

CLYDESDALE HOUSING ASSOCIATION LIMITED

Policy: Asset Management Strategy 2023-2026

Date: 27 September 2023

Lead Officer: Chief Executive

Review Date: September 2026

Regulatory Standards:

Standard 1 The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.

Standard 2 The RSL is open about and accountable for what it does. It understands and takes account of the needs and priorities of its tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these priorities.

Standard 3 The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay.

Standard 4 The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation's purpose.

Standard 5 The RSL conducts its affairs with honesty and integrity.

Standard 6 The governing body and senior officers have the skills and knowledge they need to be effective.

Standard 7 The RSL ensures that any organisational changes or disposals it makes safeguard the interests of, and benefit, current and future tenants.

Recommended Practice: Integrated Asset Management – February 2023

Clydesdale Housing Association will provide this policy on request at no cost, in large print, in Braille, in audio or other non-written format, and in a variety of languages.



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References:

- Business Plan 2022-2025
- Annual Assurance Statement
- Stock Condition Survey Data
- 2022 Customer Satisfaction Survey
- Investment Planning
- Budget and financial statements
- Senior Management Team knowledge
- Clydesdale Policies and Procedures

Foreword

We are pleased to present to you Clydesdale Housing Association's Asset Management Strategy 2023 – 2026. This outlines the strategic asset management objectives and plan that we have identified to help Clydesdale Housing Association (CHA) unlock its asset potential. This forward-thinking document, compliments CHA's Business Plan which underpins our robust approach to strategic asset management.

This Strategy also outlines our commitment to continuing to provide **quality homes and excellent services for all – today and in the future.**

The process of formulating this Asset Management Strategy has given us the opportunity to reflect on past successes and failures, and to determine our future goals considering the challenges ahead. This Strategy also details how we will develop and evolve in response to changing needs but also as an active and participating association within the rural South Lanarkshire area.

We have drawn on our knowledge of our homes to develop this strategy, which reflects the stage that we have reached in improving the quality of our homes. We have carried out consultation with tenants and colleagues to identify the key business activities, and how we can ensure that we are achieving our full potential from all our assets. These aspirations are reflected in the detailed objectives and work plan set out within our Business Plan and in this Strategy.

This Strategy sets out how we will work to maintain and improve on this standard. Introducing more cyclical and preventative maintenance programmes, that focus on the whole environment.

We will continue to maintain our homes and our compliance levels on tenant and resident health and safety requirements. We will continue to engage with our customers and learn from their feedback in order to shape future services and the decisions we make.

There is no, one size fits all answer to what the perfect environment is and therefore over the coming years we will need to consult at a local level to agree what tenants really want to see changed and improved on within in their home, including environmental concerns.

Our commitment is to develop our assets and to review any new build opportunities presented to CHA, to meet demand for affordable homes and rents, within rural South Lanarkshire.

Joe Gorman
Chief Executive

1. The Approach to Asset Management

- 1.1 An integrated approach to asset management focuses on every aspect of asset performance, to establish if continued investment is sustainable. If an asset is fit for purpose, it should be:
- managed efficiently and generating demand;
 - in good condition with a costed, affordable maintenance programme;
 - making a positive contribution to the Association's business plan;
 - delivering value and amenity.
- 1.2 To support CHA's pursuit to achieve an integrated approach to asset management, and to ensure our assets continue to meet the needs of tenants and residents, the 2023 SHR document recommends five practical principles:
- Principle 1: Governing bodies and committees lead the strategic response to asset Management and should be assured that assets are managed effectively.
 - Principle 2: Social landlords should have a comprehensive understanding of their assets.
 - Principle 3: Social landlords should develop an approach to understanding the value of their assets.
 - Principle 4: Integrated asset management outcomes should be understood and used as evidence to inform future investment decisions.
 - Principle 5: Social landlords should use the integrated asset management outcomes to inform their asset management strategies.
- 1.3 CHA has committed to the above principles and this Strategy reflects this. It also reflects the business needs of CHA in light, of changes to the operating environment, drivers for regulatory reform and most recently the unprecedented challenges of the pandemic, which we are still dealing with today. All of these challenges require innovation and flexibility in our delivery model.

2. Purpose

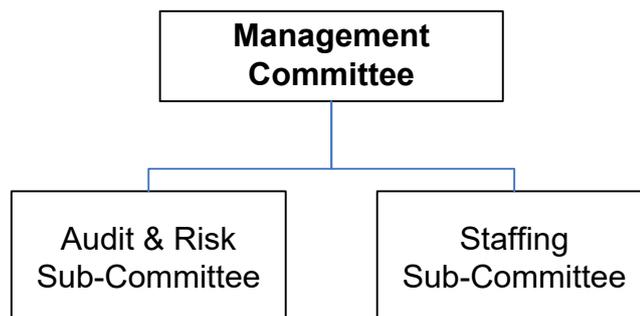
- 2.1 The purpose of CHA's Asset Management Strategy is to:
- Set out the framework for our approach to managing our assets in order that CHA achieves its aims and objectives both now and, in the future;
 - Provide a working document and an action plan, to assist with continual improvement in the efficient and effective delivery of CHA's strategic asset management.
- 2.2 The objectives of the Strategy are to:
- produce an asset profile of the housing stock;
 - state the value of the stock;
 - review the findings of the most recent stock condition survey against the current and future repairs and maintenance requirements;
 - focus on CHA's new build priorities, tenure diversification, the Energy Efficiency Standard for Social Housing (ESSH), maintaining the Scottish

Housing Quality Standard (SHQS) and managing voids, amongst other priorities;

- set out our approach to asset investment;
- evaluate CHA's housing stock against existing housing needs and demand information;
- clarify CHA's understanding of customer needs and detail how it ensures that it keeps abreast of changing needs of current and potential tenants;
- provide an integrated understanding of the 5-year investment planning and 30-year Life Cycle Plan for the Association and how asset management impacts on investments;
- set out the risks acknowledged in relation to asset management and identify actions that we will take to mitigate against the effects of these risks;
- explain how CHA will challenge itself to continually improve and remain effective and efficient in supporting its strategy.

3. Introduction

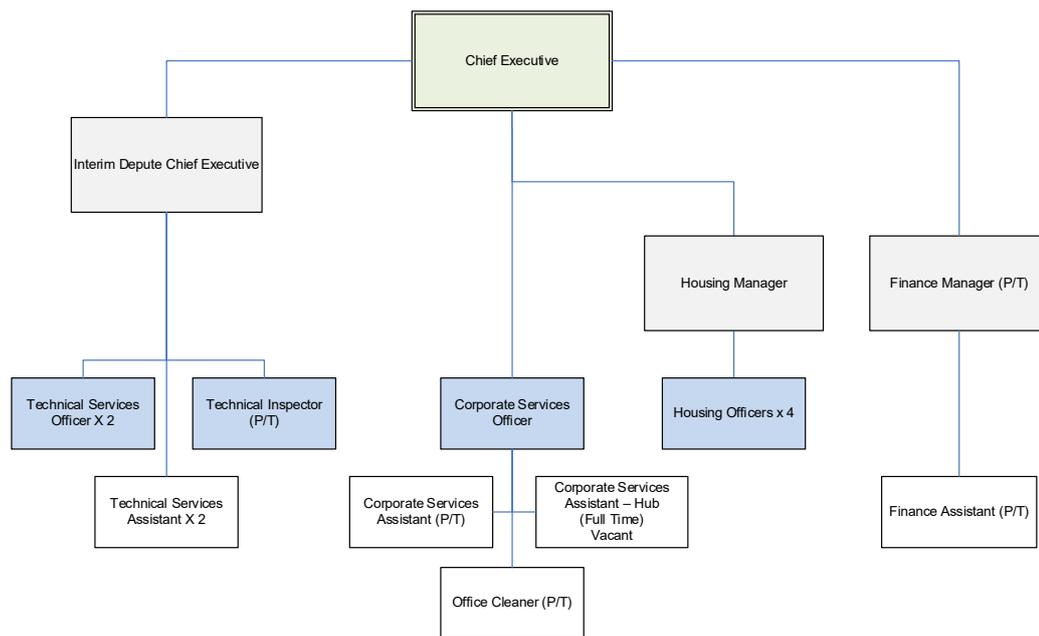
- 3.1 CHA was established as an RSL in 1987 by local volunteers, following an initiative by Clydesdale District Council concerned with the poor housing conditions in some remote villages and the shortage of housing for rent in the district.
- 3.2 They also wished to halt the economic decline in the remoter areas and to help make them viable communities again. Following initial improvements to housing in the villages of Leadhills, Tarbrax and Woolfords, CHA commenced a new-build development programme and to date has completed 36 projects in 15 towns and villages throughout rural South Lanarkshire.
- 3.3 Since 1987 over £40m has been invested in the area through CHA funded through Scottish Government Grants and private finance.
- 3.4 CHA has built or improved around 600 properties for rent and over 80 homes for low-cost home ownership. A total of 173 Scottish Homes tenants in Lanark, Carluke, Rigside and Kirkmuirhill have transferred their tenancies through large scale voluntary transfer to CHA over the period from March 2002 to November 2003.
- 3.5 At 31 March 2023 CHA has a housing stock of 742 rented properties and 10 shared ownership homes.
- 3.6 CHA Committee Structure: CHA has a dedicated Voluntary Management Committee which sets out our future direction and monitors our performance. Our committee structure is displayed below:



3.7 The work of the Management Committee is supported through strong governance processes that include:

- Individual and collective annual Committee performance reviews;
- Planned Committee training and development activities;
- Management Committee succession planning;
- Ongoing self-assessment and continuous improvement activity to ensure compliance with statutory and regulatory standards.

3.8 Asset Management Team and Association Team structure



3.9 CHA is committed to effective and efficient delivery of key services which is our priority. The key services provided by the Asset Management Team include:

- Day to day repairs and maintenance services;
- Ensuring compliance with CHA’s responsibilities for tenant and resident health and safety, i.e., gas safety, fire safety, electrical safety, asbestos management, legionella prevention, dampness & mould, solid fuel servicing and hot water cylinder servicing;
- Planning and managing the replacement of major building components, e.g., kitchens, windows, bathrooms, roofs, etc.;
- Planning and managing the cyclical maintenance of our housing stock, e.g., external painting, gas safety inspections, electrical safety inspections, gutter cleaning, etc.;
- Stock condition surveys of CHA’s housing stock;
- Void stock inspections and management of works;
- Contract management;
- Procurement;

- Management and monitoring of landscape maintenance contracts and services;
- Tenant and resident engagement, consultation and participation;
- Medical adaptations and management;
- Factoring Management: providing maintenance services (including account management and debt recovery) for 'communal areas' to sharing owners and owner occupiers within CHA's housing developments.

4. CHA Vision and Common Values

4.1 Vision: **Quality homes and excellent services for all – today and in the future**

4.2 Common Values: we seek to deliver our Vision through these Common Values that have been jointly developed by our Management Committee and staff:

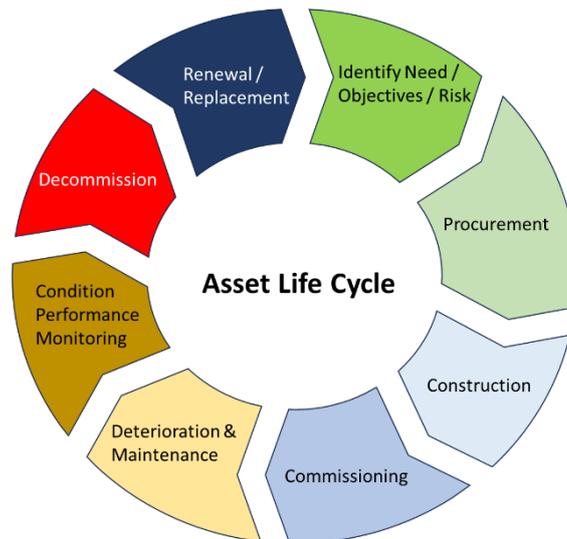
- we listen, learn and work with customers, stakeholders, and partners to improve how we work in the pursuit of excellence;
- we encourage leadership and teamwork to identify and share progressive ideas;
- we value our people's commitment and support their enthusiasm in achieving success;
- we invest in the wellbeing of our customers and our people.

5. Asset Management

5.1 CHA's housing property types:

Property Type	2apt	3apt	4apt	5apt	Total
Tenement Flat	104	36	50	0	190
4 in block flat	54	80	43	0	177
House	40	76	158	101	375
Total	198	192	251	101	742
Percentage of all stock	26.7%	25.9%	33.8%	13.6%	

5.2 CHA's Asset Management Strategy is a critical component of our overall approach to asset management. Asset management is the process by which we ensure that the assets that we need to operate our business are managed effectively, efficiently and provide value for money.



5.3 The Asset Management Strategy sets out our approach to managing and maintaining our housing stock for the long term to preserve its value as a key asset. In order to achieve this, we need to:

- gather, and regularly update, reliable data on the condition of the housing stock and estates;
- develop costed and affordable long-term plans for maintaining the housing stock and estates;
- translate our long-term plans into programmes of annual maintenance;
- concentrate our expenditure on Planned Maintenance and Improvements - minimising the proportion of expenditure on day-to-day reactive maintenance;
- consult key stakeholders on the condition of the properties and their priorities for future maintenance.

5.4 The Asset Management Strategy underpins our corporate aim and objectives. Through these objectives we are committed to the maintenance and refurbishment of our properties and estates and to secure the sustainability and long-term life of our assets. In particular this Strategy has been developed to make the most effective use of our housing stock and other assets.

5.5 It is important to recognise that the Asset Management Strategy is central in providing the high-level direction to ensure that we continue 'making the most of our assets' in a collaborative and inclusive manner.



* Energy Efficiency Standard for Social Housing
 ** Scottish Housing Quality Standard

6. Planned Maintenance Contracts

- 6.1 Planned maintenance is a fundamental part of our Asset Management Strategy to ensure that buildings and their components function adequately, preserve the value of the property, comply with legal obligations, meet organisational standards and achieve best value throughout the life of the asset.
- 6.2 Planned maintenance works are normally identified in advance on a component life cycle basis and replacement is timed to coincide when the component has reached the end of its useful economic life.
- 6.3 Any capital projects budget will include for maintaining compliance with the Scottish Housing Quality Standards (SHQS) and meeting the Energy Efficiency Standard for Social Housing (EESH). Major unforeseen building related works may also be funded from the Planned Maintenance Budget.
- 6.4 Planned maintenance programmes are aimed at maintaining the assets at the highest standards achievable and reducing the volume of day-to-day responsive repairs. Packaging works together in a planned manner is overall less disruptive to our tenants and one of the most cost-effective means of keeping our properties in a good state of repair.
- 6.5 Component replacements will be identified, based on age, expected life cycle and actual condition of the individual components. Replacements will not necessarily be made on age alone.
- 6.6 The Planned Maintenance Budget is prepared on a five-year rolling basis and is reviewed annually and updated to take account of the latest property data and stock condition survey information.

6.7 Planned Maintenance Projects – Timetable & Estimated Value:

	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	Total
Roofs	£ 69,850	£ 63,600	£ 22,100	£ 76,250	£ 148,550	£ 380,350
Render	£ 0	£ 0	£ 0	£ 0	£ 234,372	£ 234,372
Windows	£ -	£ 315,100	£ 48,900	£ 178,200	£ 0	£ 542,200
Doors	£ 5,500	£ 283,000	£ 23,800	£ 66,100	£ 53,300	£ 431,700
Heating	£ 1,284,800	£ 428,500	£ 55,500	£ 33,500	£ 203,500	£ 2,005,800
Bathrooms	£ 103,000	£ 388,380	£ 253,960	£ 65,120	£ 172,620	£ 983,080
Kitchens	£ 51,300	£ 10,260	£ 370,320	£ 126,540	£ 273,600	£ 832,020
Smoke alarms	£ -	£ 19,800	£ 16,275	£ 138,825	£ 67,825	£ 242,725
Door Entry Sys	£ 4,320	£ 13,680	£ 14,040	£ 9,720	£ 0	£ 41,760
Canopies	£ 0	£ 0	£ 21,750	£ 2,300	£ 0	£ 24,050
Safety Checks	£ 82,955	£ 97,755	£ 112,555	£ 92,455	£ 93,255	£ 478,975
Gutter cleaning	£ 29,640	£ 29,640	£ 29,640	£ 29,640	£ 29,640	£ 148,200
Painterwork	£ 215,750	£ 6,000	£ 0	£ 0	£ 45,550	£ 267,300

7. Annual & Cyclical Programme

7.1 Cyclical maintenance is work or servicing that is required to be carried out periodically to maintain safety, prolong the life of the building components and avoid either expensive responsive repairs or a complete failure. This type of maintenance can be done on an annual basis or a cycle of number of years.

7.2 The following are classed as cyclical maintenance (includes servicing and Tenants' & Residents' Health and Safety compliance):

- Gas Servicing and Annual Safety Check;
- Smoke, heat and CO detector installation and testing;
- Electrical Installation Condition Reporting (EICR) - five-year rolling programme that checks the condition of electrical systems;
- Gutter cleaning annually;
- External painting every five to seven years depending on condition;
- Communal redecoration depending on condition;
- Grounds maintenance as per contract;
- Energy Performance Certificate production and renewal for properties;
- Fire safety equipment (smoke and heat detection)
- Communal emergency lighting electrical checks both monthly and annually;
- Water Hygiene Management;
- Fire Risk Assessments;
- Asbestos checks;
- Damp and Mould action planning.

8. Reactive Repairs and Voids

- 8.1 **Reactive repairs** are repairs, which by their nature cannot be pre-planned and CHA recognises the need for delivering a high-quality responsive repairs service. It is important that repairs are carried out quickly and effectively to ensure the safety of the tenants/owners and prevent further deterioration or early component failure.
- 8.2 Reactive repairs are generally reported by tenants and are prioritised according to the risk to health and safety of the tenants or depending on the seriousness and potential to cause deterioration and further increased damage, if not attended to within a reasonable timescale.

Reactive Repairs Key Performance Indicators 2022-2023

Category	No. of Repairs Completed	Target Completion Time	Average Completion Time	% Completed on Time
Emergency	534	5 hours	2.51	99.4
Urgent	236	2 working days	2.20	98.7
Routine	1352	7 working days	4.59	94.0

- 8.3 **Right to Repair** - Additionally the Housing (Scotland) Act 2001 and the Scottish Secure Tenants (Right to Repairs) Guidance 2002 gives tenants, the right to have small urgent repairs carried out within a given timescale. The Right to Repair scheme covers certain qualifying repairs up to the value of £350 and if we do not carry out the repair within the time limit set, tenants may be entitled to compensation.
- 8.4 **Rechargeable Repairs** - CHA will identify and recharge tenants for damage done to their property due to misuse or neglect by them, a member of their family or visitor to their home. This includes forcing entry to a property for whatever reason or for repairs required following a forced entry.
- 8.5 **Voids** – CHA is aware that good management of void properties is vital to maximise rental income, provide a quality service, maximise available housing, meet the lettable standards, meet housing need and achieve good estate management.
- 8.6 We aim to provide a quality void management service to ensure that adequate housing is available for those in need as soon as is practicable and to maximise rental income by:
- Minimising void turnover;
 - Allocating properties in the shortest possible timescale to minimise void periods and rental loss;
 - Achieving the lettable standard in the most cost-effective manner;
 - Ensuring properties are returned at termination of tenancy in a good condition;
 - Monitoring and benchmarking performance;
 - Identifying and evaluate cost effective options to eliminate high turnover and/or low demand properties;

- Ensuring compliance with regulatory standards, legislation and Tenants' & Residents' Health and Safety requirements.

8.7 If left unoccupied for too long, the condition of void properties rapidly deteriorates, they provide no income, may attract vandalism, and have a negative impact on the local community and reputational risk to CHA.

9. Asset Standards

9.1 CHA aims to provide the highest quality housing achievable within available resources, considering the age, stock profile and property type.

9.2 CHA is subject to current housing legislation and is regulated by the SHR. Our performance in meeting the Scottish Social Housing Charter standards is monitored annually through submission of the Annual Return on the Charter (ARC).

9.3 The Scottish Government introduced the Scottish Housing Quality Standard (SHQS) - a minimum housing condition standard that all social housing properties were required to achieve by 2015 and thereafter continue to achieve.

9.4 CHA reported 95.69% SHQS compliance in the 2022/23 ARC:

	End of 2022/23	Projected at 31 March 2024
Total housing stock	742	742
Exempt from SHQS	12	12
In abeyance from SHQS	11	11
Failing SHQS	9	3
Total stock passing SHQS	710	716

9.5 There were the following property exemptions, abeyances and failures from the SHQS due to:

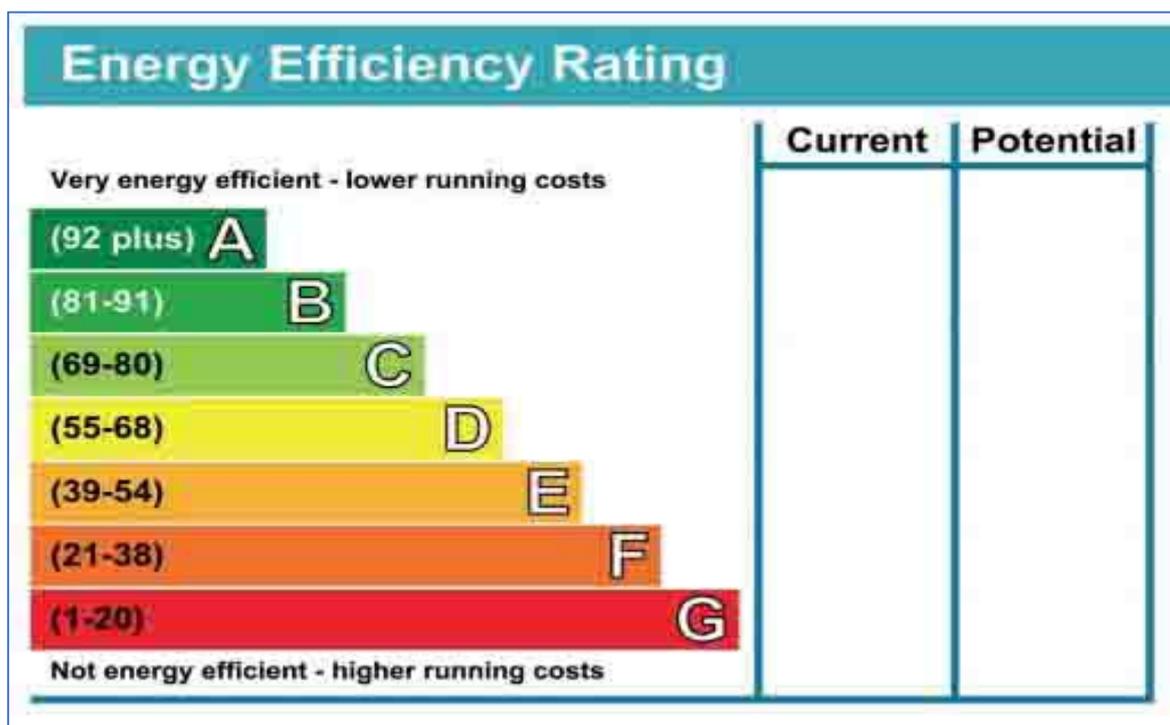
	Number	Reasons
Failures	6	Electrical safety check carried out with 5-year anniversary
	3	Fail EESSH
Abeyances	9	Tenant refusal to participate in heating/energy upgrade contracts
	2	Kitchen storage failure
Exemptions	12	Hard to treat homes where cost of EESSH investment is unviable

9.6 CHA will continue to invest resources in the housing stock through the Planned Maintenance Programme to improve standards or maintain, as appropriate, compliance with SHQS and meeting 100% compliance.

9.7 The 9 abeyance properties where tenants have refused to participate in upgrade contracts will be brought up to standard as and when similar contracts are implemented and access is granted by the tenant or if the properties are void at that time.

- 9.8 The Energy Efficiency Standard for Social Housing (ESSH) was introduced by the Scottish Government in March 2014 – setting the first milestone for social landlords to meet for social rented homes by 31 December 2020. Performance against the standard is now reported on annually via the ARC.
- 9.9 For 2022/23, and the Association had 96.76% of housing stock meeting ESSH. We aim to improve the energy efficiency of tenants’ homes in order to reduce energy costs and reduce energy poverty – we will do this in a way that is practicable and cost effective to meet ESSH.
- 9.10 ESSH 2 standards are currently being further reviewed by the Scottish Government, which is reported to be complete by 2023. The Association awaits the out-come of the ESSH 2 review and will advise the Management Committee accordingly on what actions will be required and on the investment implications these actions will require.
- 9.11 Energy Performance Certificate (EPC) SAP Rating - The Scottish Government is committed to reducing carbon and the Association will aim to maximise a reduction by improving SAP ratings across stock to meet ESSH 1. Where it is financially viable to do so, we will also seek to exceed these standards to the highest achievable within the available resources. We will seek grant funding streams when available which support our strategic objectives to improve the energy efficiency of our properties.
- 9.12 The ongoing sustainability of our properties is essential to ensure the quality of life of tenants and the Association will take a whole life cycle approach to maintaining properties to ensure the properties are kept to a high standard, warm and comfortable to live in.
- 9.13 The Association has undertaken EPC surveys to 506 properties, with 236 having no EPC rating. We have plans to progress EPC surveys, to ultimately achieve 100%. As at 31 March 2023, the profile of EPC ratings was as follows:

SAP – Rating	Number of properties with a valid EPC
A - rating	12
B - rating	35
C - rating	363
D - rating	86
E - rating	8
F - rating	2
G - rating	0
Unknown	236
Total	742



- 9.14 Reducing Fuel Poverty - We have carried out substantial energy efficiency improvements to our stock and we will continue to do so over the coming years. Over the past three years we have been installing new heating systems (air source heat pumps and high heat retention storage heaters), cavity wall insulation, loft insulation, solar photovoltaic panels and battery storage. To date around 13% (95) of our properties have been upgraded to SHQS and EESSH standards in the last three years.
- 9.15 In addition to these regulatory standards, the Association will maintain and improve its assets by using good quality materials and components, taking a whole life cycle approach to investment to ensure Value for Money is achieved.
- 9.16 The general property standards are defined in the following:
- New Build Design Guide.
 - New Build Performance and Component Guide
 - Standard Specification
 - Void standard
 - Housing for Varying needs
 - Secured by Design
- 9.17 The Association monitors repairs trends, failures, defects and SHQS compliance through tenant feedback, routine inspections and stock condition surveys to ensure that the resources can be appropriately prioritised and targeted to keep the properties in a good sustainable and tenable condition.

10. New Build Programme

- 10.1 Following initial improvements to housing in the villages of Leadhills, Tarbrax and Woolfords, The Association commenced a new-build development programme and to date has completed 36 projects in 15 towns and villages throughout rural South

Lanarkshire. Since 1987 over £40m has been invested in the area through our new build works - funded through Government Grants and private finance. The Association has built around 600 properties for rent and over 80 homes for low-cost home ownership.

- 10.2 Most recently (2020), our new build development at North Vennel in Lanark delivered four flats for affordable rent, new offices for the Association and a community hub which local voluntary groups and agencies use to host activities and deliver services from. The project was funded by a mix of Scottish Government housing grant, European Leader funding, landfill grant, Renewable Energy Fund grant and private finance. The project received design recognition by winning a Scottish Property Architectural Excellence Award in 2021.
- 10.3 Interest in continued new build works was suspended by the Association in 2022 due to the significant level of risk associated with this activity caused by macro-economic factors, i.e., high construction industry inflation rates and increasing borrowing interest rates. This position is kept under regular review by our Management Committee as we have an appetite to develop more affordable rented homes to help alleviate homelessness and meet housing needs in rural South Lanarkshire.

11. Health & Safety Compliance

- 11.1 Led by the CEO and supported by our Health and Safety Administrator, we are focused on protecting the safety and wellbeing of our staff, tenants, owners and general public. The Association has Health and Safety procedures to ensure compliance with applicable legislation and regulations relating to both people and property.
- 11.2 The Association utilises the EVH Health and Safety Manual to provide a Management System to manage compliance with relevant health and safety requirements and legislation. This is supported by a professional health and safety audit every two years by ACS Risk Group through the Association's membership of EVH.
- 11.3 Policies and procedures are regularly reviewed and updated when significant changes are made to legislation or guidance.
- 11.4 The Association recognises the importance of compliance with statutory and regulatory frameworks by which it is bound and manages the risks appropriately using external Health and Safety consultants where appropriate, to provide support and advice that suitable and sufficient safety arrangements are in place.
- 11.5 Dedicated resources are allocated to maintaining compliance with legislation and regulations associated with tenant and resident health and safety responsibilities. The Association's Depute Chief Executive oversees the work of our Technical Services Officer in this area and reports to the Management Committee on all tenant and resident safety matters quarterly.
- 11.6 These areas of compliance include:
- Gas safety
 - Electrical safety
 - Water safety

- Fire safety
 - Asbestos control
 - Damp and mould prevention
- 11.7 The Association is committed to achieving the above and report to the Management Committee quarterly and the SHR each year as part of the Annual Assurance Statement.
- 11.8 The Association has in place asset management policies and procedures including compliance with Tenants Health and Safety compliance:
- Repairs and Maintenance Policy
 - Asbestos Management Policy
 - Gas safety management procedure
 - Legionella Management Policy
 - Fire Safety Policy
 - Electrical Safety Policy
 - Damp and Mould Management Policy
 - Procurement Policy
 - Void Management Policy
 - Risk Management Policy
 - Tenant Participation Strategy
 - Construction Design and Management Policy
- 11.9 Risk assessments and safe systems of work are in place and information on health and safety is communicated to staff, contractors and relevant personnel to ensure compliance with legislation and the requirements of the Association, also to mitigate any risk to the Association.

12. Fire Safety Management

- 12.1 The Association recognises, the importance of fire safety and prevention. Fire Risk Assessments (FRA) are carried out on eligible properties under the Fire Safety (Scotland) Act 2005.
- 12.2 Three yearly FRA's are carried out by a Fire Safety Officer (competent person). Interim inspections are carried out by the Technical Services Officers at six monthly periods to ensure fire safety in closes and common areas.
- 12.3 The assessments include recommendations to meet and improve fire safety. The Association has installed all appropriate LD2 hard wired and interlinked, multi sensor smoke, heat carbon monoxide alarms to all rented properties, which meet the current the new Scottish regulations.
- 12.4 Additionally future electrical upgrading will automatically include tests checks and replacement of fixed wire interlinked smoke alarm systems, as necessary as part of any upgrading works to ensure compliance with current Scottish Fire Safety Regulations.

- 12.5 We will check for the presence of a smoke detector and ensure it is in working order when a void inspection, gas safety check, EICR inspection and/or stock condition survey is carried out.
- 12.6 We engage with fire safety consultants regularly to ensure that we are clear about our responsibilities and how to implement them effectively.

13. Consultation with Tenants and Stakeholders

- 13.1 Clydesdale Housing Association is committed to the voice of tenants being at the heart of service delivery, and that the Association take seriously their concerns and comments.
- 13.2 Customer expectations and satisfaction: The Association want to ensure that tenants have every opportunity to engage with us and play a constructive role in improving our services. In late-2022, we completed a tenants satisfaction survey on our overall performance. The table below summarises satisfied responses as a percentage (%):

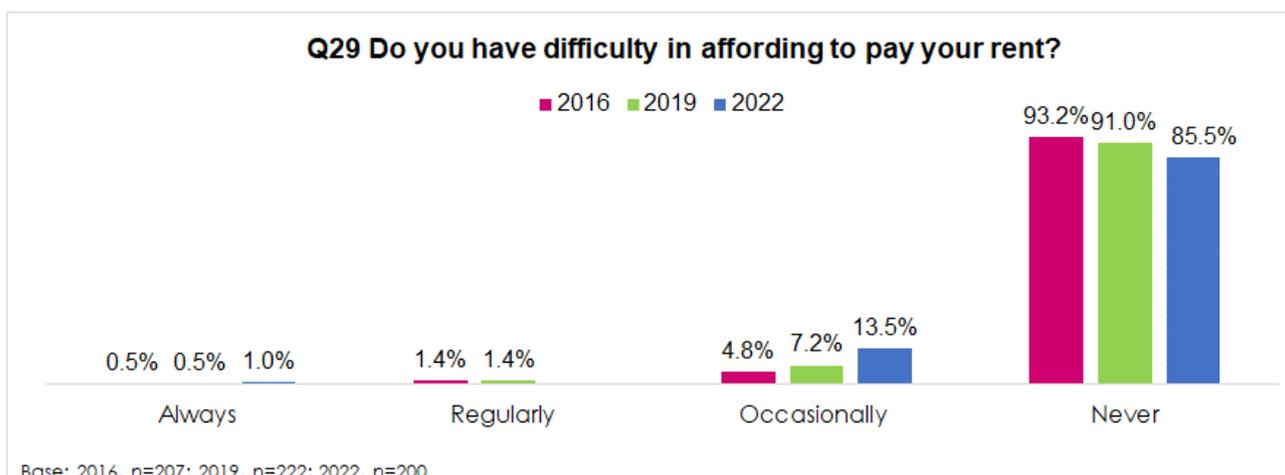
	2019	2022	Trend	ARC 21/22
Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by Clydesdale Housing Association? (% very/ fairly satisfied)	94%	93%	-1%	88%
How good or poor do you feel Clydesdale is at keeping you informed about their services and decisions? (%very good/ fairly good)	99%	98%	-1%	91%
How satisfied or dissatisfied are you with the opportunities given to you to participate in Clydesdale’s decision making process? (% very/ fairly satisfied)	99%	98%	-1%	87%
Overall, how satisfied or dissatisfied are you with the quality of your home? (% very/ fairly satisfied)	88%	94%	+6%	85%
Taking into account the accommodation and services Clydesdale provides, to what extent do you think that the rent for this property represents good or poor value for money? Is it... (% very good value/ fairly good value)	91%	87%	-4%	83%
Overall, how satisfied or dissatisfied are you with Clydesdale management of the neighbourhood you live in?	97%	91%	-6%	85%

- 13.3 Whilst some areas of satisfaction have decreased since the previous survey in 2019, the Association is still exceeding national average tenant satisfaction levels reported in the 2021/2022 ARC.
- 13.4 The reduction in satisfaction with the management of neighbourhoods is directly linked to unsatisfactory performance by our landscape maintenance contractor. The Association will procure new contractors for this service over 2023/24.
- 13.5 Although the 2022 survey saw a 4% reduction in the value for money measure, the Association’s performance of 87% satisfaction outperforms the 2022/23 RSL national average of 81.8% and it’s rural peer group which performed at an average

of 82.6%. The Association managed to limit rent increases over 2021/2023 to near or below-inflation levels:

2021/22	Clydesdale rents increased by 1%	Inflation was 1.5% in April 2021
2022/23	Clydesdale rents increased by 2%	Inflation was 9% in April 2022

13.6 The 2022 survey showed a decrease in the percentage of tenants who told us that they never have any difficulty in affording to pay their rent – 5.5%. Those who told us that they occasionally have difficulty increased by 6.3%.



13.7 Our analysis shows that those living in 3-bedroom homes are more likely to have difficulties affording their rent payments, at least occasionally, than those with 1 or 2 bedrooms.

13.8 Further analysis shows this is more likely to be the case for single parent families where 43% said they, at least occasionally, have difficulty in affording their rent.

13.9 Our Housing Management Team will engage further with these tenants to ensure that they receive all available support and advice.

13.10 The cost-of-living crisis and increased energy costs have created household budgeting pressures for tenants - 24.2% of survey respondents told us that they found their energy bills either fairly (20.4%) or very (3.8%) difficult to afford.

13.11 In order to support tenants with energy costs, we have successfully accessed three tranches of the Scottish Government’s Social Housing Fuel Support Fund between 2022 and 2023. The Fund recognises the additional burden the coronavirus pandemic has had on many households, who may struggle to pay their fuel bills due to loss of income, increased fuel use, and other challenges brought about by increasing energy costs. These Fund awards delivered two fuel vouchers to every tenant worth £170 each, plus a third worth a further £200.

13.12 This project has involved partnership working with the Wise Group. This partner has provided energy advocacy support, help reduce tenants’ energy costs, improve their energy efficiency and provide hints and tips on how best to use their home energy. As well as awarding the energy vouchers on the Association’s behalf, they also looked into additional funding and discounts available, such as the Warm Home Discount.

13.13 The Wise Group also offered expert support to tenants facing repayment of outstanding energy debt – in some cases they helped to reduce individual tenants’ energy debt by as much as £1,100.

- 13.14 Management of neighbourhoods: the Association's grounds maintenance service has been the main source of dissatisfaction with tenants – of the 16 service complaints received over 2022/2023, 14 were upheld and 1 partially upheld. This dissatisfaction has continued into 2023/24 despite the Technical Services Team's efforts to enforce improved performance by the contractor. The contract is scheduled to be reprocured over 2023/24.
- 13.15 Customers will be consulted on this strategy and priorities presented within it. The Association will do this through face-to-face discussions with the Clydesdale Tenants' and Residents' Group as well as using electronic tools that enable us to effectively engage with individual customers.
- 13.16 This will enable us to further shape our approach to asset management. We recognise that we are working in a quickly changing environment. It is important that we regularly gather feedback from our tenants and stakeholders to understand what their needs are and where we can do more to meet them.

14. Risk Assessment and Management

- 14.1 Asset life should be maximised to obtain best value. Failure to provide for a continuing programme of planned maintenance and improvement represents a risk to Clydesdale Housing Association and we will endeavour to:
- Maintain the rental income by ensuring the properties are fit for purpose, and readily lettable.
 - Maintain accuracy in our records for ease of future planning.
 - Ensure that we can adequately fund repairs and maintenance through our business plan.
 - Keep track of component life expectancies, working from our experiences to ensure our calculations are both realistic and achievable.
 - Strive to meet our tenants' expectations for their property, taking account of our financial capacity.
 - Take account of the challenges involved in managing investment in mixed tenure properties.
- 14.2 Risk awareness: Failure to effectively manage the asset management system and the annual budget process represents a number of risks to the Association:
- Insufficient scrutiny could lead to unchallenged additions for no long-term benefit.
 - Too much scrutiny would be costly in staff resources for possible limited gain.
 - Failure to set aside adequate funding could result in deterioration of the properties and potentially result in properties becoming difficult to let.
 - Tenant satisfaction may be affected if tenants are unsure about what is happening regarding their property and likely element replacements. A regimented process gives tenants security that detailed consideration is placed on each property.
- 14.3 Managing risk: The Asset Management Strategy, together with the Repairs & Maintenance Policy, and Procurement Policy and procedures have been put in place to proactively manage the process to minimise the risks.

- 14.4 The process includes an annual routine, commencing with scenario planning through to formulating the annual budget, broken down into detailed and systematic stages.
- 14.5 Throughout the annual routine we follow detailed regimes of analysis, together with review of risk, ensuring that we, will not knowingly overstate the budget or understate requirement to include works.
- 14.6 Completion of the annual routine is essential to the treatment of risk. This ensures effective control of our assets within financial limits and successful running of the organisation.

15. Growth and Disposal

- 15.1 It is recognised that there is a shortage of available social housing both nationally in Scotland and more specifically within certain localities of rural South Lanarkshire. The Association has ambitions to increase the supply of available social housing within communities where housing demand is high.
- 15.2 There may be occasions when it would be in the best interests of all parties for the Association to consider the disposal of property. This decision should be considered with partners and carried out if appropriate in line with the guidelines provided by the SHR.
- 15.3 Although opportunities are limited in these local areas, the Association will continue to work with developers and stakeholders to identify development schemes that are financially viable and meet current affordable housing supply programme requirements.
- 15.4 The Association will review and evaluate the financial performance of its stock to ensure the long-term financial stability. Where issues are identified, an options appraisal will consider the future of the property and whether disposal is appropriate.

16. Procurement and Value for Money (VfM)

- 16.1 The Association's Procurement Policy aims to:
 - Ensure value for money when procuring contracts;
 - Ensure compliance with all legal and regulatory requirements governing procurement and related best procurement practice when procuring contracts;
 - Ensure that procurement accords with the requirements of the Association's Entitlements, Payments & Benefits Policy;
 - Maximise opportunities to jointly procure services on a collaborative basis with colleagues in other local registered social landlords and related organisations;
 - Ensure that expectations of tenants, customers, staff, colleagues and other key stakeholders are met and continually improved;
 - Ensure that the Association makes best use of the commissioning process and that there is sufficient flexibility to ensure expenditure can be increased and decreased as necessary within the financial year;

- Ensure our supply chains are clear about the 'Transparency in Supply Chains', in order to tackle modern slavery and human trafficking;
- Take measures to ensure that we encourage the Local Supply Chain to become actively involved in all Clydesdale HA procurement activities.

16.2 The Association recognises the requirement to comply and meet Regulatory requirements, through cost effective procurement practice. We will also work collaboratively to support the local economy in our local community.

16.3 We recognise that obtaining VfM does not always mean, accepting the lowest cost/tendered option but that in some instances the lowest price can be the correct choice.

16.4 The Association will receive an agreed Community Benefit Contribution per annum from each contractor involved in the Repairs, Maintenance and Voids Framework. These contributions will be used for local or national Community Works, Community Support, Wellbeing, Social, Employment or Environmental Projects. The agreed percentage value will be calculated based on the annual spend.

17. Business and Financial Planning

17.1 The Association has a three-year business planning cycle that sets strategic objectives against a backdrop of the organisation's operating environment. The Management Committee controls this process and sets our future direction.

17.2 Performance against these strategic objectives is monitored by the Management Team and reported to the Management Committee for consideration regularly.

17.3 Each year, the Association takes stock of its operating environment in order to identify new strengths, weaknesses, opportunities and threats. Where required, strategic objectives will be changed to adapt to different conditions and the need for new priorities.

17.4 As an organisation with a large asset base, the planned maintenance programme is a key component of our business planning process.

17.5 The planned maintenance programme relies on accurate and up to date data. Each year, the Association surveys the condition of 20% of its housing stock - we aim to survey all stock over a 5-year rolling period. This process inspects building components and estimates the future required replacement timescale. The current planned maintenance programme has been based on 73% sample stock condition survey carried out over the previous 5 years.

17.6 A sample of stock condition surveys is periodically quality controlled by an independent building surveyor in order to ensure that estimated replacement timescales are reasonable.

17.7 Estimated replacement cost allowances for each component are paired with the estimated replacement date to deliver the future planned maintenance programme for a 30-year period. Replacement cost allowances are based on a combination of recent actual replacement costs, anticipated construction industry market conditions and professional advice from building consultants.

17.8 The annual estimated costs of the 30-year planned maintenance programme are entered into the Association's long-term life cycle component replacement plan in relation to its property assets based on the stock condition survey report produced

in 2022. This information will be used to better predict and model the future investment needs of the stock.

18. Demand and Sustainability

- 18.1 Maintaining the condition of our housing stock to a high standard has a positive effect on sustaining demand for them from housing applicants. High quality housing that meets tenant needs will help to reduce tenancy turnover. Moreover, sustaining housing demand for the properties that do become available for re-let enables the Association to effectively let empty homes - minimising empty house times and associated lost rental income.
- 18.2 Whilst demand for our properties is high, there are a small number of properties that are identified as low demand – mainly due to their remote rural location. It is important to regularly review the performance of our properties to prevent them from becoming ‘a cause for concern’ and negatively impacting on resources. There may be problematic properties which become empty in the course of the year because of major works but these are resolved through the void and reactive budgets.
- 18.3 Where low demand and/or a high turnover is identified the Association will investigate the reasons for this and develop strategies to address the issues identified, e.g., address anti-social behaviour in a block or estate.
- 18.4 Tenant expectations and aspirations have evolved over the years, and this has influenced the demand/desirability of the properties. Therefore, it is essential to understand whether continued investment is the best way forward in order to ensure that our long-term financial viability is protected.
- 18.5 Demand is a complex issue and is affected by many interconnected issues. The Association will identify and take action to ensure that any demand issues are highlighted and responded to appropriately.
- 18.6 The Association recognises the need to make our homes more affordable for to heat and to reduce our impact on the environment. This will be achieved through planned fabric and component upgrades/replacements and working with tenants to raise energy awareness through providing energy saving advice.
- 18.7 The Scottish Government is committed to reducing carbon and the Association will aim to maximise a reduction by improving SAP ratings across stock to meet and where economic and practical aim to exceed these standards to the highest achievable within the available resources.
- 18.8 We will seek grant funding streams when available which support our strategic objectives to improve the energy efficiency of our properties. The Association will also seek to collaborate with other social landlords to improve energy efficiency and address fuel poverty.
- 18.9 The ongoing sustainability of our properties is essential to ensure the wellbeing of tenants and the Association will take a whole life cycle approach to maintaining properties to ensure the properties are kept to a high standard, affordable, safe, warm and comfortable to live in.

19. Priorities for Asset Management 2023/24

Priorities for CHA	Measures of Success/KPI's
Improve EESSH compliance	1. Prepare options appraisal for future replacement of gas central heating systems.
Energy Performance Surveys	1. Continue to progress staff training on changing energy performance protocols (due to change in 2024). 2. Assess impact of 2024 changes and agree targets for increasing the number of properties that are energy assessed towards 100%.
Improve SHQS compliance	1. Raise compliance number from 710 to 716 properties by 31/03/2024. 2. Reduce number of tenancies with abeyances.
New build projects	1. assess the financial viability and risk of all potential projects to ensure that financial and reputational risk is minimised before proceeding.
Improve reactive repairs performance reporting	1. Procure & implement new housing software. 2. Introduce online tenant portal.
Health & Safety Compliance	1. Obtain letters of comfort from LD2 installation contractors confirming compliance with S Govt standards. 2. Continue to report to Committee on a quarterly basis to assure adherence to procedures and ensure policy outcomes are met, across all tenant safety areas
Customer expectations & satisfaction	1. Customers will be consulted on this strategy and priorities presented within it. 2. We will consult through face-to-face discussions with the Clydesdale Tenants' and Residents' Group. 3. We will also use electronic tools that enable us to effectively engage with individual customers.
Progress the Association's planned maintenance works programme	1. Prepare and take forward the Association's 5-year programme and prioritise according to latest property data and stock condition survey information - which is reviewed annually.
Progress the Association's annual and cyclical works programme	1. Prepare and take forward the cyclical programme and prioritise according to latest property data and stock condition survey information – which is reviewed annually.