

AHBRA Standards & Guidance

A CalQRisk Webinar



Presented by:

Paul O'Brien, Managing Director, CalQRisk

Webinar Agenda

- Who we are
- Introduction
- Overview
- Commonalities
- Governance
- Risk-Based Approach
- Compliance / Monitoring
- Evidencing
- Q&A

Who We Are

Experienced Risk & Compliance Professionals

Members of IRM, IoB, PRMIA, Compliance IRL, IOD, ACCA, ISACA..

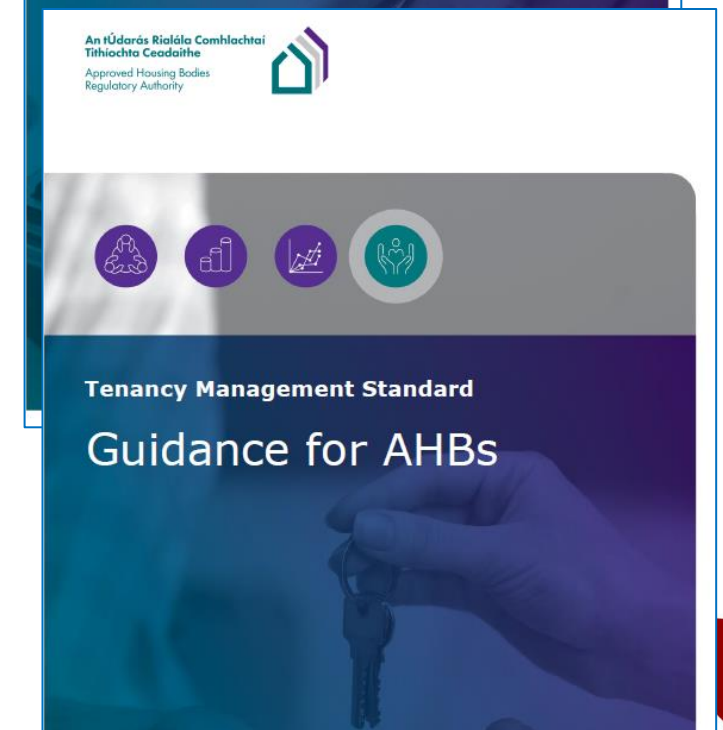
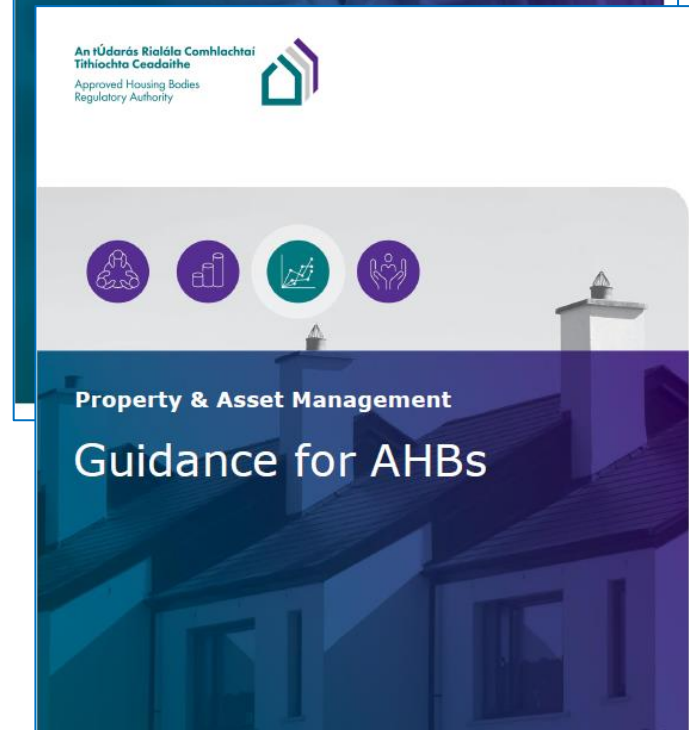
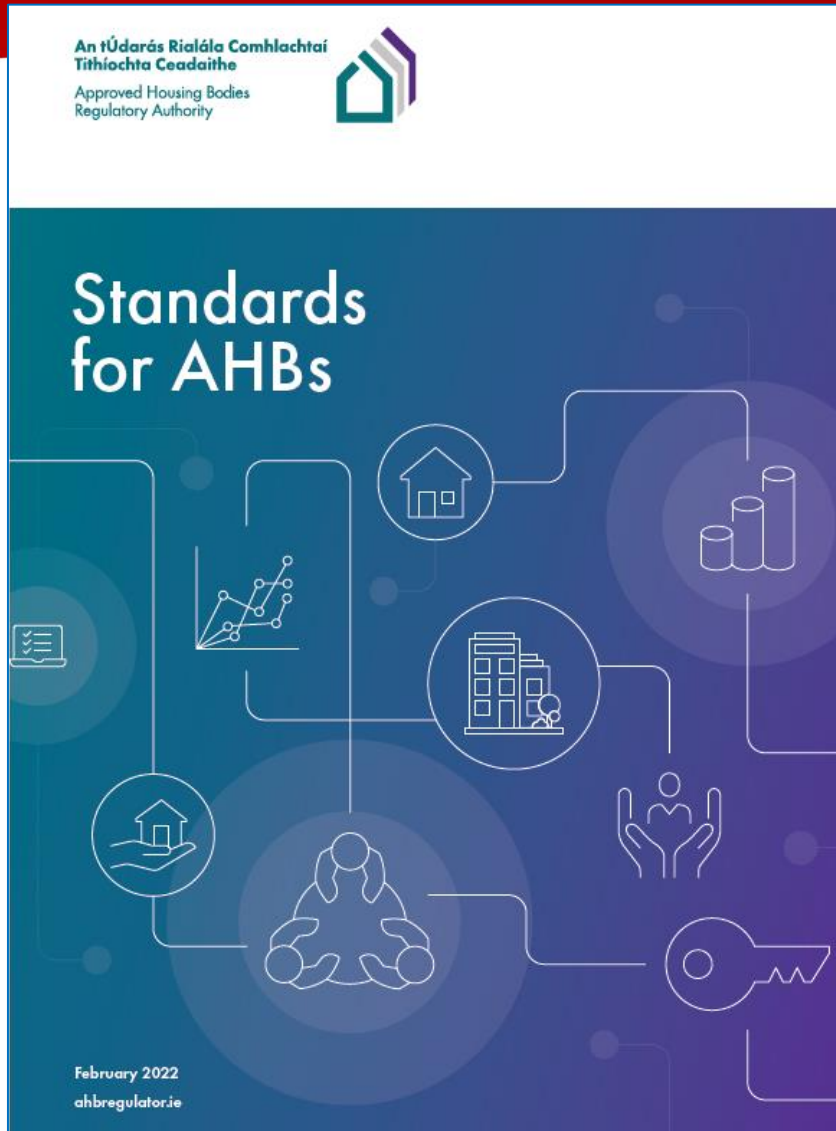
Involved in the Development of Standards (ISO 31000)

Supply a Governance, Risk & Compliance Software Solution
called **CalQRisk**

CalQRisk used by 400+ Regulated Organisations

- Housing Associations, Financial Services Sector, Fund Administration, Credit Unions, Brokers, Charities, Sports Sector, Law Firms, Hospitality & Leisure Sector, Education (Schools & Colleges), and Local Authorities / Public Sector.
- They use CalQRisk to record and report on their Risk, Control, Compliance and Audit activity and much more.

Introduction



AHBRA Values



We will **operate with integrity**, ensuring consistent adherence to our principles



We will deliver **independent, proportionate and fair** regulatory oversight



We will be **accountable and transparent** in our decision-making



We will work with key stakeholders in a **co-operative manner**



We will **strive for innovation** in our delivery of regulation

AHBRA Standard & Guidance

Governance Standard

Financial Standard

Property & Asset Management Standard

Tenancy Management Standard

The Governance Standard

Standard	Expected Outcomes	Must Demonstrate
Governance	5	23
Financial	5	33
Property & Asset Management	3	17
Tenancy Management	7	25

Common Structure



- States the Expected Outcome
- Describes the Context
- Lists what AHBs Must Demonstrate

Governance Standard Requirements

1 AHBs comply with all relevant legal, regulatory, funding and statutory obligations

Context

The Board is responsible for ensuring that the AHB is meeting its relevant legal, regulatory, funding and statutory obligations. This includes acting within the AHB's constitution or other governing documents.

An AHB finances, builds, lets, maintains and improves buildings whilst managing the tenancies of people living in

their homes. This means that an AHB will fall under a wide range of laws and regulations about housing, asset management, tenant services, health and safety and other requirements. In addition, it may have obligations in relation to other areas of activity.

It is important that the Board has a clear understanding of all such obligations

affecting it. An AHB is responsible for maintaining awareness of all relevant obligations with which it must comply. This will include monitoring for any new legal and regulatory obligations and making changes to its policies, working practices and compliance oversight, where necessary.

AHBs must demonstrate:

- They operate in line with the organisation's constitution²;
- All relevant legal, regulatory, funding and statutory obligations are identified and there are effective procedures for monitoring and reporting on compliance; and
- Timely communication with the Regulator and any other relevant parties, of significant breaches or sanctions relating to its legal, regulatory, funding and statutory obligations.



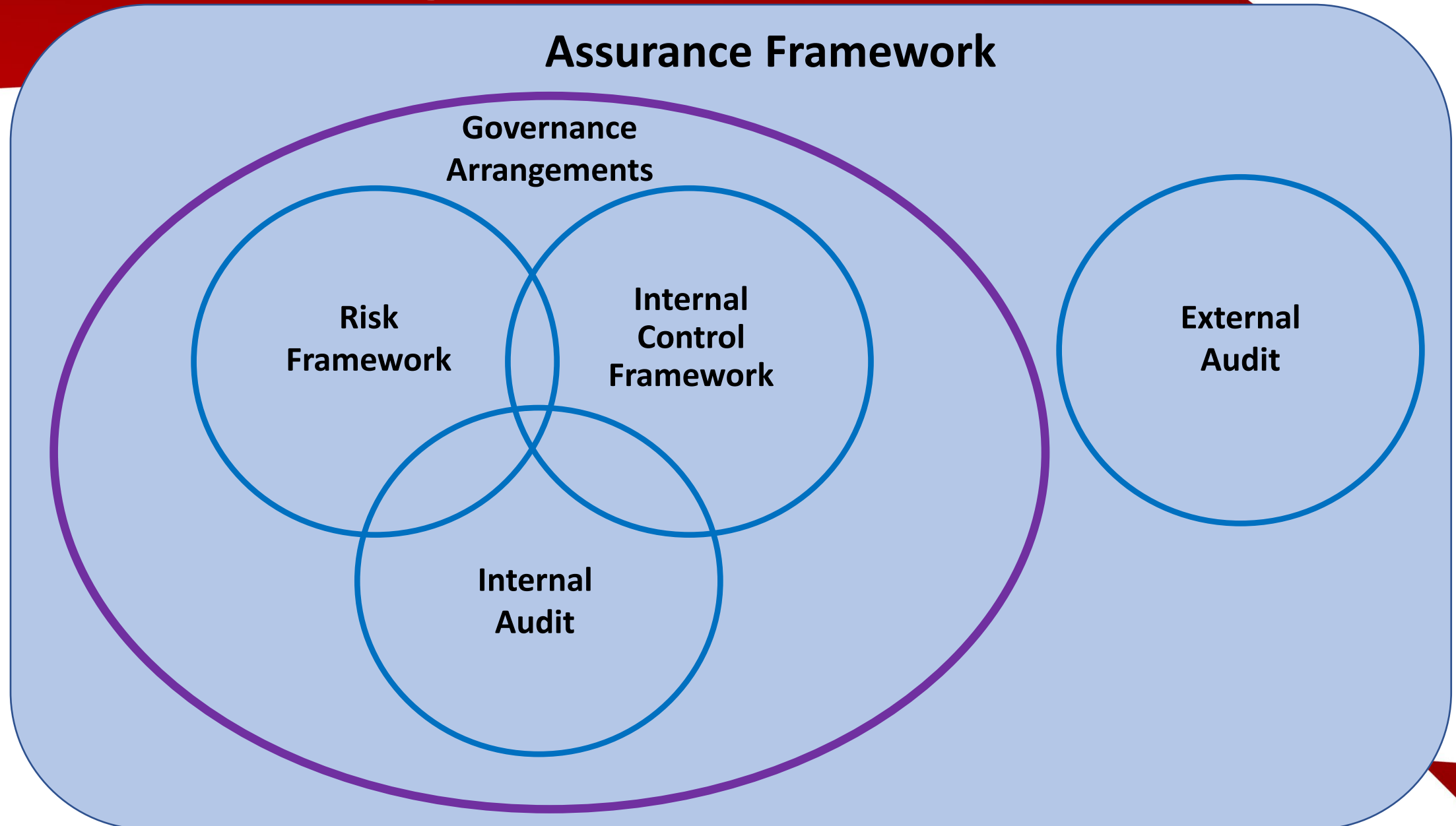
Governance Standard Requirements

1. AHBs comply with all relevant legal, regulatory, funding and statutory obligations

AHBs **must** demonstrate:

- They operate in line with the organisation's constitution
- All relevant legal, regulatory, funding and statutory obligations are identified and there are effective procedures for monitoring and reporting on compliance
- Timely communication with the Regulator and any other relevant parties, of significant breaches or sanctions relating to its legal, regulatory, funding and statutory obligations

Overlapping Frameworks



A Risk-Based Approach

CONTEXT (Proportionality)

- **Documented** Policies, Processes, Procedures
 - **Responsible** Individuals
- **Communication & Reporting**
- **Measure, Monitor & Review**
- **Demonstrate** with Evidence

- **Must (Responsibility, Expect, Essential, Critical, ...)**
- **Should**
- **Consider**
- **Awareness**
- **Understand**

Compliance is an Outcome of Good Risk Management

The Risk: Failure to comply with legal / regulatory / fiduciary obligations

Risk Analysis - Examples

- Failure to comply with all relevant legal, regulatory, funding and statutory obligations
- Deficient Governance Arrangements
- Ineffective AHB Board
- Failure to be accountable to tenants, the Regulator, and other key stakeholders
- Failure to act with honesty and integrity and in the best interests of the AHB
- Failure to have an effective and proportionate control framework
- ...

Risk Analysis

⚡ Risk Analysis Risk: Failure to comply with all relevant legal, regulatory, funding and statutory obligations – ABHRA



1 Details

2 Analyse

3 Options

4 Tasks

◀ Prev

Next ▶

Close

Documents

Level Of Risk

16.38

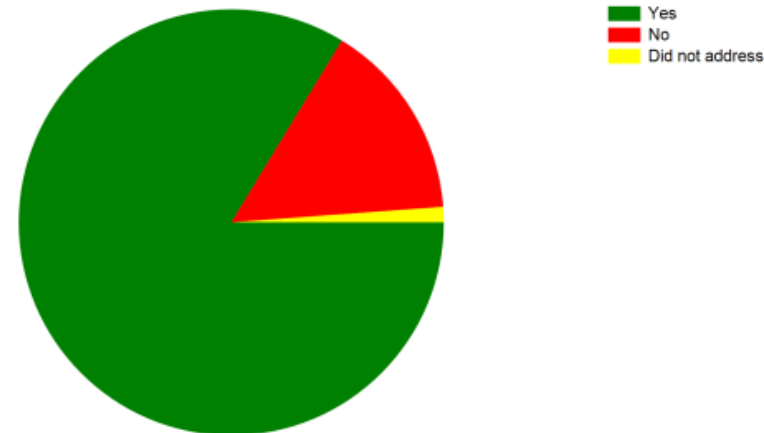
ID		Mitigation Question		Answer
1800863	i	Does the AHB have a documented compliance programme in place?	💬	Yes
1800864	i	Are the AHB's compliance policies communicated effectively to all relevant individuals?	💬	Yes
1800865	i	Is there one competent individual with responsibility for compliance within the AHB?	💬	Yes
1800866	i	Is there a robust process in place for maintaining awareness of all relevant obligations with which the AHB must comply?	💬	Yes
1800867	i	Does the process include the identification of all legal, regulatory, funding and statutory obligations to which the AHB is subject?	💬	Yes
1800868	i	Does the process include horizon monitoring for identifying new and / or emerging compliance obligations?	💬	Yes
1800869	i	Is there a comprehensive compliance education and training programme in place for all relevant individuals?	💬	No
1800870	-	Does the AHB have ready access to the information and / or expertise necessary to ensure relevant personnel understand all of the AHB's legal, regulatory, funding and statutory obligations?	-	No

Compliance Reporting

Current Compliance Estimation

04/10/2022

AHBRA Governance Standard



Risk Analysis Questions

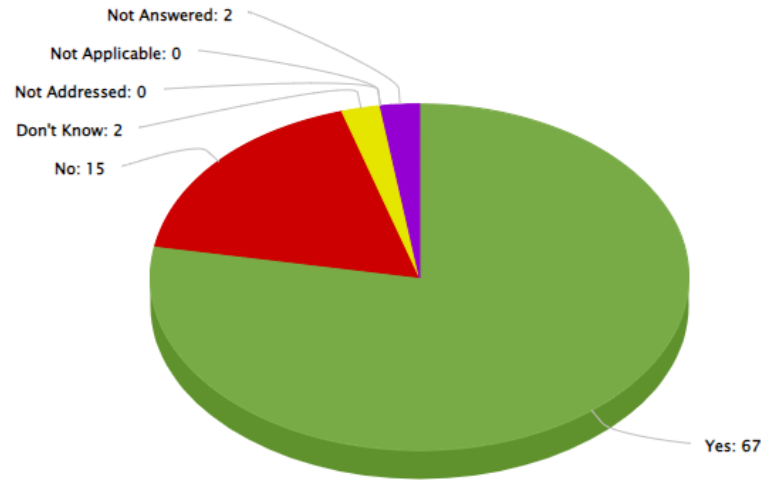
72	Compliant	83.72	%
13	Non-Compliant	15.12	%
85	Total Answered	98.84	%
86	Possible		
1	Did not Address	1.16	%

Non Compliance Details

Risks in the Risk Register

Monitoring

Compliance



TEST - NFP Context - 4/10/2022

Monitoring

Housing Association

04/10/2022

Control Id	Ask Date	Control Question	Value	Answer Date	Comment	Responsible Person	Group
141348	05/10/2021	Can you confirm that appropriate restrictions on carrying out their role are in place for all individuals who are awaiting confirmation of vetting?	No	05/10/2021	Person is well known and needed.	Gerard Joyce	Vetting
179498	05/05/2022	Has the Board reviewed a report from the CEO on progress on objectives in the past quarter?	Yes	04/05/2022	That happened on April 19th	Gerard Joyce	Compliance
184474	03/06/2022	Has the charity risk register been reviewed by the board this month?	Yes	01/06/2022	reviewed at last board meeting	Thecla Farrell	Governance
184484	03/06/2022	Are access rights to CCTV recordings strictly controlled in accordance to company policy?	Yes	21/06/2022	Yes - Q1 2022	Jess Clarke	Data Protection
184485	03/06/2022	Are access rights to CCTV recordings strictly controlled in accordance to company policy?	No	21/06/2022	>	Jess Clarke	Data Protection
184486	03/06/2022	Are access rights to CCTV recordings strictly controlled in accordance to company policy?	Yes	21/06/2022	>	Jess Clarke	Data Protection
184480	04/06/2022	How many complaints were received last qtr?	7.00	01/06/2022	Lack of customer service staff this last qtr	Thecla Farrell	Reports
184487	03/07/2022	Are access rights to CCTV recordings strictly controlled in accordance to company policy?	No	21/06/2022	>	Jess Clarke	Data Protection
184488	03/07/2022	Are access rights to CCTV recordings strictly controlled in accordance to company policy?	Yes	21/06/2022	Yes - May'22	Jess Clarke	Data Protection
184489	03/07/2022	Are access rights to CCTV recordings strictly controlled in accordance to company policy?	Yes	21/06/2022	Yes - April'22	Jess Clarke	Data Protection
184475	03/07/2022	Has the charity risk register been reviewed by the board this month?	Yes	21/06/2022	Yes - JUNE'22	Jess Clarke	Governance
195623	01/08/2022	Has the charity risk register been reviewed by the board this month?	No	25/07/2022	No board meeting in August	Jess Clarke	Compliance
196137	01/08/2022	Has the charity risk register been reviewed by the board this month?	Yes	30/09/2022	> yes	Jess Clarke	Compliance
184476	03/08/2022	Has the charity risk register been reviewed by the board this month?			>	Thecla Farrell	Governance
179499	05/08/2022	Has the Board reviewed a report from the CEO on progress on objectives in the past quarter?			.	Gerard Joyce	Compliance
187867	07/08/2022	Are access rights to CCTV recordings strictly controlled in accordance to company policy?			>	Jess Clarke	Data Protection
199114	01/09/2022	Has the charity risk register been reviewed by the board this month?			>	Eimear Farrell	Compliance

Financial, Property, Tenancy

Again, an obligation to Demonstrate

Many of these will already exist in your current risk and compliance policies and procedures

Many organisations do not realise how much of this material they actually have already so don't panic!

- Performance against Strategic Objectives
- Financial Performance & Reports
- Complaints Register
- Incidents Register
- Audit Findings – Corrective & Preventive Action
- Project Outcomes
- Etc.

Q & A

Thank You

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