Assurance Statement

The Management Committee of Elderpark Housing are of the opinion that we are 'assured' that we remain **materially compliant** with the Regulatory Standards set out in Chapter 3 of the Regulatory Framework. Over the last twelve-month period we have continued our ongoing self-assurance process and, where appropriate, have sought external support to ensure a robust and effective decision-making process across the organisation.

In undertaking the self-assurance exercise, Elderpark Housing has gathered appropriate assurance that:

- We comply with all relevant regulatory requirements set out in Chapter 3 of the Regulatory Framework
- We comply with all relevant standards and outcomes in the Scottish Social Housing Charter
- We comply with all relevant legislative duties
- We comply with the Standards of Governance and Financial Management

Evidence of these sources of assurance gathered include:

- A detailed self-assurance framework which provides a robust evidence bank and is subject to an ongoing review of the Regulatory Requirements
- Management Committee reports across all business areas such as governance, finance, human resources, equalities, asset management, housing management and development which all include consideration of risk, relevance to our business plan, regulatory compliance, impact on tenants and financial implications
- Detailed professional advice received in the form of reports, updates and guidance from the Chief Executive, Senior Management Team and other relevant employees
- Consideration of tenant and service user feedback in the form of satisfaction surveys, service specific surveys, service user complaints and consultation exercises
- Review and development of a range of policies in the year directly linked to the Regulatory Framework and / or our business functions
- Reports, advice and information from internal and external auditors, external membership bodies, any appointed external advisers and specialist consultants all of whom provide external independent evaluation, feedback and validation.

The association fully understands the benefit obtained through appropriate external support particularly in relation to complex business areas highlighted within the Standards of Governance and Financial Management. The association engaged with external

consultants in the year where it is was either beneficial to provide a level of independence or where the association does not have the relevant expertise in-house.

External support utilised in the year includes consultancy support in the development of a new Strategic Business Plan for the next five years, the use of a development agent for our new build development, an IT consultant to enhance our Housing Management Software and an ongoing programme of internal audit.

The association is currently concluding external borrowing for the refinancing of an existing bond loan due for repayment in February 2027 and the private finance element of our recently completed development. All proposed borrowings have been factored into our long-term financial plans which while recognising the increasingly challenging financial environment in which we operate within demonstrate that the association has sufficient short, medium and long-term financial resources to meet our business needs.

The association holds up to date stock condition information for approximately 70% of our homes which provides a comprehensive assessment of the condition of our homes. In addition, we are concluding a follow-up Stonework Report building on the most recent data collected in 2023 to develop a long-term programme of maintenance and improvement works. While we have comprehensive information in relation to our homes, we recognise that a challenge with data can often be how it is held and we will be seeking to transition our detailed stock data from multiple platforms into our one main software system.

We have established appropriate systems for the collection of equalities data with the most large-scale satisfaction survey gathering extensive anonymised equalities data.

We recognise that we are required to notify the SHR of any changes in our compliance during the year and are assured that we have effective arrangements in place to enable us to do so. At each Management Committee meeting, Governance is a standard item within the agenda and includes all aspects including notifiable events, compliance with our rules and standing orders, any regulatory publications and our ongoing assurance process.

As part of our ongoing assurance process, we continue to identify non-material actions which will enhance our practices, policies and processes and these form the basis of an assurance action plan which is monitored regularly. In addition, there are various action plans created through other areas of work, for example, actions contained within any Risk Register and Internal Audit Programmes and the implementation of these actions also form part of our work both within the year and in future years.

We are assured that we have the necessary systems, approaches and expertise within the association to identify issues of material non-compliance in relation to our governance and the operation of our business.

As Chair, I was authorised by the Management Committee at a meeting held on 27th October 2026 to sign and submit this Annual Assurance Statement to the Scottish Housing Regulator.

Signed

[Redacted – Personal Data]

Maureen McDonald, Chairperson