CLYDESDALE HOUSING ASSOCIATION LIMITED

Policy:	Asset Management Strategy 2026-2029
Date:	30 September 2026
Lead Officer:	Chief Executive
Review Date:	September 2029

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 stake-holders. 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 2025-2028
- Annual Assurance Statement
- Stock Condition Survey Data
- 2025 Customer Satisfaction Survey
- Investment Planning
- Budget and financial statements
- Senior Management Team knowledge
- Clydesdale Policies and Procedures

Foreword

We are pleased to present Clydesdale Housing Association's Asset Management Strategy 2026-2029. This document sets out the strategic asset management objectives and priorities that will help Clydesdale Housing Association (CHA) maximise the value and potential of its assets. It complements CHA's Business Plan and reinforces our robust and proactive approach to strategic asset management.

This Strategy also demonstrates our commitment to continuing to provide quality homes and excellent services for our tenants and communities, both now and in the future.

The development of this Asset Management Strategy has provided an opportunity to reflect on our achievements, learn from past challenges, and define our future ambitions in the context of an evolving operating environment. It outlines how we will continue to develop and adapt to changing needs while maintaining our role as an active and valued housing provider within rural South Lanarkshire.

Drawing on our extensive knowledge of our housing stock, we have developed a strategy that reflects the progress we have made in improving the quality of our homes and neighbourhoods. Through consultation with tenants, residents, and colleagues, we have identified the key priorities that will enable us to maximise the performance of our assets and deliver the best possible outcomes for our communities. These priorities are reflected in the objectives and actions set out within both our Business Plan and this Strategy.

This Strategy details how we will maintain and further improve the quality of our homes through a greater focus on planned, cyclical, and preventative maintenance programmes that take account of the wider environment and long-term sustainability of our assets.

We will continue to maintain high levels of compliance and ensure that tenant and resident health and safety remain at the forefront of our decision-making. We will also continue to engage with our customers, listen to their feedback, and use their views to shape future services, investment decisions, and improvements to our homes and communities.

We recognise that there is no single solution that meets the needs of every tenant or community. Over the coming years, we will work closely with our customers at a local level to understand their aspirations and priorities, ensuring that future improvements reflect what matters most to them, including environmental sustainability and energy efficiency considerations.

Our commitment is to continually develop and enhance our assets while exploring appropriate opportunities for new housing development. In doing so, we aim to meet the demand for high-quality, affordable homes and sustainable rents across rural South Lanarkshire, supporting the long-term success of our communities and the Association

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 is committed to the principles outlined within this Strategy, which reflects both our organisational values and our long-term vision for asset management. It also responds to the evolving needs of the Association, taking account of changes in the operating environment, increasing regulatory requirements, and the lasting impact of recent economic and social challenges. These factors continue to shape the way we deliver services and manage our assets. To meet these challenges effectively, CHA must remain innovative, agile, and flexible in its approach, ensuring that our service delivery model continues to provide value for money, supports our tenants and communities, and enables us to achieve our strategic objectives.

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 (EESSH), 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 to 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.

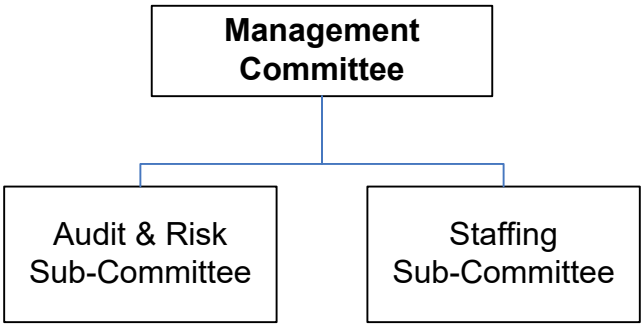
3.2 They also wished to halt the economic decline in the remoter areas and to help make them viable communities again. Following initial improvements to housing in the villages of Leadhills, Tarbrax and Woolfords, CHA commenced a new-build development programme and to date has completed 36 projects in 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 2026, CHA has a housing stock of 742 rented properties and 10 shared ownership homes.

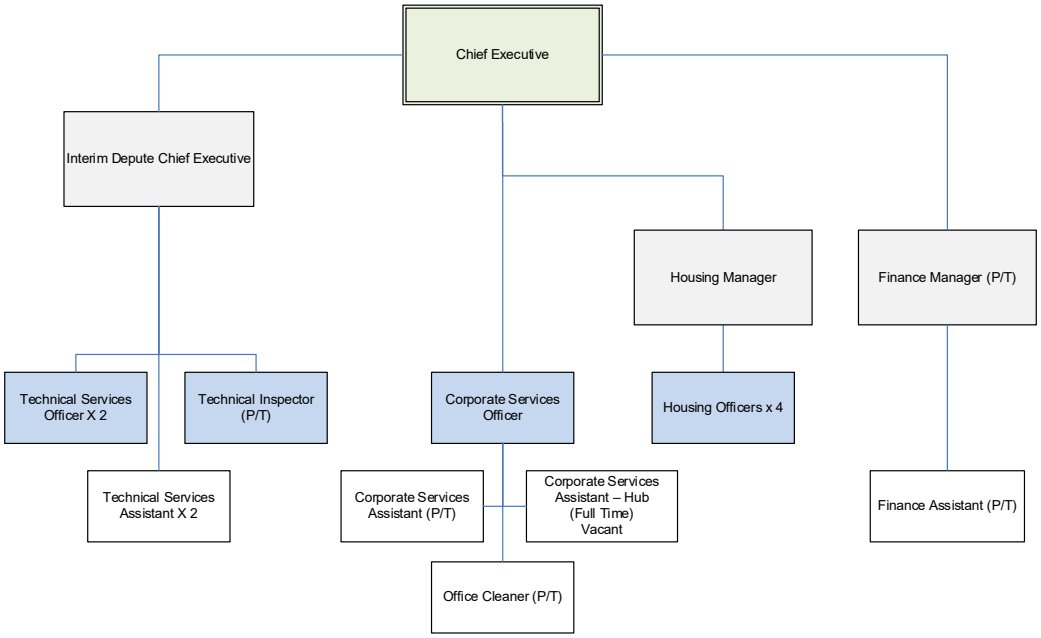
3.6 CHA Committee Structure: CHA has a dedicated Voluntary Management Committee which sets out our future direction and monitors our performance. Our committee structure is displayed below:



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.

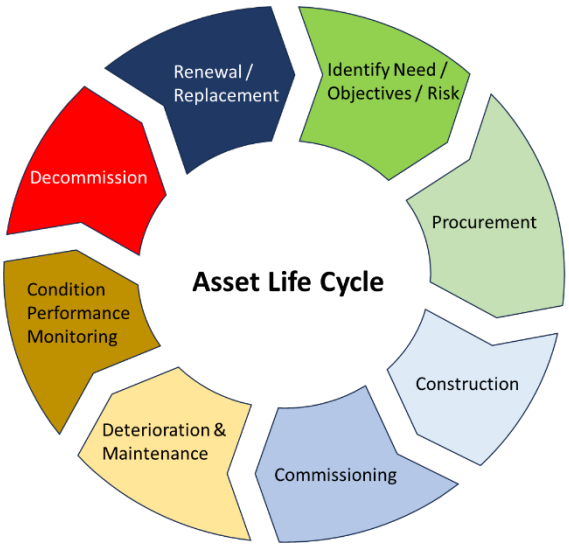
5. Asset Management

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 key component of our overall business planning framework and provides a clear approach to managing, maintaining, and investing in our assets. Effective asset management ensures that the homes, buildings, land, and other resources required to deliver our services are managed efficiently and sustainably throughout their lifecycle. Through this Strategy, we aim to maximise the value, performance, and longevity of our assets, ensuring they

continue to meet the needs of our tenants, support our strategic objectives, and deliver value for money.



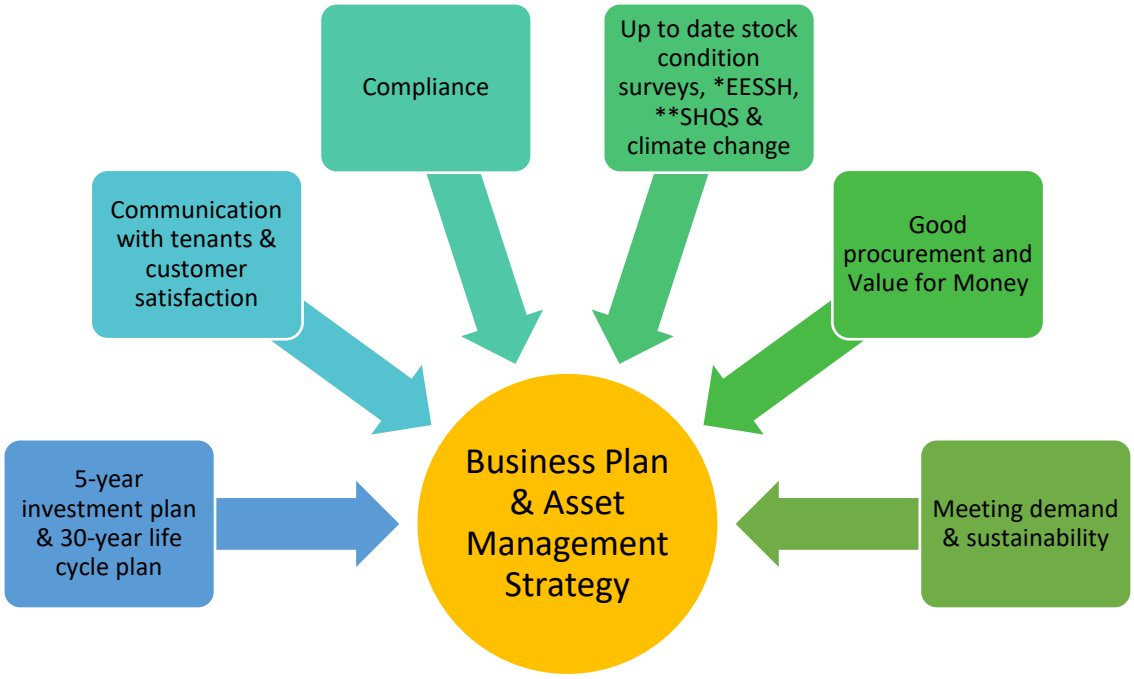
5.3 The Asset Management Strategy sets out our long-term approach to managing, maintaining, and investing in our housing stock and surrounding environments to protect and enhance their value as key organisational assets. Effective asset management is essential to ensuring that our homes remain safe, sustainable, and fit for purpose, while continuing to meet the needs and aspirations of our tenants and communities.

To achieve these objectives, we will:

- Maintain accurate, comprehensive, and up-to-date information on the condition and performance of our housing stock, estates, and associated assets.
- Develop robust, affordable, and fully costed long-term investment plans to support the maintenance and improvement of our homes and neighbourhoods.
- Translate our long-term investment priorities into annual programmes of planned maintenance, capital investment, and improvement works.
- Prioritise planned, cyclical, and preventative maintenance activities wherever possible, reducing reliance on reactive repairs and ensuring the effective use of resources.
- Engage and consult with tenants, residents, and other key stakeholders to understand their priorities and inform future investment decisions and maintenance programmes.
- Monitor the effectiveness of our investment programmes to ensure they deliver value for money, improve tenant satisfaction, and contribute to the long-term sustainability of our assets.

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. 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 (EESSH). 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 re-viewed annually and updated to take account of the latest property data and stock condition survey information.

6.7 Planned Maintenance Projects – Timetable & Estimated Value:

Year	26/27	27/28	28/29	29/30	30/31
Roofs	£ 20,400.00		£ 91,000.00	£ 80,000.00	£ 78,250.00
Render			£ 24,740.00	£ 4,800.00	£ 2,400.00
Windows	£ 46,000.00	£ 134,800.00	£ 35,000.00	£ 38,500.00	£ 74,000.00
Doors	£ 25,249.00	£ 60,800.00	£ 22,000.00	£ 96,000.00	£ 62,000.00
Heating	£ 738,000.00	£ 38,500.00	£ 215,000.00	£ 61,200.00	£ 267,700.00
Bathrooms	£ 292,157.00	£ 47,840.00	£ 292,560.00	£ 100,840.00	£ 263,380.00
Kitchens	£ 169,371.00	£ 132,000.00	£ 176,000.00	£ 164,000.00	£ 216,000.00
Smoke Alarms	£ 69,130.12	£ 114,975.00	£ 61,675.00	£ 14,550.00	£ 41,925.00
Rewiring			£ 8,000.00	£ 48,000.00	£ 92,000.00
Door entry systems	£	£ 3,960.00	£ -	£ -	£ 7,920.00
Heating servicing	£ 87,160.00	£ 87,160.00	£ 87,160.00	£ 87,160.00	£ 87,160.00
Electrical Safety Checks	£ 52,992.00	£ 10,400.00	£ 17,700.00	£ 6,700.00	£ 1,000.00
Total	**£ 1,500,459.00**	**£ 623,568.00**	**£ 1,023,456.00**	**£ 693,892.00**	**£ 1,186,066.00**

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 2025-2026

Category	No. of Repairs Completed	Average Completion Time
Emergency	412	2.46
Non Emergency	1784	4.9

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 an extended period, the condition of void properties can deteriorate rapidly. In addition to generating no rental income, prolonged voids may attract vandalism and anti-social behaviour, adversely affect the surrounding community, and pose a 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 2025/26	Projected at 31 March 2027
Total housing stock	742	742
Exempt from SHQS	1	1
In abeyance from SHQS	7	5
Failing SHQS	0	0
Total stock passing SHQS	734	736

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

	Number	**Reasons**
Failures	n/a	n/a
Abeyances	5	Tenant refusal to participate in heating/energy upgrade contracts
	2	Kitchen storage failure (tenants white goods)
Exemptions	1	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 6 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 (EESSH) 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 2025/26, and the Association had 99.19% of housing stock meeting EESSH. 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 EESSH.

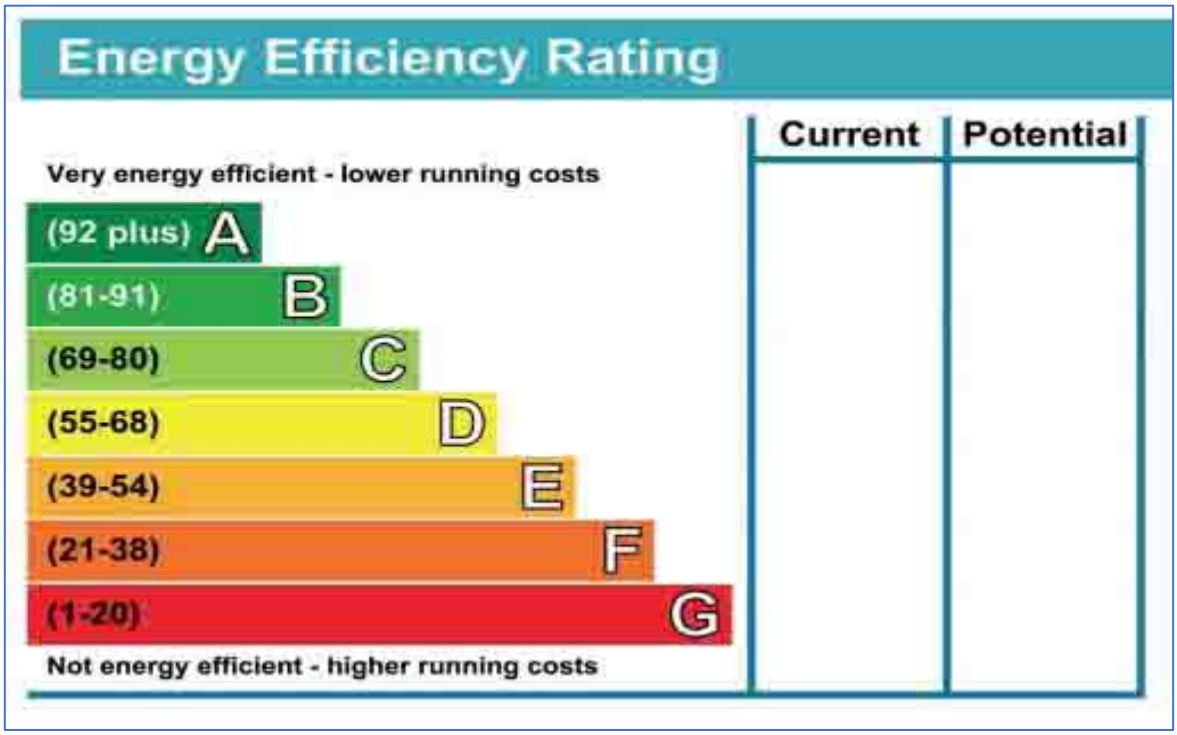
9.10 EESSH 2 standards are currently being further reviewed by the Scottish Government, which is reported to be complete by 2027. The Association awaits the out-come of the EESSH 2 review and will advise the Management Committee accordingly on what actions will be required and on the investment implications 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 EESSH 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 for 506 properties, with a further 236 properties currently having no EPC rating. Where an EPC is not lodged against a property, the rating is derived from an identical neighbouring property to provide an indicative assessment. The Association intends to continue progressing EPC surveys with the aim of achieving 100% coverage across its housing stock. A comprehensive review of all EPCs held will be undertaken once the outcome of the EPC reforms and the introduction of RdSAP 10.2 has been confirmed. As of 31 March 2026, the profile of EPC ratings was as follows:

SAP – Rating	Number of properties
A - rating	48
B - rating	133
C - rating	486
D - rating	71
E - rating	3
F - rating	1
G - rating	0
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), loft insulation, solar photovoltaic panels and battery storage. In the last five years, 35% (259) of our properties have been upgraded to SHQS and EESSH standards.

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 tenantable 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 Policy
- Legionella Management Policy
- Fire Safety Policy
- Electrical Safety Policy
- Damp and Mould Management Policy
- Planned Maintenance 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 takes 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-2025, we completed a tenants satisfaction survey on our overall performance. The table below summarises satisfied responses as a percentage (%):

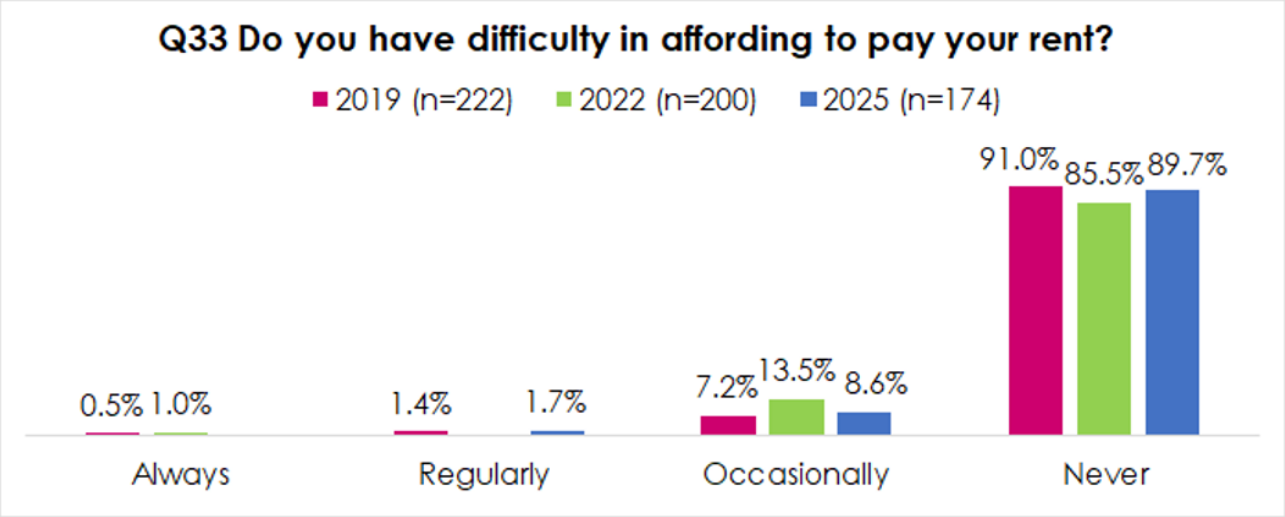
Scottish Housing Regulator indicators					
	2019	2022	2025	Trend	ARC 24/25
Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by Clydesdale Housing Association? *(% very/ fairly satisfied)*	94%	93%	95%	+2%	87%
How good or poor do you feel Clydesdale is at keeping you informed about their services and decisions? *(%very good/ fairly good)*	99%	98%	99%	+1%	90%
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%	98%	=	86%
Overall, how satisfied or dissatisfied are you with the quality of your home? *(% very/ fairly satisfied)*	88%	94%	94%	=	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%	85%	-2%	82%
Overall, how satisfied or dissatisfied are you with Clydesdale's contribution to the management of the neighbourhood you live in?	97%	91%	96%	+5%	84%

13.3 Overall satisfaction has seen no significant change compared to 2022 for all indicators except for the Association's contribution to the management of the neighbourhood where satisfaction has increased by 5 percentage points.

13.4 The Association is performing to a high standard with overall satisfaction being significantly higher than the Scottish average reported in the 2024/25 ARC for all indicators. This was most notable in terms of satisfaction with participation opportunities and regarding the Association's contribution to the management of the neighbourhood.

13.5 Although the 2025 survey saw a 2% reduction in the value for money measure, the Association's performance of 85% satisfaction outperforms the 2024/25 RSL national average of 82%

13.6 The 2025 survey showed an increase in the percentage of tenants who told us that they never have any difficulty in affording to pay their rent – 4.2%. Those who told us that they occasionally have difficulty decreased by 4.9%.



13.7 Our analysis shows that younger tenants aged 16-34 were least likely to say they never have difficulty in affording to pay their rent (79%), while tenants aged 55-74 were most likely (96%).

13.8 Tenants who had a disability were more likely to say they regularly had difficulty affording their rent (8%) than tenants who did not have a disability (1%).

13.9 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.

13.10 One-parent families were less likely to report that they never experience difficulty paying their rent (71%) compared with all other household groups, including single-adult households (92%), two-adult households (94%), households with three or more adults (94%), and two-parent families (90%).

13.11 Among those experiencing difficulties paying their rent, the primary factor was the pressure of other household bills, cited by just over half of respondents (52%). Energy costs were also a significant concern, with 44% identifying fuel bills as a contributing factor. Increases in rent and broader financial difficulties were each reported by 39% of respondents, highlighting the combined impact of rising housing and living costs on household affordability.

13.12 The cost-of-living crisis and rising energy costs have continued to place pressure on household budgets. However, the majority of tenants reported that they are able to manage their electricity and gas costs, with 46% describing these bills as easy to afford and a further 46% stating they are just about affordable. Nevertheless, around one in ten tenants (11%) reported that they find their electricity and gas bills difficult to afford.

13.13 Affordability has improved considerably since 2022. The proportion of tenants who reported that their electricity and gas bills were easy to afford increased from 26% in 2022 to 46% in 2025, suggesting that despite ongoing cost pressures, many

households are now better able to manage their energy costs, coupled with the investment made on new heating systems, by the Association.

13.14 Management of neighbourhoods: In 2024, the Association enhanced its grounds maintenance service through the introduction of specialist contractors,Clydesdale Community Initiatives providing soft landscaping services and Greenscapes Limited undertaking grass-cutting works. Tenant satisfaction with these services is exceptionally high, with almost all respondents (96%) reporting that they were either very satisfied or fairly satisfied with the service provided. A further 4% were neither satisfied nor dissatisfied, while only two tenants (0.4%) indicated that they were fairly dissatisfied. These findings suggest that the new landscaping arrangements are being received very positively by tenants and are delivering a high standard of service.

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 in 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 83% 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 2026/29

Priorities for CHA	Measures of Success/KPI's
Energy Performance Surveys	1. Continue to progress staff training on changing energy performance protocols, preparing for future Heat Retention Rating (HRR), likely to be introduced in 2028. 2. Assess impact of 2028 changes and agree targets for increasing the number of properties that are energy assessed towards 100%. 3. Prepare for all stock to meet band C by 2033
Improve SHQS compliance	1. Reduce number of tenancies with abeyances.
New build projects	1. Continue 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 for Reactive Maintenance, Voids & Out of Hours contract for commencement on 1st April 2028. 2. Introduce online tenant portal.
Health & Safety Compliance	1. 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
Increase stock survey information to inform planned investment programme	1. Increase stock survey target to 25% per year, to allow 100% over four years.
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 investment 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.