

CLYDESDALE HOUSING ASSOCIATION LIMITED

Policy	Business Continuity Policy
Date	26 August 2026
Lead Officer	Chief Executive
Approved By	Management Committee
Review Frequency	Every 3 years or following a significant incident
Related Documents	Business Continuity Plan, Risk Management Policy, ICT Disaster Recovery Plan, Health & Safety Policies, Communications Strategy, Notifiable Events Policy
Regulatory Standards	SHR Standards 3 and 4

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.



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1. Introduction

- 1.1 Clydesdale Housing Association ("the Association") is committed to maintaining critical services to tenants, service users, partners and stakeholders during significant disruptions, emergencies or unexpected events.
- 1.2 The Association recognises that incidents such as severe weather events, cyber-attacks, loss of premises, utility failures, major contractor failure, pandemic illness, industrial action or other emergencies could affect its ability to deliver services.
- 1.3 The purpose of this Policy is to establish the framework for managing business continuity, ensuring that the Association can continue to provide essential services, protect people and assets, and recover operations within acceptable timescales following a disruption.
- 1.4 This Policy supports the Association's commitment to strong governance, effective risk management and resilience.

2. Policy Statement

- 2.1 The Association will:
 - Maintain effective arrangements to respond to and recover from significant incidents.
 - Protect the health, safety and wellbeing of tenants, employees, contractors and visitors.
 - Minimise disruption to essential services.
 - Safeguard homes, data, systems, finances and reputation.
 - Ensure compliance with legal and regulatory obligations.
 - Maintain a documented Business Continuity Plan.
 - Test and review business continuity arrangements regularly.
 - Learn from incidents and continually improve resilience.

3. Scope

- 3.1 This Policy applies to:
 - Management Committee Members;
 - Employees;
 - Agency workers and consultants;

- Contractors and suppliers providing essential services;
- Subsidiary companies (where applicable).

3.2 It covers all Association services, including:

- Housing management;
- Repairs and maintenance;
- Asset management;
- Tenant safety compliance activities;
- Customer services;
- Financial management;
- Governance functions;
- ICT and digital systems.

4. Objectives

The Association's business continuity objectives are to:

4.1 Protect People

Ensure the safety and wellbeing of staff, tenants, contractors and visitors.

4.2 Maintain Essential Services

Continue the delivery of critical housing and customer services, including emergency repairs and health and safety compliance activities.

4.3 Protect Assets and Information

Safeguard buildings, records, information systems, equipment and financial resources.

4.4 Meet Regulatory Obligations

Ensure that legal, statutory and regulatory responsibilities continue to be met during disruption.

4.5 Restore Operations Promptly

Recover disrupted services within agreed recovery timescales.

4.6 Support Communities

Recognise the role of the Association in supporting tenants and communities during major incidents.

5. Business Continuity Framework

The Association will maintain a business continuity framework consisting of:

5.1 Prevention

Actions to reduce the likelihood of disruption through:

- Risk management;
- Health and safety management;
- Cyber security controls;
- Contractor management;
- Insurance arrangements;
- Asset protection measures.

5.2 Preparedness

Maintaining arrangements including:

- Business Continuity Plans;
- Emergency contacts;
- Alternative working arrangements;
- ICT disaster recovery procedures;
- Staff training and awareness.

5.3 Response

Implementing procedures to:

- Assess the nature and scale of incidents;
- Establish command and decision-making arrangements;
- Communicate with stakeholders;
- Prioritise critical services.

5.4 Recovery

Restoring services, facilities and systems safely and effectively whilst learning lessons from the incident.

6. Critical Services

The following services are considered essential and will normally receive priority during a major disruption:

- Emergency repairs service;
- Health and safety compliance activities;
- Housing management services relating to tenant safety and welfare;
- Rent collection and financial controls;
- Payroll and staff welfare;
- ICT infrastructure and communications;
- Governance and regulatory reporting.

The detailed prioritisation of services shall be set out within the Business Continuity Plan.

7. Roles and Responsibilities

7.1 Management Committee

The Management Committee shall:

- Approve this Policy.
- Monitor significant business continuity risks.
- Receive assurance on resilience arrangements.
- Review major incidents and lessons learned.

7.2 Chief Executive

The Chief Executive shall:

- Act as Business Continuity Lead.
- Ensure appropriate plans exist and remain effective.
- Activate the Business Continuity Plan when required.
- Report notifiable incidents to the Scottish Housing Regulator where applicable.

7.3 Management Team

The Management Team shall:

- Maintain service continuity arrangements.
- Support incident response and recovery.
- Identify critical service priorities.
- Ensure staff understand their responsibilities.

7.4 All Employees

Employees shall:

- Comply with business continuity procedures.
- Participate in training and exercises.
- Report risks and incidents promptly.
- Follow management instructions during disruption.

8. Communications

8.1 Effective communication is essential during a disruption.

8.2 The Association will maintain arrangements to communicate with:

- Tenants and residents;
- Staff;
- Contractors and suppliers;

- Management Committee Members;
- Emergency services;
- Local authorities;
- The Scottish Housing Regulator;
- Other stakeholders.

8.3 Communication channels may include:

- Telephone;
- Mobile communications;
- Microsoft Teams;
- Email;
- Website and social media;
- Emergency messaging systems.

9. Incident Management

9.1 Any significant incident which threatens service delivery may result in activation of the Business Continuity Plan.

9.2 Examples include:

- Severe weather events;
- Fire;
- Flooding;
- Loss of office accommodation;
- ICT or telecommunications failure;
- Cyber security incidents;
- Pandemic events;
- Loss of key contractors;
- Utility failures;
- Major health and safety emergencies.

9.3 The response will be proportionate to the nature and severity of the incident.

10. Training and Testing

10.1 The Association will ensure business continuity arrangements are tested regularly.

10.2 Testing may include:

- Desktop exercises;
- Scenario planning exercises;
- ICT disaster recovery tests;

- Communications testing;
- Evacuation exercises.

10.3 Training will be provided to staff with business continuity responsibilities.

11. Equality, Diversity and Accessibility

11.1 The Association will ensure that business continuity arrangements consider the needs of all tenants and service users.

11.2 Alternative communication formats and support arrangements will be made available where necessary.

12. Monitoring and Assurance

The Association will monitor:

- Business continuity risks.
- Results of continuity exercises.
- Incident response performance.
- Lessons learned from disruptions.
- Compliance with this Policy.

Assurance will be provided through management reporting, risk management processes, internal controls and audit activity.

13. Policy Review

This Policy will be reviewed:

- Every three years;
- Following significant organisational change;
- Following any major disruption or activation of the Business Continuity Plan;
- Where legislative or regulatory requirements change.