ready together

Our strategy 2026-2031

trust



Sharing our strategy

03 Welcome & introduction
05 Executive summary
09 Who we are
14 Shaping the strategy
18 Technology & data
20 Our vision
22 Our priorities



Welcome & introduction



Welcome & introduction

As we turn the page on a new chapter and strategy for Trust, we do so with strong foundations, a clear sense of purpose and the confidence to go even further.

The Time is Now – our previous strategy – delivered transformational change. In a period of challenge for households, communities and organisations alike, we chose to be bold. While others stood still, we invested in the future, built sector-leading capabilities and continued to move forward.

The confidence we have today has been earned. *The Time is Now* created the foundations we are building on. Our new strategy is no less ambitious, but it is very much an evolution – building on our strengths, momentum and the progress we have made together.

This strategy is about who we are, not just about what we do. It sets out a clear vision around how we will grow our impact for our customers, colleagues and communities – moving further, together with a shared ambition.

It is designed to inspire colleagues, deliver for customers, and strengthen our partnerships. It clearly articulates our ambition and priorities, while staying true to our purpose, values and core pillars.

We are ready, together.



Jackie McIntosh
Chief Executive

Executive summary



The big picture

Ready, together

The need for safe homes, care, support and community has never been greater… and we are ready.

Ready to make every experience easier for the people we're here for. Ready to go further with technology, grow into new communities and build partnerships that extend our impact and reach.

We have built something special here – strong foundations that have held through challenge and change. Foundations we don't rest on, but build from. With high standards and shared ambition, we back each other all the way. Proud of who we are. Everyone, every action, every day.

We are ready, together.

Our ambition

By 2031, Trust will be a people-centred, sector-leading, digitally-enabled organisation – known for easy to access, exceptional customer experiences; strong community impact; a future-ready workforce; and purposeful growth.

Our vision

A future where every person, home and community is ready to realise its potential.

Our values

We believe **in better**

We're here **for each other**

We love **to learn**

How we'll deliver our strategy

The strategy is built around three connected themes:

Customer ready

Impact ready

Future ready

The delivery across the themes will be guided by our purpose, values and core pillars. Technology, data, the responsible use of AI, and sustainable growth will be critical in helping us to deliver our strategy.

Page 7 provides a summary of our three strategic themes, and page 8 summarises the impact we expect it to have for our customers, colleagues and the wider business.

Ready, together

Our three key strategic themes

Customer ready

Intuitive, responsive and personal. Experiences made easy for every customer. That's our ambition.

We'll free up time for the conversations, care and moments that matter, anticipating customer needs and offering real choice through ever smarter use of data and technology.

As digital confidence grows, for customers and colleagues alike, everything becomes easier to navigate and easier to trust.

Impact ready

A warm affordable home, reliable services, someone there when life's uncertain. This is what impact looks like. And it's a commitment we extend to every community we're part of.

We'll invest in new and existing homes, lower energy costs and help more people access our services.

Guided by high standards, evidence-led decisions and technology that keeps pace, every pound we spend will create social value.

Future ready

To be future ready is to be confident in the relationships we build, the people we attract and the culture we nurture and the technology we adopt.

We'll create real opportunities to learn, progress and lead, for people from every background and every generation.

A values-led, modern employer that recognises what you give and gives back. Because when people feel valued and supported, they thrive.

Impact summary

Customer impact summary

- Increased access to **affordable** and **energy-efficient homes**
- Continue to **invest in existing homes,** including energy-efficient measures
- **Simpler, easier to access and more personalised services,** with enhanced people support, more digital channel choice and more proactive interventions
- **Improved service quality and consistency,** enabled by confident, digitally-skilled and empowered colleagues
- **Expanded tenancy sustainment and financial support,** alongside enhanced social value and community-based services for customers and wider community

Colleague impact summary

- **More skilled, digitally-confident and data-enabled workforce,** with higher expectations around digital and data competency, and modern ways of working
- **Reduced transactional roles, manual effort and duplication,** freeing capacity for higher-value, customer-focused, purposeful & complex roles and work
- **Clearer learning pathways, career progression, and modern employee experiences and offer,** supporting engagement, retention and job security
- **New skills and capabilities,** including commercial capabilities

Business/financial impact summary

- **Investment requirements** across building homes, digital platforms, automation, data, care transformation and growth activity
- **Medium-term efficiency gains,** including reduced cost to serve, lower overheads, improved productivity and more efficient use of workforce capacity
- **Enhanced financial resilience and value for money,** driven by scale, automation, financially sustainable care delivery model, reduced recruitment costs and more effective investment decisions

Who we are



About us

Since we were established in 1973, we have grown into a national and forward-thinking social and mid-market landlord, with almost 4,000 homes across the length and breadth of Scotland. We are also one of Scotland's largest housing, care and support providers for later living.

We are a not-for-profit registered social landlord, regulated by the Scottish Housing Regulator, Care Inspectorate and Scottish Charities Regulator (OSCR). We have a presence in 23 out of the 32 local authority areas in Scotland, with around one third of our homes located in North Lanarkshire. While we are a national provider, we are rooted in our communities.

Customers and communities are at the heart of everything we do, and our services are very people focused. As such, we are a large employer with over 650 full and part-time employees working across Scotland.

Our primary social rented offer across Scotland includes General Needs housing (36%) for households of all ages and housing for Later Living (61%).

In addition, we provide mid-market homes, shared ownership, and factoring services via our commercial subsidiary, Trust Enterprises Limited (TEL). All profits from TEL are Gift Aided back to Trust.

We are much more than a landlord. We are an organisation who care. We're here to make a positive difference to the lives of our customers and communities.

We have specialised in housing, care and support services for older people for over 50 years. Our wide range of Later Living services are flexible and tailored to the needs of individuals.

This allows our Later Living customers to live independently with an enhanced quality of life, and their families and loved ones to have peace of mind.

Trust's success is built around our positive culture and our dedicated and talented employee team who go above and beyond to serve our customers and communities. Their performance underpins the quality of the services we provide, and we are committed to continuously developing a motivated, empowered and engaged workforce.

We are a growing organisation and offer a warm welcome to partnerships and collaboration opportunities, seeking out new relationships with partners who will bring fresh ideas and align with our values, and help us do more for our customers, communities and employees.

Our why, what & how

Why we exist

Our purpose is to make a positive difference in the lives of our customers and communities.



What we do

We help our customers to feel secure and live well, with affordable homes and exceptional care.



How we do it

We focus our efforts on:

- Excellent customer contact
- Exceptional standards in service & care
- Being a responsible landlord
- Sector-leading innovation



Our values



We are a values-driven organisation. Our values and culture are a vital part of Trust's DNA and what makes us the organisation we are all proud of today.

We are proud of our values. They describe what matters most to us, and act as a compass to guide our behaviour, influence our decision-making and help us work well together.

Our values are expressed in a way that brings the character and personality of Trust to life and reflects the progressive business we are today.

We believe **in better**

We're proud of the incremental gains achieved everyday.

We're here **for each other**

How we regard, respect and support each other is so important to us.

We love **to learn**

Open to new ideas, we try hard and fail fast in a culture of participation and trust.

Our core pillars

Our strategy is underpinned by a set of core pillars which along with our purpose and values, are ‘non-negotiables’ ensuring we deliver sustainably and responsibly:



Financial sustainability, affordability and value for money sit at the heart of these pillars, reflecting our commitment to managing resources well, keeping rents affordable for customers, and ensuring every pound delivers maximum impact. These principles ensure we remain resilient in a challenging operating environment while continuing to invest in homes, services, capabilities and communities and provide secure employment.



Continuing on our Net Zero journey is another core pillar, shaping our choices and guiding long-term investment decisions across all strategic themes. This includes areas such as energy efficiency, de-carbonisation, and sustainable asset management, ensuring we deliver modern, fit-for-purpose homes for current and future customers. This underlines our responsibility to reduce environmental impact while helping customers to reduce energy costs and supporting Scottish and UK Government climate goals.



Strong governance and full compliance with the expectations of our key regulators (including the Scottish Housing Regulator and Care Inspectorate) and ensuring we always operate in a way that safeguards Trust and our customers interests.



Compliance with areas such as **health & safety, data protection,** and **cyber and data security,** ensuring that we can all work for and receive services from Trust safely, have organisational resilience, and that our customer and employee data is secure and used appropriately.

Together, these pillars run throughout our strategy, guiding decision-making, prioritisation and implementation.

Shaping the strategy



Customers & colleagues

Our strategy has been significantly shaped by both customers and colleagues, understanding ‘pain points’ and what matters most. We have heard the views of many customers and colleagues through various events.



Customer & colleague events

- **General Needs Fun Days** held in June 2025 in both North Lanarkshire and the Isle of Arran, where the majority of our General Needs Customers are located.
- **Customer Satisfaction Survey** with over 1,500 customers (40%) completing the survey
- **‘Pains and Gains’ sessions** held with colleagues across our **June 2025 Office Get Together** and our **2025 Colleague Roadshows,** covering almost 200 colleagues

Validation & testing

- **Employee Forum** in November 2025
- **Operational Leads Group** sessions in October 2025 and February 2026
- **Customer Representative Group** in January 2026
- **Colleague Townhalls** were held in March 2026 to share and test the high-level strategy, with 144 colleagues attending the four events

The external world

In addition to the voices of customers and colleagues, our strategy has been shaped by the external world we operate in. This section outlines some of those external factors.

The social housing context

Scotland's social housing sector plays a critical role in addressing inequality, supporting wellbeing and sustaining communities. Housing associations are not only providers of affordable homes but also community anchors, contributing to local economies and reducing pressure on public services.

The sector is operating in the context of a recognised Housing Emergency in Scotland, with sustained demand for social housing, increasing homelessness and growing numbers of households living in temporary accommodation.

At the same time, delivering affordable housing has become more challenging due to construction cost inflation, higher borrowing costs, supply-chain disruption, planning delays and constrained public funding.

These factors place pressure on development programmes and require social landlords to balance ambition with financial discipline and resilience.

Alongside these challenges, Scotland's long-term housing policy direction, set out through Housing to 2040, continues to reinforce the importance of high-quality, affordable, accessible and energy-efficient homes, and the role housing associations play in supporting economic opportunity, learning outcomes and reducing poverty and homelessness.

Social landlords are central to achieving this vision. However, the scale and pace of change bring significant delivery, affordability and capacity challenges.

Social care & an ageing population

Trust operates across two nationally important sectors. In addition to being a social landlord, we deliver a range of care and support services to older people living in many of our homes. These services help people remain independent and reduce pressure on health and social care services.

Scotland's population is ageing, with demand for housing, care and support expected to rise significantly over the coming decades. This presents an opportunity for Trust. However, funding and commissioning arrangements remain under pressure, fragmented and uncertain, creating risks to long-term viability.

The external world

This context reinforces the strategic importance of our care and support services and our Later Living offer, strengthening the case for continued service transformation to meet changing needs and expectations, while ensuring services remain efficient, cost-effective and sustainable.

UK-wide factors

The wider UK context continues to shape the operating environment for both the social housing and care sectors.

Persistent cost-of-living pressures affect household affordability and increase demand for services and support. Higher interest rates and tighter lending conditions increase borrowing costs and reduce financial capacity for investment.

Inflationary pressures also continue to impact wages, repairs and maintenance, and capital investment programmes.

Changes to welfare policy, energy pricing and labour markets disproportionately affect low-income households and older people – our core customer groups – reinforcing the importance of affordable rents, energy-efficient homes and accessible support services.

Net Zero

The transition to Net Zero remains one of the most significant long-term challenges facing social housing. **Social landlords are expected to play a central role in reducing carbon emissions, improving energy efficiency and tackling fuel poverty, while maintaining affordability and service quality.**

Expectations and funding arrangements remain uncertain, but delivering the transition at pace and scale will require substantial investment in retrofit, low-carbon heating and building performance at a time of increased financial pressure and constrained public funding.

Technology & data

Economic uncertainty has accelerated the need for greater productivity, efficiency and innovation across the sector.

Digital transformation, data-enabled decision-making and the responsible use of Artificial Intelligence (AI) and automation are increasingly important enablers of service improvement, risk management and releasing organisational capacity.

Technology & data



Key strategic enablers

Artificial intelligence, data and other emerging technology provide significant opportunities and will be key enablers for our strategy in areas such as how we enhance customer and colleague experiences, enhance our care and support services, and streamline back-office operations.

Building on the foundations through our investment in digital and data and associated capabilities, we will scale the use of AI and data to deliver more personalised, proactive, and frictionless services for customers – whether that's through digital channels, predictive analytics, or the piloting and scaling of tech-enabled care and smart home technologies.

A key principle is that AI and technology will enable, augment and enhance the potential of our colleagues, not replacing people who are our who will remain at the heart of the services and experiences we deliver to our customers.

AI and automation will be used to remove low-value, repetitive tasks and provide decision-support tools that reduce operational costs and free up capacity for teams to focus on what matters most to our customers: building relationships, solving complex problems, and delivering exceptional experiences for customers.

Increased automation and data-driven insights can significantly reduce manual processes and remove paperwork while improving quality and responsiveness, allowing colleagues to spend more time on value-added work.

As we experiment and scale, we will use AI and data transparently, ethically and responsibly. We will ensure strong governance, fairness, human oversight and clear communication about how AI and data are used.

This will help us build trust with customers and colleagues while ensuring we unlock the true benefits of AI – better outcomes, safer services, and a more resilient organisation – delivered in a way that reflects our values and responsibilities.

Our vision

A future where every person, home and community is ready to realise its potential.



Trust in 2031...

Building on our strong foundations, we will be a leading, innovative organisation that delivers exceptional services, strengthens communities and creates sustainable value for customers and colleagues.

By 2031, Trust will be known for making life easier for customers, creating stronger communities and providing opportunities for people to thrive – using technology, data and a growing organisation to deliver even greater impact.

Customers will experience services that are easy to use, personal and there when they need them. They will have greater choice in how they interact with us – whether in person or digitally – and benefit from more proactive support and spend less time navigating services and more time focusing on what matters most to them. Services will be shaped around customer needs, making every experience easier, more responsive and more connected.

Customers will continue to live in warm, safe and affordable homes that support independence, wellbeing and quality of life. Continued investment in energy efficient existing homes, alongside the development of new homes, will mean more people can access the right home, in the right place, at the right time.

Our communities will be stronger, more connected and better supported. We will be recognised not only for the homes and services we provide to customers, but for the wider value we deliver to people across our communities.

Our people will feel confident, empowered and supported to do their best work. Modern technology, trusted data and new ways of working will make it easier to deliver excellent services, build meaningful relationships and focus on the conversations, care and moments that matter most. Trust will be a place where people can grow, develop and build rewarding careers, attracting talented people who share our purpose and values.

We will remain focused on our purpose and core pillars. Financially sustainable, environmentally responsible and trusted by customers, partners and stakeholders. We will continue to increase our impact while staying true to who we are.

Together, we will be creating better experiences, stronger communities and more opportunities for people to live well and thrive – now and for generations to come.



Our priorities



Overview

Our three key strategic themes

The strategy will be delivered via three interconnected themes, supported and guided by our values, purpose and core pillars. Technology, AI, data and organisational growth run throughout the strategy and are enablers to all three themes.

Each theme sets out clear strategic priorities, what we aim to do and what success might look like by 2031.

The strategy will be measured against a suite of success measures that our Board will monitor and we will share regular updates with our customers, colleagues and wider stakeholders.

Customer ready

Intuitive, responsive and personal. Experiences made easy for every customer. That's our ambition.

We'll free up time for the conversations, care and moments that matter. Anticipating customer needs and offering real choice through ever smarter use of data and technology.

As digital confidence grows, for customers and colleagues alike, everything becomes easier to navigate and easier to trust.

Impact ready

A warm affordable home, reliable services, someone there when life's uncertain. This is what impact looks like. And it's a commitment we extend to every community we're part of.

We'll invest in new and existing homes, lower energy costs and help more people access our services.

Guided by high standards, evidence-led decisions and technology that keeps pace, every pound we spend will create social value.

Future ready

To be future ready is to be confident in the relationships we build, the people we attract and the culture we nurture and the technology we adopt.

We'll create real opportunities to learn, progress and lead, for people from every background and every generation.

A values-led, modern employer that recognises what you give and gives back. Because when people feel valued and supported, they thrive.

Strategic theme #1

Customer ready



Overview

What we'll do

- **Free up time and capacity** for conversations, care and moments that matter and empowering front-line and support teams to strengthen relationships and improve outcomes
- Design **easy-to-use,** responsive and personal experiences, enabled by technology and data, with greater channel choice for customers
- **Anticipate customer needs** through proactive, insight-led and data-enabled services
- **Reduce back-office effort** through simplification, standardisation and automation
- **Lower cost to service,** supporting affordability, value for money and long-term financial sustainability

Our aim

We will redesign and deliver customer experiences that are intuitive, responsive and personal – making it as easy as possible to access services, exercise choice and feel genuinely valued.

Building on our people-centred operating model – enabled and augmented by data, insight and modern digital tools and platforms – we will reshape how customers experience Trust, making it easier to access services, easier to get the right support at the right time, and easier for our people to deliver great outcomes.

Our focus is on designing services around people, their needs and their preferences. We will simplify and redesign end-to-end journeys so that they feel seamless, joined-up, accessible and easy to navigate.

We will design out unnecessary friction, complexity, waste, duplication and avoidable contact. Services will be simple to use, proactive rather than reactive, and available through the channels customers choose – whether digital, human or a blend of both.

We will design out unnecessary friction, complexity, waste, duplication and avoidable contact. Services will be simple to use, proactive rather than reactive, and available through the channels customers choose – whether digital, human or a blend of both.

Technology and data will be used deliberately, responsibly and transparently to improve outcomes and enhance experiences – not to replace human connection or expertise. As more customers confidently choose to engage with us digitally, we will reduce the cost to serve and create greater efficiency across our services.

In turn, this will free up time and capacity for conversations, care and moments that matter most to customers – enabling our front-line and support teams to focus their expertise where it add the greatest value, supporting customers through complex situations, building trusted relationships and delivering compassionate and personalised support.

Overview



We will become a proactive, insight-led organisation that anticipates customer needs rather than waiting for problems to emerge or escalate. By making smarter use of customer insight, data and predictive analytics, we will identify opportunities to intervene earlier, personalise support and improve outcomes before issues become crises.

This shift will strengthen customer relationships, build trust and reduce avoidable demand across our services.

Alongside this, we will continue to modernise and automate our back-office operations, reducing manual effort, rework and complexity. Standardisation, automation and appropriate use of AI will streamline how work gets done, releasing time and freeing up colleagues to spend more time on work that directly improves customer experiences and outcomes.

By 2031, Trust will be recognised for delivering consistently exceptional experiences that are intuitive, responsive and personal. Customers will enjoy real choice in how they engage with us, through responsive human support where it matters most, alongside digital channels that are easy to use and trusted.

Our customers will tell us that dealing with Trust is straightforward, supportive and genuinely easy. They will feel valued and confident we understand their needs and respond proactively. Our colleagues will feel empowered, equipped and proud to deliver services that make a positive difference every day.

Our investment in service design, channel choice, technology and data will deliver lasting value through higher customer satisfaction, stronger relationships, improved outcomes, lower costs and an even more resilient and sustainable organisation.

Outcomes

If we successfully deliver this theme what are some of the outcomes and measurable improvements we would expect by 2031?

Outcome statements

- Customers tell us about their **great relationships with their Customer Partners** and support teams and quick resolution, while teams feel confident, supported and enabled by joined-up technology, smart automation and data/insight to focus on the moments that matter most.
- Customers tell us that **dealing with Trust is easy and straightforward,** that services work first time, and that issues are resolved without unnecessary contact, repetition or delay.
- **Customers who choose to engage digitally tell us they feel confident and supported,** and that digital channels are easy to use, reliable and a preferred way to manage their relationship with Trust.
- Customers tell us that **Trust understands their needs,** intervenes earlier and provides support proactively, preventing issues from escalating.
- Colleagues tell us that **manual processing, rework and inefficiencies have reduced significantly,** enabling more time to be spent on work that adds value to customers.

Moving the dial

- ▲ Increase in customer satisfaction
- ▲ Increase in % of customers who would recommend Trust to family and friends
- ▲ Increase in the % of customers who find it easy to access services
- ▼ Reduction in the cost to deliver services

Foundations we don’t rest on, but build from

Our previous strategy, The Time is Now, delivered strong foundations which we will build on under the Customer Ready theme over the next five years. This section provides a number of case studies to bring this to life.



MyTrust

MyTrust is our online customer portal – launched in March 2025 with over 500 customers registered so far. It is designed to make it easier and give customers greater choice on accessing a range of services and manage their tenancy at a time and place that suits them, while freeing up time for our teams to focus on conversations, care and support and what matters most to customers.

Through MyTrust, customers can complete everyday tasks and choose to engage with us digitally via our website – tasks including paying rent and checking account balances, reporting and tracking repairs and updating personal details.

MyTrust will continue to evolve over the next five years and play an important role in delivering simpler, more convenient and more personalised customer experiences. This will include adding more services and functionality to the portal, and exploring options to develop a cost-effective app version easily accessible from smart phones.

During this period, we will also explore and develop more choice around how you can contact us including channels such as live chat and social media messaging services.

Foundations we don’t rest on, but build from



Customer Partners

Our highly successful Customer Partner model was introduced and remains very much a work in progress. It puts relationships at the heart of how we work. By bringing services together around customers, the Customer Partners – supported by including support teams, repairs and care & support colleagues – **provide a more joined-up experience and clear main point of contact.**

We will build on this model with the aim of using technology and data to free up Partners and supporting colleagues to focus on the conversations, care and moments that matter most to customers and empowering front-line teams to strengthen relationships with customers and improve outcomes.

Empty Homes

Over the last 18 months we redesigned our process of getting our empty homes move in ready and new customers moving into their new homes. A key part of this work included introducing a cross functional specialist Voids Team.

The new way of working has made it quicker to complete repairs necessary, improved co-ordination and minimising delays, reducing the period that are homes are empty by almost 25% while improving the experience for customers. Void rent loss also reduced by over 40% due to the reduction in the number of days homes were lying vacant.

There is more to be done and we will build on these improvements. We will also similarly re design other key customer experiences – such as the repairs service – as part of the new strategy.

Strategic theme #2

Impact ready



Overview

What we'll do

- Become a stronger and more visible presence in our communities, creating social value and positive impact
- Increase delivery of new affordable and energy-efficient homes while continuing to invest in our existing homes and neighbourhoods
- Continue to transform our care and support services and explore opportunities to grow, and support more people to live independently and well
- Explore opportunities to test and scale smart home technology and tech-enabled care solutions, where they improve outcomes and quality of life

Our aim

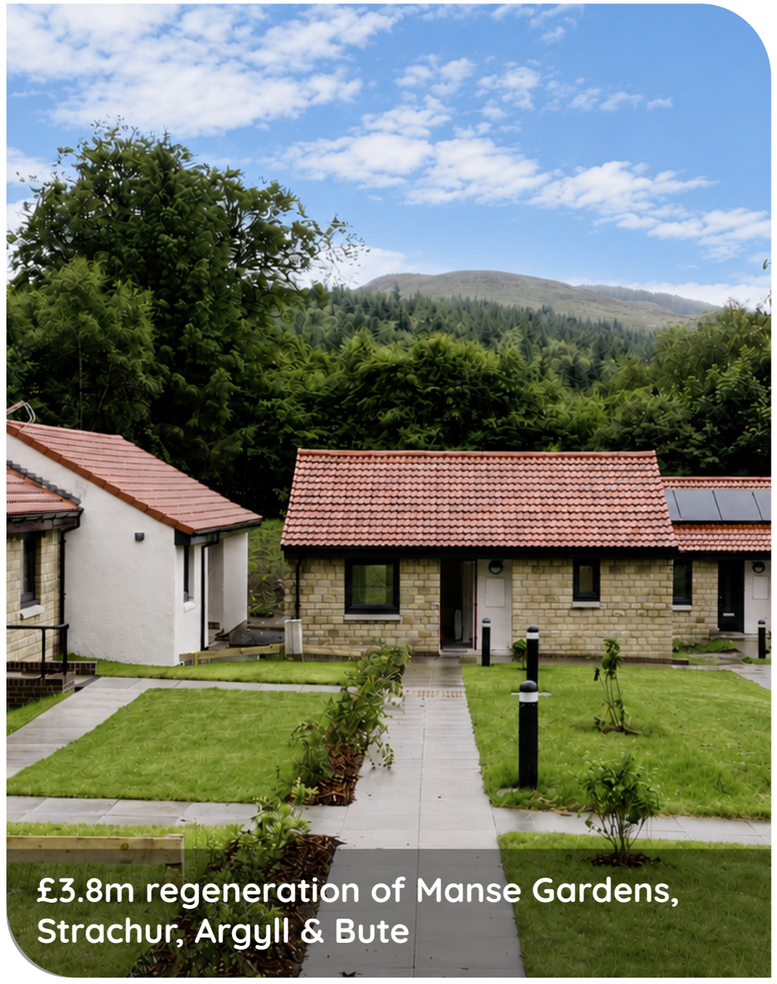
Our ambition is to deepen our presence and impact in our communities – helping create vibrant, resilient places where people can live well in affordable and energy efficient homes, and feel supported and thrive. We believe strong communities are fundamental to better outcomes, and that Trust has a unique role to play as both a social landlord and a provider of care and support services.

Building on these strengths, we will increase the value we create by combining continued investment in affordable, well-maintained and energy-efficient homes with a deeper and more visible presence in our communities. This means doing more than providing homes and services. It means helping people live independently and well, and contributing to thriving communities across Scotland.

Enabled by growth and external funding, we will significantly expand the social value we create for our customers and communities. Alongside tenancy sustainment, financial and benefits support, we will develop opportunities to improve confidence, resilience and opportunity.

We will continue the transformation of our Later Living services – including further digitisation, supporting improved customer experiences and releasing capacity – creating more attractive, flexible and sustainable models of care and support that respond to changing expectations while supporting long-term financial sustainability. Through innovation and technology, we will help more people to stay independent, connected and live well for longer.

Overview



£3.8m regeneration of Manse Gardens, Strachur, Argyll & Bute

We will also explore opportunities to extend our care & support service offer beyond our existing customer base, helping more people to live independently and well, and have access to support when they need it.

Our commitment to impact is also reflected in both the homes we provide and the places we help shape. Through investment in existing homes, new affordable homes – we aim to build and acquire between 500 and 625 affordable and energy-efficient homes – and the remodelling of low-demand Later Living housing, we will ensure that our homes remain safe, warm, energy efficient, and fit for the future.

Data, insight and technology will increasingly support how we manage our assets and a shift from reactive to proactive services. Better insight will help us target resources and support smarter investment and disinvestment decisions.

Alongside this, we will explore opportunities to pilot and scale technology-enabled care and smart home solutions where they demonstrably improve outcomes, enhance independence, are scalable and deliver value for money.

By 2031, Trust will be recognised as a positive force in our communities across Scotland – providing affordable and energy-efficient homes, creating more social value, and supporting more people to live independently and well. Customers and communities will see and feel the difference Trust makes, benefiting from an anchor organisation that is a trusted partner, long-term investor and champion for stronger, more resilient and thriving communities.

Outcomes

If we successfully deliver this theme what are some of the outcomes and measurable improvements we would expect by 2031?

Outcome statements

- Customers and our communities tell us that Trust makes a positive and visible difference locally, with access to services that improve wellbeing, independence and life chances, and with social value delivered in a sustainable and measurable way.
- We have increased the number of affordable homes we provide and customers tell us their homes are safe, secure, warm and well maintained, demand for our homes is strong, and investment decisions are clearly improving quality, affordability and long-term sustainability.
- Customers tell us our Later Living services improve their independence, wellbeing and quality of life, while services consistently achieve high Care Inspectorate gradings, and increasingly contribute positively to operating performance.
- Customers feel, and data evidences, that homes are warmer, greener and lower energy costs to run, with measurable reductions in energy use, household energy costs and carbon emissions.

Moving the dial

- Measurable and evidenced social value Trust is providing across communities
- Increase in the number of affordable and energy-efficient homes delivered
- Increase in the % of customers satisfied with the quality of their home
- Increase in % of homes in EPC bands A-C
- Increase in % of customers who feel that living with Trust has improved the quality of their homes

Foundations we don’t rest on, but build from

Our previous strategy, The Time is Now, delivered strong foundations which we will build on under the Impact Ready theme over the next five years. This section provides a number of case studies to bring this to life.

Digitising Care & Support

As part of our programme to digitally transform how we deliver care and support, we digitised personal planning across 46 Later Living developments, impacting 1,100 customers. **This has allowed us to reduce paperwork and duplication, improve access to information and made it easier for our teams to provide personalised support.**

The result is reduced administration and capacity freed up to focus more time on customers, better quality and more accessible information, and a more efficient and connected service.

This is just the start and the digital platform will allow us to do much more going forward.

Benefits Service & Hardship Fund

Through our previous strategy, we invested in and enhanced our Welfare Benefits team and services. The team have supported over 800 customers per year (an increase of 200 customers/year) – **helping them secure £10.9 million via maximising their income and accessing benefits they are entitled to over the last three years.**

In addition, we introduced our Hardship Fund in April 2023 which offers targeted assistance to customers facing financial pressures. The fund has supported 1,156 customers with £200,000 being allocated.

The fund has largely been financed by Community Benefits attracted from suppliers. The Procurement team – introduced as part of the new strategy has played a significant role.

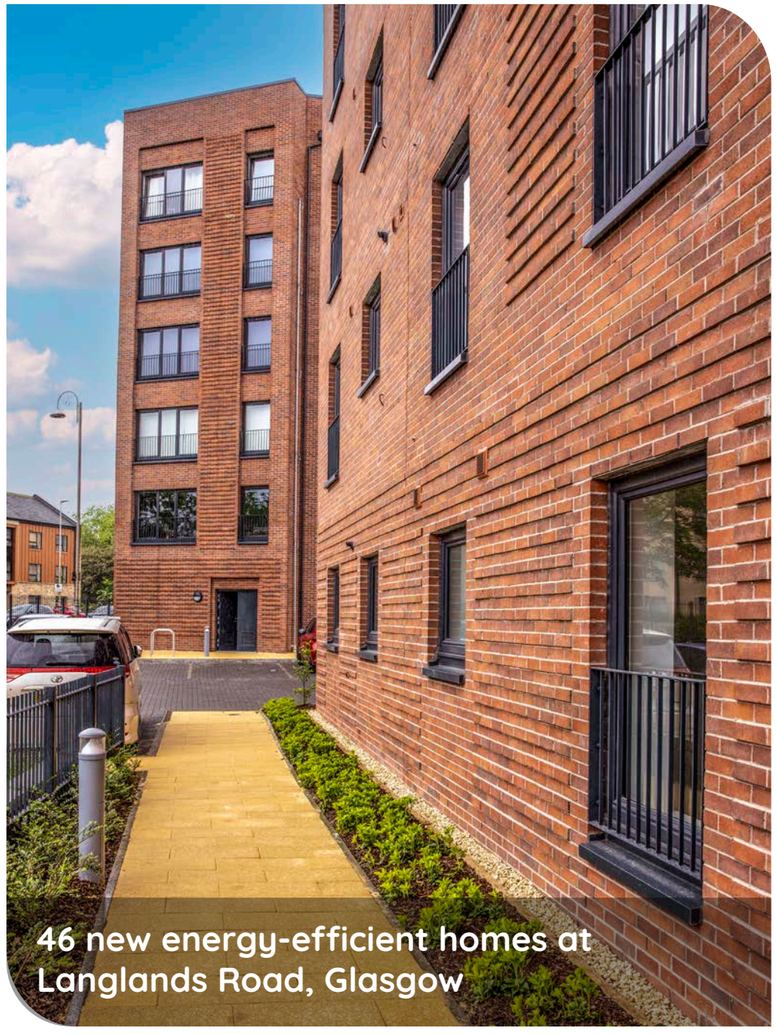
Warmer, Greener Homes

Delivered in partnership with specialised contractors, we have undertaken a major programme of energy efficiency works to 568 existing homes between 2024–26, **making them warmer, greener and more affordable to run.**

These multi-measure energy efficiency improvements have included the installation of new insulation, renewable energy technologies and modern heating systems, improving the comfort, sustainability and energy consumption of hundreds of our customers’ homes.

Across both rural and central Scotland, this investment is helping customers reduce energy costs (an estimated average of £450 per month, per home), tackle fuel poverty and benefit from homes that are fit for a lower carbon future.

Foundations we don’t rest on, but build from



46 new energy-efficient homes at Langlands Road, Glasgow

New affordable homes

Over the course of the last strategy, we invested in and delivered, in partnership with the Scottish Government, our funders and relevant local authorities, 181 new affordable and energy-efficient social rented homes across our communities.

This included 42 new homes at Park Place in Wishaw, delivering on our tenant promises, and supporting the regeneration of Govan in Glasgow with 46 new homes at our Langlands Road development.

As part of this work, we have also transformed our low-demand development in Strachur into 16 modern, energy-efficient homes that meet local housing needs, supporting the housing emergency in the local authority area.

In addition, we acquired three Later Living developments from Methodist Homes, securing their future and bringing 101 homes from the private into the social rented sector.

We have a further 74 homes currently on site in Bellshill, North Lanarkshire and Brodick on the Isle of Arran, with plans to deliver many more by 2031.

Growth is about much more than increasing the number of homes we provide. It allows us to help more people. By investing in new homes and partnerships, we can increase the availability of affordable housing for customers of today and future generations.

Sustainable growth also strengthens our financial resilience and our ability to invest in our existing homes and services, keep rents affordable for everyone, and invest in and provide opportunities for our workforce.

Strategic theme #3

Future ready



Overview

What we'll do

- Develop a modern and choice-based employee offer that reflects the needs of a diverse and multi-generational workforce
- Strengthen our employee brand to attract talented people from all backgrounds and generations
- Continue to grow our own talent through clear pathways to learn, progress and lead
- Simplify colleague experiences and make it easier to access information, support and tools
- Build a digitally confident and data-enabled workforce ready to embrace future opportunities

Our aim

Our values and culture are at the heart of what makes Trust special. They shape how we work together, how we support each other, and why we're proud to work here.

These foundations give us the confidence to look ahead and continue evolving. Over the next five years, we will attract, develop and retain a future-ready workforce with the skills, support, capacity and tools needed to succeed, while protecting and strengthening the culture and values that define us.

Our workforce will continue to evolve into one that is digitally confident, adaptable and future-ready – equipped to seize opportunities, respond to change and meet the needs of future generations of customers and communities.

We will take a deliberate and long-term approach to workforce planning, ensuring we have the right people, skills and capabilities in place at the right time. This will be supported by strong leadership, succession planning and meaningful learning and career pathways that help people grow, progress and realise their potential.

A modern and choice-based employee offer is central to this theme. Building on the strong foundations already in place, we will continue evolving our offer to reflect the needs of a diverse and multi-generational workforce – supporting wellbeing, inclusion, flexibility and engagement while remaining sustainable and aligned to our organisation priorities.

Overview



Colleague experiences will become simpler, better connected and easier to navigate. Supported by clear communication and seamless access to the tools, information and support need to do great work.

Digital and data confidence will become a core capability across Trust. Digital ways of working, self-service and automation will reduce complexity and remove unnecessary effort, helping colleagues make informed decisions and focus more time on learning, innovation and delivering value.

Externally, we will strengthen our employer brand and visibility, clearly communicating what makes Trust a great place to work and why people should build their careers with us.

Through targeted engagement, partnerships with education providers and community organisations, and wider networks, we will create opportunities for younger people, broaden our reach and attract a more diverse workforce from within and out-with the sector.

By 2031, Trust will be known for a workforce that is highly capable, digitally confident and deeply engaged. We will be recognised as a values-led, modern employer that helps people learn, progress and lead, while creating opportunities for colleagues from every background and generation to thrive.

Outcomes

If we successfully deliver this theme what are some of the outcomes and measurable improvements we would expect by 2031?

Outcome statements

- We are recognised as an employer of choice within and beyond the sector, attracting a diverse and multi-generational workforce, with candidates proactively seeking opportunities with us.
- We're known for providing modern employee experiences, supported by a flexible and choice-based employee offer. Colleagues feel connected, informed and highly engaged via clear, accessible communication and strong employee voice.
- We have a well-embedded culture of learning, clear development pathways, strong leadership and effective succession planning. We have the depth and breadth of capabilities required to perform, adapt and grow in a complex and changing environment.
- Colleagues are confident using digital tools, AI and data to manage workload, and make informed decisions.

Moving the dial

- ▲ Increase % of employees satisfied working for Trust
- ▲ Increase in % of employees who would recommend Trust as a great place to work
- ▲ Increase in employee engagement scores
- ▲ Increase in number of internal candidates successful in achieving promoted posts
- ▲ Increase in levels of digital and data confidence and capability across Trust

Foundations we don’t rest on, but build from

Our previous strategy, The Time is Now, delivered strong foundations which we will build on under the Future Ready theme over the next five years. This section provides a number of case studies to bring this to life.



Fair Work First & employee voice

We became a Scottish Government Fair Work First employer in 2024, reflecting our commitment to creating a workplace where people feel valued, respected, supported and able to thrive.

Fair Work First aligns closely with our values and is about creating the conditions for people to be the best they can be. It focusses on areas such as fair pay, flexible working practices, creating a diverse and inclusive workplace, providing opportunity and ensuring employees have a meaningful voice in decisions that affect them.

Being recognised as a Fair Work First employer is at the heart of the work we are doing to continue to build a positive workplace that helps us attract, retain and develop talented people, ultimately supporting customers and delivering better outcomes for them.

A key part of this commitment is our Employee Forum. Made up of around 15 employee representatives from across the organisation, the Forum plays a central role in giving colleagues a strong voice in shaping policies, practices and priorities, influencing decisions, and ensuring employee engagement and experience are central to what we do.

Some of the Forum’s achievements to date include the planning and delivery of priority actions from our Employee Engagement Survey, providing input into our annual pay review process, helping to scope our compensation and benefits review project, influencing key changes to operational ways of working and managing our Employee Values Awards recognition programme.

Foundations we don’t rest on, but build from

Growing our own

Growing our own has always been an important part of our culture. It means investing in and creating opportunities to learn, develop and build **rewarding careers with Trust.**

Over recent years, colleagues have progressed across all levels of Trust, to take up opportunities in leadership, specialist, management and customer-facing roles. The value of this investment can be seen in the 50% of our leadership team who have been promoted from within as well as the numerous secondment opportunities available. Growing our own is always balanced with bringing in new people with new ideas, ensuring we have the right people in the right roles with the right skills.

We will build on this success by continuing to support colleagues to realise their potential and by attracting the best external talent, building the key capabilities needed for the future.

Blended Working

Our blended working model gives our workforce the flexibility to work from anywhere and ensures they can be where our customers need them **most. Enabled by modern technology and digital tools, our teams can stay connected, access information securely and work effectively across our communities, Later Living developments and offices.**

This ensures we spend more time helping customers and improving outcomes, supports wellbeing, and ensures we attract talented people to come and work for Trust.

As one of the most valued elements of our employee offer, blended working is a key element of our attractive employee offer. We are looking to go further and continue to modernise and develop our employee offer so that it reflects the needs of a diverse and multi-generational workforce.

Modernising colleague experiences

Over the last five years we have been on a journey to modernise colleague experiences, replacing multiple legacy IT systems with modern, cloud-**based platforms, and desktop devices with mobile and video-enabled devices.**

This is making it easier for colleagues to access information, manage routine tasks and develop new skills. Increased self-service, automation and digital learning reduce time spent on administration and create more opportunities to focus on what matters most – delivering excellent services and better outcomes for customers.

There is much more to be done and we will be building on this to further modernise how we work. We will also continue to invest in and help build an increasingly digitally confident workforce.

For you.
With you.
Ready.

ready together

Our strategy 2026-2031

trust

Trust Housing Association Limited is a Registered Scottish Charity
No. SC009086 Registered by The Scottish Housing Regulator HEP 143