

Cloch Housing Association  
Annual Assurance Statement 2025



In reviewing the evidence and assessing compliance, we have taken account of good practice advice using the Scottish Federation of Housing Association and Scottish Housing Network's toolkits as a guide.

We have obtained external support to provide us with additional assurance that our approach is effective and robust, (August 2024) and conducted external surveys of tenants in both Equalities, (August 2022 – next survey planned for Q4 2025) and Tenant Satisfaction, (October 2023 – next survey planned for Q1 2026/27).

In reviewing compliance, we have adopted an improvement focus and by reviewing appropriate evidence, have also identified a few improvement actions which we will progress during the year. To support effective implementation, these actions form an Improvement Action Plan which is monitored by the Board at agreed intervals to ensure successful achievement.

The Board of Cloch Housing Association, (Cloch) is satisfied that, to the best of our knowledge, Cloch is compliant with the requirements of Chapter Three of the Regulatory Framework and the Regulatory Standards of Governance and Financial Management. We have gained this assurance from a review of a comprehensive bank of evidence and from ongoing oversight and scrutiny of Cloch's affairs throughout the year, (2024/25).

The evidence which supports this statement includes:

- Reports about performance in key areas including finance, service delivery, asset management, tenant and resident safety, and risk.
- Tenant involvement activity, reports, and outcomes from specific consultation.
- Data analysis about our tenants and customers.
- Benchmarking.
- Reports, advice, and information from the Leadership Team & Managers.
- Advice from external and specialist advisers, including Governance, Human Rights & Equalities reviews.
- External accreditations – Customer Excellence, Investors in Young People & Cyber Security Essentials Plus.
- Internal Audit and External Audit reports, with the following audits complete by our contracted Internal Auditors from April 2022 to October 2025:

Area of audit	Date	Outcome
Procurement	August 2022	Substantial Assurance
Equality and Diversity	October 2022	Substantial Assurance
Planned & Cyclical Maintenance	December 2022	Reasonable Assurance
Budgetary Control	February 2023	Substantial Assurance
Corporate Performance Management	October 2023	Substantial Assurance
Customer Engagement and Complaints Management	December 2023	Substantial Assurance
Corporate Governance - Regulatory Standards	February 2024	Substantial Assurance
ARC validation – full review of indicators	October / November 2024	Data validated
Rent Setting, Collection & Arrears	December 2024	Substantial Assurance
Treasury Management	March 2025	Substantial Assurance
Contract Management	March 2025	Reasonable Assurance
Cyber Security	April 2025	Reasonable Assurance
ARC validation – review of Property Services indicators as part of a rolling programme of review	July 2025	Data validated

Taking account of economic and social environment factors, we are confident that we continue to meet our responsibilities to our tenants, service users, regulators, and funders. We have communicated our service delivery arrangements to our tenants clearly and a key priority is gaining customer insight to continue to improve our services.

We are assured that Cloch has the necessary arrangements in place to identify risks to compliance regarding the conduct of our business and governance arrangements. In support of this, the Board and Leadership Team established a new risk register in August 2025. We have also completed our assessment into the potential presence of RAAC in our stock and confirm that none has been identified.

We are assured that we have established appropriate systems for the collection of equalities data, and we are assured that we are working towards using this data to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery. We continue to work with an equalities and human rights specialist to provide staff training and development in this area, having established Human Right Champions, reviewed our approach to Equality Impact Assessments and developed a standalone Human Rights Policy to complement our Equality & Diversity Policy.

We are satisfied that we met all our compliance and regulatory duties in relation to tenant and resident safety during 2024/25, including gas, electrical, water and fire safety, asbestos, damp and mould, and lift safety. We addressed recommendations from the August 2023 Landlord Safety Audit, identified as low-risk areas for improvement, with most actions completed and the remainder substantially progressed, supported by our membership of the Scottish Housing Safety Network. The evidence which supports this statement includes:

- An annual report provided to the Board detailing updates on Health and Safety, including Board approval of the Annual Safety Statement.
- Membership of EVH Landlord Facilities, Health, Safety and Welfare System, a professional specialist resource providing guidance, legislation, and policies to assist in meeting health and safety compliance requirements.
- Inclusion in this membership of a Landlord Safety Audit, carried out every two years, with the most recent undertaken in August 2023 and the next scheduled for November 2025.
- The outcome of the 2023 audit noted: "Overall, this audit was good and demonstrated a good level of compliance at Cloch HA. There are a few areas for improvement which have been highlighted in the Management Plan section of this report, though the organisation were already aware of most of them". Improvement actions formed part of our Improvement Action Plan, (reported to the Board within our Landlord Facilities Health, Safety, and Welfare Annual Report).
- Gas Safety compliance at 100% and EICR (Electrical Installation Condition Report) compliance at 99.7%, with the variance reported to the SHR as an abeyance in the Annual Return on the Charter (May 2025).
- A Damp & Mould Policy introduced in August 2023 and reviewed in November 2024, with enhancements to the Property Services Quarterly Performance Report to consolidate all compliance data into a single table for Board review. Our policy and operating procedures align with the SFHA's best practice advice note for governing body members.
- Targeted training programmes delivered through the Scottish Housing Safety Network in 2024, covering asbestos and water hygiene, ensuring comprehensive staff coverage by year-end.
- Fire Risk Assessments completed for all applicable properties.

- The 2023-2026 Business Plan was refreshed to include a new objective relating to tenant and resident safety. In support to this, the staffing structure was also reviewed with the new role of Tenant Safety & Compliance Officer introduced in April 2024.
- Tailored Board and Manager Health & Safety training was undertaken in August 2024, with all other staff trained in October 2024.
- New indicators were introduced to our performance management framework from April 2025 reflecting the new ARC indicators on fire and electrical safety and damp and mould.

The Board can confirm that we have seen and considered appropriate evidence to support the level of assurance we have.

As Chair, I was authorised by the Board at the meeting held on 30<sup>th</sup> of October 2025 to sign and submit this Assurance Statement and I confirm this Assurance Statement will be published on our website on the same date that it is submitted to the SHR.

Signed:

Kelly Ferns

Position Held: Chair of Cloch Housing Association Board.

Date: 30<sup>th</sup> of October 2025.