

Cloch Housing Association  
Annual Assurance Statement 2024



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) and Tenant Satisfaction, (October 2023).

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, (2023/24).

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.
- Internal Audit and External Audit reports, with the following audits complete by our contracted Internal Auditors from April 2022 to October 2024:

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	October / November 2024	Awaiting outcome

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 with regards to the conduct of our business and governance arrangements. In support of this, the Board and Leadership Team established a new risk register at the Board

Away Day in April 2024. 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 are currently working with an equalities and human rights specialist to provide further staff training and development in this area to establish Human Right Champions, review our approach to Equality Impact Assessments, in addition to developing a standalone Human Rights policy to complement our Equality & Diversity Policy.

We are satisfied that we meet all of our compliance and regulatory duties in relation to tenant and resident safety including gas, electrical, water and fire safety, asbestos, damp and mould and lift safety. We are working on recommendations from the August 2023 Landlord Safety Audit, referenced as low risk areas for improvement, supported by our membership of Social Housing Safety Network Scotland. The evidence which supports this statement includes:

- An annual report is 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, which is a professional, specialist resource that provides guidance, legislation, and policies to assist in meeting health and safety compliance requirements.
- The membership includes a Landlord Safety Audit, which is carried out every 2 years with the most recent undertaken in August 2023 and the next audit scheduled for August 2025.
- The outcome of the 2023 audit was noted as: *“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 identified form part of our Improvement Action Plan, which is reported to the Board as part of our Landlord Facilities Health, Safety, and Welfare Annual Report, presented at the Board meeting each May.
- Gas Safety compliance was 100% and EICR, (Electrical Installation Condition Report) compliance was 99%, with the variance reported to the SHR as an abeyance in the recent Annual Return on the Charter, (May 2024).
- A new Damp & Mould Policy was introduced in August 2023, with changes also made to the Property Services Quarterly Performance Report to bring all compliance reporting data into one table for Board to review. The new policy is currently being reviewed again, 1 year after being introduced, due for review at the October 2024 Board meeting.
- 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.

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 29<sup>th</sup> of October 2024 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:

Name: Kelly Ferns.

Position Held: Chair of Cloch Housing Association Board.

Date: 29<sup>th</sup> of October 2024.