

# Asset Management Strategy

2025-2030



CLYDE VALLEY  
GROUP

“ **A Positive  
Influence  
for Change**

# Table of Contents

➤	<b>Executive Summary</b>	3
➤	<b>Key Overview</b>	3
➤	<b>Asset Management Vision and Objectives</b>	6
➤	<b>Our Customers</b>	6
➤	<b>Our Assets – Overview</b>	8
➤	<b>Property Maintenance and Compliance</b>	9
➤	<b>Void Management</b>	10
➤	<b>Estate Management / Regeneration</b>	10
➤	<b>Medical Adaptations</b>	11
➤	<b>Stock Condition</b>	11
➤	<b>Landlord Health and Safety</b>	11
➤	<b>Strategic Acquisition</b>	14
➤	<b>Strategic Disposal</b>	14
➤	<b>Risk Management</b>	14
➤	<b>Conclusion</b>	15

## 01. Executive Summary

The Clyde Valley Group's Asset Management Strategy for 2025–2030 outlines a comprehensive approach to maintaining safe, efficient, and customer-centred housing across CVHA and CVPS. The strategy aligns with the Group's corporate objectives and government policies, underpinned by a commitment to equity, diversity, and inclusion, recognising high-quality housing as fundamental to wellbeing and opportunity.

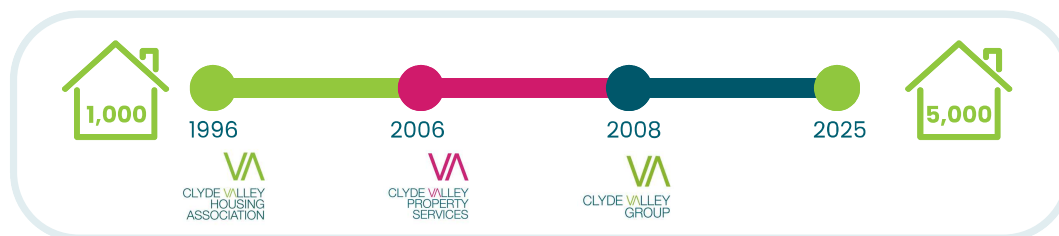
Key priorities include ensuring homes are safe, compliant with legislation, and maintained to a high standard through planned, cyclical, and reactive maintenance. Financial sustainability and strong governance are central, with data-driven investment decisions and robust performance monitoring to ensure continued value for money.

The strategy is also future-focused, committed to meeting net zero and energy efficiency targets by upgrading all homes to EPC C or better and preparing for the Social Housing Net Zero Standard. High-quality asset data and technology play a crucial role in decision-making and enhancing customer experience. Strong engagement and transparent communication with customers and communities underpin the Group's commitment to wellbeing. Overall, the strategy balances immediate needs with long-term aspirations, promoting inclusion, diversity, and continuous improvement, while shaping vibrant, sustainable communities and delivering enduring positive impact for all customers.

## 02. Key Overview

### Background

Clyde Valley Housing Association (CVHA) was formed in 1996 following a large-scale voluntary transfer of over 1,000 properties from Scottish Homes. Clyde Valley Group (CVG) was formed in 2008 following the establishment of Clyde Valley Property Services (CVPS) in 2006. Further stock transfers followed for another circa 700 properties from Scottish Special Housing and growth continued through an ambitious and successful new build programme.



CVG now has just under 5,000 homes under management and provides services to 3,300 factored homeowners, owns 3 commercial units and has an office in Motherwell. The Group address housing needs of people in both urban and rural areas, manages a mixture of tenures including social rent, mid-market, and market rent as well as a small number of properties used as houses of multiple occupation and in addition owns and manages 3 commercial properties and the CVG offices at Scott Street in Motherwell. Our vision, in partnership with the Scottish Government, Local Authorities and others, is to shape a brighter future by building vibrant, inclusive communities.

CVG is a non-profit distributing organisation, controlled by a voluntary Board. We are a recognised Scottish charity and registered with the Scottish Housing Regulator as a Registered Social Landlord (RSL).

## Purpose

The purpose of this strategy is to enable (CVG) to manage its housing stock and associated assets to ensure that they are safe, efficient, and responsive to tenants' needs. This is achieved by setting clear objectives and providing a framework for decision making. This strategy covers the five-year period from 2025 to 2030 and covers both Clyde Valley Housing Association and Clyde Valley Property Services.



## Context and Alignment

This strategy aligns with the CVG Corporate Strategy for 2025 to 2030 and closely aligns to our Purpose of "A Positive Influence for Change" and meets our vision of "Shaping a brighter future by building vibrant, inclusive communities" alongside our values and strategic objectives. The Asset Management Strategy is about maintaining our assets to protect the assets which in turn protects our future income but its about more than that. The Strategy is about meeting the needs of our customers for now and in the future, its about listening to our customers more around how they live in their home and how we can make a greater difference to their quality of life. Its about doing this and maintaining value for money for our customers.

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to the right to access.**



The principles of equity, diversity, and inclusion is embedded in our Asset Management Strategy. We understand that housing is more than shelter — it's a foundation for health, safety, and opportunity. The way we plan, maintain, and invest in our housing assets will reflect the diverse needs and lived experiences of the communities we serve. Taking this approach, we aim to ensure our housing and communities promotes equitable access, inclusive service delivery, and long-term value for all customers.

The strategy takes account the Integrated Asset Management Guidance published by Scottish Housing Regulator in February 2023. The guidance sets out 5 key principles, which have informed the development of this strategy:

### Principles of Integrated Asset Management

- 1 Governing bodies and committees lead the strategic response to asset management and should be assured that assets are managed effectively.
- 2 Social landlords should have a comprehensive understanding of their assets.
- 3 Social landlords should develop an approach to understanding the value of their assets.
- 4 Integrated asset management outcomes should be understood and used as evidence to inform future investment decisions.
- 5 Social landlords should use the integrated asset management outcomes to inform their asset management strategies.

### Scottish Government Strategies and Standards

Through the life of the strategy delivery will be flexible to allow integration with future legislation and required regulation. Change to: Our strategy will be flexible to enable it to respond to any future changes in legislation or guidance and acknowledges that any change may result in material change to the asset management delivery plan that will be updated annually.

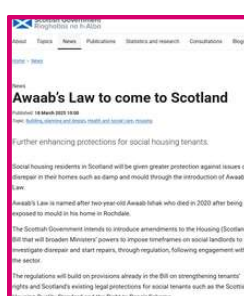
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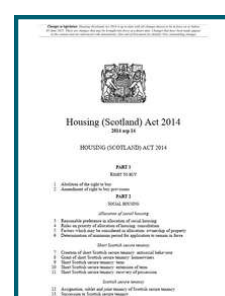
Housing to  
2040



The Social  
Housing Net Zero  
Standard (SHNZS)



Awaab's Law to  
come to Scotland



Housing  
(Scotland) Act  
2014

### 03. Asset Management Vision and Objectives

#### Our Vision for Asset Management



**'To create safe, sustainable and energy efficient homes that provide a stable environment for our customers to live. Through effective investment and strong customer engagement, we will manage our assets to promote and support thriving communities whilst contributing to Scotland's journey to net zero.'**

#### Our Objectives for Asset Management

##### Objective 1 – Ensure Safe and Compliant High Quality Homes and Communities

- We will meet full Scottish Housing Quality Standard (SHQS) compliance.
- Deliver statutory compliance in all areas of Landlord Health & Safety.
- Regularly assess and maintain the physical condition of properties and communities to ensure safe and decent living conditions.
- Deliver repairs on our homes and communities that meet the needs of our customers and enhance the homes and communities.

##### Objective 2 – Maintain Financial Sustainability and Good Governance

- Procurement aligned to CVG's Procurement Policy and Procedures Manual, Scheme of Delegation and Financial Regulations.
- We will leverage the Asset Performance Evaluation (APE) process to deliver comparative performance analyses of our properties, thereby informing and supporting effective decision-making.
- Align asset management with the business plan and ensure capital investment is prioritised, funded, and monitored effectively.

##### Objective 3 – Meet Net Zero Targets and Improve Energy Efficiency

- We will deliver investments that support our energy efficiency targets, national ambitions and help to reduce fuel poverty for our tenants.
- We will deliver the improvements through a data driven approach that will maximise the benefit of the investment of the customers rent.
- We will maintain compliance with Scottish Government Guidance and develop our roadmap towards The Social Housing Net Zero Standard (SHNZS).

#### Objective 4 – Maintain High Quality, Robust Data & Utilise Technology

- We will ensure robust processes, systems, and skills are in place to ensure accurate and reliable data is maintained for programme management and decision making.
- We will invest in technology that will enhance the customer experience, improve our operational effectiveness to make best use of the data and insight.
- Introduce customer friendly smart technology where applicable.

#### Objective 5 – Support Customer and Community Wellbeing

- We will provide clear communication channels for our customers to ensure they have the necessary information for planned maintenance programmes.
- Involve tenants early in the decision-making process regarding asset management strategies, such as planned investments or energy efficiency improvements.
- Seek feedback from customers on planned maintenance programmes.
- Provide customers with information and training on how to use their homes more effectively to address areas like fuel poverty whilst protecting our assets.
- We will minimise customer disruption in our planned programmes by ensuring alignment across the landlord health and safety and investment works where possible.

### 04. Our Customers

Our customers are integral to delivering a successful Asset Management Strategy as it ensures that investment and maintenance decisions are aligned with the needs and priorities of our customers. Aligned to our Corporate Strategy and values we will put customers at the heart of the strategy delivery. This will allow us to:



Improve service standards for our customers by understanding our customers better.



Enhance sustainability by getting more insight from our customers around the performance of their homes.



Be more effective in delivery of our Landlord H&S compliance.



Build trust and transparency with our customers by listening to them and acting on what they are telling us.



Inform better decisions thus helping us to allocate our resources more effectively.



## 05. Our Assets – Overview

Most of our assets are owned by CVHA with a small number owned by CVPS. However, CVPS manage the mid-market rented properties owned by CVHA. A breakdown of our assets owned by company and the type of property is as below:

Company	Homes	Offices	Commercial Units	Number of Units
CVHA	4,910	1	0	4,911
CVPS	17	0	3	20
<b>Totals</b>	<b>4,927</b>	<b>1</b>	<b>3</b>	<b>4,931</b>

The age of the property is important to understand as it directly impacts the ability to manage risk, plan investments, meet regulatory requirements, and ensure long-term sustainability of the housing stock. At CVG this is broken down for homes as below:

	Pre-1960	1961-2000	2001-2020	2021 – Present	Total
CVG	1,203	535	2494	695	<b>4,927</b>

The stock profile of 1,738 built before 2000 relates mainly to the properties acquired through large scale voluntary transfer (LSVT stock) with a small number acquired through the mortgage to rent scheme (MTR). The majority of the stock 3,189 were built by CVG from 2001 onwards. Understanding the age profile of our stock helps not only with the planning of spend but also understanding the landlord health and safety risks and compliance requirements for all properties.

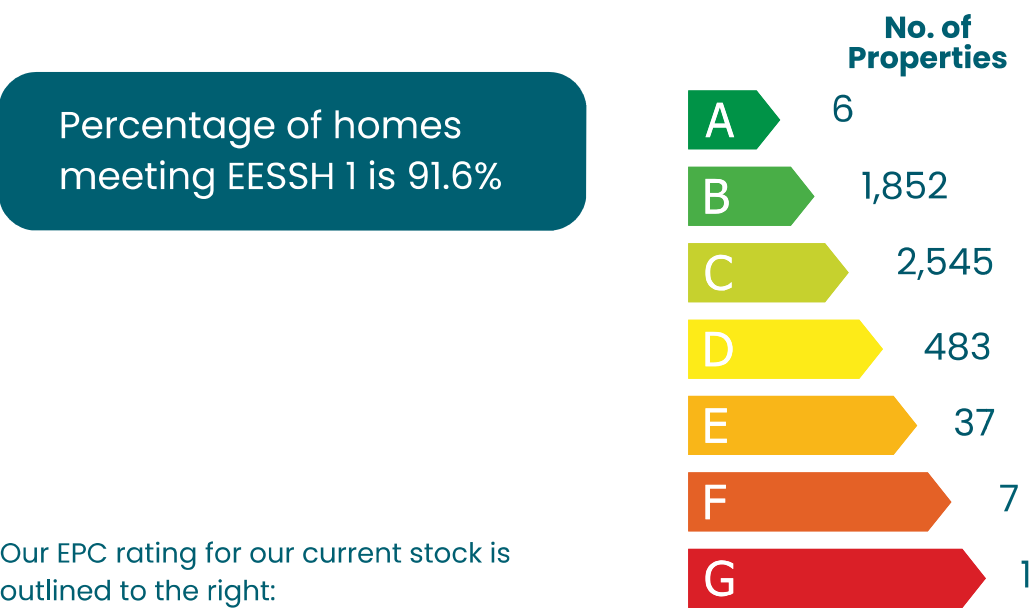
Our current stock profile demonstrates a compliance with SHQS at 31 March 2025 was 90.7% and we will continue to work towards meeting full compliance with SHQS over the life of this strategy.

It is also helpful to understand that CVG have carried out a number of conversions over the years turning historic properties and community assets into homes for social rent. Some of which are mentioned below:

- **Glengowan Gardens, Larkhall** – A refurbishment of Glengowan Primary School, a building dating back to 1866.
- **Academy Street, Coatbridge** – A refurbishment of the B Listed, 1905 Carnegie Library.
- **Broomknoll Church Court** – A refurbishment of the C Listed, 1806 Broomknoll Church.
- **Braxfield Road, Lanark** – A refurbishment of the B Listed, 1884 Lanark Grammar School.
- **Overtown Road, Overtown** – A refurbishment of the 1880's Overtown Primary School.



It is recognised within the asset management costs, lifecycles and plans that these properties have features out with our traditional new build, such as stain glassed window features, some original floor tiling and various features and as such have in some instances additional survey and cyclical maintenance programmes.



06. Property Maintenance and Compliance

Our properties will be maintained in three distinct ways:



<b>Reactive Repairs</b> – providing a good quality and cost effective service to users is a priority for our organisation. We will clearly set out the responsibilities, categories of repairs and timescales on our website and publications which will be carried out by one of our appointed day to day contractors.  We will monitor performance and report our findings to our users. We intend to achieve our aims by:	Having contracts in place which is robust and have rigorous performance conditions attached.
	Monitor performance regularly and report findings to the Executive Team monthly, with exception reporting as required.
	Carry out and monitor customer satisfaction surveys on a transactional basis and report monthly through KPI reporting.
	Ensure robust customer engagement to resolve any issues timeously.

**Cyclical Maintenance** – We will carry out periodical maintenance of our assets to enhance the lifespan of the components or keep the look and value of the asset to an agreed acceptable standard. The work will be contracted to appropriate Contractors who have the specialist skills necessary and have been successful in a tender.

We intend to achieve our aims by:

Delivering a programme of cyclical maintenance annually in line with the cycle set out for each component. (Appendix 1 shows the cyclical periods used for components at CVG).

Having contracts in place with Contractors who have been successful in a competitive tender.

Engaging Contractors who are specialists in their field.

Use the cyclical programme output as a means of enhancing our stock condition data.

**Planned Maintenance** – We will replace individual property components based on timescales and costs included within the Business Plan and updated through stock condition survey. The life-cycles of each component will be set depending on quality and reviewed regularly. This work will be carried out under a contract lasting between three and five years in duration to maximise value for money.

Improvement Works will be based on:

Procurement aligned to Procurement Policy and Procedures Manual.

Building in improvements to standards to keep aligned to the aspirations of customers and ensuring continually providing high quality homes.

Constant review of replacement cycles based on surveys. (Appendix 1 outlines the component lifecycles used at CVG).

High Engagement with customers in respect of specification and needs.

Continual monitoring of expenditure in relation to Business Plan projection.

## 07. Void Management

CVG have in the region of just over 200 void properties per annum. These properties are returned in a number of different conditions. The void repairs is delivered through the void management contractor(s) procured in line with the Procurement Policy and Manual. An agreed lettable standard is in place which provides the guidance on the void repairs to be carried out for each void property. It is CVG's policy to enhance properties while they are void where it makes sense to do so to sustain the longevity of our properties and continue to provide high quality homes to customers.

## 08. Estate Management/Regeneration

Our strategy will have a focus on the estate management of our communities to ensure they are aligned with both the needs of the community, housing demand and fit with the local authority services provided within estates i.e. bin collection and recycling. For our older estates that don't fit with the criteria as a CVG estate a programme for regeneration will be developed to modernise these communities.

## 09. Medical Adaptations

Medical adaptations is an important element of our strategy. By providing the right adaptations we can provide the right environment for our customers to live safely in their homes and at times avoid the need to move home. We will continue to work with Scottish Government to fund our medical adaptations to provide homes that meet the needs of our customers.

## 10. Stock Condition

Understanding our property condition is critical to good asset management. We have comprehensive stock condition data which will be updated on a regular basis, as new works are undertaken, components are replaced and further intelligence is gathered through regular stock condition surveys carried out by an external organisation coupled with regular data feeding in from surveys and inspections from our in house technical team. The data will be used to update our Business Plan based on agreed and realistic life-cycle replacement timings and costs as well as help make decision on the investment in our properties.

Regular Estate Management processes will identify any less predictable investments which may be required and which may impact on the Business Plan.

We will keep the stock condition information up-to-date by:

- Carrying out a programme of Stock Condition survey updates on a rolling programme
- Ensure our data within our asset database is kept up to date, checked and signed off by Director of Property & Development.
- Use our Head of Assurance and Internal Auditors to provide assurance on our data, systems and processes.
- Continually update data for properties included in Improvement Works
- Continual re-assessment of replacement cycles for components
- Update based on in house technical team inspections.

## 11. Landlord Health & Safety

The safety of our customers is Landlord health and safety (H&S) is crucial to a housing association for several key reasons:



**Legal Compliance** - Housing associations are legally responsible for providing safe and habitable homes. Failing to meet H&S regulations can lead to legal action, fines, or prosecution.



**Regulatory Requirements** - Housing associations are monitored by The Scottish Housing Regulator, which requires strong compliance with H&S standards.



**Reputation Management** - Poor H&S performance can damage trust with tenants, regulators, and the public, harming the association's reputation.



**Tenant Safety and Wellbeing** - Ensuring properties are safe (e.g. gas, fire, electrical safety, damp/mould control) protects tenants from harm and supports their physical and mental wellbeing.

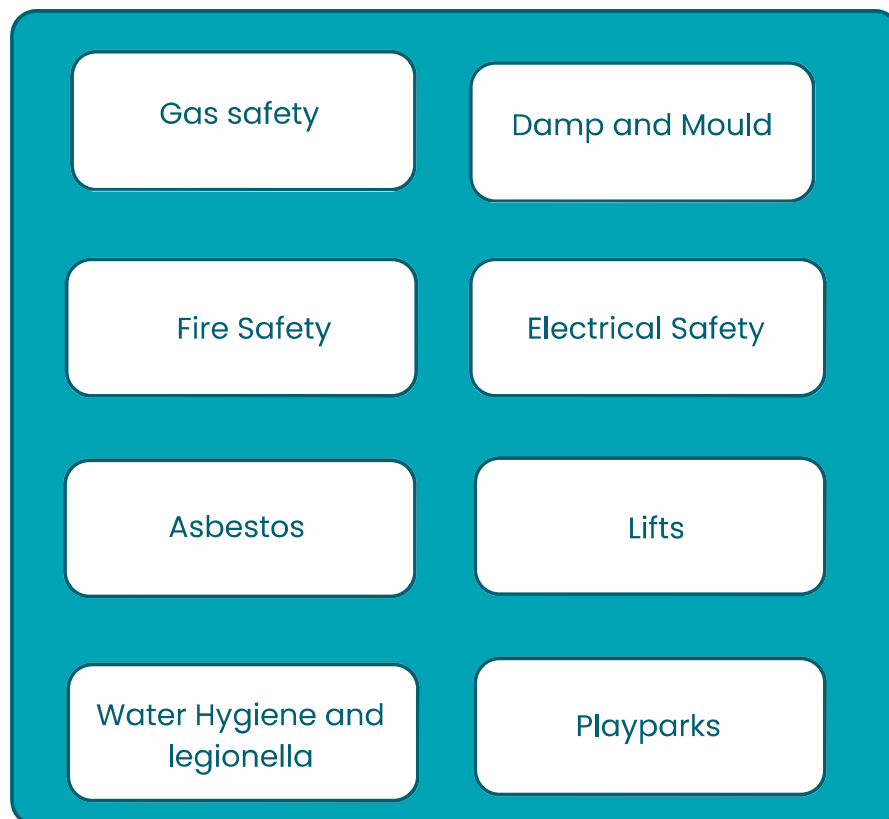
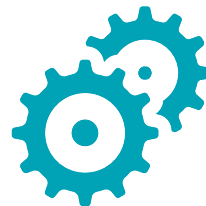


**Asset Protection** - Good H&S management helps maintain the condition and value of properties, reducing long-term repair costs.

Our H&S compliance and servicing programme is at the forefront of ensuring our homes are healthy, safe and secure. Our approach to compliance and servicing is set out below:

- ✔ A proactive approach to Landlord Health & Safety.
- ✔ A comprehensive compliance and servicing schedule for each property to ensure all assets are managed in accordance with best practices and regulatory requirements.
- ✔ Good Communication with our customers in terms of service standards and expectations and providing a clear understanding of the reasons for carrying out compliance works.
- ✔ Integrate compliance elements throughout all repair and project works by identifying opportunities to update certification and records during property maintenance activities.
- ✔ Promote awareness and understanding of key compliance issues among staff across the business so that concerns can be proactively identified or addressed as needed.
- ✔ In circumstances where access is denied by the tenant and all standard procedures have been exhausted, we will adopt a proactive approach to obtain entry and perform essential safety checks and servicing. This is all completed in line with the terms of the tenancy agreement.

Our compliance and servicing activities follow several key work streams:



## New Build

All proposed development of new properties will be appraised and approved based on the principals contained within our development framework. Validation will include sound financial management based on agreed life-cycles, housing need, and tenant consultation. The specification of all new build properties will be in accordance with a design brief which reflects the costs available, and the notional requirement to minimise the on-going maintenance over time and aligned to our development strategy and approved specification.

## Options Appraisal

The Group's stock portfolio has grown through various methods over time, including large-scale voluntary transfers of entire estates, small developments, and individual properties obtained via Mortgage to Rent or other purchase schemes. As a result, the portfolio consists of a range of construction types, locations, and layouts, which may present a challenge for achieving the aims of this strategy.

In certain situations, construction methods and/or outdated layouts may prevent properties from being effectively modernised, or the required investment to meet acceptable standards may be significant enough to warrant a review of the property's long-term prospects before further expenditure. The aim is to provide homes and services that meet quality standards for tenants; therefore, it may be necessary to assess whether the current property portfolio supports this objective. Additionally, opportunities may arise to acquire new properties that facilitate the delivery of these aims.

Option Appraisals will be evaluated based on several criteria:

- Strategic fit with existing stock – based on geography, property type, demand and service delivery.
- The Net Present Value over the 30-year business planning period.
- Current and predicted future demand for the type and location of property.
- Meeting the objective of providing good quality homes and services to our customers.

The strategy will ensure that all major investments, acquisitions, or disposals are assessed based on whether they help us provide high-quality, sustainable services to our tenants now and in the future.



## 12. Strategic Acquisition

CVG will evaluate opportunities to increase our stock holdings in alignment with our business objectives and to ensure a positive Net Present Value (NPV) over the 30-year duration of the Business Plan. In exceptional cases, where an acquisition enables us to achieve key strategic objectives by providing greater control or broader investment impact, a negative NPV may be considered if accompanied by a comprehensive option appraisal to support informed decision-making.

Some acquisitions may qualify for Scottish Government grant funding, depending on the proposal, local authority, and alignment with relevant priorities. Grant eligibility and amount are assessed per project and influence financial viability.

Each acquisition is evaluated for compliance with standards for social or mid-market rent, property demand, compatibility with our portfolio, and expected rent levels to inform the NPV assessment.

## 13. Strategic Disposal

CVG We will consider the potential for disposal when a property or group of properties is creating a cause for concern either through performance, investment needs or operational challenges.

Once identified for review, evaluation of the assets will be carried out, with options assessed to be determined on a case-by-case basis, including:

- Status quo
- Inter company transfer
- Alternative use / user group
- Sell on the open market
- Demolish and rebuild / retain as a site

## 14. Risk Management

The Clyde Valley Group's Asset Management Strategy for 2025–2030 is comprehensive and forward-thinking, but like any strategic approach, it carries certain risks that must be actively managed to ensure successful outcomes. Based on the context provided, the following are key risks associated with the strategy:

- **Financial Risks:** Achieving a balance between immediate asset needs and long-term investment targets may place pressure on budgets, especially in the context of meeting net zero and energy efficiency standards. Rising costs for materials, labour, and compliance could impact financial sustainability.
- **Compliance Risks:** The strategy's commitment to legislative compliance and safety means there is a risk of non-compliance due to evolving regulations or delays in implementation, potentially resulting reputational damage or regulatory intervention.



- **Data Integrity and Technology Risks:** Reliance on high-quality asset data and technology for decision-making introduces risks related to data accuracy, cyber security, and the effectiveness of digital systems. Poor data quality could lead to suboptimal investment decisions and customer dissatisfaction.
- **Operational Risks:** Planned, cyclical, and reactive maintenance require robust scheduling and resource management. Any failure in service delivery or delays in maintenance could compromise asset conditions and customer safety.
- **Stakeholder and Customer Engagement Risks:** The strategy depends on strong engagement and transparent communication. Insufficient consultation or ineffective communication could result in a lack of buy-in from customers and communities, undermining inclusion and wellbeing objectives.
- **Environmental Risks:** The drive to meet net zero targets and enhance energy efficiency is subject to uncertainties such as future government policy, technology developments, and climate-related impacts, which may affect the feasibility and cost-effectiveness of planned upgrades.

Continuous monitoring, adaptive management, and robust governance are essential to mitigate these risks and ensure the strategy delivers lasting positive impact for all customers and communities.



## 15. Conclusion

In summary, our approach to asset management is robust, flexible, and forward-thinking; balancing the immediate needs and long-term potential of each asset with a strong commitment to sustainability, inclusion, and customer focus. Sustainability is interwoven throughout our strategy, ensuring that our choices support positive environmental impact and the responsible use of resources for future generations. We are dedicated to fostering an inclusive approach that values diversity within our communities, ensuring all voices are heard and considered. By placing the customer at the heart of our decision-making, we aim to create value and positive outcomes for all who rely on our services.

This comprehensive commitment will guide our actions, enhance the impact of our asset portfolio, and reinforce our dedication to continuous improvement, community wellbeing, and lasting positive change.

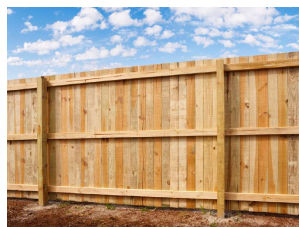
## 16. Asset Management Strategy Review

CVG will review its Asset Management Strategy every five years or more frequently if there are any significant changes in market forces, legislation, or recommended best practice. However the Asset Management Strategy should be read in conjunction with our Asset Management Action Plan which will be reviewed annually to measure the delivery of outcomes and progress in achieving our objectives.



## Cyclical Maintenance Frequency

Component	Frequency
External Decoration	10 years
Internal communal areas	10 years
Gutter cleaning	Annually/every 2 or 3 years depending on property environment / location
Hard Landscaping	30 years
Stair cleaning	Generally Fortnightly
Court cleaning	Quarterly
Door entry systems	20 years
Roof surveys	5 years
Playparks and play equipment	1 year
PV Panels	20 years
Fencing	30 years



## Planned Maintenance

Component	Lifecycle (yrs)
<b>Property Level</b>	
Communal Door Entry System	20
Loft Insulation	40
Block Decorations	5
Communal Entrance Door	30
Communal Rear Door	30
Communal Bin Shelter/Recycling Area	20
Communal Car Park	40
Drying Areas	20
Fencing	30
Communal Fire Alarm Panel	20
Dry Risers	40
Fire Extinguishers	10
Smoke Vent/Actuators	20

Component	Lifecycle (yrs)
<b>Property Level</b>	
Sprinklers	20
Communal Boiler - Heating	20
Fascia/Soffits	55
Roof Covering	55
Rainwater Downpipes	25
Rainwater Gutters	25
Electric Charging Points	15
Emergency Lighting	10
Communal Lighting	5
Landing Finish	30
External Wall Finish	30
Block Windows	30
Passenger Lifts	35



## Planned Maintenance

Property Level	
Bathroom	30
Extractor Fan	30
Shower	15
Separate WC	30
Dwelling Entrance Door	30
Dwelling Other Door	30
Pass Doors	30
Windows	30
CO Detector	10
Mains Fire Detection	10
Rewire	30
Kitchen	20
Gas Boilers	15
ASHP	15
Electric/Oil	15
Radiators	30
PV Panel	20
PV Panel - Invertors	20

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