2026 Assurance Statement – Clydesdale Housing Association Limited

The Management Committee of Clydesdale Housing Association confirms that we have reviewed and assessed a comprehensive bank of evidence to support this statement that Clydesdale is compliant with the Regulatory Standards of Governance and Financial Management and the requirements of Chapter Three of the Regulatory Framework.

More specifically, we:

- achieve all of the standards and outcomes in the Scottish Social Housing Charter for tenants, people who are homeless and others who use our services;
- comply with our legal obligations relating to housing and homelessness, equality and human rights;
- meet all duties in relation to the following tenant and resident safety areas (Clydesdale has no lifts):
    - Gas safety
    - Electrical safety
    - Water safety
    - Fire safety
    - Asbestos
    - Damp and mould;
- have appropriate systems in place for the collection of equalities data and using this data to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery;
- comply with the Standards of Governance and Financial Management for RSLs.
- have comprehensive, robust, up to date information about the construction, components and condition of our homes. We use this information to ensure the safety of our tenants' and residents' homes and to inform our asset management and financial planning.

To undertake the self-assessment exercise the Management Committee established a short-life working group made up of Committee Members and senior staff to assess the evidence and our compliance. The full Management Committee have also had oversight and input into the process.

Our approach to reviewing and assessing Clydesdale's compliance has been informed by relevant good practice advice and sector guidance to provide us with assurance that our approach is effective and robust. We have also obtained external

support to provide us with additional assurance that our approach is effective and robust.

The evidence which supports this statement includes:

- Key performance reporting in areas including finance, asset management, development, tenant and resident safety, risk, customer service, quality assurance and legal/regulatory compliance;
- Internal and external audit reports;
- Feedback from our Tenants' & Residents' Group and the outcomes from specific consultation;
- Benchmarking;
- Reports and advice from senior team and external advisors
- Strategy documentation and policies

In reviewing and assessing compliance, we have adopted an improvement focus and have identified some non-material improvement actions which we will progress during the course of the year. To support effective implementation, these actions form an Improvement Action Plan which is monitored by the Committee at agreed intervals to ensure successful achievement.

We recognise that we are required to notify the Scottish Housing Regulator of any changes in our compliance during the course of the year and are assured that we have effective arrangements in place to enable us to do so. We confirm that this Assurance Statement is being published on our website on the same date that it is submitted to the Scottish Housing Regulator.

As Chair, I was authorised by the Management Committee at a meeting held on 28 October 2026 to sign and submit this Assurance Statement to the Scottish Housing Regulator which confirms that the Committee is satisfied that Clydesdale Housing Association is compliant with the requirements of the Regulatory Framework.

Hazel Galbraith, Chairperson
Date: 30 October 2026