

Risk description & related issues	Implications	Assessment Inherent		Controls in Place	Assessment Residual Current		Further actions planned	Target completion dates
		Likelihood 3	Impact 4		Likelihood 2	Impact 4		
<p><b>CR1 Owner – W McCreight</b></p> <p><u>Failure to achieve the required rental income in the short and longer terms.</u></p> <p>Related Issues:</p> <p>Reductions in Supporting People payments could have adverse impact on the ability of Communities to pay rent.</p> <p>Relationship breakdown between CCT/Communities and CHA resulting in lack of trust and refusal to accept proposed rent levels and adverse impact on JMAs.</p> <p>Longer term maintenance liabilities may not be appropriately stated</p>	<p>Rental income may not be sufficient to cover operating costs leading to cash deterioration and possible viability/liquidity concerns.</p> <p>Erosion of cash reserves.</p> <p>Low level of assurance from external audit.</p> <p>Failure to meet strategic objectives and legislative and statutory responsibilities</p> <p>Possible negative impact on reputation of Association</p> <p>Inaccurate financial planning/improper decision making</p>			<p>LTFP modelling and sensitivity testing.</p> <p>Quarterly Management accounts reviewed by Board and compared to Budgets.</p> <p>Close liaison with CCT and Communities on CHA LTFP and rent-setting process.</p> <p>Review of rents with Communities annually</p> <p>JMAs agreed, setting out rent arrangements and respective responsibilities for services</p> <p>CHA has potential to explore more independent living space to ensure a broader range of appropriate accommodation options is available.</p> <p>Rent increase agreement reached with Glenraig for minimum 15% increase for next 2 years.</p> <p>Budgets for y/e 31/3/25 agreed by Board.</p> <p>Glenraig budget set to minimise cash deficit</p>			<p>Comprehensive review of JMAs with each Community underway</p>	<p>August 2024</p>

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<p><b>CR2 Owner – W McCreight</b></p> <p><u>Failure to ensure appropriate standards of health and safety at CHA properties and those leased from CCT</u></p> <p>Related Issues:</p> <p>Failure to carry out required statutory servicing (gas appliances/smoke detection/legionella, etc.)</p> <p>Certain leased properties which have fallen into significant states of disrepair</p> <p>Asbestos present in properties</p> <p>Use of local contractors</p>	<p>Potential for serious injury or death to villagers and others and the possibility of resulting corporate liability and proceedings.</p> <p>Possible negative impact on reputation of Association.</p> <p>Possible exposure to negligence claims and significant financial liabilities</p> <p>Serious fire occurring at CHA property could endanger life</p> <p>Properties are not maintained to the correct standard with the potential for health and safety issues.</p> <p>Unqualified operatives employed leading to potential poor quality or dangerous workmanship</p>			<p>Compliance with statutory maintenance &amp; servicing policies</p> <p>RQIA annual inspections</p> <p>Camphill Community Inspections</p> <p>Annual fire risk assessments</p> <p>Regular testing of equipment &amp; evacuation procedures by the Communities and individual PEEPs in place for all residents</p> <p>Insurance cover in place</p> <p>Asbestos management plan – ongoing monitoring by Maintenance officer</p> <p>Health &amp; Safety works arising from DfC inspection completed</p> <p>Certain properties mothballed and made safe and secure</p> <p>Contractors following Covid safe procedures</p> <p>Confirmation of relevant qualifications &amp; insurance gathered from local contractors</p> <p>Monthly KPI reporting to Board to monitor and record compliance with policy</p> <p>Inhouse monitoring of all statutory maintenance by own maintenance officers</p>				

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<p><b>CR3 Owner – W McCreight</b></p> <p><u>Failure to maintain CHA properties to Decent Home standards as a minimum</u></p> <p>Related Issues:</p> <p>Use of local contractors</p> <p>Cost increases and shortages in both materials and labour caused by the covid pandemic and Brexit.</p>	<p>Failure to provide required delivery of service and standard of accommodation to occupants</p> <p>Possible health &amp; safety issues and potential financial obligations if maintenance is not carried out on time and to the required standard.</p> <p>Properties falling into state of disrepair resulting in loss of rental income</p> <p>Unqualified operatives employed leading to potential poor quality or dangerous workmanship</p>			<p>Robust framework in place to assess performance and quality of maintenance service on a monthly basis</p> <p>Relevant properties have been mothballed and made safe and secure</p> <p>In house condition surveys completed and reviewed by Communities. Planned Maintenance Programmes developed based upon these and SCS &amp; Community requirements.</p> <p>Board provided with regular updates on PMP and regular review of response maintenance through monitoring KPIs</p> <p>Confirmation of relevant qualifications &amp; insurance gathered from local contractors</p> <p>Arrangements in place with local contractors to supplement main Contractors.</p> <p>Membership of the Fusion 21 procurement framework to assist in the delivery of the planned maintenance programme</p> <p>Liasing with other HAs to share experience re steps being taken to mitigate cost increases.</p>			<p>Comprehensive Stock Condition Survey currently underway</p>	<p>Final reports expected September 2024</p>

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<p><b>CR4 Owner – W McCreight</b></p> <p><u>Failure to achieve appropriate standards of operational control</u></p> <p>Related Issues:</p> <p>Value for Money (VfM) culture not embraced and implemented by Board / staff</p> <p>A lack of key performance indicators of the business</p> <p>Higher than expected levels of response maintenance costs</p> <p>Breach of procurement legislation</p> <p>Significant breach of IT security</p>	<p>Reduced levels of quality service, inefficiencies, wastage of resources</p> <p>Poor decision making reflected in poor value for money and quality of service provision</p> <p>Deteriorating financial viability / poor performance</p> <p>Potential loss and corruption of data</p> <p>Failure to deliver on key objectives resulting in inefficiencies with related financial implications.</p> <p>Potential exposure to claims and significant financial liabilities</p>			<p>Maintenance service performance reported and reviewed at Board meetings</p> <p>Board informed of and recording in minutes of Single Tender Actions (STAs)</p> <p>Physical security of the office in place</p> <p>Full suite of operational policies in place</p> <p>Ongoing review of IT security arrangements with systems upgraded to include firewall, anti-virus software, password protection and automatic daily backups</p> <p>Agreement by Board of a suite of KPIs to facilitate monthly reporting and performance monitoring.</p> <p>VfM strategy approved by Board and in place.</p> <p>Annual Planned Maintenance Programme in place</p> <p>Signed JMAs in place</p> <p>Appropriate staff complement in place.</p> <p>BCP drafted and approved by the Board</p> <p>Work prog continually reviewed.</p>				

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<p><b>CR5 Owner – A Hamilton</b></p> <p><u>Failure to achieve necessary standards of governance and failure to comply with the Association's rules</u></p> <p>Related Issues:</p> <p>CHA follows inappropriate policies and procedures</p> <p>Data breach (personal and sensitive data) by CHA</p> <p>CHA Board lacks necessary skills and experience</p> <p>Failure to establish proper title to Association's assets</p> <p>Breach of Charity Commission requirements by CHA</p> <p>Significant/material fraud</p>	<p>Non-eligibility for adaptations grant</p> <p>Possibility of stagnant operations, declining capacity and loss of focus</p> <p>Possible breaches in legislation/ non-compliance with HA Guide</p> <p>Fines and possible damage to reputation</p> <p>Failure of Trustees to fulfil control functions</p> <p>Possible difficulties in raising private finance or in progressing business combinations</p> <p>Possible loss of charitable status</p> <p>Reputational damage</p> <p>Conflicts of interest arising on Board / lack of effective management of conflicts of interest</p> <p>Financial loss</p>			<p>Board composition ensures a strong level of Board awareness, skills and experience</p> <p>CHA Governance Handbook provided to all Board members and governance training provided</p> <p>Board awareness of new Regulatory Standards and approval of RSAR</p> <p>Regular Board meetings with structured agenda, minutes and reporting of any potential conflicts of interest</p> <p>Board approval of LTFP and income and expenditure budgets</p> <p>Board self appraisal exercise undertaken yearly.</p> <p>Recommendations made in recent RSARs substantially implemented</p> <p>Security of the office premises and the use of locked filing cabinets to store sensitive information</p> <p>Approval of income &amp; expenditure budget 2022/23 by Board</p>			<p>Board awareness of new Regulatory Standards and approval of RSAR</p> <p>Planned programme of review of policies (phased basis)</p> <p>Board sub-group to take forward Board refreshment established and commenced work. This work is to be completed by the date of AGM.</p> <p>Board to consider the position of step-back co-workers residing in CHA properties.</p> <p>Discussions will be commenced with CCT to start the process of resolution of title issues</p>	<p>Sep 2024</p> <p>Jul/Aug 2024</p> <p>26/6/24</p> <p>September 2024</p> <p>Sept/Oct 2024</p>

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<p><b>CR5 (continued)</b></p> <p><u>Failure to achieve necessary standards of governance</u></p> <p>Related Issues:</p>	<p>Unfavourable outcome of DfC RSAR</p>			<p>Ongoing review of IT security arrangements with systems upgraded to include firewall, anti-virus software and password protection</p> <p>Registration with Charity Commission approved July 2017</p> <p>Strict adherence to financial authorisation limits, authorised cheque signatories and minimal levels of cash handling</p> <p>Implementation of all policies and procedures</p> <p>Rolling annual Board training programme in place</p> <p>Annual review of rents</p> <p>Planned programme of review of Policies</p> <p>Annual reporting to CC</p> <p>Signed JMAs in place</p> <p>Independent review of Board effectiveness undertaken with positive results</p>			<p>Annual skills assessment and appraisal process for Board review</p> <p>Comprehensive review of JMAs currently being undertaken</p>	<p>July/August 2024</p> <p>August 2024</p>

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<p><b>CR6</b> <b>Owner – W McCreight</b></p> <p><u>Lack of resources</u></p> <p>Related Issues:</p> <p>Failure to comply with regulatory requirements</p> <p>Lack of staff cover</p> <p>Employing staff on basis of temporary contracts</p>	<p>Inability to complete important work on time e.g. Business Continuity Plan, GDPR, JMAs</p> <p>Additional hours required by existing staff not sustainable</p> <p>Quality of work could suffer</p> <p>Low staff morale</p>			<p>Use of temporary staff &amp; External Consultants when necessary</p> <p>Work programme continually reviewed to assist in setting required resource levels</p> <p>All staff employed on permanent contracts</p> <p>Continual monitoring of staff levels to ensure proper levels maintained</p> <p>New Finance Officer appointed.</p>				

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<p><b>CR7</b> Owner – W McCreight</p> <p><u>Implementation of GDPR</u> Related Issues:</p> <p>Failure to comply with regulatory requirements</p> <p>Data breach (personal and sensitive data) by CHA</p>	<p>Possible negative impact on reputation of Association</p> <p>Data breach could result in penalties and possible damage to Association's reputation.</p>			<p>GDPR Policies in place</p> <p>Association registered with ICO</p> <p>GDPR plan agreed with ASM has been substantially implemented.</p> <p>Full implementation of plan agreed with ASM (Internal Auditors)</p> <p>Third party processing agreement approved by Solicitors after their review.</p>			<p>Archiving /destruction of all records not complete</p> <p>Training refresher to be arranged for Board and Staff</p>	<p>July 2024</p> <p>To be confirmed by provider</p>

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<p><b>CR8</b> <b>Owner - A Hamilton</b></p> <p><u>Loss of Strategic Direction</u> Related Issues:</p> <p>Failure to comply with regulatory requirements</p> <p>Failure to achieve the best outcomes for Tenants</p> <p>Strategic options for way forward may not be consistent with legislation.</p> <p>Failure to resolve key issues due to delays by the Department.</p>	<p>The future of CHA is determined by a third party with the potential of risk to the Community life sharing culture.</p> <p>Possible negative impact on reputation of Association</p> <p>Failing DfC standards</p> <p>Failure of Board to comply with statutory obligations</p> <p>Failure to achieve VfM</p> <p>Delays in progressing the proposed strategic way forward had an impact on Board refreshment. Now that Board has agreed to shelve transfer of engagement process, process of Board recruitment is underway</p> <p>There are difficulties in recruiting staff due to uncertainty about future.</p> <p>Adverse impact on day to day business</p>			<p>Board has set up sub-group to oversee Board refreshment</p>			<p>To date there have been 5 new Members co-opted. It is proposed that these co-optees are appointed to full Board membership at the AGM.</p> <p>Board has established a sub-group to develop the Strategic direction of the Association</p>	<p>26/6/24</p> <p>July 2024</p>