







# BUSINESS PLAN 2018 - 2023






# Contents

-  1 Introduction
-  2 The BHA Group
-  3 Vision & Values
-  4 Strategic Plan
-  5 SWOT Analysis
-  6 Measuring Our Success
-  7 Managing Our Risks
-  8 How We Plan and Manage Our Work



# 1 Introduction

Welcome to the Business Plan of the BHA Group. The plan helps us to be clear about the direction of travel of the organisation and to:

-  **improve our customer services and focus on excellence**
-  **make the organisation sustainable in the long term**
-  **comply with all our statutory obligations**

The plan comes out of discussions with our tenants, customers, staff and trustees in meetings, away-days, surveys and questionnaires and in everyday conversations about what they would like to see us do now and in the future.

This plan is the one we shall use to measure how we do over the next five years. But we have many other documents that will detail for staff and Trustees, all activities we will undertake to ensure we are to be successful.

## **Documents that form The Business Plan:**

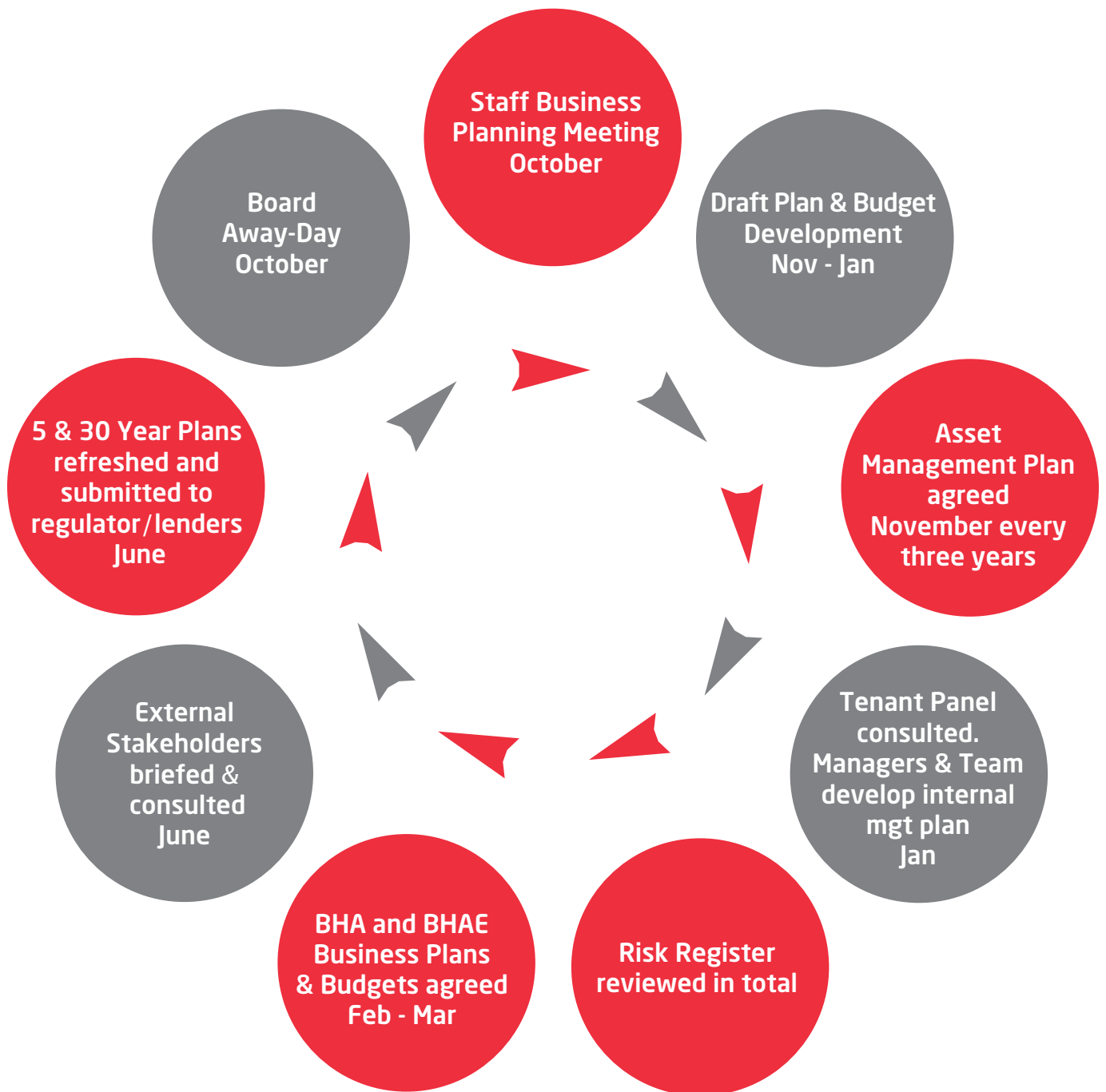
**5 Year Business Plan for the Group**

**A Business Plan for BHA Enterprise**

**BHA Internal Management Plan 2018/19**

- **Risk Register & Policy**
- **Digital Strategy**
- **Fuel Poverty Strategy**
- **Asset Management Strategy**
- **5 & 30 Year Financial Plans**

# 2 BHA Group Key Dates



# 2 The BHA Group

## Operating Environment

The BHA Group comprises Berwickshire Housing Association ("BHA") and BHA Enterprise Limited ("BHA Enterprise"). Seton Care, which previously operated as the Group's care subsidiary, is being wound up. Its residual activities were a day nursery in Duns and three sheltered housing schemes and these were transferred to BHA. By the end of June 2018 the day nursery will have closed due to a downturn in demand.

BHA began its life as an affordable housing provider in Berwickshire. It owns 1800 affordable homes which it rents out to people predominantly on lower incomes. This is its core business. It is also a charity, a registered social landlord and it is regulated by the Scottish Housing Regulator.

In the past few years it has made some significant changes. For ten years (since 2004) it had run a care subsidiary but in 2015 it closed down its care home, handed back local authority contracts for home care and in April 2017 transferred the day nursery and three sheltered schemes into BHA. It amended its charitable objectives to allow this. It retained its subsidiary BHA Enterprise a company limited by share and they oversee the running of Berwickshire Community Renewables an LLP partnership with Community Energy Scotland who own The Fisherman Three Wind Farm.

The external world has been extremely challenging for Housing Associations and their tenants. The changes we have made reflect our response to this.

BHA has withdrawn from the delivery of care because it is no longer viable or affordable to provide this service.

The focus has been on services to tenants. It has increased the number of frontline staff working with tenants on financial inclusion, tenancy sustainability and support as other services are cut back and individual tenants' income has reduced. It has introduced an innovative approach that focuses on solving problems we encounter for tenants and for the organisation. It has been committed to reducing the level of fuel poverty for tenants wherever possible. It has a development programme for new homes which will meet the needs of local people in Berwickshire.

# 2 The BHA Group

## Operating Environment

In order to ensure we respond to the changes in the world we are keen to develop in a number of ways:

- **In future years income from the Fisherman Three Wind Farm, will finance further new homes or refurbish homes in Berwickshire.**
- **It is prioritising further work to reduce fuel poverty for its tenants and to assist tenants who claim Universal Credit.**
- **It is keen to ensure tenants and staff maximise their access to the digital world to increase inclusion.**
- **It will continue its clear commitment to improve the neighbourhoods of Berwickshire.**
- **We will continue to improve our sheltered housing schemes known as independent living and seek to work with the local authority to maintain a service much valued by tenants.**

As social landlords, we seek to offer a much wider range of services that will contribute to the well-being of our tenants and the communities in which they live. Previously, Berwickshire Housing Association's role was simply to provide affordable rented housing, it now plays a leading role in developing new models and services that can support community cohesion, sustainability and growth. This takes resources and talent as well as the highest levels of innovation and collaboration across public, private and third sectors. It has developed strong links in the third sector and social enterprise sector supporting and working alongside such organisations as ReTweed, Connect, BAVS, Berwickshire Wheels and Eyemouth Development Trust.

Berwickshire Housing Association is the main provider of social housing in Berwickshire. Eildon Housing owns just under 140 homes and Link Housing less than 60. Bield, Trust and Cairn have schemes for older people in the area also. Our focus is Berwickshire and we seek to work in a responsive and flexible way to empower our staff and our tenants to contribute in their communities effectively. We work closely with other housing colleagues in the Scottish Borders and seek to improve services together where appropriate.

**Berwickshire Housing Association has developed an Asset Management strategy to ensure it remains a financially robust and sustainable organisation by maintaining its stock to the highest possible standards. Later in this document it outlines the key risks which we have tried to mitigate through our actions in the Business Plan.**

# 2 BHA Enterprise

BHA Enterprise is a Company Limited by Share. Its work is informed by the values and vision of the BHA group. It exists to bring in a commercial return in an ethical and socially responsible manner, which can then be remitted to BHA for use in its core activities. It presently leases 12 mid-market rented homes in Duns. The demand for these was high and we would consider building more homes to meet this need in future developments if circumstances allow us to access grant.

It has created a Limited Liability Partnership (LLP) Berwickshire Community Renewables to run The Fisherman Three Wind Farm. The wind farm was one year old in April 2018 and it has to date produced far higher levels of income than expected.

Our partner in the LLP is Community Energy Scotland, which holds a one third stake in the wind farm and is working closely with us and project manages the operations of the wind farm.

## The Operating Environment

Berwickshire Housing Association works exclusively within the Scottish Borders region of Scotland. It is part of the Community Planning Partnership and seeks to deliver within the business plan objectives that are congruent with the overall Community and Localities Plan of the Scottish Borders. It also works within the Integrated Joint Board of Health and Social Care.

It maintains a close watch on new initiatives in Scotland and engages with consultations on new legislation in Scotland. For instance, it is actively involved with the Chartered Institute of Housing and the Scottish Federation of Housing Associations and feeds into their consultation responses on most issues directly affecting Housing Associations.

It has monitored the planning review, is prepared for the introduction of GDPR and now is finalising preparations for the Freedom of Information Act. It is actively working on the Scottish Borders Fuel Poverty Forum and ensuring it adheres to all matters of changes in safety standards.

Like all social housing providers it is doing its best to prepare tenants for the shift to Universal Credit.

It is very supportive of the work to improve support for those with Dementia and will seek to proactively market its offer to tenants.

Where feasible it is proactively involved with its local communities and tries to ensure its supports those communities to thrive.



### 3 Our Vision

# *Creating Thriving Rural Communities*





# 3 Our Values

## ***Proud to Put Customers First***

We will work proactively with tenants experiencing problems with their homes, their neighbours or facing personal challenges. Everything we do is focused on helping tenants to thrive and live successfully in the community.

## ***Open Honest and Caring***

We will encourage both staff and tenants to be open about the issues they face. We will be honest about what we can and cannot do to help while being caring and empathetic and encouraging tenants to build community support.

## ***Adaptable, Adventurous, Creative***

We respect and understand the diversity of our tenants and communities and seek new imaginative and creative approaches to meeting the challenges faced. We explore problems together and through collaboration in order to seek new, innovative solutions.

## ***Enjoy Our Work & Get More Done***

We support and motivate all staff to ensure a healthy, friendly and stress free atmosphere where there is trust, openness and leadership. We recognise and reward high achievement and excellent performance.

## ***Go That Extra Mile***

Tenants are at the heart of what we do. We take time to solve problems and work as a team to help and support our tenants who may be isolated or vulnerable.

## ***Embrace and Drive Change***

We will be aware of the external environment and be prepared to face new challenges. We will understand and implement new regulations effectively. We will support our tenants to cope with changes they are obliged to face. We will also initiate change through our focus on innovation in order to solve genuine problems that our tenants and communities face and to make our organisation more sustainable and effective.

# 4 Strategic Plan

In order to achieve our vision and working with the values we have developed together over the past few years we have recognised that we need to develop our plan from four perspectives. While our objectives are all independent and all contribute to meeting our vision, we are clear that the overriding priority is to address the need for housing stock in Berwickshire through increased provision of affordable housing.

**We have four strategic objectives -**

**To maintain financial strength and grow the business sustainably**

**To keep solving problems for customers and empowering them to maintain control of their lives**

**To use a value for money environment to ensure we offer an efficient and effective organisation**

**To empower our staff and Board to be the best they can possibly be**

**Below we set out our intentions to deliver these objectives. We have identified four key areas we will be focusing on this year:**

**To deliver our development programme**

**To ensure our delivery of Energy Efficiency in Scottish Social Housing (ESSH) is carried out in a tenant centred way and prioritises for the tenant the fuel poverty issues they are facing**

**To develop and continue to deliver on our digital transformation strategy**

**To ensure our new Leadership Team is effectively bedded in and our new Board members are able to contribute effectively**

# 4 Strategic Plan



## Financial Strength & Social Value

### • Maintain a Strong Financial Position

- Do not over-extend through excessive borrowing
- Keep arrears down
- Minimise void loss
- Manage new payment arrangements for those on Universal Credit
- Advocate on behalf of tenants struggling with the new benefit arrangements
- Oversee the wind farm operation and ensure it brings in income

### • Minimise Financial Risks to the Group

- Monitor changes in status of Housing Associations by UK and Scottish Government
- Continue to review how we finance support to older tenants in sheltered housing
- Continue to seek a solution to our pension deficit liabilities
- Monitor debt service costs

### • Build Affordable Rented Homes

- Build a minimum of 214 affordable rented homes at a total cost of circa £30 million with private finance of £14.5 million over the next 5 years
- The requirements for Private finance may change depending on the acquisition of land and size of developments in future years

### • Identify Opportunities to Generate Income or Social Value

- Sell houses still owned in Berwick
- Review all sites where we own garages and agree a future plan for each site
- Seek a purchaser for the Seton Hall land and demolish the hall itself in the first year of this plan
- Continue to find other uses for the empty land we own

# 4 Strategic Plan

## Customers at the Heart of the Business

### • Tenancy Sustainment

- Further one to one work with vulnerable tenants of all ages
- Continue to work with local schools on Next Steps programmes and work placements and the developing our young workforce initiative
- Offer financial education and financial support through our financial inclusion team
- Support the development of employability projects and a project for care leavers with local partners

### • Broader Support to Tenants

- Tackle Neighbourhood issues that cause problems for tenants and maintain focus on addressing anti-social behaviour speedily and effectively
- Maintain our skip and scrap days
- Work with local groups offering support services e.g. Duns and Eyemouth Men's Sheds and social events tackling isolation

### • Engagement with Tenants

- Ensure satisfaction with service continues to improve
- Ensure opportunities to participate in the housing association are clear to all
- Continue and improve activities that gain us access to tenants e.g. social events, community events etc.

### • Support to Older Tenants

- Continue to offer group and one to one support through our befriending service
- Develop and encourage further activities to reduce social isolation
- Working with the NHS to ensure tenants with dementia can access a service to adapt their home to allow them to stay put for as long as possible



# 4 Strategic Plan

## Value for Money

### • Developing a Digital Transformation Strategy

- Improving our present systems and ensuring we introduce new software to improve efficiency
- Maintain strong security systems
- Support our staff to use technology
- Support our tenants to have access to and learning to use technology
- Use technology when appropriate to improve a tenant's use of their own home

### • Improving Our Present Stock

- Delivering our asset management strategy: continue to upgrade homes
- Ensure we meet EESSH standards
- Identifying safety issues and ensuring we meet any new building requirements in fire safety or other areas
- Review stock when it becomes hard to let and consider alternatives
- Identify a plan and implement for our garage development

### • Keep the Structure of the Organisation Under Review

- Ensure the structure of the group is fit for purpose
- With the arrival of the new Leadership Team members ensure roles and responsibilities are clear
- Ensure the front line staff can deliver the service as levels of need amongst tenants increases

### • Maintaining a Culture of Value for Money

- Continue our use of the best procurement frameworks to secure contracts and reduce our costs
- Benchmarking with other housing associations using Housemark and the sector scorecard
- Maintain momentum in delivering innovation projects that offer tangible benefits for tenants and to improve the organisation's efficiency
- Implement our agreed new allocation process
- Identify a new office or refurbish present office to reduce ongoing maintenance costs and make a working environment that is fit for purpose



# 4 Strategic Plan

## Learning and Growth

### • Thriving Staff Working Effectively

- Continue Releasing Potential training
- Continue staff meetings, conferences and awards ceremonies
- Continue shadowing, coaching, counselling and staff surveys
- Ensure team building events and leadership training are delivered for all teams
- Continue to strengthen our managers and develop them
- Explore sessions on future leaders for more junior staff

### • Trustees Supported, Valued & Contributing

- Self-assess our governance ensuring we meet regulatory standards
- Maintain Board papers and minutes delivery and quality
- Recruit and maintain the Board membership at circa 12 Trustees
- Offer buddying and induction to new Board members
- Enable Board members to access training and conferences as required
- Conduct annual appraisal of board and one to one chats with Chief Executive
- Ensure strategy events are held for the Board to set direction of organisation

### • Develop Appropriate Partnerships

- Work with Borders Housing Network colleagues to deliver joint services if appropriate
- Working with the Local Authority where possible
- Work closely with local voluntary sector to deliver joined up services for Berwickshire
- Deliver agreed tasks within the Community Planning Partnership
- Support BAVS, Connect, Eyemouth Development Trust, Heart for Duns and other community initiatives as appropriate

### • Learn from Other Organisations

- Visit and share knowledge and learning with other organisations
- Engage with the Dolphin Index or similar to improve our innovation and offer to tenants and staff an approach that empowers them

# 4 Year One Priorities

## Financial Strength & Social Value

# Objectives

### Build New Homes for Affordable Rent

- 30 homes will be completed in Eyemouth, 25 continuing in Chirnside, 27 starting on site in Duns

### Oversee 2nd Year of Operation of the Wind Farm

- To continue to monitor the wind farm and prepare for the grid upgrade work in 2019/20.
- Consider the refinancing of the subsidiary debt

### Maintain Rent Collection Close to 100%

- To continue to ensure we make it as easy as possible to pay rent and to maintain monitoring arrangements and proactive support for tenants who struggle to keep rent payments up.
- Involving all staff in working on arrears and more staff offering financial inclusion support

### Secure Private Finance

- To prepare the ground to borrow a further private finance in year two of the plan to continue our programme of development and land acquisition

### Market Seton Hall Land & 8 Homes in Berwick

- To continue to market the land for sale and to demolish the Hall in June 2018

### Create and Agree Plan for Garages

- We have created a project group who will seek an agreed future for each set of garage developments which will seek to resolve the issues of empty garages

### Develop Land Use Projects for Empty Land

- Abundant Borders to continue work on garden at Linkim Court and allotment at Ayton, other projects may begin to be identified with other organisations as appropriate

# 4 Year One Priorities

## Customers at the Heart of Our Business

### Objectives

#### With the Arrival of Universal Credit for All Evaluate our Financial Inclusion Team to Ensure as Comprehensive a Service as Possible

- To continue to support tenants to tackle financial problems through our dedicated team and to support other staff to offer a basic service to reduce the pressure on the qualified staff

#### Support Tenants to Access Employability Support through Partners

- To continue our work with partners to improve employability services locally

#### Assessing the Needs for Young Vulnerable Tenants to Get Enhanced Support

- Identifying the nature of the support required and how we might access it

#### To Continue to Reduce Fuel Poverty

- To ensure our most hard to heat homes are visited by our consultants. Tenants are given support to reduce costs and BHA is advised to plan improvements to the home which will assist, this will include assessments for solar panels, heat batteries and other low cost heat sources

#### Keep Improving the Offer to Tenants/Stakeholders via Communications Including Tenant Satisfaction Surveys

- Continued and improving use of social media, website and to use all forms of communication to improve customers opportunity for feedback and dialogue
- Continue to develop attractive social events and our 'Teapot on Tour' contribution to local community events
- Maintain positive messages in the media



# 4 Year One Priorities

## Customers at the Heart of Our Business

# Objectives

### Befriending

- To increase the numbers of volunteers to meet mounting need
- To continue group befriending sessions
- To run annual conference / volunteer event
- To explore other activities to reduce social isolation

### Tackling Social Isolation

- To ensure tenants are aware of and can access social activities and support from partners and local agencies

### Improving the Offer for Those Tenants with Dementia

- Work with the NHS to promote to our tenants that they can access adaptations to their home to increase the length of time they will be able to live successfully thereafter a diagnosis of Dementia

### Exploring Tangible Benefits for Tenants

- This year the team will examine opportunities for managing gardens and drying greens, tenant content insurance, recycling of furniture and where we can work with partners to deliver new services



# 4 Year One Priorities

## Value for Money

# Objectives

### Deliver the Following Software Improvements

- The sun system will be upgraded by October
- We will introduce the tenant information portal due to complete in 2019
- We will introduce mobile working software to complete in 2018

### Complete the Digital Transformation Strategy and its Five Areas and Plan Over the Next Five Years

- Identify key actions over the five years in the five areas we are working on: improved systems, robust security, better access for tenants, well informed staff and use of technology in our homes

### Deliver Our Agreed Asset Management Strategy

- Continue to work on EESSH and maintaining SHQS

### Plan and Deliver Any Enhanced Building Safety Requirements That Are Announced

- Assess properties and plan implementation over agreed time period

### Implement Our Own Allocation System

- Our system will be in place by October

### Review Front Line Staffing as Universal Credit Kicks In

- After July we expect there to be increasing demand on our services and we will need to review how we meet that need

# 4 Year One Priorities

## Value for Money

# Objectives

**Continue to Develop 3 Year Contracts for Our Planned and Cyclical Programmes, Deliver Joint Contracts with Other Housing Associations and Use the Procurement Frameworks for Consultants and Other Services**

- We have a ground maintenance contract to tender this year and we will seek to do this over a three year period
- We are looking at where we can use the Scottish Procurement Alliance to tender for services following very good results in reducing costs through their Framework

## Implement the Board's Decision on Future Office Provision

- The board will consider the feasibility in May and we will act upon their decision over the next 2-3 years



# 4 Year One Priorities

## Learning & Growth

# Objectives

### Deliver Annual Training Plan

- This year's priorities will be: work on Continue with the Releasing Potential programme, IT training and areas identified in staff personal plans. There will be further team work development at all levels in the organisation. We will train more staff to advise on Universal Credit implementation

### Continue with Innovation Projects Programme

- Implement around four projects and focus on real problems for the organisation or tenants

### To Esure Proactive Staff Development

- Continue with coaching for all staff, shadowing and team building events; Further leadership programmes for all middle and senior managers, counselling and support as appropriate

### Succession Planning

- To recognise the importance of developing staff for promotion and bringing in new staff to the organisation and training them

### To Undertake a Self-Assessment of Governance to Ensure We Meet Regulatory Standards

- We will use the regulatory standards as a checklist to review our present practice and ensure we are maintaining the highest standards of governance



# 4 Year One Priorities

## Learning & Growth

# Objectives

### Continue Development of Our Board of Trustees

- We will continue formal recruitment of board members to maintain our numbers at circa 12
- We will offer buddies and induction to new members. We will hold up to 2 away days a year for the board

### To Increase Our Staff's Ability to Innovate and Solve Tenants Problems

- We will continue to work with the Dolphin Index of Innovation or similar in workshops this year

### Induct New Staff Members

- This includes two new leadership team members and the Community Initiatives Coordinator



# 5 SWOT Analysis

## SWOT Analysis of BHA Group

### Strengths

- Experienced and resilient Management team, risk aware and still with an appetite to address issues, progress and change
- Proactive approach to new requirements: preparing for the introduction of Freedom of Information, responding to changes in housing and planning law
- Staff happy and engaged with a high level of experience and skills and flexibility
- High levels of training and support in a variety of ways offered to staff
- Staff and tenants encouraged to explore innovative solutions
- Continue to deliver a strong performance in operations
- Implement internal audit suggestions and few critical areas identified for action
- We maintain our arrears at manageable levels
- Our void turnaround times are within target and generally good
- Our maintenance response times are high and we aim to improve them
- Levels of quality with maintenance are good: 92% of tenants like the attitude of contractors, 91% the keeping mess to a minimum and 89% the speed of repairs, overall 85% are satisfied with repairs
- Our stock (apart from some exemptions/abeyances) meets SHQS
- We are in a strong position to reach EESSH by 2020
- 84.6% of tenants are satisfied overall with services
- We have a strong 5 year and 30 year financial plan
- Highly qualified Board and sub committees
- Provide a range of services to present and future tenants (financial inclusion, preparing for a tenancy, supporting vulnerable tenants through a crisis befriending scheme)
- Solid procurement strategies in place to allow us to secure skilled contractors in longer contracts
- Sheltered housing provision on offer
- We have done well on reducing costs and providing value for money

# 5 SWOT Analysis

## SWOT Analysis of BHA Group

### Weaknesses

- 43% of tenants say it is hard to afford to heat their home and we need to continue to reduce this number
- A number of talented and experienced staff are likely to retire in the next few years. Succession planning needs to continue
- We may fail to attract more senior specialist staff to work in Berwickshire
- We still have to find a solution to the risks of remaining in the SHAPs scheme and we may seek to persuade enough RSLs to leave with us
- We have some skills gaps in the senior team we are seeking to fill
- Our IT services are based in house at present but will be more secure in the Cloud
- Head office: the building is expensive to repair and heat
- We need to explain to tenants how we have improved on value for money

### Opportunities

- Strong performance and experienced staff allows us time to explore working with tenants more proactively on early intervention with problems
- We have the chance to establish the demand and enhance services to those with dementia
- We are developing younger staff side by side with older experienced staff to allow for a smooth transition as people choose to retire
- We have a house building programme and plans over the 5 years that seem financially sustainable
- Our new consultants are tackling each fuel poor household on a one to one basis
- We continue to work jointly with BAVS and Connect and other local agencies to develop services that will support our tenants and their communities
- We have a number of interesting and external trainers and consultants working with us to improve how we innovate and how effective our staff are

# 5 SWOT Analysis

## SWOT Analysis of BHA Group

### Threats

- The implementation of Universal Credit on our tenants and their ability to pay rent and to manage their finances and therefore sustain their tenancy
- The Final Salary pension scheme
- The Challenges facing the Care Sector and their impact on our tenants
- Our new status as public bodies could impact on our relationship with lenders
- Increase in Cyber Crime
- Challenges facing Local Authority and NHS and our perception that they struggle to work together as well as implications of further budget cuts on services in our communities. Tenants are beginning to suffer neglect
- Mission Creep: where services offered by other public sector bodies are no longer on offer and we find ourselves having to fill the gap to keep people safe and to sustain their tenancies
- Policy or legislation in the UK/Scotland Freedom of Information, ONS Safety standards
- Changes in the levels of Housing Association Grant available at the end of the five years programme
- Excessive economic volatility if and when Brexit actually occurs or a second independence referendum
- High levels of older people living in our homes and not getting the help they need
- Higher levels of dementia in our tenant base
- The vagaries of the wind and Grid constraints could reduce our wind farm income
- Danger that houses are adapted at high cost and then adaptations removed at high cost for next tenants
- Increasing costs of building and repairing homes
- Lack of skilled tradesmen to deliver repairs and construction
- Lack of development staff now and in the future
- Scottish Government changing priorities
- Statutory agencies struggling to deliver new priorities locally
- Seton Hall does not sell



# 6 Measuring Success

## How We Measure Our Success?

- Annual Tenants Survey
- Annual Return on the Tenants Charter (ARC)
- Care Inspectorate reports on Sheltered Housing
- Benchmarking with House Mark
- Four Internal Audits a year
- Quarterly reporting on agreed Key Strategic Performance Indicators (KPIs) to the Board
- Monthly reporting on more detailed operational & strategic KPIs with managers & MT together
- Tenant Volunteers and Scrutiny Panel
- The work on Value for Money : We are a member of the Haymarket group of Housing Associations working to improve our efficiency and measurement of our work
- The Sector Scorecard which we are using
- Using our innovation process to consult tenants on problems they face

# 7 Managing Risk

## Managing Our Risks

*The BHA group has an established Risk Management Strategy. We also have a Risk Register which is reviewed quarterly by the Leadership Team and six monthly by the Trustees. The Register is examined and reviewed in detail by the Chair of Audit and Chief Executive on an annual basis and this is reported to the Audit Committee.*

*We have through this process regular scrutiny of our top ten risks which are risks for organisations operating in the housing and care sector and the key risks which are pertinent to our own situation and the challenges facing us specifically. Actions to mitigate risk are regularly reviewed and considered. Some of the key risks facing the RSL sector are listed below.*

*We are now using project managing techniques to manage our larger projects and to mark progress. The larger projects i.e. The wind farm has its own risk register.*

### • The Impact of Welfare Reform

We have put in place an action plan to support tenants when there are changes in their financial circumstances or how and when they are paid. We have not yet been greatly affected by the changes but that is because we are proactively working with only 9 affected tenants. We now have 70 larger families whose income will be capped under universal credit. To mitigate our fears of lost income our financial inclusion team is working intensively with tenants to help them manage and or get employment.

### • Developing New Homes

We have agreed our housing programme and there are risks around the deliverability of this. We already know from our first developments that accessing good quality developers and contractors who deliver on time and within budget can be challenging and the lack of experienced development professionals in the sector puts further pressure on us.

### • Borrowing and Debt

We monitor our debt and borrowing regularly and maintain our relationships with lenders. We meet all statutory requirements. Lenders will expect to see efficiency indicators are part of our loan covenants in the future and we need to have developed them and be reporting on them.

We have £6 million in loan finance available for our present programme and will be seeking further finances for 2020.

BHE have made a loan of £250k to the wind farm which will not return to the organisation until the returns from the wind farm commence in 2020.

# 7 Managing Risk

## Managing Our Risks

- **Running a Wind Farm**

We are working with experienced wind farm operators Community Energy Scotland and the Wood Group and our first year has gone well. We will need to prepare for the grid upgrade in 2019 which will impact on our income when we are curtailed during the works.

- **Keeping Rents Affordable**

This year we put our rents up by 2% which is lower than inflation which was at 4.1%. We will continue to seek to maintain low rents for our tenants.

- **Impact of the Crisis in the Delivery of Care on BHA**

The delivery of care services in Scotland is facing major challenges. We, as an organisation, have proactively decided not to offer care services any more as the risks and returns were not worth it for us or for those who we were supporting. We are not alone, more and more experienced providers are leaving the market.

In Berwickshire there are not enough people who seek employment in care to deliver to the older people who live here. Many of those people are our tenants.

This has an impact on our front line staff who find themselves under pressure to help vulnerable people when other services are not available.

- **Mission Creep**

There is also a concern that comes out of the reduction in local authority services and the changes in health and social care delivery that Housing Association staff will find themselves increasingly performing tasks they are ill equipped to deliver. We call it mission creep.

Where we are working with tenants to help them with the practical tasks of sustaining a tenancy we may find that support for other problems they are facing, for instance mental health issues, drug and alcohol problems, is no longer there and we are by default trying to help without the right training, knowledge or support.

- **Rising Costs of Building and Repairs**

Recently the cost of house building has begun to rise above inflation. This will have an effect on our capacity to build new homes and potentially to repair our present stock. Every year we will need to review what we have capacity to do in the light of the increased costs.

# 8 How We Plan

## How We Plan & Manage Our Work

*Once we have identified our headline projects in the business plan and costed them into our annual budget we then develop internal management and departmental plans for each part of the group.*

*The staff, Trustees and customers feed into this in a variety of ways:*

- We ask our customers in surveys, meetings and phone calls what they think of us, what issues they are facing and use complaints and concerns to examine our practice and to learn from them*
- We attend community events as Berwickshire Housing Association and ensure local people have a chance to talk to us and find out more about us*
- We involve customers through our established Tenant Volunteers to become involved in: our scrutiny panel, newsletters, open days, developing our handbook and walkabouts; our Facebook page and Twitter feed*
- We engage with the Boards of the two companies in the group at away events to review our plans*
- We consult and involve our staff in planning through two events a year and team meetings and departmental sessions*
- We engage and consult on our plans with other stakeholders through our involvement in the following external networks; Borders Housing Network, Borders Housing Alliance, Locality Community Planning structures in Berwickshire, Eyemouth whole town plan, Eyemouth Development Trust and Heart for Duns group. We also engage on a regular basis with local community councils*

# 8 How We Plan

## The Locality Plan for Berwickshire

This year the local authority is developing plans for the five localities in the Scottish Borders. The Berwickshire plan will be overseen by the Locality Forum whose membership will consist of the 6 local elected councillors and 4 representatives of some of the local community councils. At some point in the year the Forum will ask us to attend one of the five meetings to input our knowledge and information about the provision of social housing and other activities we undertake in Berwickshire.

We already contribute to the Strategic Housing Investment Plan and have housing developments across the area agreed with the local authority and Scottish Government.

The Locality Plan will cover four key areas and we will be encouraged to contribute to the plan by identifying actions we are taking to deliver in those areas. Below we have outlined how our work contributes to the overall Locality Plan in Berwickshire.

### • Economy: Skills and Learning

- Following a feasibility project to assess the needs for employability services in Berwickshire working with BAVS and Connect we will seek future funding
- Our contractors employ people in the area to deliver our repairs and maintenance
- We employ 80 staff in Berwickshire
- We have two apprentices at present
- We take work placements from the local schools
- We run Next Steps in Berwickshire High
- We actively contribute to the Developing our Young Workforce agenda and are exploring running leadership skills programmes with the Primary School

### • Health and Social Care and Wellbeing

- We run three housing developments for older people that offer a level of housing support, social care and quality of life activities
- We run a befriending scheme for older people and offer both one to one activities and group sessions
- We remodel and adapt homes to meet needs of those who are/become disabled physically or mentally including dementia
- We provide intensive support to some individuals who have difficulty sustaining their tenancy
- We provide financial advice and support to sort out benefits, debt and education on budgeting to all our tenants, staff and others



# Section Nine

## The Locality Plan for Berwickshire

### • **Quality of Life** (Roads, Bin Collections, Transport & Domestic Violence)

- We will continue to offer support to those suffering domestic violence and to use our own allocation system to ensure they get the home they need and want
- We will seek to support the local authority when it tackles, parking, dog fouling and the maintenance of parks and paths in the area
- We run regular skip and scrap days in all major settlements allowing our tenants and their neighbours to dump items in our skips that they cannot afford to have uplifted. This is a community event where staff and neighbours all help out together

### • **Our Place: Housing, Fuel Poverty**

- We will be building 30 homes in Eyemouth in this financial year and will commence 25 homes in Chirnside
- In the coming years we will build in Duns, Ayton, Coldstream and Cockburnspath depending on need
- We have provided nearly 700 solar panels on our homes and we seek to fit a further 100 over the coming year. We are continuing to explore more radical solutions according to the individual needs of tenants and the homes they are in, this includes air source heat pumps, Sunamp heat batteries, infrared heating systems and other appropriate solutions. We will continue to put all our voids with Our Power as their utility provider
- We have joined the Scottish Borders Council led Fuel Poverty Forum and are committed to assist in the reduction of fuel poverty
- We will work with the Fire Service to ensure that fire safety checks happen in as many homes as possible
- We will continue to work with the community police officers to tackle all forms of anti-social behaviour with speed and manage it effectively

***This plan will be reviewed by the Board and updated annually.***

***Helen Forsyth  
Chief Executive, BHA***

# **bha** Berwickshire Housing

*Creating Thriving Rural Communities*

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## HAPPY TO TRANSLATE

We have joined the Happy to Translate organisation who will assist us where there are language barriers. The organisation gives us access to translators and interpretation and we hope this shows our commitment to our tenants who do not speak English.



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## KEEP IN TOUCH

There are many ways to contact us here at BHA:

Pop into one of our local offices at  
55 Newtown Street, Duns TD11 3AU  
or 38 Church Street, Eyemouth TD14 5DH

 Find us on Facebook  
[/BHAThrivingCommunities](#)

 Follow us on Twitter  
[@BHACommunities](#)

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

 Telephone us on 01361 884000

 Email us at  
[info@berwickshirehousing.org.uk](mailto:info@berwickshirehousing.org.uk)

 Visit our website at  
[www.berwickshirehousing.org.uk](http://www.berwickshirehousing.org.uk)

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# T: 01361 884000