

An tÚdarás Rialála Comhlachtai
Tithíochta Ceadaithe

Approved Housing Bodies
Regulatory Authority



Financial Standard

Guidance for AHBs



Contents

| | |
|---|-----------|
| 1. INTRODUCTION | 3 |
| 2. GUIDANCE APPROACH | 4 |
| 3. FINANCIAL STANDARD | 5 |
| 4. GUIDANCE FOR ALL AHBS..... | 7 |
| <i>Compliance Obligations</i> | <i>7</i> |
| <i>Financial Viability</i> | <i>7</i> |
| <i>Financial Management</i> | <i>8</i> |
| <i>Cashflow and Income Management.....</i> | <i>9</i> |
| <i>Financial Reporting</i> | <i>11</i> |
| <i>Financial and Internal Controls.....</i> | <i>12</i> |
| <i>Financial Planning.....</i> | <i>14</i> |
| <i>Financial Management of Housing Activities</i> | <i>15</i> |
| <i>Financial Risks</i> | <i>16</i> |
| 5. LARGE AND/OR DEBT FUNDED AHBS | 17 |
| <i>Additional Obligations</i> | <i>17</i> |
| <i>Key Financial Indicators</i> | <i>17</i> |
| <i>Decision-making and Governance.....</i> | <i>18</i> |
| <i>Audit and Risk Committee</i> | <i>18</i> |
| <i>Internal Audit</i> | <i>19</i> |
| <i>Treasury Management</i> | <i>19</i> |
| <i>Financial Forecasting</i> | <i>19</i> |
| <i>Stress Testing.....</i> | <i>20</i> |
| 6. CARE AND SUPPORT ORGANISATIONS | 21 |
| <i>Additional Obligations</i> | <i>21</i> |
| USEFUL RESOURCES..... | 23 |
| <i>AHBRA</i> | <i>23</i> |
| <i>Regulations & Acts.....</i> | <i>23</i> |
| <i>Guidance from other Statutory Bodies.....</i> | <i>23</i> |
| LIST OF ABBREVIATIONS | 24 |



1. Introduction

This guidance document provides further information relating to the outcomes within the Financial Standard. The guidance aims to help Approved Housing Bodies (AHBs) better understand the Regulatory Standards and provide useful advice on how organisations can demonstrate compliance.

The contents of this guidance document are for additional information purposes only. This document should be read in conjunction with the **'Standards for AHBs'**, which is the principal document setting out the regulatory standards.

The Housing (Regulation of Approved Housing Bodies) Act 2019 provides for the regulation of AHBs. This guidance aims to provide greater clarity to AHBs on how compliance could be achieved.

The Approved Housing Bodies Regulatory Authority (AHBRA) expects all AHBs to achieve compliance with the Standards, in line with their legislative requirements. The outcome-based approach to Standards affords AHBs the flexibility to decide how their actions can best demonstrate that they have met those outcomes.

This guidance is suitable for all AHBs, but also provides clarity on how proportionality will be considered. It also sets out expectations for different types or categories of AHBs, where relevant. It is the responsibility of each individual AHB to determine how they can demonstrate compliance with the Standards in a manner that is appropriate for the size, scale and nature of their organisation.

The Act requires all AHBs to comply with the Standards.



2. Guidance Approach

AHBRA’s approach to guidance will include providing clarity and definitions on terms within the Standards, along with examples of how you might meet the Standards, where relevant.

This guidance is not intended to place additional requirements on AHBs, instead the content is intended to assist AHBs in understanding the outcomes within the Standards. It is up to each individual AHB to decide how best to meet the Standards considering their size, scale and business or operating model.

AHBRA’s guidance has been developed considering feedback provided by key stakeholders during the consultation process on draft standards. To support AHBs in demonstrating compliance, AHBRA intends to support the publication of guidance with webinars, and other educational resources, which will be available through AHBRA’s website www.ahbregulator.ie

AHBRA may seek to update the guidance periodically, as appropriate, and these contents may be subject to change. In addition to the guidance documents accompanying the four Standards, AHBRA may publish supplementary guidance documents relating to specific areas where further guidance may be considered useful.



3. Financial Standard

The Financial Standard provides a set of outcomes for financial management of and financial reporting by all AHBs. This refers to how an AHB manages all financial aspects of its business. It includes requirements for effective financial reporting, controls, risk, financial governance and oversight of financial performance.

The Financial Standard outlines the requirements for financial management, controls, reporting, governance, and monitoring practices of AHBs. These should be appropriate to the size, scale, development plans and debt profiles of AHBs.

AHBs should have robust systems in place to ensure financial viability, good financial governance and management and proper financial oversight. AHBs need to demonstrate that they have the appropriate internal controls, segregation of duties, board skills and expertise, risk management and financial planning in place, appropriate to the size and scale of their organisation.

In order to deliver on their main objectives, AHBs need to ensure that they have the appropriate financial management, controls and reporting in place to effectively safeguard the organisation's financial resources ensuring long term stability and sustainability.

The result of effective financial management and reporting will be a viable AHB, providing safe, suitable and sustainable housing for tenants and the protection of AHB housing assets over the longer term.

The Financial Standard establishes a set of outcomes that, where achieved, will enable an AHB to demonstrate and evidence robust financial management and reporting in their organisation.

All AHBs must meet the minimum requirements set out in the Financial Standard, however, it is expected that larger and/or debt funded AHBs will go beyond these minimum expectations.



The Financial Standard is comprised of 5 outcomes which AHBs are required to demonstrate:

1. Resources are managed effectively to ensure financial viability
2. Effective financial governance framework
3. Appropriate financial management, cashflow and treasury management
4. Effective systems for reporting and monitoring financial performance
5. Robust financial risk framework

4. Guidance for all AHBs

The outcome-based approach to the Standards for AHBs recognises the diversity in size, scale and range of business models that exist within the AHB sector. It allows AHBs to focus on demonstrating and evidencing the achievement of outcomes, in line with their operating model, rather than setting out the specific approach to be taken. As such the guidance provided in this chapter is relevant to all AHBs in understanding how to best demonstrate compliance with the Standards.

Compliance Obligations

All AHBs are subject to a range of legal, regulatory, revenue, financial reporting and management obligations.

The specific obligations that an AHB must meet will vary depending on their legal entity types, operational model, services provided, and funding arrangements. It is the responsibility of each AHB and its Board to be assured that their organisation has identified, understands and is in compliance with all financial reporting and management obligations that are relevant to them. This would include monitoring for any new or emerging obligations, auditing/reviewing compliance with existing obligations, and making changes to policies and working practices, where necessary.

In particular, AHBs should ensure they are compliant with obligations under the Charities Acts 2009 and 2014 and the Companies Act 2014. Funding obligations consist of financial and non-financial covenants. Compliance reporting to the Board should provide assurance that all compliance obligations within the individual agreements, as outlined by their funders, are being monitored and complied with to safeguard their housing assets.

Financial Viability

Financial Viability refers to the ability of AHBs to ensure there is sufficient income to meet operating costs. This includes the operating expenses, maintenance of housing assets, debt commitments, and other expenditures in the short, medium, and long-term.



AHBs need to be financially viable and effectively manage their resources in order to meet financial obligations. AHBs should ensure that there is sufficient income to meet operating costs and any debt commitments while maintaining service levels. Organisations are required to demonstrate financial viability which is crucial to ensure the safeguarding of housing assets both now and into the future.

Effective financial management includes pro-active management of cashflows, income and expenditures.

In the longer-term, AHBs financial viability is demonstrated by the balance of assets and liabilities and the ability to fund long-term operating payments and debt commitments.

All AHBs should have a system/process in place to monitor and report on the organisation's financial viability, including income and expenditure, cashflows, debt commitment, as appropriate. This information should be regularly reported to and reviewed by the Board.

Financial Management

Financial Management is the planning, organising, directing, and controlling of financial resources and activities. Effective financial management allows for the short and long-term financial stability of the organisation.

The following diagram illustrates some of the key elements which form part of a sound financial management framework:



Fig. 1 – Financial Management Components

Cashflow and Income Management

All AHBs must have access to readily available funds to pay for day-to-day operations, including payroll, operating expenses, repairs and maintenance costs, and to cover their debt repayments as they fall due. Cash and liquidity levels should be regularly monitored and reported to the Board.

Cashflow management refers to the process of monitoring the monies going in and out of the organisation, to ensure there are sufficient funds available when payments are due. All AHBs are required to have appropriate cash management processes in place.

Effective cash and liquidity management can enable AHBs to ensure financial viability and maintain stability of their cashflows.

AHBs may have several types of income to manage. The table below outlines a number of different sources.

| Examples of Income Streams | |
|-----------------------------------|--|
| Housing Related Income | This type of income is derived from the provision of housing and housing related services. It includes rental income, Payment and Availability, lease payments and maintenance income. This income comes from a number of different sources and requires regular monitoring, management and reporting. |
| Government Revenue Funding | These are payments made to an AHB by a government body to fund some of the operating costs. Some of the agencies providing this type of funding to AHBs include the HSE, TUSLA and DRHE. |
| Fundraising income | Some AHBs receive donations and fundraising income from other organisations and individuals. This income source is less predictable. |

All AHBs are expected to have appropriate policies and procedures in place to manage the various sources of income. Housing related income, including rental income, is used to pay for the management and maintenance of the housing stock and the delivery of certain services. AHBs are expected to proactively manage this income, including budgeting, or forecasting income expectations and monitoring the housing related incomes as it is paid to reduce the impact of rental arrears and bad debts. High levels of void properties will impact the rental income an AHB may earn. Effective void management should be demonstrated to ensure rental incomes are maximised.

Please refer to the **Property and Asset Management Standard Guidance** for further information on the effective management of assets including void properties.

In addition to income management, it is crucial to consider the organisation’s current and future expenditures and outgoings. ‘Value For Money’ should underpin all expenditure, demonstrated by the effective and efficient use of an AHBs financial resources.

Financial Reporting

All AHBs should keep proper books of accounts that record the financial transactions of the organisation. There should be adequate systems in place to accurately record all financial transactions on a day-to-day basis, as well as all the assets and liabilities of the AHB. The systems in place should enable an AHB to report financial information to its Board in an accurate and timely manner. This includes the preparation of management accounts and annual financial statements as well as internal management reports, as required, for effective financial management and oversight.

To ensure accurate and up-to-date financial reporting, AHBs should ensure that they regularly update, reconcile and maintain financial data. It is vital that accurate and timely financial information is provided to the Board enabling informed decisioning which is necessary for effective oversight.

This diagram illustrates some of the key elements of financial reporting:

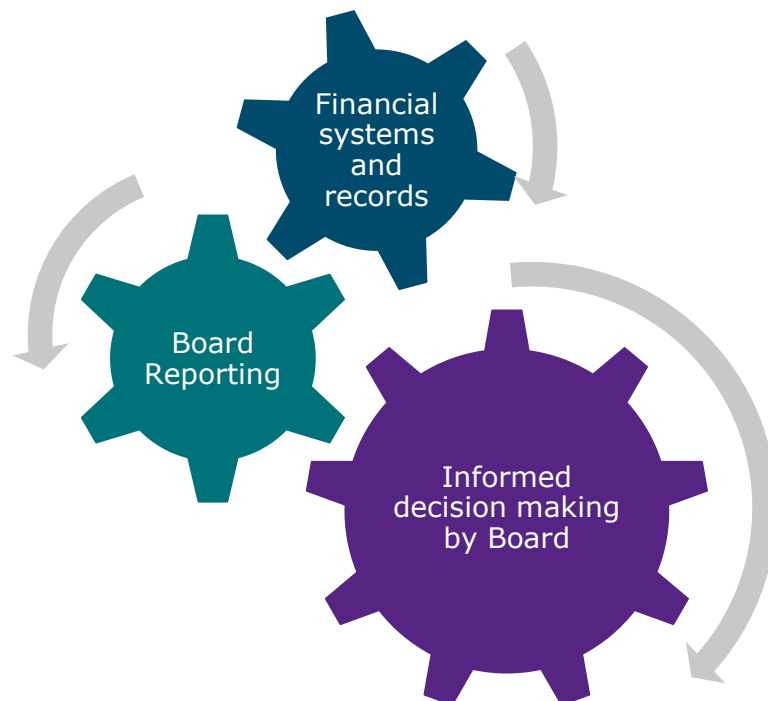


Fig. 2 – Information Cycle



All AHBs need to ensure their financial records and reporting comply with legal requirements, particularly under company law. In addition, the appropriate accounting standards and recommended practices should be agreed and implemented in a consistent manner.

Financial statements should be prepared for each financial year. These statements should provide transparency and give a true and fair view of the AHB's financial position for its readers. The financial reporting and information should be in a form which allows for proper auditing.

All AHBs are required to have externally audited accounts, as outlined in the Act.

All AHBs should be able to demonstrate that they have mechanisms in place for monitoring and reporting accurate and timely data relating to their financial performance. AHBs should ensure that they consider actual spend against planned spend to identify any variances, including why they have occurred. These should be actively, reviewed and monitored by the Board.

Financial and Internal Controls

AHBs should have effective financial governance arrangements in place, which are proportionate to their organisation. Effective financial governance means that an organisation and the Board have clear oversight of the financial performance against the plan/budget of their organisation.

An internal control framework forms part of the governance of the AHB and provides a full oversight of the organisational activities and performance. Strong control frameworks include clearly defined roles and responsibilities, segregation of duties, delegated authority, documented financial policies and procedures, financial data, reconciliation management, approval hierarchies combined with timely and accurate financial reporting. Internal controls should be proportionate to the AHB's identified risks and considered alongside the size and complexity of an AHB.

Internal controls should also be designed and implemented to ensure the most effective use of financial resources and to protect the organisation from the misuse of funds. It is the responsibility of the Board to periodically evaluate the effectiveness of the system of internal control to satisfy itself that the system remains robust.

Financial controls are the procedures, policies and means by which an AHB monitors and controls the use of its financial resources. These should include arrangements relating to segregation of duties and delegated authority enabling appropriate lines of accountability within the organisation. All AHBs should ensure that they have appropriate and effective documented financial controls aligned to the organisation’s objectives and activities. The Board should be assured that these controls are properly implemented and that they are effective.

This diagram illustrates some of the key elements of financial control framework:



Fig. 3 – Financial Controls



Financial Planning

A budget or financial forecast is an estimated financial plan for a defined period. Budgeting provides a plan for how an organisation will allocate resources to deliver on the key activities. An effective budget will take into consideration the organisation's previous financial performance, expected income and expenditures, and should incorporate the organisation's business objectives. Annual budgets should include housing related income such as rental income and the funding required to complete repairs and maintenance.

Assumptions are often made when preparing a budget. These assumptions would include interest rates, inflation, expected delivery and planned operations and other reasonable expectations about the future financial impacts on the budget. Any assumptions made during the budgeting process should be highlighted.

Financial planning and budgeting are a fundamental part of the financial management of an AHB. The Board should have oversight and understanding of the budget, the assumptions and any revisions made during the year. It is important to report on the actual performance of the organisation against the approved budget with any material variances explained. This will allow the Board to monitor the performance of the AHB against the planned objectives and make decisions based on timely and accurate information.

All AHBs should be able to demonstrate that they have mechanisms in place for preparing budgets and then monitoring, reporting and evaluating their performance against these budgets or financial plans as appropriate.



Financial Management of Housing Activities

All AHBs should be able to demonstrate, at a minimum, that they hold reliable and up-to-date information on all dwellings they own, lease and manage.

This is often referred to as an Asset and Liability Register and may include some of the following details:

| Property Information |
|--------------------------------------|
| Address |
| Purchase Price |
| Depreciation or revaluations |
| Mortgage information |
| Grants or government capital funding |
| Financial institution |

For accurate financial reporting AHBs should hold financial data on all owned and leased properties.

AHBs should have a plan in place for the current and future investment needs of its properties. This maintenance plan should be appropriately funded, ensuring there are adequate financial resources available to carry out all repairs and maintenance requirements. The AHB's financial resources must be adequate to meet projected repairs and maintenance requirements in both the short and long-term.

There are a range of methods AHBs may utilise to demonstrate that they have adequate financial resourcing in place. These can include:

- Having a specific cash-backed reserve in place to fund maintenance programmes based on likely required spend
- The ability to meet repairs and maintenance costs through their income and expenditure account. (Robust planning and budgeting processes are required to be in place), or
- Reliance on grant funding to meet upcoming maintenance costs, where this has been agreed with the funder.



Housing related income, including rental income, is critical in order to fund the repairs and maintenance of the AHB's properties. AHBs are expected to proactively manage this income to reduce the impact of rental arrears and bad debts. There should be appropriate systems to track, record and report rental arrears, bad debts, and the loss of income due to voids.

All AHBs should have effective procedures in place for managing voids, minimising the potential loss of income due to this. Please refer to the **Property and Asset Management Standard Guidance** for further information on the effective management of assets including repairs and maintenance, management of arrears and void properties.

All AHBs should be able to demonstrate that they have a plan in place for the current and future investment needs of their properties which is properly funded and monitored.

Financial Risks

Financial risk is the possibility of losing money or assets as a result of the organisation's decisions and operations. While every AHB has risks which require management, the level and type of risks will vary depending on the nature and complexity of each organisation. AHBs should ensure that any activities they undertake do not place their own financial viability at undue risk.

AHBs should identify any financial risks and manage them effectively. When identifying potential financial risks, the organisation may consider cashflow forecasts, liquidity, loans or overdrafts or any transactions undertaken in a different currency. These risks should be reviewed, and the likelihood and potential impacts should be considered. Risks with significant impacts should be monitored. The processes used to identify, assess, and review financial risks should be appropriate to the AHB's size, nature and complexity.

It may be appropriate for the Board to set the risk appetite of an AHB in relation to the identified financial risks. This will often include tolerances or thresholds for certain performance indicators for liquidity, cash levels and other key performance ratio calculations.

AHBs should be able to demonstrate that their Boards have given sufficient consideration to the financial risks of current operations and any new activities to be undertaken. Please refer to the **Governance Standard Guidance** for further information on the effective management of risks in the wider organisation.



5. Large and/or Debt Funded AHBs

Where an AHB receives most of their capital funding via loan financing there are a range of additional risks that the AHB must take account of in their approach to financial management. In this chapter we set out some of the additional expectations of AHBs who fall into this category.

Additional Obligations

Alongside all the existing legal, regulatory and statutory obligations, AHBs will have additional obligations connected to their agreed loan financing, for example loan covenants. Larger AHBs may have a range of funding obligations and covenants to meet across its property portfolio.

Key Financial Indicators

Debt funded AHBs should have a set of agreed measurements of performance. AHBs should determine which Key Performance Indicators (KPIs) including financial ratios best measure their organisational performance against the planned objectives. Reporting on performance against agreed KPIs is essential for the Board to maintain an oversight of the organisation's performance. KPIs in turn highlight trends and areas of decline, acting as a trigger point for the application of identified mitigating actions.

Financial ratios and thresholds should be regularly reviewed in line with changes to the operational, economic, and legislative environment. Funder covenants are likely to include financial and non-financial obligations. It is crucial that AHBs comply with all funder covenant requirements to safeguard social housing assets, highlighting anywhere there has been or may be a breach. It is also expected that AHBs comply fully with lenders during periodic reviews and update the Board on the outcomes of such reviews.

For those AHBs who are in receipt of funding with associated obligations, it is important to have a system in place to identify and monitor performance against these requirements. It is important that all funding and covenant obligations are adhered to and that any risks the AHB may face in meeting these are reported to the Board, and other stakeholders, including the lender and AHBRA in line with our **Notifiable Events Guidance**.



Large and Debt Funded AHBs should be able to demonstrate that there are agreed, appropriate financial indicators which are reported on and monitored by the Board regularly.

Decision-making and Governance

AHBs should identify and critically assess the impact(s) that entering into new liabilities or funding arrangements may have on the organisation's financial viability, particularly on liquidity levels. All AHBs need to have a full understanding of the potential risks that funding arrangements, both current and future, may have on all parts of the business.

Every business decision carries some risk; therefore, all new business and development opportunities should be considered in their entirety, particularly if the opportunity diverts away from its usual course of business.

When assessing the capacity to take on new business and development opportunities, an AHB may look to consider the timeframes, financial resources, human resources, and skills required to deliver a new project as well as the impact on current service delivery and day-to-day operations.

Large and Debt Funded AHBs should be able to demonstrate that the Board has sufficient oversight and delegation of authority in place for decision-making purposes.

Please refer to the **Governance Standard Guidance** for further information on effective governance and decision-making.

Audit and Risk Committee

Large and Debt funded AHBs should have a committee with responsibility for audit and risk. The roles and responsibilities of this committee should be clearly documented in a formal Terms of Reference document. The Board should assure themselves of the effectiveness of the AHB's internal controls and risk management systems through their Audit and Risk Committee.

The committee responsible for audit and risk should bring independent scrutiny and challenge to provide the Board with assurance, and exercise oversight of the internal and external audit functions. At least once a year the sub-committee should meet the external auditors without executives or other paid staff being present. This committee should provide assurances to the Board that it is meeting its legal and regulatory responsibilities and that it can rely on the information presented.



Internal Audit

Large and Debt Funded AHBs should have access to internal audit services, alongside a plan for how and when these are to be utilised. This audit plan should include the housing element of the organisation where the AHB provides a range of functions. Internal audit plans and actions are required to be linked directly to external audit findings, the organisation's strategic plans and objectives and to the AHB's risk register.

Treasury Management

AHBs that receive funding from many different sources require more complex and careful management of funds, including income and debts, and monitoring of overall cashflows. Where debts have associated contractual obligations or covenants AHBs will need to ensure these are regularly monitored and reported on.

In these organisations, an appropriate treasury strategy should be in place to reflect the financial risks, financial forecast and future funding plans of the organisation. The treasury strategy adopted should reflect the organisation's overall strategic plan and business plan and should be clearly linked to the risk framework and the Board's risk appetite.

A reporting system should be in place to assess the AHB's performance against their treasury strategy, to ensure that it is implemented, adhered to correctly, that all loan covenants are complied with, and that the policy is effective.

Debt Funded AHBs should be able to demonstrate that the Board receives the appropriate assurance regarding treasury and cashflow management including covenant compliance.

Financial Forecasting

It is the responsibility of the Board to understand how the Financial Plan is derived, including all assumptions, and how it aligns to the strategy. The plans and expected outcomes for different business areas, including housing, should be clearly demonstrated within the financial plan. All AHBs should be able to demonstrate that the Board periodically reviews the documented Financial Plan, which is based on reliable and up-to-date information. Any risks to the delivery of the Financial Plan should also be highlighted and understood.

All financial forecasts, whether they are short, medium, or long-term, should be based on reasonable, realistic, and clearly identified assumptions. The assumptions should consider the size, nature, and complexity of an AHB.

The assumptions used should not underestimate liabilities, expenses, or losses. They should provide a level of flexibility for unexpected changes within the internal or external environment. All AHBs should regularly review the assumptions used to ensure that they remain an appropriate and reasonable reflection of the operating environment.



Fig. 4 – Financial Planning Process

Stress Testing

Sensitivity analysis, stress testing and scenario testing are all ways to understand the impact of financial risks materialising. Sensitivity analysis identifies how minor changes to variables can influence an output, whereas stress testing considers how larger changes to variables may impact on certain outputs. Scenario testing considers the impact on an organisation if several of these variables change at the same time.

AHBs should consider a number of potential scenarios and variables which reflect the risks identified by the organisation. Some of these may include increased costs, reduced income levels and non-delivery of development projects, as well as considerations of external factors such as fluctuations in inflation and interest rates.

Debt Funded AHBs should be able to demonstrate that identified risks are appropriately tested and the potential impacts to the organisation are clearly understood.



6. Care and Support Organisations

Many AHB's operations are predominantly funded through government grants and funding. These organisations have different business models and obligations. In this chapter AHBRA sets out some of the additional considerations and expectations of AHBs who fall into this category.

Additional Obligations

Where an AHB is in receipt of significant funding from state agencies, they are required to demonstrate that the organisation is meeting its operational, governance and financial requirements, as set out under their contractual agreements. AHBs are expected to meet all their legal and compliance obligations with all key funders and any breach or anticipated breach of these arrangements should be reported to key stakeholders, including the funder and the relevant regulator¹.

Many AHBs carry out ancillary services, typically in care and support, with social housing forming only part of their operations. However, all AHBs must be able to monitor and report on the housing related activities of their organisation to evidence the financial viability of the housing function. This includes reporting on the income and expenditure of the organisation in the provision of housing including a defined repairs and maintenance programme for its housing stock.

Social housing assets should be clearly ring-fenced against the risks that the wider organisational activity may present. Care and Support AHBs should be able to demonstrate

¹ AHBs should be aware of AHBRA's [Notifiable Events Guidance](#), which outlines the instances in which an AHB must notify AHBRA



that the housing function of there operations is being proactively managed and monitored with the Board having appropriate visibility and oversight.



Useful Resources

AHBRA

Standards for AHBs

Governance Standard Guidance

Financial Standard Guidance

Tenancy Management Standard Guidance

Notifiable Events Guidance

The Housing (Regulation of Approved Housing Bodies) Act 2019

Regulations & Acts

Housing (Standards for Rented Houses) Regulations 2019

Building Control Regulations

HIQA - Standards

CRA – Charities Act 2009

Companies Act 2014

Ethics in Public Office Act 1995

Guidance from other Statutory Bodies

RTB – Guide for Approved Housing Bodies on Minimum Standards for Rented Residential Accommodation.

RTB - The Good Landlord Tenant Guide

HIQA - Guidance

Gov.ie - Fire Safety Guidelines

SEAI – BER Sales and Rental Guidelines

HSE – Risk Management Documentation

CRA - Charities Governance Code

CRA - Internal Financial Controls Guidelines for Charities

CRA – Managing Conflicts of Interest



List of abbreviations

AHB – Approved Housing Body

AHBRA – Approved Housing Bodies Regulatory Authority

ARC – Audit and Risk Committee

BER – Building Energy Rating

CRA – Charities Regulatory Authority

CLG – Company Limited by Guarantee

H&S – Health and Safety

HFA – Housing Finance Agency

HIQA – The Health Information and Quality Authority

HSE – Health Service Executive

ICT – Information and Communications Technology

IGA – Intergroup Agreement

KPI – Key Performance Indicator

KRI – Key Risk Indicator

MOU – Memorandum of Understanding

RTB – Residential Tenancies Board

SEAI – Sustainable Energy Authority of Ireland

SLA – Service Level Agreement

VFM – Value for Money

Please consider the environment before printing this document





**An tÚdarás Rialála Comhlachtaí
Tithíochta Ceadaithe**

Approved Housing Bodies
Regulatory Authority



52 Mount Street Upper
Dublin 2, D02 KT73
T: (01) 224 3900
E: info@ahbregulator.ie
W: www.ahbregulator.ie

 [@AHBregulator](https://twitter.com/AHBregulator)
 [ahbregulator](https://www.linkedin.com/company/ahbregulator)