



SCOTTISH BORDERS
HOUSING ASSOCIATION

STRATEGIC AND BUSINESS PLAN

Building our Impact by
Creating Growth 2025-30





SBHA Strategic and Business Plan 2025-30

Creating Growth

Welcome to **Creating Growth**, the SBHA Strategic Business Plan for 2025-30, in which we describe our plans for building impact across the communities we serve, here in the Scottish Borders.

In establishing our strategic direction for the next five years, this plan builds upon the impact that we've made since 2020 by delivering upon our mission, staying true to our values, and having clear operational objectives within, and across, our organisation.

In developing our plan for these next 5 years, we have aligned with local, regional and national objectives, whilst being mindful of the changing economic, political, and social situation, including the declaration of the national Housing Emergency.

This plan was developed from a series of consultative activities, including workshops with senior leaders, the Board, SBTO, stakeholders, and the SBHA team. Its general sense of direction, and specific priorities, reflect the feedback from these events and the context within which we operate.

These priorities were distilled through our Board of Management Away Day in November 2024, in recognition that effective Strategic Partnerships will be a key driver of our future success, as it has been to date, helping us along our journey of **Creating Growth** and **Building Impact**.

Robin and Julia



Julia Mulloy
Chief Executive



Robin Hill
Chair of SBHA's Board of Management

Executive Summary

OUR VISION

To help People, Communities and the local economy prosper by increasing the impact of our homes, services, skills and investments.

OUR MISSION

“Created by Tenants for Tenants, we enhance lives and communities across the Scottish Borders. We shape our homes and services to meet changing needs and expectations and we drive sustainable growth to ensure a fair prosperous future for all.”

The achievement of this is underpinned by our values – they define who we are and how we operate. They are embodied in our people, our strategies, policies and standards and our relationships with Tenants, partners and customers. These values hold strong in the face of new challenges and opportunities and will underpin the ethos of our growth journey over the next 5 years.

Delivering Excellence Together



Being Responsible



Always Improving



Everybody Matters



SBHA is more than just a Housing Association or Registered Social Landlord; as a Community Anchor, we operate at the heart of settlements across the Scottish Borders, committed to shaping and strengthening the communities we serve. In developing this plan, we acknowledge the two key policy drivers shaping regional economies: our collective Journey to Net Zero homes and our ability to harness data for informed decision-making and stronger outcomes.



The plan on a page

We have formed our plans for the next 5 years around the following objectives and in the context of customer, local and national priorities. This Plan provides the framework for the direction and emphasis for both our strategic impact and our culture. It establishes how we will deliver these objectives and the key actions involved:



About SBHA

SBHA, formed in 2003, we manage over 5600 homes across the Scottish Borders with one dedicated team of over 150 people. Created by Tenants for Tenants, our focus is on creating growth – expanding services, developing people, strengthening finances, and diversifying our housing offer. We aim to build impact through strong community partnerships - listening to tenants, building on experience and strengthening our financial foundations to enable us to progress into a new era of delivery.

We operate at the heart of communities across the Scottish Borders, committed to shaping and strengthening them. As a well-established local strategic partner, we have crafted this Plan with a comprehensive understanding of the local and national context and priorities, sharing our direction and emphasis with key stakeholders to ensure alignment and reflect their input.

This strategic plan shows how our priorities align with local and national frameworks. **Appendix 1** provides a detailed breakdown of how this plan fits within the broader context. It illustrates how our commitments to action through our five strategic

objectives align locally with the Scottish Borders Local Housing Strategy, the Health and Social Care Strategic Framework, and the Scottish Borders Community Plan. Regionally, we align with the South of Scotland Regional Economic Strategy and the Housing Action Plan. Nationally, we connect with the National Strategy for Economic Transformation and the Scottish Government National Outcomes. By investing in services, places, our people, the economy and new homes, we are contributing to the future success of the Scottish Borders and the broader social and economic landscape.

Implementation is supported by a Delivery Plan, providing a framework for mobilisation of key actions and projects and an evaluation of required financial and resources available for future delivery.

In the following pages as we explore the future - we look back on major achievements against our five strategic objectives, provide insight into the context we are working within and establish our priorities to carry us forward over the next five years. We highlight what success will look like and the key actions we will take to get there.



Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters



SBHA



Great Customer Experience

We aim to better understand our customers' needs and expectations by leveraging customer-facing technology and enhancing tenant engagement and feedback. We will work closely with the Scottish Borders Tenant Organisation (SBTO) to deepen the nationally recognised Scrutiny model and strengthen the participation of Registered Tenant Organisations (RTOs).

We will play our part in meeting the challenges of the Scottish Borders Housing Emergency. Many of our communities are experiencing homelessness worsened by a chronic shortage of homes across types and tenures. It is more important than ever for SBHA to develop new build properties, optimise the number of houses available to let from our existing stock, and support people to sustain their tenancies.

Of course, the connection of people and place which creates and underpins community cohesion, involves so much more than the exercise of our statutory responsibilities as a 'social landlord' and we must therefore collaborate with our partners to grow the services and products we and they provide to our customers. Underpinning this approach is our need to harness the value of data to understand more and provide the evidence for the interventions we make within ever changing circumstances and monitor our effectiveness.



In order to take forward this next phase of our approach providing Great Customer Service, we will focus on the following three drivers:



Strengthening our Service Offer and Customer outcomes



Playing our part to address the housing emergency



Harnessing data to analyse and act



Great Customer Experience

Key Achievements Since 2020



Delivering Excellence Together



Being Responsible



Always Improving



Everybody Matters



1. Context

Our relationship with our customers is crucial to our success - shifting demographics and the changing economic context in which we all operate demands that we embed a service culture that embraces and adapts to change. Central to this is embedding digital inclusion principles to ensure our services remain accessible to all.

At the heart of that relationship is our Repairs Service. Although we perform well in many aspects of this service, given its high volume and all-encompassing nature, we need to improve communication and co-ordination of works.

2. Outcome

Customers are more satisfied with our services – particularly repairs and increased methods of access to services.

Strengthening our service offer and customer outcomes

3. Action

We will pursue this by:

- **Always Improving Repairs**
We will focus on first contact resolution, keeping customers informed, accommodating their circumstances, and coordinating visits effectively.
- **Digital Plus**
We will enhance our digital services for customers who choose to use them - providing real-time information, improving the on-line experience and raising customer awareness of available information. At the same time, we will embed digital inclusion by working with partners, including third sector organisations, to support those who face barriers to access, offering support with devices and digital literacy to ensure all customers can benefit from our digital offer.
- **Listen and Act**
By listening to our tenants and strengthening our partnership with SBTO, we will address their concerns and fine-tune our services to meet the diverse needs of our customers and communities.



1. Context

As a key partner in addressing the Scottish Borders Housing Emergency, we recognise the growing housing need across our communities. Despite our efforts to improve tenancy sustainment, increasing our response to homelessness and reduced letting times, the supply of empty homes is decreasing while demand is rising.

Prevention is more effective (and economically efficient) than addressing issues after they arise. Therefore, we will focus on sustaining tenancies, housing those in significant need and increasing the supply of quality housing. This requires collaboration with statutory agencies, third sector organisations and the broad group of stakeholders that engage with our current and future customers.

2. Outcome

We will maximise the availability and use of homes to those in housing need and increase tenancy sustainment.

Playing our part to Address the Housing Emergency

3. Action

In order to ensure that people can live in the right homes, in the right places at the right time of their life, we will:

- Maximise the Supply of Available Affordable Homes**
 Alongside making smart investment choices to deliver new homes, we will optimise the productive use of our existing housing through a range of measures including by quickening turnaround times.
- Develop a more People-centred Approach for our Customers**
 We will expand our skills and partnerships with health & social care services, e.g. deploying technology to support hospital discharges, taking the time to understand mental health challenges that result in problems with tenancies, such as hoarding.
- Prevent Homelessness and its Causes wherever we can**
 In addition to providing housing for those experiencing homelessness, for which we have a strong track record, we will expand our tenancy support services to ensure that tenancies are sustained for current and future customers.



Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters



SBIA

1. Context

At SBHA we analyse and deploy a wide range of data to gain better customer insights and build an evidence base for future actions. We can see the potential of extending our data collation and analysis in informing future interventions that transform our service outcomes and drive positive changes for our customers.

2. Outcome

Service outcomes and customer experience have been transformed as a result of effective data analysis and targeted intervention.

Harnessing data to analyse and act

3. Action

The way forward building on our service offer through data analysis includes:

- **Using Data Capture, and its Integration**
Progressing the effective and integrated capture of information on key services to improve outcomes and tailor services to customer preferences.
- **Equipping the Team**
Improve the SBHA Team's digital literacy to evaluate service trends effectively and provide them with the right digital tools for efficient work, moving to a new era of analysis and resulting action.
- **Shared Evaluation**
Explore opportunities to share data with strategic partners, including third sector organisations, that support more proactive responses to communities. Develop data insight and information to trends and projections with key partners to enable more joined up service planning and delivery.





Great Places

Five years ago, we focused on connecting people and place, improving housing quality and enhancing neighbourhoods. Now, we are reflecting on whether our particular mix of housing, e.g. in type and tenure, matches the diversity of the settlements it serves, and what role these considerable assets play in the development, or where needed, the regeneration of communities.

SBHA is more than a landlord; we are integral to our communities, fostering a sense of place, supporting the local construction supply chain and developing skills. Whilst we can't always control the physical environment, our strong partnerships allow us to influence and help shape it. Excellent collaboration is essential to address complex challenges like mixed tenure, environmental issues, and connectivity.



We will take as our starting point for the next five years the progress we have achieved through our Affordable Warmth and Homes Fit for 2040 initiatives and build on the solid progress we have made in improving our Environmental Impact and Investment in Homes.

In 2025-30 our main drivers will be:



Transforming Place through Partnership



Net Zero Homes Phase 1

Delivering Excellence Together



Being Responsible



Always Improving



Everybody Matters



Great Places



Transforming Place through Partnership

1. Context

We had strong feedback on the need to address the impact of mixed tenure on place. The legacies of Right to Buy and historic stock transfer practices mean we uniquely deal with homeowners, private landlords and other social landlords, alongside Scottish Borders Council (who tend to own the public realm surrounding our estates).

While tenant satisfaction with our contribution to the management of neighbourhoods has increased by 16% since 2020-21, we know that we can improve this and this requires working closely with communities, third sector organisations and partners to tackle local issues. Mixed tenure in estates requires a more integrated approach across tenures – particularly in flatted developments.

2. Outcome

Through strategic partnerships and collaborative programmes, we will play a pivotal role as a major housing provider and developer in creating prosperous and sustainable communities across the Borders.

3. Action

- **Investing in Homes & Places**

Continue investing in existing homes to maintain quality standards and tenant safety, including proactive measures to prevent damp and mould and delivering tailored adaptations that support Tenants to remain living independently as their needs change over time.

- **Collaboration and Consolidation when Investing in Places**

work together with other social landlords operating locally within estates to achieve alignment on investment and improvement - seeking to invest in and attract resources for both the quality of homes and the public realm.

- **Embrace Community Partnerships to Enhance Places**

With a clear emphasis on the neighbourhood and addressing mixed tenure challenges, support place-making and town centre planning to create strong, connected neighbourhoods. E.g. working more collaboratively on better use of open spaces and co-producing neighbourhood initiatives with third sector partners, voluntary and community groups; enhanced connectivity; better access to services and amenities.

Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters



SBIA



1. Context

Over the last decade we have moved from under 30% of our homes meeting the EESSH standard to 96%. 86% of our homes are currently rated SAP Band C and above providing great energy efficiency and contributing to lowering fuel poverty. However, with over 80% of our homes heated by gas this presents a challenge in meeting future net zero standards.

Building on the gains we have made in place management, we will make the shift from being reactive to preventative in terms of maintenance and investment in current homes. The retrofitting to achieve de-carbonisation of homes needs to connect with the overall condition to ensure quality standards across the estate.

2. Outcome

An established long-term investment programme that aligns reducing the carbon impact of our homes and enhancing affordable warmth with regional and national priorities.

Net Zero Homes Phase 1

3. Action

- **The Journey to Net Zero**

Establish planning principles and a programme to decarbonise homes. Collaborate with partners on innovative solutions to reduce carbon emissions and increase energy efficiency.

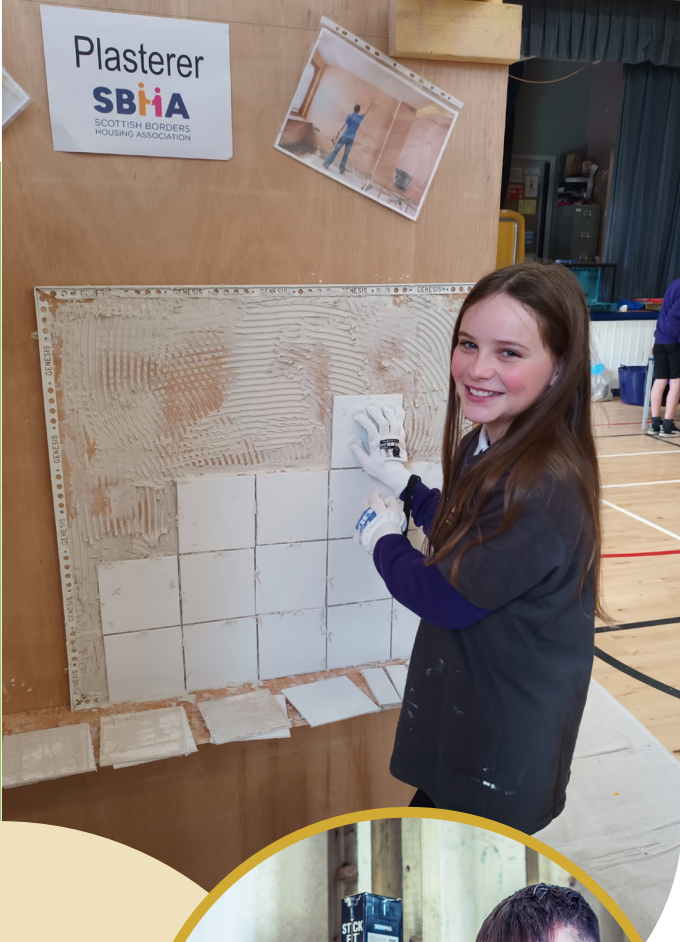
- **Develop the Investment Programme for Net Zero and life-cycle replacement establishing the plan of works**

Develop a plan of works, including archetypes work with the South of Scotland Building project. Engage tenants to use technology for reducing energy consumption and improving thermal comfort.

- **Shelf Ready projects**

Collaborate with partners to establish projects that can quickly leverage future funding opportunities as these arise.





One Team

Five years ago, we recognised the need for diverse skills and experience to move SBHA forward. By recruiting, retaining, and rewarding individuals who align with our values and One Team ethos, we have undergone significant organisational changes and will continue to evolve throughout the life of this Plan. This approach enabled us to overcome challenges, such as the depths of the Covid-19 pandemic, and improve outcomes.

As we expanded our service offer, grew our role as a developer and took the first steps towards net zero, we have invested in learning and understanding to connect the team with our future direction. Our committed and dedicated people have shown ambition for achieving our goals and a willingness to learn and adapt to secure our success.

Skills development, knowledge and understanding will remain at the forefront of our investment in our people as we strive to take full advantage of exciting opportunities including Net Zero Construction and Data Analytics backed up with an increasing emphasis on professional qualifications and leadership development. To make sure this happens we will create a new learning platform, building on the outcomes of Investors in People and Customer Services Excellence accreditation and ensuring our team is fully connected with our ambition, values



As we look forward to the next five-year period, our two main drivers of further change will be:



Growth through Learning



Developing our Growth Mindset

Delivering Excellence Together



Being Responsible



Always Improving



Everybody Matters



One Team



1. Context

A skilled, motivated and well-supported team is essential for delivering high-quality homes and services. It helps us tackle major challenges such as demographic shifts and digital transformation.

As we move into areas like Net Zero, we need to both understand technical aspects and explain them to customers. In a competitive labour market, we must offer a top-quality workplace to attract and retain skilled professionals we need. Therefore, continuous professional development and a strong organisational culture based on our core values are fundamental to achieving our ambitions

2. Outcome

Continuous upskilling has strengthened our capabilities, driving measurable improvements and future success.

Growth Through Learning

3. Action

- **Skills Mapping**
Expanding our analysis of the SBHA Team skills to enable evaluation of gaps against the requirements of this plan and identify future investment plans.
- **Skills Development**
Build in the existing learning and development plan to support up-skilling, re-skilling and multi-skilling across the SBHA team, with an emphasis on Net Zero and Digital literacy in a new era of analysis and on co-designing and delivering with training partners including Scottish Borders College.



Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters



SBHA

1. Context

Our future success hinges on having an aligned and confident team dedicated to doing the right things for the right reasons who see growth as a positive opportunity.

Our organisational morale and resilience depend on us embracing a diverse workforce, strengthening succession planning and managing the risks of an ageing workforce.

2. Outcome

An ambitious, diverse team aligned with our mission is driving SBHA's growth and ongoing improvement

Developing our Growth Mindset

3. Action

- **Values and Connection**

Investing in leadership development with a focus on empowerment and accountability and ensure the team are supported to reach their full potential. We will align performance management frameworks with our strategic objectives and foster a culture of ambition, responsibility and high performance.

- **Retention and Attraction**

Expand modern working practices to provide agile working and adapt to generational change in our workforce. We will also review our employee offer strengthening our reward & recognition schemes where possible and enhance our succession and talent development plans to retain key people and prepare for future leadership needs.

- **Growth Mindset**

We will equip the team to explore new ways of growing our impact and building the skills to collaborate with partners to share skills and gain resources to grow.





Resilient Business



In 2020 we set out to ensure that our ambitions were underpinned by sound finances, and a strong organisational foundation for business growth. We went on to implement measures to strengthen our infrastructure, improve security and drive overall efficiency including the delivery of clear Treasury, IT and Procurement strategies.

If we are to achieve our ambitions of continued service improvement, sustainable investment in existing and new homes and developing an excellent team, it is essential that we ensure that we remain a resilient business with strong financial controls, robust risk assurance and sound governance. These will be critical for our resilience as we pursue our growth agenda against an uncertain economic environment. They will also underpin our priorities of raising standards, increasing investment and securing borrowing. We will also need to make the most of existing and new technologies and data to further strengthen our investment decisions, demonstrating responsibility with the information we hold and recognising the trust placed in us to do so.

To sustain resilient business 2025-30 our main drivers will be:



Seeking finance for expansion of new build and our Net Zero journey



Technology - moving into digital expansion

Delivering Excellence Together



Being Responsible



Always Improving



Everybody Matters



Resilient Business



Seeking Finance for Expansion

1. Context

This plan reflects the strong feedback that the need for more homes and the journey towards net zero homes through retrofitting, underpinned by affordable rents, are main financial drivers for our future. As well as striking a balance between and how these can be accommodated within existing budgetary constraints, we also recognise the importance of identifying opportunities for attracting increased investment into our business model along with diversifying and growing income streams to deliver our priorities.

2. Outcome

We will enhance our ability to borrow, whilst managing our resources effectively to ensure sustainable growth, increasing our return on investment and considering additional income sources.

3. Action

- Funding Ambition**
 Evaluating the investment requirements for retrofitting and the next phase of the new build programme, optimising the possibilities within capacity.
- Treasury Strategy**
 Exploring new and traditional models of funding and partnerships to obtain appropriate investment.
- Collaborative Growth**
 Providing financial evaluation of potential shelf-ready projects to aid investment decisions and successful funding applications.



Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters



SBiA

1. Context

We already see technology as a key driver of improvement in everything that we do. We have made substantial investments in our digital infrastructure with commitments to transitioning to more integrated systems, strengthening our cyber security and ensuring business resilience.

We operate numerous IT software systems, managing a mass of information about our homes, people, and assets. This vast pool of intelligence and our growing capacity to analyse it enables us to plan and deliver customer-driven services with precision. By leveraging data insights, we can better understand our customers' needs, prioritise our approaches and predict future trends, ensuring we remain at the forefront of service excellence and operational efficiency.

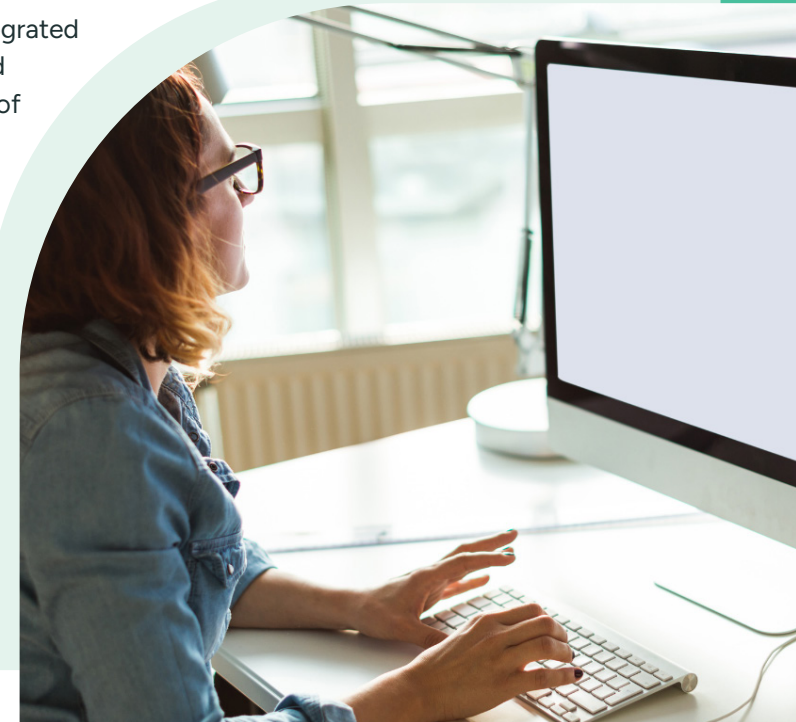
2. Outcome

Integrated IT systems and new technology have enhanced our efficiency and impact, strengthening our delivery on key priorities.

Moving into Digital Expansion

3. Action

- **Tools for Change**
Keep at the leading edge of adopting new technology, trusted AI and digital services that enable greater efficiency and effectiveness to deliver customer benefits. We will promote its adoption by our people across the business as an integral part of all that they do.
- **Integration**
Combine the information systems with an integrated data management scheme and a strengthened capability to analyse the data base in support of performance improvement in all that we do.
- **Cyber Security**
Build on the extensive framework of cyber security in the context of new systems and emerging technology.



Smart Investment Choices



Since 2020 we have shifted from developing one-off new build projects, usually constructed on land owned by SBHA, to establishing a wider long term new build development programme. We adopted a 'people and places' approach, appreciating the connections between the quality of life of our customers, the design and location of their homes, and the amenity and accessibility of their communities.

Building on this foundation, we will continue to promote our economic and social impact by boosting employment opportunities in the construction sector and its supply chains and enabling more apprenticeships and work placements. As a Community Anchor organisation i.e. we are a locally owned,

Borders based and a significant investor in the economy, we will seek out public and private partnerships, apply innovative construction methodologies, and deliver new mixed tenure developments and flexible accessible homes.

Over the coming period we shall also sharpen our focus on making smart investments, in both our customers and the places in which they live, taking full account of the current challenges of cost inflation, construction skills availability and the supply chain in goods and services. We will also intensify our efforts to diversify our sources of funding harnessing our knowledge and data to make strong business cases to investors both existing and new.



To achieve Smart Investment Choices in 2025-30 our three main drivers will be:



Dynamic Delivery – broadening our presence and offer



Optimising Assets – regenerating places and spaces, exploring new income streams



Partnerships for Growth – pursuing collaboration that strengthens our impact and business model

(e.g. selling services, acquisitions, job creation and shared learning opportunities)

Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters



SBHA

Smart Investment Choices



Dynamic Delivery

1. Context

We have secured a sustainable development pipeline, aligning with regional and national objectives. Our programme, based on housing need assessments, transforms places and contributes to long-term growth. With limited developable land in the Scottish Borders, we must work collaboratively and with agility. Our housing investments are tailored to local needs, responsive to the environment, and ensure a mix of large and small developments and increase the supply of accessible homes to meet diverse customer needs.

2. Outcome

Our increased impact on housing supply in the Scottish Borders reflects a responsive approach to the unique characteristics, challenges, and opportunities of our diverse communities.

3. Action

- Being Agile, Flexible & Sustainable**
 By forging strategic relationships, shaping and seizing opportunities, we will increase local housing supply, with a strong pipeline of projects in a coherent development programme, diversifying sources of investment alongside existing funding streams.
- Innovation**
 We will further explore the use of technology and modern methods of construction to improve the delivery, performance and longevity of homes. Our mission is to design homes that not only stand the test of time but also promote healthy, safe and sustainable living environments.
- Diverse Tenures**
 Our development pipeline will align with identified demand across tenures, promoting the provision of more homes across all tenures with an emphasis open market purchases, particularly in areas of mixed tenure, expanding our role in Mid-Market Rent, key worker homes and models that deliver commercial benefits, enhancing the viability of developments.



Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters



SBIA

1. Context

We are proud of our record of transforming homes and revitalising places and buildings that no longer serve their purpose. Our commitment to transformation extends beyond the homes we own; we recognise the pivotal role homes can play in rejuvenating declining places such as town centres and that for this to be sustainable it should involve community, third or private sector partnerships. Increasing revenue streams requires making the best use of our land and buildings, including repurposing our assets to futureproof neighbourhoods.

2. Outcome

Collaboration with communities and stakeholders has transformed neighbourhoods and assets, enhancing their social and economic impact

Optimising Assets - Anchoring Place

3. Action

- **Anchoring Places**

We will work closely with local to communities on strategic projects to transform places that no longer work. This involves re-imagining buildings and places to deliver homes that capture heritage, promote healthy living and safe communities and support economic prosperity within communities.

- **Beyond Homes**

As part of an integrated Asset Management Plan, we will explore how we can diversify the use of our assets not suitable for housing to increase revenue streams and support the provision of investment in homes and services. This will include opportunities to support carbon reduction such as communal EV charging provision, battery storage for communal areas and solar gain.



1. Context

Over the last 5 years we have attracted significant resources to expand our services, the warmth of tenants homes, environmental improvements, the supply of new homes and to invest in technology. We are committed to increasing the positive impact of what we do and recognise the importance of evaluating our impact on our customers as well as on the wider social and economic environment in which we operate.

2. Outcome

Investment in homes, places, and services, combined with targeted growth, partnerships, and joint ventures, has expanded our economic and social impact.

Growing Impact

3. Action

- **Attract Resources and Investment**

We will strengthen and expand our collaborations to access funding from various sources ranging from regional growth deals such as Borderlands and City Deal to thematic funding streams. These will support the needs of tenants and encourage prosperity and growth.

- **Expand Income and Share Costs**

We will explore opportunities to share costs, sell services and joint purchasing/procurement with other RSLs or partners, which strengthen outcomes, save money and deliver efficiencies. This will include exploration of joint ventures and alternative delivery models, alongside the exploration of local frameworks that connect with long term investment priorities and linking in with third sector initiatives that encourage local economic growth and skills investment.

- **Building**

Using our capacity for growth and investment to maximise impacts on the communities we are working in. Engaging with partners, sector representatives and industry to explore opportunities for addressing skills gaps, unlocking local knowledge and increasing capacity and supporting local supply chain growth.



Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters

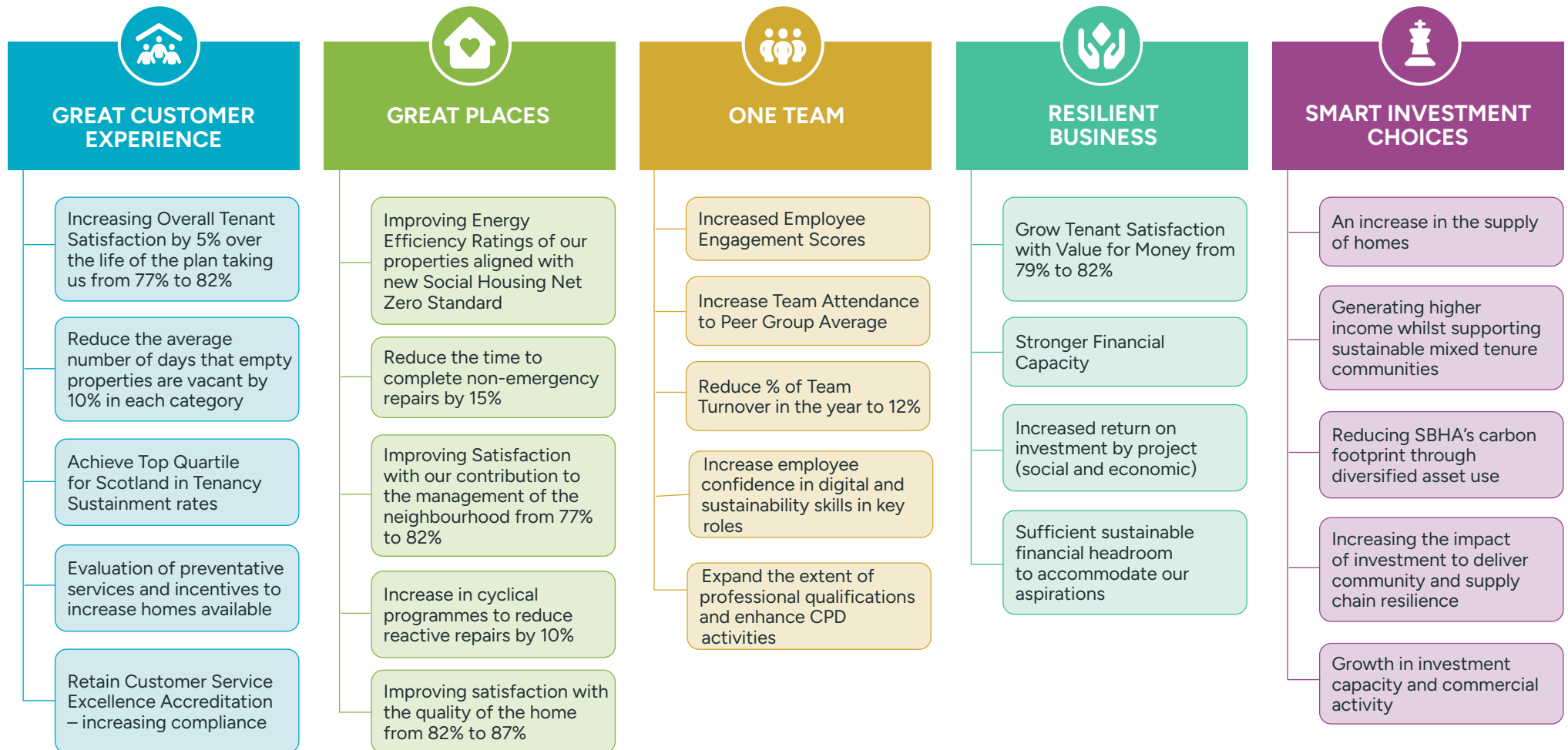


SBIIA

How we will measure success

This plan is not just about process and projects – it is about tangible outcomes. Outcomes that are set in the context of reality, that our team understand and are motivated to deliver and that demonstrate difference. For each objective we will measure success differently – some are the achievement of projects,

others are performance shifts – all focussed on outcomes that grow our impact. These measures will be built into Strategic Indicators for the Board to review and underpinned by operational measures for Team and Individual objectives.



How we will move forward

This Strategy provides us with a framework for the next 5 years and establishes how our aspirations for growth will be met. It is supported through a Delivery Plan and in the context of our 30-year Financial Business Plan agreed in February 2025.

It will be overseen our Board of Management and specific projects and themes overseen by the relevant Sub-Committees. It will be underpinned by our main Strategies and a diagram of governance and strategic responsibilities can be seen in **Appendix 2**. The cycle for reviewing Strategies will be reflected in the Delivery Plan.

In response to this plan, governance and assurance will evolve over the next five years to reflect the ambitions and opportunities to be explored. This will range from re-visiting risk appetite to developing additional management controls in new areas and that skills and expertise in governance and delivery remain robust.

Equalities impact

The “Creating Growth 2025-30 – SBHA Strategic & Business Plan 2025-30” document outlines the strategic direction and key initiatives for SBHA over the next five years. This Equalities Impact Assessment in **Appendix 3** identifies the potential impact that the commitments in this plan contain that will impact positively on disadvantaged groups and proposals of engagement going forward to ensure that diverse needs are considered.

Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters



SBHA



Compliance

This Plan has been developed in the context of the Scottish Housing Regulator guidance.

Assurance and Risk Management

This Plan has been reviewed in the context of SBHA's 9 Strategic risks. It is underpinned by a series of strategic actions and its content will be reflected in subsequent Strategies a more in-depth reflection of how the commitments address our Strategic Risk framework is provided on the next page.

Monitoring, Review and Communication

Our Board of Management and Executive Team will monitor progress of this Plan as part of the established routines of our governance. We will report progress to Tenants through the Annual Report and newsletters and through our various communication channels. This document will provide a framework for our financial and growth decisions and will be reviewed in 2027 and 2029 to ensure it adapts to any significant change as we go forward.



SBHA

Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters








Strategic Risk

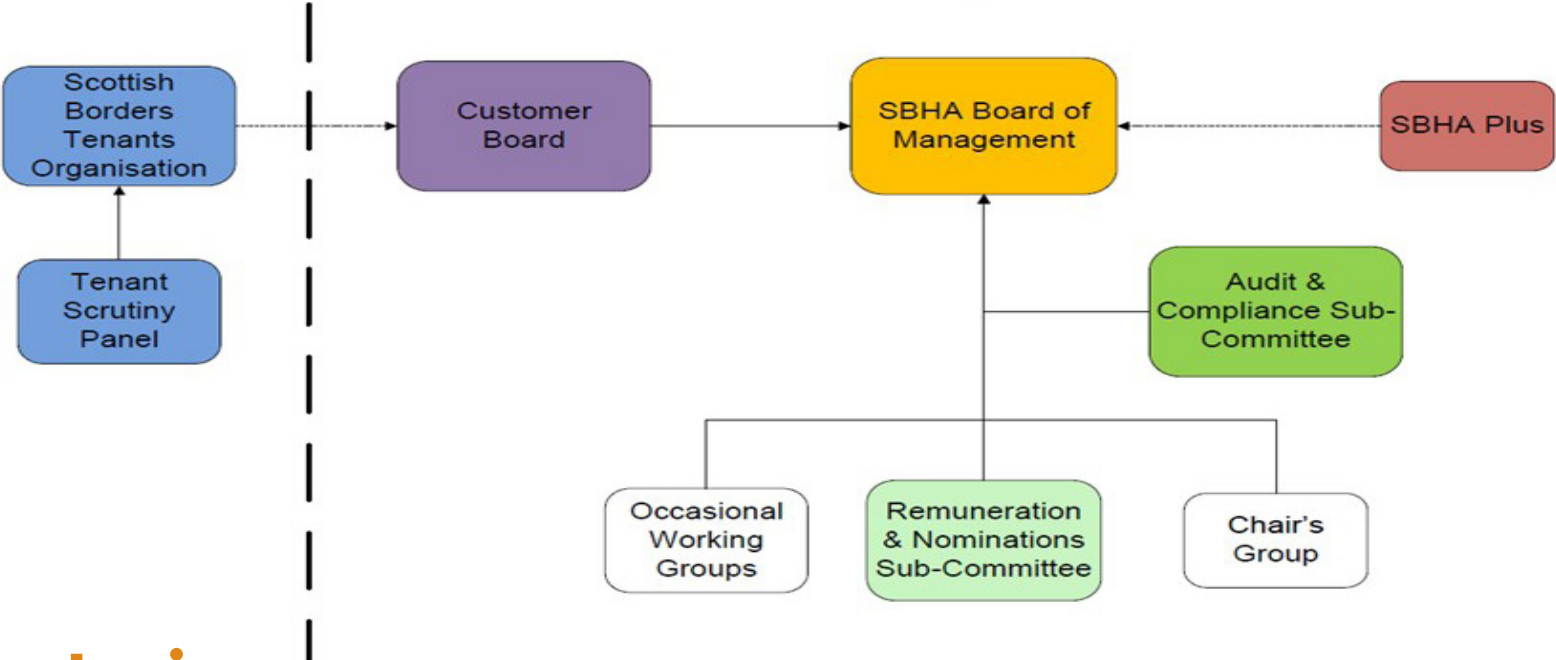
We are mitigating these risks through the following commitments:

Financial - Fail to manage our finances effectively	→	The commitments in Resilient Business address the main risks around growth and future finances and the commitment to ensuring value for money in delivery of services. There is a strong emphasis on ensuring appropriate resources for investment in current and future assets.
Confidence & Trust – Fail to build and maintain an environment of confidence and trust	→	With a strong emphasis on core services and delivering standards we are seeking in this plan to build confidence and trust. We reinforce our commitment to Health and Safety related issues, including damp and mould. We will continue to invest in and develop our IT infrastructure whilst maintaining integrity and security of systems and data.
Growth – Inability to anticipate and/or maximise opportunities to develop and grow	→	This plan recognises the value of partnerships and learning and to capitalise on opportunities as they emerge – particularly in land acquisition and funding opportunities.
Sustainability – Fail to deliver our contribution and comply to achieve net zero and mitigate the impact of climate change	→	Sustainability is acknowledged as a central theme in the plan we will build on the work so far to move SBHA’s home and activities towards carbon reduction standards and targets, developing our and tenants’ understanding of solutions and ensuring investment resources are secured to achieve the outcomes.
Recruitment & Retention – Fail to recruit and retain the right people	→	We have reinforced our commitment to investing in the learning and skills of the SBHA Team alongside reward and recognition packages, alongside seeking to attract new skills and experience in the areas of growth.
Organisational Improvement –Inability to design and implement effective improvement strategies	→	The actions highlighted in this plan reflect progress since 2020 that have delivered organisational improvement and going forward we recognise the need to address issues such as satisfaction in repairs and changing demographic and social needs.
Governance – Fail to ensure effective governance and assurance	→	In coming to their conclusions on strategic priorities, Board Members have ensured broad engagement and reflected on the key risks within the regulatory guidance. The Plan covers both the aspirations and the issues that Board Members are seeking to address and establishes a clear framework for delivery.
Collaborative Opportunities – Fail to identify and/or maximise collaborative opportunities	→	Collaboration with tenants, communities and stakeholders is identified throughout the plan. It underpins the delivery of the strategic objectives and seeks to build on existing relationships.
Government/Political Changes – Unable to adapt to government/regulatory changes	→	There has been considerable reflection on the current and future government and political priorities in developing this plan. We will continue to keep abreast of policy and strategy locally and nationally in order to adapt to future change.

The wider context

	GREAT CUSTOMER EXPERIENCE 	GREAT PLACES 	ONE TEAM 	RESILIENT BUSINESS 	SMART INVESTMENT CHOICES 
SBC Local Housing Strategy 2023-28 and the Rapid Re-housing Transition	Preventing homelessness - sustainable homes – independence- health and wellbeing.	Energy-efficient homes, reduced poverty and carbon impact, regenerated communities.			More homes in well designed, sustainable communities that increase opportunity for all and support our economy to thrive.
Scottish Borders Health and Social Care Strategic Framework	Accessible – preventative - efficient services – supporting unpaid carers.	Reducing poverty and inequalities – energy efficient homes.	Rising to the workforce challenge.	Improving effectiveness and efficiency	
Scottish Borders Community Plan 2023-6	Mitigate Poverty - promote health wellbeing – reduce domestic abuse – accessible homes – resilient communities.		Life skills for children- clear routes to jobs, invest in learning and digital connectivity -support working parents..		
South of Scotland Regional Economic Strategy and Housing Action Plan	Thriving and Distinct communities.	Green & Sustainable Economy - Flourishing place-led development.	Skilled and ambitious people - expand and adapt skills provision to meet future opportunities.	Rewarding and Fair Work - thriving Construction Sector - Strong reputation with Investors.	Innovative and enterprising Collaborate to deliver more homes More Homes Leadership & Innovation Funding Flexible and enabling planning system.
National Strategy for Economic Transformation	A fair work economy - reduce poverty and improve health, cultural and social outcomes.	Strengthen Scotland's position in new markets; create well-paid jobs from a just transition to Net Zero.	Equip people for rewarding careers – economic and social change – employers invest in skills growth.	Increase productivity and innovation.	Establish Scotland as a world-class entrepreneurial nation founded on a culture that encourages, promotes and celebrates entrepreneurial activity in every sector of our economy.
Scottish Government National Outcomes	Inclusive - resilient Healthy communities and active -live free from discrimination.	Value, enhance and protect our environment.	We are educated, skilled and able to contribute to society.	We have thriving & innovative businesses with quality jobs and fair work for everyone.	

Governance Structure



SBHA Strategies



Equalities Impact Assessment

This Plan outlines the strategic direction and key initiatives for SBHA over the next five years. This assessment aims to evaluate the potential impacts of the proposed strategies and actions on different equality groups and ensure that the plan promotes inclusivity and diversity.

Key Areas of Impact

Housing and Homelessness:
The plan addresses the Scottish Borders Housing Emergency and aims to develop new build properties, optimise the availability of existing stock and support people to sustain their tenancies. This will have a positive impact on vulnerable and disadvantaged groups, including those experiencing homelessness.

Customer Experience:
The plan aims to improve customer experience by leveraging customer-facing technology and enhancing tenant engagement and feedback. This will ensure that services are tailored to meet the diverse needs of customers and communities.

Community Partnerships: The plan emphasises the importance of community partnerships to enhance places and address mixed tenure challenges. This will promote inclusivity and strengthen community cohesion.

Net Zero Homes: The plan includes initiatives to decarbonize homes and increase energy efficiency. This will have a positive impact on low-income households by reducing fuel poverty and those groups most at risk of fuel poverty.

Skills Development:
The plan aims to invest in skills development and knowledge to connect the team with future direction. This will ensure that the workforce is diverse, well-supported and understands the diversity of its customer base and communities.

Future Action

Inclusive Consultation: The Plan builds on commitments from Voices Together Strategy (Tenant & Community Engagement) and More Inclusive Steps Strategy (Equality, Diversity & Inclusion), both of which will be reviewed during the life of this Plan. Consultation and engagement methods will continue to evolve to better reflect and respond to the diverse needs of our customers and communities.

Monitoring and Evaluation: Implementation of this Plan will include robust monitoring and evaluation framework to track the impact of the key strategic projects on equality groups and make necessary adjustments.

Training and Awareness: Existing training and awareness programs for the SBHA Team will be built on to ensure that they understand the importance of inclusivity and diversity in their work and connect with the value of "Everybody Matters".

Partnerships: We will seek to develop and strengthen partnerships with organisations that represent equality groups to ensure that needs of diverse groups are addressed in the strategic plan.

Conclusion

The "Creating Growth 2025-30 - SBHA Strategic & Business Plan 2025-30" document has the potential to positively impact various equality groups by promoting inclusivity and diversity. By implementing the future action outlined in this assessment, SBHA can ensure that the plan is equitable and inclusive for all.

The main objectives of this Equalities Impact Assessment are:



To identify any potential adverse impacts on equality groups



To ensure that this Strategic Plan promotes inclusivity



To recommend actions to mitigate any identified adverse impacts



SCOTTISH BORDERS
HOUSING ASSOCIATION

**creating great places to live
across the Scottish Borders**

General Enquiries

Tel: 01750 724444 Freephone: 0800 0193 222

Email: enquiries@sbha.org.uk

Connect with us socially



www.sbha.org.uk



Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters

