

# 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 digital business

Over 70% of residential customers with an online account

### Supporting communities

**£15m+**  
in Gift Aid generated

### Customer First Centre

**90%**  
customer satisfaction

### Delivering much-needed new homes

**200+**  
Developed over 200 new, affordable homes

### A strong customer voice

Redefined and reshaped, including real-time feedback

### New ways of working

Successfully introduced a new operating model

### Financially resilient

**'A' credit rating**  
retained

### A workforce that feels valued

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

### Expanded our portfolio

**850**  
Grown our residential customer base by over 850

# Strategic context

Our 2026-2031 strategy is set against the backdrop of a national housing emergency declared by the Scottish Government in May 2024. The legislative context is also changing through the Housing (Scotland) Act 2025 which introduces new duties for landlords, including private sector long-term rent controls. Housing is recognised as a key policy priority at both the national and local levels.

Demand for affordable homes in Scotland continues to outstrip supply – and homelessness services are under acute pressure. There is an increasing pressure on private letting developers to work with local authorities and housing associations to deliver new homes while maintaining existing stock to the highest standards. 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.

Although the impact on our sector is yet unclear, the introduction of Awaab's Law highlights the importance of maintaining 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.

Energy efficiency is also a priority for us to ensure a fabric-first approach, with clean heating systems, and improved ventilation. Delivering this

will demand capital investment, supply chain capacity, and customer engagement.

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 landlords have services which can truly respond to individual needs. Collaboration is vital here – through the income we generate and the Gift Aid we provide to Wheatley Foundation – we can support the creation of pathways out of disadvantage. Truly providing person-centred support means better data, customer-focused policies and processes, listening to customers and acting.

Alongside our residential landlord responsibilities, we also have property

factoring and commercial landlord responsibilities. Property factoring plays a critical role in maintaining safe, well-managed properties and environments for homeowners and our mixed-tenure communities, ensuring common areas and assets are maintained to a high standard. For commercial tenants, our focus is on sustaining strong relationships, supporting local businesses, and ensuring properties remain fit for purpose. Both areas contribute to community stability and financial resilience, and they require clear service standards, responsive maintenance, and effective customer engagement.

This context underlines the need for a strategy that balances building new homes, investment in existing homes, customer experience, and financial resilience. It must also recognise the importance of our factoring services and commercial tenants in creating sustainable communities and supporting our wider business model. Our approach will have a clear focus on meeting regulatory obligations, delivering high-quality services, 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 1700 residential and factoring customers engaged with us about what their priorities are for this strategy, ranging from small, independently facilitated focus groups

and a survey open to all customers and prospective customers.

We identified clear priorities for our customers during this engagement.

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

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

## Key customer priorities:

### Safety and security

Customers want to feel safe in their home and neighbourhood

### Customer care

Active listening and proactivity drives satisfaction

### Create pride in place

Enhance local environments, which matter to wellbeing

### Value for money

Customers want to feel their costs are affordable and value for money

### Continue to improve the repairs experience

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

### Transform communication

Excellent communication creates trust

# 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 that 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 Lowther 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
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	_____
Better lives	Contribute to ending homelessness in Scotland	Shape powerful partnerships to alleviate poverty and open doors to new opportunities	_____

## Key strategic results

- 90%+ residential customer and 60%+ factoring customer satisfaction
- 145 new mid-market rent homes delivered by Lowther by 2031
- Grow our residential portfolio by 900+ by 2031
- iIP Platinum retained with staff satisfaction over 90% by 2031

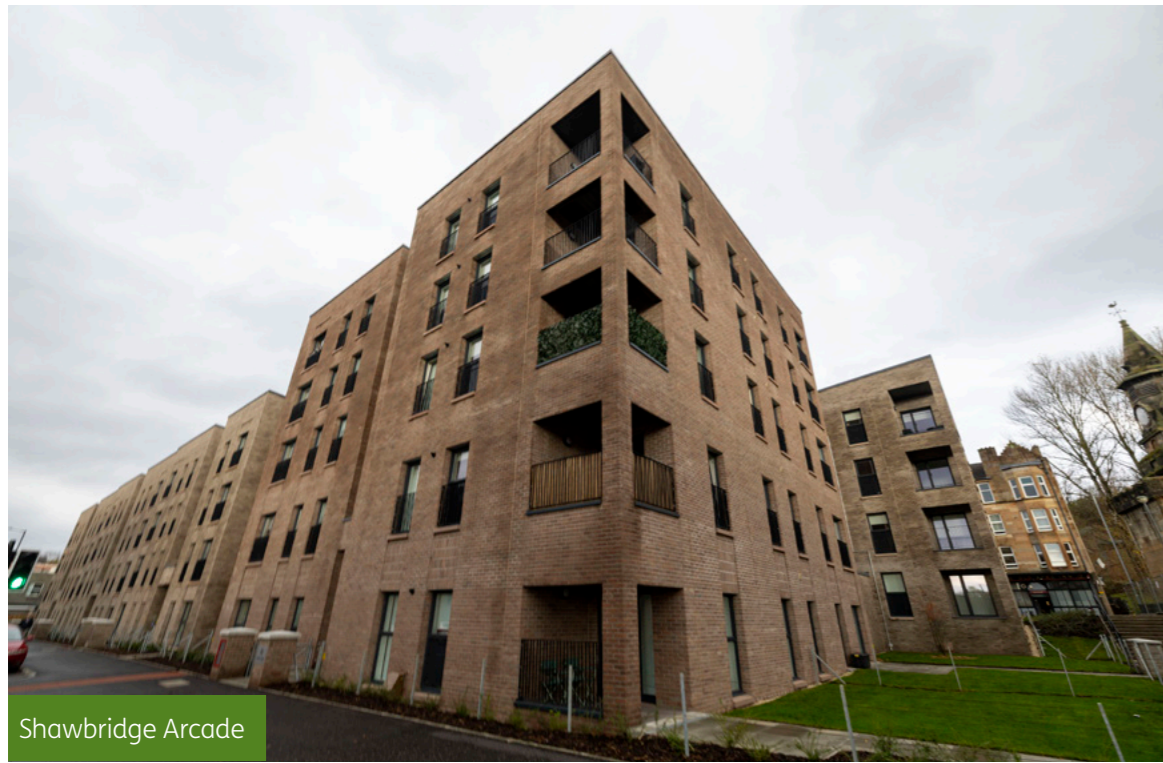




# 01

Theme 1  
**Homes and neighbourhoods  
to be proud of**

**Lowther 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.



Shawbridge Arcade



Shawbridge Street



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



**1: Maintain and enhance homes to meet the Lowther Standard**



**2: Create thriving neighbourhoods, collaborating with customers and partners**



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

We now want to build on the investment spent during the life of our last strategy to improve and modernise our existing homes for residential customers, and enhance value through effective maintenance for, and communication with, our factored customers. Our Asset Strategy and Strategic Asset Investment Plan 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 Lowther Standard.

We have an opportunity here, and will play our full part, including through strengthening our factoring offer to deliver clear standards, responsive services and support investment in mixed blocks and communities.

As a leader in the development of affordable homes in Scotland, 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.

**Lowther in 2031:** Through the Lowther 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 Lowther Standard and have a clear plan for all homes to achieve it. Warm, safe, and decent homes,

in thriving neighbourhoods where customers feel proud and secure, will be synonymous with Lowther. This will be achieved through targeted investment, strategic asset management, extensive new-build, a proactive approach to repairs and customer engagement, and leveraging our relationships including with our local authority partners. We will also set out a clear Lowther Factoring Standard, ensuring owners understand the service they can expect and the role they play in sustaining successful neighbourhoods.

# Maintain and enhance homes to meet the Lowther Standard



We recognise that we must go beyond current Scottish Government standards to ensure alignment with our customers' expectations of a home to be proud of.

Our responsibilities vary according to the customer group concerned. This is why we will create an ambitious 'Lowther Standard'. For a residential portfolio and factored homes to meet this Lowther Standard it must:

- ▶ be free from disrepair;
- ▶ be compliant with all building safety requirements;
- ▶ have external fabric and common areas that are in a good condition.

In addition to the above, our residential portfolio must:

- ▶ have modern internal components including kitchens, bathrooms, windows and heating systems;
- ▶ be energy efficient with an EPC 'C'.



First Minister John Swinney



John Swinney with tenant



Calton Village



Calton Village



Maintain and enhance homes to meet the Lowther Standard	
<b>Lowther Standard baseline</b>	<ul style="list-style-type: none"> <li>• Design an assessment framework and criteria, reflecting the Lowther Standard against which each property can be assessed.</li> <li>• Systematically assess each property – utilising data from diverse sources including repairs history, stock condition and energy performance to provide a ‘consistent view’ of each property – against the Lowther Standard, and develop a road map for each property to achieve and maintain the standard.</li> <li>• Publish in the first year of the strategy our assessment of the number of residential properties that meet the standard, and details of areas where investment is needed to bring those that do not to meet it. Use this assessment as the baseline for measuring progress and more efficiently direct our Lowther Homes Strategic Asset Investment Plan for our residential portfolio and our Asset and Service Delivery Framework for factored properties.</li> <li>• Aim to reduce the number of homes not meeting the Lowther Standard from the baseline each year.</li> </ul>
<b>Homes where our customers can feel safe</b>	<ul style="list-style-type: none"> <li>• Continue to deliver our building safety requirements including gas safety and electrical inspections, checks to common areas such as lifts and water tanks, and specialist condition and fire safety inspections where required.</li> <li>• Proactively address damp and mould, as a top priority, including through integrating smart monitoring devices and delivering workforce training to support early identification, effective treatment and sustainable, lasting solutions.</li> <li>• Update our policy approach to damp and mould to reflect requirements from Awaab’s Law and enshrine specific tenants’ rights within the policy, including the right to request further investigation.</li> <li>• Enhance our assurance checks and customer follow-up for residential tenants to ensure they are satisfied with how we handled damp, mould or leaks in their home.</li> <li>• Continue to maintain all buildings to a safe and compliant standard, fulfilling our responsibilities as property factor and ensuring customers receive a reliable, well-managed service.</li> <li>• Work with the Scottish Government as it develops its approach to Single Building Assessment and implement these requirements in a structured and phased manner.</li> </ul>
<b>Energy efficient homes</b>	<ul style="list-style-type: none"> <li>• Unless it is technically or economically not possible, deliver investment to ensure all our homes are energy efficient, and at least at EPC ‘C’.</li> <li>• Explore modern, affordable future heating options, including district heating and links to wider heating networks.</li> <li>• Ensure the heating systems in our homes are easy to operate and cost, effective for our customers, while recognising constraints such as availability of suitable alternative heating options, future net-zero requirements and energy market considerations.</li> </ul>
<b>Investing in customers’ homes</b>	<ul style="list-style-type: none"> <li>• Develop and deliver targeted investment strategies for specific property types or issues to address the improvement needs of properties in mixed-tenure blocks.</li> <li>• Make sure we strike the right balance between investment, keeping rents affordable and properties desirable through a needs-based investment approach, based on up-to-date information on stock condition.</li> <li>• Deliver upgrades so no properties have internal components beyond what a stock condition assessment would consider to be their reasonable economic life.</li> <li>• Develop and consistently deploy cyclical maintenance programmes for our residential portfolio, ensuring customer insight continues to inform priorities.</li> </ul>



Create thriving neighbourhoods, collaborating with customers and partners	
<b>Pride in place and community</b>	<ul style="list-style-type: none"> <li>• Work with customers and partners – including through Wheatley Strategic Agreements with local authorities-to build a shared understanding of what ‘neighbourhood’ means. This should recognise our responsibilities, our central role in engaging owners and supporting their investment in common areas, and the fact that needs will vary by locality and property type.</li> <li>• Enhance our neighbourhood approach by developing standards informed by local priorities including those of owners we factor, customer insight and data that customers can use to better hold us to account.</li> </ul>
<b>Safe and welcoming communities</b>	<ul style="list-style-type: none"> <li>• Be clear on our responsibilities and the services we provide to maintain environments, considering the different services for our varied customer groups, particularly clarifying with factoring customers our responsibilities around anti-social behaviour.</li> <li>• Expand our environmental service offering and support community-led initiatives, with priorities driven by customer-led walkabouts, engagement and real-time feedback.</li> <li>• Explore and expand the support we can provide together with local partners, being particularly mindful of customers who require extra help, recognising the diversity of our customer base and their needs.</li> <li>• Strengthen multi-agency partnerships to address waste management, green space maintenance, and vacant land.</li> <li>• At an organisation-level, review our anti-social behaviour approach to ensure it is delivering sustained impact in our neighbourhoods for the benefit of residential customers. We will do this through enhanced structures and sharing resources including through our neighbourhood forums and Community of Excellence.</li> <li>• Take a resolute approach to preventing and addressing discrimination and harassment in our neighbourhoods, fostering environments where everyone feels respected and safe.</li> </ul>
<b>Empowered customers</b>	<ul style="list-style-type: none"> <li>• Deepen our understanding of customer behaviours utilising and enhancing our customer insight mechanisms and develop key messaging to provide clarity around our services and responsibilities, supporting customers to maintain their environment.</li> <li>• Work closely with Police Scotland and local authorities to promote and support good neighbourliness and responsibility for maintaining welcoming and safe communal spaces.</li> </ul>



Lead the way in expanding supply of affordable, quality homes	
<p><b>Deliver new, high-quality homes to help alleviate the housing crisis</b></p>	<ul style="list-style-type: none"> <li>Using the platform delivered by our initial new-build programme, funded from the £15m increase to our on-lending facility from Wheatley Homes Glasgow, we will use the security value of the completed assets to raise new debt from our lenders to deliver a second phase of new-build activity, supported by Scottish Government grant funding. We will also take advantage of asset value appreciation to increase our loan availability, funding additional units.</li> <li>We will explore alternative models - including joint ventures in conjunction with a contractor for mixed tenure development where there is risk – and opportunity-sharing with homes for private sale, build-to-rent, mid-market rent and social units delivered.</li> <li>Evaluate pilot projects and integrate lessons learned and the voice of the customer into future development construction and delivery approach.</li> </ul>
<p><b>Regenerated, rejuvenated communities</b></p>	<ul style="list-style-type: none"> <li>Utilise Wheatley Strategic Agreements with local authorities to secure access to the grant finding required to support the delivery of our mid-market rent programme.</li> <li>Work with private developers so we can deliver more affordable homes as part of wider neighbourhood plans, helping to create sustainable and vibrant places to live.</li> <li>Continue to identify sites which are well-placed to deliver homes which meet market demands for mid-market, including city centre locations and expansion areas.</li> <li>We will work with partners to identify opportunities for mixed tenure projects which addresses wider community needs and aspirations.</li> </ul>
<p><b>Homes fit for the future</b></p>	<ul style="list-style-type: none"> <li>Enhance our understanding of future trends and customer needs, further embedding the analysis of the demographics of our prospective customers to inform our development programme , for example, building larger family homes.</li> <li>Development and regeneration efforts will emphasise the need for improved amenities and local infrastructure which we know are important to customers.</li> <li>Use the learnings from the demonstrator projects, customer satisfaction feedback, trends analysis and legislative requirements to inform future updates to our design guide.</li> <li>When appropriate, challenge and innovate in our thinking about future home design, garnering ideas in collaboration with Wheatley and external partners to add further value to our offering.</li> </ul>

## Outcomes

### Customer priorities met:

- Safety and security
- Continue to improve the repairs experience
- Create pride in place



### Strategic result

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

**We will measure success through:**

- the percentage of homes that meet the Lowther Standard;
- all our homes meeting current gas and electrical safety compliance requirements;
- all our homes, except where it is not technically or economically possible, being EPC 'C' by 2028.



### Overall result

Increasing the number of customers who are satisfied with our contribution to the management of their neighbourhood by 2031

**We will measure success through:**

- 90%+ of our customers who feel safe and secure in their home;
- 100% neighbourhoods maintaining Keep Scotland Beautiful (KSB) five-star rating.



### Overall result

Net increase of affordable homes by at least 900 by 2031

**We will measure success through:**

- annual progress with our development programme against both mid-market and full-market targets;
- completion of project and delivery of new homes at Bellgrove;
- satisfaction with new homes annually with a target of 95%.

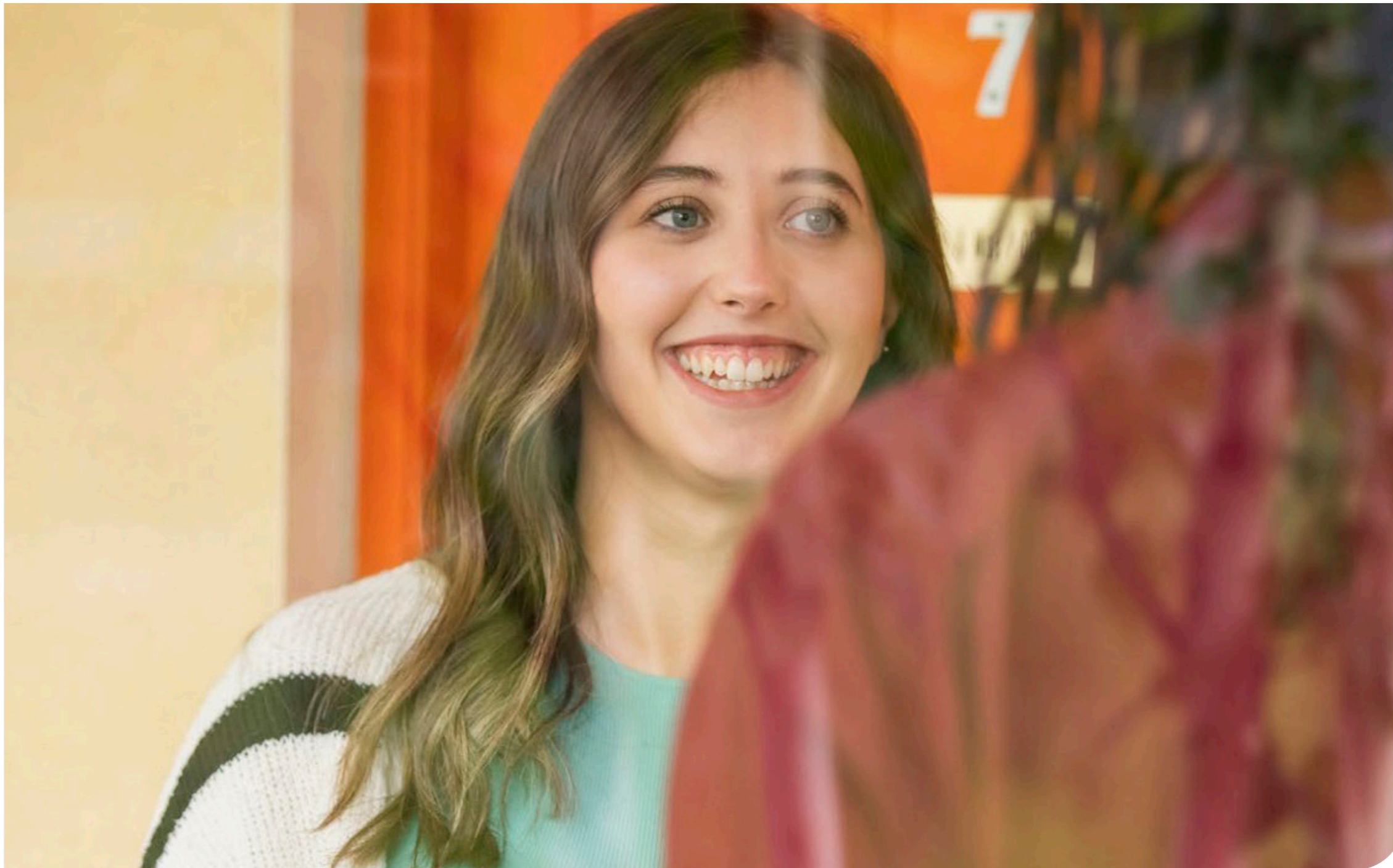
# 02

Theme 2

## Personalised services

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





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



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



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



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

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

We recognise that customers value quick resolution over the channel used and are open to digital and Artificial Intelligence solutions if human support remains accessible. We are now leveraging our rich data and expanded real-time feedback to drive continuous improvement, ensuring customers feel heard and see action taken.

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

**Lowther in 2031:** Through a step change in the personalisation of our services, every customer receives communications tailored to their needs. We do this by embedding a culture of proactive engagement, harnessing data and digital tools, and strengthening 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%+ satisfaction for residential customers and 60%+ for factored customers and demonstrate value for money with our services.



Connect with customers through proactive, tailored communication	
<p><b>Transform customer connection – every interaction is timely, relevant, and accessible</b></p>	<ul style="list-style-type: none"> <li>• Transform our customer-facing communications by redesigning our websites to be fully Artificial Intelligence-ready, strengthening our social media presence, and expanding our use of modern digital channels to ensure we meet customers where they are.</li> <li>• 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.</li> <li>• Launch a refreshed communication framework, co-designed with customers and staff, ensuring all contact is personal, local, and relevant.</li> <li>• Evaluate our service journey maps and communication touch points for our different customer groups to keep customers informed at every step and ensure consistent messaging.</li> <li>• Shift our service model including through new IT platforms, to provide seamless digital communications that meet the needs of factored homeowners and residential customers and strengthening their connections to us.</li> <li>• Refresh our approach to understanding vulnerabilities, informed by our data, and take steps to ensure customers understand our information and can access our services in a way that suits their need.</li> </ul>
<p><b>Proactively communicate, actively listen – be open and transparent on what we can deliver</b></p>	<ul style="list-style-type: none"> <li>• Be more proactive in communicating progress where things cannot be resolved straight away such as follow-up repairs and, for residential customers, anti-social behaviour.</li> <li>• Provide direct contact options, regular updates, and acknowledgment of queries to ensure customers are clear about what contact they can expect from us about their home, such as a visit from a Lowther agent or a compliance check.</li> <li>• Expand digital self-service and automated options, while maintaining accessible human support for those who need or prefer it, recognising even within our factoring customer group, needs differ depending on if customers own one or multiple properties.</li> <li>• Provide greater clarity around billing of repairs – what’s the work, who’s completing it and how much it costs and ensure effective communication with multiple property owners.</li> </ul>
<p><b>Ensure approach is shaped by customer preferences, balancing digital and face-to-face options, committed to clarity and transparency</b></p>	<ul style="list-style-type: none"> <li>• Ensure all staff are trained and confident in delivering our communication framework, with clear accountability for follow-up and resolution.</li> <li>• Balance digital offering with personal contact, such as through annual tenant visits, our engagement approach or face-to-face discussion.</li> <li>• Maintain our willingness to engage in person, with experienced staff, so customers can choose how and where they engage with us.</li> <li>• Offer quality services that are empathetic and knowledgeable, regardless of the contact channel (online, phone, email or in-person).</li> </ul>



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



Deliver seamless services to meet customer needs	
<p><b>Reliable, joined-up services, easy to access with a particular focus on repairs</b></p>	<ul style="list-style-type: none"> <li>• Prioritise the repairs experience to deliver first-time completion, accurate and flexible appointments, and clear communication.</li> <li>• Explore customer reporting channels, for example through our Customer First Centre and web self-service platform, and the introduction of photo or video sharing technologies through our factoring platform supporting better repair diagnosis.</li> <li>• Consider the needs of different customer groups, such as those in mixed tenure blocks and factoring customers and working with our Wheatley partners and others to develop models to better meet their needs.</li> <li>• Increase understanding of peak demand so that this can be better managed through our new digital system, benefitting factoring customers initially and then our residential customers.</li> <li>• Ensure new digital platform helps customers manage repairs, and other service requests, on demand, access itemised bills with clear breakdown of work and costs, supporting customer priorities around value for money.</li> </ul>
<p><b>Evolve our working arrangements with our partners</b></p>	<ul style="list-style-type: none"> <li>• Standardise and enhance repairs processes across Lowther Homes and City Building (Glasgow), complementing the approaches and systems of our wider Wheatley partners.</li> <li>• Enhance repairs diagnostic accuracy and optimise parts availability to increase first-time repair completion.</li> <li>• Introduce new ways to monitor that repairs are completed properly and to a high standard.</li> <li>• Keep customers informed around what will happen next and indicate the likely overall time to achieve completion before we leave their home.</li> <li>• Further embed customer focus and a commitment to excellence among all staff who provide our repairs service supported, for example, through training, customer insight forums and a Community of Excellence.</li> <li>• Enhance working with third party partners to deliver an efficient insurance service, focussed on resolution.</li> </ul>
<p><b>Minimise hand-offs well-defined processes and staff ownership</b></p>	<ul style="list-style-type: none"> <li>• Empower staff to resolve issues at the first point of contact, supported by training and clear escalation routes.</li> <li>• Strengthen collaboration including with colleagues within Wheatley to deliver a range of wraparound support.</li> <li>• Use analytics and enhance the use of data to identify potential issues and resolve them before they impact the customer or lead to dissatisfaction.</li> <li>• Innovate and trial new approaches, using technology and partnerships to improve efficiency and customer experience, allowing staff to deliver services with all the information they need at their fingertips through a single view of the customer.</li> </ul>

## Outcomes

### Customer priorities met:

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



### Strategic result

90% of customers satisfied 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:**

- 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%+ residential customers satisfied with repairs experience.

# 03 | Delivering sustainable value

**Lowther 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 working 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. 100% of our staff are professionally qualified in their relevant sector.

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 and beginning a partnership

with NEC to deliver a transformational digital platform, 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 investment in 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.

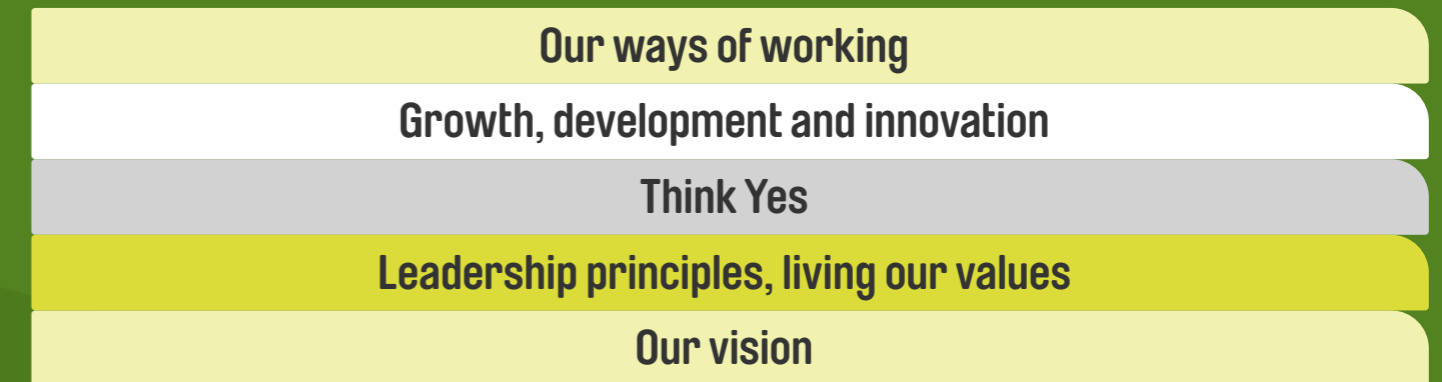
**Lowther in 2031:** We've deepened our Think Yes culture by investing in workforce skills, dynamic learning, and strong internal relationships, and reinforced our leadership and leadership principles so these drive our behaviours. Strengthened change management ensures staff understand their impact 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><b>Enable growth through our development</b></p>	<ul style="list-style-type: none"> <li>• Implement a refreshed people strategy that integrates learning and development, strategic workforce planning, reward and recognition, and leadership development so people are equipped, empowered, and celebrated for the vital role they play.</li> <li>• Enhance our approach to learning by refocusing annual reviews to support the right conversations at the right time between managers and staff, ensuring meaningful interactions.</li> <li>• Improved reporting to inform people development plans across Lowther and the wider Wheatley, embedding a culture of 360-degree feedback and continuous improvement.</li> <li>• Conduct a comprehensive analysis of learning needs and training methods, developing a roadmap to strengthen organisational capability. Prioritise skills essential to our strategy, including stock condition assessment and data-informed decision-making, while exploring new learning opportunities through external networks, funding, and contractor partnerships.</li> <li>• Continue to support staff to achieve their professional qualification for the sector they work in.</li> </ul>
<p><b>Build leadership at every level, embedding Think Yes</b></p>	<ul style="list-style-type: none"> <li>• Embed a renewed, values-driven framework aligned with our Think Yes culture, supporting leaders at all levels to model behaviours that drive change, remove obstacles and foster innovation.</li> <li>• Nurture internal talent and attract external expertise to enrich our leadership pipeline and strengthen succession planning.</li> <li>• Reinforce our Think Yes ethos through cross-functional learning and revamped induction programmes at both corporate and local levels. Staff will feel trusted and empowered to make decisions that deliver the right thing for customers.</li> <li>• Strengthen Different Together, our EDI brand, by ensuring leaders champion it internally and externally. Leaders will foster connection across teams to build capability and reduce social isolation.</li> <li>• Think Yes will be visible in our branding and communications, supported by consistent leadership messaging.</li> </ul>
<p><b>Amplified staff voice and innovation</b></p>	<ul style="list-style-type: none"> <li>• Diversify training methods and opportunities such as through mentoring, shadowing, development days, and bitesize learning to build confidence, clarify roles, and encourage innovation.</li> <li>• Enhance people functions and increase staff self-service, supported by data and automation, to help staff access knowledge and apply Think Yes in real time.</li> <li>• Expand opportunities for staff to contribute to decision-making and service design through refreshed Communities of Excellence and strategic staff networks. These platforms will ensure diverse voices deliver innovation and drive customer satisfaction.</li> <li>• Promote intrapreneurship and evaluate engagement with our customer-focused culture.</li> <li>• The health and wellbeing of our people will remain a priority. Staff will help shape benefits that support them to deliver meaningful customer outcomes and meet diverse needs.</li> <li>• Innovate in wellbeing support, addressing both physical and mental health through our Different Together approach. We will continue to evolve our support for staff, placing employee experience at the centre of our emotionally intelligent organisation.</li> </ul>

# 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



Drive effective solutions, harnessing digital capabilities and data assets	
<p><b>Single view of customer and home, consolidating systems and streamlining processes</b></p>	<ul style="list-style-type: none"> <li>• Prioritise the development of integrated data and technology platforms that enable a unified view of our customers and assets to support smarter decision-making and allow staff to deliver services more efficiently and effectively.</li> <li>• Bespoke digital and data roadmaps will be co-developed for each major service area, setting out clear pathways to better data accessibility and stronger, digitally enabled processes. These will be delivered through robust project and change management programmes to ensure meaningful transformation.</li> <li>• Actively consolidate our technology platforms to establish a single source of core data and consistent ways of working. A key priority will be deeper integration with City Building (Glasgow), transitioning to common platforms where appropriate.</li> <li>• A comprehensive view of our assets and customers and overarching data analytics platform will lay the foundation for enhanced analytics and Artificial Intelligence integration.</li> </ul>
<p><b>Embed Artificial Intelligence ethically and sustainably, focusing on enhanced experiences</b></p>	<ul style="list-style-type: none"> <li>• Adopt Artificial Intelligence selectively and ethically, targeting manual workflows that can be automated to free up staff for customer-focused, value-added work. Initial focus areas will include teams that support us in Wheatley Solutions and the Customer First Centre, with learning shared across Lowther and the wider organisation.</li> <li>• 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.</li> <li>• Working 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.</li> <li>• Enhanced data capability and understanding of our customers will inform and influence the activities of the Wheatley Foundation, to support our communities and better equip us to measure impact.</li> </ul>
<p><b>Safely cultivate innovation, for the benefit of our communities</b></p>	<ul style="list-style-type: none"> <li>• Develop programmes to encourage and support innovation thinking and approaches, as part of developing and improving the services we provide.</li> <li>• Collaborate with acknowledged leaders, including from industry and academia, in the field of emerging technologies and innovation to develop new solutions that meet our needs and our customers' needs.</li> <li>• Embed accountability for innovation in the responsibilities of our senior staff.</li> <li>• Take an open and ambitious approach to exploring new ways of working, while also applying robust frameworks to ensure there is evidence that such innovation will deliver benefits for our customers and our business before large scale deployment.</li> <li>• Prioritise strong data governance to ensure ethical use including as new technologies, including Artificial Intelligence, evolve.</li> <li>• Support customers who may be disadvantaged by the increasing shift to digitisation, such as through the potential introduction of digital identities in welfare and public services.</li> <li>• Achieve Cyber Essentials accreditation across Lowther, demonstrating our commitment to safeguarding systems, protecting customer data, and maintaining business continuity.</li> </ul>



Ensure financial efficiency today, prepared for tomorrow	
<p><b>Maintain financial strength and flexibility</b></p>	<ul style="list-style-type: none"> <li>• Retain our externally accredited 'A' credit rating and adhere to our financial 'Golden Rules', ensuring Lowther remains a trusted organisation in the eyes of funders, stakeholders, and customers.</li> <li>• Evaluate governance and funding models to unlock new capacity—particularly for new build development—through joint ventures and non-traditional finance approaches.</li> <li>• Maintain flexibility to allow us to respond quickly to emerging opportunities and adapt our financial strategy to meet changing market conditions through to 2031.</li> </ul>
<p><b>Champion transparency and customer trust</b></p>	<ul style="list-style-type: none"> <li>• Demonstrate financial transparency by publishing clearer information on how rent and fees are spent.</li> <li>• Clarify Lowther's responsibilities to better demonstrate what customers are paying for.</li> <li>• Introduce bespoke billing for multiple property owners.</li> <li>• Explore expanding financial wellbeing support for tenants, tailoring assistance to meet diverse needs and helping customers navigate the cost-of-living crisis.</li> </ul>
<p><b>Future proofing through data and insight</b></p>	<ul style="list-style-type: none"> <li>• Increase our use of analytics to support business continuity planning, improve supply chain resilience, and anticipate future risks.</li> <li>• Our data-driven finance approach will help us make informed decisions, optimise resource allocation, and ensure long-term sustainability.</li> </ul>



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

## Outcomes (Wheatley Level):

**Customer priorities met:**

- Value for money



### Strategic result

Retain platinum liP accreditation

**Measure progress through:**

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



### Strategic result

Increase our data maturity score

**Measure progress through:**

- achieve Cyber Essentials accreditation;
- 90% staff confident using data 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 £1.2bn of private finance to invest in new homes (Group);
- 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’ Onvero ‘Talent Inclusion and Diversity Evaluation’ ratings;
- reducing harmful emissions from our homes and businesses.



# 04

Theme 4  
**Better  
lives**

**Lowther in 2026:** As part of Wheatley, play a leading role in addressing Scotland's housing crisis, having exceeded targets for new homes of different tenure types, which also provides support for homeless households, and maintained high tenancy sustainment. We are not just a landlord and property factor; through Gift Aid donations we work with Wheatley Foundation and external partnerships, to support initiatives that tackle poverty, improve wellbeing, and create opportunities such as jobs, training and education bursaries.



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



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



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



Customer engagement has highlighted affordability as a key priority, reinforcing our commitment to sustainable support that genuinely improves lives. Our focus on efficiency and income generation helps ensure the prevention of arrears for customers, as well as raising funds to reinvest for charitable purposes.

**Lowther in 2031:** As a strategic commitment, we Gift Aid the income we generate to Wheatley Foundation. We collaborate with the Wheatley Foundation to ensure support is accessed as required for the benefit of our customers, future customers who may be household members, as well as the wider community. Through

this, we support partners to tackle homelessness, alleviate poverty, and drive social mobility, as we embed responsible business practices across all we do. Our approach is underpinned by measurable outcomes, continuous improvement and trust.



**Contribute to ending homelessness in Scotland**

<p><b>Work with national and local government to deliver solutions</b></p>	<ul style="list-style-type: none"> <li>• In collaboration with sector partners and local authorities we increase awareness about our tenure types as solutions to house homeless customers as well as influencing national funding and policy.</li> <li>• Explore mid-market rent to house homeless households and work with local authority partners to ensure it is viewed as a viable option, as well as considering alternative housing models, such as build-to-rent, to support alleviate the housing crisis.</li> <li>• Support provision of various affordable housing options in our communities, promoting growth for Lowther and choice for customers.</li> </ul>
<p><b>Enhance wraparound services</b></p>	<ul style="list-style-type: none"> <li>• Raise Gift Aid and reinvest this in communities via donation to the Wheatley Foundation.</li> <li>• Focus on co-production of services with customers and partners to prioritise prevention and early intervention to address homelessness, particularly beneficial to our residential customers.</li> <li>• Collaborate internally and externally to expand access to wraparound services as required, supporting tenancy sustainment and financial wellbeing.</li> </ul>



**Support powerful partnerships to alleviate poverty and open doors to new opportunities**

<p><b>Support the creation of pathways out of poverty</b></p>	<ul style="list-style-type: none"> <li>• Use insights from annual tenant visits to understand how customers live and use this to shape the support we receive from the Wheatley Foundation around tackling poverty, particularly for families.</li> <li>• Leverage our access to the Wheatley Foundation support as needed by our customers, particularly around poverty and crisis.</li> <li>• Use our financial contribution to strengthen social mobility programmes delivered by the Wheatley Foundation and partners.</li> <li>• Our funding enables skills development, training, and employment opportunities that improve income, digital inclusion including for our customers, and the wider community.</li> <li>• Through our funding, we will support community benefit commitments in procurement and monitor supplier contributions.</li> <li>• By benchmarking and communicating the impact of these funded programmes, we will show how Lowther's investment drives meaningful change.</li> </ul>
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**Outcomes**

**Customer priorities met:**

- Create pride in place
- Value for money



**Strategic result**

£15M in Gift Aid donated to Wheatley Foundation to support wraparound services

**We will measure success through:**

- growth in our asset strength and commercial surplus to deliver more housing supply.



**Strategic result**

425 jobs, apprentice and training places created for our customers and communities

**We will measure success through:**

- reduce the value of arrears and number of customers in debt with us.



Shawbridge Street



Shawbridge Street

