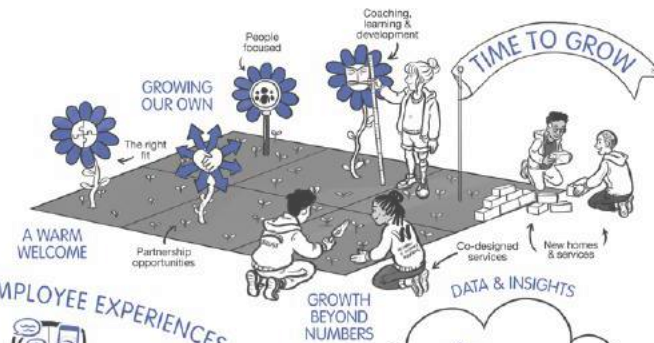
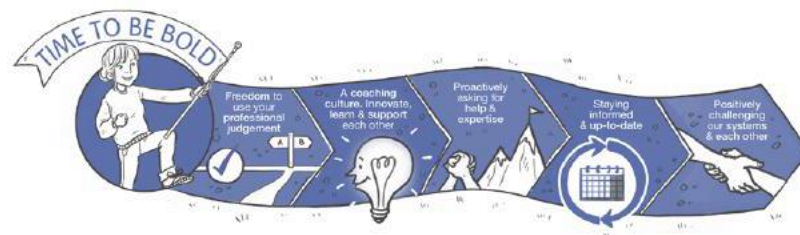




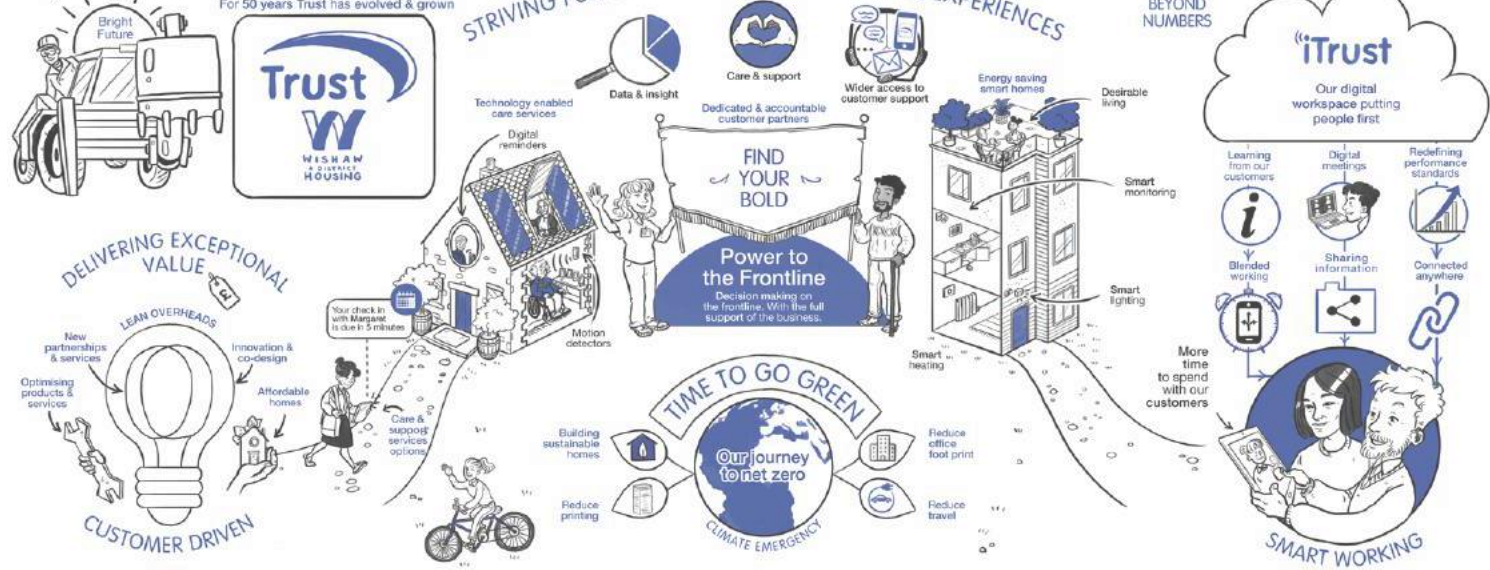
THE TIME
IS **NOW**

trust

Affordable homes.
Exceptional care.



STRIVING FOR 10/10 CUSTOMER & EMPLOYEE EXPERIENCES



Sharing our strategy

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“I’m exceptionally
proud of the business
we are today”

Rhona McLeod, Chief Executive

Welcome to The Time is Now

Welcome to The Time is Now

Welcome to The Time is Now - our five-year business strategy (2021-2026). The Time is Now sets out a bold vision for Trust and our priorities up to 2026 and beyond.

While our strategy continues to evolve, the safety and well-being of our customers will always remain our number one priority. The pandemic has been a difficult time for everyone but, together, we have demonstrated a resilience and adaptability that makes us exceptionally proud of the business we are today. Our frontline teams, supported by our Support Centre colleagues based across our offices, have gone above and beyond to keep our customers as safe as possible while also ensuring we continue to deliver excellent services in challenging circumstances.

For nearly 50 years Trust has evolved and grown, and so it continues. The Time Now sees the start of another new chapter for Trust. Our previous strategy, Bright Future, gave us a solid base and our collective effort to realise that vision can give us all immense confidence for the future.

The Time is Now asks us to meet the housing, health, economic, technological and climate challenges and opportunities ahead of us.

The strategy was shaped by listening to our customers, employees, partners and by learning from best practice across the UK and Europe and our response to COVID-19. It was also shaped by the external environment and legislative, strategic and policy context.

The agenda is big and encourages us all to think 20+ years ahead and includes: our collective recovery from COVID-19; the Scottish Government's Housing to 2040; the Climate Change Act 2019 and Plan (2018-32); the National Strategy for Older People; and Scotland's Digital Future.

> **Rhona McLeod**, Chief Executive, Trust



Welcome to The Time is Now

The Scottish Government's Housing to 2040 sets out a new ambition to deliver 100,000 affordable homes by 2031/32 and challenges us all to work towards a collective vision for our homes and communities that will address affordable housing need and end homelessness, and helps tackle poverty and inequality. In response to the global climate emergency, the Scottish Government has set out a roadmap and ambitious plan to be net zero by 2045, five years ahead of the rest of the UK.

The Time is Now is an investment in a sustainable future and at its heart lies the demands of the people and the society we serve. It is all about striving for 10/10 experiences and delivering exceptional value, and putting customers and empowered frontline teams at the centre of a growing business that is meeting the changing needs of our customers and workforce. It's about continuing to invest in our existing homes and building new ones, and accelerating our investment in technology. It will also start us on our journey to net zero and a sustainable future as we play our part in addressing the climate emergency.

We've never been more ready to meet the challenges and opportunities ahead. We have a culture to be proud of and a team of people who continually perform at the top of their game. Bright Future had given us momentum and we have a renewed focus and bold ambition to carry us forward. To be the best organisation we know we can be, for our customers, colleagues, partners and the wider communities we work in. The time is now and we are ready.

Here's to the next five years and a future full of possibilities and potential for us all.

Rhona McLeod

Chief Executive, Trust.

Welcome to The Time is Now

What does The Time is Now mean for customers up to 2026?

A new operating model that is striving for 10/10 customer experiences that feel personal and effortless, served by empowered teams.

Every customer will have a dedicated Customer Partner - Partners who will be empowered to fully support them and freed up to develop closer relationships, and accountable for customer outcomes.

Specialist support from a new Customer Solutions Team and easier ways to contact us.

Modern access to services with options to channel shift to 24/7 digital solutions via a customer portal and/or app.

Support for customers who need to build their digital skills and confidence.

Opportunities to co-design and shape the services that matter to customers.

A continuing commitment to drive exceptional value and maintain affordable rents and services.

An investment of £24.43 million over the five years improving our homes, including energy efficiency (excl. repairs and maintenance).

The above statement is the core component replacement programme, our ECO4 contributions and spend on Tridium/Connected Response works across the sites.

Up to 300 new affordable and energy efficient homes built via our new build programme.

Investment in new services that meet customer needs including new technology enabled care services.

Investment in the learning & development of teams who deliver services to our customers.

An organisation that is fully committed to leading on the climate emergency and achieving net zero by 2045 at the latest.

An even more resilient organisation that has learned from COVID-19.



Welcome to the Time is Now

The strategy is built around three key strategic themes:

TIME TO BE
BOLD

TIME TO
GROW

TIME TO
GO GREEN

Our values describe the principles behind our culture and collective behaviours:

Believe 
in better

Here for 
each other

Love 
to learn

Our vision is to be:

An empowered and growing organisation that's redefining standards in service and performance, making a positive impact on our society and environment.



We are One Trust

Why we're here

Our purpose is...

To make a positive difference to the lives of our customers and the communities we serve. We do that by providing affordable homes and services that improve peoples' lives and offer independence and choice.



Our story & DNA

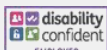
We are very proud of the Trust story. Trust was born out of a philanthropic movement in the 1970s and has grown over almost 50 years into a national and forward-thinking social landlord, with almost 4,000 homes across the length and breadth of Scotland. We are also one of Scotland's largest housing, care and support providers for older people.

We are much more than a landlord and service provider though. We are an organisation who care. We're here to make a positive difference to the lives of our customers and the communities, we serve. Our customers are at the heart of everything we do, and our services are very people focused. As such, we are a large employer with over 700 full and part-time employees working across Scotland.

We are a values driven organisation. Our culture is a vital part of Trust's DNA and what makes us the organisation we are all proud of today. Our story and culture has been enriched through growth with like-minded people and organisations, including a strategic partnership with Wishaw & District Housing Association in 2019, bringing almost 1000 general needs homes into the business. Our positive and inclusive culture is recognised externally by our Investors in People 'Platinum' accreditation.



INVESTORS IN PEOPLE
We invest in people Platinum



Our story & DNA



We have been leading the housing sector on equality, diversity and inclusion for over 10 years. We are committed to helping to create a more equal society which respects diversity and embeds inclusion. We aspire to lead the way in achieving this in everything we do and by influencing change and promoting equality in Scotland and further afield.

While strategy evolves our culture and values haven't changed. Our values describe what matters most to us, and what our colleagues should expect from each other. The way they were previously expressed are still very much relevant but don't feel unique enough for Trust. They could be any business.

As part of the development of The Time is Now, we have worked with colleagues across the business – including a working

session at the employee conference 2019 and two focus groups in January 2021 – to re-articulate our culture and values.

Working with colleagues we have looked to express the culture and values in a way that brings the character and personality of Trust to life and reflects the progressive business we are today. The brief was also to express them in a way that feels less corporate and more human, authentic to Trust and warm; and expressed in a way that encourages the behaviours to deliver The Time is Now and beyond, values that we can all be measured against.



The next few pages describes our re-articulated One Trust culture and values...

We are One Trust

Trust is an organisation that's never stood still. We've embraced change and we place no limits on learning.

Expanding our skills and experience, our confidence and ambition and our capacity to trust, support and care for each other. We work hard to create exceptional experiences that help colleagues and customers to live well. That's why we seek out individual potential and throw the doors open to opportunity. Because growth of our business means growth for each and every one of us.



We are One Trust – Our values

Our values describe the principles behind our culture and collective behaviours

Believe in better



Strive to make
every experience
exceptional

**Make every decision
and action a responsible
one;** compliant, ethical,
respectful and
good for our planet

**Think commercially
and compassionately** to
deliver exceptional value

Strive for simple
and be data led

**Make incremental
improvements,**
every day, to set new
standards we can
all be proud of

Here for each other



**Be kind, listen closely,
trust and be trusted**
as we encourage and
support each other to
bring out our best

**Welcome
partnerships and
collaborations**
so we might enjoy the
benefits that new
perspectives bring

**Promote inclusivity,
embrace diversity**
and recruit on fit first

Love to learn



**Be curious to try,
fail and learn**
by experimenting
inside a safe space

**Commit to
developing yourself**
and your skills and
others along the way

**Take pride in
contributing**
to the bigger picture,
and help us to grow
sustainably

Take the lead.
Be confident with your
ideas, voice and
actions

Wishaw, North Lanarkshire

Strategic Overview

It's time for a bold new Trust... and we're ready

For almost 50 years, Trust has evolved. And so it continues today, as we meet the housing, health, economic and climate challenges of our time, with a strategy driven by the demands of our customers, colleagues and the society we serve at its heart.

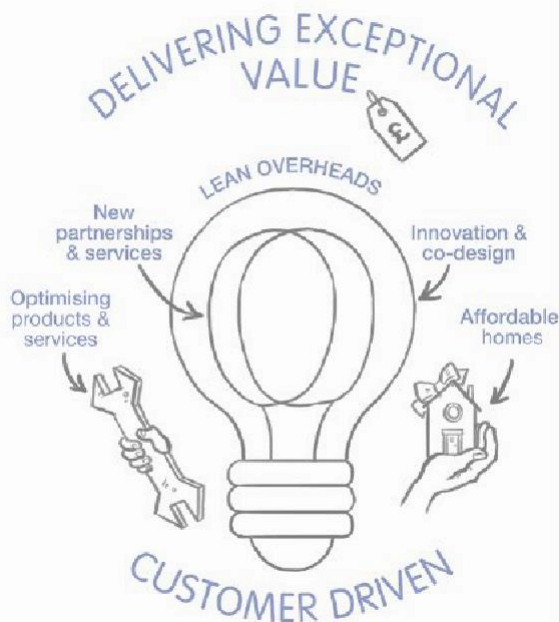
The foundations of businesses across the globe are being shaken by three main forces: the climate emergency; the pace of technological change and its increasing affordability; and customers increasingly expecting more personalised experiences.

These forces have been joined by an ongoing global pandemic that has changed things for ever. We've taken a step into a world that is more digital and ways of living and working have been totally disrupted. And there is no going back.

The lasting impacts of COVID-19 will also increase the economic pressures on households and organisations for many years to come. The full economic impact of Brexit is still an unknown.

We are not at a crisis point. Our customer and employee satisfaction levels are in a good place and we are in a strong financial position. And the business has been relatively resilient during the global pandemic. But we can see the burning bridge shining brightly ahead. The time to act is now.

Our previous strategy, Bright Future, gives us a solid foundation going forward – including almost 40% growth via the partnership with Wishaw & District Housing and a growing new build programme; over £1m invested in installing Wi-Fi for customers living in our developments; and a significant investment in our digital capability. Our collective efforts to deliver the Bright Future vision gives us confidence that we can not only meet the challenges and opportunities ahead but thrive and continue to grow.



It's time for a bold new Trust... and we're ready

The challenges ahead of us provide great opportunities too. And we're ready to invest in our future.

We have a culture and legacy to be proud of, organisation wide capability, a solid team ethos, and people performing at the top of their game. We've never been more ready to meet the demands of our changing times. Our momentum, proven adaptability, renewed focus and bold ambition are all carrying us forward, helping us to deliver exceptional experiences.

The Time is Now sets out a bold vision for Trust and our priorities over the next three years, 2021-2026. It also articulates a direction of travel beyond 2026 as we move towards the end of the decade.



It's time for a bold new Trust... and we're ready

THE TIME IS NOW

Our five-year strategy is an investment in a sustainable future and to be the best organisation we know we can be, for our customers, colleagues, partners and wider society.

It's time for a bold new Trust.

The strategy is built around three key strategic themes:

TIME TO BE BOLD

Time to be bold is our transformation blueprint, a radically new operating model for Trust. It's about co-designing and delivering customer and employee experiences that strive for 10/10 every time and feel effortless and personal.

It's about investing in empowered employees who have the freedom to use their judgement and expertise to do the right thing for the customer and the business. It's also about delivering exceptional value, being as lean and efficient as possible in everything we do.

All underpinned by enabling technology and data, supporting increased choice and modernised access to services for customers, and smart and simplified working for an agile workforce.

TIME TO GROW

Time to grow is our strategy to grow together. It's about growing as a business through partnerships that are the right fit for Trust and developing new services that meet new and existing customer demands.

It's about growing through our new build programme and helping to address affordable housing need. It's about investing in our existing homes and smart technology. It's also about investing in learning and development so that we can grow as individuals and teams.



TIME TO GO GREEN

Time to go green is our strategy to take us on a journey to net zero by 2045 at the very latest. It underpins The Time is Now.

It's about investing in a net zero future and embedding a climate mindset so that we can collectively and individually play our part in addressing the climate emergency. It's about designing and delivering a greener future for Trust.



Time is Now overview



Shaping the strategy

The Time is Now has been shaped by our customers, colleagues and partners. It has also been shaped by learning from best practice across the UK and Europe. The COVID-19 restrictions have limited our ability to engage but, despite this, we have undertaken a comprehensive engagement, co-design and learning programme. **This has included...**

Board

The Board's first formal involvement in setting the direction for the new strategy was at the October 2018 Board away days.

The high-level framework was subsequently approved by Board in December 2018. The Board has continued to lead the development process every step of the way in the intervening period.



Customers

We have a comprehensive customer engagement programme which includes our tenant conference, focus groups and our annual satisfaction survey.

This intel has helped shape the new strategy. We also tested the final draft strategy with a sample 25 customers in February 2021.

Shaping the strategy

Employees

We undertook a strategy survey in August 2020 with 149 responses from office and development colleagues.

We also held interactive co-design sessions with all 100+ office colleagues over September and October 2020. The survey and co-design sessions shaped the final draft version of the strategy, which was further tested by subsequent interactive testing sessions held with office colleagues in January 2021.

Our ability to engage further with development colleagues has been restricted due to the COVID-19 restrictions and their ongoing response on the frontline. However, we will engage further when the time is right and get their ongoing input into an evolving strategy.



Learning & insights programme

The Leadership Team participated in a comprehensive learning and insights programme over June to August 2020, 'virtually' visiting and learning from 11 organisations (both in and out of sector) across the UK and Europe.

The visits offered insight into operational best practice, their transformation programmes and what has and hasn't worked.

TIME TO BE BOLD

Striving for 10/10 experiences



Time to be Bold

TIME TO BE
BOLD

Our customers' needs are changing and we need to change with them. Independence, lifestyle and choice are paramount for a new generation redefining what it means to live well at all ages. The climate emergency, health and economic shifts, and the pace of technological change are creating new pressures on individuals and organisations. But there's opportunity too.

Our previous operating model has served us very well. We deliver fantastic services and provide great homes, and we've solid foundations to build upon. But we know we need to change to meet the changing needs of our customers' and the challenges and opportunities ahead, and to secure a sustainable future. The status quo is not an option.

The Time to be bold is our new organisational-wide operating model. A model that puts our customers and empowered frontline teams at the centre of a growing business. And one - while we can't promise to always get it right - that is striving for 10/10 experiences that feel personal and effortless, easing barriers to innovation. We will also accelerate our investment in technology and data that enables us to modernise access to services and facilitates agile working and supports data-driven decision-making.

A woman with short blonde hair is holding a large orange sign. The sign has white text that reads: "Our customers' needs are changing and we need to change with them." The woman is looking over the top edge of the sign.

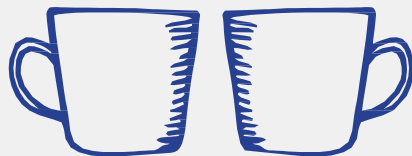
Our customers'
needs are
changing and
we need to
change with
them.

Time to be Bold

We know we have the people and the experiences to adapt, so we're imagining a bold new Trust. To do this we're investing in closer relationships with our customers and personalised solutions.

Relationships and solutions delivered by accountable and empowered employees who have the freedom and space to use their judgement and expertise to do the right thing for customers and the business, and have the full support of the business behind them. We are also investing in service design so that all the key services we deliver are co-designed with the people who use them. This will allow us to reduce waste and free people to focus on the things that matter to our customers. And focus more of our time, intensive support and resources on customers who most need our support.

The Time to be bold blueprint is the foundation block to delivering the other elements of the strategy. The changes to our operating model will support us to grow as a business and grow as individuals. It will build on our learning from COVID-19 and reboot our operating model to respond to a post-pandemic world and our aim to be net zero by 2045 at the latest. It is also underpinned by delivering exceptional value. A growing and leaner organisation will secure our ability to keep rents and services affordable while also investing in the services and homes we provide.



The relationship between our customers and Customer Partners will be the most important in the business

Customer Driven

Delivering exceptional experiences and value through personal solutions, innovation, co-design and optimising our product and services to match the evolving needs of our communities.

Time to be bold will be delivered across three strategic objectives:

Customer Driven

At the heart of our new operating model are our customers and empowered frontline teams, and co-designing and using insights to deliver services that meet the evolving needs of our communities.

Central to this will be our new Customer Partners and Customer Solutions Team. Every customer will have a dedicated Customer Partner who will be empowered to fully support them and will be accountable for the customer outcomes in their patch. The relationship between our customers and Customer Partners will be the most important in the business. Our customers will also be supported by a new Customer Solutions Team who will be able to help them over the phone and a range of digital channels.

This will mean closer customer relationships delivered by empowered and accountable employees who can resolve at the first point of contact. It will mean more time for personal and face-to-face customer contacts (whether in person or over video), and time to focus on the customers

who most need our support. We will co-design more personalised and low effort services, enhanced by digital 24/7 options and more options to contact Trust in ways that suit customers - we will continue on our digital journey with the focus shifting to the digital services available to customers. This will be very much a digital by desire approach and those who want to connect with us digitally will be supported to do so if needed.



Find Your Bold

Decision-making where
it matters: on the frontline and
informed by our customers' needs.

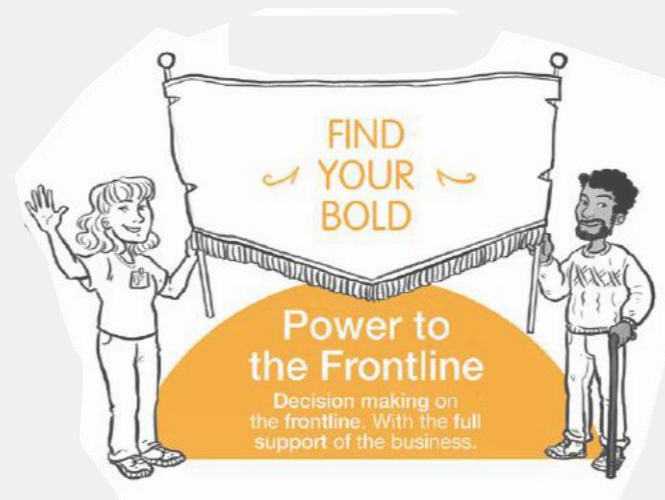
With the full support of our
freedom with responsibility
framework and organisation
behind everyone.

Find Your Bold

Empowered and happy employees – both on the frontline and support teams across the business – are a key enabler to delivering our customer driven approach.

We are looking to put decision making and, where appropriate, democratised budgets, where it matters: on the frontline informed by our customers' needs and business intelligence. Trusting people to do the right thing for customers and the business, and giving us all space to do our best work without needing to regularly ask for approval - everyone supported within a culture of employee autonomy and a well understood framework, and by digital and data, to build on our culture to inspire personal, effortless and rewarding experiences for our customers and each other.

To support this, we're inviting colleagues to find their bold. To draw upon their skills and experience to develop new ideas. To enjoy the freedom of turning them into actions that sustain our future and shared success.



Smart Working

Working smart and simple with digital and data to grow our capability, creating employee experiences and solutions that put people first.

Smart Working

We will work smarter and simpler, enabled by digital and data, to grow our capability to serve our customers and re-think our customer offer, creating employee experiences and solutions that put people first, and helping us to retain and recruit the best people and teams.

We will co-design a new blended working model that will respond to new ways of working post COVID-19, designed around the customer experience and through the lens of our customers. It will support colleagues to work more flexibly in terms of when, where and how they do their work – being in the right place for our customers, the business and themselves – whether that is in the office, at home or on the move.

To support an agile workforce, we will continue and accelerate our investment in cloud and mobile technology and our data capability so that our teams have easy access to modern and effective digital tools and business information to do their job when and where they need them.

We will also continue to foster a digital and data culture and support our teams and customers to have the skills and confidence to thrive.



Time to be Bold

TIME TO BE
BOLD

What does Time to be Bold mean for customers by 2026?

A new operating model that is striving for 10/10 customer experiences that feel personal and effortless, with an enhanced face-to-face customer service (whether in person or over video).

Dedicated Customer Partners who are freed up to develop closer relationships and be fully accountable for customer outcomes, with frontline teams empowered to use their judgement and knowledge to do the right thing for the customer at first point of contact, minimising the need to be passed on.

Specialist support from a new Customer Solutions Team who are empowered to handle customer queries, whether over the telephone or a range of digital options that suit the customer.

For customers who want it, modern access to services with options to channel shift to 24/7 digital solutions via a customer portal and/or app and our website for a range of services such as paying rent, reporting repairs, and sharing information and feedback.

Support for customers who need to build their digital skills and confidence in order to use our and other digital services.

Investment in emerging tech to enhance delivery of services such as care and management of homes.

Opportunities to co-design and shape the services that matter to customers.

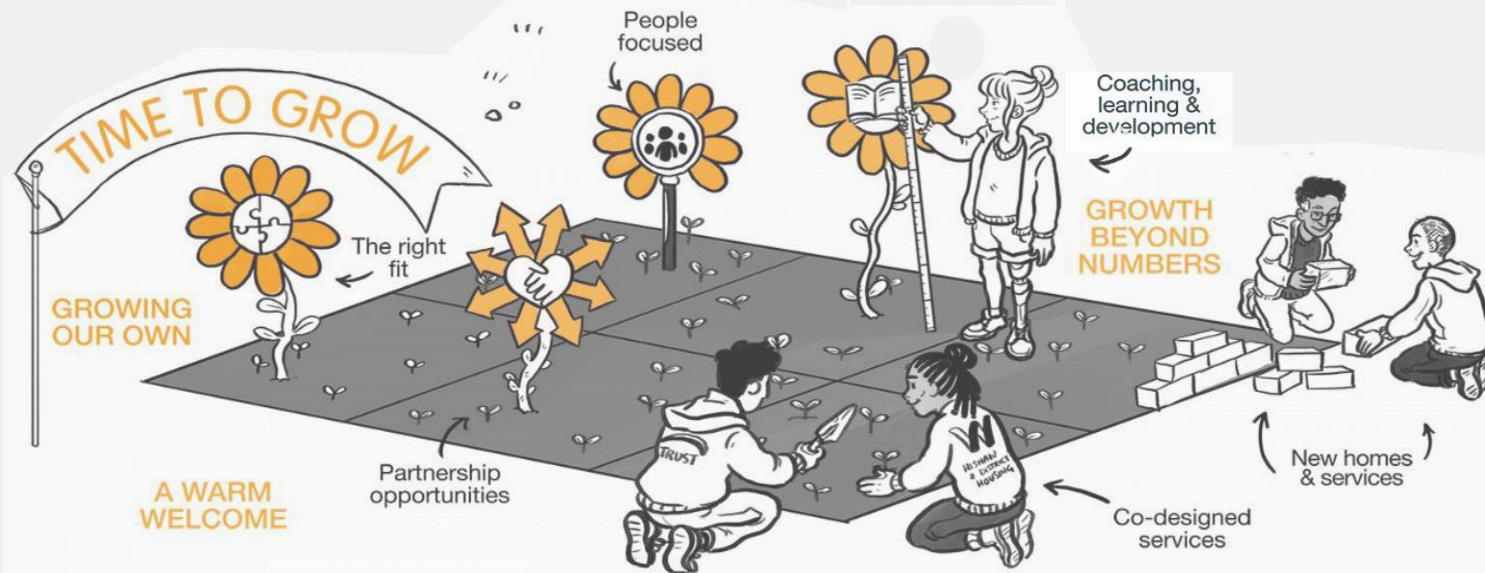
Striving for exceptional value and working towards leaner overheads, supporting maintaining affordable rents and services and re-investment in customers' homes and the services that matter to them.

An agile workforce who have the modern tools and technology required to do their job and can work more flexibly in terms of when, where and how they do their work – being in the right place for our customers, the business and themselves.



TIME TO GROW

Growing together, our way



Growing together, our way

TIME TO
GROW

We've never been an organisation that stands still. We are a growing organisation that is investing in a future that will keep us at the leading edge of what we do and creates opportunity and security for all. Time to grow is about growing together, as a business, as teams and as individuals.

We believe growth must be on a human scale that will protect our culture and values but give us the scale and financial strength to do much more for our customers, employees, partners and wider society.

It's about growing as a business through partnerships that are the right fit for Trust and developing new services that meet new and existing customer demands.

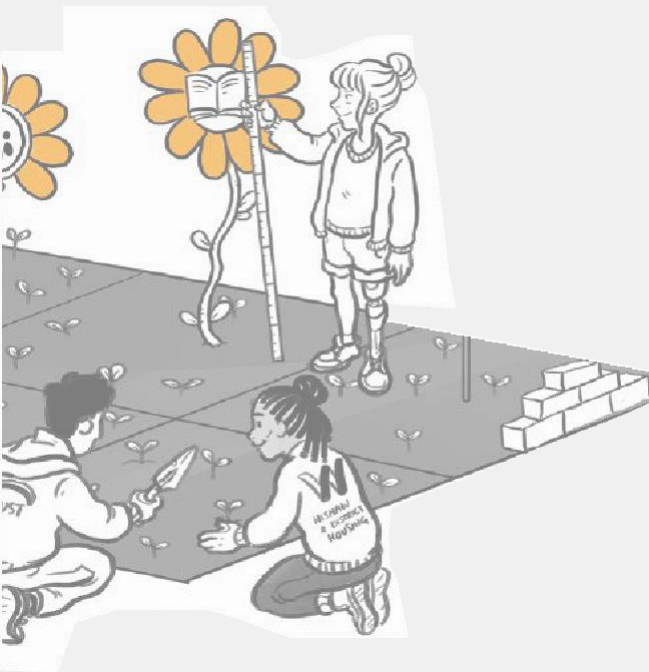
It's about growing through our new build programme and helping to address affordable housing need. It's about investing in our existing homes and smart technology. It's also about investing in learning and development so that we can grow as individuals and teams. It's also about growth that supports our net zero ambitions.



Growing together, our way

TIME TO
GROW

We've already taken large strides in adapting our business to respond to the opportunities in front of us.



And to move forward alone is not in the spirit of our times and limits our potential to better serve our customers. That's why we're boldly reaching out to like-minded partners, so together we can thrive through personal, professional and organisational growth that benefits us all. So, we are investing in a growing future together, seeking out new relationships and partnerships, new perspectives and ideas, new technology and approaches to keep our organisation at the leading edge of what we do. Investing in new and existing homes, new services, and the people who deliver them to our customers. Creating opportunity for all, while securing our future on our growth journey together.

It's definitely not a numbers game though. Growth gives us the opportunity to form partnerships with like-minded organisations that can bring in fresh thinking and new capability, strengths and traditions. We will also be

externally facing. We will collaborate with a range of partners who share our values. Partners who can help deliver the best possible outcomes for our customers and employees and deliver exceptional value. We will also build new homes and invest in our existing homes and assets.

Growth allows the potential to better balance our portfolio and, for an organisation that is spread across 23 local authority areas, deliver better economies of scale and value for money for our customers and partners. We will also build on our national reputation as a specialist for delivering homes and care and support services to older people, particularly in terms of developing new services and new markets for those services. We are pioneers in this space. Last, but most importantly, we will invest in the learning and development of the teams and individuals who serve our customers.

Growth Beyond Numbers

Growth is not just a numbers game, it's about investing in new and existing homes and services, and playing our part in meeting national housing need for those who need our support.

Time to Grow will be delivered across three strategic objectives:

Growth Beyond Numbers

Our strategy is very much about investing in new and existing homes and services and playing our part in meeting national affordable housing need.

Our bread and butter is investing in our homes and other assets and ensuring they meet the needs of our customers and national standards such as the Scottish Housing Quality Standard and the Energy Efficiency Standard for Social Housing. We will design a new asset management strategy that will give us a clear strategic approach around investment plans for our homes and offices, aligned to our strategy to become net zero. As part of the strategy, we will also develop a strategic approach to digital asset management and the management of our office estate and ensure we are ready for the digital switchover in 2025 including things like hardwired alarms.

New build has a significant role to play in helping to meet affordable housing need across Scotland and ending homelessness. We aim to build up to 300 homes over the next five years. We also plan to build on our specialism for delivering care and support services to older people. Technology built around IoT and artificial intelligence will provide opportunities to enhance our tech enabled care offering.



Growing together, our way

TIME TO
GROW

A Warm Weclome

Welcoming new relationships
and partnerships with those who
align with our values brings a
refreshing dynamic to our working
life that we can learn from
and enjoy.

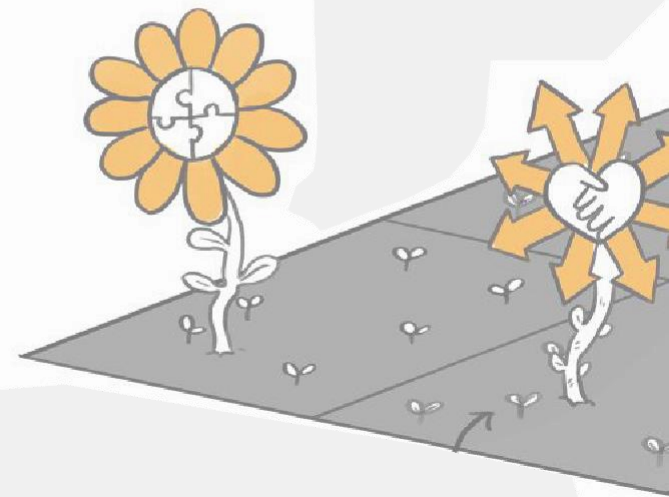
A Warm Welcome

We will welcome new relationships and partnerships with those who align with our values and bring a refreshing dynamic to our working life that we can learn from and enjoy.

We're ready to work with organisations that align with our values and add value to what we do. Organisations and people who bring fresh ideas and approaches, and encourage us to collaborate in new ways. And we welcome diversity in all its forms as we bring new teams and partners into our fold, embracing the opportunities these relationships will create.

Growth through partnerships is not for growth's sake though. It must be the right partner. We have seen this with the partnership with Wishaw & District Housing Association in 2019. The partnership has been very positive

for both partners. It has helped Trust grow our customer and asset base and strengthened the financial position of the combined organisation to the benefit of our customers. It has also brought in general needs expertise and a high performing team who have added to the richness of our shared culture, and who benefit from being part of a larger entity. The incoming customers have benefited from the tenant promises including a rent guarantee and 56 new homes built in Park Place.



Growing together, our way

TIME TO
GROW


Growing Our Own

We aim to grow on a human scale and invest in our skills and capability. A place where voices are heard, careers are enhanced, our culture enriched and caring for all people remains proudly at our core.

Growing Our Own

We aim to grow on a human scale and to invest in our skills and capability. Making sure Trust continues to be, and is increasingly, a place where voices are heard, careers are enhanced, our culture enriched, and caring for people and diversity and equality is remains proudly at our core.

We recognise that we will need to recruit some new skills and capability to deliver our bold ambitions. Fresh and different ways of thinking helps everyone grow. However, we have always been an organisation that has grown our own and given people opportunities to learn and progress. That remains our priority. We will develop comprehensive training programmes to support people to transition and thrive in the new operating model and 'find their bold'. We will also take a broader approach to learning and development to ensure we are equipping people across the business for the bold new Trust. We will design a leadership development programme to support our leaders of today and develop leaders of the future.

A woman with brown hair and glasses is holding a large orange sign. The sign has white text on it. She is looking directly at the camera.

Fresh and
different ways
of thinking helps
everyone grow.

Growing together, our way

TIME TO
GROW



We will build
up to 300 new
homes by
2026

What does Time to Grow mean for Customers by 2026?

An investment of £24.43 million over the five years improving our homes, including energy efficiency (excl. repairs and maintenance).

The above statement is the core component replacement programme, our ECO4 contributions and spend on Tridium/Connected Response works across the sites.

Investment in smart technology for our homes and ensuring we are ready for the digital switchover in 2025.

Up to 300 new affordable and energy efficient homes.

Investment in new services that meet customer needs including new technology enabled care services.

Improved service offerings and value for money via partnership opportunities.

Investment in the learning & development of teams and recruiting new people so that customers have the best possible, and happy, teams delivering their services.

TIME TO GO GREEN

Our journey to net zero



On a journey to net zero

TIME TO
GO GREEN

The Time is Now is underpinned by a commitment to transition to net zero by 2045 at the very latest. We will invest in a net zero future and embed a climate mindset across the organisation so that we can collectively and individually play our part in addressing the climate emergency.

We want to be solving climate problems rather than contributing to them. Our Time to go green strategy will start us on a journey to decarbonise Trust and set out bold actions and the investment required to design and deliver a greener future.

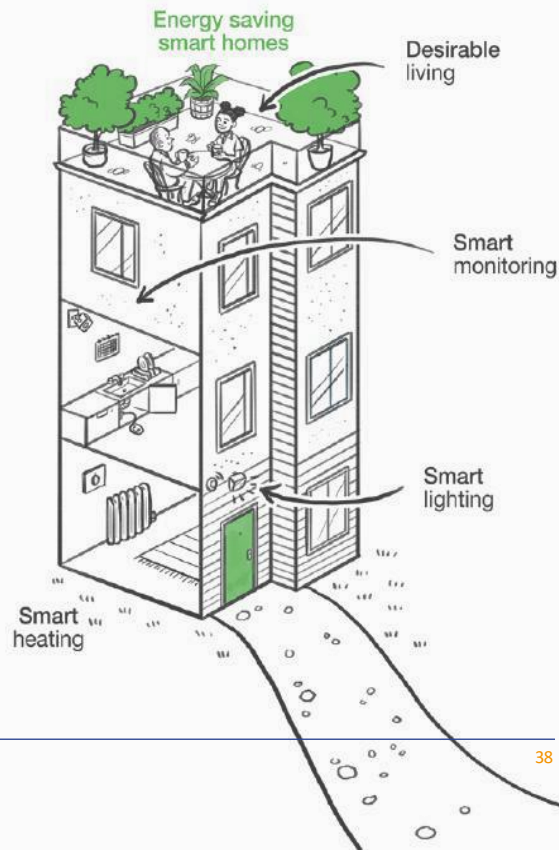
Why now?

The warning lights have been flashing for more than a decade but the situation is now, generally, recognised as a climate emergency and that global action is required urgently. What happens in the next 10 years is likely to determine the state of the planet we hand over to the next generations. The climate has now reached a global crisis point and we risk going over a tipping point and losing control of the climate system.

This equilibrium we have lived in for the last 10,000 years is in serious peril with catastrophic consequences – from shifting weather patterns that threaten food production

to rising sea levels that increase the risk of catastrophic flooding. Without drastic action today, we are on a path towards a hot house planet and adapting to these impacts in the future will be more difficult, costly and potentially too late. The impacts of climate change are global in scope and unprecedented in scale. As the United Nations (UN) states, “Climate Change is the defining issue of our time and we are at a defining moment.” It is the greatest responsibility of our time.

The UN produced its Framework Convention on Climate Change in 1992 as a first step in addressing climate change. The Kyoto Protocol was adopted in 1997 which legally binds developed countries to emission reduction targets. At the 21st UN Conference (2015) in Paris a landmark agreement was reached to accelerate and intensify the actions and investment for a sustainable low carbon future. The 26th UN Climate Conference is planned to take place in Glasgow in 2021.



On a journey to net zero

TIME TO
GO GREEN

In response to the global climate emergency, the Scottish Government's climate change plan 2018-32 (2019 update) sets out a roadmap and ambitious emission reduction targets set by the Climate Change Act 2019.

The plan sets a trajectory to net zero emission by 2045 (five years ahead of the rest of the UK) and a world-leading interim goal of a 75% reduction in emissions by 2030 (relative to the 1990 baseline).

In order to avoid going over the tipping point and meet these ambitious targets, the next 10 years to 2030 will need to see the most fundamental change we have ever seen in the way we live and work in our local communities, towns and cities. The good news is we can do this. We have the knowledge and we have the technology. And we know it makes social and economic sense.

Addressing climate change is about much more than countries, politicians and big business. We no longer have the luxury of feeling powerless. Collectively and individually we will need to move in the same direction and sustain actions in the long-term. It's a call on everyone's actions, every day.



The next 10 years to 2030 will need to see the most fundamental change we have ever seen in the way we live and work.

How we'll make it happen?

Achieving net zero is going to be challenging and will involve trade offs and difficult choices for Trust. It will also bring opportunities. It will require everyone working for Trust, our customers and partners to have a climate mindset and to adapt their choices and behaviours. But we are ready to act. We are ready to be bold.

Trust can't solve the climate emergency but we can change what we are in control of and what we can influence. We can transition towards a cleaner, greener and healthier Trust in a just and fair way.

The current pandemic has shown what is possible. It has shaken our belief that we are powerless in the face of great change and in situations where we can't control the outcome. Unlike COVID-19, the climate crisis is permanent. However, both are global challenges that require us to collaborate and act collectively and individually.

The global response to COVID-19 has shown what is possible when humans take collective, dedicated and sustained action. At the micro-level, Trust was able to quickly respond and mobilise so that we were able to continue delivering services to customers and protect

the most vulnerable, with the frontline seamlessly supported by over 100 office employees who transitioned from fundamentally office to home workers in a matter of days.

We can't just throw money or technology at the problem. Our starting point will be to first establish a baseline of our carbon footprint and formulate a plan of action that captures opportunities that will allow us to transition to net zero at the earliest feasible time.

We have begun the conversation internally about how we will respond to the climate emergency, and what we need to start thinking about and doing now. We ran a number of 'what if' sessions with over 100 office colleagues during September/October 2020 asking 'what if Trust was the greenest RSL in Scotland?'

A woman with dark hair tied back, wearing a maroon Trust uniform with a blue lanyard, is smiling and holding a large green speech bubble. The speech bubble contains the text 'Our journey to net zero'.

Our journey
to net zero

How we'll make it happen?

TIME TO
GO GREEN

The sessions highlighted a real enthusiasm for a bold net zero approach with many ideas shared on what we can control and influence.

Consensus across all sessions included:

Investment in
green technology
and energy

Investment in
the energy
efficiency of our
existing homes
and offices

Ensuring our
new builds meet
high energy
efficiency
standards

Transition from
petrol/diesel
cars to hybrid/
electric only for
business travel

Reduce our
office footprint

Reducing
commuting via
blended working
approach

Continue on
journey to going
paperless



Interestingly, however, the strategy survey undertaken in August – covering both office and development colleagues – suggests the urgency of climate change needs to be raised and better understood and it was not viewed as a high priority or one of the key challenges facing Trust.



How we'll make it happen?

TIME TO
GO GREEN

From the internal conversations to date, three sub themes are emerging:

Homes

Potentially the biggest impact we can make is around the energy efficiency of our existing and new build homes, and supporting our customers to act sustainably.

Working Space

Reducing the carbon footprint of our working spaces and what we do in them (reducing printing, energy use, waste etc).

Transport

Reducing travel for commuting and business purposes, and incentivising cleaner modes where travel is necessary.

We are all on this journey around the sun together. This is our only home.
The time to act is now. It's time to go green. The time is now.

What are our next steps?

Continue
engagement
with employees
and customers

Commission
a baseline
study to
understand our
current carbon
footprint

Develop and
implement our
Time to Go Green
strategy on
our journey
towards net zero

Duns, Scottish Borders

Implementing Our Strategy

Implementing our Strategy

The strategy outlines the key priorities that we aim to deliver by 2026. The Time is Now Programme and Roadmap is approved by Board annually, aligned to budget approvals.

The Trust Board has overall oversight of the delivery of The Time is Now Programme and approval for annual roadmaps and investment plans. Trust's Leadership Team has overall accountability for ensuring the annual roadmap is delivered within time, budget and expected quality.



2025 Update

We are entering into the final year of the Time is Now and significant progress has been made over the course of the first four years of the strategy - despite the challenges presented by the pandemic, cost-of-living crisis, and general economic uncertainty and volatility during this period - to deliver the priorities we set out in 2021.

The changes we have made have transformed the services we deliver and the way we work, and the impact is reflected in a very positive set of financial and performance numbers delivered during 2024/25.

The tables below highlights some key deliverables achieved over the last four years:



2025 Update

Time to be Bold

New operating model in place, including the establishment of dedicated Customer Partners and a new Customer Solutions Team.

Our **Customer Engagement Strategy** has been reviewed and re-launched including the introduction of our Customer Representative Group.

We have increased the size of our **Welfare Benefits Team** and introduced a **hardship fund** to further support our customers.

My Trust launched, our customer portal, giving customers the option to interact with us digitally at a time that suits them for a range of services including repairs, rent management and housing applications. We expect to further enhance our digital offering during 25/26 with the introduction of omnichannel options such as live chat and social channels.

An agile workforce has been developed - supported by modern and mobile technology, a blended working policy, and transformed office spaces - enabling our teams to be in the right place at the right time for customers, the business, and themselves.

Our **customer relationship management system** has been implemented, giving our teams 360 degree information about our customers at their fingertips, supporting us to deliver an improved customer experience.

We're **digitising much of our personal planning work within our care & support services** with the implementation of Rubixx Care & Support and supporting tablet technology. Ten of our developments are currently live with the programme expected to be ongoing into 2026.

We also completed the roll out of **Wi-Fi across our developments** - providing connectivity for our customers and business purposes. We have also rolled out **Microsoft 365** across our 500+ development colleagues and introduced **modern managed printing** across all sites, alongside **digital notice boards** at our Housing with Care developments.

We have introduced **digital and automated pulse surveying** to better, and more quickly, understand customer experiences, and **digital communication** capability in order communicate via SMS and email for customers who prefer to communicate digitally.

Our **new website** was launched, improving the experience for customers and other stakeholders.

All core legacy applications replaced with **modern SaaS applications** - including Housing Management and telephony - with exception of Finance which is in programme to replace over 25/26 and 26/27.

We have transitioned from an on-premise business with server rooms in Edinburgh, Glasgow and Wishaw to all our **IT infrastructure now hosted in the cloud**.

We achieved **Cyber Essentials accreditation**, demonstrating our commitment to cyber security.

A new draft **rent and service charge structure** has been designed - the new structure would merge three current structures into one and aims to ensure fairer and more transparent charges while also ensuring the long-term viability of the business. Subject to customer consultation, the aim is to implement the new structure from April 2026, over a harmonisation period of a number of years.

2025 Update

Time to Grow

We acquired **101 later living private rented homes from Methodist Homes**, welcoming new customers and colleagues to Trust and bringing the homes into the social rented sector.

Through our new build programme, we have **built 143 new and energy efficient social rented homes** - including the development of a derelict site in Wishaw as part of our transfer promise. We are currently on site at new build development in Belshill which is on track to deliver a further 48 new energy efficient and social rented homes during 25/26.

Through our acquisition programme, we have **acquired a further 17 homes from the private market** (both off the shelf new builds and second-hand purchases), bringing additional new supply into the social rented sector.

Over the four-year period we have **invested £19.1m in maintaining and improving our existing homes**

A **new HR SaaS system** has been implemented supporting improvements and digitisation around workforce management, recruitment and onboarding, and talent and performance management.

We have also implemented a new **digital learning platform**.

During this period of significant change, we have achieved the **highest level of Investors in People accreditation** - Platinum - alongside very positive and improving employee engagement survey results.

We have reviewed and benchmarked our salaries and been accredited as a **Fair Work First employer**.

We have implemented a full **corporate re-brand**. Introducing a modern look and feel to reflect the business we are today.

Time to go Green

We completed our first **carbon measurement baseline study and net zero plan**.

We have introduced enhanced **new build standards** ensuring all our new build homes meet high energy efficiency standards.

We have installed **smart heating controls** to the electric storage devices at almost 350 of our properties, across 15 developments.

Via **ECO4 projects in Arran and Skye**, we have implemented works including insulation upgrades, installation of solar panels, battery storage, new ventilation systems and net zero emissions heating systems, bringing EPC rating in the affected homes up to a minimum of band B. In Arran, this has covered almost all, of our 293 customers.

THE TIME IS **NOW**



**So our
customers
will...**

...find us easy
to deal with...



...enjoy more choice
and opportunities
to self-serve...



...experience interactions
and solutions designed by
them and for them and
their unique circumstances.



Affordable homes.
Exceptional care.

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