



Scottish Housing Regulator
Buchanan House
58 Port Dundas Road
Glasgow
G4 0HF

21 October 2026

Dear SHR,

Annual Assurance Statement – October 2026 – Cathcart & District Housing Association Ltd.

The Board of Cathcart & District Housing Association Ltd (“CDHA”) is pleased to provide its Annual Assurance Statement to the Scottish Housing Regulator for 2025/26.

The Board confirms that it has appropriate assurance that CDHA complies with the requirements of the Scottish Housing Regulator’s Regulatory Framework, including the Standards of Governance and Financial Management for Registered Social Landlords.

Having considered the evidence available to it, the Board confirms that it has appropriate assurance that CDHA complies with:

- the relevant regulatory requirements contained within Chapter 3 of the Scottish Housing Regulator’s Regulatory Framework;
- the Standards and Outcomes of the Scottish Social Housing Charter;
- relevant legislative and statutory duties;
- the Standards of Governance and Financial Management applicable to Registered Social Landlords; and
- other relevant regulatory requirements applicable to CDHA.

The Board has considered the evidence available to it through its governance, scrutiny, monitoring and self-assurance arrangements and is satisfied that CDHA has appropriate systems and processes in place to monitor compliance, identify areas of risk and act where improvement is required.

Governance and Financial Management

The Board is satisfied that CDHA has appropriate arrangements in place to support effective governance and financial management.

During 2025/26, the Board continued to receive regular information and assurance through:

- Board and Committee reporting;
- financial monitoring and budgetary control;
- cash-flow monitoring and financial forecasting;
- long-term financial projections;
- risk management and the corporate risk register;
- internal and external audit activity;
- regulatory and statutory returns;
- performance reporting;
- review of policies and procedures; and
- management assurance and reporting.

The Board has continued to consider the financial pressures facing the social housing sector, including inflation, interest rates, increasing costs and the implications for CDHA's financial sustainability. Appropriate financial planning, stress testing and monitoring arrangements are in place.

Tenant and Resident Safety

The Board confirms that tenant and resident safety remain a key priority for CDHA.

The Board receives assurance on the organisation's compliance with relevant health and safety requirements and has appropriate internal audit arrangements for monitoring areas including:

- gas safety;
- electrical safety;
- fire safety;
- asbestos management;
- water hygiene;
- legionella;
- repairs and maintenance;
- contractor management; and
- other relevant tenant and resident safety responsibilities.

Where areas for improvement or remedial action have been identified, management monitors them and reports them to the Board as appropriate.

Scottish Social Housing Charter

The Board has considered CDHA's performance against the outcomes and standards of the Scottish Social Housing Charter.

The Board receives regular performance information and uses this to monitor service quality, tenant satisfaction, complaints, repairs, rent collection, tenancy management and other key areas of service delivery.

The Board is satisfied that CDHA has appropriate arrangements to monitor its performance against the Charter and to identify and implement improvements where required.

Legal, Regulatory and Equality Duties

The Board is satisfied that CDHA has appropriate arrangements in place to identify, monitor and comply with its legal responsibilities.

This includes consideration of:

- housing and homelessness legislation;
- equality and human rights duties;
- data protection requirements;
- health and safety legislation;
- employment legislation;
- procurement requirements;
- financial and governance requirements; and
- other statutory and regulatory obligations relevant to CDHA's activities.

The Board recognises the importance of ensuring that equality and human rights considerations are reflected in CDHA's decision-making and service delivery.

Risk Management and Business Planning

The Board has continued to review CDHA's strategic, operational and financial risks through its risk management framework.

The Board has considered the organisation's principal risks and the mitigating actions in place, paying particular attention to financial sustainability, economic volatility, cyber security and data protection, asset management and component replacement, staffing capacity, and service delivery.

The Board is satisfied that the organisation has appropriate arrangements to identify, assess, manage, and monitor its key risks.

Material Non-Compliance

Based on the evidence considered by the Board, CDHA has no material non-compliance with the applicable regulatory requirements to disclose in this Annual Assurance Statement.

The Board will continue to review CDHA's compliance and assurance throughout 2026/27 and will notify the Scottish Housing Regulator of any material change which affects the assurance provided by this Statement.

Date of Board Approval: 20 October 2026

Signed: _____

Chairperson

Cathcart & District Housing Association Ltd