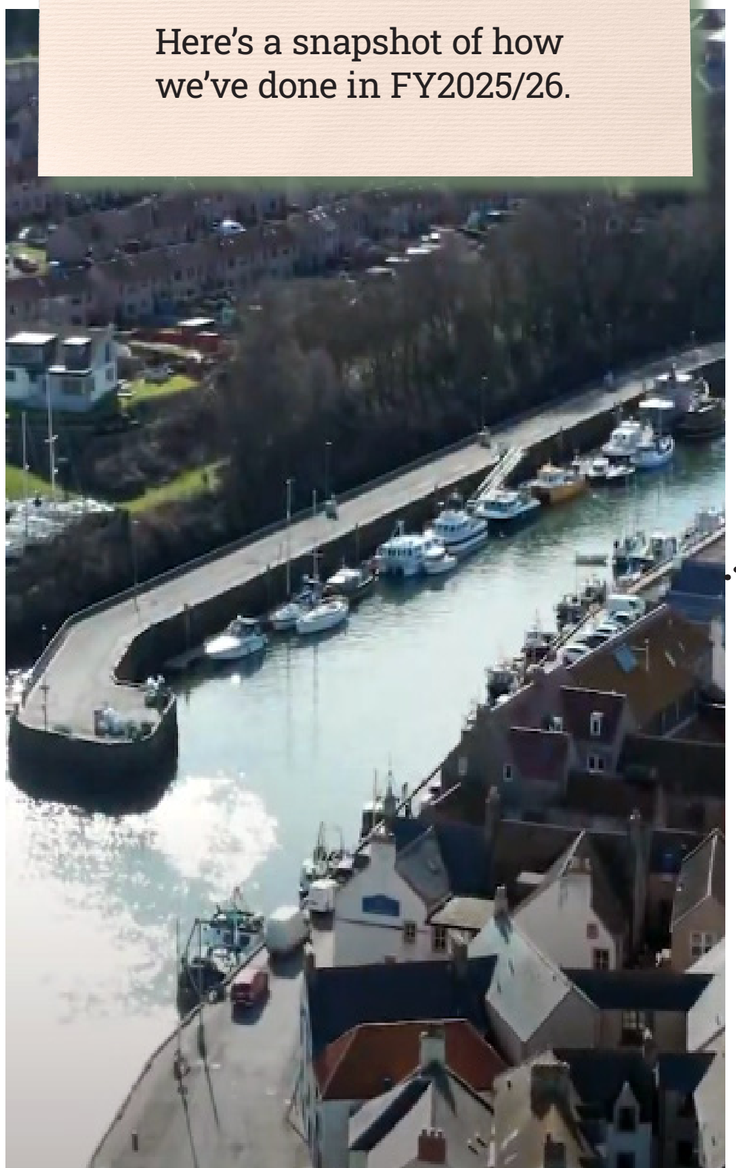
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Our Year In Numbers

... Making a Difference

It's been a busy year, with lots happening across BHA. We've made progress, learned along the way and know there are still things we can do better.

Here's a snapshot of how we've done in FY2025/26.



Our Journey...

Where available, we've included Scottish Average | FY2024/25 Figure

Moving in the right direction

Areas where we've done well this year

93% Satisfied with the standard of home when moving in — 84%

67% Satisfied with the quality of your home — 86.7% | 67%



97.9% Repairs Right the First Time — 95% | 87.2%

75% Satisfied with repairs services — 88% | 72%

2.7hr to complete emergency repairs — 3.5hr | 3.2hr

5.8days to complete non-emergency repairs — 8.8d | 7.2d

We've done well in repairs as we've in place a new repairs framework which includes both multi-trade and specialist providers.

0.4% Rent lost through empty homes — 1.1% | 0.6%

18days days to re-let homes — 52d | 31d



79% of our housing stock meets the Scottish Housing Quality — 89.5% | 74%

Our Journey...

Scottish Average | FY2024/25 Figure

Where available, we've included

On track



122 Lettable homes becoming vacant — 149

95.7% Tenancies sustained for more than 12 mths — 92% | 67%

0 times gas services failed or missed — 0

7480 Repairs completed — 7600

1576 Emergency repairs completed — 1331

5904 Non- emergency repairs completed — 6269



4.5% Gross rent arrears — 6% | 4.8%



99.5% Rent collected as a % of rent due — 99.7% | 99.3%

4 Abandoned homes — 6

5 Court actions — 11



486 Pre-repair inspection — 762

520 Post-repair inspection — 675

117 New tenancies accepted — 164

43.6% Allocation to homelessness — 46% | 31.4%

113 Average applications per home — 86.2

22.8% Tenancy offers refused — 37.3%

190 Complaints — 173

52 Compliments — 68



12655 Calls received — 14040

Our Journey...

Scottish Average | FY2024/25 Figure

Where available, we've included

Areas we need to improve

Off track

This way to better results

76% Overall Customer Satisfaction

87.6% | 76%

93% Customer calls answered

95%

91% Customer calls answered within 60 secs

93%

71% Feel your rent is good value for money

82% | 71%

75% Feel you're kept informed of services and decisions

91% | 75%

83% Satisfied with These Homes experience

84%



73% Satisfied with the management of your neighbourhoods

85% | 73%

67% Satisfied with the opportunities to participate in decision -making

88% | 67%

88% of anti-social behaviour cases resolved

93% | 90%

Repairs & Assets







Following the introduction of our new repairs framework last year, we've continued to focus on improving the service and making sure customers receive a reliable and responsive repairs service.

During 2025/26, we completed **7,480 repairs**, including **1,576** emergency repairs and **5,904** non-emergency repairs. Our network of multi-trade and specialist contractors has given us greater flexibility and capacity to respond to different types of repairs across our homes.

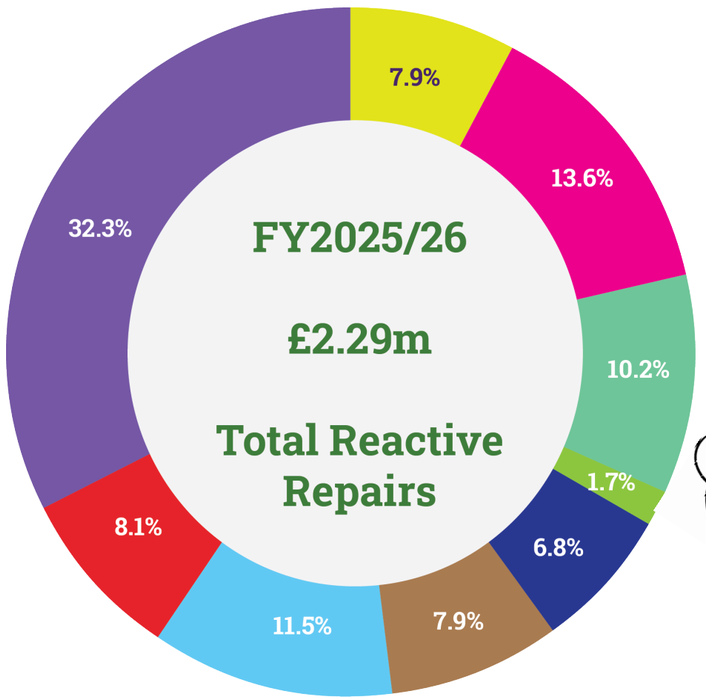
A stronger repairs service

This year we've seen further improvements in how quickly repairs are completed and how customers experience the service.

- ✓ **91.8%** of repairs were completed Right First Time, up from 87.2% last year.
- ✓ Customer satisfaction with the repairs service increased from 72% to **75%**.
- ✓ Emergency repairs were completed in an average of **2.7 hours**, compared with 3.2 hours last year.
- ✓ The average time to complete non-emergency repairs reduced from 7.2 days to **5.8 days**.

We also carried out **468** pre-repair inspections and **520** post-repair inspections, helping us access work before it begins and check the quality of completed repairs.

These results show that the changes made to our repairs service have made a difference. We'll continue to use customer feedback and performance information to identify where the service can be improved further.



- Kitchens
- Bathrooms
- Roofs
- Fences & gates
- Windows
- External doors
- Electrical
- Other works
- Empty Homes

Other works refer to internal joinery, plasterwork and render, drainage, paths and garages. **Empty homes** spend is to bring homes to a defined minimum standards before a new customer moves in.

Spend breakdown on reactive repairs by repair type

excluding empty homes & other works



703
Roofs
£232,870

567
Windows
£156,552

966
Kitchens
£181,409

1,435
Bathrooms
£311,542

155
Fence & gates
£38,298

932
External doors
£179,701

1,295
Electrical
£262,464

Total number of jobs
Repair Type
Spend

Planned Progamme 2025/26

111 **Window replacement**

32 **Side screen replacement**

36 **New Bathrooms**

24 **Battery storage system**

107 **Doors**

20 **Roof replacement**

29 **New Kitchens**

24 **Solar PV system**

Investment and Planned Maintenance

At the end of FY2025/26, **79%** of BHA's housing stock met the Scottish Housing Quality Standard, (SHQS), reflecting our continued commitment to maintaining and improving customers' homes.

Throughout the year, we continued to invest in planned maintenance and property improvements across BHA homes, mainly focused on bathrooms and kitchens, windows and doors, and roof and render. This included **111** window replacements, alongside **107** door and **32** side screen replacements, representing an investment of **£520,500**. We also completed **20** roof replacements at a cost of **£395,100**, helping improve the condition, warmth and energy efficiency of those homes.

Investment in customers' homes also continued through our kitchen and bathroom improvement programme, with **36** bathroom renewals and **29** kitchen renewals completed during the year, representing a total investment of **£509,500**.

As part of BHA's commitment to sustainability and reducing energy costs for customers, we installed **24** battery storage systems and **24** solar photovoltaic (PV) systems; a total investment of **£78,000**. These improvements helped customers reduce their household energy consumption as well as support our wider environmental objectives.

Additional improvement works included replacing the heating system at Linkim Court and the water tank at Gowanlea Court as well as carrying out paintworks at one of the blocks at Boston Court and some communal blocks within the Duns area.

Compliance, Safety and Cyclical Maintenance

Keeping customers safe remains at the heart of our service delivery and we continued to achieve high levels of compliance across all essential safety checks and servicing programmes during the year. A total of **1,090** gas services were completed, including boiler replacements, representing an investment of **£239,300**.

Health and safety is always at the forefront of everything we do. Last year, we carried out inspections of all communal fire doors and completed lift condition reports across all our independent living blocks. These checks help ensure our buildings remain safe, well maintained and comfortable for our customers.

Understanding the condition of homes

To help us better understand the condition of our homes and plan future investments, **141** surveys were carried out last year by an external partner. As we work towards bringing this service in-house, and rolling out our survey programme this year, our main challenge is access to homes, which we hope to work closely with our customers. This information will help us develop our future investment programmes, improve services and communicate more effectively with customers.

The demolition of Applin Cross in Coldingham and Edgar Road in Westruther was unfortunately delayed last year due to factors out-with our control, however work is scheduled to commence later this year.

Neighbourhood Services

In May 2024, Scottish Borders Council declared a regional housing emergency, reflecting the wider housing pressures being experienced across Scotland. Demand for BHA homes remained high throughout the year, with **2,240** active applications as at 31 March 2026.

Over the year, we advertised **116** homes and received **13, 097** applications, an average of **113** applications for every property. We welcomed **117** new households into BHA homes, alongside **5** households who moved via mutual exchange.

New tenancies were made up of:

- **13** internal transfers for existing customers moving to more suitable homes.
- **54** households allocated as homeless referrals.
- **50** households allocated through the housing register based on priority needs, including health issues, overcrowding, under-occupancy, domestic abuse or at risk of homelessness.

Successful applicants waited an average of **374** days from registration to receiving an offer of a home.

Neighbourhood Management & Income Collection

Our Neighbourhood Managers (NMs), Income Team and Tenancy Sustainment Managers (TSMs) work closely together to deliver a responsive, customer- focused service. This year, we

- Collected **99.45%** of rent due.
- Reduced overall gross rent arrears to **4.41%**, exceeding our annual target.

As tenancy cases become increasingly complex, early intervention remains key. We work closely with customers to agree on realistic, sustainable repayment plans that prevent arrears from escalating and help avoid legal, wherever we can.



Independent Living

We completed a comprehensive service charge review for customers living in our Independent Living Courts, with new changes taking effect from April 2026. Full consultations across all three courts helped us better understand customers' needs and expectations.

Our courts continue to thrive as vibrant, welcoming communities, operating at full capacity and offering a varied programme of social activities – with food-themed activities being the most popular!

We also work closely with our BeFriend service and external partners, including Allanbank Arts, to provide a diverse range of social experiences that support wellbeing and reduce isolation.



Estate Management & Antisocial Behaviour

Our annual Garden Competition was once again a highlight of the year, attracting another excellent round of entries, making the judges' task more difficult than ever.

Tackling antisocial behaviour remains a key priority, with NMs focusing on early intervention to resolve issues before they escalate. More than **87%** of reported cases were successfully resolved during the year, with just two cases carried forward into FY2026/27.

We continue to work closely with Scottish Borders Council Antisocial Behaviour Unit (ASBU), undertaking joint visits and sharing expertise to achieve positive outcomes for our communities.

Our Neighbourhood Operative plays a vital role in maintaining the quality of our estates, completing more than **680** jobs during the year. This work includes maintaining communal areas, clearing empty properties – removing abandoned items left behind and responding to environmental issues like rubbish in the estates. We've also worked in partnership with Scottish Borders Council to tackle abandoned vehicles, with successful removals helping to improve the appearance of our estates.



Customer Connect Visits (CCV)

For the last year, the programme focused on customers who had previously been difficult to reach, resulting in a further **370** home visits. These visits provide a valuable opportunity to maintain strong relationships, identify repair or tenancy issues, share advice and offer additional support, where needed. We'll continue our rolling programme of visits, with a focus on engaging customers who are harder to reach.

Customer Experience

BHA's Customer Experience (CX) Team is often the very first point of contact for customers and for anyone looking for housing across Berwickshire. Established in 2022, it has grown to become a core part of how we deliver our services.

Since launching, the team has handled more than **60,000** enquiries, always guided by our 'one and done' approach, resolving requests first time wherever possible and reducing the need for customers to wait for follow-up calls or updates.

A Busy Year of Progress

It has been an active 12 months for the team. We'd introduced a new call-handling software to help us respond more effectively and keep better track of your requests. In FY2025/26 alone, we handled almost **13,000** calls. We continue to deliver sector-standard leading services:

- **91%** of all calls answered within 60 seconds
- Over a quarter of all contact now via digital channels, with email making up around **20%** of total digital enquiries.

As customer needs evolve, we're making sure we're there however people choose to reach us: by phone, email or social media.



Listening and Learning

Customer feedback guides every change we make. Overall customer satisfaction with our service currently stands at **75.97%**. During FY2025/26, we received **52** compliments which tells us what we're getting right, alongside **190** complaints which help us identify exactly what we need to do better. We'll keep building on this progress, making sure our service remains responsive, accessible and focused on what matters most to you.



Investing in Our Team and Service

Continuous learning is at the heart of how we work. This year, the team has completed targeted training covering domestic abuse awareness and enhanced customer service skills – all designed to help us resolve issues quickly sensitively and effectively.

- **85%** of all enquiries resolved directly by CX team
- The team records and manages **80%** of all incoming contact across BHA

Tenancy Sustainability







Our tenancy sustainment service remains a vital part of our work, helping customers feel settled in their homes and maintain stability in their tenancy. During FY2025/26, we supported **224** households – a **14%** increase in demand from FY2024/25, reflecting the growing need for support.

Delivering Real Financial Impact

We've continued to secure strong outcomes for customers, unlocking more than **£820,000** in financial support and benefits for the year. This is **25%** higher than the total achieved in FY2024/25 and exceeds our FY2023/24 performance. On average, this support brings an extra **£3,000** directly to households across Berwickshire, helping to ease the financial pressure.

Strengthening How We Work

Financial guidance and benefit advice are at the heart of what we do and we've made meaningful changes to improve our service.

- ✓ We've restructured the team, moving from three colleagues on varied working patterns to two dedicated full-time Tenancy Sustainment Managers (TSMs)
- ✓ We've introduced a weekly case review, consistent processes for closing cases and a revised approach to 'no access' cases, ensuring our TSMs focus fully on customers who are actively engaging with support.

Sharing Expertise to Help More People

Our TSMs have also delivered training and shared knowledge across BHA, enabling colleagues to resolve straightforward enquiries directly. This means specialist expertise is reserved for the most complex cases, including sanctions, benefit reviews and appeals. This is reflected in our end of year caseload where over half of all work now related to complex benefit issues, where such focused support makes the biggest difference.

The team continues to manage an active caseload of around 100 customers, receiving referrals from across BHA, partner organisations and customers themselves.

Social Innovation

Social innovation is about finding new and practical ways to improve people's lives and strengthen communities. At BHA, we work with customers, partners and communities to understand where support is needed and develop solutions that make a meaningful difference. Through partnership work and additional funding, we deliver services and programmes that support wellbeing, sustain tenancies and respond to the challenges facing our customers and communities.

BHA BeWell

BeWell supports BHA customers whose mental health and wellbeing may affect their ability to manage and sustain their tenancy. Delivered in partnership with mental health charity Penumbra, the service focuses on early intervention, helping customers build confidence, manage their wellbeing and reduce the risk of tenancy breakdown.

BeWell supported **45** customers and received **21** new referrals, almost double the previous year, despite reduced funding. Supported by SPA, the Lintel Trust and BHA, we continue to seek additional funding to sustain this valuable service.

A recent Care Inspectorate report on Penumbra's Support Living Service rated the overall service 'Excellent', highlighting BeWell's role in improving mental wellbeing, building confidence and helping people maintain secure and sustainable homes.

Fuel Support

While energy prices have fallen from their 2022 peak, many households continue to face high costs alongside wider cost-of-living pressures, particularly those on low incomes or living in harder-to-heat homes.

Through the Borders Housing Network (BHN), BHA continued to secure funding to help customers with their energy costs.

- ✓ Issued **127** Fuel Bank vouchers, supporting **353** adults and **126** children.
- ✓ Allocated **15%** of BHN's total 833 fuel vouchers.
- ✓ Supported 28 customers to reduce fuel debt by **£7,074**.
- ✓ Provided **£6,080** of Fuel Bank vouchers through the Social Housing Fuel Support

> **It helped individuals maintain secure, sustained housing by reducing tenancy breakdowns and related risks, while fostering hope for the future through increased optimism, connection, and ability to move forward.**
>
> **Care Inspectorate Report**

26 BHA customers also benefited from the Warm and Well service, provided through Scottish Borders Housing Association (SBHA). The service offers specialist advice and advocacy on meters, billing and tariff. Additional part-time support for the service is now in place until April 2028.

Domestic Abuse Project

We secured **£57,700** from the Scottish Government's Upstream Homelessness Prevention Fund for a pilot Domestic Abuse Project, with BHA as lead partner. Running for seven months until March 2026, the project brought Borders Housing Network partners together to develop a more coordinated, compassionate and preventative approach to homelessness caused by domestic abuse.

The project provided additional support for complex cases, funded preventative measures and strengthened training for housing teams working alongside specialist services. It helped to establish:

- A consistent and confident response across BHN members.
- Ensure identification of risk and intervention are in place.
- Stronger and clearer referral pathways to specialist services and awareness of support available.
- Increased staff knowledge and confidence.
- Reduce tenancy breakdown linked to domestic abuse.

The learnings from the pilot provides a strong foundation for longer-term improvements across the BHN.

Working Partners



We work with local organisations and community groups across Berwickshire, sharing information about available support and provide funding and sponsorship for community activities and events.

As an active member of the BHN, alongside Scottish Borders, Waverley and Eildon Housing Associations, we collaborate on fuel support, domestic abuse and joint campaigns around social housing and energy efficiency.

We also support Borders Community Action, the new Third Sector Interface for the Scottish Borders, in its work to strengthen the local voluntary and community sector.

Thank You

Our work is strengthened by the support of our partners and funders. We thank the National Lottery for its continued support for our BeFriend service and SPA and the Lintel Trust for supporting BeWell. The Scottish Federation of Housing Associations for helping BHN access funding for the Domestic Abuse Project and our BHN partners for their continued collaboration. Together, we've reached more people, strengthened communities and provided support where it is needed most.

Finance

This financial year has yet again proved a challenge when delivering on our promises to customers. The global geopolitical landscape has been constantly shifting. The ongoing political and economic change in the UK has led to inflation creeping back up towards the end of the financial year, levelling out at 3.3% at the end of March 2026. With fuel prices especially starting to impact and drive up inflation. The Bank of England Base rate was maintained at 3.75% in March, although this is likely to rise, meaning the cost of borrowing money will also likely rise. Against this backdrop of significant financial volatility, it was therefore challenging to deliver all our financial plans as set out at the start of the year. Despite this we have invested £2.2m in upgrades to our homes and a further £2.6m on responsive repairs in our homes.

Our total turnover for 2025/26 increased by 4.3% when compared to last year. The biggest proportion of our income relates to rental and service charges received in relation to our properties, representing 93% of our total turnover. The remainder is made up of such things as; gift aid from BHA's subsidiary BHA Enterprise, revenue grants to support adaptations, government grants received in relation to renewable initiatives in our homes, grants to support initiatives within our communities such as our Befriending services, income from commercial lets, and support services provided to our subsidiaries.



A large proportion (98%) of our operating expenditure relates to the management, servicing, and general upkeep of our social housing stock. We have spent £6m on the investment in, maintenance of, and responsive repairs to, our properties (£2.2m being capital in nature so is recorded in the housing properties asset value on the statement of financial position). A large amount of the spend (just under £1.7m) related to window replacements, roof/chimney upgrades, Kitchen and bathroom replacements. Our Reactive Maintenance expenditure was higher than anticipated due to the higher cost of repairs when homes become empty. We have turned around 112 properties with an average cost of £6,689 per property.

Borrowing has remained static, and we continue to repay our original mortgage with Nationwide Building Society, which was taken out when the stock was transferred from Scottish Borders Council to BHA, and we also have our loan facility in place with RBS, an Allia bond and a newer facility with Nationwide which is being drawn upon to fund our on-going development and investment activities. We are currently in the process of re-financing some of our loans and this will be completed in August 2026 to continue to invest in our existing homes and look to help fund the development of new homes we know are so needed in Berwickshire.

	2025 £0	2024 £0
Statement of Financial Position – Summary		
Housing properties	91,822	92,022
Other fixed assets	297	178
Investments	-	-
	92,119	**92,200**
Current assets	2,504	2,783
Creditors: amounts due in one year	2,953	3,153
Net current (liabilities)	-449	-370
Creditors: amounts due in more than one year	27,217	27,901
Deferred income	21,178	21,178
Pension deficit	849	1062
Net assets	**42,426**	**41,690**
Capital and reserves		
Revenue reserves	18,559	18,256
Revaluation reserves	23,790	23,357
Designated reserves	77	77
	42,426	**41,690**
Statement of Comprehensive Income – Summary		
Total Turnover	12,420	11,907
Turnover from social lettings	11,595	10,946
Turnover from other activities	825	961
Total Operating Expenditure	10,841	10,853
Management & maintenance administration costs	3,939	3,749
Depreciation of housing properties	2,703	2,661
Service costs	237	216
Planned and cyclical maintenance	1,088	1,295
Reactive maintenance	2,630	2,515
Bad debts (rent and service charge arrears written off)	5.94	29
Impairment of housing	0	213
Wider community activities	204	141
Other activities	34	33
Operating Surplus	1,580	1,054
Net interest payable and other non-operating costs	1,124	1,135
Net Surplus for the year	456	-81

Value for Money

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 deliver our Vision and Strategic Aims. 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 compare how much we spend and what we spend it on with other similar housing associations, and this information, alongside analysis of our own performance results and customer satisfaction levels can help us change and adapt how we do things to ensure value for money is achieved.

There are always areas for improvement in this area and as an organisation we will continue to focus on embedding value for money in everything we do.

This will be through a combination of;

- ✓ A culture of continuous improvement
- ✓ Streamlined and effective systems and processes
- ✓ Robust procurement procedures and practices
- ✓ Appropriate use of community benefits in contracts

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. 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.

Development

Delivering more safe, affordable, high-quality homes across Berwickshire

BHA remains fully committed to growing the supply of affordable homes in Berwickshire. While no new build homes have started on site during the last 12 months, significant progress has been made behind the scenes to lay the groundwork for future schemes. Our priority site is at **Acredale, Eyemouth** where we're working with Cruden Partnerships to build new homes on land owned by BHA. A planning application is due to be submitted in Autumn 2026 following public consultation events during July 2026, where local people had the opportunity to review and comment on the proposals.

If approved, construction is set to begin during the 2027/28 year, with the first homes ready around 16 months later. We'll keep customers and communities updated as plans progress.

> I've lived in the Acredale estate for many years and been on the housing register for a larger home for most of those years. The opportunity to be consider for one in the place we call home is brilliant news for my family and other local people.

> The amount of investment in Eyemouth for marine jobs means the need for new homes is greater than ever. This level of affordability housing coming to the town is great news for Eyemouth.



BeFriend

BeFriend's team of four part-time colleagues works with volunteers to help older people across Berwickshire and Kelso stay connected, build friendships and take an active part in their local communities. Over the year, the team supported **34** volunteers across a range of roles, including telephone and one-to-one befriending, community befriending and volunteer driving.

Connecting People and Communities

The service supported **103** befriendees, providing companionship and opportunities to try new things, visit local places and reconnect with their communities. Community befriending also encourages participation in local activities, helping people make new connections while supporting the sustainability of community events.



Out and About

BeFriend supported befriendees to attend **97** community events, amounting to more than **388** hours spent out and about in their local communities! These included:

- **31** community lunches
- **10** community tea dances
- **7** bus trips to shops, museums and other attractions
- **11** one-off events, including trips to local markets, garden centres and Civic Week activities
- A Christmas celebration attended by **75** befriendees and volunteers.





Reaching More People

BeFriend also increased its social media presence, growing its Facebook and Instagram community to more than **1,000** followers and joining LinkedIn in December 2025. This helps raise awareness of the service, reach potential befriendees and volunteers, and demonstrate its impact to funders.

Through friendship, volunteering and community activities, BeFriend continues to help reduce isolation and strengthen connections within local communities.

Our Board



Hugh Carr
Chair
Joined Sep 2020



Karen Featherstone
Chair of Risk & Assurance Com
Joined Jan 2023



Carolyn Wood
Chair of Operations Com
Joined Sep 2023



John Urwin
Joined Sep 2023



Claire McMillan
Joined Sep 2023



Calum Boag
Joined Sep 2024



Claire Elliot
Joined Sep 2024



Siobhan Archibald
Joined Dec 2025



Paul Walker
Joined Dec 2025



Sandra Leece
Joined Dec 2025



Caroline Wallace
Joined Dec 2025

Business Plan Priorities 26/27

Customer

To deliver an outstanding experience to customers





- Finalise and consult on BHA Service Standards which reflect customer priorities.
- Communities we can be proud of – grounds maintenance contract renewal and setting our future approach for cleaning.
- Planning for the future – setting the foundations for neighbourhood plans.
- Operationalising the Scottish Federation of Housing Association's Domestic Abuse Toolkit.
- Continuously review customer feedback and data to improve service and overall experience.
- Building on our customer knowledge – carry out customer census.
- Remind customers of the options to get involved via a communication campaign.
- Better use of customer data to relating to personalised communication methods.

Assets

To provide safe, affordable and energy efficient homes in places where people want to live





- Continue to explore more efficient ways of working for repairs.
- Complete the options appraisals on our commercial properties and eight English properties and take recommendations to Board.
- Continue to improve the asset data through a rolling programme of stock condition, learning through repairs data and effective data management to ensure a robust, value for money investment programme.
- Develop and publish information on the planned programme of component replacement for customer information.
- Fully meet all regulatory requirements relating to damp and mould, communicate effectively with our customers around the causes of damp and mould and provide education on preventative actions.
- Further develop and progress the new build programme.

People

To To create an enabling high performance culture where people can thrive



- Implement next phase of leadership and management development programmes and facilitate learning and development opportunities for colleagues and Board Members.
- Implement values-led recruitment processes across the organisation.
- Complete Review of Staff Handbook.
- Embed the new Bright HR system.
- Develop a skills matrix for all roles across BHA.
- Develop talent and succession plan across all levels.

Strength

To ensure organisational strength, value for money and good governance







- Develop data project including key workstreams and milestones.
- Review current virtual desktop solution and associated Windows 11 migration.
- Procure and replace all frontline laptop/tablets and mobile devices.
- Explore risks and opportunities presented by digital technology and develop future priorities using the IT Roadmap.
- Develop long-term financial strategy in conjunction with the re-financing beyond the next five years.
- Re-tender Treasury Advisors in light of revised plan.
- Finalise the suite of "Toolkits" across BHA.
- Review approach to risk management and risk reporting.
- To explore a secure a range of external funding streams to maintain and expand our support offering to customers.
- Finalise Implementation Plan for Compliance Software.
- Implement Case Processing tool.

Your BHA Local HUB

Now at a community near you!

Your BHA Local Hub is our new community pop-up service, designed to make it easier for you to access support and connect with us. Bringing together BHA colleagues from across our services in one place, it's an opportunity to get advice, ask questions and discuss any aspects of your tenancy or support we provide.

Whether you want to talk about repairs, rent, neighbourhood matters, community initiatives or other BHA services, our team will be on hand to help. No appointments, no referrals, just a friendly, informal space where you can get the support you need.

Area	Venue	Day	Time	Frequency
Ayton	Ayton Village Hall	Monday	12.30pm-3.30pm	Quarterly
Chirnside	Chirnside Community Centre	Mondays	9am-1pm	Quarterly
Coldstream	Coldstream Community Centre	Tuesdays Every 3rd Tue	9am-1pm 3.30 -6.30pm	Monthly
Duns	Southfield Community Centre	Tuesdays Every 3rd Tue	9am-1pm 3.30 -6.30pm	Monthly
Eyemouth	Eyemouth Community Centre	Thursday Every 3rd Thu	9am-1pm 3.30 -6.30pm	Monthly
Greenlaw	War Memorial Hall	Tuesday	9am-1pm	Quarterly
Cocksburnpath	Cocksburnpath Village Hall	Mondays	9am-1pm	Quarterly
Reston	Reston Village Hall	Mondays	9am-1pm	Quarterly

For latest updates on where and when 'Your BHA Local Hub' is coming to you visit www.bhahome.org.uk/event

One Visit, One Team, Here To Help!

We've changed our website and email address

To better serve our customers and to make it easier for you to connect with us, we've updated our website and email address.

Our new website is

www.bhahomes.org.uk

Our new email address is

info@bhahomes.org.uk

What the Scottish Housing Regulator says about BHA?

The Scottish Housing Regulator (SHR) has published its latest Engagement Plan for BHA covering 1 April 2026 to 31 March 2027. The report confirms that BHA continues to be compliant, meeting the Standards of Governance and Financial Management.

Find out more about SHR, our regulatory documents and how we are performing, visit www.bhahomes.org.uk/about-us/scottish-housing-regulator

BHA at your fingertips

Scan to find our website, social media, useful guides and more!

HOUSING PERKS

Now available for BHA customers

Save up to 18% on everyday essentials with Housing Perks.

How To Sign Up

When you download the app, enter organisation ID:
Berwickshire

Your account will need to be registered to your BHA home address, so keep your tenancy reference handy.

Groceries

Clothing

Fuel

DIY

Family Days Out

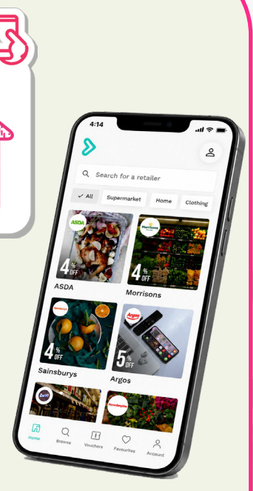
How It Works

Download the app for free to your device

Buy a voucher

Voucher appears in app within seconds ready for you to use

For more information, visit BHA's website.



To Realise the Power of

Home



Berwickshire Housing

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Eyemouth
TD14 5DH

External Auditors: CT Audit, 61 Dublin Street, Edinburgh, EH3 6NL
Internal Auditors: TIAA, Artillery House, Fort Fareham, Newgate Lane, Fareham, Hampshire, PO14 1AH