
BROADBAND IMPROVEMENTS – UPDATE

Report by Executive Director EXECUTIVE COMMITTEE

30 January 2018

1 PURPOSE AND SUMMARY

- 1.1 **This report provides an update to elected members on the progress that is being made in delivering improved broadband services in the Scottish Borders.**
- 1.2 Digital connectivity is critical to the economic development and competitiveness of the Scottish Borders. Scottish Borders Council has contributed significantly to the roll-out of the Scottish Government’s Digital Scotland Superfast Broadband (DSSB) programme, spending £8.4M over two years to help extend the roll-out as far as possible in the Scottish Borders. The Council Administration has identified digital connectivity as a key priority in its ‘Connected Borders’ plan.
- 1.3 More than 130 new superfast broadband cabinets and exchange upgrades have been delivered as part of the roll-out, connecting over 31,800 premises in the Scottish Borders. Figures provided by the DSSB programme indicate that up to the end of September 2017, 82.7% of premises had been connected to fibre enabled cabinets or exchanges. The DSSB roll-out, with added ‘Gainshare’ funding, will continue until the end of 2018, aiming to connect 94.9% of all the premises in the area.
- 1.4 Although progress is being made in delivering the DSSB programme, there remain a number of challenging issues to be addressed in relation to providing superfast broadband services across the Scottish Borders. One of the key issues is that although a home or business may be connected to the new fibre enabled technology, if they are located too far from the cabinet or exchange) then it is likely that there will be no improvement in their broadband service. This is acknowledged as the ‘long lines’ issue.
- 1.5 The Scottish Government has announced its commitment to investing £600m to extend superfast broadband access to 100% of premises across Scotland by the end of 2021. The Scottish Government is delivering a national approach to this issue, putting in place a “Reaching 100% Programme” (R100) to cover the remaining premises where the DSSB roll-out will not reach. As well as providing connections for those premises that have not been covered by the DSSB roll-out, R100 will also address the of ‘long lines’ issue. The R100 programme also raises the superfast broadband speeds being targeted, up from 24Mbps to 30Mbps.

2 RECOMMENDATIONS

- 2.1 **I recommend that the Executive Committee:**
 - (a) **Notes the progress made on delivering the Digital Scotland Superfast Broadband programme, as set out in Appendix 1;**
 - (b) **Welcomes the Scottish Government announcement that the**

R100 tender process is under way;

- (c) Agrees to write to the Cabinet Secretary for Rural Economy and Connectivity to encourage the Scottish Government to maximise the full-fibre coverage in the R100 programme, to promote an 'Outside-In' approach to its delivery and to urge that work on the programme starts as quickly as possible for the Scottish Borders;**
- (d) Notes the delays with Community Broadband Scotland being experienced by local community groups and raises these concerns with the Cabinet Secretary for Rural Economy and Connectivity in the letter agreed above;**
- (e) Asks the Executive Director to work with partners in adjoining local authorities to develop a viable application to the Local Full Fibre Network Challenge Fund, noting that it may be delivered through the City Region Deal partnership or the South of Scotland Economic Partnership;**
- (f) Asks the South of Scotland Economic Partnership to make Digital Connectivity, uptake of digital services and the development of digital skills for businesses and individuals a priority for the Interim Arrangements Workplan;**
- (g) Expresses concern over the range of issues affecting the delivery of superfast broadband in the rural areas of the Scottish Borders and asks that these are raised with The Deputy First Minister and Cabinet Secretary when they meet the South of Scotland Alliance in February 2018;**
- (h) Agrees to the facilitation of a Scottish Borders Digital Network to encourage coordination and information sharing between key local stakeholders with an interest in digital; and**
- (i) Asks the Executive Director to prepare a further update report once the outcome of the initial R100 procurement is available.**

3 BACKGROUND

- 3.1 Good digital connectivity is crucially important to the future economic development and competitiveness of the Scottish Borders. It is clear that robust digital connectivity will be central to the delivery of private and public services and in meeting the needs and expectations of consumers, businesses and visitors. The Council Administration's plan, Connected Borders, highlights the importance it places on improving digital connectivity in the Scottish Borders.
- 3.2 The Council's long-standing ambition is that wherever someone is located in the Scottish Borders, they should be able to access superfast broadband for business or personal use. The Council recognises that this aspiration is still some way from being fulfilled, even though good progress is being made towards superfast broadband coverage in many parts of the area.
- 3.3 Through the South of Scotland Alliance, the Council has expressed concerns to Scottish Government Ministers that there is still a clear inequity between the digital connectivity in more densely populated areas and that available in rural areas like the Scottish Borders. Officers are also concerned that even higher bandwidth services, often already available in city and urban areas, are not being made available in the Scottish Borders, meaning that rural areas are again being left behind in the digital connectivity race.
- 3.4 Scottish Borders Council has made a significant financial contribution to the current roll-out of the Scottish Government's Digital Scotland Superfast Broadband (DSSB) programme, providing £8.4M over two years to help extend the roll-out as far as possible in the Scottish Borders. The DSSB Programme is now in its final stages and this report sets out progress to date, as well as the other digital initiatives that are expected to support digital connectivity in the Scottish Borders in future.

4 DIGITAL SCOTLAND SUPERFAST BROADBAND PROGRAMME

- 4.1 The indicative outcome for the Digital Scotland Superfast Broadband (DSSB) programme was to increase superfast broadband connection to 93.8% of premises in the Scottish Borders. This figure is based on commercial operators completing their plans in full. At the start of the programme, the anticipated commercial coverage of superfast broadband for Scottish Borders was just 39.3% of all premises.
- 4.2 The first new superfast broadband cabinet went "live" in the summer of 2014 and since then a number of localities have been upgraded to fibre broadband. At the moment more than 130 new superfast broadband cabinets and exchanges have been delivered as part of the roll-out, enabling the provision of new services to over 31,800 premises in the Scottish Borders, as of the end of September 2017.
- 4.3 An indication of which settlements have already been upgraded to allow access to fibre broadband is attached at Appendix 1. This DSSB work is complemented by the commercial roll-out that BT Openreach undertook in Galashiels, Peebles, Innerleithen, and latterly, in Hawick and Kelso. Appendix 2 provides a visual representation of the areas in the Scottish Borders that have been covered by the commercial and DSSB roll-outs up until the end of September 2017.
- 4.4 The roll-out of the Digital Scotland Superfast Broadband Programme was supposed to be completed at the end of December 2017. However, up to the end of September 2017, figures provided by the DSSB office indicate that 82.7% of premises had been connected to fibre enabled cabinets or exchanges. In view of this, it is highly unlikely that the target of 93.8% of premises was achieved by the end of December 2017, as originally

specified. The Council needs to continue to press Scottish Government and Openreach to ensure that the coverage envisaged by the DSSB programme is delivered in the Scottish Borders.

4.5 The DSSB programme continues to deliver on a phased basis and further areas will be upgraded during 2018. Appendix 1 also sets out the expected rollout in terms of the exchange areas that will be worked on in the next six months or so (Section B); the more rural areas that will receive some level of coverage later in 2018 (Section C); and the most remote areas where a Superfast Broadband solution is still under evaluation (Section D). It is important to note that engineering plans and delivery timescales to install this infrastructure depend on many factors and can be subject to change. The information in Appendix 1 is based on the best view that Openreach has at present, using their current plans.

4.6 **Limitations of the DSSB Programme**

As the DSSB programme has progressed it has become clear that there are a number of issues with how effectively it delivers in widely dispersed rural areas like the Scottish Borders and Dumfries & Galloway. On-going concerns have been raised by residents in different parts of the Scottish Borders, frustrated over the lack of clarity about when a service will become available and also whether they will actually see an improvement in service.

4.7 The availability of the DSSB website (www.scotlandsuperfast.com)where individuals can check their postcode in the system answers some users' queries. There have been on-going improvements to the interactive map, in particular for those not yet connected. This includes informing enquirers where they may not be connected under the DSSB programme and directing them to alternative solutions.

4.8 The DSSB programme is using fibre optic technology to increase the broadband speeds that are available. However, most premises are connected to this upgraded fibre network through their existing copper telephone lines. Where the premises are reasonably close to the newly installed Superfast Broadband Cabinet, then users should see good broadband speeds when they sign up for a new fibre broadband service. Unfortunately, once homes and businesses are more than 1.2km from the Superfast cabinet, they will experience a much reduced service, with those premises furthest away seeing no benefit at all. This 'long lines' issue may also have an impact close to, and within, towns and villages, as the 1.2km threshold is as measured by the existing cable routing, rather than a straight line to the cabinet.

4.9 Although 93.8% of the premises in the Scottish Borders are expected to be connected to upgraded Superfast Broadband infrastructure, it seems that a proportion of those premises will not be able to take advantage of new services because they are too distant from a Superfast Cabinet. As an indicator of the impact of this, Scottish Government estimates that about 87% of premises in Scottish Borders will receive fibre coverage that delivers 24Mbps or faster connections speeds. This would then suggest that at least 13% of premises in the Scottish Borders will not actually receive a Superfast Broadband service (ie 24Mbps or above), although they may well see some improvement in comparison to the service that they previously received. This is likely to be a very frustrating situation for the businesses and householders affected and it is an issue that must be addressed in the work that is being taken forward by the new Scottish Government for future phases of digital infrastructure development.

4.10 As the DSSB Programme comes to an end, it will be crucial that accurate figures based on the premises that have actually receiving an improved service are provided as part of the outputs of the programme. This is particularly important for Councils such as Scottish Borders and Dumfries & Galloway, which have made significant financial contributions to the DSSB programme. It will be later in 2018 before the Government has final figures and outputs from the Programme and is able to then provide the Council with the results for the Scottish Borders and the associated assessment of value for money for the Council's investment.

4.11 **Take-Up of Superfast Broadband**

It is important to stress that businesses and households need to sign up for new fibre based services in order to take advantage of the upgraded infrastructure. The Digital Scotland Superfast Roll-out requires businesses and households to sign up for a new service or new package. This is not always clear to users in the newly connected community and this has recently been a stronger part of the messaging that has been promoted about the rollout. It is expected that the variable take-up rates of the new service are partly due to lack of awareness of this fact.

4.12 Scottish Government has provided some high level information on the take-up rates for Superfast Broadband. The average adoption rate across the Scottish Borders (in areas that have access to the new service) is about 35%. Coldstream, Earlston, Eyemouth, Melrose, Selkirk, St Boswells and West Linton have been highlighted as high adoption communities. Duns, Jedburgh and Kelso are noted as having lower adoption rates. Overall, it is important that businesses and households take advantage of the improved connectivity wherever they can. Higher take-up rates will help justify and drive further investments in connectivity in the future.

5 ADDITIONAL BROADBAND CONNECTIVITY SUPPORT

5.1 Although the DSSB programme is likely to provide most of the faster broadband coverage in the area, there are additional projects under way to help improve broadband outwith the main programme.

5.2 **Gainshare for DSSB Programme**

A 'Gainshare' clawback mechanism which returns money to the Scottish Government when there has been higher than expected take up of fibre broadband from Openreach will help to extend coverage in the DSSB programme. This has raised about £15.6M for the Rest of Scotland programme and this is being reinvested in providing greater coverage of fibre broadband. The Gainshare Fund has been used to deliver increased coverage to 'new premises'. It uses the principles that 1) all Local Authority areas should benefit on a best value basis; and 2) all 14 contributing Local Authorities should benefit from the gainshare funds to a level proportionate to the sum contributed by that Local Authority.

5.3 In the Scottish Borders this means that 94.9% of premises are expected to be connected to the fibre enabled network by the end of December 2018. This is 1.1% higher than the 93.8% originally specified in the DSSB programme. It means that more than 670 additional premises will be connected to the fibre enabled network.

- 5.4 The availability of the Gainshare Fund will also ensure that the Scottish Borders will benefit from a speed uplift in certain areas. By the end of December 2018, DSSB is projecting that 89.1% of premises in Scottish Borders will have access to speeds of greater than 24Mbps. This is an extra 2.1% over the figure that would have been achieved without Gainshare. This boost to speed coverage means that a further 1,294 premises in Scottish Borders will have access to speeds of greater than 24Mbps.
- 5.5 **Reaching 100% Programme**
Building on the success of the joint investment from UK Government, Scottish Government and Local Authorities through the DSSB programme, the Scottish Government announced its commitment to investing £600m to extend superfast broadband access to 100% of premises across Scotland by the end of 2021. The Scottish Government is delivering a national approach to this issue, putting in place a "Reaching 100% Programme" (R100) to cover the remaining premises, mainly in areas of rural Scotland.
- 5.6 Any home or business that will not have superfast broadband delivered commercially, through DSSB, or other publicly funded projects, will be eligible for investment through the programme. However, Scottish Government will seek to prioritise public investment in the most rural and remote communities, recognising the key role that commercial investment will continue to play in urban areas.
- 5.7 At the end of December 2017, the Scottish Government launched the first procurement for its R100 programme. It will be split into three separate programmes covering North, Central, and South areas of Scotland. The total investment which has been allocated for this is £600 million, with £133 million of that to be delivered in the 'South' area. This is largely, but not wholly, made up of Dumfries & Galloway and Scottish Borders council areas.
- 5.8 The challenge for the R100 programme of connecting 100% of premises to Superfast Broadband (speeds of at least 30Mbps) should not be underestimated. It is expected that a number of procurement exercises will be required over time to deliver the full coverage target, especially in very rural areas like the Scottish Borders. It is important that the Scottish Government is able to identify, and share with stakeholders, which premises will miss out in the initial procurement as soon as it practical. This will help to manage expectations of those frustrated to have not yet received an adequate service.
- 5.9 One option the Scottish Government could consider as it lets the R100 contracts would be to prioritise those communities and premises that are hardest to reach. This 'Outside-In' approach would ensure that the most remote premises and communities are connected first, a reverse of the approach taken for the DSSB rollout. Taking this approach would address the most challenging premises while ensuring that the funding is being spent on those premises most likely to need funding. The network solutions for these premises could then be used to create solutions for the less peripheral premises.
- 5.10 Scottish Government has also acknowledged that in order for it to deliver its ambition of 100% superfast coverage it will need to make use of a range of technologies. These are: fibre, wireless, 4G and high speed satellite. The Council considers that there should be a strong preference made by the Scottish Government for fibre to be used wherever possible in the R100 roll-out. It is considered that the use of Fibre to the Cabinet

(FTTC) in the DSSB programme has only been effective as a short term fix. Currently the only way to deliver a truly future-proof digital network is to use Fibre to the Premises (FTTP) as widely as possible.

5.11 In particular, it is considered that satellite technology will provide a suboptimal and non-future proofed solution for customers. Using technology such as this will inevitably require further upgrading in future, as digital needs and demands require greater bandwidth and full-fibre solutions. As such, the choice of technology should strongly favour the use of fibre, which should be used wherever possible.

5.12 **Universal Service Obligation**

The UK Government has proposed a universal service obligation (USO) for broadband services in order to ensure provision of a service to all premises. The Government's consultation suggested that the USO would provide a minimum broadband download speed of 10Mbps. Officers responded on behalf of the Council, highlighting that the USO as proposed was a poor solution. The speeds proposed do not come near to matching Superfast speeds. It is important that the government is future-proofing the digital infrastructure across the UK, so that it is not almost immediately obsolete.

5.13 It is considered that the direction of travel for the UK IT infrastructure should be focused on extending fibre networks to cover as many premises as possible. The USO should not prejudice or delay this much needed move from a copper-based infrastructure to full fibre. In Scotland, the R100 Programme aims to deliver 30Mb/s download speeds to 100% of premises. This more ambitious approach provides some additional future-proofing and, if delivered, makes a USO of 10Mb/s much less relevant.

5.14 **Local Full Fibre Network**

Currently all of the investment, activity and effort is focused on ensuring that there is full coverage of Superfast Broadband for all parts of the Scottish Borders. However, as noted above, it is also clear that there needs to be a focus on preparing for the next challenge; it is considered that this is to ensure that there is full-fibre connectivity to all premises. This ambition is likely to be a priority issue for the Borderlands Initiative, which the Council is engaged in with the four other Anglo/Scottish local authorities (Dumfries & Galloway, Carlisle City, Northumberland and Cumbria Councils). This will aim to deliver hyperfast broadband (Gigabit connections – 1,000Mbps) in key settlements and employment sites across the Borderlands area.

5.15 The UK Government launched a Local Full Fibre Network (LFFN) Challenge Fund in November 2017. The LFFN Programme aims to stimulate commercial investment in full fibre networks across the whole of the UK, including rural and urban locations in England, Scotland, Wales and Northern Ireland, by demonstrating approaches that encourage additional private investment and by making sustainable commercial deployments viable. Council officers are discussing the opportunities to bid into this fund with colleagues in Midlothian, City of Edinburgh and Dumfries & Galloway Councils. Officers are investigating the potential of making a viable bid to the LFFN for its next round in May 2018.

5.16 **Community Broadband Scotland**

Community Broadband Scotland (CBS) has been working with community groups to develop projects that provide broadband solutions in the areas outwith the Superfast Broadband roll-out programme. CBS aims to fund projects in 'no build' areas, those which are not commercially covered and where the DSSB programme has no roll-out plans.

5.17 The CBS programme has faced complex problems in encouraging rural communities to undertake projects. To address these issues, CBS developed an aggregated approach that brings a number of rural communities together to provide a critical mass of premises that can then form the basis of a commissioning exercise. A strategic programme was developed in the Scottish Borders under the Borders Community Broadband banner. However, this project has been put on hold due to uncertainties around CBS and the impact of the R100 programme. Other CBS activities have also included Foulden, Lammermuir, Stobo and Heriot.

5.18 Significant expectations and burdens are placed on communities to manage and sustain these projects. It is clear that communities need to have the capacity, leadership and skills to do this, so only some communities will be able to undertake these projects. There are also significant levels of revenue and capital funding required, in addition to the funding support from CBS. It is clear that uncertainty around CBS, the DSSB roll-out and the new R100 programme schemes has effectively put even the most advanced community-led schemes on hold whilst they see what will happen.

5.19 **Satellite Broadband**

The Better Broadband Subsidy Scheme has been developed by the UK government. It sets out to provide access to a subsidised broadband installation to homes and businesses that are unable to access a broadband service with a download speed of at least 2Mbps and will not benefit from the current phase of the Digital Scotland Superfast Broadband roll out. If someone takes advantage of the Better Broadband Subsidy Scheme, their household or business will still be eligible for a fibre broadband service in the future when the Digital Scotland Superfast Broadband programme deploys in their area. Applications to the Better Broadband Subsidy Scheme can be made until the end of December 2018. However, it is acknowledged that satellite broadband is not an ideal solution because of the limitations in the capacity of superfast broadband that can be provided. There is a growing number of point-to-point wireless operators who are offering their services in the Scottish Borders and this can also provide an alternative to satellite services, if available.

5.20 **CGI/SBC Contract**

The ICT services contract that CGI will deliver for the Council over the next 12 years may also deliver benefits for digital connectivity in the area. CGI is working with its infrastructure partner, Commsworld, to unbundle some of the exchanges in the Scottish Borders to allow CGI to deliver a superfast broadband offering to the school estate. This could have a positive impact on the services available to businesses and households, and it is hoped that Openreach may respond positively to additional competition in the area. CGI and Commsworld are developing the details and coverage of this work with input from officers.

5.21 **Scottish Borders Digital Strategy**

Looking to the future, it is crucial that the Scottish Borders can benefit

from future digital network improvements. This needs to encompass an inclusive approach so that people, young and old, have the skills and knowledge to use digital platforms in their working, learning and home lives. The Council is considering how best to develop a Digital Strategy that will help to set the strategic direction for the digital infrastructure that is required, both broadband and mobile communications. It will also focus on how the infrastructure can be successfully used by everyone, to make businesses more competitive, to make services more accessible and to make sure that people have access to the digital skills and knowledge that they will require in future.

5.22 **Scottish Borders Digital Network**

In order to encourage the sharing of information and learning in relation to digital connectivity, and to provide a forum for discussion about the key digital issues facing the Scottish Borders, it is proposed that a new Scottish Borders Digital Network is established. This would be convened twice a year and would bring experts and local stakeholders together to discuss key digital topics. It is recommended that the Scottish Borders Digital Network should be facilitated by the Council, with Cllr Rowley, Executive Member for Business and Economic Development taking the role of Chair. The Network would share information and intelligence virtually in the periods between its physical meetings. Stakeholders from the private and voluntary sectors, Community Councils, and Community Planning Partners would be encouraged to engage in the Network. As well as broadband issues, meetings would also consider mobile phone coverage and speeds and other digital issues as they arise.

6 IMPLICATIONS

6.1 **Financial**

There are no direct financial costs as a result of the recommendations of this report. The Council has spent £8.4M of capital funding as part of the Digital Scotland Superfast Broadband roll-out in order to extend that programme to connect as many premises as possible in the Scottish Borders. It is possible that Scottish Government may seek further funding contributions from Local Authorities to support the current R100 roll-out. However, it is recommended that no further Council funding is committed at this time, until the value for money and impact of the DSSB investment has been assessed and proven.

6.2 **Risk and Mitigations**

There is a reputational risk to the Council if the DSSB Programme does not deliver improved services to as many premises as possible. This risk is being mitigated by on-going involvement by Council officers in the programme management of the roll-out. Scottish Government and COSLA are also involved in managing the roll-out contract to ensure that the public funding involved is used as efficiently as possible, thus ensuring that as many premises as possible are served by the technology.

6.3 **Equalities**

It is anticipated there are no adverse impacts due to race, disability, gender, age, sexual orientation or religious/belief arising from this report.

6.4 **Acting Sustainably**

The DSSB and R100 roll-outs will contribute to the sustainability of local businesses and communities as it will facilitate the delivery of digital services and digital business opportunities to a much greater number of premises across the Scottish Borders. For instance, this could help reduce the need for travel and reduce vehicle emissions.

6.5 Carbon Management

The DSSB and R100 rollouts could reduce the need for travel and have a positive impact on carbon emissions.

6.6 Rural Proofing

While this report does not propose any new or amended policy, the DSSB and R100 rollouts will improve digital connectivity in many rural areas. However, there remain significant challenges in providing good, modern broadband services to all the rural areas of the Scottish Borders so it will be important that the Council carefully monitors progress with the delivery of these programmes.

6.7 Changes to Scheme of Administration or Scheme of Delegation

There are no changes to be made to the Scheme of Administration or Scheme of Delegation arising from this report.

7 CONSULTATION

7.1 The Chief Financial Officer, the Monitoring Officer, the Chief Legal Officer, the Chief Officer Audit and Risk, the Service Director HR and the Clerk to the Council have been consulted and their comments have been included in the report.

Approved by

Rob Dickson
Executive Director

Signature

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Background Papers:

Previous Minute Reference: Executive Committee, 7 June 2016

Note – You can get this document on tape, in Braille, large print and various computer formats by contacting the address below. Bryan McGrath can also give information on other language translations as well as providing additional copies.

Contact us at Bryan McGrath, Council Headquarters, Newtown St Boswells, Melrose, TD6 0SA Tel: 01835 826525, email bmcgrath@scotborders.gov.uk

APPENDIX 1

The current plan for rollout by Openreach under the Digital Scotland Superfast Broadband programme is set out below.

Please note that engineering plans and delivery timescales depend on many factors and can be subject to change. All information is based on the best view Openreach have at present using their current plans.

Scottish Borders

A. Exchanges already Accepting Orders for Superfast Broadband:

Ancrum, Ashkirk, Ayton, Allanton, Birgham, Bonchester Bridge, Bowden, Broughton, Chirnside, Clovenfords, Cockburnspath, Coldingham, Coldstream, Crailing, Darnick, Denholm, Dolphinton, Drochil Castle, Duns, Earlston, Eddleston, Eildon, Ettrick Bridge, Eyemouth, Fountainhall, Galashiels, Gattonside, Grantshouse, Greenlaw, Hawick, Innerleithen, Jedburgh, Kelso, Kirkton Manor, Lauder, Leitholm, Liddesdale, Lilliesleaf, Macbiehill, Melrose, Morebattle, Newtown St Boswells, Oxton, Paxton, Peebles, Reston, Roxburgh, Selkirk, Skirling, St Boswells, Stichill, Stow, Swinton, Upper Burnmouth, West Linton, Town Yetholm, Gifford, Moffat, Innerwick

B. The following Exchange Areas are now "Coming Soon" and anticipated to see a level of coverage by the end of June 2018.

Blainslie, Camptown, Eskdalemuir, Gordon, Heriot, Lempitlaw, Longformacus, Smailholm, Walkerburn, Westruther, Whitsome, Yarrowford, Bentpath

C. The following Exchange Areas are planned and in scope for a level of coverage phased through 2018, subject to survey

Abbey St Bathans, Borthwick Brae, Stobo, Teviotdale

D. The following Exchange Areas remain under evaluation but Openreach are reviewing detailed plans to determine what coverage is possible, within existing budgets or with new funds.

Cappercleuch, Ettrick Valley, Steele Road, Tweedsmuir, Yarrow, Humberie