



ATRIUM GROUP

Corporate Strategy

2026-2031

1. Welcome to the Atrium Group Corporate Strategy 2026-31

The Atrium Group mission is to ‘create better life chances for people by delivering quality and affordable homes in thriving neighbourhoods’.

This mission reflects our commitment to delivering homes that meet people’s needs in communities that are great places to live. Achieving this means we will improve the lives of our customers and have a long term impact on their success and wellbeing.

This new Corporate Strategy sets out how we will achieve this mission over the next 5 years, working in partnership with customers, communities, investors, commercial partners, East Ayrshire Council and the Scottish Government. It places our staff at the heart of delivering excellent, value for money services, which improve the standard of our homes, neighbourhoods and customer experiences.

We start from a position of strength both financially and as a trusted landlord and community anchor. But we are operating in uncertain and challenging times and we need to adapt and embrace new risks like the cost of living, climate change, rising construction costs and technological change.

We know that our customers’ needs are changing and that we need to understand and keep pace by improving how we deliver services and target our support.

At the same time, we are committed to creating great places where people live well, work productively, and feel connected to their community.

To achieve this, our vision for the next 5 years is simple:



We will transform our homes, places and the way we work

This vision sets our ambitions to:



Deliver good quality, affordable and easy to heat homes that customers want to live in now and in the future



Create safe and appealing neighbourhoods’ people are proud to live in



Empower and develop our staff to focus on customer needs by delivering new, smarter ways of working

Achieving this means we can target our resources towards what matters most to our customers and communities, investing wisely in homes, places and business improvements.

To deliver this vision over the next 5 years, our objectives will be:

1. To deliver quality homes and a sustainable asset base
2. To enhance customer experiences and improve our product offer
3. To transform our operating model and develop our people
4. To optimise our financial position for investment
5. To create opportunities to deliver new homes

Achieving these objectives will result in:

- Modern homes, which are in good repair, well maintained, affordable to heat and more environmentally friendly
- Services that reflect the unique needs of every customer and support tenant, neighbourhood and community wellbeing
- Transformed ways of working, where staff and customers are empowered, supported by technology and enabled to reach their full potential
- A strong financial position for investment in homes and services, which maximises access to funding streams and delivers value for money
- The delivery of new affordable homes to relieve the housing pressures felt by many communities in Ayrshire.

The purpose of the Atrium Group Corporate strategy is to detail how the transformation of homes, places and the way we work will take place. It builds on a strong foundation of analysis, service planning and consultation with customers, staff and Board members. The document sets out:

- more about the Atrium Group and the way we deliver services
- the challenges and opportunities we face to meet our ambitions
- the key issues which need action, investment and partnership if we are to succeed
- the resources we have available to us and how we will target investment in the right areas
- our action plan, detailing exactly what we will do and when.

2. The Atrium Group: What is Influencing our Plan?

At Atrium Homes, we supply, manage and maintain more than 1,200 affordable homes across Ayrshire. For us, being a social landlord means more than just bricks and mortar, our mission is to improve the lives of our customers and quality of the neighbourhoods they live in.

Our housing stock varies significantly by age and amenity, with 400 new build properties developed over the last two decades and 800 older homes, which we acquired from Scottish Homes over 20 years ago. A recent priority for the Atrium Group has been the delivery of a large scale investment programme to improve the standard of our older properties. In total, £16m of property improvements will have been delivered as part of our 'Homes Fit for the 21st Century Living Standard' investment programme.

We also have a strong track record in finding other creative ways to increase our housing stock including acquiring homes from private owners and other Housing Associations, plus purchasing homes on the open market. We are keen to continue this work, finding new ways to meet need in our communities by increasing housing supply.

An important part of the Atrium Group is Atrium Initiatives, a separate commercial company from our main charitable business. At present, Atrium Initiatives provides factoring services to 1,430 owners and almost 760 Atrium Homes tenants, but we feel it can deliver so much more. In delivering this corporate strategy we are keen to explore how Atrium Initiatives can improve and grow to meet the needs of our customers and communities.

Our values

In the Atrium Group, we have created seven values, which sum up our philosophy:



These values guide everything we do, how we work and how we interact with customers and each other. They reflect our identity, summarise our mission and will be the driving force in achieving the ambitions set out in this new corporate strategy.

The environment we operate in

To make sure our new strategic objectives are focused on the most important issues facing the Atrium Group, we have carefully analysed the environment we work in to assess the main challenges that could hold us back, as well as the main opportunities that could drive us forward. To do this, we looked both outwards at what's happening in the economy, in the housing sector and in East Ayrshire's housing system; as well as inwards at how we work, areas for improvement, customer and staff feedback.

We identified a number of factors that will affect the Atrium Group over the next 5 years that need action, investment and partnership including:

- Scotland's national housing emergency and shortages of quality affordable homes in East Ayrshire
- The impact of cost of living pressures on Atrium's customers and communities and the need to keep rents as affordable as possible
- The need for Atrium to meet new net zero standards, which will improve the energy efficiency of our homes and their impact on the environment
- Rising construction costs which make repair, maintenance and improvement works challenging for Atrium to afford
- Increasing borrowing and running costs that will affect our financial position
- New exciting ways of working and serving our customers by investing in better data insight, technology and staff development
- Changes to the population in our communities including smaller households, an ageing population and new customer expectations and attitudes.

This horizon scan allowed us to shape our ambitions for the future by focusing on the issues which will have most impact on Atrium as an organisation and business; and more importantly, most impact on our customers and communities. This allowed us to identify the following key issues which each strategic objective aims to address:



Our approach to delivering services

Covid 19 prompted a complete rethink of how housing services were delivered for all social landlords including better digital service options and new customer service models.

Over the last 5 years, new ways of working has offered social landlords real opportunities to pursue savings, achieve value for money and release staff time from administration and manual working towards activity that customers want and need.

In Atrium, we know we deliver customer services well but we know there are areas where we could do better. Whilst we have recently invested in new technology, we need to invest in making best use of this to improve customer experiences and to automate simple, routine tasks for staff so that they can focus their time on meaningful work. We also want to equip staff with the right tools and rules that mean they can work flexibly in the community, serving customers at home and improving the quality of neighbourhoods.


We know that increasingly customers live in a digital world where they are used to doing business online, in a way and at a time that suits them.

We want to be able to offer a better range of digital services for customers who want to use them, whilst protecting customer choice for those who want and need a more personal way of engaging with us. To do this well, we need better data and insight on our customers, their needs and preferences so that we can get it right for everyone.

If we can achieve this, it means that our staff can be more visible in local communities, developing relationships with customers and empowered to make decisions which benefit tenants and neighbourhoods. We also want to develop our staff by investing in learning and development, reviewing teams and job roles and making Atrium an even better place to work by strengthening our culture and employee offer.

In short, we want to transform and strengthen the way we work so that:

- services are tailored to the customer, in an easy and seamless way which delivers the right outcome
- technology supports us to work smarter, and in a more agile way
- we achieve value for money by freeing staff time from tasks and processes that could be automated



3. Key Issues: What Matters Most in the Next 5 Years?

As well as assessing the challenges and opportunities our new corporate strategy should prioritise, there are a number of important national targets and policy goals we need to deliver.

At the same time, we have been listening to customers, staff and Board members to ensure we fully understand what they want to see Atrium achieve in the next 5 years.

What Matters Most to the Scottish Government and Scottish Housing Regulator?

Over the next 5 years, as a social landlord in Scotland, the Atrium Group must:

- meet the outcomes and standards set by the Scottish Housing Regulator in the [Scottish Social Housing Charter](#)
- make a contribution to national housing outcomes set out in Scotland’s national housing strategy ([Housing to 2040](#)), including delivering more homes in great places, improving housing affordability, choice and the quality of all homes
- maintain the [Scottish Housing Quality Standard](#) and comply with emerging Health & Safety standards
- meet national energy and net zero standards set out in the national Heat in Buildings Strategy and prepare for the delivery of the proposed [Social Housing Net Zero Standard for Scotland](#).

What Matters Most to Tenants and Communities?

On July 30th 2025, the Atrium Group held a ‘Day of Connectivity’ where all staff were involved in visiting communities and engaging with tenants to gather feedback on what matters most to them, as well as their priorities for future action and investment. In total, feedback from over 250 Atrium customers was gathered providing

crucial evidence to inform corporate strategy objectives. Customers were asked to express what matters most to them both now and over the next 5 years, with the following top 5 priorities identified:



Customer feedback also emphasised the need to maintain rents at affordable levels and offer value for money. Improving communication and partnership working with customers to deliver neighborhood and housing improvements was also a recurring theme.

What Matters Most to Staff?

We also hosted staff engagement sessions with teams in Housing & Community Services and Property Services to gain crucial employee feedback to inform corporate strategy objectives.

Staff consultation confirmed that Atrium is a good place to work and that colleagues feel a strong connection between customer satisfaction and job satisfaction. The need for the Atrium Group to be open and adaptable to change, including embracing new ways of working, were emphasised, as were the following staff priorities:



4. Objective 1: To Deliver Quality Homes and a Sustainable Asset Base

A major priority of the new Atrium corporate strategy is to invest wisely in Atrium’s housing stock so that we deliver homes of the highest quality possible, which are a good fit to customer needs and have a long term future.

There are a number of factors that make this a priority:



What’s our Starting Point?

Whilst a third of our housing stock was built in the last 20-years and is in a good standard of condition, two thirds of our homes are now at least 60-70 years old. Some of this stock is of non-traditional construction, including steel framed homes, which will not last forever, even with investment. Many of our homes were also built during a time when households were bigger in size, and may no longer be a good fit to an older, smaller household population.

We also have a set of extremely ambitious housing quality and energy efficiency standards to meet including the delivery of the Scottish Social Housing Net Zero Standard. This could involve investing between £30,000 and £40,000 in each of our homes. This will be very challenging given rising construction costs, which have seen the price of repairs grow by 20% in the last 5 years.

To keep rents affordable, this means we can no longer invest in homes that don’t have a long term life or meet the needs of our customers. We want to follow the Scottish Housing Regulator’s recommended approach of **integrated asset management** which

means we target investment to stock where improvements are affordable, where customer demand is healthy and which provide great standards of condition and amenity. To do this, we need to build better data on how our housing stock is performing from a customer, cost and future investment perspective. We also need to carefully plan how to invest in housing stock which may not have a long-term life and consider if it needs to be replaced.

What do our Customers and Stakeholders think?

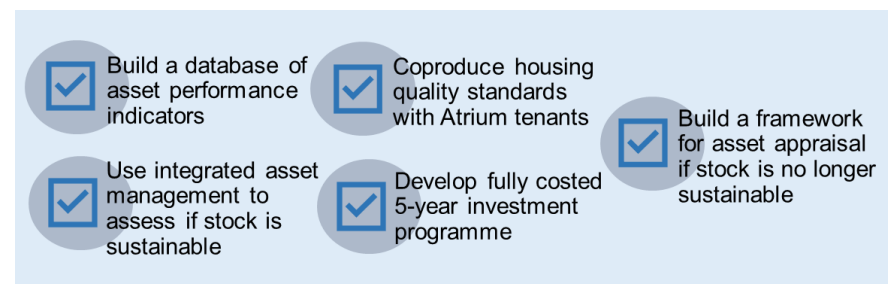
Customers told us that improving the quality of existing homes and delivering good quality repairs, are key issues that matter most to them.

Stakeholders including Atrium’s Board members, leaders and staff told us that targeting investment in homes which are fit for purpose is a priority. This means we need new approaches to



Objective 1: Our Actions

To bring our ambition of delivering **‘quality homes and a sustainable asset base’** to life, actions to guide activity, investment and partnership over the next 5 years will include:



5. Objective 2: To Enhance Customer Experiences and Improve Our Product Offer

The second key priority for the Atrium Group in the next 5 years is to deliver the best customer experience possible and ensure the services and products we provide are valued and tailored to customer need.

There are a number of factors that make this a priority:



What's our Starting Point?

Atrium's customers are changing, living longer and are better informed and more digitally engaged than ever before. Increasingly customers use a range of options and channels to access services in their day to day lives and expect responses to be swift, easy and right first time. For service providers, digital technology is making online services and products more easily available, more cost effective to deliver and easier to interact with. We want to develop digital services that our customers choose to use because they are quick, effortless and deliver the right results.

But we know that the needs of our customers are diverse and our ambition is to ensure that Atrium services are better tailored to the individual, their needs and preferences. To get this right, we need to know our customers better than ever, so we can offer choice in how they interact with us and target our time and support to the customers who need us most. This includes online or in-person options, and the right type of support services available in our communities. We know that many of our customers are struggling with cost of living pressures and that we need to tailor our services to address this. We also want to ensure all customers of the Atrium

Group receive the same quality of service regardless of whether they are tenants or factored owners.

Finally, we want to engage our customers in helping us to improve Atrium's neighbourhoods and estates. As well as investing in our homes, we want to invest in our neighbourhoods, placing customers at the center of planning to improve the quality of where they live.

What do our Customers and Stakeholders think?

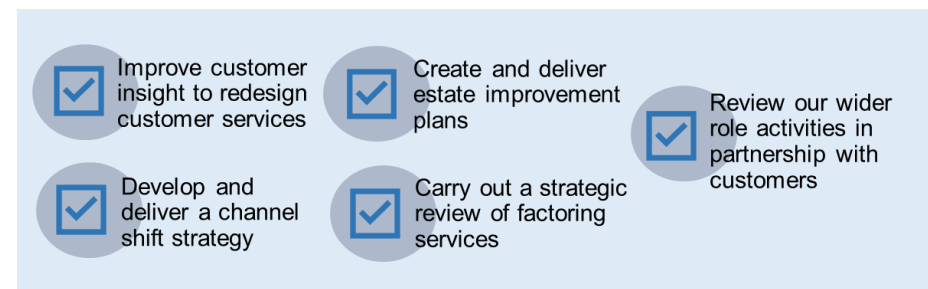
Customers told us that improving the quality of neighborhoods and delivering welfare and energy advice services are issues which matter most to them.

Stakeholders told us that improving customer insight to redesign and target the way we deliver services is a priority. This includes new approaches to:



Objective 2: Our Actions

To bring our ambition of **'enhancing customer experiences and improving our product offer'** to life, actions to guide activity, investment and partnership over the next 5 years will include:



6. Objective 3: To Transform our Operating Model and Develop our People

In developing this new corporate strategy, we recognise that modernising and changing how we work could offer Atrium real opportunities to improve efficiency, value for money and unlock the time and capacity of our staff.

There are a number of factors that make this a priority:



What's our Starting Point?

Covid 19 accelerated the pace of change in how social housing services are delivered including better digital service delivery and new ways of working. Technological change in UK social housing is accelerating rapidly with landlords embracing innovation to meet rising tenant expectations, regulatory demands and new sustainability targets. Key drivers include Artificial Intelligence, automation, cloud adoption, service digitalisation and data analytics.

Whilst we have recently invested in new technology, we know we need to make best use of this to improve customer experiences and automate simple, routine tasks for staff so that they can focus their time on value added work. This means we can release staff time and capacity from routine transactional work, so our resources can be invested in what matters to our customers, communities and to Atrium as a business.

To achieve this, we need to rethink how we work, including how we use technology, simplify processes, make data driven decisions and develop and equip our staff and teams to succeed. We want to invest in our employees, placing them at the centre of transforming Atrium's

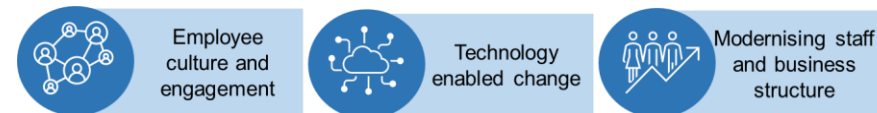
operating model. This will include opportunities for learning, development, career progression, redesigning job roles and encouraging a shared mindset and empowered culture.

We also want to look at the way we structure our services and teams to improve collaboration and encourage accountability for customer and business outcomes. Transforming how we work recognises that Atrium can grow and invest in new homes and services without extending our operating costs and increasing tenant rents.

What do our Customers and Stakeholders think?

Customers told us that better communication, value for money and protecting rent affordability are key issues that matter most to them.

Stakeholders told us that embracing new ways of working and redesigning the Atrium operating model are key priorities. This includes new approaches to:



Objective 3: Our Actions

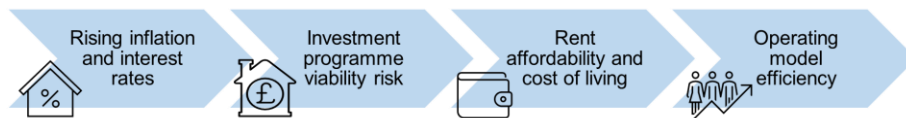
To bring our ambition of **'transforming our operating model and developing our people'** to life, actions to guide activity, investment and partnership over the next 5 years will include:



7. Objective 4: To Optimise Our Financial Position for Investment

Volatile inflation since 2020 has created budget and rent affordability pressures for all social landlords in Scotland, raising questions over the long term viability of 30-year financial business plans. Whilst Atrium is in a financially strong position, we know that investment and operating cost pressure could diminish this without proactive financial management.

There are a number of factors that make this a priority:



What's our Starting Point?

Without a proactive approach to protect our financial position, rising inflation, interest rates and construction costs in the UK economy could prove to be major barriers to Atrium's strategic investment ambitions. The financial environment for UK social housing is more challenging than it has ever been, with social landlords balancing increasing operating and borrowing costs, whilst trying to maintain affordable rents. As a result of the cost of living crisis, there have been major reductions in living standards over the last four years, with Atrium's communities facing real financial pressures. Maintaining a strong financial position will allow us to keep rents as affordable as possible over the next 5 years.

Whilst UK inflation now stands at 3% after peaking at 11% in 2022, the economy continues to show signs of volatility. More crucially, construction inflation has increased overall by 20% since 2020, with the cost of materials increasing by 40%. This has major implications for the viability of the Atrium investment programme, especially given

the potential cost of net zero standards. This makes taking data-driven spending decisions, aligned to an integrated approach to asset management, absolutely vital for our continued success.

Whilst we know we need to invest wisely, we also need to maintain great relationships with lenders to secure the most competitive borrowing rates. In addition, we need to control spending where possible and maximise opportunities to access external funding and new income streams.

What do our Customers and Stakeholders think?

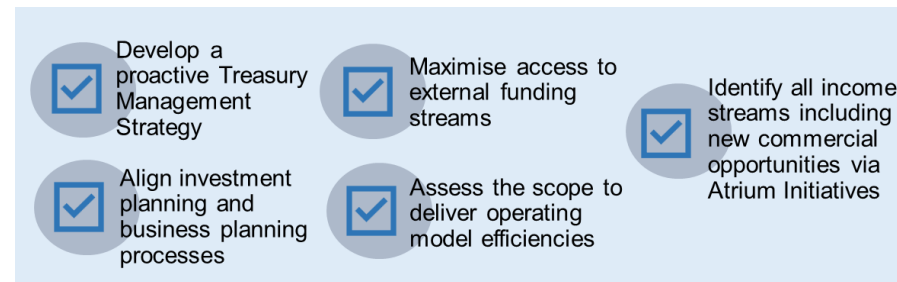
Customers told us that protecting rent affordability is an issue that matters most to them.

Stakeholders told us that an integrated approach to asset management and 30-year financial planning is a key priority. This includes new approaches to:



Objective 4: Our Actions

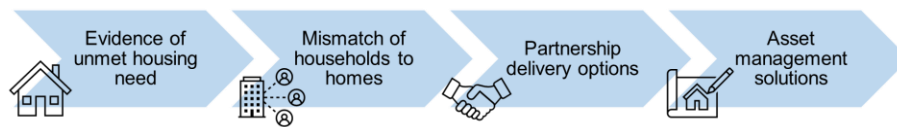
To bring our ambition of **'optimising our financial position for investment'** to life, actions to guide activity, investment and partnership over the next 5 years will include:



8. Objective 5: To Create Opportunities to Deliver New Homes

Our new corporate strategy is set against the background of a housing emergency declaration in Scotland as well as clear pressures in the East Ayrshire housing system. At the same time, we know the housing needs of our customers are changing as households age and grow smaller. The opportunity to deliver new homes helps us in our core mission to meet housing need, create great places and deliver quality homes.

There are a number of factors that make this a priority:



What's our Starting Point?

The 2025 East Ayrshire Housing Need & Demand Assessment concluded that 3,123 new homes require to be delivered in the next 5 years in order to meet the needs of communities.

This evidence of unmet housing need was used to set housing supply targets in the 2025 Local Housing Strategy. Given recent positive housebuilding activity, a Housing Supply Target of 420 units per annum was set, with a number of large development sites currently under negotiation with developers. The Council's affordable housing policy places an obligation on developers to make a contribution to affordable housing in the Kilmarnock & Loudon area on development sites of more than 30 units. This creates opportunities for Atrium to partner with private housebuilders to increase affordable housing supply under a development agreement. This means we have the opportunity to achieve new build housing without the risks of in-house development.

Creating opportunities to deliver new build homes allows us not only to add much needed social housing to our communities but to improve the quality of homes and neighbourhoods as part of our integrated asset management approach. This allows us to replace stock that is no longer fit for purpose and to deliver homes which are a better fit to the customers and communities we have today.

We also want to build on other creative ways to increase our housing stock including open market and landlord property acquisitions.

What do our Customers and Stakeholders think?

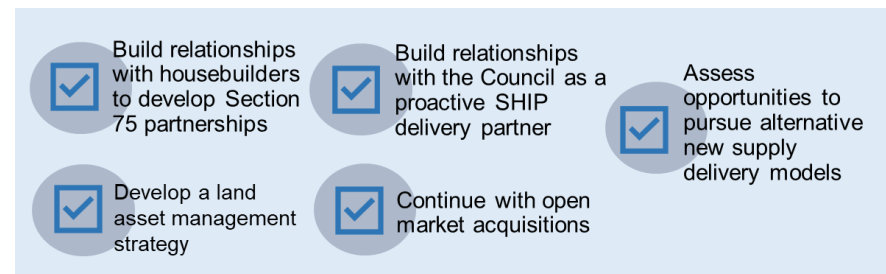
Customers told us that building more homes is one of the issues that matters most to them.

Stakeholders told us that working in partnership to deliver more homes as part of Atrium's integrated asset management approach is a key priority. This includes new approaches to:



Objective 5: Our Actions

To bring our ambition of **'creating opportunities to deliver new homes'** to life, actions to guide activity, investment and partnership over the next 5 years will include:



9. Partnership & Action

We have developed the Atrium Group corporate strategy as the catalyst for transforming homes, places and the way we work over the next 5 years. If we achieve our goals, the outcomes of the corporate strategy will be:

- modern homes, which are in good repair, well maintained, affordable to heat and more environmentally friendly
- services that reflect the unique needs of every customer, and support tenant, neighbourhood and community wellbeing
- transformed ways of working, where staff and customers are empowered, supported by technology and enabled to reach their full potential
- a strong financial position for investment in homes and services, which maximises access to funding streams and delivers value for money
- the delivery of new affordable homes to relieve the housing pressures felt by many communities in Ayrshire.

Corporate strategy objectives address the main issues facing the Group which need action, investment and partnership over the next 5 years. To ensure we make the right progress, a Corporate Strategy Action Plan has been developed setting out the activities and targets to be delivered each year to stay on track. This means that the staff and leaders of Atrium can focus on what matters most and customers and Board members can hold them to account.

Full details of the action needed to make each objective a reality are detailed in the following action plan tables, which set out how our ambitions can be brought to life by working in partnership, investing wisely and targeting our activity.



To deliver quality homes and a sustainable asset base

- Build a comprehensive database of asset performance measures including stock condition, financial, customer and demand indicators
- Improve understanding of neighbourhood assets, condition, investment requirements and cost
- Coproduce housing quality/investment standards with Atrium tenants
- Develop an integrated asset management strategy to assess if stock is sustainable
- Create and deliver a framework for asset appraisal where stock is no longer sustainable
- Build insight on cost effective, innovation retrofit options
- Develop fully costed 5-year investment programme
- Engage owners in delivering the AG investment programme



To enhance customer experiences and improve our product offer

- Improve customer insight and segmentation to inform redesign and delivery of customer service model
- Develop and deliver a channel shift strategy
- Coproduce customer service standards with customers
- Deliver an annual programme of home visits to improve engagement, assess need and property condition
- Create and deliver estate improvement plans
- Carry out a strategic review of factoring services
- Review our wider role activities in partnership with customers



To transform our operating model and develop our people

- Review and redesign Atrium Group's operating model
- Develop and implement a strategy for digitalising services
- Develop an Atrium Group IT Strategy
- Develop and deliver a People Strategy including L&D, succession planning, employee engagement plans
- Review Atrium values and launch a culture strategy to embed common purpose and engage employees



To optimise our financial position for investment

- Develop and deliver a proactive Treasury Management Strategy
- Align investment planning and business planning processes
- Maximise access to external funding streams
- Assess the scope to deliver operating model efficiencies to drive value for money
- Identify all income streams including the potential for new commercial opportunities via Atrium Initiatives



To create opportunities to deliver new homes

- Build relationships with Ayrshire housebuilders to develop Section 75 delivery partnerships
- Build relationships with East Ayrshire Council Planning and Strategic Housing Teams as a proactive SHIP delivery partner
- Develop a land asset management strategy
- Continue with open market acquisitions
- Assess opportunities to pursue alternative new supply delivery models