



## **Clydebank Housing Association Ltd Annual Assurance Statement to the Scottish Housing Regulator**

Clydebank Housing Association's Management Committee hereby submits its fourth Assurance Statement to the Scottish Housing Regulator, which has been prepared in line with Statutory Guidance, declaring that it is **compliant** with:

- All relevant regulatory requirements as set out in Chapter 3 of the Regulatory Framework
- The relevant standards and outcomes in the Scottish Social Housing Charter
- All relevant legislative and statutory duties in respect of tenant and resident safety, housing and homelessness and equalities and human rights
- The Regulatory Standards of Governance and Financial Management

The following exceptions are noted:

- The Association has procured an electrical upgrade contract, and there is an ongoing electrical inspection programme which should ensure that all electrical inspections and EICRs (Electrical Inspection and Condition Report) are completed within timescale and can be evidenced. We are working with the tenants concerned to reassure them that all necessary precautions continue to be employed. All outstanding inspections are scheduled to be completed by 31 March 2023.
- In regard to the installation of the required interlinked smoke and heat detectors for the deadline of 28th February 2022, there are currently 6 properties still outstanding. We are working with external agencies to progress this work and this is expected to be complete by 31 March 2023.

The Management Committee arrived at this conclusion following ongoing reviews of its recording framework, reviews of key evidence including independent financial and non-financial audit reports, feedback from tenant surveys and consultation and recommendations following collaborative Governance and Health & Safety reviews. External governance consultants reported to the Committee that Clydebank Housing Association had "high levels of compliance and good processes and systems".

In considering our ongoing compliance with our legal and regulatory requirements, we have taken account of the ongoing impact of the Covid-19 pandemic, the current cost of living crisis and the consequent business, economic and social disruption. Welfare reform continues to present a challenge and the continuing uncertain times mean that rent arrears will remain a key concern for the Association, with a continuing emphasis on support and assistance for its tenants.

We continue to monitor our Business Plan, Budgets and Financial Plans and have updated our key assumptions in line with recent economic volatility and are continuing our programme of independent stock condition surveys. Our Business/Financial Plans have been prepared in line with the Scottish Housing Regulator's (SHR) Business Planning guidance alongside their Business Planning Supplementary Advice. They reflect the impact/potential ongoing impact of the pandemic in areas such as rent affordability, treasury management and interest rates, our planned investment programme and arrears recovery levels.

Our financial plans demonstrate that the Association remains on a sound financial footing through prudent financial planning and by ensuring income maximisation and service delivery as well as ensuring cost efficiencies throughout the organisation. The financial impact of any new risks and uncertainties has been identified and the financial plan aligns with the strategic objectives at all stages of our business planning process. Our sensitivity analysis demonstrates that the real threat to the Association would be consistently applying less than inflation rent increases, unplanned rent freezes, rent lost through voids and bad debts and our substantial planned maintenance costs increasing at a rate higher than inflation.

During the ongoing assurance review processes, the Management Committee has identified improvements which will further enhance its current and future practices and the Improvement Action Plan is reviewed on an ongoing basis.

We have plans to fully review the guidance on equalities and human rights so that we can implement an effective approach and incorporate this into our assurance processes where required. We plan to use any trends and observations from the data, in relation to the characteristics of our customers, to shape and deliver our services accordingly.

Clydebank Housing Association's Annual Assurance Statement for 2022 was agreed by its Management Committee on Tuesday, 25 October 2022.

Clydebank Housing Association's Management Committee has given delegated authority to Catherine Boyle, Chairperson to sign this Annual Assurance Statement on behalf of the Association for submission to the Scottish Housing Regulator by 31 October 2022.

Catherine Boyle  
Chairperson  
25-Oct-22