

## **CLYDESDALE HOUSING ASSOCIATION LIMITED**

Minute of the Audit & Risk Sub-Committee meeting held in the Association's office at 39 North Vennel, Lanark and via video conferencing on Wednesday the 26<sup>th</sup> of March 2025 at 5.30pm.

Brian McNally  
John Lockhart, Sub-Committee Chair  
Lesley McDonald (Teams)  
Gabrielle McElhinney

In Attendance      Chief Executive (CEO)  
Depute Chief Executive (DCE)  
Housing Manager (HM)  
Finance Manager (FM)  
Siobhan Archibald, Wylie & Bisset – Internal Auditor  
Elizabeth Miller, Corporate Services Officer (CSO) minute

**A quorum was achieved.**

### **1. Apologies**

Apologies were received from Gillian Anderson and Hazel Galbraith.

### **2. Approval of Previous Meeting Minutes & Matters Arising**

The minute of the Audit & Risk Sub-Committee meeting held on the 27<sup>th</sup> of November 2024 were checked for accuracy and approved by the Audit & Risk Sub- Committee.

As per section 62 of the Association's rules, the Sub-Committee Chairperson authorised the CSO to insert their electronic signature as conclusive evidence that the minute of the meeting held on the 27<sup>th</sup> of November 2024 are a true record of the proceedings at that meeting.

There were no matters arising.

### **Agreement on Items for AOCB**

The Sub-Committee Chairperson asked the Sub-Committee if they had any items, they wished to discuss under AOCB. The Sub-Committee had no items for discussion.

### **3. Conflicts of Interest**

There were no conflicts of interests

#### **4. Notifiable Events**

The CEO presented the report to the Sub- Committee. They advised that the purpose of reporting notifiable events is a positive step and a key part of Committee being responsible and accountable for the running of the Association. The CEO advised they had no further updates to report.

- i) The Audit & Risk Sub-Committee considered the report and agreed that the actions of the Association have been satisfactory in relation to Notifiable Events.

#### **5. Actions from Previous Audit & Risk Sub-Committee Meetings**

The CEO presented the report to Committee. They advised that the purpose of the report is to ensure that items identified for action at Management Committee and Audit Sub-Committee meetings are a) followed up on, and b) reported to Committee to confirm the follow up. The CEO advised Committee that they had no further updates on the report content.

- i) The Audit & Risk Sub-Committee considered the Actions from Previous Meetings Report and agreed progress is satisfactory.

#### **6. Internal Audit Reports:**

##### **6.1 Equality & Diversity**

The Internal Auditor presented the report to the Sub-Committee. They told the Sub-Committee that the purpose of the report was to ensure the Association was committed to promoting equalities and diversity in line with Regulatory Standards of Governance & Financial Management. They advised their review considered the Association's adherence with the Equality Act 2010, the Housing (Scotland) Act 2010 and the equalities objectives outlined by the Scottish Housing Regulator. They gave the Sub-Committee details of the audit process, and the areas reviewed including:

- The Association promotes equality and human rights in line with the Regulatory Standards of Governance & Financial Management.
- The Association has an appropriate Equality Strategy that effectively details how equality data is collected.
- The Association is compliant and monitors their compliance with the Equality Act 2010, the Housing (Scotland) Act 2010 and the equalities objectives outlined by the Scottish Housing Regulator.
- The Association appropriately completes Equality Impact Assessments in line with the legislation.
- The Association accurately confirms they meet the equality and human rights requirements within their Annual Assurance Statement.

The Internal Auditor advised that the audit should give assurance to the Management Committee, via the Audit & Risk Sub Committee, that the Association has a “STRONG” level of assurance regarding their Equality and Diversity arrangements, including their compliance with the Equality Act 2010, the Housing (Scotland) Act 2010 and the equalities objectives outlined by the Scottish Housing Regulator.

The Internal Auditor made the Sub-Committee aware that they recognised thirteen areas of good practice and one low level recommendation for improvement. Committee discussed:

- Staff training – The CEO advised the schedule for staff and Committee training and made the Sub-Committee aware that the training for 2024-25 has now taken place.
- Code of Conduct – The CEO advised that the Codes of Conduct for both staff and Committee were revised and approved by Committee in December 2024.
- The areas of good practice noted in the report.

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| i) | The Audit & Risk Sub-Committee considered the Internal Audit report and agreed progress was satisfactory. |
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## 6.2 Follow-Up

The Internal Auditor presented the report to the Sub-Committee. They told the Sub-Committee that the purpose of the review was provide the Sub-Committee with details with assurance that the prior year’s recommendations were implemented within the expected timescales.

The Internal Auditor told the Sub-Committee that they could confirm that the Association has appropriately implemented all outstanding internal audit recommendations made in prior years.

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| i) | The Audit & Risk Sub-Committee considered the Follow Up Review report and agreed progress was satisfactory. |
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## 6.3 Internal Audit Plan 2025/2026

The Internal Auditor presented the report to the Sub-Committee. They gave the Sub-Committee an overview of the report content detailing the operational plan for 2025-2026.

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| i) | The Audit & Risk Sub-Committee considered and approved the Internal Audit Plan for 2025-2026. |
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Siobhan Archibald left the meeting at 17:48.

## **7. Health & Safety Update**

The CEO presented the report to the Sub-Committee. The CEO told the Sub-Committee that the purpose of the report is to update them on progress made against the Association's duty of care to ensure a safe working environment under the Health and Safety at Work Act 1974. They advised Committee that the Fire Drill scheduled to take place in March 2025 has now taken place.

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| i) The Audit & Risk Sub-Committee considered the Health & Safety report and agreed progress was satisfactory. |
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## **8. Sub-Committee Annual Work Programme**

The CEO presented the report. The CEO told the Sub-Committee that the Sub-Committee Work Programme presents proposed standing items for Sub-Committee meetings and particular focus areas for certain times in the year. They gave Committee details of the report content and advised they had no further updates to add.

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| i) The Audit & Risk Sub- Committee considered and noted the content of the report. |
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## **9. Regulatory Requirements Action Plan**

The CEO presented the report to the Sub-Committee. The CEO told the Sub-Committee that the purpose of the report is to provide details on CHA's progress against the Regulatory Requirements Action Plan. They advised they had no updates to the report content.

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| i) The Audit & Risk Sub- Committee considered the report.   |
| ii) The Audit & Sub Committee agreed that CHA's Management Team continue to monitor revisions to Regulatory Requirements and Statutory Guidance issued by the Scottish Housing Regulator and report any areas of non-compliance immediately as required in the Statutory Guidance on Annual Assurance Statements. |

## **10. List of Recurring Actions Update.**

The CEO presented the report to the Sub- Committee. They advised that the purpose of the report is to update them the recurring actions that are significant to the governance of CHA.

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| i) The Audit & Risk Sub-Committee noted the content of the report. |
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## 11. GDPR

The CSO presented the report to the Sub-Committee. The CSO advised that the purpose of the report is to update them on the Association's progress against its legal and Statutory obligations under the Data Protection Act 2018. The CSO advised they had no further updates to the report.

- i) The Audit & Risk Sub-Committee considered and agreed that the Associations adherence to their legal and statutory obligations under GDPR is satisfactory and the evidence provided was enough for assurance purposes.

## 12. Freedom of Information

The CSO presented the report to the Sub-Committee. The CSO advised that the purpose of the report is to inform them of the Association's progress against its legal and Statutory obligations under the Freedom of Information Scotland Act 2002 (FOISA) and the Environmental Information (Scotland) Regulations 2004 (EIR).

- i) The Audit & Risk Sub-Committee considered and agreed that the Associations adherence to their legal and statutory obligations under Freedom of Information is satisfactory and the evidence provided was enough for assurance purposes.

## 13. Risk Management Update

The CEO presented the report to the Sub-Committee. They told the Sub-Committee that the purpose of the report id to outline CHA's requirements for annually identifying risks and prompt the Audit & Risk Sub-Committee to review these. The CEO asked the Sub-Committee to consider what, if any, changes are required to the risk maps to reflect CHA's current circumstances and the outcome of the 2025 Annual Risk Management Review which took place in October 2024. Committee discussed:

- New operation risk - Income Reduction caused by DWP Managed Migration to Universal Credit. The HM gave the Sub-Committee details on the following:
  - Legacy benefits - Housing Benefit, income-related Employment and Support Allowance, income-based jobseeker's Allowance, Income Support, Child Tax Credits, Working Tax Credits
  - How and when tenants will be notified of changes to their legacy benefits.
  - How CHA will be notified of changes to tenants' benefits.
  - What support CHA tenants will receive.
- Reduction in CPI

- i) The Audit & Risk Sub-Committee considered the update to the Associations Strategic and Operational Risk Maps.

#### **14. AOCB**

There was no AOCB to discuss.

The Audit & Risk Sub-Committee Chairperson thanked everyone for attending.

The meeting ended at 18:05.