

A hand holding a magnifying glass over paper house models. The background is a blurred green and white bokeh. A blue diagonal stripe runs across the image from the top left to the bottom right. The left side of the image has an orange background with white text.

Devonshires' Annual Conference 2022: Responding to Operational Pressures

Consumer Credit: what
do RPs need to
consider?

11 October 2022

Consumer Credit in the sector

- FCA approach to credit in housing sector
- Common housing association activities
 - Equity loans
 - Major repair loans
 - Debt advice
 - Broking
- Common queries
 - Avoiding breach
 - Remediation
 - New applications
 - Mergers
- Do you need FCA permission?

Operational pressures



**Building
safety**



Governance



**Cost of
living**

Building safety

- What is the relevant issue?
- Options for leaseholders
- How can you help without FCA permission?



Governance and Assurance

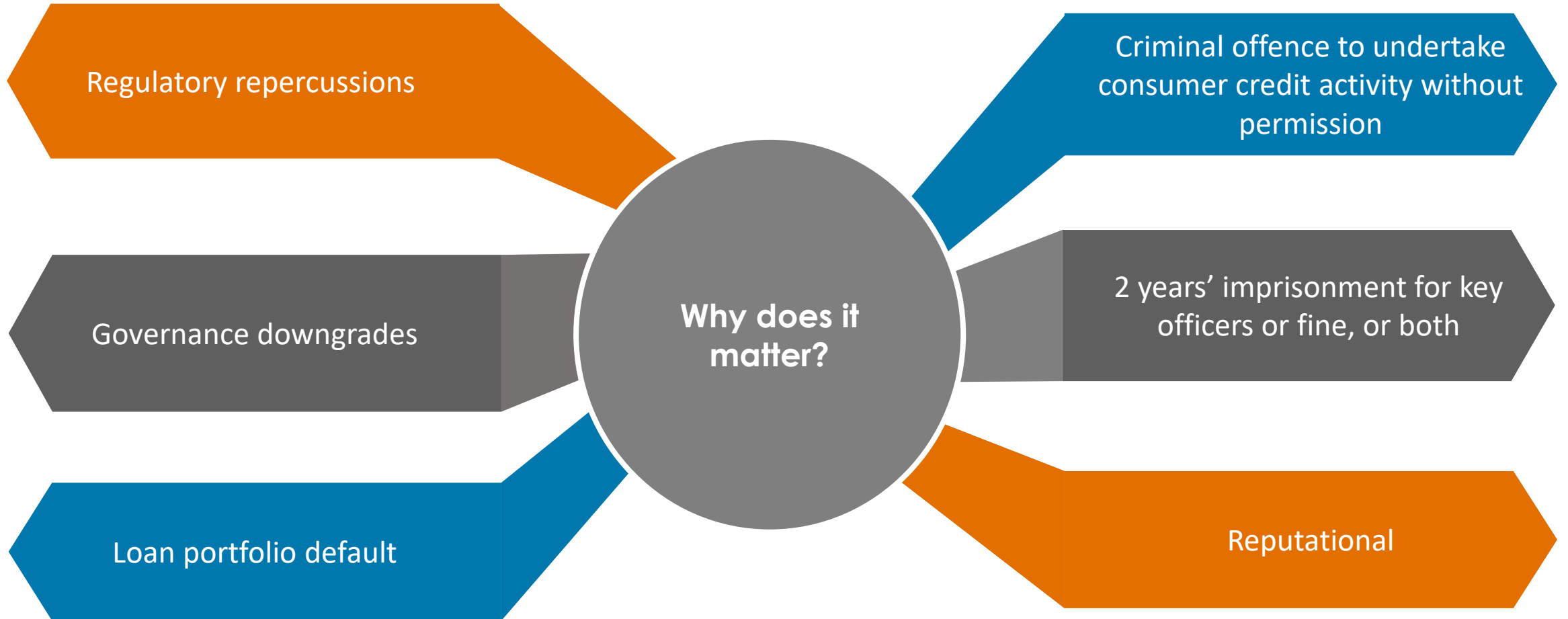


- What are the relevant issues?
- SMCR compliance
- What kind of SMCR firm are you?
- What does that mean for your staff, your board, your SMT?

Cost of living

- What are the relevant issues?
- Hardship
- Advice
- New products
- How can you help without FCA permission?





SMCR - lessons learnt so far



Fit and proper

Who needs it?

What's the process?

Training

Conduct Rules

Expertise of staff

Policies

Employment and recruitment

Training policies

Reporting lines

Q&A

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