



Annual Monitoring and Reporting Framework 2025/26

Introduction

1. This document sets out our approach for assessing the ongoing compliance of registered Community Housing Providers (CHPs) with the eligibility criteria and prescribed performance standards set under the Public and Community Housing Management Act 1992 (PACHMA). It provides an overview of our assessment principles and annual monitoring process.
2. This year, we are implementing several changes to our monitoring and reporting approach. In previous years, the Community Housing Regulatory Authority (CHRA) has relied predominately on an annual reporting and assessment process to gain the assurance we need to determine ongoing compliance. We are now moving towards a more balanced system that spreads our compliance monitoring across the year and focuses more on identifying and responding to risks and issues as they occur in real time.
3. Our new approach is underpinned by regular engagement meetings throughout the year and a greater expectation that CHPs are undertaking timely and frequent change and disclosure reporting. This model is supported by a move towards a performance-based regulatory model, in which registered CHPs are asked to provide us with a set of annual performance data in the first instance, rather than our traditional list of supporting documents.

Our principles

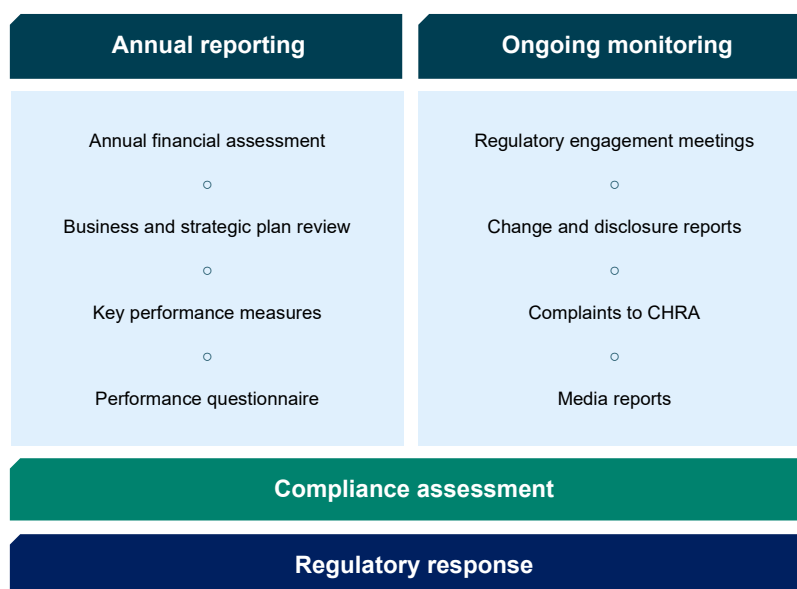
4. The principles we use to guide our approach to assessing regulatory compliance remain the same. Our principles are:
 - **Fairness and consistency:** We aim to maintain a fair and open process that ensures our decisions are consistent and without bias.
 - **Proportionality:** Our regulatory activities and assessments take into account the size and scale of an organisation's operations.
 - **Transparency:** We collect, use, and share information in a way that is consistent with the Official Information Act 1982, the Privacy Act 2020, and the Ministry of Housing and Urban Development [Transparency Statement](#).

Overview

5. Registered CHPs must comply with the performance standards and eligibility criteria specified under PACHMA at all times. The performance standards cover core risk areas across a provider's governance, management, financial viability, tenancy management and property and asset management. You can find the performance standards and eligibility criteria in the Public and Community Housing Management (Community Housing Provider) Regulations 2014 [here](#).

6. CHRA is responsible for ensuring that registered CHPs are maintaining compliance with the performance standards and eligibility criteria. To do that, we undertake a variety of monitoring activities throughout the year, taking into account the size, complexity, and past performance of each provider. Our monitoring activities can be divided into two categories: our annual reporting process, and ongoing compliance monitoring.

Figure 1: Our monitoring activities



7. In undertaking those activities, if we identify an area where a CHP is at risk of breaching the eligibility criteria, performance standards, or another requirement specified under PACHMA, our initial response may include:
- **Issuing a regulatory requirement:** When we identify an issue that potentially poses a serious compliance risk, we may issue a regulatory requirement. This means asking CHPs to undertake a certain action or series of actions to manage that risk and ensure that their organisation remains compliant. If a regulatory requirement is not met in the specified timeframe, we may move to suspend or revoke a provider's registration.
 - **Issuing a monitoring requirement:** When a provider has been identified as failing to meet a non-regulatory requirement under PACHMA, such as the timely submission of their annual return or change and disclosure reporting, we may issue a monitoring requirement. This means asking CHPs to make changes to their processes to ensure those requirements are met in the future. If those requirements continue not to be met, we may move to revoke a provider's registration.
 - **Making a recommendation:** From time to time, we may make a recommendation to a CHP if we identify a potential low risk compliance issue that could be mitigated by a simple policy or procedure change in keeping with best industry practice. Recommendations are less formal than issuing a requirement and will usually be made over email or in a regulatory engagement meeting. Recommendations are not mandatory and do not impact a CHPs compliance status.
8. If a provider is identified as failing, or has failed, to meet one or more eligibility criteria, performance standards, a requirement made by CHRA, has ceased to operate as a CHP, is unable to pay its debts, or otherwise continue carrying on its business, we may take one of the following actions:

- **Suspension of registration:** When a provider is identified as not meeting the eligibility criteria or performance standards, CHRA must move to suspend their registration. That means first issuing a provider a notice of our intention to do so, which will provide at least 14 days' notice and an opportunity to be heard before suspension. If, after that period the issue remains, the provider's registration will be suspended until that issue is resolved. During the period for which a provider's registration is suspended, that provider will not be able to take on any new tenants paying an income-related rent. The provider will still be able to access IRRS funding for existing tenancies.
- **Revocation of registration:** If a provider fails to meet a requirement made by CHRA or fails to resolve an issue under suspension within 12 months, we must move to revoke their registration. That means first issuing a provider a notice of our intention to do so, which will provide at least 14 days' notice and an opportunity to be heard before revocation. If, after that period the issue remains, the provider's registration will be revoked. Once a provider's registration is revoked, the provider will no longer be eligible to access IRRS funding for the provision of social rental housing.

Annual regulatory reporting process

9. Registered CHPs are required to provide CHRA with an annual report outlining their performance against the performance standards and containing their audited financial statements, budget documents, and any other information required by CHRA. CHPs must submit their annual regulatory return within 28 days of their annual general meeting (AGM). CHPs that do not hold an AGM must return their regulatory report within 28 days of their financial statements being signed-off by their governing body.
10. The 2025/26 annual regulatory report template is divided into four sections:
 - **Organisational information:** CHPs must provide information about their organisation and housing operations. As part of this, CHPs are required to provide a property register so we can get a better idea of the size and geographic spread of their operations.
 - **Performance questionnaire:** CHPs must complete a short questionnaire on their performance against a cross-section of key organisational risk areas related to the governance and management performance standards.
 - **Supporting documents:** CHPs must provide us with copies of their audited financial statements, budget forecasts, business or strategic plan, and details of any significant capital expenditure. For CHPs who own or lease properties, they must also provide us with performance data against a series of tenancy and property management metrics.
 - **Declaration:** The annual regulatory return must be signed off by the Chair of the governing body to confirm that the information and documentation provided is true and correct.
11. CHRA is no longer requesting several of our traditional supporting documents in the first instance. This includes unredacted board minutes, insurance schedules, and new or updated policy and procedure documents. We may still request these documents at our discretion to complete our annual monitoring assessment, or to support our ongoing monitoring activities. Our expectation is that CHPs maintain appropriate insurance levels, are regularly reviewing their policies and procedures, and are maintaining good governance practices.
12. Following our review of a provider's annual regulatory return, CHRA issues our compliance assessment, along with any requirements that the provider may need to resolve. We aim to complete our assessment within 120 working days of the provider's complete annual return being submitted.

Change and disclosure reporting

13. Registered CHPs are responsible for declaring to CHRA any significant organisational changes or adverse events that may impact their ability to comply with the performance standards. Change and disclosure reports must be made in a timely manner, either after an adverse event has occurred, or in advance of a significant planned operational change. You can find a list of examples below of reportable change and disclosure events.

Figure 2: Change and disclosure reporting examples

Change reporting	Disclosure reporting
<p>Examples:</p> <ul style="list-style-type: none">• Changes to the organisation's details, such as legal name, entity type, contact details, geographical location, or AGM date.• Changes to the organisation's constitution, including to the objects, functions, or scope of activities.• Changes to the membership of the governing body.• Changes to the job titles or position descriptions of senior management positions.• Growth in the housing portfolio.• Rent-setting policy changes that impact non-IRR tenants.	<p>Examples:</p> <ul style="list-style-type: none">• Adverse events that impact the financial viability of the organisation.• Adverse events that may result in properties becoming uninhabitable or attracting significant media interest.• Action being taken against the organisation by any statutory body, individual company, or another agency.• Any significant cases of fraud, corruption, or criminal misconduct by employees or governing body members.• Notice from a lender regarding an ongoing loan default.• Appointment of a statutory manager, receiver, liquidator, or voluntary administrator.

14. CHPs can report change and disclosure events using the form available on our website [here](#). If the event is a minor or routine change, such as a change in governing body membership or property acquisition, CHPs are welcome to call or email their relationship manager (regulatory advisor) or email CHRA@hud.govt.nz. CHPs are also welcome to discuss change and disclosure events or get advice on whether an issue needs to be reported with their relationship manager.
15. Following a change and disclosure report, CHRA will review the report to determine whether the event impacts the organisation's ability to comply with the performance standards. If we do identify a potential issue, we may request further information about the event to make that determination. We may also issue a requirement in response to a potential risk identified through a change and disclosure report.

Regulatory engagement meetings

16. Regulatory engagement meetings are an opportunity for our staff to meet with CHPs and get a better understanding of how their organisations operate and any challenges they might be facing. They are also an opportunity for CHPs to declare any change and disclosure events, and for us to work through any ongoing requirements or regulatory actions.
17. More regular and meaningful engagements with CHPs is central to the way we want to work going forward. Your relationship manager will be in touch to schedule a series of meetings over the monitoring year. The number of meetings will likely range between one to three per year, which will depend on the size and complexity of your organisation, or whether you have any outstanding requirements that need to be addressed.

18. Regulatory engagement meetings will be scheduled for around 30-60 minutes. Normally, these meetings will take place over Microsoft Teams, but we may request an on-site meeting from time to time. CHPs are also welcome to request that the meeting take place with us in-person at our Wellington office.
19. Most meetings will follow a simple agenda that includes change and disclosure events and a confirmation of ongoing compliance status. There will also be an opportunity for the CHP to discuss any changes in their operations and time to highlight any successes or challenges they might be facing. If we do require specific information or documents to discuss, we will provide written notice in advance of that meeting.

Appendix 1: Statutory basis for monitoring and reporting

The statutory basis for the monitoring and reporting of registered CHPs is contained in Part 10 of the Public and Community Housing Management Act 1992. The following provisions outline the roles and responsibilities of both registered CHPs and CHRA:

s168 Registration: Registration is continuous so long as the prescribed eligibility criteria and performance standards continue to be met. CHRA must assess at least annually, and may assess at any other time, that a registered CHP is continuing to meet the criteria and performance standards.

s169 Suspension: CHRA must suspend registration if, after making an assessment under s168, it determines that a CHP is no longer meeting the eligibility criteria and performance standards. CHRA must give a provider 14 days' written notice and the opportunity to be heard before suspending registration. Any suspensions must be recorded on the public register.

s170 Revocation: CHRA may revoke the registration of a CHP if it is satisfied, on reasonable grounds, that the CHP has failed, or is failing, to meet 1 or more of the eligibility criteria, performance standards, a lawful requirement of CHRA, or is unable to pay its debts or to continue carrying on its business. Registration may be revoked whether or not that registration has been suspended under s169.

s171 Procedure for revocation: Unless a CHP has requested the revocation of their registration, CHRA must give a CHP at least 14 days' written notice and the opportunity to be heard before revoking the registration, and give the CHP written notice of the reason(s) for the decision.

s172 Register of community housing providers: CHRA must maintain a register of CHPs that includes the name, address and incorporation details of the CHP, and full names, address, and appointment details of current and former governing body members. The register must also include registration details and any prescribed information or documents.

s175 Reporting requirements of registered community housing providers: Registered CHPs must provide reports on its operations to CHRA annually, and at any other time as required by CHRA. Reports must be in the form approved by CHRA.

s176 Annual reports provided by registered community housing providers: Reports provided annually by CHPs must include a report setting out its performance against the standards, financial statements and accounts in accordance with [gazetted directions](#) from CHRA, and any other reports that the authority may require.

s178 Authority may require person to supply information or produce documents: CHRA may, by written notice, require a person to supply, produce, or reproduce any information, documents, or class of information or documents in a specified manner and within a specified time.

All information is treated in accordance with the Official Information Act 1982, the Privacy Act 2020, the Public Records Act 2005, and the Ministry of Housing and Urban Development [Transparency Statement](#), which governs how we collect, use and share information gathered about individuals or entities (directly or indirectly) associated with regulatory compliance, law enforcement and security functions. CHRA respects the privacy of social housing tenants and operational staff and requests that all information sent to use be redacted to remove the personal details of tenants and operational staff.