Cloch Housing Association
Annual Assurance Statement 2026

29 October 2026

Scottish Housing Regulator

5th Floor
220 High Street
Glasgow G4 0QW

Dear Scottish Housing Regulator,

Annual Assurance Statement 2026

Board Assurance and Conclusion

The Board of Cloch Housing Association submits this Annual Assurance Statement to the Scottish Housing Regulator.

In reaching the conclusions set out in this Statement, the Board has considered the requirements of Chapter Three of the Regulatory Framework and the Regulatory Standards of Governance and Financial Management.

The Board has considered evidence throughout the year and through the annual assurance process, including performance and compliance information, financial and risk reporting, internal and external audit findings, tenant and customer feedback, policies and procedures, Board and Committee reporting, and specialist and independent advice where appropriate.

Having considered the evidence available to it, the Board is satisfied, to the best of its knowledge, that Cloch complies with the relevant requirements of the Regulatory Framework and the Regulatory Standards of Governance and Financial Management.

Our Approach to Assurance

Cloch's assurance process supports an evidence-based judgement by the Board and does not rely solely on management assurance. The assessment has considered evidence against each Regulatory Standard together with relevant regulatory requirements, the Scottish Social Housing Charter, statutory and legislative duties, equality and human rights, and tenant and resident safety.

The Board recognises that assurance is a continuing process. Improvement actions are recorded and monitored through Cloch's governance and assurance arrangements.

Information about Our Homes

The Board has specifically considered the quality of Cloch's information on the construction, components and condition of its homes.

Physical stock-condition surveys have been completed and the resulting information has been checked against existing stock-condition data, the asset database, component-accounting information and financial information. The findings have been used to strengthen and model Cloch's information across its wider stock.

A continuing physical survey programme provides further validation and improvement of that information. The Board is satisfied that this work has significantly strengthened Cloch's asset information and that Cloch holds comprehensive, good quality and up-to-date information on the construction, components and condition of its homes.

Cloch is developing its next Asset Management Strategy to support a more integrated approach to asset assessment.

We confirm that Cloch does not provide Gypsy/Traveller sites and that the specific site-standard assurance is not applicable.

Tenant and Resident Safety

The Board recognises tenant and resident safety as a fundamental area of assurance. It has considered compliance and performance reporting, risk information, relevant policies and procedures, specialist and independent assurance, and evidence concerning the operation of safety controls.

The areas considered include gas safety, electrical safety, fire safety, water hygiene, asbestos, lift safety, damp and mould, and other applicable landlord-safety obligations. The Board has also considered the extent to which working practices implement the relevant strategies, policies and procedures.

During October 2026, Cloch notified the Scottish Housing Regulator of an asbestos-related notifiable event. The Board has considered the circumstances of the event, the interim investigation undertaken, the control and assurance issues identified and the resulting improvement actions. Having considered the interim asbestos investigation report, the Board has concluded that the matter does not constitute material non-compliance for the purposes of this Annual Assurance Statement.

At this time given the information provided the Board is satisfied that Cloch remains compliant with the relevant tenant and resident safety requirements. The Board will monitor delivery and embedding of any agreed actions through Cloch's governance and assurance arrangements.

Cloch's arrangements include the identification of damp and mould. Potential issues are reported for follow-up through the relevant assessment and action process. Damp and mould is included within Cloch's performance framework for Board oversight.

Equality and Human Rights

The Board is satisfied that Cloch has established arrangements for collecting equalities information and continues to embed equality and human rights within decision-making, policy development and service delivery.

Supporting work includes Equality Impact Assessments, specialist input, staff development, Human Rights Champions and a standalone Human Rights Policy.

Governance, Conduct and Integrity

The Board has considered Cloch's governance arrangements, Board and senior officer recruitment and development, declarations and registers of interest, Codes of Conduct, entitlements, payments and benefits, whistleblowing and fraud arrangements, Board appraisal, development and succession planning. All registers have been reviewed and confirm no breaches during this period.

The Board is satisfied that Cloch conducts its affairs with honesty and integrity and maintains the standards expected of a Registered Social Landlord.

Financial Management

The Board has considered financial plans, financial performance reporting, treasury management, internal and external audit, financial controls and the financial implications reported to Board.

The Board is satisfied that the evidence provides appropriate assurance regarding Cloch's financial management.

Tenant Voice and Accountability

The Board has considered tenant involvement and consultation, the Customer Advisory Panel, tenant Board membership, complaints and feedback, customer surveys and engagement information, and how individual feedback is followed up.

The Board is satisfied that Cloch has arrangements through which tenants and customers can influence services and provide feedback.

Improvement and Continuing Assurance

The Board recognises that compliance and assurance are not one-off annual exercises. Improvement actions are monitored through the appropriate governance route, and the Board will seek assurance that actions are completed and embedded.

Final Board Conclusion

Having considered the evidence presented through its ongoing governance arrangements, the annual assurance process and the interim asbestos investigation report presented to the Board on 29 October 2026, the Board of Cloch Housing Association is satisfied, to the best of its knowledge, that Cloch complies with the relevant requirements of Chapter Three of the Regulatory Framework and the Regulatory Standards of Governance and Financial Management.

The Board confirms that it has seen and considered appropriate evidence to support this level of assurance.

The Board considered and approved this Annual Assurance Statement at its meeting on 29 October 2026 and authorised the Chair to sign and submit it. The Statement will be published on Cloch's website on the same date as it is submitted to the Scottish Housing Regulator.

Authorisation

Signed: _____

Name: Kelly Ferns

Position held: Chair of Cloch Housing Association Board

Date: 29 October 2026

Yours sincerely,

Kelly Ferns
Chair of the Board
Cloch Housing Association