

Readers may note that some information within these documents have been omitted / redacted.

Some information has been omitted / redacted as disclosure may prejudice the commercial interests of Irvine Housing Association trading as Riverside Scotland.

We recognise that the commercial sensitivity of information may decline over time and the harm arising from disclosure may be outweighed by the public interest in openness and transparency. We commit to review the redaction of any such information from time to time.

Some information has been redacted as it contains personal data which identifies an individual. Disclosure of this information would place Irvine Housing Association t/a Riverside Scotland in breach of the Data Protection Act 2018.

Special Board Meeting of Irvine Housing Association Ltd:
Friday 24 October 2025 at 9.30 a.m.
At 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams

AGENDA

		Data Class
1.	Apologies for Absence	
2.	Declarations of Interest	
3.	Substantive Business	
3.1	North Ayrshire Council Common Housing Register – Allocations Policy Review – PF	Public
3.2	Annual Assurance Statement - PD	Public
4.	Any Other Business	
5.	Date of Next Meeting – 5.30 p.m. on Thursday 20 November 2025 – 269 th Board Meeting at 44-46 Bank Street, Irvine, KA12 0AL and via MS Teams	

GN / db
10/10/2025



3. Substantive Business

3.1. North Ayrshire Council Common Housing Register - Allocations Policy Review

Title: North Ayrshire Common Housing Register – Allocations Policy Review	Date: 6th October 2025
Author: Pamela Forrest, Head of Housing and Communities	Sponsor: Gary Naylor Managing Director
Action: Approval	Confidential: No
Appendices: Appendix 1 – Allocations policy Appendix 2 – Equality Impact Assessment	Document Library: N/A
Reg. Standard: Standard 1: The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users. Standard 2: The RSL is open about 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 Standard 4: The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation's purpose.	
Strategic Risk ref: R1 Customer Experience	
Consultation : Yes	
Scope: Riverside Scotland	
Frequency of Report: Standalone	

Purpose and Recommendation:

This report details the North Ayrshire Housing Register allocations policy review process, findings and recommendations for change.

The Board are required to consider this report and decide on their approval of the revised policy.

Executive Summary:

North Ayrshire Council led on the review with all partners involved in the review process.

Customers, colleagues and partners were consulted as part of the review.

Legislative and regulatory compliance has been checked and applied.

A summary of the considerations can be found at item 5.5 of this report and relate to:

- Kinship carers
- Foster carers
- Adoption

- Care experienced adults and young people
- Under occupation
- Armed forces
- Home ownership
- Accessible housing
- Arran local letting initiative
- Domestic abuse

The changes trigger amendments on [REDACTED] [REDACTED]
[REDACTED]

The policy requires to be approved by all common housing register partners for the new policy to be implemented.

The Board are asked to read the report, consider the recommended changes and if agreeable give approval for the policy to be implemented.

1. Summary

- 1.1 The North Ayrshire Housing Allocation Policy (herein the policy) defines how social housing in North Ayrshire will be allocated to applicants on the Common Housing Register, known as the North Ayrshire Housing Register (NAHR). NAHR partner landlords have a duty to ensure that the NAHAP meets legislative and regulatory requirements, as well as the standards and outcomes of the Scottish Social Housing Charter.
- 1.2 The policy must seek to allocate housing stock fairly, taking into consideration the housing needs and demands of local residents, and is the structured framework by which NAHR landlords have jointly agreed to let their houses.
- 1.3 The policy was developed in accordance with the [Housing \(Scotland\) Act 1987](#) ("the 1987 Act"), as amended by the [Housing \(Scotland\) Act 2001](#) ("the 2001 Act"), the [Housing \(Scotland\) Act 2014](#) ("the 2014 Act") and other relevant legislation. It also aligns with the Scottish Government's [Scottish Housing Allocations Practice Guide 2019](#).
- 1.4 The NAHR is managed by North Ayrshire Council and four local housing associations:
 - Cairn Housing Association
 - Cunningham Housing Association
 - Riverside Scotland (formerly Irvine Housing Association)
 - Trust Housing Association
- 1.5 Collectively, these five landlords own and manage around 98% of the social housing stock in North Ayrshire.
- 1.6 The NAHR is a 'group plus points' system, where people who apply are placed into one of seven groups depending on their housing needs. The priority of the applications in each group will be based on which people have the most points. If two people have the same number of points, priority is given to the one who applied first. Targets are

set for the number of properties to be allocated to each group, and this is called a letting plan. The targets are developed by looking at the demand in the different groups.

1.7 Table 1 provides a breakdown of the number of applicants - and those of whom have an assessed housing need - in each group as at 8 June 2025.

Table 1: Breakdown of Total Applications by Group/ Band (incl. Housing Need)

A 9x3 grid of black bars representing data. The first column has 9 bars of varying lengths. The second column has 3 bars of varying lengths. The third column has 3 bars of varying lengths. The bars are black and set against a white background with a light gray grid.

2.0 Legal framework for allocations in Scotland

- 2.1 The legislative and regulatory framework for the allocation of social rented sector homes continues to evolve over time, including through the 1987 Act, the 2001 Act and the 2014 Act.
- 2.2 The 2014 Act amended section 20 of the 1987 Act and sets out three categories of applicants who should be given reasonable preference in an allocation policy. These are:
 - people who are homeless or threatened with homelessness and have unmet housing needs
 - people who are living in unsatisfactory housing conditions and have unmet housing needs
 - tenants of a social landlord who are under-occupied (not using all of the bedrooms in the property they live in)
- 2.3 Allocation policies are additionally required to comply with the homelessness rules set out in Part II of the 1987 Act (as amended by the 2001 Act and the [Homelessness etc. \(Scotland\) Act 2003](#) ("the 2003 Act"). Landlords also have a duty to make and publish rules covering priority of allocation of houses, transfers and exchanges (section 21 of the 1987 Act, as amended by section 155 of the [Leasehold Reform, Housing and Urban Development Act 1993](#) and the 2001 Act). This means that any allocation policy should set out clearly how the landlord will decide on priority for housing.
- 2.4 Landlords should take any other relevant legislation into account when developing or reviewing their allocation policy. Although there is a clear legal framework within which allocation policies must operate, within these constraints, landlords have considerable discretion to develop their allocation policy and practice to meet the needs of the communities in which they operate.

2.5 Guidance recommends that allocation policies should be reviewed regularly, generally every three to five years or in response to major legislative change. To plan and carry out the review, representatives from the Council, Cunningham Housing Association, Riverside Scotland and Cairn Housing Association convened regularly throughout 2023-24 to:

- Review the legislative changes
- Identify the policy changes which may be required, addressing both the local context and legislative changes
- Consider and develop the consultation to be carried out, prior to the policy review
- Develop a revised allocations policy, following appropriate consultation

2.6 In addition to aligning with the Scottish Housing Allocations Practice Guide 2019, NAHR partners developed a clear plan, setting out how key stakeholders would be involved, key tasks to be undertaken, adequate resources and realistic timescales, including sufficient time for consultation and revision. The review was also informed by other factors including professional officers' experience of administering the policy, changes in housing need and housing supply, alongside detailed modelling work to understand the impact of proposed changes.

3.0 Consultation

3.1 Between 11 December 2023 and 21 January 2024, NAHR partners collaborated to carry out extensive consultation with tenants, prospective tenants (i.e. on waiting lists), Elected Members, wider stakeholders, etc. The focus of the consultation was to understand views of the current policy and identify opportunities to further develop how we allocate social housing in North Ayrshire. The agreed key areas of focus throughout the consultation were:

- Kinship care
- Adoption
- Care leavers and care experienced young people and adults
- Domestic abuse
- Armed Forces and Veterans
- Home Ownership
- Allocation policy types

3.2 The consultation did not include a focus on suspension of applications for refusal of reasonable offers of housing. The existing [Suspensions Policy](#) is a sub-document of the Allocation Policy. Factoring into consideration homelessness pressures, it is our intention to review the Suspensions Policy in year 3 of the Allocations Policy, to align with the monitoring and evaluation framework and allow further benchmarking, analysis and modelling work to be undertaken on any options for change.

3.3 Drop-in sessions were held across various dates, times and localities to support stakeholders to participate and share views on the consultation. The following drop-in sessions were held:

- 12 January 2024 – NAC Bridgegate House, Irvine
- 15 January 2024 – NAC Housing Office, Kilbirnie
- 16 January 2024 – NAC Brooksby House, Largs
- 17 January 2024 – Cunningham Housing Association, Ardrossan
- 18 January 2024 – Riverside Scotland, Cranberry Moss Community Centre, Kilwinning

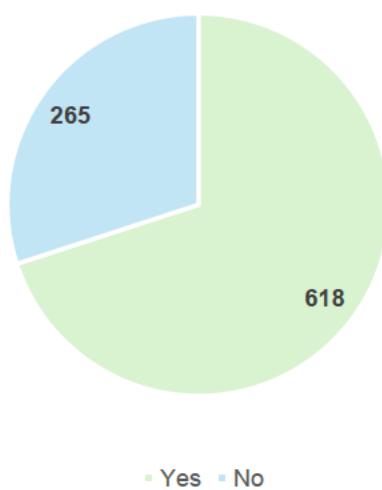
- 3.4 Briefing sessions were held with Elected Members in December 2023 which included the key focus areas of the policy review.
- 3.5 A social media campaign was launched with NAHR partners on 11 December 2023. Posts included QR codes and links to the consultation to signpost and support stakeholders to participate.
- 3.6 A stakeholder event took place on 19 January 2024 with NAHR partners, North Ayrshire Health and Social Care Partnership (HSCP), Elected Members, third sector organisations (e.g. Woman's Aid, CHAP, Veterans 1st Point, Arran Housing Taskforce, etc.) and local tenants and residents' associations. A total of 40 delegates participated in workshops sharing views.
- 3.7 A total of 883 responses were received to the consultation - **the largest response to date received for an allocation policy.**

4.0 Consultation Key Findings

- 4.1 NAHR partners are satisfied that a robust and comprehensive consultation was undertaken and that stakeholders were well informed and involved throughout the duration. The consultation produced the following key findings:

4.2 – Kinship care

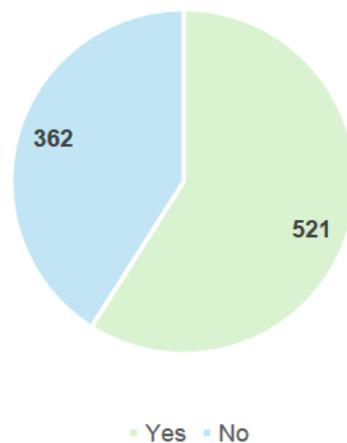
Chart 1 - Do you think kinship carers should be given specific priority within the policy?



Of the 883 respondents to answer the question on kinship care – *'Do you think that kinship carers should be given specific priority within the policy?'*, 70% agreed compared to 30% who did not agree.

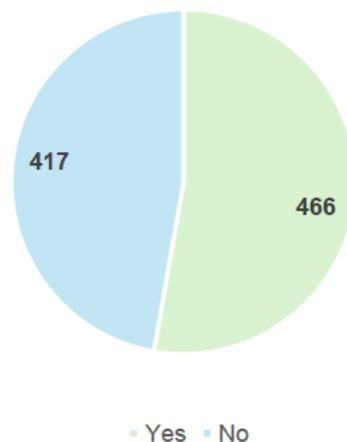
4.3 – Families registered to foster or adopt

Chart 2 - Do you think families who are registered to adopt should be awarded the same priority as registered foster carers?



Of the 883 respondents to answer the question on adoption – *'Do you think families who are registered to adopt should be awarded the same priority as registered foster carers?'*, 59% agreed compared to 41% who did not agree.

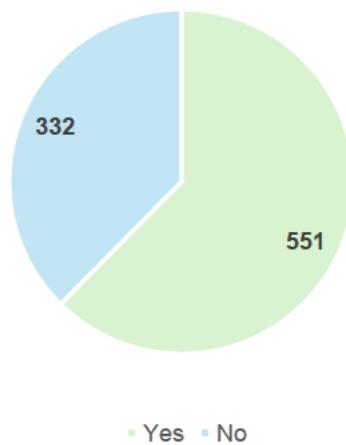
Chart 3 - Do you think foster carers in other tenures (such as owned accommodation or private lets) should be given the same priority as NAHR tenants?



Of the 883 respondents to answer the question on foster care – *'Do you think foster carers in other tenures (such as owned accommodation or private lets) should be given the same priority as NAHR tenants?'*, 53% agreed compared to 47% who did not agree.

4.4 Care leavers and care experienced young people and adults

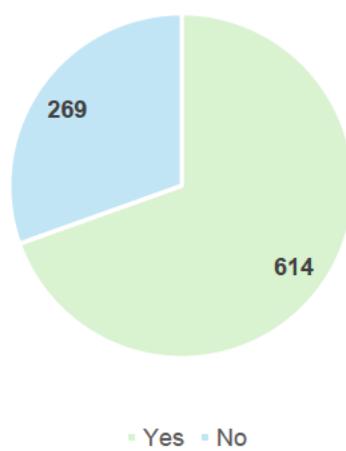
Chart 4 - Do you think we should give priority by awarding points to young people who have been care experienced?



Of the 883 respondents to answer the question on young people who are care experienced – *'Do you think we should give priority by awarding points to young people who have been care experienced?'*, 62% agreed compared to 38% who did not agree.

4.5 Armed Forces communities and veterans

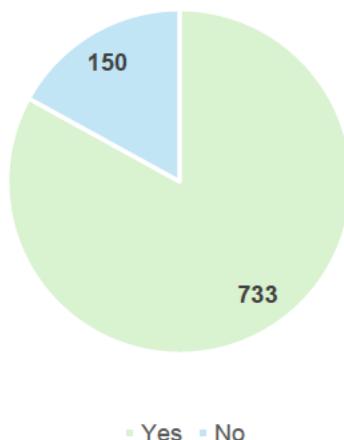
Chart 5 - Do you think the policy should give veterans priority on a wider scale, rather than only those who have recently or are about to discharge?



Of the 883 respondents to answer the question on veterans – *'Do you think the policy should give veterans priority on a wider scale, rather than only those who have recently or are about to discharge?'*, 70% agreed compared to 30% who did not agree.

4.6 – Allocation policy type

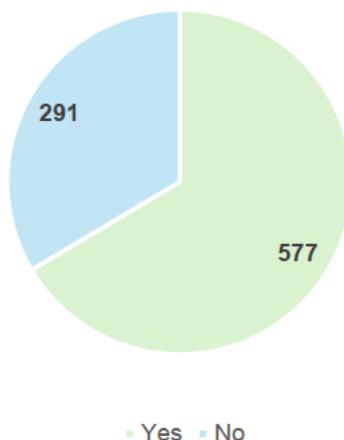
Chart 6 - Do you think the North Ayrshire Housing Register should be operated using this similar approach?



Of the 883 respondents to answer the question on the NAHR operating using a similar approach – *'Do you think the North Ayrshire Housing Register should be operated using this similar approach?'*, 83% agreed compared to 17% who did not agree.

4.7 – Homeownership

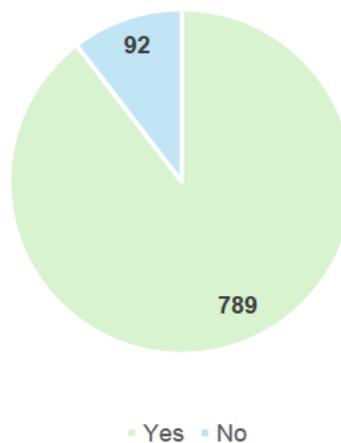
Chart 7 - Do you think the North Ayrshire Housing Register should take homeownership into consideration when allocating properties?



Of the 868 respondents to answer the question on homeownership – *'Do you think the North Ayrshire Housing Register should take homeownership into consideration when allocating properties?'*, 66% agreed compared to 34% who did not agree.

4.8 – Domestic abuse

Chart 8 - Should we introduce an allocation of points to re-house applicants who are experiencing domestic abuse?



Of the 881 respondents to answer the question on domestic abuse – ‘*Should we introduce an allocation of points to re-house applicants who are experiencing domestic abuse?*’, 90% agreed compared to 10% who did not agree.

5. Current Position

- 5.1 The proposed revisions to the NAHAP have been developed by consulting tenants, Registered Tenants Organisations, the North Ayrshire Network (NAN), NAHR partners, other housing providers, independent advice agencies, elected members, and Council and HSCP staff.
- 5.2 Following consideration of the consultation findings, NAHR partners have continued to meet regularly throughout 2024-25 to consider modelling analysis of proposed changes. This was to ascertain the scale of impact to the NAHR and housing needs and demands across North Ayrshire’s communities. In conjunction with this, NAHR partners have been consulting with the current allocations systems provider (Civica) to negotiate and agree timescales and costs to update the existing system to reflect potential operational changes to allocation procedures.
- 5.3 NAHR partners are committed to ensuring that the allocation process is transparent and accountable. At the beginning of each financial year, NAHR partners will set and publish grouped targets for the percentage of allocations intended to offer applicants placed within each of the housing groups. The targets will be set at local level and be informed by local housing needs/circumstances as well as demand information summarised within local letting plans. Local targets can be varied, to reflect differing housing needs across our communities as they become transparent. This will be regularly reviewed through the monitoring process that will be in place with all NAHR partners.

The aims and objectives of the revised allocation policy are to:

- Support the development of active, inclusive and resilient communities through the allocation of housing in line with our Council Plan strategic priority.

- Meet all legislative and regulatory requirements for the allocation of housing in North Ayrshire.
- Maximise efficient use of the NAHR to respond to local housing needs, demands and aspirations.
- Prioritise applicants assessed as having the greatest housing need.
- Ensure allocations are fair, transparent, and consistent in our approach to the allocation of all NAHR housing.
- Promote an equalities-led approach to the allocation of housing in North Ayrshire.
- Undertake a thorough review of the policy in its third year of implementation.
- Take an equalities-based approach to ensure we have representative engagement from across North Ayrshire's communities prior to making any changes to the policy.
- Communicate any changes that we make to the policy to tenants, RTOs, the NAN, and applicants.

5.4 Through the NAHR Strategic and Operational working groups modelling analysis was undertaken throughout 2024 to ensure the revised policy is fair, efficient, lawful, and responsive to housing need. The following modelling analysis was considered as part of the review:

- Housing needs and demand
- Supply
- Policy impact (e.g. scenario based)
- Equality impact assessment
- Legal and regulatory compliance

5.5 Table 2 below summarises proposed NAHAP changes and/or actions.

Table 2: Breakdown of Proposed NAHAP Changes

	Current policy	Proposed change/action
Kinship carers	No additional points awarded to applicants and currently rehoused through <i>Group 2 – Strategic housing needs</i> .	Award an additional 50 points to applicants with a formal Kinship Care arrangement where there is a specific housing need identified (i.e., overcrowding) and remove the requirement to utilise <i>Group 2 – Strategic housing needs</i> .
Foster carers	No additional points awarded to applicants and currently rehoused through <i>Group 2 – Strategic housing needs</i> .	Award an additional 50 points per bedroom (for each additional room required based on our occupancy standard).
Adoption	The current policy does not recognise adoption as a <i>strategic housing need</i> .	Include adoption, irrespective of tenure, as a <i>strategic housing need</i> utilising Group 2, where an additional specific housing need (i.e. overcrowding) is identified. Award 50 points per bedroom (for each additional room required based on our occupancy standard).
Care experienced adults and care experienced young people	The current policy prioritises North Ayrshire young people when leaving care (via Throughcare services). Housing	NAHR partners will continue with their commitment to prioritise those who are care- experienced (both young people and adults)

	Options advice is offered to young people who have been care experienced, through our Senior Housing Officers, who receive specific training regarding Care Experienced young people.	under the new Allocation Policy, reflecting the work of the Brighter Pathways Programme and revisions to the Care Leavers Protocol.
Under-occupation	The current policy awards 50 under-occupancy points per bedroom where an applicant is looking to downsize their property. An example of this would be where an applicant in an existing 2-bedroom property is looking to downsize to a 1-bedroom property; they will be awarded 50 underoccupancy points.	Continue to give reasonable preference to those applicants who are under-occupying their property and award under-occupancy points, however, to proactively allow us to free-up larger properties, NAHR partners propose to award 100 underoccupancy points per bedroom for applicants in 3, 4, 5 and 6-bedroom properties. <i>An example of this would be where an applicant in a 3-bedroom property is looking to downsize to a 2-bedroom property, they would be awarded 100 underoccupancy points.</i>
Armed Forces	The current policy prioritises applicants where they are leaving the Armed Forces. Additional points are applied on receipt of the certificate of discharge. Points are also awarded for any other housing needs specified in the allocations policy. If an applicant does not receive a suitable offer of housing prior to the date they are due to leave the Armed Forces, these points will remain in force for a period of twelve months from receipt of the certificate of discharge, provided they have not secured alternative accommodation which they have a legal right to occupy.	NAHR partners propose to continue to award 150 points for those individuals leaving the armed forces 12 months prior to discharge and up to 12 months following discharge. This demonstrates NAHR partners' commitment to the UK Armed Forces Covenant.
Home Ownership	Under the current policy, we do not take homeownership into consideration, although the Housing (Scotland) Act 2014 allows for homeownership to be taken into consideration when assessing an applicant's priority for social housing.	NAHR partners propose to continue to allocate housing to homeowners, as we aim to better support applicants as their housing needs and priorities evolve.

Accessible Housing Assessment	The current policy awards 150 accessible housing points for the medium accessible housing award.	NAHR partners propose to re-weight and increase the medium accessible housing award to 200 points to improve positions on the NAHR and ensure applicants are appropriately prioritised ahead of applicants which have the lower accessible housing award with additional points.
Arran Local Letting Initiative	The Arran Local Letting Initiative (LLI), approved by Cabinet on 27 April 2021, allows certain NAHR applicants to be entitled to additional points if they live on Arran and/or are employed on Arran. The additional award of points will be added to any points already accrued by applicants, reflecting their wider current housing needs and circumstances.	NAHR partners propose to continue with the Arran LLI to support applicants to access appropriate social housing on the island.
Domestic Abuse	The current policy relies on supporting victims fleeing domestic abuse, deemed to be at significant risk, through Group 1 - Homeless.	There is a rising prevalence of domestic abuse in North Ayrshire. NAHR partners propose to award 300 points for applicants experiencing domestic abuse where they have been reviewed at MARAC and considered as being at significant risk and requiring rehousing. This will proactively support rehousing and mitigate pressures on Group 1 – Homeless.

5.6 Monitoring and evaluation

- 6.1 The policy was developed by consulting tenants', Registered Tenants Organisations, the North Ayrshire Network (NAN), NAHR partners, other housing providers, independent advice agencies, Elected Members and staff.
- 6.2 Through developing the policy, we have factored into consideration housing needs and demand for North Ayrshire's communities. To ensure that we meet this we will regularly review our performance.
- 6.3 NAHR partners are committed to ensuring that the allocation process is transparent and accountable. At the beginning of each financial year, NAHR partners set and publish grouped targets for the percentage of allocations intended to offer applicants placed within each of the housing lists.
- 6.4 The targets will be set at both a North Ayrshire and local level. The targets will be informed by local needs and circumstances as well as housing needs and demand information summarised within local lettings plans. Local targets will often vary from the North Ayrshire target, to reflect differing housing needs across our communities.

6.5 Procedures have been implemented to allow individual allocations to be audited. A sample of Housing Application Form and allocation audit checks are carried out by designated staff within each NAHR partner organisation.

6.6 Monitoring the implementation of the policy is essential to ensure that allocation practices are subject to scrutiny and continuous improvement. To do this we will:

- Monitor monthly progress towards meeting targets set for allocating housing to each of our groups;
- Furnish Cabinet with progress reports, as well as make information available to tenants, RTOs, the NAN, NAHR partners, other housing providers, Elected Members and staff;
- Review the policy annually to ensure it factors into consideration and aligns with any relevant changes in legislation;
- Undertake a thorough review of the policy in its third year of implementation;
- Take an equalities-based approach to ensure we have representative engagement from across North Ayrshire's communities prior to making any changes to the policy
- Communicate any changes that we make to the policy to tenants, RTOs, the NAN, and applicants.

6. Next steps

7.1 The key milestones for the policy are:

Date	Action
9 September 2025	NAC Policy Advisory Panel for all Elected Members
30 September 2025	Seek approval from North Ayrshire Council Cabinet
31 October 2025	Receive approval from Boards of all common housing register partner Housing Associations
1 November 2025	Full implementation of the new Allocation Policy

2. Risk

2.1 Operational risks have been mitigated through colleague consultation. We have a specialist voids and lettings co-ordinator who works with the existing policy and leads in all our allocations.

2.2 Equality risks mitigated through an equality impact assessment which North Ayrshire Council have produced as part of the policy review (see appendix 2)

2.3 No financial risks as costs were budgeted in anticipation of this review and the necessary system changes.

3. Conclusion

3.1 It is recommended the Board approve the changes to the Allocations Policy.



3.2. Annual Assurance Statement

Title: Annual Assurance Statement	Date: 24 October 2025
Author: Paul Dillon	Sponsor: Paula McEvoy
Action: Decision	Confidential: Yes
Appendices: Appendix 1 – Regulatory Compliance Assessment 2025 Appendix 2 - Regulatory Compliance (AAS) Action Plan 2025-26 Appendix 3 - Annual Assurance Statement 2025 DRAFT Appendix 4 – Customer Consultation Results	Reading Room:
Reg. Requirement AN1: Prepare an Annual Assurance Statement in accordance with SHR Published guidance, submit it to us (SHR) between April and the end of October each year, and make it available to tenants and other service users	ORP ref: Running the business well
Strategic Risk ref: R6 Governance and Regulation	
Consultation: This report is not subject to consultation	

Purpose and Action:

This Report provides the Board with the information required to consider the content of the Annual Assurance Statement, to be submitted to the Scottish Housing Regulator (SHR) in accordance with the requirements of the Regulatory Framework and the SHR's Statutory Guidance, and the accompanying Improvement Plan.

It identifies the self-assessment work carried out by the Association's officials, noting the use of the SFHA's Self-Assurance [REDACTED], which was last updated in April 2024.

A report from Riverside's Internal Audit team which included the outcome of their review of the regulatory compliance assessment was considered by the Audit & Risk Committee at its meeting earlier this month. This confirmed the vigour of the self-assessment process.

It is recommended that the Board:

- Consider the requirements of the Annual Assurance Statement set out in the SHR's Statutory Guidance;
- Consider the outcomes of the self-assessment process set out in the Regulatory Compliance Assessment Report and associated Improvement Plan; and
- Consider and approve the draft Annual Assurance Statement for submission to the SHR.

1 Scottish Housing Regulator – Regulatory Framework Assurance Statement

1.1 The Scottish Housing Regulator's (SHR) Regulatory Framework for Registered Social Landlords (RSLs) includes a requirement for the governing bodies of registered social landlords to make an Assurance Statement to the SHR confirming compliance with the Framework by the end of October each year.

1.2 The SHR's Statutory Guidance in relation to the Annual Assurance Statement can be found [REDACTED]

1.3 Specifically, the Statutory Guidance states in Section 4.2 that the governing body should:

- *Confirm that you have appropriate assurance that you comply with:*
 - *All relevant regulatory requirements set out in Chapter 3 of the Regulatory Framework*
 - *All relevant standards and outcomes of the Scottish Social Housing Charter*
 - *All relevant legislative duties*
 - *The Standards of Governance and Financial Management*

- o any specific assurance requirements we have asked landlords to cover in their Statement.

1.4 In March 2025, the SHR published updated advisory guidance [REDACTED]

[REDACTED] which requested that landlords again give assurance that they have met all duties in relation to tenant and resident safety, and in particular that they have obtained appropriate assurance about their compliance with all relevant safety requirements including:

- Gas safety
- Electrical safety
- Water safety
- Fire safety
- Asbestos
- Damp and Mould
- Lift safety

In January 2025 the SHR published updated indicators for the Annual Return on the Charter (ARC) which included new indicators on fire and electrical safety and damp and mould which will be submitted by the end of May 2026, therefore they will receive assurance about fire and electrical safety and damp and mould via the ARC.

2 Self-Assessment Process (Regulatory Compliance Assessment)

2.1 As per the Annual Assurance Review Process Cycle, which was approved by Board in July 2023, a review of the Regulatory Compliance document was undertaken, and the evidence bank was refreshed and updated.

2.2 The regulatory assessment was carried out, taking account of the Regulator's guidance and using the Scottish Federation of Housing Association's (SFHA) Self-Assurance Toolkit, particularly in relation to identifying and including the most relevant evidence to demonstrate compliance.

2.3 The Regulatory Compliance Assessment is attached at Appendix 1 and provides information on each Regulatory Requirement and Standard, the evidence to demonstrate how we meet each of these, and a commentary on how this is being achieved. It also includes areas for improvement which have been extracted and used to create an Improvement Plan which can be found at Appendix 2.

2.4 The Senior Management Team (SMT) set out their recommended judgements of compliance to the Audit & Risk Committee, which were reviewed and subsequently agreed by the Committee, who are now recommending these judgements to the Board for consideration.

2.5 The evidence bank, which underpins the assessment, is located primarily in [REDACTED] [REDACTED] The assessment hyperlinks directly to the individual documentary evidence which is adjacent to the relevant part of the commentary. However, there are some links to websites, and a few documents are linked from [REDACTED] [REDACTED] the Riverside Group's Intranet. If a Board member wishes to see any document that is not instantly accessible, upon request, we will make these available on [REDACTED] [REDACTED].

3 Self-Assessment Outcome

3.1 All Regulatory Requirements and Standards have been assessed by the SMT, and subsequently by the Audit & Risk Committee, as being fully compliant.

4 Internal Audit

4.1 Riverside's Internal Audit have carried out a review of the regulatory compliance assessment and their report is included within a separate paper on the agenda. This report agrees with the SMT conclusion of fully compliant.

4.2 The Internal Audit report states that,

We reviewed the self-assessment document, supporting evidence and conclusions. We raised queries which were cleared by the business during our review. Our overall comments are set out below:

- a) *The 2024/25 self-assessment is the seventh since the requirement started. The process works well and we see improvement each year.*
- b) *A detailed body of evidence was assembled by the management team. We saw a tight correlation between each requirement and the narrative on how compliance was demonstrated ie that the assurance 'question' had been answered. There was a good breadth of evidence, especially around customer experience including consultation, customer feedback and action plans.*
- c) *We confirmed that conclusions about compliance with the requirements were consistent with supporting evidence.*
- d) *A regulatory compliance action plan is in place with ongoing progress updates presented to the Audit & Risk Committee.*

5 Consultation

5.1 As per the requirements of the assurance process, customer consultation was conducted with members of the Customer Sounding Board and shared on social media for all customers, who were asked whether they thought we were an open and accountable organisation, and whether they believe we take account of the needs and priorities of our customers (questions were based on Regulatory Standard 2).

The consultation ran from Friday 12th September to Friday 26th September 2025, and a full set of results with comments and suggestions for improvement from customers is attached at Appendix 4.

6 Proposed Assurance Statement

6.1 The statutory and advisory guidance, issued by the SHR, is clear that the Annual Assurance Statement must come from, and be owned by the Association's Board. It will be signed by the Chair of the Association.

6.2 In view of the outcome of the regulatory compliance assessment, the Internal Audit Report, and review by the Audit & Risk Committee, the draft Assurance Statement is at Appendix 3 for review.

7 Improvement Plan

6.1 The draft Improvement Plan, at Appendix 2, has been created from the areas of improvement listed within the Regulatory Compliance Assessment. Each area for improvement is referenced to show which standard or requirement to which it relates. Keeping all areas for

improvement listed against each standard or requirement is recommended to ensure that all improvements can be tracked alongside compliance with the Regulatory Framework.

8 Future Work

8.1 The self-assessment process, and the work of the Internal Audit, has identified a number of areas where we can strengthen or enhance our current compliance levels. An Annual Assurance Action Plan has been drawn up from the draft and includes all identified actions that will enhance and strengthen compliance. The areas for improvement and any further areas identified for improvement, including areas of deep dive investigation, will be regularly monitored by the SMT and at each Audit & Risk Committee meeting.

8.2 The Regulatory Framework and guidance on the Assurance Statement requires the Board to notify the SHR if there are material changes to the level of Assurance during the year. The Notifiable Events procedure details the process for making notifications to the SHR. The Audit & Risk Committee consider the Notifiable Events Register at every meeting.

9 Risk

9.1 The accuracy of the Annual Assurance Statement represents a significant risk to the Association. If assurance is given to the SHR that the Association is compliant, and this subsequently proves to be incorrect, it is likely to result in regulatory intervention. We have sought to mitigate this risk by taking the robust and comprehensive approach to self-assurance detailed in the Report, providing Committee and Board with access to the supporting evidence and involving Internal Audit in reviewing the process and evidence.

10 Next Steps

10.1 It is recommended that the Board:

- Consider the requirements of the Annual Assurance Statement set out in the SHR's Statutory Guidance;
- Consider the recommended judgements within the Regulatory Compliance Assessment Report, and the areas for improvement set out in the Improvement Plan; and
- Consider and approve the draft Annual Assurance Statement for submission to the Scottish Housing Regulator.

Regulatory Requirements – Compliance Status Summary 2025

Executive Summary

This document provides a comprehensive overview of Riverside Scotland's compliance with regulatory requirements as part of the Annual Assurance Statement process for 2025.

- The Senior Management Team has reviewed and ensured full compliance across various domains, including assurance and notification, Scottish Social Housing Charter performance, tenant and service user redress, whistleblowing, equality and human rights, statutory guidance, organisational details and constitution, and governance and financial management.
- The document highlights Riverside Scotland's commitment to transparency, accountability, and continuous improvement, with a strong focus on tenant and resident safety, equality, diversity, and inclusion.
- The report also outlines the strategic direction set by the governing body, ensuring that Riverside Scotland meets its legal obligations and maintains high standards of governance and financial management.
- Key achievements include the successful submission of the Annual Assurance Statement, compliance with the Scottish Housing Regulator's guidance, and the implementation of effective policies and procedures to support tenant engagement and feedback.
- The document underscores the organisation's dedication to providing safe, warm, and decent homes for its customers while fostering a culture of continuous improvement and regulatory compliance.



Assurance Statement 2025 - Irvine Housing Association

Following thorough and diligent consideration, the Board hereby affirms that it has examined the Regulatory Compliance Assessment conducted by Senior Staff, together with the associated evidentiary documentation. The Board is satisfied that all necessary and reasonable measures have been undertaken, thereby enabling it to provide assurance that the Association is materially compliant with the following:

- The regulatory requirements as delineated in Chapter 3 of the Regulatory Framework;
- The pertinent standards and outcomes set forth in the Scottish Social Housing Charter;
- All relevant statutory obligations pertaining to housing and homelessness, equality and human rights, and the safety of tenants and residents; and
- The Standards of Governance and Financial Management applicable to Registered Social Landlords.

The Board is further assured that, through the established schedule of regular reporting to both the Board and the Audit & Risk Committees, as well as the implementation of action plans to address any identified issues, all duties relating to the safety of tenants and residents are being fulfilled. In particular, the Board has obtained robust assurance regarding compliance with all relevant safety requirements, including but not limited to: gas safety, electrical safety, water safety, fire safety, asbestos management, and the management of damp and mould.

In the course of reviewing the evidence, the Board has identified opportunities for improvement, avenues to enhance service quality, and strategies to achieve superior outcomes for our customers.

The Improvement Plan, formulated subsequent to the completion of the Regulatory Compliance Assessment, constitutes a comprehensive audit of the actions to which the Association is committed, as it continues to pursue its vision of transforming lives and revitalising neighbourhoods.

This Assurance Statement was approved by the Board at its meeting on 24th October 2025 to be signed by the Chair and submitted to the Scottish Housing Regulator.

James Strang, Chair

On behalf of the Board of Riverside Scotland



4. Any Other Business

5. Date of Next Meeting - 5.30p.m. on
Thursday 20 November 2025: 269th
Board Meeting at 44-46 Bank Street,
Irvine, KA12 0AL and via MS Teams