

WSHA Group Corporate Business Plan 2025-2030 year 2 summary



West of
Scotland
Housing
Association

Purpose

West of Scotland Housing Association Group's Corporate Business Plan Update explains the vision and aims of 2026/27 to all our stakeholders – including our tenants, customers and partners – and how we plan to achieve these over the next year.

The 2026/27 update covers year two of our 5-year business plan. To best understand everything in this update, please look back at the full 2025-2030 business plan, which shows how this year's activity fits into our 5-year business aims and priorities.

Overall, the plan aims to deliver our strategic ambition as approved by Board in 2025 – to grow WSHA Group sustainably to serve more people in our neighbourhoods and stay financially strong.



Vision and Mission

Our Approach to Business Planning

During 2025/26 we reviewed our Strategic Aims to make them more specific and easier to measure over the 5-year period of the Corporate Business Plan. We now call these our Strategic Objectives and you can find them below, along with our Vision, Mission Statement and Values.

Our Vision: We go further to provide housing you call home.

Our Mission:

Our mission is to provide affordable and sustainable housing and services to enhance lives and empower communities in the west of Scotland. We will do this through engaging with our customers and partners, ensuring that every voice is heard and valued.

Our Strategic Objectives:

- We listen to customers, understand their needs, and work together to make our services better
- We will be well governed and build our financial resilience and capacity, to deliver more for our customers
- We will be recognised as the best employer in the sector
- We will grow WSHA's housing stock sustainably through the delivery of new homes and acquisitions
- Deliver the WSHA standard to sustain value in our stock, keep our homes safe and warm, and meet our customers' needs
- Expand and evolve our services to respond to the housing crisis and support thriving and attractive neighbourhoods
- The data we hold about our customers, homes, and neighbourhoods will be accurate, inform our services, be compliant, and help us to work as efficiently as possible providing great value for money

Our Values:

The following words represent our key values. A framework has been developed to explain how we achieve these values through our actions:

- Respect
- Integrity
- Inclusive
- Improvement
- Support

Introduction



I am delighted to present year 2 of our 5-year Corporate Business Plan which captures our strategic objectives over the period 2025-2030,

and what we will do during 2026/27 to support them. Our overall ambition is to 'Grow sustainably to serve more people in our neighbourhoods and strengthen our financial resilience'; and our mission is 'To provide affordable and sustainable housing and services to enhance lives and empower communities in the west of Scotland. We will do this through engaging with our customers and partners, ensuring that every voice is heard and valued.'

Every year we consult with our customers, partners, and employees to set annual Key Business Objectives that support the delivery of the 5-year plan. These reflect the priorities of the people in our neighbourhoods and recognise the environment in which West of Scotland Group operates. Our consultation and engagement doesn't stop with the development of these objectives – it is embedded in all of our supporting plans and strategies.

This plan also takes forward record levels of investment in our homes and neighbourhoods. Achieving the balance between this, and building

new homes, is one that will remain a focus throughout the next 5 and 10 years. Completing our 100% stock condition survey during 2026/27 will be critical to providing the base for these investment decisions.

Our ambition to grow our services is central to delivering for people in our neighbourhoods. We continue to prioritise great customer service, and I am delighted that we have seen significant improvement in satisfaction with our repairs service. During 2026/27 we will conduct our large-scale survey, which will give us the insight we need to deliver more for our tenants.

We now have tangible plans to grow our subsidiaries, Willowacre Trust and Westscot Living, to support the association's strategic objectives. This, alongside improving our internal efficiencies, systems, and processes, will help us continue to be a busy, high-performing, and well governed Housing Association that goes further to provide housing our tenants call home.

Michael Sozansky

WSHA Chair of the Board

Progress made in 2025/26

A year of progress

Despite the ongoing external challenges that the Scottish Housing sector has faced, In 2025/26 WSHA made good progress in delivering on our 5-year Strategic Objectives. Find an update on our year 1 key business objectives below:

Implement and monitor progress with our plan for improving customer satisfaction with our repairs service

In 2024/25 we saw that while tenants told us our overall performance as a landlord was good, only 77% of our customers reported they were satisfied with our repairs service. We had an aim to improve this figure, and our most recent customer survey showed this had improved to **91%** — well above the national average. Our aim remains to deliver an excellent service.

Develop a plan to identify and review inefficient working practices to benefit our customers and improve job satisfaction

We made strong progress in using Artificial Intelligence (AI) to make our ‘back-office’ processes more efficient, speeding up customer interactions and increasing job satisfaction for our staff. Examples included reducing the time to process housing applications and ‘Westy’ our customer-facing AI chatbot.

Implementation of our Data Management Strategy to improve data quality, management and reporting

Last year we recognised that the data we hold about our homes was not complete enough to give us all the information we needed. To tackle this, we have now completed detailed stock condition surveys on 50% of our homes, with the remainder to be completed during 2026/27.

Review our Development Strategy

Our development programme continued to move forward with buying sites, planning applications, and works progressing. Our updated Development Strategy was completed in 2025/26 and outlines an ambitious programme that aims to deliver over 1000 homes in the next 10 years.

Responding to and understanding the impact of the homelessness crisis whilst ensuring we maintain sustainable communities

Alongside our aim to build 1000 homes over the next ten years, we have also increased the use of acquisition funding and are moving forward with a deliberate programme of buying existing homes at market value, helping meet the homelessness crisis.

Implement a Growth Plan through optimising use of our Subsidiaries

We plan to sustainably grow the organisation by extending the services provided through our subsidiaries, Willowacre Trust and Westscot Living. This work began last year with Willowacre Trust achieving an increased turnover of £1million, enabling the team to support even more of our tenants and neighbourhoods. This year, we have begun a review of our Factoring Service, aiming to make sure we grow this business in a stable way with increased income being put straight back in to support and expand core WSHA services.

Develop and communicate a 5-year management plan for mixed tenure blocks and develop a plan for long term sustainability of Pre-1919 Tenements

Alongside our Development Strategy, we brought forward the completion of a new Asset Management Strategy recognising that a more complete plan for our assets, including our pre-1919 stock and our mixed tenure blocks, was needed. Aligning the Development and Asset Management strategies will ensure we make best use of the combined spend in this area of our business.

Key business objectives for 2026-27

Building on the success of year one, we have developed a set of annual Key Business Objectives to guide our activity through year two of the Corporate Business Plan, 2026/27. These will continue to build towards our 5-year strategic objectives.

Enhance the role of our Tenant Scrutiny Group to review delivery of services to identify improvements

We recognise that collaborating with our customers is key to developing and delivering our services in a way that really addresses our neighbourhoods' needs. This year we will enhance the role of our Tenant Scrutiny Group to get them involved in both service review and design.

Finalise new People & Culture Strategy, including Workforce Plan

We have a Strategic Objective to be recognised as the best employer in the Housing sector, over the next 5 years with our people being absolutely central to everything we do. During 2026/27, we will carry out a baseline culture audit through analysis of employee engagement data together with targeted staff consultation to identify priorities for improvement and develop our Strategy using a collaborative approach. Key to our Strategy will be our Workforce Plan which will be developed alongside this using robust data and a deep understanding of our goals to ensure we have the right people, in the right roles, and at the right scale, to deliver the sustainable growth detailed in our Corporate Business Plan.

Develop and co-design 3-year rolling planned, cyclical, and compliance programmes (including pre-1919 tenements)

Investing and maintaining our properties is the bread and butter of our role as a housing association. Building on the work laid out in our Asset Management Strategy, we will develop and publish new rolling 3-year detailed programmes for our planned, cyclical, and compliance works, including our pre-1919 tenement stock, which tenants will be able to access to better understand when they can expect upgrades to their homes.

Develop revised Net Zero Strategy (subject to SHZN guidance) based on evaluation of existing pilots

As we await the Scottish Housing Net Zero Standard (SHNZS), we will begin to develop a new Net Zero Strategy based on the results of the many energy efficiency pilot projects we already have in motion.

Identify potential partnerships with other RSLs for future delivery of new build projects

Recognising the scale of the housing crisis, our new Development Strategy lays the groundwork for an ambitious target of over 1000 new homes over the next 10 years. We know, however, that more can be done working in partnership with others in the sector and so in 2026/27 we will explore the opportunities that working with other Registered Social Landlords might bring.

Identify and acquire properties by actively engaging with Local Authorities and owners in WSHA communities

We will also grow our neighbourhoods by working to acquire existing buildings in our areas — particularly in Glasgow where the burden of homelessness is most keenly felt.

Invest in and launch Tenancy Sustainment Team

As part of this drive to addressing housing need, we will invest more in our tenancy sustainment services, recognising that allocating more of our homes to homeless people will likely mean greater levels of support are needed.

Explore feasibility of bringing Estate Management services in-house and launch pilot for neighbourhood improvements

We will invest significantly in the appearance and experience of their neighbourhoods — beyond individual homes — and create new teams with a focus on the basics of estate management, improving grounds, litter picking, bulk uplift etc. Home starts long before the front door.

Design and embed a new property management structure/service design. Evaluate and implement ‘ideal’ property management model

Growing our business is a core part of our strategy and, building on the work done in 2025/26, we are now ready to increase the work done through our subsidiaries. An important part of this will be a full review and rebrand our Westscot Living factoring services. From this we will begin growing our Property Management services substantially, with a 5-year plan to more than double our income.

Engage with Glasgow City Council to design pilot Private Sector Leasing (PSL) Scheme offer

Our commitment to ending homelessness will see us design a pilot that aims to use the private rented sector (PRS) as a way to meeting housing need in Glasgow.

Pilot use of customer data in an AI project

We will continue to pilot the use of Artificial Intelligence to make our services more efficient, and we will begin to use it to improve customer service. This will involve the use of customer data, and so we will monitor risk particularly closely in this area, recognising both the power and danger of AI.

Complete our stock condition survey and Implement Asset Pro system

We know that the quality and extent of our data remains a challenge. We will finish our 100% stock condition survey programme this year, which will give us a greater platform for investment decisions. We will also invest in, and implement, software (Asset Pro) to hold and assess this data.

Embed new finance structure and Business Partnering process, and deliver a new Finance System

Finally, the plan cannot be sustainable without strong financial performance supported by reliable financial reporting. This year we will fully embed new housing management and finance systems, using this to improve the information we give to teams who make decisions on the ground. This will drive value for money across our services.

Business growth

In our 2025 we began investigating opportunities for growth across our business, and in year two we have further developed this into a core strategic ambition for the organisation: ‘Sustainable Growth to serve more customers in our neighbourhoods, and increase our financial resilience’. Growing our business will increase lead to better services and homes for our customers and make our business more financially resilient.

Some of the ways we’re considering growth:

New Build Development Strategy

Our new 10-year Development Strategy sets an ambitious target of 1,000 new homes during the lifetime of the strategy. This includes growth in our mid-market rent offer with a further 350 homes planned. WSHA will be working closely with our treasury advisors to pinpoint funding that will help deliver our new build programme in an affordable and sustainable manner.

Stock Acquisition Plan

In 2025, the Scottish Government increased acquisition funding from £40 million to £80 million. A key objective of WSHA’s 2026-2036 Development Strategy is to support sustainable growth through buying existing homes within our communities. Buying homes in this way helps build stronger neighbourhoods and allows us to make best use of our existing services and resources.

Registered Social Landlord Acquisition

We have developed an RSL Acquisition Strategy and Framework that will allow us to be ready for growth in this way if another RSL is looking for a prospective partner (and potential Transfer of Engagements) and only if the acquisition benefits us and the communities affected.

Westscot Living

Westscot Living is our commercial subsidiary, set up in 2023 to manage our Mid Market Rent properties. Westscot Living created new Key Business Objectives aimed at ambitious growth of our property management services (previously Factoring) of 5000 units over the period of the Corporate Business Plan.

Willowacre Trust

Willowacre Trust has its own two-year Business Plan (2026-28) which includes strategic options for growth. These actions are designed not only to support our communities, but also to grow the Trust's partnerships and services to do more for our customers.

This 2026/27 update covers year two of our 5-year business plan. To best understand everything in this update, please look back at the full 2025-2030 business plan at westscot.co.uk/strategies-and-policies/, which shows how this year's activity fits into our 5-year business aims and priorities.

If you would like a copy of the full 2026/27 Corporate Business Plan, please be in contact with Corporate Services Officer Gemma Butler on gemma.butler@westscot.co.uk.



Contact us

Camlachie House
40 Barrowfield Drive, Camlachie
Glasgow, G40 3QH

t: 0141 550 5600

e: info@westscot.co.uk

f: WHAScotland

 WHAScotland

 WHAScotland

w: westscot.co.uk



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