



Berwickshire Housing

Business Plan 2019-2024



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Section 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 :

- It helps us to comply with all our statutory obligations
- It helps us to continually improve our customer services and focus on excellence
- It assists in making the organisation sustainable in the long term

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

The five year business plan for the Group				
A business plan for BHA Enterprise				
Internal Management plan this year for BHA				
Risk Register, and Policy Refresh in 2020	Digital Strategy Started in 2017/18	Fuel Poverty Strategy	Asset Management Strategy to be refreshed in 2020	Five and Thirty year financial plans and targets

Business planning meeting in October





Section Two: The BHA Group and its operating environment

The BHA Group comprises Berwickshire Housing Association (“BHA”) and BHA Enterprise Limited (“BHA Enterprise”). 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. It is a registered social landlord and it is regulated by the Scottish Housing Regulator. This is its core business. It is also a charity.

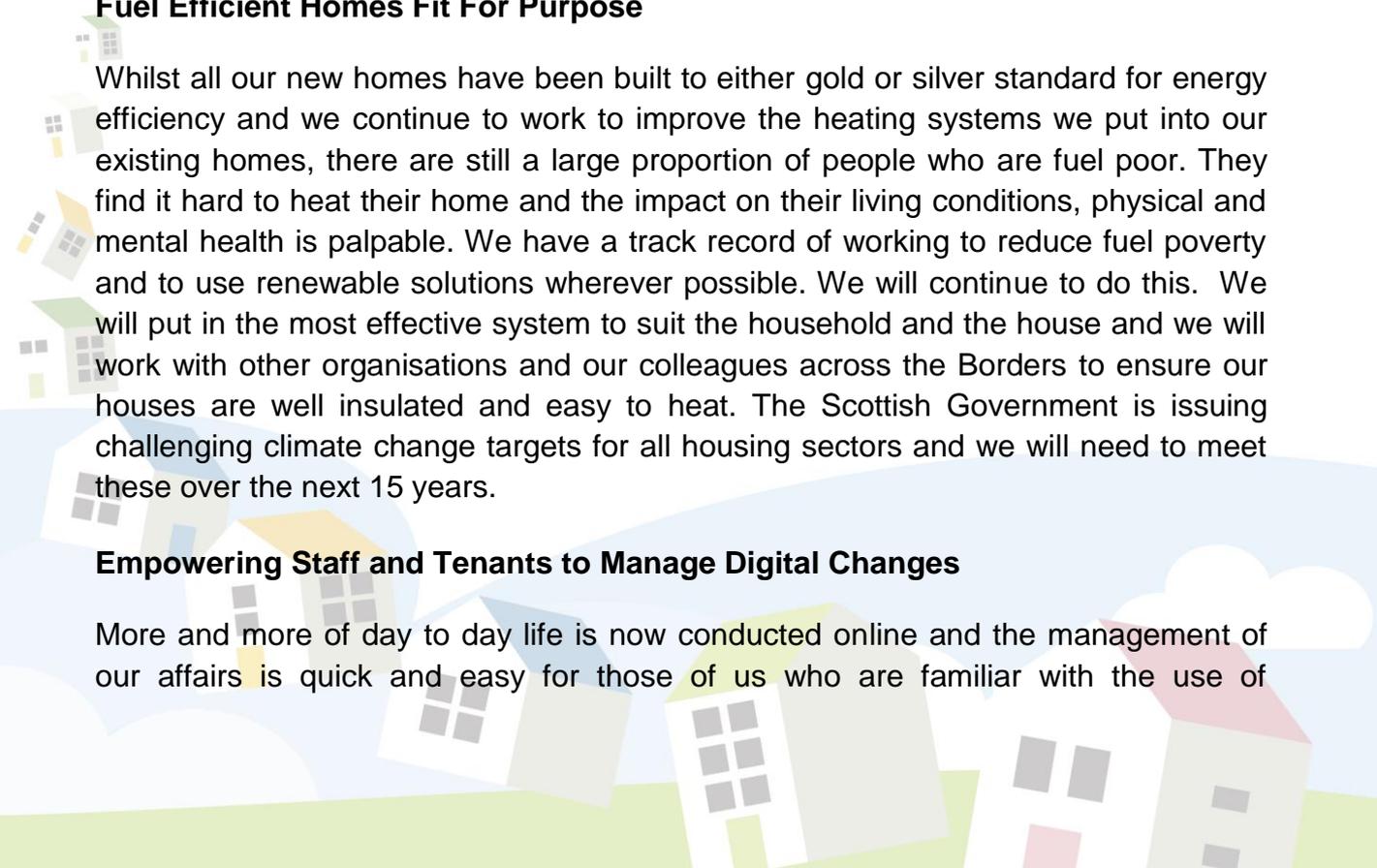
Its subsidiary BHA Enterprise, a company limited by share, oversees the running of Berwickshire Community Renewables, an LLP partnership, with CEST who own The Fisherman Three Windfarm.

BHA is the main provider of social housing in Berwickshire. Eildon Housing Association owns just less than 140 homes and Link Housing less than 60. Bield, Trust and Cairn Housing Association also have schemes for older people in the area. 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 will continue to work with other organisations in Berwickshire to improve the quality of life of our communities whether that be through the development of work ourselves or supporting others to undertake it.

The external world has been extremely challenging for housing associations and their tenants and the changes we have made and are planning to make reflect this.

Below are some of the key issues which affect us and shape our work. They are the key issues we consider when planning our future.

Fuel Efficient Homes Fit For Purpose



Whilst all our new homes have been built to either gold or silver standard for energy efficiency and we continue to work to improve the heating systems we put into our existing homes, there are still a large proportion of people who are fuel poor. They find it hard to heat their home and the impact on their living conditions, physical and mental health is palpable. We have a track record of working to reduce fuel poverty and to use renewable solutions wherever possible. We will continue to do this. We will put in the most effective system to suit the household and the house and we will work with other organisations and our colleagues across the Borders to ensure our houses are well insulated and easy to heat. The Scottish Government is issuing challenging climate change targets for all housing sectors and we will need to meet these over the next 15 years.

Empowering Staff and Tenants to Manage Digital Changes

More and more of day to day life is now conducted online and the management of our affairs is quick and easy for those of us who are familiar with the use of

technology. But the speed of change in this area has meant that a proportion of our tenants have been left behind. They don't interact online even if they own a smart phone. This can be due to extreme poverty, lack of opportunity, ill health or being part of a generation who are less willing to embrace these changes.

We believe that we should be empowering our tenants to manage the world around them as best they can. We want them to access opportunities to live safely, healthily and affordably. To do this we need to empower our staff to assist them. This means freeing up our staff by doing more of the basic interactions digitally and allowing them more time to work face to face with tenants and to enable them to access the help and support they need.

It also means focusing on understanding individual tenant's issues and seeking to solve them in a person centred, thoughtful way. We have been committed for some time to increasing the amount of staff time focused on more complex face to face work with tenants, and over the next five years we will do this even more.

Our Customers' Expectations

This year we undertook a comprehensive customer satisfaction survey on the key areas we monitor for the Housing Regulator. The results were disappointing. Although a majority of our tenants were satisfied in all areas, the numbers were down from previous years in all areas. We are not dealing with problems that tenants have as speedily or as effectively as we could and we recognise that we have failed to deliver a quality repairs service to a key proportion of our tenants. We also have to consider the management of our neighbourhoods and ongoing upgrades to our properties. Despite maintaining low rent rises for a number of years, some tenants feel our services do not represent value for money as we had not delivered on all the upgrades to their homes and the standards were not what they expected.

This survey confirmed why we are embarking on our business transformation and what customers want and expect from us. We will ensure that all the changes we undertake respond to our customer feedback and will improve our offering to all our tenants.

Plan Major Transformation of Business - Year Two

In Year One of this plan (2019/20) we prepared the ground for a range of projects to begin and take place over the next five years. This is to improve the organisation in a number of key ways. We wish to:

- Improve efficiency
- Increase the level and range of positive outcomes for customers

- Maximise the potential of BHA resources.

We are now starting these projects and have outlined a timeline which is an appendix to the business plan. We believe we can improve the effectiveness of our systems, increase transparency and evidence what we do better. The programme has four strands which are: Process Mapping, Our Customer Journey, Staffing and Office. We will, when appropriate, be employing digital means to improve our services.

We have appointed a Programme Director and Manager to assist us to drive the work forward and we have developed some key principles (outlined later in the plan) about how we intend to work.

Other Contextual Factors which will Influence the Way we Work

Brexit/ Changes in UK policies.

As we move out of Europe we expect there may be unintended consequences for those who are on lower incomes. As the changes in trading agreements takes hold over the next few years it is not impossible that all goods will increase in price and this will impact on the poverty of our tenants, the costs of delivering our services, and the number of opportunities we may have to develop new homes or refurbish our older stock. Much will depend on how much support Government is able to offer us to address some of these issues.

With the change in attitude and policy from the UK government to people from the European Union, we have seen a number of tenants from European countries choose to return home and expect there will be more. This may have an impact on employers' ability to fill local jobs.

Scottish Government

There is a strong push from the Scottish Government to develop the capacity and capability of communities and to enable them to take control of their destiny. Place making is now a major strategy and one which we whole heartedly endorse.

Community businesses and social enterprises are actively encouraged. They have implemented a series of laws to enable communities to gain access to land and assets and to get control of empty land. The government is seeking to improve planning processes to allow them to move more speedily and they are asking all public agencies to actively engage with communities to support them in place making. There is a push for more economic growth and the development of new modern businesses of all sizes, fit for the future. The city region plans, the new economic agency in the South of Scotland, and the Borderlands deal are all part of a

push towards improved infrastructure both digitally and in terms of transport as well inclusive economic growth.

Collaboration

Local Authorities continue to shrink and to provide fewer services. Locally they are committed to developing services for people with dementia, strategies to support young people and to tackle fuel poverty. We will work alongside the public agencies where possible to deliver our part in these strategies. We will also work hard to reduce rural homelessness in our area. We will continue to build homes for families in need and we will work to deliver the Rapid Rehousing Strategy in our area to ensure fewer and fewer people experience long term homelessness. Already we work with our colleagues in housing and other public sector agencies to support those experiencing domestic abuse, those leaving the armed forces and those who experience debt and other financial management issues. We will continue this work.

We also support the idea of working collaboratively with other housing associations to deliver cost efficiencies. This year we will seek opportunities for joint procurement, marketing, training and sharing resources where feasible. We will also plan together to meet the new and challenging climate change targets that we will need to deliver on by 2035.

At present we are building as many homes as we have the financial capacity to build. However we are positive about the idea of building homes to even higher fuel efficient standards (even to PassivHaus). We will continue the long term work alongside our colleagues in the South of Scotland to explore the feasibility of moving to modular construction methods to improve quality and cost and speed of construction.

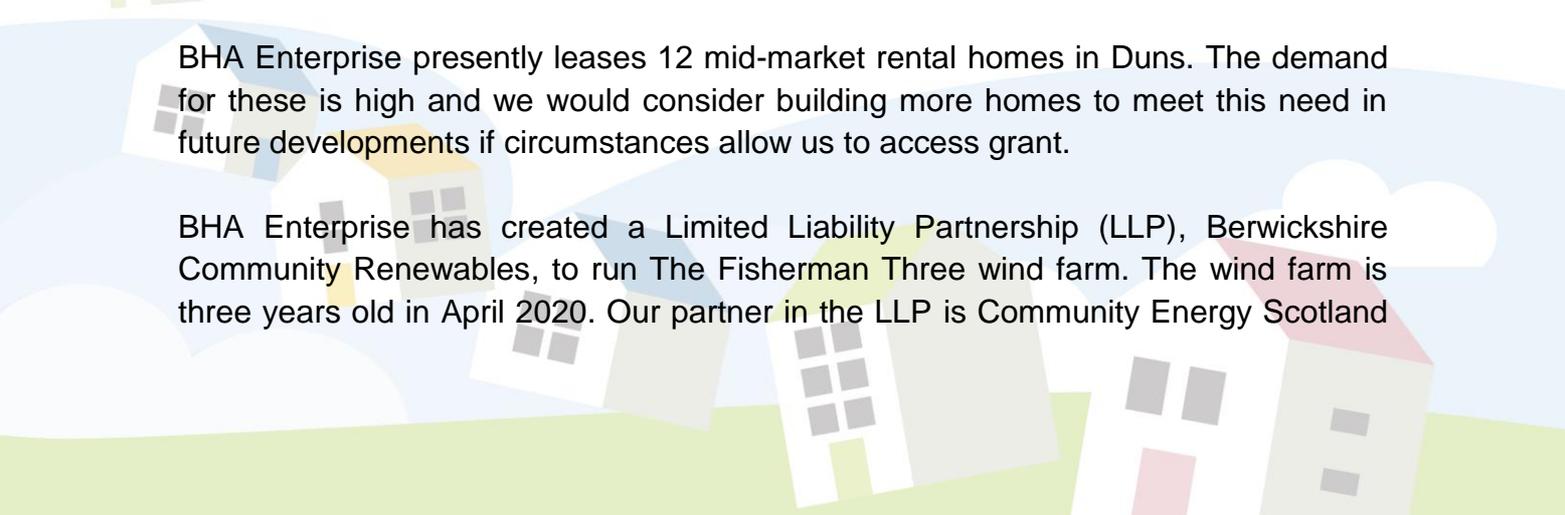


BHA Enterprise

BHA Enterprise is a Limited Company. 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.

BHA Enterprise presently leases 12 mid-market rental homes in Duns. The demand for these is high and we would consider building more homes to meet this need in future developments if circumstances allow us to access grant.

BHA Enterprise has created a Limited Liability Partnership (LLP), Berwickshire Community Renewables, to run The Fisherman Three wind farm. The wind farm is three years old in April 2020. Our partner in the LLP is Community Energy Scotland



Trading, which holds a one third stake in the windfarm. Community Energy Scotland Trading works closely with BHA Group on the management of the wind farm and in particular provides project management over the operational aspects of the wind farm.



Section Three : Vision and Values and Principles

Our Vision **“Creating Thriving Rural Communities”**

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.

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.

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.

Adaptable, Adventurous and 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 through collaboration in order to seek new, innovative solutions.

Enjoy our work and 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.

With the assistance of our Programme Team we have developed and agreed some key principles about the way we wish to work. These will form a check list for ensuring the transformation work we are undertaking remains focussed on our overall vision. These are:

- Customer (person) focused
- Value for money
- Early intervention & prevention
- Engaging with and empowering people
- Creating the right tools to support the right outcomes for customers
- Community capacity building
- Build a culture where staff are trusted advisers, innovative and high performing
- Sustainability – financial, organisational, environmental



Section Four: 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 interdependent and all contribute to meeting our vision, we are clear that a key priority is to address the need to improve our housing stock in Berwickshire through major planned work and some increased provision of affordable housing.

We have four Strategic Objectives

- **To be financially strong enough to deliver our business to a high standard**
- **To be Customer focused**
- **To be efficient and effective: (Value for Money)**
- **To have a staff team and board of trustees that are developing and growing**

Our business transformation work is in the plan alongside other objectives we need to meet. They are highlighted in the plan.



Our intentions over the next five years:

Finance and Sustainability			
By Year 5	Description	By end of year 20/21	Lead officer
The financial viability of the organisation is maintained while allowing for sustainable growth and keeping rents as low as possible	We will have clear targets for maintaining sustainability which are regularly reviewed by the Board	We will meet our agreed year one target on financial sustainability	FD
Finance staff and systems are agile and support the aims and direction of the business	We will have in place a structure in finance that gives us the appropriate skills and qualities to support staff to manage finances effectively	Finance job roles and skills are reviewed and necessary changes implemented	FD
We will be several years into a radical asset management strategy that will make our stock fit for purpose and meeting climate change and quality targets set by government	We will have surveyed our stock, costed what work is required and planned it over the appropriate time periods. Delivery will be underway and will be regularly reviewed We will have identified and where affordable added appropriate to our homes: i.e. assistive technology, security, Wi-Fi, to meet present and future tenants' needs	Scope, plan and commission Stock Condition Survey Assess Stock Condition Survey outputs, input to BHA system Analyse high level investment requirements Review and Finalise Asset Management Strategy Compliance with EESSH 1 requirements Compliance with new Fire Safety requirements	PD
We will maintain a development programme to meet need for affordable housing in Berwickshire	Each year will build housing as agreed in the Strategic Housing Investment plan with the local authority	We will have completed 60 homes in Ayton and Duns. Review development programme Develop a Development Strategy	PD



Improve the customer journey

By year 5	Description	By end of year 20/21	Lead officer
<p>Make regular transactions easy</p>	<p>Tenants will have their own personal portal to pay rent, review account, report repairs and check their communication with us.</p> <p>All simple transactions can be conducted on line or by phone and one person can solve them for the tenant</p> <p>We will have a simple way of applying for a home</p> <p>We will, in time, introduce a virtual housing officer to respond to regular queries on line</p>	<p>We will have mapped the unused potential of our present system and will have trained and supported staff to use it to record interactions with tenants more efficiently and to create reports that keep us updated of deadlines for responses</p> <p>We will review and evaluate our repairs service and review current policies, procedures and systems to ensure compliance, improve efficiencies and effectiveness.</p> <p>We will have developed the first phase of the customer portal and prepared for its further development</p> <p>We will have introduced mobile inspector and have planned the introduction of other tools</p> <p>We will have developed an online allocations system that is easy for our tenants to use and will be primed for implementation within Q1/2 of 2021/22.</p>	<p>OD</p> <p>PD</p> <p>OD</p> <p>PD</p> <p>OD</p>
<p>Tenancy sustainment Provide intensive support to those who need it and a problem solving approach to issues tenants raise.</p>	<p>Staff will have ongoing training to recognise issues regarding mental ill health, disability, drug and alcohol issues, child protection and domestic abuse, financial challenges and literacy. We will implement the rapid rehousing strategy developed by the local authority</p> <p>We will have a formal system to identify, monitor and review cases where multiple departments/agencies are involved</p>	<p>We will develop a pilot with trusted social care partners to deliver a diverse suite of tenancy support to our customers via referral. This will tackle; mental health, addiction, wellbeing and household tenancy support.</p> <p>Our Financial Inclusion team, alongside BHA Befriend will continue to support financial challenges and social isolation our customers face.</p> <p>We will develop an internal trusted partner directory with named contacts for frontline staff to support and encourage customers to utilise community projects supported by our Community Funding grants.</p>	<p>OD</p>



<p>Estate Management</p>	<p>We will conduct regular estate management reviews and communicate proactively with tenants about what we are able to do and seek their views on improvements.</p>	<p>We will renew our existing Estate Management approaches with revised policy, procedure and contractor engagement. We will introduce tenant led inspections and drive community ownership and influence in improving the make up and look of our estates.</p>	<p>OD</p>
<p>We will have excellent communications internally and externally and use all appropriate means to get our message across</p>	<p>Our Website will be updated and kept fresh every few months</p> <p>We will maintain regular updates of information to staff and tenants and Trustees and all key stake holders, through a variety of means including increased digital applications</p> <p>We will be proactive in our handling of media communications with the wider world</p>	<p>Develop our teapot on tour events and focus on estate management through enhanced skip and scrap events Develop a marketing strategy for our homes.</p> <p>The key focus on any events to celebrate the 25th Anniversary of BHA will be to attend events that promote sustainability, green initiatives and community involvement. This will involve working with partnership organisations across all of our communities to the benefit of our tenants.</p> <p>Social media will continue to grow and develop ensuring key messages are effectively and communicated in a timely manner. One key aim will be to increase tenant engagement with online survey and consultations.</p> <p>Pilot/Pathfinder launched to get closer to customers to enable them to improve the way we deliver services. This will require a short term temp co-ordinating post (budgeted) and will be entitled 'Influencing Groups' with an evaluation to follow.</p>	<p>CEO</p> <p>OD</p>
<p>We will work with key local agencies in collaboration to add value to the work we do with our customers</p>	<p>We will have ensured our staff are fully aware of local services that might assist and advise our tenants.</p> <p>We will have supported local groups and communities to develop projects that will enhance the quality of life of our tenants.</p> <p>We will continue collaborative projects with local groups to use our spare land more productively adding value to our estates.</p>	<p>We will have consolidated our befriending programme and continued to extend our work in schools.</p> <p>We will complete our community garden and sensory garden and will seek further opportunities to work with local environmental and horticultural groups.</p>	<p>OD</p>



Value for money			
By Year 5	Description	By end of year 20/21	Lead officer
The business will have undergone a major transformation	<p>We will map and document all BHA processes from a customer centric view,</p> <p>We will have identified and implemented the right systems to allow us to provide a faster and more efficient service to tenants; it will improve the outcomes for customers and we will use our resources to the maximum value</p>	<p>Using bespoke software we will have set up the project in quarter one. Within 6 months all processes identified as high risk, high priority and that relate to the customer journey will have been mapped.</p> <p>By the end of the year a process catalogue will have been created. We will have a pathway for the completion of mapping of all outstanding processes. We will have a list of all documentation which requires to be created or updated, and will have a timescale for the completion of this.</p> <p>Quick wins will be identified and implemented as soon as feasible.</p>	FD
Complete and maintain a secure digital infrastructure for the business	<p>Once the system is secure, maintain this as the technology changes and shifts and further security is required.</p> <p>Use digital means to improve our processes and activities as appropriate.</p>	<p>Complete our move to the cloud (Quarter One)</p> <p>Complete projects to go paper-lite and use digital options for expenses etc.</p> <p>To achieve Cyber Essential Plus accreditation.</p>	RD
Collaboration with other housing providers	<p>We will have plans in place with other housing providers to ensure that we can:</p> <p>Keep rents low</p> <p>Maintain and improve our stock to meet quality and energy standards</p> <p>Develop new housing that is energy efficient and using modular construction</p>	<p>Undertake a number of pieces of joint work with other housing providers where it adds value and improves our services</p> <p>Start work with other providers to plan to meet climate targets</p>	CEO



<p>We will have office space that is fit for purpose of the right size and in the right place.</p>	<p>A new office base that provides a common space but allows for more working in our estates and at home (Our office is energy inefficient and expensive to maintain. The spaces we work in prevent us developing new working practices).</p>	<p>Develop a pre building works plan</p> <p>Review options and report on feasibility to the board</p>	<p>PD</p>
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Learning and Growth

By Year 5	Description	By end of year 20/21	Lead officer
<p>Staff are freed up to deliver services to customers: spend more time with those who need it and solve problems and issues when speedily for all customers</p>	<p>We will review the structure and develop it to deliver a speedier more customer focused service allowing staff more time to focus on solving customer problems and reducing bureaucracy on an ongoing basis</p>	<p>Undertake an online Skills audit of staff</p> <p>Propose a staffing restructure</p> <p>identify training</p> <p>Evaluate the new job roles</p> <p>Review our performance and rewards system (contribution management)</p> <p>An implementation plan will be ready to achieve transitional and final restructuring plans</p>	<p>RD</p>
<p>The Board of Trustees will be continually refreshed, supported and trained to be effective</p>	<p>The Board will drive the vision and will be committed to the ongoing transformation.</p> <p>They will consider the future shape of the organisation to maintain its sustainability and to meet customers expectations and government targets</p>	<p>We will now offer a rolling programme of recruitment to the board and maintain a waiting list.</p> <p>The board will receive appraisals, support and access to training and conferences and attend away events.</p> <p>The model rules of the Association will be reviewed to ensure continued compliance with the 2020 review.</p>	<p>RD</p>



Section Five: SWOT (Strengths, Weaknesses, Opportunities and Threats) analysis of BHA Group

Strengths

- Strategic, well informed Board
- Strong Leadership Team
- Staff motivated and engaged, informed and involved
- Commitment to sustainability (environmental, organisational, financial)
- Customer and community focused
- Performance focused
- Outward looking
- Forward thinking and committed to continuous improvement
- Committed to staff development and training
- We know our stock and the area and its infrastructure
- We understand our weaknesses
- Variety of services on offer to support our customers (financial inclusion, Befriending)
- Willing to collaborate, share and learn from others
- Compliant with statutory and regulatory requirements
- Profile of the organisation within Berwickshire



Weaknesses

- Need to problem solve with tenants more speedily and be more pro-active and spend more time with tenants in need
- Our processes and systems are still too long winded, involve too much paper and too many people
- Our data management and use of housing software requires improvement
- Allocations system needs improving
- Our office not fit for purpose
- There is a need to invest in our older stock which does not attract external funding
- We do not hold enough information about our tenants to be able to provide targeted support
- Challenge of recruitment in certain key areas leaving skills gaps
- We can lack rigour, structure and discipline
- We are behind the curve in terms of our digital offering

Opportunities

- More chances to collaborate
- Increase asset management focus
- Understand our processes to improve our service delivery
- Engage better with our customers
- Improve how we market what we have to offer
- More flexibility in our recruitment to diversify our workforce
- Opportunity for co-location
- Government focus on Place and Wellbeing
- Enabling grants; customer to become more powerful
- Great place to live and work
- Community Windfarm – diversified, long term income



Threats

- Low demand for specific properties
- Brexit
- Universal Credit and welfare reform
- Lack of funding opportunities (reduced HAG)
- EESSH2 – Standard we cannot reach or is unaffordable
- Balancing a) affordability with b) better homes and c) higher expectations from the Regulator
- Office move and other changes causes disruption and fragmentation
- SHAPS pension scheme
- State of local authority / NHS locally
- Poor digital and transport infrastructure
- Young people leaving
- Rising needs of larger population of older people
- Local companies laying off staff or moving on/closing down



Section Six: How we measure our success?

Annual Tenants Satisfaction survey

Annual Return on the Charter (ARC)

Independent living surveys

Reports from regulators

Benchmarking

Internal Audit

Quarterly reporting on agreed strategic Key Performance Indicators (KPIs) to the Board

Monthly reporting on more detailed operational and strategic KPIs with managers and Leadership Team 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

Focusing business transformation on meeting people's needs and expectations where possible

We will be reviewing our own financial targets annually (See Appendix 4) to ensure we are meeting them in agreed timescales to ensure our sustainability.



Section Seven: Managing Our Risks

The BHA group has an established Risk Management Strategy. We also have a Risk Register which is reviewed at every Board meeting by the Management team and the Trustees. The Register is examined and reviewed in detail by 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 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.

<p>The Impact of Welfare Reform</p>	<p>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. To mitigate our fears of lost income our financial inclusion team is working intensively with tenants to help them manage and or get employment. Arrears in households receiving universal credit are on average twice that of other tenants in debt.</p>
<p>Developing new homes</p>	<p>We are under enormous pressure from the Scottish Government to build new homes and assist in meeting their target of 50,000 new homes in Scotland by 2021. We welcome this opportunity but it does bring risks. 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 and willing to work in the Borders puts further pressure on us.</p>
<p>Maintaining our older stock</p>	<p>As quality standards and customer expectations rise we need to invest more heavily in older stock and this is becoming an increasing risk and challenge. Over this period we will need to consider our future and how we work with other providers to deliver this jointly.</p>
<p>Rising costs of Building and repairs</p>	<p>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</p>



<p>Borrowing and Debt</p>	<p>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 set ourselves some financial targets to ensure we are sustainable.</p> <p>We are agreeing a new loan to finance our new developments this year and will agree the lender this Spring.</p>
<p>Keeping Rents affordable</p>	<p>Over many years Housing associations have put their rent up above inflation. There are a variety of reasons why:</p> <ul style="list-style-type: none"> • Some housing associations use rent increases to fund new developments • There has been increasing pressure to offer wider and more services to help tenants who are most vulnerable sustain their tenancies. • The pension deficit has put up management costs by large sums in recent years and there is no way to avoid paying these costs • Staff in Housing Associations are paid well and have by and large maintained good salaries <p>Some Housing Associations ourselves included were keen not to increase rents above inflation and to manage our costs within the present budgets.</p> <p>But we may be pressurised or required to do even better in coming years as rents and rent levels will be affected by low incomes and the squeeze on the welfare budgets.</p>
<p>Impact of the Crisis in the delivery of Care on BHA</p>	<p>The delivery of care services in Scotland is creating major challenges. 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.</p>



Mission Creep	<p>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 a tenant 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.</p>
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Section Eight: How we plan

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 involve customers through our established Tenant Volunteers to become involved in: our scrutiny panel, our newsletters, our open days, developing our handbook and our 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 and Community Planning structures in Berwickshire.
- A comprehensive range of local voluntary groups. We also engage on a regular basis with local community councils.



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



Appendix A Where Decisions are made – A Guide to BHA

