

# Making homes and lives better

## Our five-year strategy 2026-2031

April 2026





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# Building on strong foundations

## Highlights from our 2021-2026 strategy

### New ways of working

Successfully introduced a new operating model

### A workforce that feels valued

Retained Investors in People (IiP) Platinum, the highest level of accreditation for people management

### High tenant satisfaction

**92%+**  
tenant satisfaction

### Delivering much-needed new homes

**Nearly 400**  
new affordable homes developed

### Reducing homelessness

**Nearly 500**  
homes to homeless households

### Financially resilient

**A+ credit rating**  
retained

### A customer-focused culture

Retained Customer Service Excellence

### A strong customer voice

A redefined, reshaped approach to customer engagement

# Strategic context

Our 2026-2031 strategy is set against the backdrop of the Scottish Government declaring a national housing emergency in May 2024. The legislative context is also changing through the Housing (Scotland) Act 2025, which introduces new duties for landlords, in particular in relation to homelessness and a Scottish equivalent of Awaab's Law to strengthen requirements around damp and mould. Housing is recognised as a key policy priority at both the national and local levels.

Demand for affordable homes continues to outstrip supply across Scotland and homelessness services are under acute pressure. This pressure will continue and building new homes alone will not be enough. Acquisitions, investing to bring long-term voids back to a lettable standard and converting buildings to housing will also need to be part of the solution.

The introduction of Awaab's Law highlights our responsibility to maintain comprehensive stock condition and repairs data. This data is vital for understanding the condition of our customers' homes and guiding investment decisions. It also reminds us of the importance of putting customers at the heart of everything we do.

The forthcoming Social Housing Net Zero Standard (SHNZ) will replace the post 2020 Energy Efficiency Standard for Social Housing (ESSH2), requiring a fabric-first approach, clean heating systems, and improved ventilation. Delivering this transition

at scale will demand significant capital investment, supply chain capacity, and tenant engagement. There remains a lack of certainty over what, if any, grant support will be available to support local authorities and housing associations with capital investment to achieve the standard.

At the same time, rising costs, inflation, and interest rates impact our ability to invest in new homes, existing homes and services. These pressures also impact our customers, with the costs of running a home, from food to heating, putting additional strain on household finances.



The need to recognise the challenges our customers face and be able to respond to their needs has never been in sharper focus. That goes beyond the basics of treating customers with dignity and respect and demands that landlords have services which can truly respond to individual needs. Collaboration is vital here. Breaking cycles of disadvantage

and truly providing person-centred support means better data, customer-focused policies and processes, listening to customers and acting.

This context underlines the need for a strategy that balances building new homes, investment in existing homes, customer experience, and financial resilience, while having a clear focus on meeting regulatory obligations and supporting Scotland's long-term transition to a greener housing system.

# How we developed our strategy

Our strategy is a product of extensive engagement and consultation with our customers, staff, governing bodies and key stakeholders.

Over 230 customers engaged with us about what their priorities are for this strategy, ranging from small, independently facilitated focus groups, to our existing engagement and scrutiny structures and a

survey open to all customers and prospective customers.

We identified clear priorities for our customers during this engagement.

The priorities identified by our customers were shared by our staff, Boards and partners and have directly influenced the priorities within the strategy. We held local

strategy workshops with staff, with feedback showing the top priority for our people is investment in our neighbourhoods, with repairs and value for money also being the most discussed themes.

## Key customer priorities:

### Safety and security

Customers want to feel safe in their home and neighbourhood

### Invest in existing homes

Customers want quality, comfort, and energy efficiency

### Transform communication and customer contact

Excellent communication creates trust and satisfaction

### Continue to improve the repairs experience

Customers want consistent, high-quality, and timely repairs completed right first time

### Create pride in place

Enhance local environments, which matter to wellbeing

### Keep rents fair and transparent

Customers want to feel their rent is affordable and value for money

# Our purpose

Making homes and lives better

# Our vision

Our homes and neighbourhoods are places we, and our customers, are proud of.

We listen, we learn, and we deliver what matters most to them

# Our values

**Excellence:** we proactively pursue the highest standards

**Inclusion:** every voice matters and is treated with respect

**Ambition:** we are bold, innovative and challenge ourselves

**Trust:** we take pride in always doing the right thing

# Our strategic plan... in a page

## 2026-2031 strategy – Making homes and lives better

### Our purpose

Making homes and lives better

### Our vision

Our homes and neighbourhoods are places we, and our customers, are proud of. We listen, we learn, and we deliver what matters most to them

Our ambition

Homes and neighbourhoods to be proud of

Personalised services

Better lives

Delivering sustainable value

Our strategic direction

**Excellence**  
We proactively pursue the highest standards

**Inclusion**  
Every voice matters and is treated with respect

**Ambition**  
We are bold, innovative and challenge ourselves

**Trust**  
We take pride in always doing the right thing

Our values

Data

Investment in existing homes

People

Development and regeneration

Execution and enabling

Funding

Partnerships

Customer engagement

### Performance management framework and governance

Results

Enabling the delivery of this five-year strategy are key strategic frameworks and supporting approaches. A strong, people-focused performance approach and sound governance arrangements allow us to navigate our strategic direction with confidence, monitor our progress and report our results.

# Our strategic themes and objectives to 2031

Our strategy is structured across four themes, reflecting the priorities of our customers, staff and key stakeholders.

Within each strategic theme, we have identified specific objectives we want to achieve. This strategy sets out how we will achieve these objectives and how we will measure our progress.

Strategic theme	Strategic objectives		
Homes and neighbourhoods to be proud of	Maintain and enhance homes to meet the Wheatley Standard	Create thriving neighbourhoods, collaborating with customers and partners	Lead the way in expanding the supply of affordable, quality homes
Personalised services	Connect with customers through proactive, tailored communication	Enhance and apply what we learn to drive customer-focused services	Deliver seamless services to meet customer needs
Better lives	Make the largest landlord contribution to ending homelessness in Scotland	Shape powerful partnerships to alleviate poverty and open doors to new opportunities	_____
Delivering sustainable value	Nurture and invest in our staff, recognising their contribution	Drive effective solutions, harnessing digital capabilities and data assets	_____
	Ensure financial efficiency today, prepared for tomorrow	Grow our reputation as an ethical, trusted business	_____

## Key strategic results

- 90%+ customer satisfaction
- 500 homes allocated to homeless households by 2031
- At least 400 new homes by 2031
- Exceed all requirements on addressing damp and mould under Awaab's Law
- Investor's in People (IiP) Platinum retained with staff satisfaction over 90% by 2031





Theme 1

# 01 Homes and neighbourhoods to be proud of

**Loretto Housing in 2026:** Our customers continue to tell us that investment in their home and a repairs service which maintains their home to a high standard remain key priorities. Our customers also tell us it is not just about inside their home, but that investing in common areas and the local environment contributes to them feeling proud, safe and secure in and around their home.



South Crosshill, Jim Callaghan



South Crosshill



Our objectives over the next five years:



1: Maintain and enhance homes to meet the Wheatley Standard



2: Create thriving neighbourhoods, collaborating with customers and partners



3: Lead the way in expanding supply of affordable, quality homes

We now want to build on the investment spent during the life of our last strategy to improve and modernise our existing homes. Our Asset Strategy and Strategic Asset Investment Plans set out the key drivers for asset investment and management, but we want to go further and set a minimum standard all customers can expect: a Wheatley Standard.

As part of Scotland's leading housing, care and property management group, we recognise our responsibility to continue to step up and play an important role in addressing the housing crisis and increase the supply of homes of different tenure types.

**Loretto Housing in 2031:** Through the Wheatley Standard, our customers will be clear on the quality of home they can expect from us. By having a single view of each property, we are clear on where every customer's home is relative to the Wheatley Standard and have a clear plan for all homes to achieve it.

We will know how our homes measure up to this demanding standard and have a clear plan to ensure every single home meets it. Warm, safe, and decent homes in thriving neighbourhoods where customers feel proud and secure will be synonymous with Loretto.

This will be achieved through targeted investment, strategic asset management, extensive new-build, a proactive approach to repairs, community engagement, and leveraging our relationship with local authority partners.

# Establish the Wheatley Standard and enhance homes to meet it



We recognise that the current published Scottish Government standards for social housing fall short of both our expectations and those of our customers. That is why we will create an ambitious Wheatley Standard.

For a home to meet the Wheatley Standard it must:

- ▶ be free from disrepair, meet the SHQS (Social Housing Quality Standard) and future SHNZ requirements;
- ▶ be compliant with all building safety requirements;
- ▶ until SHNZ is in place, be energy efficient with an EPC of at least 'C', unless this is technically or economically impractical;
- ▶ have modern internal components including kitchens, bathrooms, windows and heating systems;
- ▶ have external fabric, hard surfaces, back courts, bin areas, external doors, soffits, fascias and rainwater goods, and internal stairwells that are in a good condition;
- ▶ have an external environment which achieves the five-star Keep Scotland Beautiful (KSB) standard.



East Lane, Paisley



Croy Hill, Croy



Beardmore Street, Clydebank



Kippen Gate, Glasgow



Maintain and enhance homes to meet the Wheatley Standard	
<b>Wheatley Standard baseline</b>	<ul style="list-style-type: none"> <li>• Design an assessment framework and criteria, reflecting the Wheatley Standard against which each property can be assessed.</li> <li>• Systematically assess each property – we will utilise data from various sources, including repairs history, stock condition assessments and energy performance to provide a ‘single view of each property’ – against the Wheatley Standard, and develop a road map for each property to achieve and maintain the standard.</li> <li>• Publish in the first year of the strategy our assessment of the number of properties that meet the standard, and details of areas where investment is needed to bring those that do not to meet it. Use this assessment as the baseline for measuring progress and more efficiently direct our Strategic Asset Investment Plan.</li> <li>• Aim to reduce the number of homes not meeting the Wheatley Standard from the baseline each year.</li> </ul>
<b>Homes where our customers can feel safe</b>	<ul style="list-style-type: none"> <li>• Continue to deliver our building safety requirements including annual gas safety checks, five-yearly electrical inspections, checks to common areas such as, lifts and water tanks, and specialist condition and fire safety inspections.</li> <li>• Proactively address damp and mould, as a top priority, including through integrating smart monitoring devices and delivering workforce training to support early identification, effective treatment and sustainable, lasting solutions.</li> <li>• Update our policy approach to damp and mould to reflect requirements from Awaab’s Law and enshrine specific tenants’ rights within the policy, including the right to request further investigation.</li> <li>• Enhance our assurance checks and customer follow-up to ensure customers are satisfied with how we handled damp, mould or leaks in their home and that no issues remain.</li> <li>• Work with the Scottish Government as it develops its approach to Single Building Assessment, and implement these requirements in a structured and phased manner.</li> </ul>
<b>Energy efficient homes</b>	<ul style="list-style-type: none"> <li>• Unless it is technically or economically not possible, deliver investment to ensure all our homes meet the minimum fabric requirements in SHNZ once finalised, and, in advance of this, ensure our homes are at least EPC C by 2031.</li> <li>• Where it is not technically or economically feasible to meet the SHNZ requirement or in advance of this EPC C, maximise the delivery of achievable fabric improvement works.</li> <li>• Explore modern, affordable future heating options, including district heating and links to wider heating networks.</li> <li>• Ensure the heating systems in our homes are easy to operate and cost, effective for our customer, while recognising constraints such as availability of suitable alternative heating options, future net-zero requirements and energy market considerations.</li> </ul>
<b>Investing in customers’ homes</b>	<ul style="list-style-type: none"> <li>• Develop and deliver targeted investment strategies for specific property types or issues, properties in mixed tenure blocks and specific property issues such as damp, mould and leaks.</li> <li>• Make sure we strike the right balance between investment and keeping rents affordable through a needs-based investment approach, based on up-to-date information on stock condition.</li> <li>• Deliver upgrades so no properties have internal components beyond what a stock condition assessment would consider to be their reasonable economic life.</li> <li>• Develop and consistently deploy cyclical maintenance programmes, including gutter, soffit and fascia cleaning, fence, door and outdoor painting, and explore models that maximise impact for the money available.</li> <li>• Ensure customer engagement continues to inform priorities, and that our asset investment, aligns with Neighbourhood Plans which we will publish and deliver with partners as required.</li> </ul>



Create thriving neighbourhoods, collaborating with customers and partners	
<b>Pride in place and community</b>	<ul style="list-style-type: none"> <li>• Develop, with customers and partners a common understanding of ‘neighbourhood’, recognising this will differ according to localities or property type.</li> <li>• Enhance our neighbourhood approach by developing standards informed by local priorities, customer engagement and data with every neighbourhood achieving the Keep Scotland Beautiful (KSB) five-star standard.</li> <li>• Work in partnership with key stakeholders to reduce anti-social behaviour within our neighbourhoods.</li> <li>• Reduce fly-tipping and revitalise underused green spaces in partnership local authorities and community groups.</li> </ul>
<b>Safe and welcoming communities</b>	<ul style="list-style-type: none"> <li>• Review our anti-social behaviour approach and Community Improvement Partnership (CIP) to ensure it is delivering sustained impact in our neighbourhoods for the benefit of customers.</li> <li>• Through partnership, CIP and local policing, work closer than ever to share knowledge and intelligence, co-ordinate services and provide support so our customers feel safe and secure. We will do this through enhanced structures and sharing resources including our through Neighbourhood Forums and through Communities of Excellence.</li> <li>• Expand environmental service offering and support community-led initiatives, with priorities driven by customer-led walkabouts, engagement and real-time feedback.</li> <li>• Explore and expand the support we can provide together with local partners, being particularly mindful of customers who require extra help, recognising the diversity of our customer base and their needs.</li> <li>• Strengthen multi-agency partnerships including with local government and community groups, to address waste management, green space maintenance, and vacant land.</li> <li>• Evolve community safety partnerships, including with the Scottish Violence Reduction Unit and Scottish Community Safety Network, to better understand issues affecting our neighbourhoods and co-create solutions.</li> <li>• Look to extend sharing and use of neighbourhood data with key partners and undertake experiments to trial new approaches to solve issues faced by our customers.</li> <li>• Take a resolute approach to preventing and addressing discrimination and harassment in our neighbourhoods, fostering environments where everyone feels respected and safe.</li> </ul>
<b>Empowered customers</b>	<ul style="list-style-type: none"> <li>• Increase engagement with customers, including new and younger household members, through education awareness raising exercises to ensure understanding and fulfilment of shared responsibilities to upkeep surroundings and maintain welcoming communal spaces.</li> <li>• Deepen our understanding of customer behaviours utilising and enhancing our customer insight mechanisms and develop key messaging to provide clarity around our services and responsibilities.</li> <li>• Work closely with Police Scotland and local authorities to promote and support good neighbourliness and responsibility for maintaining welcoming and safe communal spaces.</li> </ul>



Expand supply of affordable, quality homes	
<p><b>Deliver new, high quality homes to help alleviate the housing crisis</b></p>	<ul style="list-style-type: none"> <li>• Strengthen strategic relationships with council partners and private developers to expand the development pipeline, seeking to develop a programme level agreement for new homes which provides efficiency and certainty of delivery.</li> <li>• Diversify funding sources and explore innovative housing models and acquisitions to unlock capacity for new-builds, which is aligned with the Scottish Government's commitment to £4.9bn funding of the Affordable Housing Supply Programme over four years.</li> <li>• Evaluate pilot projects, including from elsewhere in Wheatley, and integrate lessons learned and the voice of the customer into future development construction and delivery approach.</li> <li>• Use customer feedback to review our design guide and specification.</li> <li>• Work with local government and the Scottish Government to purchase suitable homes on the open market to supplement our available housing stock.</li> </ul>
<p><b>Regenerated, rejuvenated communities</b></p>	<ul style="list-style-type: none"> <li>• Develop, as part of our organisation-wide approach, new and underutilised funding models, such as Partnership Support for Regeneration, to deliver affordable home ownership in areas where there is currently vacant land.</li> <li>• Explore opportunities with our partners for wider regeneration projects, which support the delivery of mixed tenure housing and address wider community needs and aspirations.</li> </ul>
<p><b>Homes fit for the future</b></p>	<ul style="list-style-type: none"> <li>• Enhance our understanding of future trends and customer needs, further embedding the analysis of the demographics of our prospective customers to inform our development programme such as, for example, building larger family homes.</li> <li>• Development and regeneration efforts will emphasise the need for improved amenities such as playparks, recreational spaces, and local infrastructure which we know are important to customers.</li> <li>• Use the learnings from organisation-wide demonstrator projects, customer satisfaction feedback, trends analysis and legislative requirements to inform future updates to our design guide.</li> </ul>

## Outcomes

### Customer priorities met:

- Safety and security
- Invest in existing homes
- Create pride in place



### Strategic result

90% customer satisfaction with the quality of their home

**We will measure success through:**

- at least 99.9% of our homes meeting SHQS;
- the percentage of homes that meet the Wheatley Standard;
- all our homes, except where it is not technically or economically possible, being EPC C by 2031 unless this measure is replaced through the SHNZ.



### Overall result:

90% of customers are satisfied with our contribution to the management of their neighbourhood by 2031

**We will measure success through:**

- 90%+ of our customers that feel safe and secure in their home;
- 100% neighbourhoods maintaining KSB five-star rating.



### Overall result:

Net increase of affordable homes by at least 425 by 2031

**We will measure success through:**

- annual progress with our development programme against both social and mid-market targets;
- completion of the Duke Street Conversion, bringing a historic building back into use;
- satisfaction with new homes annually with a target of 95%.

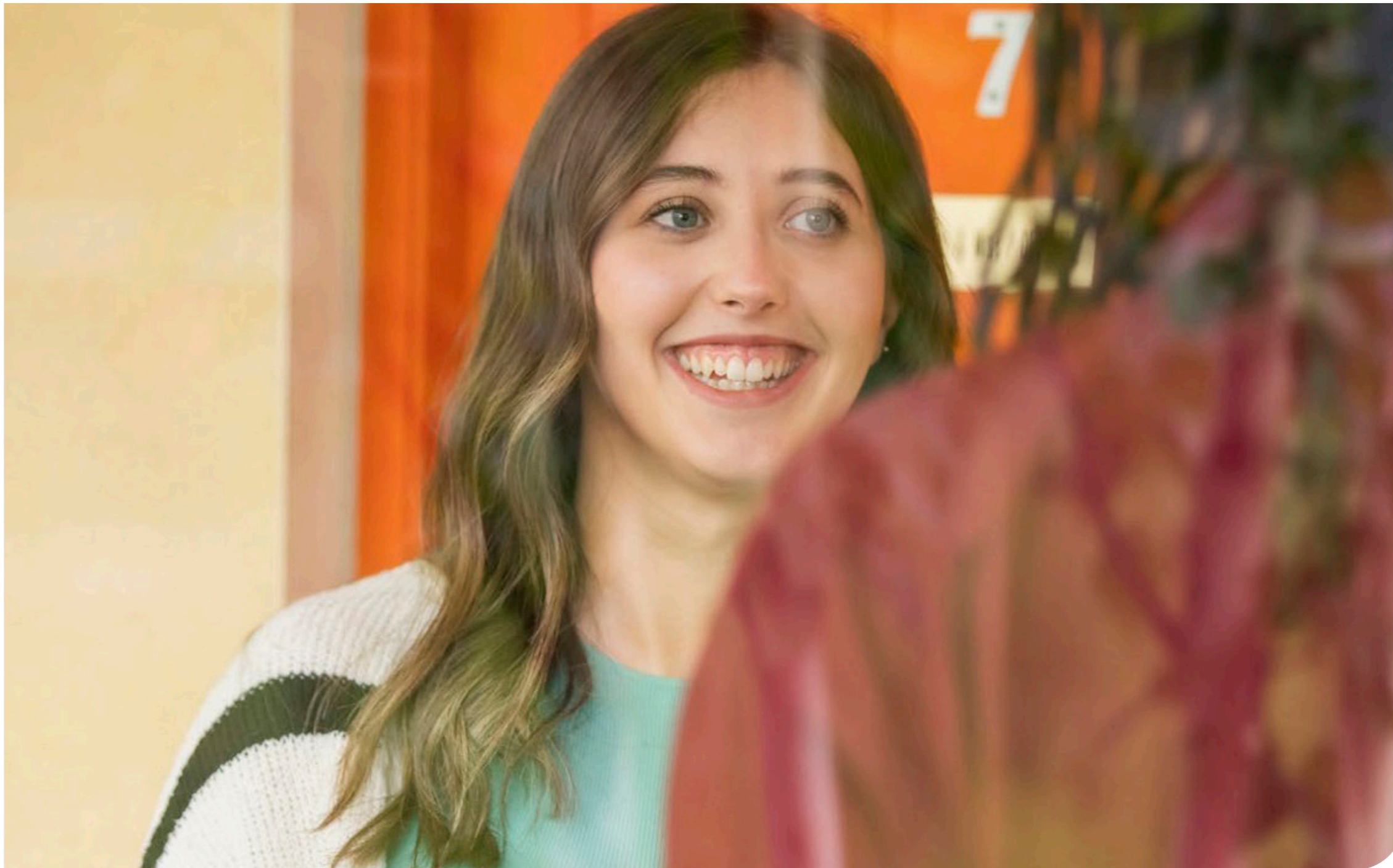
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Theme 2

## Personalised services

**Loretto Housing in 2026:** Our previous strategy focused on tailoring services for an exceptional customer experience, using local teams and a geographic approach. We strengthened wraparound services, launched the Customer First Centre, and enhanced repairs through specialist teams and partnership with our repairs provider, City Building (Glasgow).





**Our objectives over the next five years:**



**1: Connect with customers through proactive, tailored communication**



**2: Enhance and apply what we learn to drive customer-focused services**



**3: Deliver seamless services to meet customer needs**

We aim to further personalise services, with a strong emphasis on communication and contact, making every interaction timely, relevant, and accessible, as these are top customer priorities.

We recognise that customers value quick resolution over the channel used and are open to digital and Artificial Intelligence solutions if human support remains accessible. We are now leveraging our rich data and

expanded real-time feedback to drive continuous improvement, ensuring customers feel heard and see action taken.

We will Think Yes to deliver seamless, accountable, and innovative services – especially in repairs – with a focus on minimising hand-offs, building trust and driving overall customer satisfaction.

**Loretto Housing 2031:** Through a step change in the personalisation of our services, every customer receives support and communication tailored to their needs. We do this by embedding a culture of proactive engagement, harnessing data and digital tools, and strengthening local delivery and accountability.

Our services are shaped by the customer voice, delivered through empowered local teams, and supported by robust data and digital tools. Through a deeper understanding of our customers we will continue to adapt to changing needs and expectations, ensuring that every customer feels listened to, respected, and well served. This supports us to achieve 90%+ customer satisfaction and demonstrate value for money with our services.



Connect with customers through proactive, tailored communication	
<p><b>Transform customer connection – every interaction timely, relevant, and accessible</b></p>	<ul style="list-style-type: none"> <li>• Transform our customer-facing communications by redesigning our websites to be fully Artificial Intelligence-ready, strengthening our social media presence, and expanding our use of modern digital channels.</li> <li>• Move away from outdated approaches such as local newspaper press releases and instead deliver personalised, relatable and hyper-local content that showcases our staff and the work they do in our communities.</li> <li>• Launch a refreshed communication framework, co-designed with customers and staff, ensuring all contact is personal, local, and relevant.</li> <li>• Evaluate our service journey maps and communication touch points to keep customers informed at every step and ensure consistent messaging.</li> <li>• Refresh our approach to reasonable adjustments and understanding vulnerabilities, informed by our data, taking steps to ensure customers understand our information and can access our services in a way that suits their needs.</li> <li>• Continue to set out transparently the investment we plan to make so we can be accountable for the promises we make and publish annual progress reports and performance metrics.</li> </ul>
<p><b>Proactively communicate, actively listen – be open and transparent on what we can deliver</b></p>	<ul style="list-style-type: none"> <li>• Be more proactive in communicating progress where things cannot be resolved straight away such as follow-up repairs and anti-social behaviour.</li> <li>• Provide direct contact options, regular updates, and acknowledgment of queries to ensure customers are clear about what contact they can expect from us about their home, such as a visit from a housing officer or a compliance check.</li> <li>• Expand digital self-service options, while maintaining accessible human support for those who need or prefer it.</li> </ul>
<p><b>Ensure approach is shaped by customer preferences, balancing digital and face-to-face options committed to clarity and transparency</b></p>	<ul style="list-style-type: none"> <li>• Ensure all staff are trained and confident in delivering our communication framework, with clear accountability for follow-up and resolution.</li> <li>• Balance digital offering with personal contact, such as through annual tenant visits, our Stronger Voices engagement approach or face-to-face discussion.</li> <li>• Offer quality services that are empathetic and knowledgeable, regardless of method of contact (online, phone, email, in-person) channel, underpinned by visible community presence.</li> </ul>



Enhance and apply what we learn to drive customer-focused services	
<p><b>Listen, learn and act – customer insight driven service improvement</b></p>	<ul style="list-style-type: none"> <li>• Continue to refine and expand the ways we garner customer insight through a combination of real-time digital feedback, annual tenant visits, complaints, satisfaction surveys and customer engagement.</li> <li>• Independently track satisfaction with our services over the life of this strategy to gain insight into how satisfaction is trending and any changes in key satisfaction drivers.</li> <li>• Deepen our understanding of future needs including through analysis of consumer trends and engagement with our potential future customers, including younger household members or younger people living in our communities, acknowledging the potential for lifetime association through Wheatley tenures.</li> <li>• Enhance information flows and review our people processes to help test and pilot learning, supported by a ‘culture of curiosity’ and innovation.</li> <li>• Integrate all forms of customer feedback into a single insight platform, enabling learning, targeted interventions and personalised engagement.</li> <li>• Communicate the impact of customer input through ‘You said, we did’ reporting and regular storytelling. This will support us to demonstrate value for money.</li> <li>• Use data to inform the architecture of a ‘single view of the customer’ empowering staff to respond to customer insight and embed every day, continuous learning.</li> <li>• Explore segmentation mapping to ensure services are responsive to the needs of all customer groups, including those who are hard to reach or particularly disadvantaged or vulnerable.</li> </ul>
<p><b>A strong, engaged, influential tenant voice</b></p>	<ul style="list-style-type: none"> <li>• Launch our refreshed engagement framework including in collaboration with community partners, to expand opportunities for customers to participate in shaping services, including digital and in-person engagement, with a focus on accessibility and inclusion.</li> <li>• Continue to identify and engage with hard to reach and disadvantaged groups, including specific approaches to support homeless customers, New Scots, and those supported by Wheatley Foundation.</li> </ul>



Deliver seamless services to meet customer needs	
<p><b>Reliable, joined-up services, easy to access, particularly repairs and wraparound support</b></p>	<ul style="list-style-type: none"> <li>• Prioritise enhancing the repairs experience to deliver first-time completion, accurate and flexible appointments, and clear communication.</li> <li>• Explore customer reporting channels, for example through our Customer First Centre platform and web self-service, and the introduction of photo or video sharing technologies.</li> <li>• Consider the needs of different customer groups, such as those in mixed tenure blocks, and work with our partner Lowther Homes and others to develop models to better meet their needs.</li> </ul>
<p><b>Integrated, joint working with City Building (Glasgow)</b></p>	<ul style="list-style-type: none"> <li>• Standardise and enhance repairs processes across Loretto Housing and City Building (Glasgow), leveraging the approaches and systems of our wider Wheatley partners.</li> <li>• Enhance repairs diagnostic accuracy and optimise parts availability to increase first-time repair completion.</li> <li>• Introduce new ways to monitor that repairs are completed properly and to a high standard.</li> <li>• Keep customers informed around what will happen next and indicate the likely overall time to achieve completion before we leave their home.</li> <li>• Further embed customer focus and a commitment to excellence among all staff who provide our repairs service, supported, for example, through training, customer insight forums and a Community of Excellence.</li> </ul>
<p><b>Minimise hand-offs well-defined processes and staff ownership</b></p>	<ul style="list-style-type: none"> <li>• Empower staff to resolve issues at the first point of contact, supported by training and clear escalation routes.</li> <li>• Strengthen collaboration including with colleagues within Wheatley to deliver our range of wraparound support and signpost customers to support achieving sustainable, long-term solutions.</li> <li>• Use analytics and enhance use of data to identify potential issues and resolve them before they impact the customer or lead to dissatisfaction.</li> <li>• Innovate and trial new approaches, using technology and partnerships to improve efficiency and customer experience, allowing staff to deliver services with all the information they need at their fingertips through a single view of the customer.</li> </ul>

## Outcomes

### Customer priorities met:

- Transform communication and customer contact
- Continue to improve the repairs experience



### Strategic result

90% of customer satisfaction with how we communicate with them

**We will measure success through:**

- 90%+ of customers agree it is easy to get in touch;
- 90% first contact resolution at Customer First Centre.

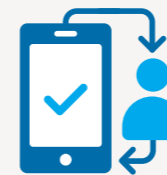


### Strategic result

90%+ customer satisfaction with listening to views and acting upon them

**We will measure success through:**

- 90%+ of customers agree there are clear opportunities to participate;
- 100% of customer-facing policies and strategic projects informed by customer insight;
- 10% reduction in complaints escalated to stage 2 from a 2026 baseline.



### Strategic result

90%+ overall customer satisfaction in key services including repairs, allocations, Customer First Centre and Wheatley Foundation

**We will measure success through:**

- 90%+ of customers feel treated fairly and with respect;
- 90%+ customer satisfaction with the repairs experience;
- 100% receive an annual tenant visit.



# 03

Theme 3  
**Better  
lives**

**Loretto Housing in 2026:** We support Wheatley to play a leading role in addressing Scotland's housing crisis, having exceeded targets for new homes and support for homeless households, all while maintaining high tenancy sustainment, during our last strategy period. We are not just a landlord: we provide wraparound support from the outset, working with partners to convert temporary accommodation to permanent, incentivise downsizing, and deliver targeted help for vulnerable groups.



Supported by Wheatley Foundation and external partnerships, including with local authorities, we prioritise initiatives that tackle poverty, improve wellbeing, and create opportunities such as jobs, training, community ladders, and education bursaries.

Customer engagement has highlighted affordability as a key priority, reinforcing our commitment to sustainable support that genuinely improves lives.

**Loretto Housing 2031:** Through our strengthened role as a collaborative leader – working with partners to tackle homelessness, alleviate poverty, and drive social mobility – we provide proactive, tailored support to help customers sustain successful tenancies and foster resilient communities. Our approach is underpinned by measurable outcomes, continuous improvement, and a commitment to building trust.

**Our objectives over the next five years:**



**1: Contribute to ending homelessness in Scotland**



**2: Shape powerful partnerships to alleviate poverty and open doors to new opportunities**





Contribute to ending homelessness in Scotland	
<b>Work with national and local government to deliver solutions</b>	<ul style="list-style-type: none"> <li>• In collaboration with sector partners and councils, influence national funding and policy and implement the next phase of Housing First.</li> <li>• Bring empty homes back into use and expand housing options, while delivering value for money.</li> <li>• Promote downsizing and resettlement initiatives to meet demand for larger family homes.</li> </ul>
<b>Enhance wraparound services</b>	<ul style="list-style-type: none"> <li>• Review homelessness and allocations policies, informed by customer insight.</li> <li>• Support funding models for enhanced wraparound support, pilot advocacy and enhance financial wellbeing services, using data and co-production to target support with a focus on prevention, early intervention, and sustaining tenancies.</li> <li>• Collaborate internally and externally to expand wraparound support and build enhanced services to support tenancy sustainment.</li> </ul>
<b>Place emphasis on community resilience</b>	<ul style="list-style-type: none"> <li>• Promote our Stronger Voices engagement programme to boost neighbourhood connections.</li> <li>• Build staff awareness and capacity around utilising local networks and partners to help foster a sense of belonging and resilience in neighbourhoods.</li> </ul>



Shape powerful partnerships to alleviate poverty and open doors to new opportunities	
<b>Create pathway out of poverty</b>	<ul style="list-style-type: none"> <li>• Work with local authorities and partners to better understand the root cause of family poverty.</li> <li>• Participate in key local forums and directly engage stakeholders to drive progress with strategic ambitions that align with our objective to alleviate poverty.</li> <li>• Enhance tenancy sustainment efforts using insights from annual tenant visits to understand how customers live and use this to shape the support we receive from Wheatley Foundation around tackling poverty, particularly for families.</li> <li>• Work with Wheatley Foundation to leverage data to underpin the development of an anti-poverty strategy and pilot a ‘crisis support’ approach.</li> <li>• Utilise the ‘single view of the customer’ and enhanced socio-economic data to tailor resources and monitor outcomes around supporting those in poverty.</li> </ul>
<b>Focus on employability, income, and social mobility</b>	<ul style="list-style-type: none"> <li>• Strategically track employability and income outcomes to inform our social mobility support.</li> <li>• Explore new external partners to collaborate and partner with to deliver skills, jobs, and training ensuring we deliver accessible, person-centred, and impactful support.</li> <li>• Engage with decision makers to influence policy on social mobility, education, and skills.</li> <li>• Further embed use of community benefit in procurement and strengthen monitoring of supplier contributions.</li> <li>• Promote our work through customer testimonies and work together with Wheatley Foundation to explore digital initiatives to help customers get online and build digital skills and confidence.</li> </ul>
<b>Build and sustain the strategic partnerships we need to deliver for our customers</b>	<ul style="list-style-type: none"> <li>• Make the most of our partnerships with local councils, and establish these where required, to align our efforts for the benefit of our tenants and local communities.</li> <li>• Further develop our existing partnership with Scottish Fire and Rescue as part of continuing efforts to reduce fire risk in our homes.</li> <li>• Work with local authorities and partners to better understand the root cause of family poverty.</li> <li>• Continue to foster closer, and new, partnership working arrangements with organisations who have an interest in providing opportunities to our customers and neighbourhoods.</li> </ul>

## Outcomes

Customer priorities met:

- Create pride in place



### Strategic result

Housing at least 500 homeless households

**We will measure success through:**

- 90%+ tenancy sustainment.



### Strategic result

125 jobs, apprenticeships and training places created for our customers and communities

**We will measure success through:**

- reduce the value of arrears and number of customers in debt with us;
- on average, keeping our rent levels below 30% of disposable income.

# 04 | Delivering sustainable value

**Loretto Housing in 2026:** We are committed to delivering exceptional services, empowering our people and communities, and driving innovation through a strong financial and cultural foundation. Through our last strategy, we introduced flexible, home-based models for key teams while maintaining a strong community presence. We support a diverse workforce through digital, remote, and in-person networks. We have broadened our focus to become a responsible, ethical business, embedding sustainability, equity, diversity, inclusion (EDI), and social mobility into our operations.





**Our objectives over the next five years:**



**1: Nurture and invest in our people, recognising their contribution**



**2: Drive effective solutions, harnessing digital capabilities and data assets**



**3: Ensure financial efficiency today, prepared for tomorrow**



**4: Grow our reputation as an ethical, trusted business**

Our Think Yes ethos encourages staff to make decisions that best serve individuals and communities. As a platinum-accredited Investors in People organisation, we prioritise staff development, nurturing skills, and people-centred support.

We are embracing technology and data to enhance service delivery. With the launch of our data strategy and integration of Artificial Intelligence tools like Copilot and Large Language Models, we've improved decision-

making, streamlined operations, and supported staff development. These innovations position us to deliver smarter, more efficient services while maintaining a human touch.

We ensure we strike the right balance in allocating our financial resources, maximising reinvestment of surpluses in our tenants' homes and services while retaining sufficient capital to remain resilient in the face of change. We will continue to prioritise value for money to meet customers' needs. Financial efficiency underpins our ability to build trust, deliver strategic goals and promises, and maintain affordability for customers.

**Loretto Housing 2031:** We've deepened our Think Yes culture by investing in workforce skills, dynamic learning, and strong internal relationships, and reinforced our leadership principles so these drive our behaviours. Strengthened change management ensures staff understand their impact and the importance of action that realises benefits. We fully leverage secure digital platforms and automation to enhance efficiency and experiences. A strong culture of innovation supports impactful transformation, while advanced analytics

improve forecasting and strategic planning. Our Group A+ credit rating continues to unlock investment potential – particularly in new-build development – and reassure our partners and stakeholders that we are financially stable, committed to sustainability and equity, and embedding responsible business practices across all we do.

# Shaping our culture to deliver our strategy



## Leadership principles

### Inspire excellence

We lead by setting the bar high because people and communities deserve our best

### Empower people

We believe in unlocking potential

### Facilitate progress

We remove barriers and make it easier for others to succeed

### Coach for growth

Every interaction is an opportunity to grow someone's mindset

### Create space to try, learn and thrive

We lead with curiosity and invite innovation



## Our roadmap to achieving our objectives

Nurture and invest in our people, recognising their contribution	
<b>Enable growth through our development.</b>	<ul style="list-style-type: none"> <li>• Implement a refreshed people strategy that integrates learning and development, strategic workforce planning, reward and recognition, and leadership development so people are equipped, empowered, and celebrated for the vital role they play.</li> <li>• Enhance our approach to learning by refocusing annual reviews to support the right conversations at the right time between managers and staff, ensuring meaningful interactions.</li> <li>• Improve reporting to inform people development plans across Loretto Housing and the wider organisation, embedding a culture of 360-degree feedback and continuous improvement.</li> <li>• Conduct a comprehensive analysis of learning needs and training methods, developing a roadmap to strengthen organisational capability. Prioritise skills essential to our strategy, including stock condition assessment and data-informed decision-making, while exploring new learning opportunities through external networks, funding, and contractor partnerships.</li> </ul>
<b>Build leadership at every level, embedding Think Yes</b>	<ul style="list-style-type: none"> <li>• Embed a renewed, values-driven framework aligned with our Think Yes culture, supporting leaders at all levels to model behaviours that drive change, remove obstacles and foster innovation.</li> <li>• Nurture internal talent and attract external expertise to enrich our leadership pipeline and strengthen succession planning.</li> <li>• Reinforce our Think Yes ethos through cross-functional learning and revamped induction programmes at both corporate and local levels. Staff will feel trusted and empowered to make decisions that deliver the right thing for customers.</li> <li>• Strengthen Different Together, our EDI brand, ensuring leaders champion it internally and externally. Leaders will foster connections across teams to build capability and reduce social isolation.</li> <li>• Think Yes will be visible in our branding and communications, supported by consistent leadership messaging.</li> </ul>
<b>Amplified staff voice and innovation</b>	<ul style="list-style-type: none"> <li>• Diversify training methods and opportunities such as through mentoring, shadowing, development days, and bitesize learning to build confidence, clarify roles, and encourage innovation.</li> <li>• Enhance people functions and increase staff self-service, supported by data and automation, to help staff access knowledge and apply Think Yes in real time.</li> <li>• Expand opportunities for staff to contribute to decision-making and service design through refreshed Communities of Excellence and strategic staff networks. These platforms will ensure diverse voices deliver innovation and drive customer satisfaction.</li> <li>• Promote intrapreneurship and evaluate engagement with our customer-focused culture.</li> <li>• The health and wellbeing of our people will remain a priority. Staff will help shape benefits that support them to deliver meaningful customer outcomes and meet diverse needs.</li> <li>• Innovate in wellbeing support, addressing both physical and mental health through our Different Together approach. We will continue to evolve our support for staff, placing employee experience at the centre of our emotionally intelligent organisation.</li> </ul>



Drive effective solutions, harnessing digital capabilities and data assets	
<p><b>Single view of the customer and home, consolidating systems and streamlining processes</b></p>	<ul style="list-style-type: none"> <li>• Prioritise the development of integrated data and technology platforms that enable a unified view of our customers and assets to support smarter decision-making and allow staff to deliver services more efficiently and effectively.</li> <li>• Bespoke digital and data roadmaps will be co-developed for each major service area, setting out clear pathways to better data accessibility and stronger, digitally enabled processes. These will be delivered through robust project and change management programmes to ensure meaningful transformation.</li> <li>• Actively consolidate our technology platforms to establish a single source of core data and consistent ways of working.</li> <li>• Deeper digital and data integration with City Building (Glasgow), transitioning to common platforms where appropriate.</li> <li>• A comprehensive view of our assets and customers and overarching data analytics platform will lay the foundation for enhanced analytics and Artificial Intelligence integration.</li> </ul>
<p><b>Embed Artificial Intelligence ethically and sustainably, focusing on enhanced experiences</b></p>	<ul style="list-style-type: none"> <li>• Adopt Artificial Intelligence selectively and ethically, targeting manual workflows that can be automated to free up staff for customer-focused, value-added work. Initial focus areas will include teams in Wheatley Solutions and the Customer First Centre, with learning shared across Loretto Housing and the wider organisation.</li> <li>• Initially Artificial Intelligence will be limited in areas requiring significant human judgement until we are confident there is low risk; smart data applications such as in-home sensors, diagnostic tools, and real-time communications will be explored to manage our portfolio more effectively.</li> <li>• Work with external partners to deliver our digital maturity roadmap aligned with the organisation's data strategy. This will focus not only on systems but also on developing staff skills and fostering a culture of data ownership, stewardship, and literacy.</li> <li>• Enhanced data capability and understanding of our customers will inform and influence the activities of Wheatley Foundation, to support our communities and better equip us to measure impact.</li> </ul>
<p><b>Safely cultivate innovation, for the benefit of our communities</b></p>	<ul style="list-style-type: none"> <li>• Develop programmes to encourage and support innovation thinking and approaches, as part of developing and improving the services we provide.</li> <li>• Collaborate with acknowledged leaders, including from industry and academia, in the field of emerging technologies and innovation to develop new solutions that meet our needs and our customers' needs.</li> <li>• Embed accountability for innovation in the leadership principles of our senior staff.</li> <li>• Take an open and ambitious approach to exploring new ways of working, while also applying robust frameworks to ensure there is evidence that such innovation will deliver benefits for our customers and our business before large scale deployment.</li> <li>• Prioritise strong data governance to ensure ethical use including as new technologies, including Artificial Intelligence, evolve.</li> <li>• Support customers who may be disadvantaged by the increasing shift to digitisation, such as through the potential introduction of digital identities in welfare and public services.</li> <li>• Achieve Cyber Essentials accreditation across Loretto Housing, demonstrating our commitment to safeguarding systems, protecting customer data, and maintaining business continuity.</li> </ul>



Ensure financial efficiency today, prepared for tomorrow	
<p><b>Maintaining financial strength and flexibility</b></p>	<ul style="list-style-type: none"> <li>• Retain our externally accredited A+ credit rating and adhere to our financial 'Golden Rules', ensuring Loretto Housing remains a trusted organisation in the eyes of funders, stakeholders, and customers.</li> <li>• Evaluate governance and funding models to unlock new capacity-particularly for new-build development-through joint ventures and non-traditional finance approaches.</li> <li>• Mobilise through a flexible working model to allow us to respond quickly to emerging opportunities, adapting our financial strategy to meet changing market conditions through to 2031.</li> </ul>
<p><b>Championing transparency and customer trust</b></p>	<ul style="list-style-type: none"> <li>• Keep our rents fair and transparent.</li> <li>• Demonstrate financial transparency by publishing clearer information on how rent is spent, including through our annual rent consultation. Customer feedback will continue to shape decisions before any rent increase is applied.</li> <li>• Explore expanding financial support wellbeing for tenants, tailoring assistance to meet diverse needs and helping customers navigate the cost-of-living crisis.</li> </ul>
<p><b>Future proofing through data and insight</b></p>	<ul style="list-style-type: none"> <li>• Increase our use of analytics to support business continuity planning, improve supply chain resilience, and anticipate future risks.</li> <li>• Our data-driven finance approach will help us make informed decisions, optimise resource allocation, and ensure long-term sustainability.</li> </ul>



Grow our reputation as an ethical, trusted business	
<p><b>Recognised as a responsible, ethical leader-embedding sustainability, equity, diversity, and inclusion (EDI)</b></p>	<ul style="list-style-type: none"> <li>• Refresh and deliver our Group EDI action plan, supporting our staff and customers to feel respected and included.</li> <li>• Benchmark and improve our Onvero ‘Talent Inclusion and Diversity Evaluation’ rating supporting an inclusive workplace, and annually retain our Customer Service Excellence accreditation to assess our service delivery to our diverse communities.</li> <li>• Refresh our Group Sustainability Framework, focusing on net zero, understanding climate impacts on our business, and work with partners to deliver a just transition and value for money for customers.</li> </ul>
<p><b>Embed continuous improvement across our organisation and value chain</b></p>	<ul style="list-style-type: none"> <li>• Adopt the Business in the Community ‘Responsible Business Health Check’ to drive change and support thriving communities and workplace.</li> <li>• Engage leaders in responsible business and systems thinking to pilot new approaches and measure impact with leading and lagging indicators.</li> <li>• Adopt and implement an organisation-wide approach to continuous improvement, such as EFQM, that can provide us with opportunities for independent assurance, assessment and benchmarking.</li> </ul>
<p><b>Deepen stakeholder collaboration with networks and partners</b></p>	<ul style="list-style-type: none"> <li>• Embed a comprehensive stakeholder engagement and communication plan reflecting preferences and influence to help us focus efforts on the most pressing social and environmental challenges for our customers.</li> <li>• Undertake stakeholder engagement that is dynamic and inclusive, seeking input from our broad ecosystem to inform decisions.</li> <li>• Deepen collaboration on national and international forums to identify gaps and share best practice. Utilise memberships, undertake joint studies and research to demonstrate value beyond our workplace, particularly in EDI, sustainability, and social impact.</li> <li>• Where appropriate, challenge existing best practices to develop innovative solutions.</li> <li>• Leverage our scale as part of Wheatley to build strategic procurement partnerships, attract private sector expertise into the public domain, and support local businesses and create job and training opportunities for our customers. Reinvest financial efficiency from purpose-driven procurement into communities.</li> </ul>

## Outcomes (Wheatley Level):

**Customer priorities met:**

- All



### Strategic result

Retain platinum liP accreditation

**Measure progress through:**

- 90%+ staff satisfaction that Loretto is a good employer;
- 90% of staff are satisfied with the development opportunities available to them;
- increasing the diversity of our workforce.



### Strategic result

Increase our data maturity score

**Measure progress through:**

- achieve Cyber Essentials accreditation;
- 90% staff confident using data Artificial Intelligence to support continuous improvement;
- number of staff who engage with our innovation activities increases annually from a 2026 baseline.



### Strategic result

Maintain our A+ credit rating

**Measure progress through:**

- raising £1.2bn of private finance to invest in new homes (Group);
- launch Scotland’s first Housing Bond programme;
- we will comply with our ‘Golden Rules’.



### Strategic result

Recognised by the EFQM as a top organisation, achieving six stars or above

**We will measure success through:**

- retaining our Customer Service Excellence accreditation;
- improving our Business In The Community ‘Responsible Business’ and Onvero ‘Talent Inclusion and Diversity Evaluation’ ratings;
- reducing harmful emissions from our homes and businesses.

