



Eildon Housing Association 5 Year Strategy

2025/26 – 2029/30



Introduction

Our new Strategy has been developed at a time when our key activities – providing high quality affordable housing and care services – have never been more needed. These issues have rocketed up the agenda as a result of increased recognition of a crisis in our housing and health & social care systems.

Eildon Housing Association was formed in 1973 in order to address these challenges in the Scottish Borders, and we have achieved many great things since then. However, we recognise that there is more to be done and this strategy commits us to ambitious actions to play our part in **supporting and strengthening our communities**.

Whilst the need for our services is increasingly recognised, the economic and financial context in which we operate remains very challenging. Many in our communities are severely affected by the cost-of-living crisis and are seeing their ability to meet their basic needs, such as avoiding being dragged into fuel poverty, severely tested. Meanwhile, economic growth, wealth creation and productivity remain significant challenges within our local and national economies. At an international level, we are living through very uncertain times with international supply chains and trade flows at significant risk, and stuttering progress against the widely recognised challenges of global warming and demographic change.

Viewing these challenges as an ambitious housing and social care provider in a rural part of Scotland is both complex and potentially daunting. We remain committed to the homes and services we currently provide and our desire to augment these over time through growth in home building and extending our service reach. However, in doing this we will remain 'agile' in our approach, being realistic and sensitive to external factors and committed to our long term strength and financial viability.

Over the period of the previous strategy, we have developed important approaches to the use of **data and analysis** to support our work, and we will continue to develop this over the course of this strategy period. In working through these challenges with our colleagues, we have alighted on the concept of '**professional curiosity**' as a unifying factor in driving our continuous improvement agenda, which will allow us to meet our ambition of **supporting and strengthening our communities**.



Strategic Context

The Scottish Borders

Our services remain exclusively focussed on the Scottish Borders region. Our activities are present across the length and breadth of this large rural region, so we understand the diverse and wide-ranging needs that exist in the patchwork quilt of settlements that make up the Scottish Borders.

The region remains the fourth lowest in mainland Scotland in terms of population density and has a population profile which is older in nature than most other parts of Scotland. It is projected that 32% of the population will be over 65 years old within the next few years.

Our Local Economy

Whilst we have grown to be one of the relatively few businesses employing more than 250 people, the vast majority of the Scottish Borders economy is characterised

by micro and small/medium businesses. Traditional industries have declined over recent decades and the main employers in the region are the large public sector. The creation of South of Scotland Enterprise in 2020 has led to a greater focus on shaping a new economic structure across the wider region, and we have worked closely with them and other strategic partners to flesh out our collective understanding of what actions and activities are required to build enterprise and resilience to meet the needs of our communities.

The Borders Housing Market

Although distinct in many ways, the housing market in the Scottish Borders suffers from many of the same issues as other parts of Scotland, the UK and the many other mature developed economies. There is a significant proportion of older housing stock that can either be in poor condition or simply not meet modern requirements. There is an

overall shortage in the quantum of housing that is required – of the right size in the right locations – and crucially, there are too many people who struggle to access housing that is affordable to them.

Despite efforts over many years, as the largest provider of new homes of any tenure in the region, the low overall level of new homes being built has resulted in shortages in supply that is being felt across our communities. These pressures are being felt through homelessness, households having to uproot to seek out accommodation elsewhere, and for too many people living in housing that is not suited to their specific needs. Increasingly it is recognised that this dysfunctionality in the local housing market is not only causing social pressures, but it is also constraining economic performance through the lack of what has become known as 'key worker' housing.

Our Partnerships

We are fortunate to be able to draw on significant skills, experience and resources from within our own team, but we recognise that many of our objectives require to be delivered in partnership with others. This includes a wide range of other organisations from the public, private and third sectors, as well as the very important contributions of our customers and the communities we operate within.

Our Legal and Regulatory Framework

As an independent registered charitable organisation, we operate within a clear framework that is designed to provide comfort and assurance to our customers and partner organisations.

We are a Co-operative and Community Benefits Society, delivering affordable housing, regulated care services and private residential lettings. In undertaking this work

we deliver best practice in accordance with the frameworks set out by:

- The Scottish Housing Regulator
- The Office of the Scottish Charities Regulator
- The Care Inspectorate
- The Scottish Government (with respect to the receipt of Housing Association Grant, other capital grants and registration as a letting agent)
- Scottish Borders Council (with respect to commissioned care and other services)
- Companies House and other legal requirements associated with a trading organisation

We are not a public sector organisation, although there are a range of requirements placed on us that are the same as other public entities, including – public procurement, freedom of information and environmental information regulations.

The policy landscape that we operate within is highly complex and requires us to keep abreast



of developments across a range of disciplines and jurisdictions. Most of our relevant policy is derived from the responsibilities of the Scottish Parliament, however there are also reserved policy areas (such as with respect to energy and many welfare issues) decided on at a UK level. A common feature across all these areas is an increasing recognition that reform of the delivery mechanisms in place to achieve policy objectives is badly needed. This was most clearly expressed by the Christie Commission report in 2011 setting out the principles of collaboration, prevention and innovation – we continue to seek to work with statutory partners in the pursuit of these objectives.

In making the case for change and influencing policy direction, we are active corporate members of the following representative bodies:

- The Scottish Federation of Housing Associations
- The Chartered Institute of Housing in Scotland
- The Coalition of Care Providers Scotland
- The Poverty Alliance
- Homes for Scotland

As mentioned above, there has been increased attention on our key areas of activity in housing and social care. This has resulted in a fast changing and dynamic picture with respect to policies and programmes that we relate to.

With respect to housing issues, the Scottish Parliament and a number of local authority areas (including the Scottish Borders) have declared 'housing emergencies'. Whilst this has brought a great deal of focus and attention on relevant matters, it also means that many actions and activities

are currently 'up in the air' whilst new approaches are developed and debated.

Similarly, previous plans to establish a 'national care service' to reform and modernise the delivery of social care in Scotland, were scrapped by the Scottish Government in January 2025, following a withdrawal of support from local authorities, trade unions and opposition parties.

Significant changes in the direction of the policy aimed at de-carbonisation have also been made, with major changes to key proposals such as requirements set out in the Heat in Buildings Bill currently before the Scottish Parliament.

This policy uncertainty is highly significant for housing and care providers, which is why we have placed the principle of 'agility' so high up in our priorities in this Strategy period.





Our Local Framework

Our local activities are focussed on well-established partnership structures within the Scottish Borders. Central to this is the Community Planning Partnership, where we are represented at Board, Delivery Group, and themed sub-group levels.

Housing issues are directed by the Local Housing Strategy (LHS), which the local authority have co-produced with a range of partners, including significant input from various colleagues within Eildon.

Sitting underneath the LHS is the Strategic Housing Investment Plan (SHIP) which translates the strategic deployment of capital support for new affordable homes into commitment on specific new build projects, where we continue to make a significant contribution.

Related to these efforts is the Local Development Plan setting out the land use planning dimension to the provision of new homes, articulating how our towns and villages will be allowed to change and grow and setting the expectations on place making.

In terms of our contribution to the delivery of social care activities and outcomes in the Borders, we are represented on the Integrated Joint Board and also the Strategic Planning Group of the Health and Social Care Partnership.

Beyond the formal local structures, we remain actively engaged in broader partnership structures such as the Edinburgh and South East Scotland City Region Deal, South of Scotland's Regional Economic Partnership and the Borderlands Initiative.

Just as importantly, we have cultivated a wide and varied network of bi-lateral relationships with large and small organisations who share common goals and objectives with us. These include on-going work with Borders College, Cyrenians, Abundant Borders, and more than 20 local community groups and food banks.

Developing Our Strategy

We were not starting from scratch when we began the process of developing our new Strategy. We bring 51 years of experience to this process and are fortunate to have a strong and experienced Board as well as a growing, committed, diverse and highly skilled workforce to draw upon in considering these issues.

We see this as an iterative process – building on past successes, learning from experience, and applying our knowledge to current and future challenges with energy and ambition.

However, we have also benefitted from reaching out to draw in other thoughts, knowledge and ideas. Our consultation exercise has focussed on three key groups:

- Our Customers (tenants, service users and residents)
- Our Stakeholders (partner organisations, clients and consultants)
- Our People (Board and staff)

We used a variety of opportunities and techniques in undertaking this work, but essentially, we focussed on a few simple questions of –

- What we do well, what we could do better and what we could do more of?
- What should we stop, start, continue?
- Offering additional meeting/discussion.

In addition to the information collected through this specific consultation exercise, we were able to draw upon a range of 'benchmarking' and customer satisfaction data that we have at our disposal to both compare ourselves to others operating in our sectors and, very importantly, to reflect the feedback we get from our customers.





The Strategy

The need for us to continue to develop and grow our services is undoubtedly clear. Whilst we can be rightly proud of the work we have done to date, it is measurably the case that there is more to be done – existing services need to be maintained and improved, unmet need requires to be addressed, new technologies and innovations need to be deployed, and investment and value needs to be maximised.

Introduction

Our strategy articulates what we think is needed and what we are committed to deliver. However, as set out in previous sections, most of the factors that impact on our organisation are in a state of flux and uncertainty.

Therefore, our commitments are contingent on the following 'macro' forces enabling us to achieve our stated ambitions:

- Interest rates and the cost/availability of borrowing
- Inflationary pressures – both at a generalised level, and also specifically in the 'basket of goods' that most directly impact on our business
- Key policy decisions not yet made
- The availability of capital grant support to meet our growth requirements – both the quantum and the rate of such support

- The availability of commissioned service contract income and conditions.
- The availability and resilience of the contracting/supplier sector to partner with us to deliver our ambitions.
- The cost and predictability of employment costs to support us recruiting and retaining a skilled and motivated workforce to deliver our important work.

Any movements in these 'macro-factors' will have a real and material impact on the delivery of our strategy and we will monitor these closely and respond to any (positive or negative) changes in an agile manner to protect our long term interest and our customers.

In pursuing these objectives, we have identified six central themes to organise our work around over the lifetime of this strategy:





Delivering for Our Customers

Our customers – both current and future are the central concern for our organisation. We remain committed to delivering high quality affordable services in all that we do. Our reputation is good and our performance is strong. However, we recognise that we don't get everything right and we are fully committed to continual improvement across all of our service areas.

Value for money – we seek to balance delivering high quality, improving services with ensuring our services remain affordable to our customers. The tensions between these competing forces continues to grow. Therefore, we are committed to undertake work (including engaging with our customers) on how we assess these issues, decide on actions, drive efficiencies in delivery and communicate decisions, progress and outcomes to demonstrate the delivery of value for money in our activities.

Responsiveness/Knowledge/Data – we have access to an enormous amount of financial, performance and attitudinal data. However, this is often difficult to handle and interpret as a result of it being held in various formats in different systems by different departments. We are working to develop a unified approach to this issue through a new Data and AI strategy which will support our focus on upskilling colleagues to be more comfortable with these tasks and spend more time interrogating and acting on real time data to inform our decisions.

Two-way Communications – we know that customers expect clarity of communications, and we also understand that people increasingly expect to be able to influence the delivery of the services they receive through recognised channels.



Our established Customer Experience Group are committed to making significant improvements to our approach to these issues by setting out clear standards that we will hold ourselves to and report on – and also use these principles to systematically review our service delivery, informed by what customers are telling us they value. In doing this we recognise that we have a large and varied customer base, so we intend to retain flexibility and choice to what we offer different customer groups based on their preferences.



Innovation and Modernisation

We have made significant steps in modernising our operations over recent years, but we know the pace of change is increasing all the time. Our service model is focussed on enabling our front facing staff to spend the bulk of their time in direct contact with our customers, with our other colleagues focussed on supporting them to achieve this. This 'one team' approach is central to our philosophy for how we expect to modernise and innovate to meet current and future challenges.

Direct Labour – Following the success of the creation of our Home Improvement Team (HIT) to deliver our modernisation programme, we will explore the opportunities to expand our in-house resource to undertake future work by trades teams. We will assess the cost/efficiency of these issues (such as VAT savings) alongside the quality and flexibility of the service to customers. As we have grown in scale as an organisation, new opportunities emerge for us to potentially bring such services in-house.

We will start by considering void repairs activity and then look to explore other areas such as reactive repairs, sustainability installations, retrofit activity and other associated work such as grounds maintenance.

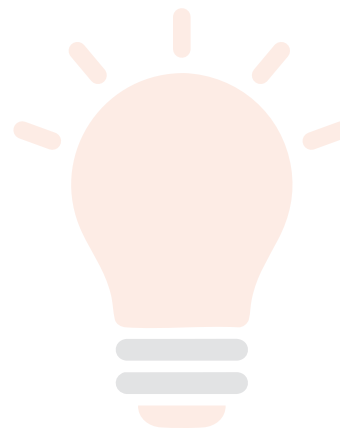
Procurement – As a diverse and growing organisation, we procure a wide range of goods and services. We are considered to be a public procurement body for these purposes and therefore need to comply with relevant regulations. Related to another priority of 'value for money' we will review our procurement practices to ensure we are selecting the right solutions to meet our needs, minimising risk to the organisation, demonstrating value and securing additional community benefit where possible, whilst being consistent with our sustainability objectives.

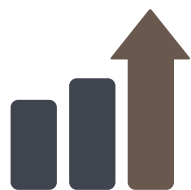
Business Improvement Strategy –

we will review and update our business improvement strategy building on our adoption of the European Foundation of Quality Management (EFQM) model of assessing performance and business management. Alongside this, we will continue to deploy our Rapid Project Evaluation (RPE) model to quickly reflect and learn from project delivery and embed improvements that this process recommends. We recognise that there are some complex and large scale initiatives set out in our strategy that require formal project management disciplines, and that there are also smaller, more micro process improvements that can be delivered in a more 'light touch' way by empowering colleagues best placed to achieve this. To ensure that we are making good progress in this area, we will re-engage with the accreditation process for EFQM and seek to progress from our current 5-star status.

Care & Repair Expansion –

Our Care & Repair service is now 20 years old and has successfully grown and survived in a challenging funding landscape. This service is distinct from most other Eildon activities as it is focussed on service users beyond our discrete customer base. We have progressed a range of activities to seek to further grow and enhance this very valuable activity, which is the leading example of a preventative service that is a stated ambition of public service reform. Current discussion is focussed on measures to relieve the experience of delayed discharge from hospital settings, which is so disruptive to the operation of the health and social care system. However, we intend to follow this up with proposals to seek to reduce the flow of patients into hospital through anticipatory measures.





Investment In Our Homes

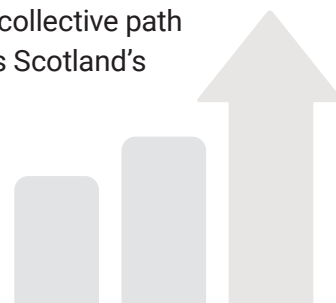
We have been building and managing homes in the Borders for over 50 years and as result we now have a large and diverse estate of property assets with a range of different needs and requirements. By any measure, our homes are of good quality and are in high demand. Nevertheless, there are a range of issues and pressures that we need to address in ensuring our homes continue to perform well for our customers and the ongoing operation of the business. As well as the ongoing challenge of repairing and upgrading our homes, we are increasingly focussing on the requirements to 'decarbonise' our properties as well as ensuring that our homes are well placed to meet the future needs of our customers.

Asset Performance – We have established a comprehensive picture of stock condition and a detailed framework for assessing the performance of our property asset base. This information architecture now enables us to undertake a systematic programme of dynamic asset management planning where we can plan our short, medium and longer term property investments in the most

efficient and effective way to deliver value and comfort for our current and future customers.

De-carbonisation and retrofit –

We are fully committed to progress our green and de-carbonisation ambitions into this strategy period. We have made excellent progress in understanding the issues, building relationships, testing solutions and planning for future activity. We have tested ourselves against external frameworks and have so far achieved a Silver award in the SHIFT scheme, accreditation as a 'Bronze' Carbon Literacy organisation, and were awarded the net zero business of the year at the Borders Chamber of Commerce awards in 2024. We are clear however, that wholesale decarbonisation of our stock can only be achieved in a realistic timescale with capital grant support from government. We will continue to bid for funds that are available where this is appropriate, whilst also lobbying for a clearer and more logical collective path to net zero across Scotland's housing stock.



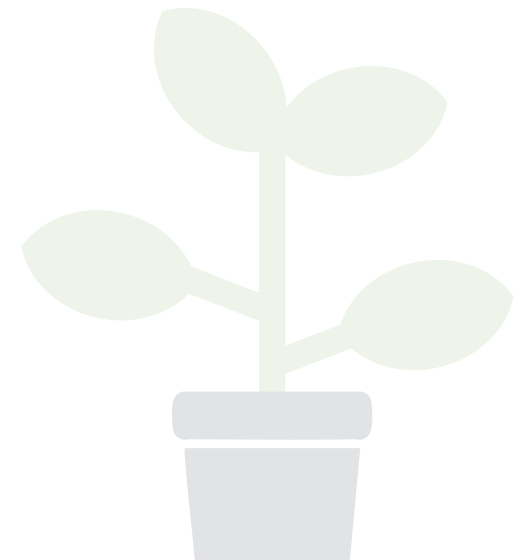


Growth And Meeting Need

We have delivered a significant and sustained growth programme over the previous two strategy periods and expect to sustain this into this current strategy. However, we will need to temper our growth ambitions to some degree as a result of the wider contextual issues that are set out elsewhere in this document. Notwithstanding this slightly more cautious approach, and given the implications of declaring a housing emergency, we will continue to make a strong commitment to addressing shortages in housing supply and residential based social care services over this period.

New Build Programme – The cost of building new homes continues to rise in a concerning way. This pressure can be explained by a range of causes but is increasingly making it difficult to promote viable projects with affordable rents. We recognise that these issues are being felt everywhere, and our partners are receptive to being as flexible as possible in terms of grant availability and other contributions.

We have also seen increasing signs of 'stress' from construction contractors with a greater degree of risk when entering into building contracts of these types. Nevertheless, we continue to have the financial capacity to support a healthy new build programme, matched with the appropriate range of skills within our team to deliver high quality homes within this challenging environment. Our capacity will allow us, all things being equal, to support a future development programme of around 500 homes over the period ahead, but we will keep this ambition under review and either expand or restrict as necessary.



New Models/Innovation – The current challenge in housing delivery is not new or unique but is widely recognised. There is a cyclical aspect to these pressures and things can change over time. Given the focus on the housing emergency, there are a range of activities underway considering what innovations in policy and delivery are possible to overcome some of these blockages. As the main provider of new homes in the Borders, we have been actively engaged in these discussions and will continue to explore and test a range of innovative models and partnerships as they emerge.

Key Workers – Social rented housing is massively oversubscribed and has a range of pressures placed on it from a wide range of groups. More recently, increased attention has focussed on the availability of housing being a key constraint of economic activity, often being described as a shortage of ‘key worker’ housing. We have been successful in promoting solutions to this challenge (notably at McQueen Gardens in Galashiels) and we are engaged in discussions about how more of these solutions can be found, without simply diverting resources from much needed traditional social rented homes. Significant

pressures are likely to continue in this regard, not least with respect to the consequences of the welcomed inward investment prospects secured through projects like the Center Parcs project planned in the Borders in the period ahead.

Supported and Specialist

Accommodation – Similar to new build affordable housing, the cost of provision of supported and specialist accommodation is becoming increasingly challenging. In addition to the capital costs of such opportunities, the revenue support for the care element of provision is under increasing pressure – both from contract income to run the services, and also the employment costs such as employers National Insurance payments and an increasingly competitive talent attraction market for the relevant workforce. We have successfully delivered a range of supported and specialist accommodation projects in recent years that have made a valuable contribution to the regional health and care ecosystem, and we will look to progress further investments. However, we will need to carefully scrutinise the viability and long-term sustainability of such investments in order to proceed.





Developing Our People

The success of our operations is based on the talent, hard work and commitment of our people. We have a highly skilled and dedicated workforce, who share a common set of values and adhere to the 'one team' culture that we have established. This approach has been retained and strengthened as our workforce has more than doubled over the last two strategy periods.

We have been able to manage this growth in workforce, whilst at the same time overseeing the successful succession of long-standing colleagues as natural turnover begins to increasingly impact on us.

We have achieved this by having a strong current employee value proposition, being creative in the management of recruitment and selection, and by ensuring all colleagues have a strong 'voice' within the organisation. We have empowered our managers and invested heavily in training and development opportunities at all levels in our workforce.

However, we recognise the world of work has changed and will continue to change. This is a longer-term trend, which was exacerbated by the experience of lockdown through the Covid Pandemic.

Whilst we can reflect that our efforts to date have been innovative, comprehensive and, by any measure, successful, the continued pressures in the 'battle for talent' mean that we should undertake a review to inform our future approach to people, talent and development.





Supporting Our Communities

Although we operate Borders wide and have a presence in 50 different communities in the region, we can legitimately claim to be a community anchor organisation. We draw our workforce from across the region, we engage with a wide range of suppliers and local contractors (we estimate that around 80% of our expenditure is retained in the region), and we have ongoing partnerships and activities beyond our core service locations.

From Care & Repair, through our community food hub, to work with community growing, and including our work ensuring older people remain active and engaged, we have a wide portfolio of community activity work.

We have other themes in progress and for future development, such as community and sustainable transport and digital inclusion through provision of devices, connectivity and skills support.

In support of these activities, we are keen to position ourselves to plug gaps and provide support rather than replace or duplicate existing services or activities. In doing this, we have developed (and will continue to progress) a range of productive relationships with fellow charities, social enterprises and community groups operating across the region.

We will continue to develop our capability to secure funding from a wide range of sources and will remain focussed on delivering productive and sustainable interventions to benefit our communities.

We will continue to creatively use community benefit income derived from a range of our core contracting activities in support of these initiatives.



Delivery

Based on the principle of *'agility'*, informed by an improved focus on *data and analysis*, and underpinned by an ethos of *'professional curiosity'*, this strategy will be delivered through the following framework.

Our 5 Year strategy is our key corporate document – with a 5-year time horizon, reviewed every three years.

This is supported by an annual Strategic Implementation Plan which sets out in detail the key strategic activities and projects that will be progressed over the course of that year.

Sitting below this is a series of Departmental Action Plans detailing the respective departments' operational commitments for the year.

At an individual level, colleagues agree a set of priorities with their manager using our newly established iMaD process (I make a difference).

This corporate planning framework provides a clear line of sight (Golden Thread) for all colleagues, so everyone is connected with the delivery of our strategy.

Whilst the corporate planning framework is a relatively dynamic process, this sits alongside the more stable articulation of our purpose, values and strategic objectives.

Purpose – The Eildon Group, delivering excellence in the provision of housing care and support services for the people and communities that we support.

Values – *Caring, Committed, Connected, Creative*

Strategic Objectives

- 1 Governance**
– ensure that we continue to have strong leadership of the Association
- 2 Financial Viability**
– protect the long-term financial strength of the Association
- 3 Housing and Support Services**
– deliver improvements and a more responsive service to our customer base
- 4 Care Services**
– enable people to live independently in their own home
- 5 Property Assets**
– invest in our property assets to ensure a targeted approach to address need
- 6 Organisational Development**
– maximise our impact by ensuring we operate effectively and efficiently, developing and training our people to excel.



Monitoring and Evaluation

As set out, we have a corporate planning framework that articulates a set of commitments and activities that we can track progress against.

This ensures we can see how we are progressing at any time and be accountable to our customers, regulators, funders, partners – and also, our Board and colleagues.

We have a recently reviewed performance framework that draws upon a range of indicators and survey data, and we regularly reflect on these and report to our Board on a quarterly basis.

We compare ourselves with a range of other organisations operating similar services, through analysis of detailed benchmarking data.

We publish a range of information on our website and produce an annual performance report for our customers.

We will continue to communicate widely on our activities and seek input and feedback to help us understand our impact and drive improvements in our performance.

We want to continue the conversation

We have been through a rigorous process in developing our new strategy, but we recognise things change all the time. So, we are always open to feedback, suggestions and new ideas.

We would love to hear from you and we have a range of options for you to engage with us – check out our contact details on the back page.

How to contact us

We welcome your feedback – there are many ways to let us know what you think.



The Weaving Shed, Ettrick Mill,
Dunsdale Road, Selkirk TD7 5EB



Customer Service: 03000 200 217



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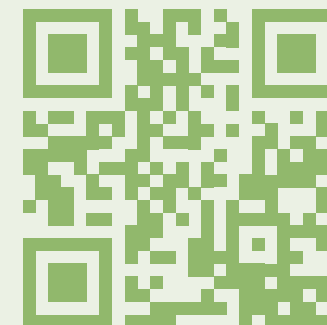
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Caring, Committed, Connected, Creative