

**An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe**

Approved Housing Bodies  
Regulatory Authority



# Introduction to AHB Standards and overview of assessment process



Signal interruptions or delays may occur. If you lose connection, just try and re-join with the same link.



You will have opportunity to ask questions in the Q&A session at the end. Please submit questions via the Q&A button.



## An tÚdarás Rialála Comhlachtaí Tithíochta Ceadaithe Approved Housing Bodies Regulatory Authority

### Introduction to AHB Standards and overview of assessment process

*Paula Nyland (Head of Registration & Assessment)*

*Julie Holland (Senior Regulatory Manager – Assessment)*

*Jenny Murphy (Senior Regulatory Manager – Registration & Assessment)*

*Kathy Price (Senior Regulatory Leader – Assessment)*

*Jamie Farrell (Senior Regulatory Leader – Assessment)*

03 April 2025

# Objectives of Session

**An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe**

Approved Housing Bodies  
Regulatory Authority



Context &  
Background

Introduction to  
AHB Standards

Annual  
Monitoring  
Form Vs  
Standards  
Assessment

Overview of  
Assessment  
Process

Learnings

Q&A

# Context & Background

# AHBRA's Statutory Remit

An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe

Approved Housing Bodies  
Regulatory Authority



An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe

Approved Housing Bodies  
Regulatory Authority



**The Housing (Regulation of Approved Housing Bodies) Act 2019** provides for the regulation of Approved Housing Bodies (AHBs) for the purpose of protecting housing assets provided or managed by such bodies

# Regulatory Functions & Powers

An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe

Approved Housing Bodies  
Regulatory Authority



- Establishing and maintaining a register of AHBs and the registration of AHBs
- **Setting Standards for AHBs, subject to the approval of the Minister**
- **Monitoring and assessing compliance by AHBs with the Standards**
- Undertaking investigations into AHBs, where necessary
- Promotion & awareness
- The cancellation of registration of AHBs, where appropriate
- The power to require AHBs to transfer assets in certain circumstances

What are the Standards for AHBs

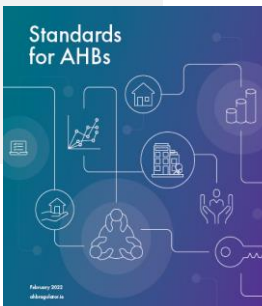
# The Standards

An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe

Approved Housing Bodies  
Regulatory Authority



- ✓ Four areas of focus
- ✓ Standards are **Outcomes-Based**
- ✓ Emphasis is on measurable outcomes
- ✓ Enables **Risk-Based** Regulation
- ✓ Standards form part of wider regulatory framework
- ✓ Focus on Achievement of certain goals/objectives
- ✓ Assurances & **evidence sit with AHB**
- ✓ Take account of diversity
- ✓ **Not prescriptive** allowing for innovation and new approaches







## Aims of the Guidance

- To provide AHBs with better understanding of how to comply with the Standards.
- To provide clarity on terms used within the Standards
- Outline additional expectations for the different categories of AHBs



The Governance Standard is comprised of five outcomes which AHBs are required to demonstrate:

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

2 An effective Board

3 Be accountable to tenants, the Regulator, and other key stakeholders

4 Act with honesty and integrity and in the best interests of the AHB

5 Manage risk effectively



AHBRA seeks assurance that an AHB has:



Oversight on compliance obligations

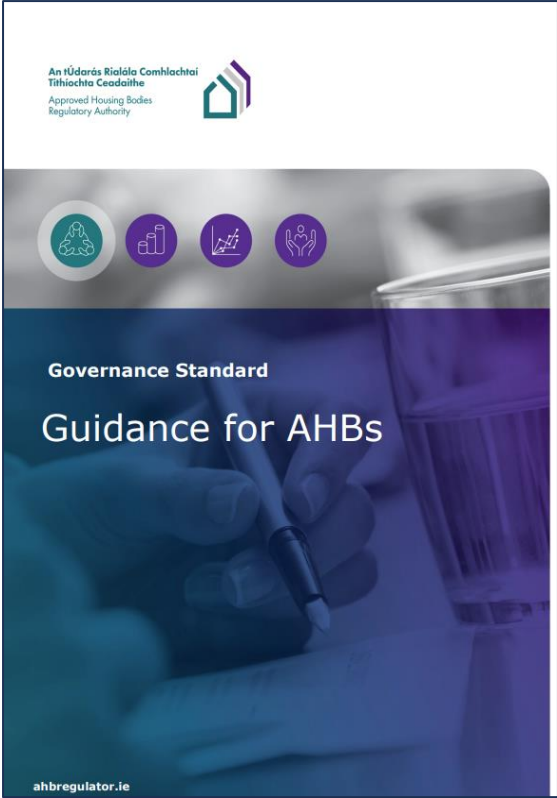



Accountable & Effective Board



Evaluation of Risk & Appetite

# Guidance for AHBs - Governance Standard



 **AHBRA**  
Guidance Document for The Governance Standard

## 7. Smaller Community or Volunteer Based Organisations

Smaller AHBs often rely on volunteers or the Board members themselves, to deliver on the functions of the organisation. In this chapter we set out some additional advice for AHBs who fall into this category.

**Compliance Obligations**

It is important that smaller AHBs have complete oversight of the obligations that are relevant to them and that they understand who within the AHB has responsibility for these. They should also have the ability to monitor compliance with these obligations on a regular basis. Where AHBs rely on third parties to deliver services on their behalf it is vital that they obtain evidence that all obligations are being met.


**AHB Boards**

All Board members should have an equal input into the decision-making and oversight within the AHB to avoid an over-reliance on one or two individuals on the Board. Smaller AHB Boards who do not have any staff, need to demonstrate that there are effective internal controls in place. They must demonstrate that there is segregation of duties and that these are documented so everyone is aware of their roles and responsibilities within the AHB.

**Risk Management**

Risk is an important aspect for all AHBs irrespective of size. Smaller AHB's will need to demonstrate that they identify, evaluate, and manage the risks facing the whole organisation and the achievement of objectives. These risks should be captured within a risk register and regularly reviewed by the Board. It should be clear who within the organisation has responsibility for the management of identified risks.

26

 **AHBRA**  
Guidance Document for The Governance Standard

## 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 we set out some of the additional considerations and expectations of AHBs who fall into this category.

**Oversight**

Where housing is only a minor element of the organisation's operations, the governance arrangements and management structures should be clear. Individuals involved in the organisation's housing operations should have clearly documented roles and responsibilities. Where services are provided on behalf of an AHB by a third party, clear service level agreements need to be in place that detail the roles and responsibilities of both parties.

**AHB Boards**

AHBs that provide care and support services should establish strategic and operational plans, where appropriate, which are aligned to the services the organisation provides and its overall objectives. The Boards should ensure they have sufficient information relating to their housing management and landlord functions to enable them to provide appropriate oversight. AHB Boards should also ensure they have appropriate skills and experience related to the provision and management of housing.

**Risk Management**

AHBs will need to demonstrate that they identify and manage all risks to the organisation including those specifically relating to the housing element of the organisation. AHBs should consider internal controls linked to its operating activities relevant to the provision of supports and services and housing specific operations.

25

<https://www.ahbregulator.ie/information-guidance/guidance-documents/>

# Financial Standard



The Financial Standard is comprised of five 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



AHBRA seeks assurance that an AHB has:



Clear direction of travel



Capacity, Capability and Informed Decision-Making



Evaluation of Risk & Appetite

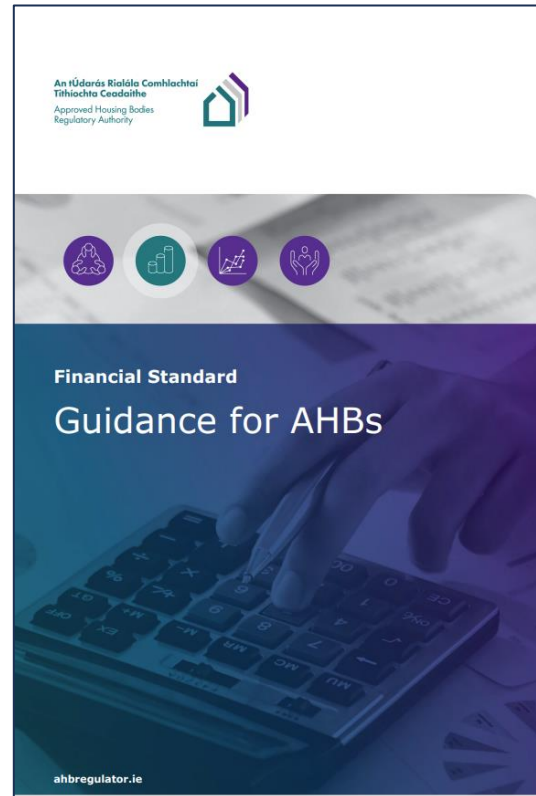


Reporting, Planning, Thresholds

# Guidance for AHBs - Financial Standard

An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe

Approved Housing Bodies  
Regulatory Authority



AHBRA  
Financial Standard – Guidance for AHBs

## 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 regulator<sup>1</sup>.

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

<sup>1</sup> AHBs should be aware of AHBRA's Notifiable Events Guidance, which outlines the instances in which an AHB must notify AHBRA

<https://www.ahbregulator.ie/information-guidance/guidance-documents/>

# Property & Asset Management Standard

An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe

Approved Housing Bodies  
Regulatory Authority



The Property and Asset Management Standard is comprised of three outcomes which AHBs are required to demonstrate:

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

2 AHBs protect their housing assets by delivering an effective asset management programme

3 AHBs provide a cost-effective repairs and maintenance programme that meets the needs of tenants

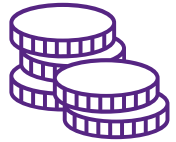




AHBRA seeks assurance that an AHB has:



Compliance obligations



Cost-effective programme

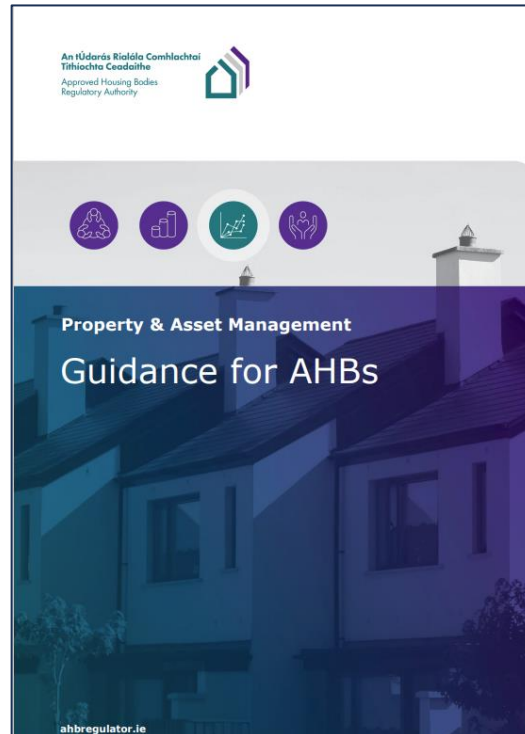


Repairs & Maintenance

# Guidance for AHBs - Property & Asset Management Standard

An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe

Approved Housing Bodies  
Regulatory Authority



AHBRA  
Property & Asset Management Standard – Guidance for AHBs

## 6. Care and Support AHBs

AHBs who are predominantly Care and Support organisations will have a different business model than AHBs whose main focus is the provision and management of housing. Whilst for these organisations, housing is not their primary function, there is an expectation that sufficient visibility and oversight around asset and property management is evident.

### Landlord function

An AHB's financial information is expected to provide visibility around the housing activities within their organisation. This will mean AHBs having clear budget lines associated with the housing element of their business.

The AHB's Board should receive clear information around the provision and management of housing, including assurance that the organisation is able to:

- Generate sufficient income to cover the costs associated with the management of their dwellings;
- Meet their statutory, legal and funding obligations as a landlord; and
- Deliver a high-quality service that meets the needs of their tenants/service users.

### Future Investment (Forecasting)

Most Care and Support AHBs rely on revenue funding to fund their day-to-day activities (predominantly provided by the Health Service Executive (HSE)). Whilst this funding model tends to operate on an annual budgeting cycle it is vital that AHBs can demonstrate the ability to forecast their property investment requirements over the short to medium term.

These AHBs are expected to evidence that properties have been subject to an appropriate survey of their condition and have a clear assessment of the investment needed to maintain the quality of their properties.

23

<https://www.ahbregulator.ie/information-guidance/guidance-documents/>

# Tenancy Management Standard

An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe

Approved Housing Bodies  
Regulatory Authority



The Tenancy Management Standard is comprised of seven outcomes which AHBs are required to demonstrate:

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

2 Homes are allocated in a fair, transparent and efficient manner, and aligned to funding obligations

3 Effective communication with tenants on all aspects of their tenancy

4 Fair and transparent rent policies in place, where rents are charged and collected in an accurate and efficient manner

5 An AHB's complaints process is clear and easily accessible

6 Tenant engagement regarding the future delivery of tenant services is encouraged and facilitated

7 AHBs understand tenant satisfaction through monitoring and reporting on the performance of service delivery

# Tenancy Management Standard

**An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe**

Approved Housing Bodies  
Regulatory Authority



AHBRA seeks assurance that an AHB has:



Compliance obligations



Allocations & Nominations



Communication & Engagement

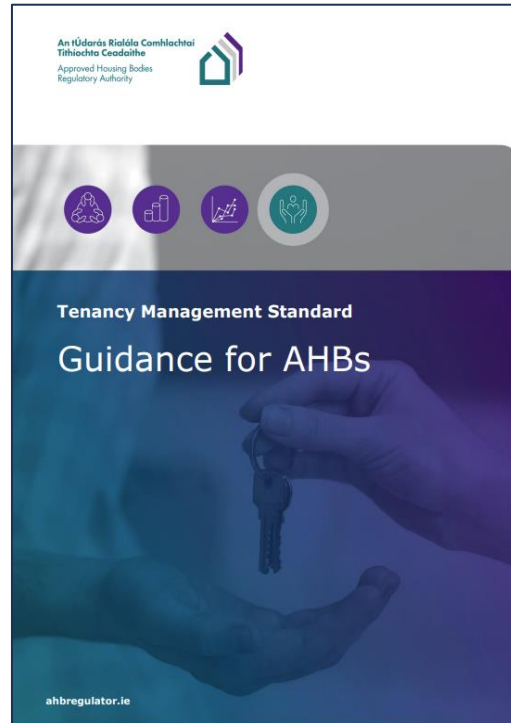


Policies & Procedures

# Guidance for AHBs - Tenancy Management Standard

An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe

Approved Housing Bodies  
Regulatory Authority



AHBRA  
Tenancy Management Standard - Guidance for AHBs

## 6. Care and Support AHBs

AHBs who are predominantly Care and Support organisations will have a different operating model than those AHBs whose main focus is the provision and management of Housing. Whilst for Care and Support organisations, housing is not seen as a primary function, there is an expectation that appropriate tenancy management arrangements are evident.

### AHB/Tenant Relationships

AHBs should clearly define the relationship between the organisation and the people who reside in their homes. These individuals may include, but are not limited to, tenants, licensees, residents, service users and clients. The relationship should be clearly communicated to all individuals, or their representatives (where appropriate), and the arrangement should be in compliance with the funding arrangements for the dwelling involved.

All tenancies are required to be registered with the RTB. Exemptions from registration with the RTB can be found on their [website](#).

### Non-tenant based AHBs

AHBs are required to comply with the Tenancy Management Standard or to explain the individual reasons why they may be unable to comply under the 'comply or explain' principle. Where an AHB has a business or operating model that would not allow them to fully comply, for example, the organisation does not charge rent, they should fully evidence the reasons for their departure from the Standard outcomes.

A deviation from the Standards does not necessarily constitute non-compliance, where it can be fully justified. AHBs will need to be open and transparent with AHBR as to the reasons for seeking to deviate from the standard outcomes.

### Communication with Tenants

AHBs should be able to rely on a range of communication techniques to ensure that they are able to reach their target audience across all their tenant group(s). Care & Support

17

<https://www.ahbregulator.ie/information-guidance/guidance-documents/>

# Annual Monitoring Form Vs Standards Assessment



## Difference between the AMF and an Assessment

### AMF – Annual Monitoring Form

- Annual obligation for all AHBs
- Standardised form seeking statistical information
- Identifies risk areas and trends across the sector
- Annual sectoral analysis

### Assessment

- Only AHBs selected undergo an assessment
- Detailed return including narrative responses and evidence from the AHB
- Used to assess an AHB's compliance with the Standards

# Overview of Assessment of Compliance with the Standards (Standards Assessment)





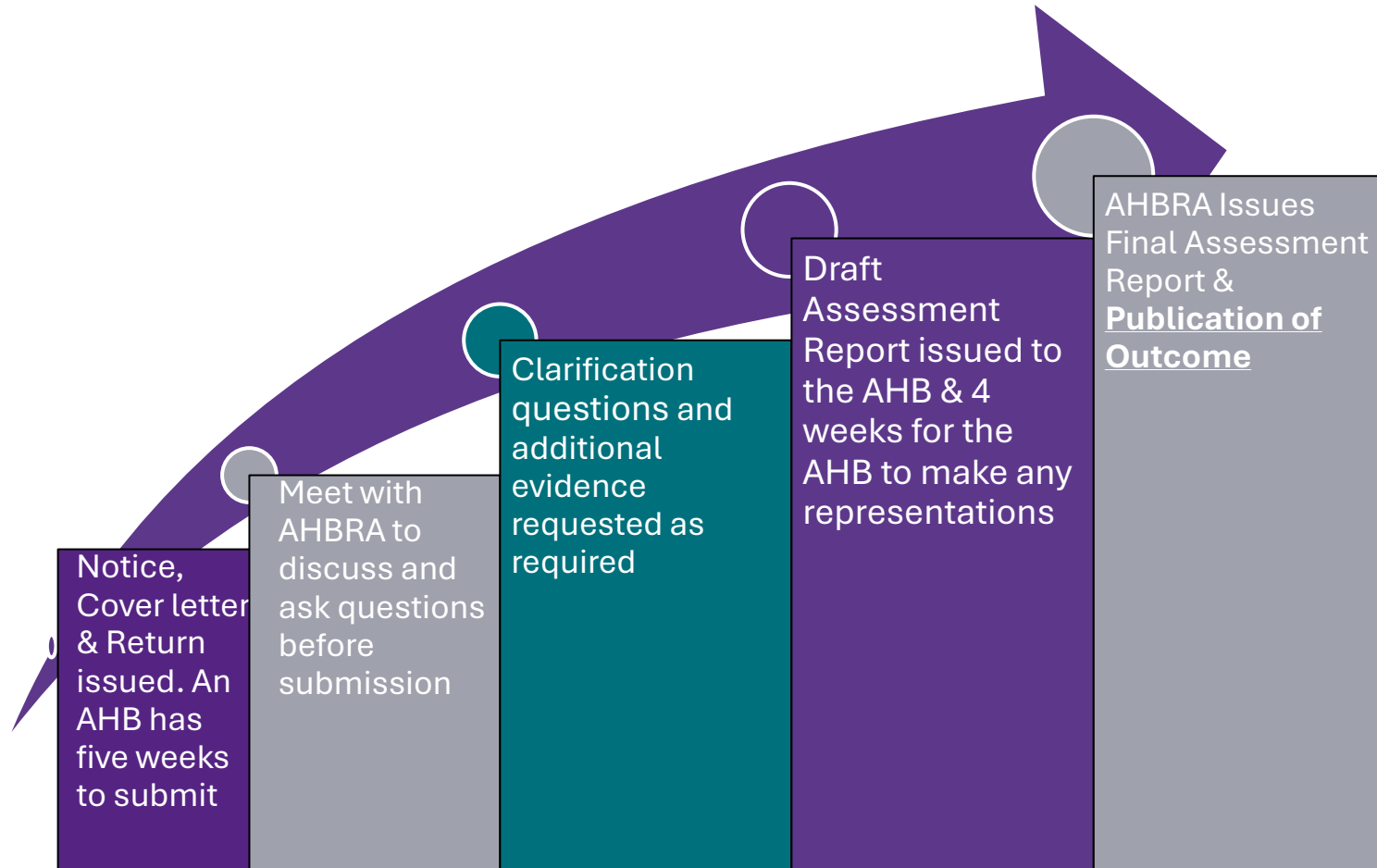
## How is an AHB selected?

Risk-based assessment framework, AHBRA considers several factors, as follows:

- Risk profile of the AHB, including size and future growth plans
- Notifiable events and/or concerns received
- Information provided in the annual monitoring programme
- Random sampling of AHBs
- Information received from other sources



# The Assessment Process- Engagement



# Guidance for AHBs

An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe

Approved Housing Bodies  
Regulatory Authority



- As part of the formal Notice of Assessment AHB's are encouraged to review the guidance documents.

An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe  
Approved Housing Bodies  
Regulatory Authority

## AHBRA Assessment Policy

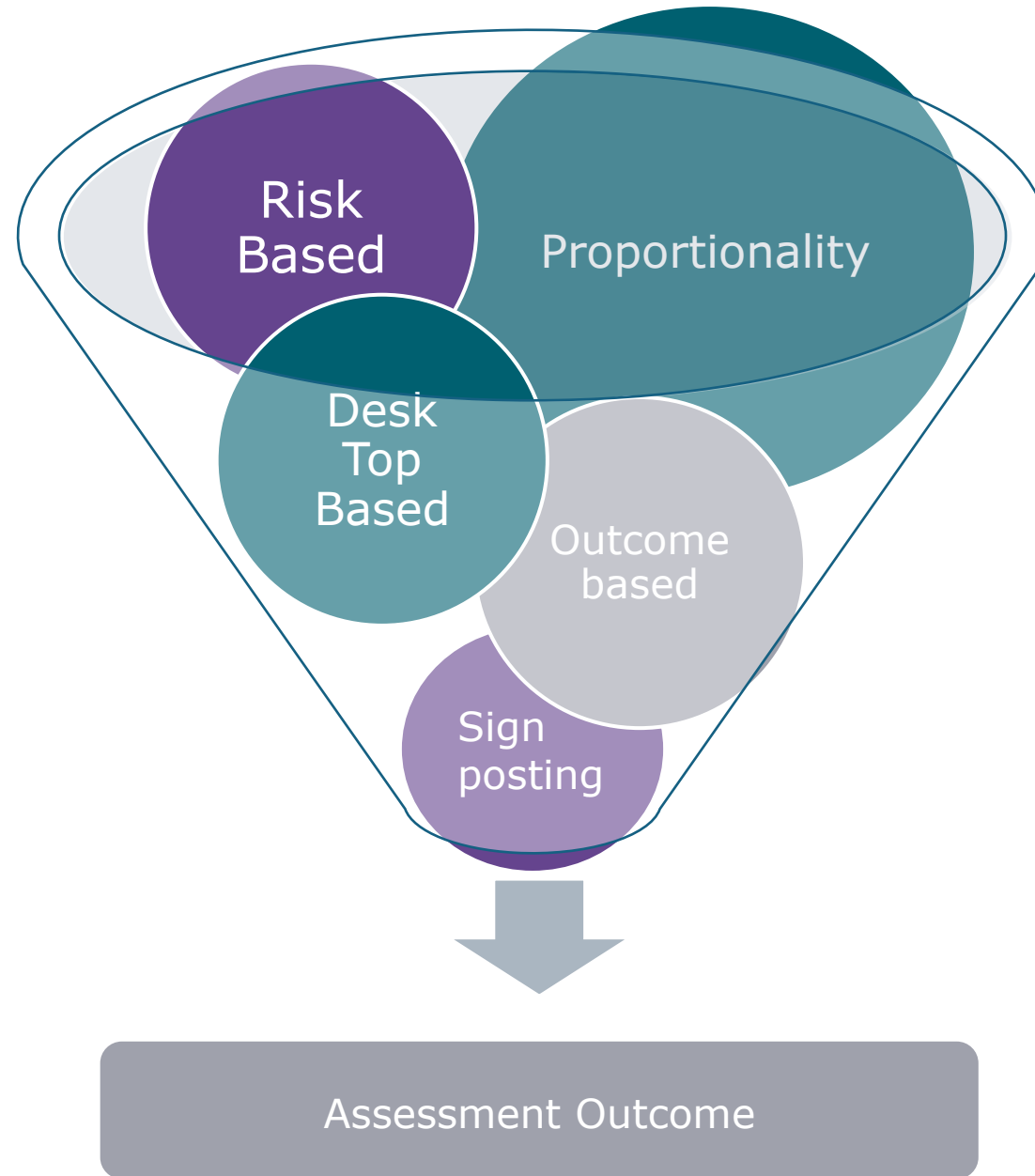
Policy Document – August 2019

5. Compliance Plan Framework .....	15
5.1 Initiate Compliance Plan in accordance with section 39 of the Act. ....	15
5.2 Approval or Rejection of the Compliance plan .....	15
5.3 Publication of Approval of Compliance Plan on the Register .....	16
5.4 Removal of Compliance Plan from the register .....	16
5.5 Failure to implement a Compliance Plan .....	16
5.6 Publication of non-implementation of the Compliance Plan on the register .....	17
5.7 Removal of the notice of non-implementation of Compliance Plan from the register .....	18
6. Other Statutory Actions .....	18

# Approach to Assessments

An tÚdarás Rialála Comhlachtaí  
Tithíochta Ceadaithe

Approved Housing Bodies  
Regulatory Authority





## Example of documents requested



This list is for illustrative purposes and is subject to change.



Dates are determined at time of issue, generally a 12 Month period



Only policies and documents already in existence and reviewed by the AHB's Board should be submitted, if requested from AHBRA.

Completed Assessment Return
Signed Authorisation & Declaration Form
Constitution of the AHB (if changed since October 2023)
Audited unabridged Financial Statements (most recent available to the date of submission of the Assessment Return)
Audit Management Letter (relevant to the Financial Statements submitted)
Board Meetings – Agendas and Minutes for all meetings held from 1 October 2023 to February 2025.
Sub-Committee Meetings – Agendas and Minutes for all meetings held between 1 October 2023 to February 2025.
Papers and reports provided to the latest Board meeting as at date of submission of the Assessment Return and the last meeting of the previous year.
Risk Register (most recent as of the date of submission of Assessment return)
Asset and Liabilities register - including a) listing of all properties including addresses and b) all mortgages and charges
Financial Plan/Budget (for financial year current and next financial year)
Financial Policy & Procedures
Repairs and Maintenance (Annual) Plan
Latest Repairs and Maintenance information reported to the Board
Nominations & Allocations Policy
Rent Policy
Complaints Policy



## Assessment Outcomes

Compliant	Compliant	The AHB meets the Regulatory Standards for AHBs
	Compliant with improvements	The AHB meets the Regulatory Standards for AHBs, however it is recommended that it makes improvements in some areas
Non-Compliant	Non-Compliant Working towards compliance	The AHB does not meet the Regulatory Standards for AHBs and is working to achieve compliance
	Non-Compliant Statutory Action Required	The AHB does not meet the Regulatory Standards for AHBs, and statutory action is required



## Example of Publication of Assessment Outcome

Following the completion of the Assessment – the outcome of the Assessment will be published on AHBRA's website

[www.ahbregulator.ie](http://www.ahbregulator.ie)



### Assessment Outcomes

AHBRA publishes assessment outcomes arising from the Assessment Programme

Publication sample  
headings:

Name	AHB Registration Number	Period of Review	Date of Assessment Report	Overall Outcome	Status/Engagement	Governance Standard	Financial Standard	Property & Asset Management Standard	Tenancy Management Standard	Next Steps
------	-------------------------------	------------------------	---------------------------------	--------------------	-------------------	------------------------	-----------------------	---	-----------------------------------	------------

# Next Steps after Assessments



Compliant

Regular monitoring via AHBRA's regulatory framework

Compliant with improvements

Regular monitoring & potential check-ins requesting updates

Non-compliant: working towards compliance

Progress meetings and a full re-assessment within 12 months

Non-compliant: statutory action required

Further engagement with AHBRA and the requirement to submit a Compliance Plan setting out a pathway to Compliance- or other statutory action. **Entry made on the Register under Part 4 of the Act**





## Circular – 35/2024

As a statutory Regulator is now in place, and all AHBs are fully registered with the Regulator, Circular 08/2022 is now revoked. In order to mitigate risk to the State AHBs must now meet the following **minimum** criteria before any application for funding will be considered:

- a) Be on the AHB register maintained by the Approved Housing Bodies Regulatory Authority available on AHBRA's website.
- b) Not have an entry made against the AHB on the register under Part 4 of the Act, which relates to the non-compliance of an AHB with the Standards
- c) Have submitted the most recent Annual Monitoring Form in accordance with AHBRA's requirements. (AHBs which have not met the deadline for submission of a valid Annual Monitoring Form are issued with a statutory direction under Section 36 of the Act compelling them to submit it. Failure to comply with the direction will result in the AHB's name being published on the AHBRA website.)
- d) Not have an open investigation under Part 5 of the Act.

# Learnings



# Learnings

Consistent areas for improvement across all categories

## Gaps in Governance

- ❖ Risk Management
- ❖ Minute taking

## Required enhancements in Financial Management

- ❖ Board oversight in financial procedures and reporting
- ❖ Board-approved annual budgets

## Property & Asset Management shortfalls

- ❖ Stock Condition Survey
- ❖ Asset Register
- ❖ Repairs and Maintenance Plan

## Tenancy Management improvement areas

- ❖ Nominations and Allocations Policy
- ❖ Tenant satisfaction
- ❖ Managing rent arrears



# Q&A