

# TENANT SERVICES AUTHORITY REGULATORY FRAMEWORK – GAP ANALYSIS

## Tenant Involvement and Empowerments Standard

Standard Sub Section	Required Outcome	Specific Expectations	What we're doing	What we should consider doing as well
<p><b>Customer service, choice and complaints</b></p>	<p>Provide choices, information and communication that is appropriate to the diverse needs of their tenants in the delivery of all standards</p>	<p>Registered providers shall provide tenants with accessible, relevant and timely information about:</p> <ul style="list-style-type: none"> <li>• How tenants can access services</li> <li>• the standards of housing services their tenants can expect</li> <li>• how they are performing against those standards</li> <li>• the service choices available to tenants, including any additional costs that are relevant to specific choices</li> <li>• progress of any repairs work</li> <li>• how tenants can communicate with them and provide feedback</li> <li>• the responsibilities of the tenant and provider</li> <li>• arrangements for tenant involvement and scrutiny</li> </ul> <p>Providers shall offer a range of ways for tenants to express a complaint and set out clear service standards for responding to complaints, including complaints about performance against the standards, and details of what to do if they are unhappy with the outcome of a complaint. Providers shall inform tenants how they use complaints to improve their services. Registered providers shall publish information about complaints each year, including their number and nature, and the outcome of the complaints. Providers shall accept complaints made by advocates authorised to act on a tenant's/tenants' behalf.</p>	<p>Regular communication and updates via publications and contact with staff and officers.</p> <p>Responding with a consistent message based on clear and accessible policies.</p> <p>Providing dedicated and consistent contacts.</p> <p>Reporting performance via publications and to the Residents Panel.</p> <p>Providing some choice around the repairs and maintenance, specifically appointment times and personalisation of window and door replacements.</p> <p>Encouraging dialogue with and feedback from residents at all levels, including the resident involvement structure, feedback on quality of repairs service, allocations and lettings and quality of home provided.</p> <p>Providing a detailed</p>	<p>Look to develop and tailor standards to meet resident priorities and publicise performance against these.</p> <p>Continue to seek opportunities to communicate with residents.</p> <p>Look to understand where residents would like to see a greater element of choice and take steps towards achieving this.</p> <p>Renew the STATUS survey data and review other feedback options, considering how this data can be best used to inform services.</p> <p>Consider how responsibilities can be clarified when updated. Work with residents to establish expectations regarding responsibilities.</p> <p>Explore new methods to incorporate resident scrutiny and review of key services.</p>

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			<p>tenants handbook, which is refreshed and renewed regularly as well as other guidance documents at sign-up.</p> <p>Offering a comprehensive involvement framework reviewed annually in partnership with residents by way of impact assessment, with subsequent revisions and action plan put in place. Involvement methods offer a menu of options to suit varying commitments and aspirations.</p> <p>Residents Panel established to help scrutinise performance and service provision. Specific focus on reviewing procedures to identify improvements.</p> <p>Provides a clear policy and procedure for dealing with and recording complaints. Complaints are available for scrutiny from Residents Panel. Complaint outcomes are used to identify service improvements or training.</p>	<p>To report performance data annually to residents as part of new regulatory framework.</p> <p>To demonstrate annually to residents service improvements, through 'you said – we did' style feedback.</p> <p>Report complaints annually to residents, detailing nature of complaint, outcomes, improvements/training requirements identified.</p>
	Have an approach to		Complaints procedure is	

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	<p>complaints that is clear, simple and accessible that ensures that complaints are resolved promptly, politely and fairly</p>		<p>included in tenants' handbook, on website, regular item in newsletter. Complaints are taken in writing, by email or by telephone. Procedure includes clear timescales for dealing and how complaints can be escalated within the Association and beyond.</p>	
<p><b>Involvement and empowerment</b></p>	<p>Offering all tenants a <u>wide range of opportunities</u> to be involved in the management of their housing, including the ability to influence strategic priorities, the formulation of housing-related policies and the delivery of housing-related services</p> <p>Consulting with their tenants and acting reasonably in providing them with opportunities to agree local offers for service delivery</p>	<p>Registered providers shall consult with the tenants on the desirability and scope of local offers in relation to services to meet the following TSA standards: Tenant Involvement and Empowerment, Home and Neighbourhood and Community. In providing opportunities for tenants to agree local offers by no later than 1 April 2011 they shall offer commitments on:</p> <ul style="list-style-type: none"> <li>• local standards for performance</li> <li>• how performance will be monitored, reported to and scrutinised by tenants</li> <li>• what happens if local offers are not met (including procedures of redress)</li> <li>• arrangements for reviewing the local offers on a periodic basis</li> </ul> <p>Registered providers shall enable tenants' opportunities to scrutinise the effectiveness of their policies in relation to tenant involvement.</p> <p>Registered providers shall inform tenants about the results of their consultations on issues related to the standards.</p> <p><u>Registered providers shall consult with their tenants, setting out clearly the costs and benefits of relevant options, if they are proposing to change their landlord or when proposing a significant change in their management arrangements.</u></p> <p>Registered providers shall consult tenants at least once every three years on the best way of involving tenants in the governance and scrutiny of the organisation's housing management service. They shall ensure that</p>	<p>The Association has introduced and developed over a number of years an involvement framework based on feedback from residents.</p> <p>Residents are involved in the annual impact assessment into involvement and empowerment opportunities and also in establishing the subsequent action plan, which is promoted in publications and published in full on the website.</p>	<p>Consider how the annual impact assessment into involvement could be expanded to be more inclusive of residents. Perhaps using the next STATUS survey as a method of understanding this.</p> <p>Use existing data collected through the involvement framework and feedback mechanisms to establish some clear priorities for residents, which can be used as a basis to develop local offer. Incorporate details of this work and a quick-fire survey within the summer newsletter to validate data and identify priorities for local offers. Use the Residents Panel as a project team to assist with this work</p>

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		any changes to tenant involvement in governance and scrutiny leads to an enhancement of the overall effectiveness of their approach.		<p>and publish local offers inline with the regulatory framework timeframe.</p> <p>Continue to undertake regular resident surveys.</p> <p>Incorporate the local offer within the annual impact assessment into resident involvement to identify opportunities for improvements.</p> <p>Encourage feedback on the local offers from residents and report annually on performance against the offers and specific national and local standards required.</p>
	<p>Providing tenants <u>with a range of opportunities</u> to influence how providers meet all the TSA's standards and to scrutinise their performance against all standards and in the development of the annual report</p>		<p>Residents currently play an active role in the governance structure via the Board of Management and Residents Panel, both of which help to scrutinise performance.</p>	<p>Identify further opportunities for scrutiny against the TSA standards as part of the impact assessment into resident involvement.</p> <p>Incorporate the development of the annual report against standards within the Resident Panel's Terms of Reference.</p>
	<p>Providing support to tenants to build their capacity to be more effectively involved</p>		<p>Training provided to residents who participate in the Board and Residents Panel.</p> <p>Guidance available,</p>	<p>Identify training for residents involved inline with skills required.</p> <p>Consider what other barriers exist preventing</p>

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			<p>drafted with input from residents already involved, explaining requirements and support available.</p> <p>Financial support available for residents who get involved and assistance for domestic or disability requirements.</p>	<p>involvement through feedback and consider as part of the impact assessment into resident involvement activity.</p>
<p><b>Understanding and responding to the diverse needs of tenants</b></p>	<p>Treat all tenants with fairness and respect</p> <p><u>Demonstrate</u> that they understand the different needs of their tenants, including in relation to the seven equality strands and tenants with additional support needs</p>	<p>Registered providers shall <u>demonstrate</u> how they respond to tenants' needs in the way they provide services and communicate with tenants.</p>	<p>Association has clear policies on equality and diversity, which are supplemented by a gender, equality and disability action plan and scheme. This is reviewed annually by way of an impact assessment, including direct and indirect input from residents and staff.</p> <p>The Association consider equality and diversity as a golden thread, which is incorporated in all areas of its activity</p>	<p>Refresh policies and plan in this area by way of an impact assessment.</p> <p>Use the resident survey and involvement structure to identify any barriers or considerations which should be incorporated within future reviews.</p>

## Home Standard

Standard Sub Section	Required Outcome	Specific Expectations	What we're doing	What we should consider doing as well
<b>Quality of accommodation</b>	Ensure that tenants' homes meet the standard set out in section 5 of the Government's Decent Homes Guidance by 31 December 2010 and continue to maintain their homes to at least this standard after this date	The TSA may agree with a registered provider an extension to the 31 December 2010 date where this is reasonable. Providers shall ensure their tenants are aware of the reasons for any extension given.	All properties meet the Decent Homes Standard and a formal Asset Management Strategy is being put together to ensure a consistent programme to maintain and improve homes.	Consider an agreed Decent Home Plus Standard so that were the DH Standard is exceeded this is done consistently.  Involve residents in establishing investment priorities and establishing a local offer moving forward.  Utilise benchmarking to validate performance in this area and identify potential improvements.
	Meet the standards of design and quality that applied when the home was built, and were required as a condition of publicly funded financial assistance, if these standards are higher than the Decent Homes Standard		These standards are maintained – and exceeded on occasions.	
	In agreeing a local offer, ensure that it is set at a level not less than these standards and have regard to section 6 of the Government's Decent Homes Guidance		No local offer yet made	

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Repairs and maintenance	Provide a cost-effective repairs and maintenance service to homes and communal areas that responds to the needs of, and offers choices to, tenants, and has the objective of completing repairs and improvements right first time	Registered providers shall ensure a prudent, planned approach to repairs and maintenance of homes and communal areas. This should demonstrate an appropriate balance of planned and responsive repairs, and value for money. The approach should include responsive and cyclical repairs, planned and capital work, work on empty properties, and adaptations. Registered providers shall co-operate with relevant organisations to provide an adaptations service that meets tenants' needs.	<p>The Association currently has a clear policy on facilitating aids and adaptations, including how we will work with external partners to support resident needs in this area and a budget provision to directly fund works.</p> <p>A clear standard at which void properties will be re-let and a procedure to deal with voids is in place.</p> <p>The Association has a longer term programme to carry out cyclical a major repairs.</p> <p>A framework of preferred contractors with an agreed standard of service is used to deliver responsive repairs.</p> <p>Competitive tendering for planned works and cyclical contracts is undertaken to ensure value for money.</p> <p>Variable service charges are payable by residents with an opportunity for comment on contractor</p>	<p>Review the aids and adaptations policy alongside the equality and diversity work to ensure consistency, with the involvement of residents.</p> <p>Developing a formal Asset Management Strategy to maintain homes moving forward, inclusive of the appropriate repairs and maintenance policies. Incorporate resident priorities and feedback into Strategy.</p> <p>Consider streamlining contractors, identifying efficiencies and improvements. Look to include residents in the selection process and validate this decision with resident feedback before finalising.</p> <p>Involve residents in establishing and scrutinising communal maintenance requirements and provision, including ground maintenance contracts and service contracts for pumping/treatment plants.</p>

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			<p>performance.</p> <p>A series of performance indicators exists and is reported to the Board, Resident Panel and also included within the current annual report, these PIs measure the repairs and maintenance service against a set standard.</p>	<p>Consider involving residents in the tender selection process and expanding the selection to incorporate other values valued by residents in addition to lowest price.</p> <p>Develop performance reporting and indicators inline with resident requirements and incorporate resident scrutiny.</p> <p>To identify, in consultation with residents opportunities for the introduction of choice into the repairs and maintenance service.</p> <p>Utilise benchmarking to validate performance in this area and identify potential improvements.</p>

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	Meet all applicable statutory requirements that provide for the health and safety of the occupants in their homes		Meeting DH Standard but Housing Health and Safety Rating System (HHSRS) was not current when stock condition survey (SCS) last carried out	Need to undertake assessment against the HHSRS as part of next SCS.

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## Tenancy Standard

Standard Sub Section	Required Outcome	Specific Expectations	What we're doing	What we should consider doing as well
<b>Allocations</b>	Registered providers shall let their homes in a fair, transparent and efficient way. They shall take into account the housing needs and aspirations of tenants and potential tenants.	<p>Registered providers shall co-operate with local authorities' strategic housing function, and their duties to meet identified local housing needs. This includes assistance with local authorities' homelessness duties, and through meeting obligations in nominations and agreements. Where, in exceptional circumstances, registered providers choose not to participate in choice-based lettings schemes in areas where they own homes, they shall publish their reasons for doing so.</p> <p>Registered providers shall develop and deliver services to address under occupation and overcrowding in their homes, within the resources available to them. These services should meet the needs of their tenants, and will offer choices to them.</p>	<p>Participate in Choice Based Letting Schemes where they exist in our area of operation.</p> <p>Play active roles in working with and informing housing strategies in areas where development activity is active, with a specific focus on affordable rural housing provision inline with organisational objectives.</p>	
	They shall <u>demonstrate</u> how they: <ul style="list-style-type: none"> <li>• make the best use of available housing</li> <li>• are compatible with the purpose of the housing</li> <li>• contribute to local authorities' strategic housing function and sustainable communities.</li> </ul>	<p>Registered providers shall provide tenants wishing to move with access to clear and relevant advice about their housing options. They shall participate in mobility schemes and mutual exchange schemes where these are available.</p> <p>Registered providers' published policies shall include how they have made use of common housing registers, common allocations policies and local letting policies. Registered providers shall clearly set out, and be able to give reasons for, the criteria they use for excluding actual and potential tenants from consideration for allocations, mobility or mutual exchange schemes.</p>	The Association has a clear set of policies and procedures for allocating homes, prioritising housing needs and the best use of available housing. This policy is applied in collaboration with the local needs requirements established in S.106 or nominations agreements in place.	

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	<p>There should be clear application, decision-making and appeals processes.</p>		<p>Policies and guidance are provided to all potential applicants detailing the allocations process, along with information on how to appeal against a decision or raise a complaint for treatment considered unfair or poor service in this area.</p> <p>Void performance is monitored by the Board through the KPIs reporting, inclusive of rent loss, this information also goes Residents Panel. A summary of lettings activity is reported annually within the Association's Annual Report. Activity is also reported via statistical returns, NROSH and CORE.</p>	<p>Continue to review the allocations policy and procedure documents on a regular basis incorporating residents within this process.</p> <p>Use feedback from resident surveys and complaint process to inform reviews in this area.</p> <p>Consider establishing suitable local offers in this area should residents deem it a priority.</p>
		<p>Registered providers shall develop and deliver allocations processes in a way which supports their effective use by the full range of actual and potential tenants, including those with support needs, those who do not speak English as a first language and others who have difficulties with written English.</p> <p>Registered providers shall minimise the time that properties are empty between each letting. When doing this, they shall take into account the circumstances of the tenants who have been offered the properties.</p> <p>Registered providers shall record all lettings and sales in the Continuous Recording of Lettings system (CORE).</p>		<p>Continue to review guidance material in this area to ensure clarity and consistency, directly include users within this review.</p> <p>Utilise benchmarking to validate performance in this area and identify potential improvements.</p>

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Rents	Registered providers shall charge rents in accordance with the objectives and framework set out in the Government's Direction to the TSA of November 2009.	<p>Registered providers shall ensure they meet the following requirements, which derive from the Government's Direction to the TSA of November 2009 and published within Directions to the TSA – Summary of Responses and Government Response, November 2009, CLG.</p> <p>Subject to the paragraph below, registered providers shall set rents with a view to achieving the following as far as possible:</p> <ul style="list-style-type: none"> <li>• rents conform with the pattern produced by the rent formula set out in rent influencing regime guidance ('target rents') with a five per cent tolerance in individual rents (ten per cent for supported and sheltered housing) ('rent flexibility level') but subject to the maximum rent levels specified in that guidance ('rent caps')</li> <li>• weekly rent for accommodation increases each year by an amount which is no more than RPI + 0.5% + £2 until it reaches the upper limit of the rent flexibility level or the rent cap, whichever is lower</li> <li>• weekly rent for accommodation that has reached or is above the upper limit of the rent flexibility increases each year by an amount that is no more than the increase to the target rents</li> <li>• rent caps increase annually by RPI + one per cent</li> <li>• target rents increase annually by RPI + 0.5%</li> </ul> <p>Where the application of the Rent Standard would cause registered providers to be unable to meet other standards, particularly in respect of financial viability including the risk that a reduction in overall rental income causes them to risk failing to meet existing commitments such as banking or other lending covenants, the TSA may allow extensions to the period over which the requirements of the Rent Standard are met.</p> <p>Registered providers shall provide clear information to tenants that explains how their rent and any service charge is set, and how it is changed, including reference to the RPI benchmark to which annual changes to rents should be linked (except where rents are controlled under different legislation).</p>	<p>The Association has a clear policy on rent setting and has established a Rent Plan in accordance with rent restructuring, which has ensured that it is fully compliant with target rent levels.</p> <p>Rent increase letters are written to explain the method of calculation, the reference indices and the process of rent increases. Included with the prescribed forms is guidance drafted with residents, explaining how rents and service charges are reviewed in a user friendly language.</p> <p>Rent statements are supplied to tenants monthly and shared owner quarterly and have been reviewed inline with resident feedback to improve clarity.</p>	<p>Review current policy and procedures subject to new directives from Government or the regulator.</p> <p>Continue to use directives from the regulator to review rents.</p> <p>Continue to review guidance information inline with resident feedback.</p> <p>Utilise benchmarking to validate performance in this area and identify potential improvements.</p> <p>Consider opportunities for increasing rent payment methods and access to payment information by residents.</p>

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<b>Tenure</b>	Registered providers shall offer and issue the most secure form of tenure compatible with the purpose of the housing and the sustainability of the community. They shall meet all applicable statutory and legal requirements in relation to the form and use of tenancy agreements.	Registered providers shall publish clear and accessible policies which outline their approach to tenancy management. They shall develop and provide services that will support tenants to maintain their tenancy and prevent unnecessary evictions. The approach should set out how registered providers will make sure that the home continues to be occupied by the tenant they let the home to.	<p>The Association has a full compliment of policies which outlines tenancy management methods, these are subject to regular review and provided to residents at sign-up, on request or are available on the Association's website.</p> <p>Assured tenancy agreements are offered to all tenants. These are inline with the NHF recommended model of agreement.</p>	<p>Continue to review and use Assured tenancies.</p> <p>Continue to review and update management policy and procedure documents inline with experiences, feedback and input from residents.</p> <p>Utilise benchmarking to validate performance in this area and identify potential improvements.</p>

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**Neighbourhood and community Standard**

Standard Sub Section	Required Outcome	Specific Expectations	What we're doing	What we should consider doing as well
<p><b>Neighbourhood management</b></p>	<p>Registered providers shall keep the neighbourhood and communal areas associated with the homes that they own clean and safe. They shall work in partnership with their tenants and other providers and public bodies where it is effective to do so.</p>	<p>Registered providers shall consult with tenants in developing a <u>published policy</u> for maintaining and improving the neighbourhoods associated with their homes. This applies where the registered provider has a responsibility (either exclusively or in part) for the condition of that neighbourhood. The policy shall include any communal areas associated with the registered provider's homes.</p>	<p>Communal areas are landscaped and maintained in accordance with a grounds maintenance schedule. Service charges are set inline with actual expenditure to cover the cost of works and sinking fund provision.</p> <p>The Association has a limited number of communal entrances which are subject to regular inspections to ensure any works are completed.</p> <p>The Association looks to support and encourage local resident groups who wish to maintain communal features wherever possible, to promote ownership and minimise service charge collection.</p>	<p>Consider including residents in selecting maintenance contractors, establishing work requirements and carrying out inspections.</p> <p>Ensure that where communal entrances exist regular visits are maintained and potential liabilities or health and safety requirements adhered to.</p> <p>In partnership with residents and incorporating their feedback establish a clear policy in this area.</p> <p>Utilise benchmarking to validate performance in this area and identify potential improvements.</p>

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<b>Local area co-operation</b>	Registered providers shall co-operate with relevant partners to help promote social, environmental and economic well being in the areas where they own properties.	<p>Registered providers, having taken account of their presence and impact within the areas where they own properties, shall.</p> <ul style="list-style-type: none"> <li>• <u>identify and publish</u> the roles they are able to play within the areas where they have properties</li> <li>• co-operate with Local Strategic Partnerships and strategic housing functions of local authorities where they are able to assist them in achieving their objectives.</li> </ul> <p>Registered providers <u>shall publish</u> a policy on how they work with relevant partners to prevent and tackle anti-social behaviour (ASB) in areas where they own properties.</p> <ul style="list-style-type: none"> <li>• In their work to prevent and address ASB, registered providers shall demonstrate:</li> </ul> <p>That tenants are made aware of their responsibilities and rights in relation to ASB</p> <ul style="list-style-type: none"> <li>• strong leadership, commitment and accountability on preventing and tackling ASB that reflects a shared understanding of responsibilities with other local agencies</li> <li>• a strong focus exists on preventative measures tailored towards the needs of tenants and their families</li> <li>• prompt, appropriate and decisive action is taken to deal with ASB before it escalates, which focuses on resolving the problem having regard to the full range of tools and legal powers available</li> <li>• all tenants and residents can easily report ASB, are kept informed about the status of their case where responsibility rests with the organisation and are appropriately signposted where it does not</li> <li>• provision of support to victims and witnesses</li> </ul>	Where the Association is operationally active it looks to work with local authority partners to participate in appropriate partnerships. It will also establish working relationships with other bodies such a local police initiatives or other housing associations where appropriate and available. The role played by the Association in this capacity is detailed within the ASB policy and procedure document.	<p>Consider reviewing the ASB policy on a more regular basis incorporating resident feedback and participation.</p> <p>Consider publishing ASB cases within the annual report to residents' basis along with actions and outcomes.</p> <p>Consider developing a specific local offer around the issue of ASB if supported by resident feedback.</p> <p>Utilise benchmarking to validate performance in this area and identify potential improvements.</p> <p>Consider incorporating residents responsibilities into future tenancy training or specifically covering this issue at sign-up.</p>
<b>Anti-social behaviour</b>	Registered providers shall work in partnership with other public agencies to prevent and tackle anti-social behaviour in the neighbourhoods where they own homes.	<ul style="list-style-type: none"> <li>• provision of support to victims and witnesses</li> </ul>	The Association has a clear policy on dealing with ASB. The policy is available on request, provided at sign-up and published on the website. The policy includes partnership working.	As above.

**Value for money Standard**

Standard Sub Section	Required Outcome	Specific Expectations	What we're doing	What we should consider doing as well
	<p>In meeting all TSA standards, including their local offers, registered providers shall have a comprehensive approach to managing their resources to provide cost-effective, efficient, quality services and homes to meet tenants' and potential tenants' needs.</p> <p>Registered providers shall set out in an annual report for tenants how they are meeting these obligations and how they intend to meet them in the future. The provider shall then meet the commitments it has made to its tenants.</p>	<p>Registered providers shall demonstrate to their tenants:</p> <ul style="list-style-type: none"> <li>• how expenditure has been prioritised in relation to each of the standards and in the delivery of local offers, and in meeting other needs such as investment in new social housing provision</li> <li>• how they have ensured value for money has been secured and tested</li> <li>• plans and priorities for delivery of further value for money improvements</li> </ul> <p>Registered providers shall have arrangements for tenants to influence the services delivered and the cost of those services that result in service charges to tenants.</p>	<p>Maintaining suitable budgetary provision to deliver the service at meet the required standards through the annual budgetary process.</p> <p>Encouraging feedback from residents to inform how budget allocations in property service area are spent and priorities for incorporation within new units.</p> <p>Including residents within the governance structure to help inform and direct resource provision.</p> <p>Reporting annually the main expenditure themes of the Association's budget, to demonstrate how money is spent.</p> <p>Using the tendering and competitive quotes process to ensure value for money.</p>	<p>Consider reporting annually to tenants how expenditure has been prioritised in relation to the national and local standards. With particular reference to how value for money is being secured and what improvements are planned to advance these, with specific reference to the Home standard as detailed previously.</p> <p>Utilise benchmarking to validate performance in this area and identify potential improvements.</p> <p>Increase resident participation within the delivery of services to communal infrastructure and areas as detailed in the Neighbourhood Management Standard.</p> <p>Consider publishing a clear policy on Value for Money to re-enforce this priority throughout all areas of the Association.</p>

## Governance and financial viability Standard

Standard Sub Section	Required Outcome	Specific Expectations	What we're doing	What we should consider doing as well
<p><b>Governance</b></p>	<p>Registered providers shall ensure effective governance arrangements that deliver their aims, objectives and intended outcomes for tenants and potential tenants in an effective, transparent and accountable manner. Governance arrangements shall ensure they:</p> <ul style="list-style-type: none"> <li>• adhere to all relevant legislation</li> <li>• comply with their governing documents and all regulatory requirements</li> <li>• are accountable to tenants, the TSA and relevant stakeholders</li> <li>• safeguard taxpayers' interests and the reputation of the sector</li> <li>• have an effective risk management framework</li> </ul>	<p>Registered providers shall adopt and comply with an appropriate code of governance. They shall give the reasons for their choice and explain areas of non-compliance with their chosen code.</p> <p>Registered providers shall establish and maintain clear roles, responsibilities and accountabilities for their board, chair and chief executive and produce an annual assessment of the effectiveness of their arrangements.</p> <p>Registered providers shall submit an annual return, on an accurate and timely basis in a form determined by the TSA. This is currently the Regulatory and Statistical Return (and its successor, the National Register of Social Housing).</p> <p>Where there is a non-regulated element, the registered provider shall demonstrate to the TSA that it has in place effective mechanisms (such as commitments, undertakings or other assurances between itself and the non-regulated element) which ensure that:</p> <ul style="list-style-type: none"> <li>• it is and will be able to comply with the TSA's standards and other regulatory requirements</li> <li>• its ability to meet the TSA's standards and other</li> </ul>	<p>The Association updated its code of governance in 2009, adopting the NHF model.</p> <p>The Association details the respective roles within its SOFR's, which are regularly reviewed and all staff and Board are subject to annual appraisals.</p> <p>The Association currently complies with all regulatory and statistical returns on a timely basis. It has made arrangements to integrate its housing management software with NROSH and provides regular submissions.</p> <p>The Association does not currently have a non-regulated element.</p>	<p>Regularly review key governance documents inline with organisational and regulatory changes. Detail compliance and reviews within the annual regulatory report that these reviews.</p> <p>Continue to appraise the Board of Management, identifying skill gaps; recruiting or training accordingly.</p>

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		regulatory requirements is not and cannot be prejudiced by the activities or influence of the non- regulated element		

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		<ul style="list-style-type: none"> <li>• in the event that the registered provider does not or may not be able to comply with the TSA's standards or other regulatory requirements:               <ul style="list-style-type: none"> <li>○ the non-regulated element will give any necessary support or assistance to enable compliance</li> <li>○ the registered provider has the ability to require the support or assistance of the non-regulated element to enable compliance.</li> </ul> </li> </ul> <p>In some situations it may be appropriate for the TSA to be a party to such arrangements.</p>		<p>An action plan will be established to remedy any compliance gaps identified and also for the introduction of local offers established.</p>

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Standard Sub Section	Required Outcome	Specific Expectations	What we're doing	What we should consider doing as well
<p><b>Financial viability</b></p>	<p>Registered providers shall manage their resources effectively to ensure their viability is maintained.</p>	<p>Registered providers shall ensure that:</p> <ul style="list-style-type: none"> <li>• effective controls and procedures are in place to ensure security of assets and the proper use of public funds</li> <li>• effective systems are in place to monitor and accurately report delivery of their plans</li> <li>• the risks to delivery of financial plans are identified and effectively managed</li> </ul> <p>Registered providers shall ensure that they have a robust and prudent business planning and control framework. Through this framework they will ensure:</p> <ul style="list-style-type: none"> <li>• there is access to sufficient liquidity at all times</li> <li>• financial forecasts are based on appropriate and reasonable assumptions</li> <li>• planning sufficiently considers the financial implications of risks to the delivery of plans</li> <li>• they monitor, report on and comply with their funders' financial covenants</li> </ul> <p>Registered providers shall provide to the TSA accurate and timely statutory and regulatory financial returns and an annual report on any losses from fraudulent activity.</p>	<p>The Association has a full compliment of financial controls which are regularly reviewed and tested by way of external and internal audit.</p> <p>The Association has a 30 year business model, which is regularly reviewed and tested.</p> <p>The Association has an effective risk management map which is regularly reviewed and tested.</p> <p>The Association regularly reviews and updates its SOFR's, along with other control and reporting procedures.</p> <p>The Association regular reports on financial matters and compliance with key ratios and covenants.</p> <p>The Association utilises relevant software to assist with financial control and management.</p> <p>Liquidity is closely managed, including</p>	<p>Continue to develop and test the business plan.</p> <p>Continue to monitor cashflow and ensure adequate liquidity by way of new loans.</p> <p>Continue to review financial risks and controls.</p> <p>Continue to monitor compliance with key ratios and covenants.</p> <p>Continue to provide information to lenders and regulators as required on a timely basis.</p> <p>Continue to regularly report and monitor financial performance at a senior level.</p>

Standard Sub Section	Required Outcome	Specific Expectations	What we're doing	What we should consider doing as well
			<p>monthly cash forecasts looking forward 18 months.</p> <p>The Association ensures compliance with the TSA statutory returns and requirements inline with specified timeframes.</p>	

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