

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

A new vehicle for investment

Creation of Wheatley Homes South

A customer-focused culture

Retained Customer Service Excellence

Reducing homelessness

1600+
homes to homeless households

High tenant satisfaction

94%+
tenant satisfaction

Delivering much needed new homes

210+
new homes built

A strong customer voice

A redefined, reshaped approach to customer engagement

New ways of working

Successfully introduced a new operating model

Financially resilient

A+ credit rating

rating retained

A workforce that feels valued

Retained liP Platinum, the highest level of accreditation for people management

Community led regeneration

Transformational plans at Lochside

Strategic context

Our 2026-2031 strategy is set against the backdrop of Dumfries and Galloway Council declaring a housing emergency in November 2023, followed by 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 in the south of Scotland continues to outstrip supply 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 950 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.

The priorities identified by our customers were shared by our staff, Board and partners and have directly influenced the priorities within the

strategy. We held local strategy workshops with staff, with over 100 pieces of feedback showing the top priority for our people is investment in our neighbourhoods, with repairs, value for money and continuing to improve communication.

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
- 1800+ homes allocated to homeless households by 2031
- At least 750 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

Wheatley Homes South 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.



Nursery Avenue, Stranraer



NETs staff



Our objectives over the next five years:



1: Establish the Wheatley Standard and enhance homes to meet it



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 Wheatley 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.

We also recognise the need for wider regeneration to address issues such as low-demand stock, vacant and derelict land and a lack of local amenities and social exclusion.

Wheatley Homes South in 2031: Through the Wheatley Standard, our customers are 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 Wheatley Homes South. Through partnership with Dumfries and Galloway Council and strong relationships with a network of partners across our geographic footprint, Wheatley Homes South is playing a key role in making our communities a great place to live.

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 closes that are in a good condition;
- ▶ have an external environment which achieves the five-star Keep Scotland Beautiful standard.



Curries yard



New Abbey



Springholm



Sharpe Crescent, Troqueer, Dumfries



Maintain and enhance homes to meet the Wheatley Standard	
Wheatley Standard baseline	<ul style="list-style-type: none"> • Design an assessment framework and criteria, reflecting the ambition of the Wheatley Standard, against which each property can be assessed. • Systematically assess our properties – we will utilise and 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. • 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 for homes that do not to meet it. Use this assessment as the baseline for measuring progress and more efficiently direct our Strategic Asset Investment Plan. • Aim to reduce the number of homes not meeting the Wheatley Standard from the baseline each year.
Homes where our customers can feel safe	<ul style="list-style-type: none"> • 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. • 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. • 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. • Enhance our assurance checks and customer follow-up to ensure customers are satisfied with how we handled damp, mould or leak in their home and that no issues remain. • Work with the Scottish Government as it develops its approach to Single Building Assessment, and implement these requirements in a structured and phased manner.
Energy efficient homes	<ul style="list-style-type: none"> • 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. • 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. • Explore modern, affordable future heating options, including district heating and links to wider heating networks. • Ensure the heating systems in our homes are easy to operate and cost effective for our customer, while recognising constraints such as the availability of suitable alternative heating options, future net-zero requirements and energy market considerations.
Investing in customers’ homes	<ul style="list-style-type: none"> • Develop and deliver targeted investment strategies for specific property types such as pre-1919, tenemental and four-in-a-block’, or issues, including damp, mould and leaks. • 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. • Deliver upgrades so no properties have internal components beyond what a stock condition assessment would consider to be their reasonable economic life. • 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. • 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.



Create thriving neighbourhoods, collaborating with customers and partners	
Pride in place and community	<ul style="list-style-type: none"> • Develop, with customers and partners including Dumfries and Galloway Council, a common understanding of ‘neighbourhood’, recognising this will differ according to regional area or property type. • 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. • Work in partnership with key stakeholders to reduce anti-social behaviour within our neighbourhoods. • Reduce fly-tipping and revitalise underused green spaces in partnership with Dumfries and Galloway Council and community groups.
Safe and welcoming communities	<ul style="list-style-type: none"> • 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. • Through partnership, including with Dumfries and Galloway Council, 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 through our Neighbourhood Forums and Community of Excellence. • Expand environmental service offering and support community-led initiatives, with priorities driven by customer-led walkabouts, engagement and real time feedback. • 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. • Strengthen multi-agency partnerships including with Dumfries and Galloway Council and community groups, to address waste management, green space maintenance and vacant land. • Evolve community safety partnerships including with the Scottish Violence Reduction Unit to better understand issues affecting our neighbourhoods and co-create lasting solutions. • Look to extend the sharing and use of neighbourhood data with key partners and undertake experiments to trial new approaches to solve issues faced by our customers. • Take a resolute approach to preventing and addressing discrimination and harassment in our neighbourhoods, fostering environments where everyone feels respected and safe.
Empowered customers	<ul style="list-style-type: none"> • Increase engagement with customers, including new and younger household members, through education awareness and awareness-raising exercises to ensure understanding and fulfilment of shared responsibilities to upkeep surroundings and maintain welcoming communal spaces. • Deepen our understanding of customer behaviours utilising and enhancing our customer insight mechanisms and develop messaging to provide clarity on our services and responsibilities, supporting customers to maintain their environment. • Work closely with Police Scotland and Dumfries and Galloway Council to promote and support good neighbourliness and responsibility for maintaining welcoming and safe communal spaces.



Lead the way in expanding the supply of affordable, quality homes	
Deliver new, high-quality homes to help alleviate the housing crisis	<ul style="list-style-type: none"> • Strengthen strategic relationships with Dumfries and Galloway Council, landowners and private developers to maintain a strong development pipeline, seeking to develop a programme level agreement for new homes which provides efficiency, streamlining and certainty of delivery. • 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. • Evaluate pilot projects, and integrate lessons learned and the voice of the customer into future development construction and delivery approach. • Work with Dumfries and Galloway Council and the Scottish Government to purchase suitable homes on the open market to supplement our available housing stock and help alleviate homelessness.
Regenerated, rejuvenated communities	<ul style="list-style-type: none"> • Utilise our partnership with Dumfries and Galloway Council, and develop new and underutilised funding models, such as Partnership Support for Regeneration, to deliver affordable home ownership in areas where there is currently vacant land. • Work with partners to prioritise regeneration in identified areas, such as Lochside. • Identify priorities for regeneration in developing areas embedding customer voice and community cohesion in all plans. • We will engage with the community through the Local Delivery Group, Lochside Community Collective, working together with Dumfries and Galloway Council to deliver key projects aligned to the regeneration. • Deliver our first new-build project at Findlater and form a programme of site starts thereafter, agreeing a funding allocation with Dumfries and Galloway Council which enables continuity of delivery. • Explore opportunities for wider regeneration projects in areas which support the delivery of mixed tenure housing and address wider community needs and aspirations.
Homes fit for the future	<ul style="list-style-type: none"> • 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. • 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. • Use the learnings from demonstrator projects, customer satisfaction feedback, trends analysis and legislative requirements to inform future updates to our design guide.

Outcomes:

Customer priorities met:

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



Strategic result:

90% of customers are satisfied with the quality of their home

We will measure success through:

- at least 90% 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, will be 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 new affordable homes by at least 750 by 2031

We will measure success through:

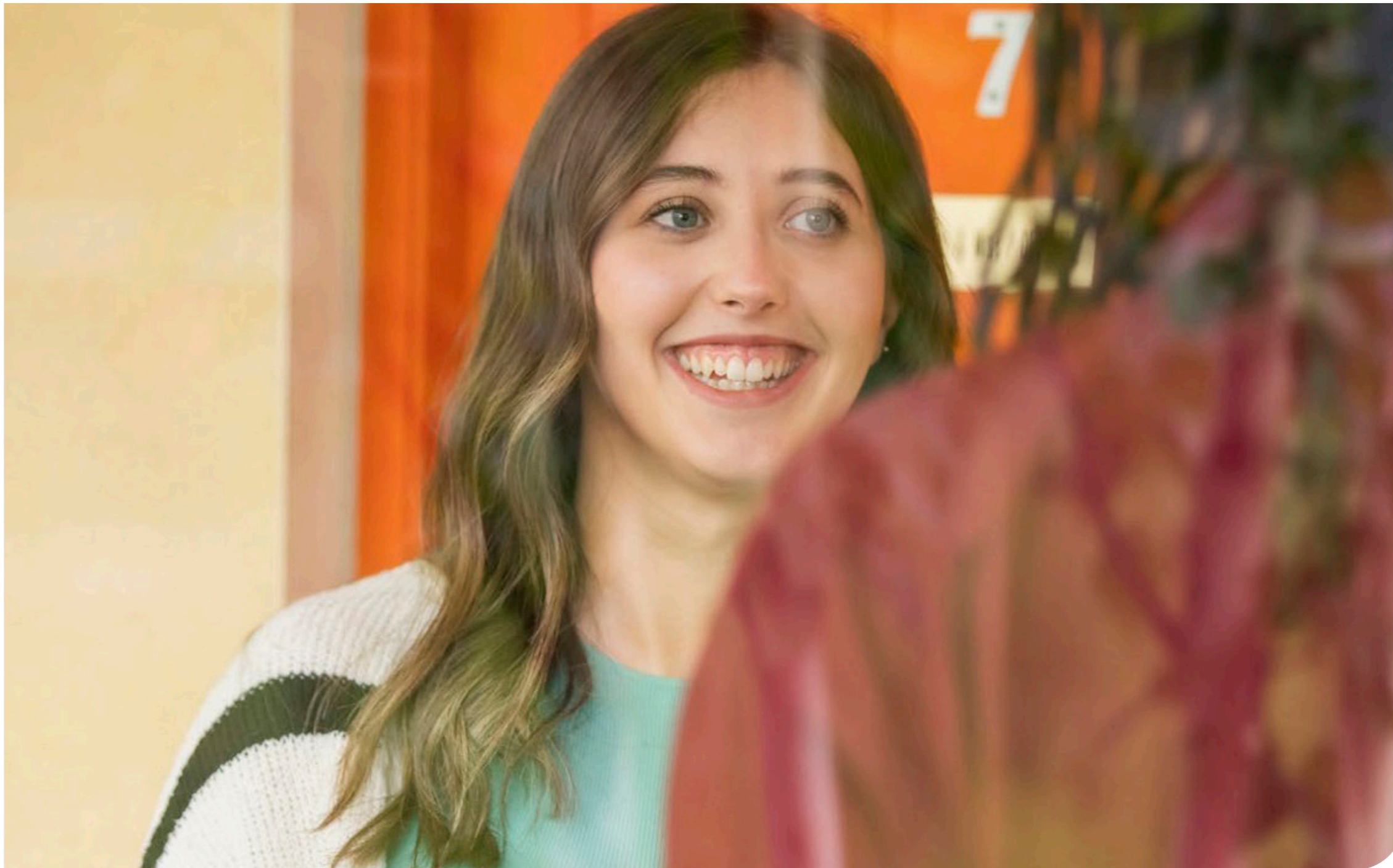
- annual progress with our development programme against both social and mid-market targets;
- first project complete and new homes delivered at the former Maxwelltown High School site, as part of Lochside regeneration;
- new homes delivered at demolition sites in Newington, Annan and Summerhill and Dumfries;
- satisfaction with new homes annually, with a target of 95%.

Theme 2

02 | Personalised services

Wheatley Homes South 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.





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 and building trust and driving overall customer satisfaction.

Wheatley Homes South in 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	
Transform customers connection – every interaction is timely, relevant and accessible	<ul style="list-style-type: none"> • 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. • Move away from outdated approaches such as local newspaper press releases and instead delivering personalised, relatable and hyper-local content that showcases our staff and the work they do in our communities. • Launch a refreshed communication framework, co-designed with customers and staff, ensuring all contact is personal, local, and relevant. • Continue to set out transparently the investment we plan to make across the region so we can be accountable for the promises we make and publish annual progress reports and performance metrics. • Evaluate our service journey maps and communication touch points to keep customers informed at every step and ensure consistent messaging. • 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 need.
Proactively communicate, actively listen, be open and transparent on what we can deliver	<ul style="list-style-type: none"> • Be more proactive in communicating progress where things cannot be resolved straight away, such as follow-up repairs and anti-social behaviour. • Provide direct contact options, regular updates, and acknowledgement 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. • Expand digital self-service options, while maintaining accessible human support for those who need or prefer it.
Ensure approach is shaped by customer preferences, balancing digital and face-to-face options, committed to clarity and transparency	<ul style="list-style-type: none"> • Ensure all staff are trained and confident in delivering our communication framework, with clear accountability for follow-up and resolution. • Balance digital offering with personal contact, such as through annual tenant visits, our Stronger Voices engagement approach or face-to-face discussion. • Maintain our network of experienced staff and visible community presence, so customers can choose how and where they engage with us. • Offer quality services that are empathetic and knowledgeable, regardless of method of contact (online, phone, email, in-person) channel.



Enhance and apply what we learn to drive customer-focused services	
Listen, learn and act - customer insight driven service improvement	<ul style="list-style-type: none"> • Continue to refine and expand the ways we garner customer insight through a combination of real-time digital feedback, annual tenant visits, satisfaction surveys and customer engagement. • 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. • 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 tenures. • Enhance information flows and review our people processes to help test and pilot learning, supported by a 'culture of curiosity' and innovation. • Integrate all forms of customer feedback into a single insight platform, enabling learning, targeted interventions and personalised engagement. • Communicate the impact of customer input through 'You said, we did' reporting and regular storytelling. This will support us to demonstrate value for money. • 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. • 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.
A strong, engaged, influential tenant voice	<ul style="list-style-type: none"> • Launch our refreshed engagement framework, collaborate with community partners, such as the Dumfries and Galloway Community Planning Partnership, to expand opportunities for customers to participate in shaping services, including digital and in-person engagement, with a focus on accessibility and inclusion. • 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.

Our roadmap to achieving our objectives



Deliver seamless services to meet customer needs	
<p>Reliable, joined-up services, easy to access, particularly repairs and wraparound support</p>	<ul style="list-style-type: none"> • Prioritise enhancing repairs experience to deliver first-time completion, accurate and flexible appointments, and clear communication. • 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. • Consider the needs of different customer groups, such as those in mixed tenure blocks, and work with our partner Lowther and others to develop models to better meet their needs.
<p>Integrated, joint working</p>	<ul style="list-style-type: none"> • Standardise and enhance repairs processes across Wheatley Homes South, complementing the approaches and systems of our wider Wheatley partners. • Enhance repairs diagnostic accuracy and optimise parts availability to increase first-time repair completion. • Introduce new ways to monitor that repairs are completed properly and to a high standard. • Keep customers informed about what will happen next and indicate the likely overall time to achieve completion before we leave their home. • 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.
<p>Minimise hand-offs, well-defined processes and staff ownership</p>	<ul style="list-style-type: none"> • Empower staff to resolve issues at the first point of contact, supported by training and clear escalation routes. • Strengthen collaboration including with colleagues within Wheatley to deliver our range of wraparound support and signpost customers to support achieving sustainable, long-term solutions. • Use analytics and enhance use of data to identify potential issues and resolve them before they impact the customer or lead to dissatisfaction. • 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.

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 their 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 repairs experience;
- 100% of tenants receive an annual tenant visit.



03

Theme 3
**Better
lives**

Wheatley Homes South in 2026: We play a leading role in addressing Scotland's housing crisis, having exceeded targets for new homes and support for homeless households, and maintained high tenancy sustainment during our last strategy period. We are not just a landlord; we provide wraparound support from the outset, incentivise downsizing, and deliver targeted help for vulnerable groups.



Supported by Wheatley Foundation and external partnerships, 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.

Wheatley Homes South in 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



Our roadmap to achieving our objectives



Contribute to ending homelessness in Scotland	
Work with national and local government to deliver solutions	<ul style="list-style-type: none"> • In collaboration with sector partners, influence national funding and policy and implement the next phase of Housing First. • Bring empty homes back into use and expand housing options, while delivering value for money. • Support customers to downsize and develop resettlement initiatives to meet demand for larger family homes.
Enhance wraparound services	<ul style="list-style-type: none"> • Review our homelessness and allocations policies, informed by customer insight. • 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. • Collaborate internally and externally to expand wraparound support and build an enhanced services to support tenancy sustainment.
Emphasise on community resilience	<ul style="list-style-type: none"> • Promote our Stronger Voices engagement programme to boost neighbourhood connections. • Build staff awareness and capacity around utilising local networks and partners to help foster a sense of belonging and resilience in neighbourhoods.

Our roadmap to achieving our objectives



Shape powerful partnerships to alleviate poverty and open doors to new opportunities	
Create pathways out of poverty	<ul style="list-style-type: none"> • Work with Dumfries and Galloway Council as a Community Planning Partner, to better understand root causes of family poverty. • Participate in key local forums and directly engage stakeholders to drive progress with strategic ambitions that align with our objective to alleviate poverty. • 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. • Work with Wheatley Foundation to leverage data to underpin the development of an anti-poverty strategy and pilot 'crisis support' approach. • Utilise the 'single view of the customer' and enhanced socio-economic data to tailor resources and monitor outcomes around supporting those in poverty.
Focus on employability, income, and social mobility	<ul style="list-style-type: none"> • Strategically track employability and income outcomes to inform our social mobility support. • Explore new external partners to collaborate and partner with to deliver skills, jobs, and training ensuring we deliver accessible, person-centred, and impactful support. • Collaborate with Wheatley Foundation and explore new external partners to deliver skills, jobs, and training. • Engage with decision makers to influence policy on social mobility, education, and skills. • Further embed use of community benefit in procurement and strengthen monitoring of supplier contributions. • 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.
Build and sustain the strategic partnerships we need to deliver for our customers	<ul style="list-style-type: none"> • Make the most of our Strategic Agreement with Dumfries and Galloway Council to align our efforts for the benefit of our tenants and South of Scotland citizens. • Further develop our existing partnership with Scottish Fire and Rescue as part of continuing efforts to reduce fire risk in our homes. • Work with Wheatley Care as a strategic partner to ensure care and support needs of our customers are met. • Continue to foster closer, and new, partnership working arrangements with organisations who have an interest in providing opportunities to our customers and neighbourhoods.

Outcomes:

Customer priorities met:

- Create pride in place



Strategic result

Housing at least 1800 homeless households by 2031

We will measure success through:

- 90%+ tenancy sustainment.



Strategic result

550 jobs, apprenticeships and training places created for our customers

We will measure success through:

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

04 | Delivering sustainable value

Wheatley Homes South 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.

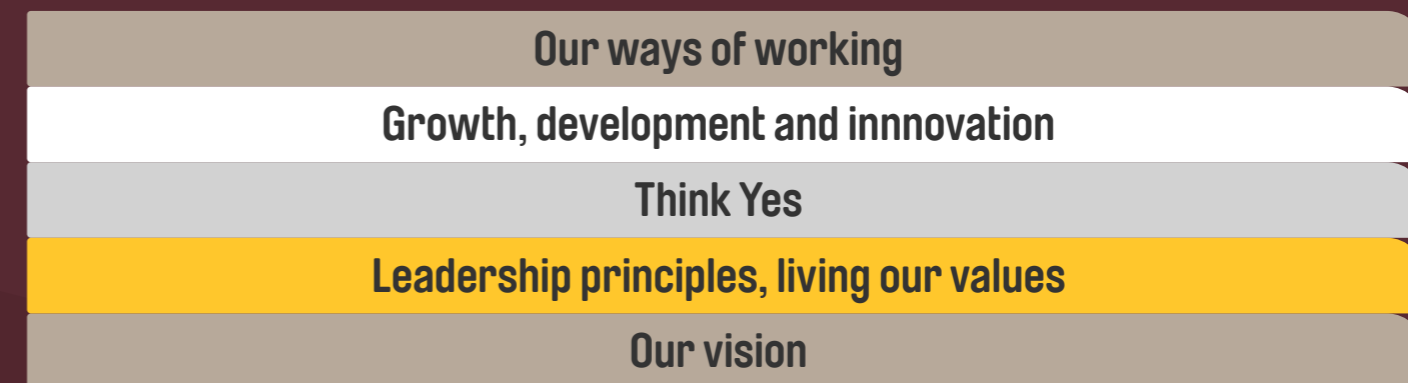
Wheatley Homes South in 2031: We've deepened our Think Yes culture by investing in workforce skills, dynamic learning, and strong internal relationships, and reinforced our leadership principles so these drive our behaviours. Strengthened change management ensures staff understand their impact and the 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 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, all while embedding responsible business practices across all we do.



Nurture and invest in our people, recognising their contribution	
<p>Enable growth through our development</p>	<ul style="list-style-type: none"> • 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. • 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. • Improve reporting to inform people development plans across Wheatley Homes South and the wider organisation, embedding a culture of 360-degree feedback and continuous improvement. • 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.
<p>Build leadership at every level, embedding Think Yes</p>	<ul style="list-style-type: none"> • 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. • Nurture internal talent and attract external expertise to enrich our leadership pipeline and strengthen succession planning. • 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. • Strengthen Different Together, our EDI brand, ensuring leaders champion it internally and externally. Leaders will foster connection across teams to build capability and reduce social isolation. • Think Yes will be visible in our branding and communications, supported by consistent leadership messaging.
<p>Amplified staff voice and innovation</p>	<ul style="list-style-type: none"> • Diversify training methods and opportunities such as through mentoring, shadowing, development days, and bitesize learning to build confidence, clarify roles, and encourage innovation. • 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. • 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. • Promote intrapreneurship and evaluate engagement with our customer-focused culture. • 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. • 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.

Shaping our culture to deliver our strategy



Our customers and communities

Making homes and lives better

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



Drive effective solutions, harnessing digital capabilities and data assets	
<p>Single view of customer and home, consolidating systems and streamlining processes</p>	<ul style="list-style-type: none"> • 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. • 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 lasting transformation. • Actively consolidate our technology platforms to establish a single source of core data and consistent ways of working. • A comprehensive view of our assets and customers and overarching data analytics platform will lay the foundation for enhanced analytics and Artificial Intelligence integration.
<p>Embed Artificial Intelligence ethically and sustainably, focusing on enhanced experiences</p>	<ul style="list-style-type: none"> • 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 that support Wheatley Solutions and the Customer First Centre, with learning shared across the wider organisation. • Initially limit Artificial Intelligence 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. • Work with external partners to deliver our digital maturity roadmap aligned with Wheatley'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. • 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.
<p>Safely cultivate innovation, for the benefit of our communities</p>	<ul style="list-style-type: none"> • Develop programmes to encourage and support innovative thinking and approaches, as part of developing and improving the services we provide. • 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. • Embed accountability for innovation in the leadership principles of our senior staff. • 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. • Prioritise strong data governance to ensure ethical use including as new technologies including Artificial Intelligence, evolve. • 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. • Achieve Cyber Essentials accreditation across Wheatley Homes South, demonstrating our commitment to safeguarding systems, protecting customer data, and maintaining business continuity.

Our roadmap to achieving our objectives



Ensure financial efficiency today, prepared for tomorrow	
<p>Maintain financial strength and flexibility</p>	<ul style="list-style-type: none"> • Retain our externally accredited A+ credit rating and adhere to our financial 'Golden Rules', ensuring Wheatley Homes South remains a trusted organisation in the eyes of funders, stakeholders, and customers. • Negotiate funding arrangements through making best use of our financial and asset strength to reduce the cost of funds and maximising capacity for new build. • Evaluate governance and funding models to unlock new capacity – particularly for new-build development - through a housing bond and innovative funding approaches. • Maintain flexibility to allow us to respond quickly to emerging opportunities and adapt our financial strategy to meet changing market conditions through to 2031.
<p>Champion transparency and customer trust</p>	<ul style="list-style-type: none"> • Keep our rents fair and transparent. • Demonstrate financial transparency by publishing clearer information on how rent is spent, including through our annual rent consultation. • Explore expanding financial wellbeing support for tenants, tailoring assistance to meet diverse needs and helping customers navigate the cost-of-living crisis.
<p>Future proofing through data and insight</p>	<ul style="list-style-type: none"> • Increase our use of analytics to support business continuity planning, improve supply chain resilience, and anticipate future risks. • Our data-driven finance approach will help us make informed decisions, optimise resource allocation, and ensure long-term sustainability.



Grow our reputation as an ethical, trusted business	
<p>Recognised as a responsible, ethical leader - embedding sustainability, equity, diversity, and inclusion (EDI)</p>	<ul style="list-style-type: none"> • Refresh and deliver our EDI action plan, supporting our staff and customers to feel respected and included. • 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. • 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.
<p>Embed continuous improvement across our organisation and value chain</p>	<ul style="list-style-type: none"> • Adopt the Business in the Community ‘Responsible Business Health Check’ to drive change and support thriving communities and workplace. • Engage leaders in responsible business and systems thinking to pilot new approaches and measure impact with leading and lagging indicators. • Adopt and implement an organisation-wide approach to continuous improvement, such as European Foundation for Quality Management (EFQM), that can provide us with opportunities for independent assurance, assessment and benchmarking.
<p>Deepen stakeholder collaboration with networks and partners</p>	<ul style="list-style-type: none"> • 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. • Undertake stakeholder engagement that is dynamic and inclusive, seeking input from our broad ecosystem to inform decisions. • 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. • Where appropriate, challenge existing best practices to develop innovative solutions. • Leverage our scale as part of the 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.

Outcomes (Wheatley Level):

Customer priorities met:

- All



Strategic result

Retain platinum liP accreditation

Measure progress through:

- 90%+ staff satisfaction that Wheatley 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% of staff are confident using data and Artificial Intelligence as it relates to their role;
- number of staff who engage with our innovation activities increases annually from 2026 baseline.



Strategic result

Maintain our A+ credit rating

Measure progress through:

- raising £1.2 bn 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.

