

# Hjaltland Housing Association

Business Plan  
2025 - 2030



# Welcome to our Business Plan



This Business Plan sets the vision, framework, expected outcomes, performance standards and resource allocation to support our strategic objectives.



The Association aims at continuous improvement in service quality. It is intended that the internal business plan will be developed through the use of a series of short-term action plans arising out of long- and medium-term strategy targets.



This will improve the use of resources and ensure the delivery of a value for money product as defined by the Association's Management Committee for a minimum five-year planning period.

# About us



## The Beginning



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Hjaltland Housing Association Ltd was created from a merger in 1980 between Scottish Airports Ltd, formed in 1974, and the then Hjaltland Housing Association, formed in 1975.

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These associations were originally formed to aid the Shetland Islands Council in providing housing for incoming oil industry workers. Up until 1982, the Association provided 88 houses, most of which were family homes.

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By March 2025, the Association had grown to provide 885 homes, distributed throughout Shetland from Unst to Sumburgh, and from Sandness to Whalsay.

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This ensures we are delivering high quality homes and services to communities throughout Shetland. Just over half the Association's houses are situated in Lerwick.



# Our Vision: Providing Homes, Supporting Communities

## Our Mission Statement

**We will provide high quality affordable homes and services in communities where people are proud to live and work**

## Our Values

**Teamwork** – Working together as one team to the benefit of our customers. To demonstrate and extend trust in each other.

**Openness** – We offer a people focused service that is centered in fairness and integrity. We believe in being open, honest and respectful in everything we do.

**Ownership** – We expect our staff to take responsibility for their actions and give them the freedom to do their job in a positive working environment.

**Quality** – We value quality in everything we do from the standard of our product to the level of service we provide. We take pride in making a difference in communities and providing continuous improvement

**Innovation** – We seek new ways of working to ensure our services and assets are fit for the future.



# Our five key objectives

To provide good quality, affordable homes that offer value for money and meet net zero targets

To assist people to live well in their homes through a range of services

To provide opportunities for people to participate and influence decisions by being open and transparent

To support communities throughout Shetland

To maintain financial strength and grow the business sustainably



# Objective 1 – To provide good quality affordable homes that offer Value For Money and meet net zero targets

Deliver approved annual  
development programme

Ensure properties are well  
maintained and offer good value  
for money

Ensure properties are adaptable  
to people's changing needs

Meet net zero targets through  
energy efficiency works,  
reducing energy consumption  
and providing affordable warmth  
to Association tenants.

\*Statistics taken from SHR  
Annual Report

## Key Performance\*

100% of our homes meet EESSH and SHQS standards  
88% tenants satisfied with the quality of their home

## What we have achieved

48 New affordable homes in 2023/24, including 10  
shared equity for first time buyers  
4 new homes scheduled and on site in Walls  
Over £2.3 million spent over the last 3 years on major  
repairs

## What we are going to achieve (in next 5 years)

Commencement of Staney Hill project  
63 new homes 2024-2028  
Ensure properties are well maintained and efficient to  
heat by refreshing our design guide.  
Pilot new energy efficiency projects

We will continue to work with other stakeholders to  
provide support to those tenants affected by fuel  
poverty.

Ensure properties are adaptable to people's changing  
needs working with SIC, IJB and NHS

Continue to use benchmarking and innovative ways of  
working and review the range of tools available to  
measure value for money

Through our Asset Management Strategy, we will  
consider the works required to bring the remaining  
properties up to EESSH2 and Zero carbon requirements  
standard

## Objective 2 – To assist people to live well in their homes through a range of services

Support people in their homes through the Associations Financial Inclusion service

Assist people, in all tenures, to live in their homes and communities as their needs change throughout their lives.

Help people to sustain their tenancies by providing quality and creative support services

Support people to make positive connections within their communities

### **Key Performance**

98% New tenancies sustained for more than a year

Repairs satisfaction 99%

### **Some of our achievements over the year**

Distributed £75,000 of external funding to support households struggling with the cost of living during 2023/24

### **What we will focus on going forward**

Support for tenant in their homes through the Associations Financial inclusion service

Assist people, in all tenures, to live in their homes for longer as their needs change

Provide a quality, support service

Support people to sustain their tenancies and reduce homelessness.



# Objective 3 – To provide opportunities for people to participate and influence decisions by being open and transparent

Use feedback from  
customers to drive for  
continuous improvement

Progress tenant scrutiny and  
support the Tenant Focus  
Group

Equip staff with the  
knowledge, skills and  
confidence to deliver an  
excellent customer  
experience

Promote the benefits of the  
Association Membership  
scheme to tenants

## Key Performance

91% satisfaction with overall service HHA provides  
95% tenants feel we are good at keeping them  
informed about services & decision

## What we have achieved

Improved complaints service

Tenant participation strategy and action plan

## What we are going to achieve (in next 5 years)

Deliver Tenant Participation Action Plan

Improve communications with tenants

Support Tenant Focus Group to provide scrutiny on  
the Associations activity

Equip Staff with the knowledge, skills and  
confidence to deliver an excellent customer  
experience

Continue to seek and maintain investor in people  
(Platinum) accreditation as a framework to assess  
how well Hjaltsland supports our staff at work.

# Objective 4 – Supporting communities throughout Shetland

Support communities to reduce and alleviate inequalities through community wealth building

Work closely with our strategic partners to enable people to be supported within and by their communities

Support community development organisation to achieve their goals

Support the Local Authorities Rapid Rehousing/Homelessness action plan

## **Who we already work with**

Hjaltland Trading Ltd (One Stop Shop)  
Shetland Island Council  
Integration Joint Board  
Shetland Strategic Planning Group  
Shetland Net Zero Energy Forum  
Rural & Island Housing Association Forum  
Highland & Island Housing Associations Affordable Warmth

## **What more we want to do**

Work with people to improve their communities and contribute to alleviating inequalities  
Support community development and social enterprises through partnership working and wider role activity  
Improve the understanding of Hjaltland's role supporting communities

# Objective 5 – To maintain financial strength and grow the business sustainably

Do not over-extend  
through excessive  
borrowing

Ensure positive cashflow  
to meet business needs

Achieve positive audit  
outcomes

Achieve covenant  
compliance on loans

Consider impact of risks,  
such as global pandemics,  
on the business model to  
ensure long term viability

## Key Performance

All loans achieve covenant compliance levels.

What we have achieved

Hjaltland continues to ensure long-term economic strength through careful financial management and robust scenario planning.

Successful internal audits have assisted us in developing a robust system to support the resilience of the Associations Governance.

The external audit shows that the financial statements show a true and fair view of the state of the Associations affairs.

What we are going to achieve (in next 5 years)

Do not over-extend through excessive borrowing

Ensure positive cashflow to meet business needs

Achieve positive audit outcomes

Achieve covenant compliance on loans

Consider impact of risk, such as global pandemics, on the business model to ensure long term viability.

# Risk and Finance



We have a Risk register that is regularly updated and reviewed. This is alongside annually updating the SWOT analysis.



We regularly report performance against a number of loan portfolio and financial metrics a part of our governance structure



All risks are regularly discussed at the Audit & Risk Sub Committee meetings as part of the governance arrangements.



We regularly assess and update our 30-year plan, along with annually reviewing our assumptions and stress testing of the Business Plan.



HHA is a financially strong organisation, with an annual turnover of over £5m.



Alongside this, we review the tenant rent affordability on an annual basis and use this information as part of our rent setting process

# Board Members

- Colin Nicholson (Chair)
- Karen Eunson (Vice Chair)
- Lucy Lawson (Treasurer)
- Neil Manson (Chair Audit & Risk)
- Agnes Tallack
- Andrew Lyall
- Robert McGeady
- Emma Perring
- Pamela Shead
- Theo Smith
- Robert Bell
- Kevin Sandison
- Robert Abernethy





## Tenant Focus Group

Our Tenant Focus group meets on a regular basis to discuss and provide input on our various housing issues, such as maintenance and anti-social behaviour policies to name a few with the goal of improving our services and help make changes to policies.

We want to hear tenant views and if you are interested in joining our Tenant Focus Group, please contact your housing officer who will be able to help.



# Information

Find out more at [www.Hjaltland.org.uk](http://www.Hjaltland.org.uk)  
Telephone 01595 694986 | Email  
mail@hjaltland.org

The Association has Charitable Status granted  
by the Inland Revenue.

Registered Office:  
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ZE1 0LZ

Financial Conduct Authority Registration No:  
1832 R(S)

Registered Housing Association No: HAL 127

Registered Scottish Charity No: SC031954

Factoring Registration No: PF000360