2026 ANNUAL ASSURANCE STATEMENT

The Board confirms that we have reviewed and assessed a comprehensive bank of evidence to support this Statement that Cairn Housing Association is compliant with:

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

The evidence bank which supports this statement combines reports, policies, advice, and relevant documents and information that contribute to our assurance, and which form the structure of our business and governance activities. The Board of Cairn Housing Association monitor and oversee the evidence on an ongoing basis to monitor continuous assurance on compliance. Our Internal Audit programme provides additional assurance where appropriate, and ensures that our evidence and process are effective and robust.

We confirm that we have comprehensive, robust, up to date information about the construction, components and condition of our homes. We use this information to ensure the safety of our tenants' and residents' homes and to inform our asset management and financial planning. Additionally, we have sought specialist advice to monitor our compliance in these areas and to support our assurance, this work is ongoing.

In assessing the evidence, we have adopted an improvement focus which has resulted in the creation of an Improvement Action Plan which we regularly review, update and implement with the oversight of the Board, the identified actions are intended to deliver effective improvement and are not material to our current compliance with the Framework.

We recognise that we are required to notify the SHR of any changes in our compliance during the year and are assured that we have effective arrangements in place to enable us to do so.

The Board of Cairn Housing Association has overseen the assurance statement process and evidence gathering that supports this Statement, and is satisfied that it is comprehensive and accurate. As Chair, I was authorised by the Board at a meeting held on 28 October 2026 to sign and submit this Assurance Statement to the Scottish Housing Regulator. I confirm that this Assurance Statement is being published on our website on the same date that it is submitted to the SHR.

Lizzie Crawford
Chairperson
28 October 2026