

Clydebank Housing Association Ltd

Engagement plan

From 1 April 2025 to 31 March 2026

Regulatory status

Compliant

The RSL meets regulatory requirements, including the Standards of Governance and Financial Management.

Why we are engaging with Clydebank Housing Association (Clydebank)

We are engaging with Clydebank about its **governance**.

In January 2024, we engaged with Clydebank to clarify the status of some of its governing body members. This followed a review of Clydebank's governing body meeting minutes which raised concerns about Clydebank's compliance with regulatory requirements including the Standards of Governance and Financial Management (the Standards).

Following our engagement, Clydebank commissioned an independent review of its governing body member appointments to investigate these concerns.

In March 2024, we therefore decided to put Clydebank's regulatory status under review. We required Clydebank to update us on the outcomes of the independent review and following this to provide us with assurance that it was making any necessary improvements in its approach to governance. These requirements were to enable us to complete our review.

The independent review found that Clydebank did not fully comply with its constitution between May 2023 and March 2024. This was because during this period, two members of the governing body's memberships ceased as both had missed four consecutive governing body meetings without a leave of absence being granted. However, this was not identified by Clydebank at the time. Operating without a properly elected governing body exposed Clydebank to risks, including jeopardising the governing body's ability to fulfil its role to lead and direct the organisation.

Clydebank acted quickly to develop an improvement plan to address the concerns we had raised and started to implement this while the independent review was still being carried out. This meant that the independent review was able to conclude that membership of Clydebank's governing body did comply with its constitution in March 2024.

Clydebank updated its improvement plan following the conclusion of the independent review and shared this with us. It has now completed most of the actions within the improvement plan and is progressing with the remaining actions. This includes Clydebank commissioning an independent governance review.

In June 2024, we completed our review of Clydebank's regulatory status and concluded that Clydebank had provided us with sufficient assurance about its compliance with the Standards.

The independent governance review concluded in March 2025. We are engaging with Clydebank about how it will address the recommendations from this review. Clydebank is working openly and constructively with us.

What Clydebank must do

Clydebank must:

- update us on its progress towards the completion of its improvement plan; and
- send us its proposals to address the recommendations from the independent governance review to ensure Clydebank is complying with the Standards.

What we will do

We will:

- monitor Clydebank's progress as it completes its improvement plan and engage as necessary;
- review Clydebank's proposals to address the recommendations from the independent governance review and engage as necessary; and
- update our published engagement plan in the light of any material change to our planned engagement with Clydebank.

Regulatory Returns

Clydebank must provide us with the following annual regulatory returns and alerts us to notifiable events as appropriate:

- Annual Assurance Statement;
- audited financial statements and external auditor's management letter;
- loan portfolio return;
- five year financial projections; and
- Annual Return on the Charter.

It should also notify us of any material changes to its Annual Assurance Statement, and any tenant and resident safety matter which has been reported to or is being investigated by the Health and Safety Executive or reports from regulatory or statutory authorities or insurance providers, relating to safety concerns.

Our lead officer for Clydebank Housing Association Ltd is:

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