



Knowes Housing Association Limited

Annual Assurance Statement 2026

The Board of Knowes Housing Association Limited has reviewed and assessed a comprehensive bank of evidence to support this Annual Assurance Statement, including performance reporting, internal and external audit reports, risk management information, tenant and customer feedback, policy reviews, governance reviews, professional advice, regulatory returns and compliance monitoring undertaken throughout the year.

The Board has been actively involved in the development and assessment of the evidence base and monitors regulatory, legal and governance compliance on an ongoing basis through its Annual Assurance Framework, Governance Improvement Action Plan, Board and Sub-Committee reporting and annual appraisal arrangements. In addition, independent assurance has been obtained through governance support and reviews undertaken by an independent consultant as appointed by the Association in 2025.

The Board confirms that it has reviewed and assessed a comprehensive bank of evidence and is satisfied that, to the best of its knowledge, Knowes Housing Association Limited is compliant with:

- All relevant regulatory requirements set out in Chapter Three of the Scottish Housing Regulator Regulatory Framework;
- The Regulatory Standards of Governance and Financial Management;
- The relevant standards and outcomes of the Scottish Social Housing Charter; and
- All relevant statutory and legislative duties

The Board further confirms that it has comprehensive, robust and up-to-date information regarding the construction, components and condition of its homes and uses this information to support tenant safety, asset management decision-making and long-term financial planning.





In reaching this conclusion, the Board considered evidence including:

- The Annual Assurance Framework and supporting evidence bank;
- Internal and external audit reports;
- Annual budget, treasury, risk and financial monitoring reports;
- Tenant health and safety compliance information;
- Asset management, stock condition and compliance reporting;
- Governance Improvement Action Plan monitoring;
- Board and Chief Executive appraisal processes;
- Regulatory returns and submissions;
- Tenant scrutiny, consultation and performance reporting; and
- Independent governance reviews and assurance work.

During 2026 the Association continued to implement its Governance Improvement Action Plan in response to recommendations arising from the Scottish Housing Regulator Engagement Plan and independent governance reviews. Significant progress has been achieved, including the updating of the Scheme of Delegated Authority, revision of the Standing Orders, strengthened governance reporting arrangements, enhanced Board appraisals, improved Annual Assurance processes, revised succession planning arrangements and strengthened governance performance monitoring. The Board has adopted an improvement focus and will continue to progress the remaining improvement actions during 2026/27. The Board is satisfied that these improvement actions are intended to strengthen existing arrangements and do not represent material non-compliance with the Regulatory Framework.





The Board is assured that effective arrangements are in place to identify, assess and manage risks to compliance and that any significant issues requiring notification to the Scottish Housing Regulator will be reported through the Notifiable Events process where appropriate.

The Board is also assured that appropriate systems are in place for the collection and use of equality information and that equality, diversity and human rights considerations are incorporated into decision-making, policy development and service delivery.

This Assurance Statement was considered and approved by the Board of Knowes Housing Association Limited at its meeting held on **6th October 2026**. The Board authorised the Chair to sign and submit this Statement to the Scottish Housing Regulator and to publish it on the Association's website.

Signed: _____

Chairperson _____

Knowes Housing Association Limited

Date: 06.05.2026.

