

BUSINESS PLAN 2023-28



Progress Report Year 2 (2024/25) & Priorities Year 3 (2025/26)

"To Realise the Power of Home"

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01 Introduction

We launched our current five-year business plan in March 2023. The plan is our key strategic document outlining our ambitions and priorities over the five year period 2023-28 and can be found on BHA's website.

This document provides an update on progress made during Year 2 of the plan (2023/24) and shares key priorities for Year 3 (2025/26). More detailed information can also be found in the Customer Annual Report 2024-25 which will be published in September 2025.

We continue to actively listen to feedback and insights from customers, colleagues, Board Members and other key stakeholders to ensure the plan remains relevant and focused on the appropriate areas.

The Customer Voice Framework introduced in Year 1 of the plan provides a range of opportunities for customers to get involved and have their say. As part of this it has been pleasing to see how the customer scrutiny group has developed providing valuable insights and recommendations to BHA's Board on how we can further improve services.



Our Vision

To Realise the Power of Home

Our Values



Brilliant Basics

Doing what we say we'll do, communicating well, taking a person-centred approach in our dealings with both customers and colleagues, taking ownership and accountability.



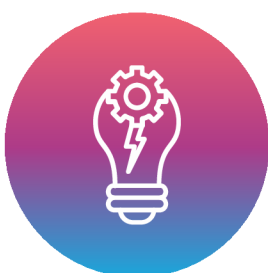
Embrace Change

Actively supporting and embedding change, being flexible and adaptable, a commitment to continuous improvement and actively seeking best practice.



Learn & Grow

A willingness to participate and learn, support the learning and wellbeing of others, providing learning and development opportunities.



Inspire Together

Collaborate internally and externally, being approachable, helpful and kind, being non-judgemental, displaying emotional intelligence.

Strategic Aims

Customer

To deliver an outstanding experience to customers

Asset

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

People

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

Strength

To ensure organisational strength, value for money and good governance

02 Year 2 Progress Update (2024/25)

- Continued to proactively visit customers in their home as part of our “Customer Connect” programme. The outcomes of these visits are supporting us to further develop our customer insight and deepen our knowledge of customer priorities as well as providing the opportunity to review the condition of our homes.
- A small group of customer volunteers were supported by Tenant’s Information Service (TIS) to provide scrutiny of BHA services via a Service Improvement Group (SIG). Over the year they reviewed two key service areas - repairs & maintenance and allocations and reported their findings and recommendations to BHA’s Operations Committee who oversee progress with the improvement actions.
- Implemented a range of toolkits for frontline colleagues which provide guidance on how to deal with a variety of customer service requirements. This is helping to improve the quality and consistency of approach.
- Implemented new repairs and maintenance delivery model involving a network of local contractors.
- Strengthened our partnership with Penumbra to ensure the BeWell programme continued to make a positive difference to many customers, enabling them to sustain their tenancy and enjoy living in their home.
- Working with our partners across the Borders Housing Network, we recruited an additional part-time Warm and Well Energy Advisor who provides support and advice for our customers.

- BHA's BeFriend team continued to support volunteers to undertake a variety of roles such as telephone befriending, one-to-one befriending, transporting people to community events and delivering community befriending support.
- The team has been working through the preparation for the analogue to digital switchover within the Independent Living Courts. Consultation and surveying has taken place around the use of assistive technology.
- Facilitated contract extension related to the Out-of-Hours service.

- Produced BHA's Asset Management Strategy document which was approved by Board in the early part of 2025/26.
- We invested £5.5 million in our homes over the year. This includes day-to-day repairs, planned and cyclical maintenance/servicing and high spend replacement items, such as roofs, windows and kitchens.
- Commenced work on developing a fully integrated asset management approach.
- Completed a review of commercial properties and lease arrangements.
- Developed and implemented an internal monitoring regime within repairs and maintenance, and asset delivery, to further strengthen our assurance framework.
- Developed a more structured approach to stock condition data collection and analysis.
- The new repairs contracting arrangements which commenced during the year are embedding well and have contributed to improved performance in areas such as right first time and response times to non-emergency repairs.
- Over the year, we have seen an increase in customer compliments and satisfaction in relation to the repairs and maintenance service.
- At BHA, the safety of our customers remains our highest priority. Throughout 2024/25, we carried out in-depth reviews of our Water Hygiene and Fire Safety practices to ensure full compliance with all statutory and regulatory requirements. These exercises also allowed us to identify opportunities to further strengthen our processes and provided greater assurance that we met all requirements across these critical areas.

- As part of our analogue to digital journey, during the year, we continued to replace some fire alarm and door entry systems.
- Reviewed opportunities to increase housing supply across Berwickshire, including new build, developed site priorities and explored different delivery options, including partnership models.

- Strong wellbeing offer in place for colleagues which was consulted on during the year. Feedback was positive and no further changes required during the year.
- Personal development plans in place for all colleagues.
- Continued to invest in Leadership Development supported by an external specialist.
- Introduced a new Management Development Programme.
- New colleague volunteering policy developed and launched.
- BHA's culture work continued over the year with a focus being psychological safety.
- Behavioural maps finalised and displayed around the office and used in one-to-one discussions. These maps clearly articulate behavioural expectations of Team BHA aligned to the organisation's values.
- Continued to provide a wide range of engagement and feedback opportunities for colleagues.

- Total turnover increased by 6% when compared to the previous year.
- Cyber Essentials and Cyber Essentials Plus accreditations achieved.
- Commenced discussions with prospective future lenders as part of our refinancing requirements.
- Income generated from the Hoprigshiels Windfarm contributed to our overall investment to improve the condition of our homes.
- Performance management framework strengthened further and rolled out across the whole organisation.
- BHA appointed a new Chair of the Board and welcomed new Board Members to further strengthen the skills, experience and diversity in the Boardroom.
- Further embedded the Health & Safety framework introduced in the previous year.
- Retained our status as a 'compliant' organisation with the Scottish Housing Regulator.

03 Year 3 Priorities (2025/26)

To Deliver an Outstanding Experience for Customers

Providing Quality
Homes and Services

OBJECTIVES

To consistently deliver an outstanding customer experience at every interaction.

To create a strong assurance framework across BHA's operations.

SUPPORTING ACTIONS

- Finalise the suite of "Toolkits" which will support the teams to deliver a consistent level of service and experience to customers.
- Finalise and consult on BHA Service Standards which reflect customer priorities.
- Supported by an external facilitator, deliver customer experience training to all front line colleagues.
- Implement the findings from the complaints review.
- Embed and review the monitoring processes implemented during the previous year.

Customer (Year 3 Objectives & Supporting Actions)

An Active Listening Organisation

OBJECTIVES

Further develop our understanding of customers through building strong relationships.

Continue to provide a range of opportunities for customers to get involved.

SUPPORTING ACTIONS

- Complete the Customer Connect visit programme.
- Arrange in-person customer engagement events across Berwickshire during the year 2025/26.
- Continuously review customer feedback and data to improve service and overall experience.
- Support the Customer Scrutiny Panel to embed their work and carry out new reviews.
- Remind customers of the options to get involved via a communication campaign.

An Accessible Organisation

OBJECTIVES

Continue to provide choice for customers in terms of how they access services.

SUPPORTING ACTIONS

- Improve use of customer data relating to personalised communication methods.

OBJECTIVES	SUPPORTING ACTIONS
<p>To expand and sustain the tenant sustainability and support offer.</p>	<ul style="list-style-type: none">• Explore new external funding streams to provide additional services to support customers.• Maximise partnerships and joint working opportunities to achieve value for money in this area.• Maximise value from community benefit resources to assist tenancy sustainment.
<p>Further develop social value measures to capture wider impact.</p>	<ul style="list-style-type: none">• Build on current position and explore options and tools to further develop this area.

Asset (Year 3 Objectives & Supporting Actions)

Further Develop the Strategic Approach to Asset Management

OBJECTIVES

Finalise BHA's Asset Management Strategy and Investment Plan.

SUPPORTING ACTIONS

- Obtain approval and deliver on the new Asset Management Strategy.
- Complete the options appraisal on garage sites and develop recommendations.
- Complete the options appraisal on commercial properties and develop recommendations.

Keeping Tenants & Residents Safe

OBJECTIVES

Continue to ensure full compliance with all statutory and regulatory requirements.

SUPPORTING ACTIONS

- Ensure progress of the Compliance Action plan is in line with expectations.
- Assess the opportunities for compliance to become more system managed.

Asset (Year 3 Objectives & Supporting Actions)

Focus on Quality

OBJECTIVES

To ensure we have an efficient and effective repairs service and planned approach to investment.

SUPPORTING ACTIONS

- Consult on BHA customer service standards, in relation to the asset/repairs agenda.
- Continue to develop a BHA Standard to ensure our homes are maintained to consistently high standards.
- Implement the rolling programme of stock condition surveys.

Meet Future Housing Need

OBJECTIVES

Further develop BHA's future housing supply programme.

SUPPORTING ACTIONS

- Undertake an options appraisal to determine the most appropriate delivery model, minimising risk to BHA and ensuring high quality homes are delivered.
- Gain Board approval for future new build programme.
- Review other new supply opportunities, for example, acquisitions.
- Develop partnerships, where appropriate, to ensure we maximise value for money.

People (Year 3 Objectives & Supporting Actions)

A Learning Organisation

OBJECTIVES

Continue to develop our people and strengthen BHA's succession plan arrangements.

SUPPORTING ACTIONS

- Further embed BHA's People Framework (e.g. one to ones, personal development plans.)
- Implement next phase of leadership and management development programmes.
- Implement values-led recruitment processes.
- Develop 'People' toolkits.

Culture

OBJECTIVES

Further embed BHA's values and nurture a positive organisational culture.

SUPPORTING ACTIONS

- Complete review of Colleague handbook.
- Work towards becoming a Real Living Wage Accredited Employer.
- Continue to offer a range of engagement and consultation opportunities.

Health & Wellbeing

OBJECTIVES

Continue to promote a proactive approach to Health & Wellbeing.

SUPPORTING ACTIONS

- Continue to provide a wide range of interventions which support the health and wellbeing of BHA colleagues.
- Continue to review colleague feedback on the interventions, and implement changes and improvements, where appropriate.

Strength (Year 3 Objectives & Supporting Actions)

Achieve Value for Money (VFM)

OBJECTIVES

Ensure value for money and continuous improvement is embraced across BHA.

SUPPORTING ACTIONS

- Review VFM Policy.
- Embed new performance management framework across BHA.
- Carry out service charge review.

Enabling Technology

OBJECTIVES

Ensure I.T. is an enabler, supporting delivery of business plan objectives.

SUPPORTING ACTIONS

- 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.

Treasury Management

OBJECTIVES

Have a long-term treasury strategy in place.

SUPPORTING ACTIONS

- Finalise pathway for refinancing.
- Develop a long-term financial strategy.
- Re-tender Treasury Advisors in light of revised plan.

A Strong & Sustainable Organisation

OBJECTIVES

Ensuring BHA is positioned to meet current and future business requirements.

SUPPORTING ACTIONS

- Continue to appraise strategic and operational partnership opportunities.
- Develop a Business Improvement Framework to improve effective working within the organisation and identify more efficient ways of working.

Governance

OBJECTIVES

Ensure robust governance arrangements are in place which evolve with the business.

SUPPORTING ACTIONS

- Improve approach to Board appraisal and effectiveness.
- Refresh Board succession plans.
- Review approach to risk management and risk reporting. (carried over from last year)



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