

The Management Committee of Forth Housing Association has over the course of the year, carried out a comprehensive review of compliance with the Regulatory Standards of Governance and Financial Management and the requirements of Section Three of the Regulatory Framework.

In addition to the reviews by the Management Committee and Sub Committees, an independent audit was carried out by our internal auditor Quinn Internal Audit Services in September 2024 which incorporated a comprehensive governance review of our compliance with the Regulatory Standards and the associated evidence. The audit showed Forth to have an organised and effective governing body assurance reporting framework with only four minor recommendations for improvements relating to policies and our website, all of which were accepted by the governing body and duly implemented. The overall outcome was that Forth was Complaint with:

- Assurance & Notification
- Charter Performance
- Tenant & Service User Engagement
- Whistleblowing
- Equality & Human Rights
- RSL-Specific Requirements (Standards of Governance and Financial Management)

The complete suite of evidence combines committee reports, financial plans and projections, policies, independent audits, external validation and benchmarking advice and information which the Management Committee monitors and oversees on an ongoing basis to provide continuous assurance.

It is our assessment that over the course of 2024/2025 we meet all but one of the Regulatory Standards of Governance and Financial Management and the requirements of Chapter Three of the Regulatory Framework.

Legislative Duties associated with housing and homelessness services, equality and human rights, and tenant and resident safety:

- We comply with the standards and outcomes in the Scottish Social Housing Charter for tenants, people who are homeless and others who use our services.
- We have also introduced an effective approach to the collection of equalities and human rights information from tenants, staff and applicants through a variety of methods and are assured that we take account of equality issues in our decisions, policies and our service delivery.
- We have assurance and evidence that we are meeting all of our legal obligations associated with housing and tenant and resident safety and can confirm that we have

completed a desk top assessment and we have no properties with Reinforced autoclaved aerated concrete (RAAC).

- We have the necessary evidence-based assurance of our compliance in respect of duties relating to electrical, fire, water, lift safety (no lifts), water quality management and our obligations relating to asbestos.
- We have the necessary evidence-based assurance of our compliance in respect of our duties relating to managing, monitoring and reporting on structural and condensation related damp and mould.
- We have the necessary evidence based assurance of our compliance in respect of duties relating to our gas servicing obligation in that all our properties have a current valid gas safety record. We did however not complete the gas safety inspection at one property within the 12 month anniversary date which was reported to the Scottish Housing Regulator at the time under our Notifiable Events protocol.

Key actions which were highlighted following an internal investigation were implemented including additional internal audits and compliance review meetings to ensure that our processes are robust and prevent any recurrence.

We acknowledge that we are required to notify the SHR of any changes in our compliance during the course of the year and are assured that we have effective arrangements in place under our Notifiable Events Protocol to enable us to do so.

As Chair, I was authorised by the Management Committee at a meeting held on the 26th August 2025 to sign and submit this Annual Assurance Statement to the Scottish Housing Regulator.

Name: Andrea Finkel-Gates

Position: Chair

Signed:

A solid black rectangular box used to redact the signature of the Chair.

Date: 26th August 2025