

CLYDESDALE HOUSING ASSOCIATION LIMITED

Policy: Management Committee Members' Guide

Date: 30 October 2024

Lead Officer: Chief Executive

Review Date: October 2027

Relevant Standards of Governance & Financial Management:

- 1.2 The RSL's governance policies and arrangements set out the respective roles, responsibilities and accountabilities of governing body members and senior officers, and the governing body exercises overall responsibility and control of the strategic leadership of the RSL.
- 6.5 The RSL ensures all new governing body members receive an effective induction programme to enable them to fully understand and exercise their governance responsibilities. Existing governing body members are given ongoing support and training to gain, or refresh, skills and expertise and sustain their continued effectiveness.

Clydesdale Housing Association will provide this policy on request at no cost, in large print, in Braille, in audio or other non-written format, and in a variety of languages



Based on the Scottish Federation of Housing Association's Model Governing Body Members' Guide (updated July 2024).

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Introduction

This guide is designed to be incorporated into Clydesdale Housing Association (CHA) induction programmes and be included with other resources to support new members of the Management Committee (MC) as they settle into their role. It may also be a useful resource to include in the induction schedules for senior staff and other officers who work with members of the MC.

This version (published in 2024) builds on earlier Guides and forms part of SFHA's Get Governance series of good governance resources, guides and good practice advice that is produced for members.

This Guide provides information to help you in your role as a member of our MC. It forms part of the Induction Pack for new Committee Members and it is also a useful reference for more experienced members. There is a list of additional sources of information at the end. Online resources are available via the committee member portal for which a username and password should have already been provided:

<https://www.clydesdale-housing.org.uk/documents/>

Your fellow Committee Members and senior staff will also be happy to provide you with information and answer queries and questions. Being a Committee Member is a big responsibility and it can take a while to feel confident, so please do not be reluctant to ask for an explanation or more information: it is only by asking questions that your knowledge will develop and your ability to contribute to our governance will grow.

Useful contact details are at the back of this Guide. CHA offers peer support to help new Committee Members become familiar with their role: you will be introduced to your buddy shortly after joining the MC. The level of support that your buddy provides can be agreed between you both: as a minimum, you are able to speak with each other in advance of meetings during the first six months, so that you can ask any questions and seek additional information about any of the issues that are on the agenda.

Clydesdale Housing Association operates throughout the rural area of South Lanarkshire known as Clydesdale.

Our Vision:

Quality homes and excellent services for all – today and in the future

Delivered through these Common Values:

- we listen, learn and work with customers, stakeholders and partners to improve how we work in the pursuit of excellence
- we encourage leadership and teamwork to identify and share progressive ideas
- we value our people's commitment and support their enthusiasm in achieving success
- we invest in the wellbeing of our customers and our people

CHA was established in 1987 by local volunteers, following an initiative by Clydesdale District Council concerned with the poor housing conditions in some remote villages and the shortage of housing for rent in the District. They also wished to halt the economic decline in the remoter areas and to help make them viable communities again.

Following initial improvements to housing in the villages of Leadhills, Tarbrax and Woolfords, CHA commenced a new-build development programme and to date has completed 36 projects in 15 towns and villages throughout rural South Lanarkshire. Since 1987 over £40m has been invested in the area through CHA funded through Government Grants and private finance. As at 31 March 2022 CHA has built or improved around 600 properties for rent and over 80 homes for low cost home ownership.

A total of 173 Scottish Homes tenants in Lanark, Carluke, Rigside and Kirkmuirhill have transferred their tenancies through large scale voluntary transfer to CHA over the period from March 2002 to November 2003.

At 31 March 2024 CHA provided 742 mainstream and amenity homes for rent and 8 shared ownership homes. CHA also owns and operated the CHA Community Hub in Lanark – a local place providing high quality meeting facilities for local community groups, other third sector agencies and businesses. CHA also provides common area factoring services to owner occupiers who live in the estates we own.

CHA currently employs 18 people. We also contract many local suppliers to support our operations and the delivery of our services to tenants.

Key Facts about Clydesdale HA

Constitutional status	Registered Society
Regulatory Status	Compliant
Number of properties owned and managed	742
Number of factored owners	193
Geographical area(s) of operation	Clydesdale area of South Lanarkshire
Tenures	Secure and Shared Ownership
Main activities	Mainstream and amenity housing and associated services
Development plans	Currently suspended due to risks involved in this activity
Number of Management Committee Members	15
Number of staff	18
Annual turnover at 21 March 2024	£4,435,932

1. What do RSLs do?

The majority of Scottish housing associations were established in the last fifty years (following the Housing Act of 1974). In 2024, the sector collectively owns and manages nearly 304,000 houses, accounting for 48% of the social sector stock in Scotland¹. Their formal title is 'Registered Social Landlord' (RSL).

The sector is extremely varied – some housing associations own less than 500 houses whilst others are responsible for more than 15,000 (the biggest Scottish RSL owns and manages around 43,000 houses and is part of a wider group of multiple RSLs that in total own around 95,000). All housing associations are independent organisations that are responsible for their own activities, funding and performance. Some are part of a group structure – this means that they have a legal connection with other organisations that might also be landlords or which might provide related services such as repairs and maintenance or training or advice and support.

CHA is not part of a group structure.

Housing associations are part of the social rented sector (along with councils) and provide homes for people who are in housing need; they are committed to supporting sustainable communities that people want to live in. Housing associations provide housing, mainly for rent, for people across Scotland. We let our houses on **Scottish Secure Tenancies** (SST) and our housing stock is expected to meet the **Scottish Housing Quality Standard** (SHQS) and the **Energy Efficiency Standard for Social Housing** (ESSH). Housing Associations are also required to meet the requirements of the Social Housing Charter. In 2024, the Scottish Government started consultation on a proposed Social Housing Net-Zero Standard (SHNZS), which is intended to drive the transition to renewable energy sources for housing and the Scottish Housing Regulator began consulting on proposed amendments to the Scottish Housing Charter.

Some housing associations are active in a specific geographical area (e.g. part of a city or town or a rural area) whilst others specialise in providing housing for particular groups of people (such as older people or people with particular needs). A housing association's primary activity is providing good quality rented housing, although many also provide low-cost housing for sale via shared equity and some are developing homes for mid-market rent². Some combine their housing services with the provision of support, either by themselves or in partnership with other organisations. Most housing associations have developed services, either directly or in partnership with others, to support tenants deal with the challenges associated with the cost-of-living crisis and rise in fuel/energy prices. Housing associations do more than just let and maintain houses: they are active in the communities that their tenants live in, providing and supporting a wide range of other activities such as:

- Welfare advice – helping people make sure they are accessing all the financial support they are entitled to; offering support and assistance in making claims for

¹ Housing Statistics 2022 and 2023: Key Trends Summary published by the Scottish Government 27 February 2024 (Scottish RSLs owned 303,782 properties at 31/03/2023)

² Aimed at people who do not meet the criteria for social rented housing but who cannot afford to buy

- benefits and support with living costs; promoting financial inclusion through accessible banking and offering advice and support on dealing with debt;
- Energy advice – providing help and assistance to reduce energy costs for tenants and help tackle fuel poverty
 - Employment and training initiatives – for example, offering apprenticeships, training and ‘ready for work’ initiatives, both independently and in partnership with construction and maintenance companies
 - Care and Repair – helping older and disabled people to remain independent in their own homes by providing schemes that help with repairs, maintenance and adaptations
 - Factoring – providing maintenance and repairs services to owners who live in flats in areas where the housing association is active
 - Green Initiatives – supporting sustainability and re-cycling initiatives within communities, such as community growing projects and allotments; renewable energy initiatives and furniture recycling projects
 - Digital Inclusion – helping people develop their skills and confidence to make on-line applications for benefits and work, reporting repairs and making rent payments and accessing important / useful information

Effective partnerships are critical to the success of housing associations – key partners include the local authority, Scottish Government, banks, regulators, other landlords, local charities and, of course, our tenants and the communities in which we are active.

RSLs are ‘registered’ with the **Scottish Housing Regulator** (SHR) which was established by the Housing (Scotland) Act 2010. Its objective is to safeguard and promote the interests of current and future tenants, homeless people and other people who use services provided by social landlords. We are required to meet the SHR’s regulatory requirements (see [section 7](#)).

Housing associations do not trade for profit and all of the income that they generate is used to meet their running costs and invest in their current and future activities. Most housing associations are Registered Societies, although some are companies limited by guarantee; many are also Scottish Charities and those that provide support or care are registered with the Care Inspectorate. Housing associations that provide debt advice are registered with the Financial Conduct Authority. Our sector is very heavily regulated and we must demonstrate compliance with the requirements of all of our regulators as well as our funders.

CHA is registered with the Financial Conduct Authority as a Co-operative and Community Benefit Society (No. 2237R(S)), the Scottish Housing Regulator as a registered social landlord (No. HAL93) under the Housing (Scotland) Act 2010, and as is a registered Scottish Charity with the charity number SC034228.

Our primary source of income is from tenants’ rents. We aim to provide the highest possible standards of service whilst keeping rents affordable: this means that we are committed to delivering value for money across all of our business activities – keeping costs low through effective procurement and careful performance management and paying

staff competitive salaries that attract and retain skilled and experienced people. As an RSL, we are required to manage our resources to ensure “...financial well-being, while maintaining rents at a level that tenants can afford to pay”³

We report our activities to our members and tenants in **regular newsletters**, via our **website** and through our **annual performance report** that is published in October. We are required to report our performance in meeting the Scottish Social Housing Charter to the SHR annually in May and we are required to confirm our compliance with the [Regulatory Framework](#) by October each year.

2. What the Management Committee does

We refer to our governing body as the Management Committee. Committee members are not paid for their contribution, although out of pocket expenses are reimbursed.

The effectiveness of the contributions made by individual Committee members is reviewed annually. We review our policy on payment of Committee members periodically.

The Committee is responsible for leading the organisation: setting policy and strategy, monitoring performance and ensuring legal and regulatory compliance. It operates at a strategic level and delegates responsibility for the day-to-day management and running of the organisation to staff, through the Chief Executive. The Committee has agreed a **Scheme of Delegation** that sets out the responsibilities that it retains and those that are delegated either to staff or to sub-committees. The Scheme of Delegation also makes provision for emergency arrangements and establishes a procedure for decision-taking between Committee meetings.

Governance is the term used to describe the arrangements that a housing association has to lead the organisation, provide strategic direction and effective control. Good governance ensures that the association’s objectives and standards are clear; that the organisation is well run and that performance is good and monitored effectively. It also means that a sensible approach to risk is adopted and that high ethical standards are applied.

Good governance depends on a constructive relationship between the Committee and senior staff: each have their own distinct responsibilities that complement the other and the Committee is responsible for ensuring that there is an effective relationship in place – the Chair is specifically responsible for maintaining an effective relationship with the Chief Executive. The Committee is the employer of our staff.

The Committee’s main responsibilities are to:

- Lead the association effectively
- Define, uphold and promote the organisation’s values
- Set our strategy and direction
- Agree the annual budget and ensure financial viability

³ SHR Regulatory Standards of Governance and Financial Management Standard 3 (April 2024)

- Take account of tenants' views in respect of rents and services
- Monitor performance
- Manage risk
- Ensure legal, constitutional and regulatory compliance and submit and Annual Assurance Statement
- Promote and demonstrate good governance

All Committee members must accept collective responsibility for the decisions that the Committee takes and the actions and policies that it approves.

The Committee is also responsible for ensuring that we maintain effective relationships with our partners, although day to day responsibility is delegated to staff. The Committee is responsible for ensuring that the requirements of our **Codes of Conduct** for Committee members and for staff are upheld. The Committee must also ensure that it has the necessary range of skills, knowledge and experience to fulfil its role and that our staff have the skills, qualifications and expertise to deliver what is required of them. From time to time the Committee will require external independent and/or professional advice e.g. from accountants, lawyers, surveyors etc.

Staff support the Committee by providing professional advice and expertise: they are responsible for providing the Committee with high quality information and advice to make decisions and for implementing the Committee's decisions effectively. Staff are responsible for the day-to-day management and operation of the association – for implementing policies, making decisions, managing our relationship with tenants and service users, dealing with complaints and queries, liaison with partners, funders and regulators. Staff are also responsible for consulting with tenants [e.g. through tenant scrutiny panels and focus groups and by supporting our registered tenants' organisation. The Committee is responsible for ensuring that tenants' views are sought out by the Association and are expected to take account of tenant feedback when making decisions⁴.

Our **Rules** set out the requirements of the Committee and the duties of the Chair and Secretary. Our Committee should not have less than 7 members and not more than 15. We review the range of skills, knowledge and experience that the Committee requires on an annual basis to ensure that we have access to the necessary expertise and experience to meet our objectives. Where gaps are identified, we try to address them through training and/or recruitment. We publicise the particular **skills** we need in advance of the AGM.

Our Committee meets twelve times a year – the meetings calendar is available online in the Committee member portal. Papers are issued not less than a week in advance by post/available to download and you are encouraged to raise any queries you might have in advance with the relevant officer to ensure that any additional information is available. New Committee members have the opportunity to discuss the papers with their buddy in advance of the meeting.

⁴ Regulatory Standards of Governance and Financial Management (2024): 2.4 "The RSL actively seeks out the needs, priorities, views, concerns and aspirations of tenants, service users and stakeholders. The governing body listens to its tenants and service users and takes account of this information in its strategies, plans and decisions."

In order to ensure that the Committee operates as efficiently as possible, we have established two sub-committees. These are Audit & Risk and Staffing and they are able to consider issues in more detail than is possible at Committee meetings. The **remits** for these sub-committees describe their role and responsibilities and set out the powers they have to make decisions and commit expenditure; they also set out what responsibilities are reserved to the Committee.

Sub-committees can only act in accordance with the responsibilities that are delegated to them by the Committee and their remits form part of the Scheme of Delegation. Sub-committee decisions must be reported to the next Committee meeting. The Committee may also establish working or task groups to progress specific issues such as new initiatives or a review of service delivery: their role is to advise the Committee which must approve their remit and oversee their activities.

3. The role of a Committee Member

Committee members are usually elected for a three-year term following elections at the AGM. Committee members elected in this way must be **members** of the association. Members of the association are people who are interested in and support our activities; they may be tenants or residents in our communities. Our Rules specify our membership criteria and our Membership Policy – which is approved by the Committee - describes how we apply these criteria to applications from prospective members. Up to one third of the number of elected members can be co-opted to the Committee (up to the maximum of 15): co-opted Committee members do not need to be members of the association and can only serve until the next AGM; then they must stand down but may, if they are a member, stand for election. Co-opted Committee members do not count towards the establishment of a quorum for meetings.

Our Rules enable the Committee to appoint people to fill Committee vacancies created by Committee members who have left since the date of the last annual general meeting – these are called casual vacancies. Those appointed to fill casual vacancies are required to step down and seek election at the next annual general meeting.

As a member of the Committee you must always act in the best interests of Clydesdale Housing Association and you must not be influenced by any personal, business, financial or other interests. You are required to declare any such interests and manage them appropriately, in accordance with our Entitlements, Payments and Benefits Policy and our policy on declaring and managing Conflicts of Interest. In order to be a member of the Committee, you must sign and agree to uphold our **Code of Conduct**. You must also accept collective responsibility for the decisions that the Committee takes (provided the decision has been taken properly and is in accordance with our rules, policies and procedures).

All Committee members are expected to use their skills, knowledge and experience for the benefit of the association. Members will offer a variety of experience, knowledge and backgrounds: it is essential that our Committee has an appropriate range of skills,

knowledge and experience to support the organisation to achieve its aims: this is described in our **Annual Committee Review Outcome Report**.

Every Committee member shares the same level of responsibility regardless of their background or of their position as an elected, co-opted or appointed member: a Committee member who is a lawyer or accountant, for example, has the same level of responsibility as someone who has no professional qualifications or who is not in employment. These responsibilities are set out in a **role description**. Committee members are expected to:

- Attend and be well prepared for meetings
- Contribute effectively to discussions and decision making
- Use their experience and expertise effectively to inform the work of the Committee
- Contribute to annual reviews of our performance, activities and progress
- Take part in training and other learning opportunities
- Take part in an annual review of the effectiveness of our governance
- Participate in an annual review of your individual contribution to our governance
- Maintain and develop your knowledge of relevant issues and the wider housing sector
- Represent Clydesdale Housing Association positively and effectively
- Respect and maintain confidentiality of information
- Treat colleagues with respect and foster effective working relationships within the Committee and between the Committee and staff
- Be aware of and comply with the restrictions on payments and benefits
- Register any relevant interests as soon as they arise and comply with our policy on conflicts of interest.

To support you in your role, new Committee members are expected to take part in an Induction Programme which offers opportunities to meet staff and find out more about what we do as well as identifying an experienced member of the Committee who will act as your Buddy for the first year.

All Committee members are expected to participate in training to keep their knowledge up to date: this might take the form of:

- Briefings provided by staff
- In-house training from an external source
- Attendance at conferences and events
- Reading publications and journals
- On-line research

Members of the Committee elect the Chair of the association (who must be an elected Committee member). The Chair has additional responsibilities which are described in the **Chair's Role Description** and which include:

- Leading the Committee and sub-committees constructively, providing direction and managing meetings effectively

- Developing and maintaining a constructive and positive working relationship between the Chair and Chief Executive and between sub-committee Chairs and senior staff
- Upholding the Code of Conduct and promoting good governance; ensuring that any breaches are investigated appropriately
- Ensuring that CHA's business is conducted effectively between meetings and that emergency decisions are taken appropriately when required
- Ensuring that the Committee has access to the range of skills, knowledge and experience necessary for the achievement of CHA's objectives and for the fulfilment of the Committee's responsibilities
- Ensuring that the Committee has access to the necessary advice, information and support to fulfil its responsibilities and that, where appropriate, external and/or specialist advice is sought
- Providing support to new and experienced Committee members by promoting access to relevant induction, training and development opportunities

All Committee members are expected to contribute positively to our governance by being well prepared for meetings, attending regularly, willing to contribute your views and opinions and ensuring that we are seen to operate to the highest standards of governance, integrity and probity.

Each year, every Committee member who has completed an Induction Programme previously is required to take part in a review of your individual contribution to our governance. This is carried out by the Chair and Vice-Chair through one-to-one meetings and is used to inform the development of annual training and development programmes for the Committee and its members. Our Rules and Code of Conduct require Committee members to participate in this process, which is a regulatory requirement. We also use this process to help us plan for the future by identifying the skills, knowledge and experience that the Committee has and those areas that we might want to strengthen, for example because experienced Committee members are planning to end their involvement with us: we refer to this as 'succession planning'.

4. The responsibilities of being a Committee Member

Being a Committee member is a voluntary role which carries legal responsibilities that are the same as those of a company director. These include:

- Using your skills, experience and judgement to help make the business (i.e. the housing association) successful
- Following the Association's Rules and ensuring it meets its legal obligations
- Making decisions for the benefit of the Association, not yourself
- Declaring any personal interests
- Ensuring that the Association keeps accurate records
- Making sure the accounts present and 'true and fair view' of the Association's finances

- Complying with the law (e.g. health and safety; employer responsibilities; data protection)

These responsibilities are reflected in the **role description** and in the **Code of Conduct** that you must sign annually.

We are also a Scottish Charity: this means that Committee members are **Charity Trustees** with legal responsibilities which include:

- Acting in the charity's best interests at all times
- Ensuring that the charity's activities comply with its aims and objectives
- Acting with the same care and diligence that you would in managing your own, or someone else's affairs
- Complying with all relevant legislation
- Ensuring that the charity fulfils its reporting obligations to the Office of the Scottish Charity Regulator (OSCR), including the submission of an annual return and accounts

Our **Code of Conduct** is the framework that reflects these duties. It contains seven principles:

Selflessness: You must act in our best interests at all times and must take decisions that support and promote our strategic plan, aims and objectives. Members of the governing body should not promote the interests of a particular group or body of opinion to the exclusion of others

Openness: You must be transparent in all of your actions; you must declare and record all relevant personal and business interests and must be able to explain your actions

Honesty: You must ensure that you always act in the best interests of the organisation and that all activities are transparent and accountable

Objectivity: You must consider all matters on their merits; you must base your decisions on the information and advice available and reach your decision independently

Integrity: You must actively support and promote our values; you must not be influenced by personal interest in exercising your role and responsibilities

Accountability: You must take responsibility for and be able to explain your actions, and demonstrate that your contribution to our governance is effective

Leadership: you must uphold our principles and commitment to delivering good outcomes for tenants and other service users and lead the organisation by example

It is a condition of being a Committee member that you sign and uphold the terms of the **Code of Conduct**. You must be able to demonstrate that you receive no inappropriate benefit or preferential treatment because of your involvement with us; this applies to our staff too.

This restriction does not mean that you should be unfairly disadvantaged, however, we apply specific procedures to any decision or transaction that a reasonable and objective person might think you have a personal interest in, but to which you are entitled. So, if you (or someone you are close to) has applied for one of our houses and you meet our allocations criteria, you will not be prevented from accepting a tenancy, as long as the allocations policy and procedures have been followed and you have played no part in any of the consideration. You should be aware, however, that we cannot offer employment to anyone who is closely associated with a current or recent Committee member.

If you, or someone you are close to, have any personal, financial or business interests that are relevant to our activities, you must declare them and record them in our Register of Interests. If you or someone you are close to have any such interests that conflict with ours, you will be required to manage them appropriately – in some circumstances, this may mean that you cannot continue to be a Committee Member.

In the event that a matter is being discussed by the Committee in which you have declared an interest, you must leave the meeting whilst the discussion is taking place and you must not play any part – or seek to play any part – in making the decision. Table A below describes the people who are or might be considered to be closely associated with you, and our expectations in terms of declaring interests:

Table A

Group	Required Response
1. Members of your household This includes: • Anyone who normally lives as part of your household (whether related to you or otherwise) • Those who are part of your household but work or study away from home	We expect you to be aware of and declare any relevant actions of all people in your household. You must take steps to identify, declare and manage these.
2. Partner, Relatives and friends This includes: • Your partner (if not part of household) • Your relatives and their partners • Your partner's close relatives (i.e. parent, child, brother or sister) • Your close friends • Anyone you are dependent upon or who is dependent upon you • Acquaintances (such as neighbours, someone you know socially or business contacts/associates)	Where you have a close connection and are in regular contact with anyone within this group, we expect you to be aware of and declare any relevant actions. Under these circumstances, you must take steps to identify, declare and manage these actions. Where you do not have a close connection and regular contact with someone in this group, we do not expect you to be aware of or to go to unreasonable lengths to identify any relevant actions. However, if you happen to become aware of relevant actions by such individuals, then these should be declared and managed as soon as possible.

The following are the relevant actions/involvement by those to whom you are closely connected that you should consider, declare and manage as per our expectations outlined in Table A:

- A significant interest in a company or supplier that we do business with. A significant interest means ownership (whole or part) or a substantial shareholding in a business that distributes profits, but does not include where an individual has shares in large companies such as banks, utility companies or national corporations, i.e. where owning shares would not give the individual any significant influence over the activities of that organisation and how it engages with us.
- Where the individual may benefit financially from a company with which we do business
- Involvement in the management of any company or supplier with which we do business
- Involvement in tendering for or the management of any contract for the provision of goods or services to us
- Application for employment with us
- Application to join our Committee
- Application to be a tenant or service user of the organisation
- If they are an existing tenant or service user of the organisation

Our policy on **Entitlements, Payments and Benefits** describes how you should respond to any offers of gifts or hospitality: you should decline any hospitality or gifts that exceed the value permitted in our policy and you should record all offers – whether accepted or not – in the appropriate register. Examples of hospitality that is permitted include attending, on behalf of the association, events associated with our business activities, conferences and training events, events hosted by our partners that are relevant to our business (in some cases, the Committee's prior approval is required). Examples of hospitality that should be declined include invitations to sporting events, social or other occasions that have no relevance to our business. We do not accept gifts from suppliers unless they are received as a contribution towards a particular initiative, e.g., food bank donation or community event.

5. Engaging with tenants and other customers

The [Regulatory Framework](#) requires the Committee to lead and direct the housing association to achieve good outcomes for tenants and other service users and to seek out and take account of the needs, aspirations, views, concerns and priorities of tenants and other customers in reaching decisions and agreeing strategy. We are required to make information widely available about our services, performance and plans: the information that we publish online is set out in our **Guide to Information**.

Our performance in respect of complying with these requirements is measured, in part by our performance in meeting the expectations of the **Scottish Social Housing Charter**. The Charter is a statement by Scottish Ministers of the standards that tenants and other service users can expect from their social landlords. It is used by the SHR to assess and report on social landlords' performance in providing housing services.

All RSLs are required to meet the requirements of the Charter, which was introduced by the Housing (Scotland) Act 2010. Landlords are required to monitor and report on their performance against the Charter. All RSLs must submit an Annual Return on the Charter (ARC) to the SHR by 31 May each year. The ARC contains statistical and performance information about the standards and outcomes that the Charter contains. These fall into seven categories:

- **Equalities:** making sure that all customers' needs are met and that people are treated fairly
- **Customer and Landlord Relationship:** ensuring that customers find it easy to communicate with us and to participate in decisions about services
- **Housing Quality and Maintenance:** our compliance with the Scottish housing Quality standard (SHQS) and other standards (such as the Energy Efficiency Standard for Social Housing (ESSH) and fire safety), ensuring that our houses are in good condition when allocated and that repairs are carried out well at times that suit customers
- **Neighbourhood and Community:** ensuring that neighbourhoods are well maintained and tenants feel safe living in them
- **Access to Housing and Support:** the availability of information about housing options, allocations and progress of applications; the ease of applying for a house and the availability of information and support to sustain tenancies; the role of councils in meeting the needs of homeless people
- **Getting Good Value from Rent and Service Charges:** providing services that customers believe deliver continually improving value for money; affordability and the provision of information about how rent is spent
- **Services to Other Customers** (this applies mainly to local authorities and their services to gypsy travellers)

The SHR publishes information on individual landlords' performance against the Charter in August each year; landlords are required to publish reports for tenants that show their performance by October. We consulted with tenants on the format of our **annual performance report** on the Charter and took account of their views in developing its style and content (which must meet regulatory requirements too). Our **annual performance report** to tenants is published on our website. The SHR publishes individual Landlord Reports for every RSL on its website which also has a tool which can be used to compare performance with a small number of others.

A key expectation of the Charter is that landlords compare their performance with that of other landlords: consequently, many housing associations carry out benchmarking either by being members of a formal benchmarking club or through less formal groups of similar organisations which share information. All RSLs are expected to carry out **regular tenant satisfaction surveys** which include specific questions relating to the landlord's performance against the Charter. These surveys are carried out at least every three years. We carried out our last tenant satisfaction survey in November 2022 and the results are available in the online Committee portal.

We are making increasing use of digital communication methods to engage with our tenants and we aim to ensure that we adopt different approaches to suit the needs and preferences of all our tenants. We seek feedback from tenants about their experience of the range of services that we provide, including repairs and maintenance services. This information is reported to the Committee through the Balance Scorecards every three months. Annually, we consult with tenants on the proposed rent increase.

We have a registered tenants' organisation (**RTO**). We are required to consult with the RTO about specific matters relating to service delivery and to provide them with administrative and other support.

We are working with the RTO to establish a **Tenant Scrutiny Panel**. The role of this will be to monitor our performance and to influence service development and delivery. From time to time, we will consult the Scrutiny Panel and the RTO about specific proposals. The Committee will receive reports on the work of the Scrutiny Panel and Committee members may be invited to attend meetings of the Panel and the RTO. The Scrutiny Panel will present the results of any reviews that they have carried out directly to the Committee.

We maintain a comprehensive **website** which we promote as the first point of contact with anyone who wants to find out about us or the services we offer. Our website includes information about our policies and procedures and is where we publish the minutes of Committee meetings. There is a separate section for Committee members which you can access using your password.

We publish a tenants' newsletter every three months which is available to download from the website and is also delivered to every tenant and service user. Feedback from our customers has told us that this is their preferred way of communicating with us. We use the newsletters to tell customers how their views have influenced our services and how we provide them.

Anyone who is dissatisfied about any aspect of our service can make a complaint – our **complaints policy** meets the requirements of the model produced by the Scottish Public Services Ombudsman (SPSO). The Committee receives reports about complaints and their outcomes every three months.

6. Funding

The Committee is responsible for ensuring that the housing association is financially viable and that our financial affairs are conducted in accordance with the law and regulatory requirements. To carry out this responsibility, the Committee receives regular reports from the Management Team. CHA has established an **Audit and Risk Sub-Committee** to oversee our internal audit and risk management activities.

The main source of income for housing associations is the rent paid by tenants. The remainder comes from factoring services that we provide to owners and from grants that we receive for specific projects and initiatives.

We review our rents annually and are required to consult with tenants on the proposed increase. Our last increase was 5%. The Regulatory Standards of Governance and Financial Management require us to ensure that we manage the association's financial affairs effectively while maintaining rents at a level that tenants can afford to pay. This means that we must pay careful attention to rent affordability when setting budgets and strategy and plans and that we take account of the feedback from our annual rent consultation exercises with our tenants.

At March 2024 64% of our tenants had some or all of their housing costs paid to the Association directly from state benefit sources.

The economic climate and cost-of-living crisis have had an impact on our ability to maintain rent affordability and collect all the rent that is payable. We aim to support tenants by providing **information** and advice as well as practical assistance in an effort to make sure that paying rent is regarded as a priority. We are making information available to tenants' groups about the impact that rising arrears caused by non-payment will have on our ability to maintain services at their current level. We are carefully controlling costs and monitoring the impact of inflation, particularly in respect of employment and component costs, to maintain rent affordability and financial resilience.

We have been successful in accessing other sources of funding for specific projects to improve the quality of our houses and their neighbourhoods. In order to address fuel poverty and improve energy efficiency. The current Scottish Government consultation relating to Heat in Buildings and a sustainable transition to net-zero will lead to the Social Housing Net-Zero Standard (SHNZS) being introduced: funding arrangements for the sector are uncertain.

We provide factoring services to 193 owners who live in neighbourhoods where we are landlords. We generate sufficient income to cover the costs of providing this service which contributes to maintaining neighbourhoods as places where our tenants feel safe and want to live.

As well as funding our annual programme of repairs, cyclical and planned maintenance, we have to repay loans that we took out to fund the building of our housing stock. We have a loan portfolio which identifies our total borrowings and the lenders and we report to the Committee on our compliance with the terms of these loans on a quarterly basis. We are required to make an annual loan portfolio return to the SHR and provide them with updates of any changes during the year. It is essential that we meet the terms of these loans to avoid any penalties or breaches that could have a serious impact on our financial strength. These conditions are known as 'loan covenants' and our compliance is monitored on an ongoing basis by our finance team who report to the Committee and to our funders.

7. Regulatory requirements

We are required to comply with Scottish Housing Regulator's (SHR's) [Regulatory Framework](#). This Framework outlines all of the SHR's regulatory requirements, and this is an essential document for you to read.

We are required to comply with all of the SHR's Regulatory Requirements, which include the Regulatory Standards of Governance and Financial Management. There are seven regulatory standards:

- The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users
- The RSL is open and accountable for what it does. It understands and takes account of the needs and priorities of its tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these priorities
- The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay
- The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation's purpose
- The RSL conducts its affairs with honesty and integrity
- The governing body and senior officer have the skills and knowledge they need to be effective
- The RSL ensures that any organisational changes or disposals it makes safeguard the interests of, and benefit, current and future tenants

In addition to these standards of governance and financial management, the SHR has established constitutional standards: these set out what must be included in our Rules. Amongst other things, they describe the duties of the Chair and eligibility for membership; establish requirements to have a Code of Conduct in place and specify that Committee members must participate in annual reviews of their individual effectiveness. Additionally, the SHR's standards require that any Committee member who is seeking to continue as a member, having already been a Committee member for nine years or more, must have the Committee's approval to do so. Our Chair cannot hold office for more than five years. All of these requirements are reflected in our **Rules**.

In addition to the statistical, performance and financial returns which RSLs are required to submit, the Committee must also prepare and submit an Annual Assurance Statement (AAS) to the SHR. This Statement must confirm the Committee's assurance, on the basis of evidence, that Clydesdale Housing Association complies with all of the requirements of the [Regulatory Framework](#). This includes specific statements about compliance with specific requirements, such as tenant and resident safety.

The AAS must either confirm compliance or identify any issues of non-compliance which are material to the RSL's ability to meet statutory and/or regulatory requirements. It must be submitted to the SHR by 31 October each year. The Evidence Bank which supports the Committee's assurance is maintained throughout the year and includes reports, plans, policies, performance information, advice and other documents. The Annual Assurance Statement is published on our website and by the SHR.

The SHR uses the AAS, statistical and performance information that all RSLs are required to submit annually to determine the Regulatory Status for each individual RSL. This is shown in the annual Engagement Plan which is published annually by the SHR. We are also required to publish our current engagement plan on our website.

Individual RSL Engagement Plans set out the information the SHR requires from each landlord; the reasons the SHR is engaging with the landlord; and how the SHR will engage with the landlord. Escalations in the level of regulatory engagement can constitute a breach of a RSL loan covenant.

Our regulatory status is COMPLIANT. Where an issue of regulatory non-compliance is identified (either in the AAS or by the SHR), an Improvement Plan is required, which the SHR will monitor the RSL's progress in achieving its outcomes and targets. All Engagement Plans can be accessed on the SHR website.

All RSLs are required to notify the SHR about specific events that may involve some risk to tenants and/or its financial well-being and/or its reputation or that of the wider sector.

These **notifiable events** include:

- Breach of the Code of Conduct
- Resignation of the Chair/CEO or other senior staff
- Fraud or attempted fraud
- Serious complaint, allegation or investigation
- Serious incidents (such as a fire)
- Major organisational change
- Breach of legislation (e.g. health and safety) or regulatory standards
- Breach of financial covenants
- Failure of governance

The SHR requires to be notified at the earliest opportunity of any notifiable events; those involving governance or organisational issues must be notified with the authority of the Chair. All notifiable events must be reported to the Committee. The SHR has published guidance on [Notifiable Events](#) on its website.

The SHR can take action in the event of a RSL failing to meet required standards or where it believes there is a threat or risk to the interests of tenants and service users. Information about the SHR's statutory powers and how it will use them are included in Section 6 of the Regulatory Framework 2024. Intervention can take several forms, including:

- Requiring a Performance Improvement Plan
- Serving an Enforcement Notice
- Requirement to appoint individuals to the Committee
- Requirement to appoint a statutory manager
- Suspension or removal of Committee members or agents
- Restrictions on the activities of a RSL pending or following Inquiries
- Inquiries
- Direction to transfer assets to another RSL

8. Policies

As a member of the Committee, you are responsible for approving the policies and procedures that we work to. Some of these policies are specifically important to our governance. These are:

- Rules
- Business Plan
- Risk Management Policy
- Treasury Management Policy
- Standing Orders and Scheme of Delegation
- Formal statements of the roles and responsibilities of Committee members and office bearers
- Remits for the Committee, sub-committees and working groups
- Code(s) of Conduct for Committee and Staff
- Entitlements, Payments and Benefits Policy
- Induction and support policy for new Committee members
- Framework for annual review of the Committee's collective skills, knowledge, experience etc
- Formal process for the annual review of individual Committee members' contributions to RSL's governance
- Formal process for the appraisal of the Chief Executive
- Annual statement of recruitment priorities for elections at AGM
- Policy for recruitment, training, support and development of Committee members
- Complaints policy and process
- Whistleblowing policy
- Policies relating to tenant and resident safety

These policies can be found on the Committee member portal on our website.

9. More information

If there is anything that you want to know more about, please ask:

Joe Gorman, Chief Executive – joe.gorman@clydesdale-housing.org.uk or 01555 678940

10. Useful Contacts & Websites

Joe Gorman	CEO	joe.gorman@clydesdale-housing.org.uk	01555 704889
Vicky Rogers	Depute CEO	vicky.rogers@clydesdale-housing.org.uk	01555 678769
Elizabeth Miller	Corporate Services Officer	elizabeth.miller@clydesdale-housing.org.uk	01555 704891
Eileen Wilson	Finance Manager	eileen.wilson@clydesdale-housing.org.uk	01555 678944
Lisa Simpson	Housing Manager	lisa.simpson@clydesdale-housing.org.uk	01555 704897

Useful Websites

Chartered Institute of Housing (Scotland) www.cih.org

Citizens Advice Scotland www.cas.org.uk

EVH www.evh.org.uk (Username = Cdale Password = Lindos)

Joseph Rowntree Foundation (Housing) www.jrf.org.uk/housing

Scottish Federation of Housing Associations www.sfha.co.uk Register as a user at www.sfha.co.uk/register

Scottish Government www.gov.scot

Scottish Housing Regulator www.housingregulator.gov.scot

Shelter Scotland www.scotland.shelter.org.uk

South Lanarkshire Council www.southlanarkshire.gov.uk