



Department for

Communities

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Regulatory Framework

**Rural Housing Association – Regulatory
Judgement**

Report 2024/25



Introduction

The Department for Communities (DfC) is the Regulatory Authority for Registered Housing Associations (RHAs) in Northern Ireland. Housing Regulation Branch within DfC undertakes this regulation activity on behalf of the Department. We seek to protect the interests of tenants, homeless people and others who use the services provided by RHAs. To ensure this is achieved, RHAs must provide us with the necessary information on a regular basis to demonstrate how the Regulatory Framework Standards are being achieved.

RHA Background

Rural Housing Association (Rural HA) was registered with the Department of Environment in 1992. Its aim is to provide a supply of readily available and affordable accommodation for rural people in rural areas with a view to helping maintain and regenerate rural communities. Its current stock comprises in excess of 600 units located across Northern Ireland.

Regulatory Approach

Through our risk-based and proportionate approach to regulating RHAs, we focus our attention on the important risks and key aspects of an RHA's performance. This includes having different levels of engagement depending on an RHA's risk and performance profile.

When we refer to risk, we are specifically referring to the risk to the interests of tenants and other service users. This perspective may differ from an individual RHA's internal assessment of its operational risks. This judgement has been completed in accordance with the risk-based Regulatory Framework (revised 2024).

Overall Opinion

Regulatory Judgement:

**Rural Housing
Association**

1

Meets the requirements

Based on a review of the evidence submitted, Housing Regulation Branch has determined that Rural Housing Association has demonstrated that it meets the Regulatory Standards for Governance, Finance and Consumer in respect of the 2024/25 year.

Assessment Findings

Outcome of Governance Standard - MET

Governance Standard 1:

Rural HA has demonstrated that it has effective governance arrangements in place that deliver its aims, objectives and intended outcomes for tenants and potential tenants in an effective, transparent and accountable manner.

A recommendation has been raised in relation to board tenure.

Governance Standard 2:

Rural HA adopts a robust approach to the assessment and management of risk and demonstrates informed and transparent decision-making processes.

Outcome of Finance Standard - MET

Finance Standard 1:

Rural HA has demonstrated that it manages its resources effectively to ensure financial viability is maintained in the short, medium and longer term.

A recommendation has been raised in relation to long-term stress testing.

Finance Standard 2:

Rural HA has articulated and delivered a comprehensive and strategic approach to achieving value for money in meeting the organisation's objectives.

Outcome of Consumer Standard - MET

Consumer Standard 1:

Rural HA has managed its business so that tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.

Consumer Standard 2:

Rural HA has demonstrated that it provides good quality accommodation and services with choices appropriate to the diverse needs of its tenants.

Consumer Standard 3:

Rural HA has illustrated how it supports the building of vibrant communities that encourage tenant opportunities and promote well-being.

Anticipated Level of Engagement following 2024/25 assessment:

Level 1 – Where following submission of the Regulatory Standards Annual Return (RSAR) and required financial information, we are content there is sufficient assurance and little additional contact is required unless other matters arise.

Further information on our Regulatory Standards, how we reach our Regulatory Judgement decision and the different levels of engagement can be found on our [website](#).