

CRHC COVID-19 Risk Assessment

Risk	Risk Description	Risk Level	Mitigation in place to reduce the risk impact
<p>Pandemic risk coordination/team not in place</p>	<p>Risk of not having identified a pandemic coordinator and/or team with defined roles and responsibilities for preparedness and response planning.</p>	<p>Low</p>	<p>The Business Continuity Committee has been created and has had multiple different meetings. The Committee is currently meeting on a daily basis to be able to stay abreast of any new developments, and to be able to action fast when needed.</p> <p>Team is made up of members from all levels of the organization, and includes top management, Health and Safety staff, Human Resource staff, Communication staff, Systems staff, Finance staff, etc.</p> <p>The team is monitoring the situation and progress of the virus in Alberta, Canada and the world, and makes decisions based on what the industry and other corporations and governments are doing.</p>
<p>Pandemic Communication plan not in place</p>	<p>The risk of not having an effective communication plan in place for customers, funders, contractors, and employees.</p> <p>The risk of not updating customers, funders, contractors, and employees in a timely manner.</p> <p>The risk of not providing staff with updates on decisions made by management regarding actions to be taken by CRHC to minimize the impact on CRHC and its staff to minimize the effect of the pandemic.</p> <p>The risk of not providing accurate educational and preventative information to staff, so that staff can prepare and use the tools provided to prevent the spread of the pandemic.</p> <p>Risk of not being able to determine potential impact of a pandemic on business-related domestic and international travel (e.g., quarantines, border closures).</p>	<p>Medium</p>	<p>Public Communication: The Public Health Agency of Canada has strongly recommended that large gathering of people (50+) are canceled until further notice.</p> <p>The Government of Alberta declared COVID-19 a public health emergency on March 17, 2020.</p> <p>Communication to Funders: CRHC has let the Government of Alberta and the Mayor's office know by email about its plans to suspend its in person customer service but still be open for business via other means and directed their media relations personnel to CRHC's website for more details.</p> <p>CEO participates in daily Minister meetings where issues like impacts on rent fluctuations, interruptions in employment income, eviction process during this challenging time, etc., are being discussed.</p> <p>Communication to tenant and applicants: CRHC only has 530 tenant emails on file and communication was sent to those tenants directly.</p> <p>Notice was posted on the CRHC Office door on Monday March 16, 2020 for customers, which includes information in how to contact CRHC staff. This Notice also includes information on payment options for tenants.</p> <p>Payment options have been communicated on the website, and on a specific website page pointed to from social media posts. Our service representatives inform customers as well by phone when customers call in to our call centre.</p>

			<p>CRHC has not posted information at its properties yet but could do so in short order to inform tenants, especially at month end, when rental and other payments become due. CHR has posted posters on hand hygiene at all our property/sites, as well as at the CRHC office this was facilitated by Stacey Houston, Manager, Customer Relations & Operations.</p> <p>CRHC has a plan in place to communicate to 6,000 applicants and the rent supplement recipient as well, likely by end of Wednesday March 18, 2020.</p> <p>Communication to contractors and stakeholders: Contractors were notified through an email March 16, 2020 via Mark Hoosein, Chief Operating Officer, about the safe procedures when entering a tenant's unit.</p> <p>CRHC has a stakeholder list and plans to send an email to this list March 18, 2020.</p> <p>Communication to Staff: Communication in regard to the pandemic has been provided to staff in a timely manner. This communication included the following information on preventing the spread at the office or at home:</p> <ul style="list-style-type: none"> • promoting respiratory hygiene/cough etiquette, • prompt staff that have symptoms to stay home and get tested, • limiting unnecessary social interaction. Which include avoiding in-person meetings and instead using email, telephone or other remote conferencing strategies • limiting business related travel and personal travel, seminar and conference attendance, • links to the Public Health Agency of Canada for additional information. • Etc. <p>Field Supervisors and Maintenance Clerks have been asked to wear nitril gloves to protect themselves when at properties/sites. CRHC also has coveralls and googles available for staff that will need to enter units to be able to protect themselves from harm. CRHC is currently on a waiting list for respirators for this staff.</p> <p>Communication regarding the use of tools (Microsoft Teams application, Sonar Versature application, etc.) has been provided to staff. The Systems team is also available if extra help or instructions are needed.</p>
<p>Minimum staff needs and technological requirements have not been assessed</p>	<p>Risk of not having identified essential employees and other critical inputs (e.g., suppliers, subcontractor services/products, and logistics) required to maintain business operations by location and function during a pandemic.</p>	<p>Medium</p>	<p>Critical staff to be able to perform business as usual has been identified, which includes maintenance of company operations, including backup options for essential supply chains, business functions and personnel</p> <p>Mark Hoosein, Chief Operating Officer, is currently working on the assessment for minimum staffing needs. This assessment will provide CRHC with information on the number of employees</p>

	<p>The risk of not having enhance communications and information technology infrastructures as needed to support employee telecommuting and remote customer access and have them available at the time of staff having to work from home.</p>		<p>that are needed to sustain a functioning workforce and to be able to minimize the effects of employee absenteeism.</p> <p>Technological needs have been assessed, and additional 62 laptops have been rented and shipped to the CRHC office. These laptops have been set up to be able to transition staff to work from home.</p> <p>A remote connection test was completed March 12, 2020, All staff have been set up for remote work as of end of business on March 18, 2020.</p> <p>Sonar Versature the customer self-service portal used by CRHC is accessible through an application which staff has downloaded and set up with their account information, then downloaded to their phones. There has only been minor issues, and staff is able to serve customers, contractors and general inquiries from the public nearly seamlessly.</p>
<p>Staff training and need has not been assessed</p>	<p>Risk of not having trained and prepared ancillary workforce (e.g., contractors, employees in other job titles, retirees) to fill in for positions that are unable to work due to illness.</p> <p>The risk of not having forecast and allow for employee absences during a pandemic due to factors such as personal illness, family member illness, community containment measures and quarantines, school and/or business closures, and public transportation closures.</p>	<p>Low</p>	<p>Staff training in regard to using tools provided has been completed, this has been done by the systems staff and via “How-To” instructions.</p> <p>Staff needs assessment regarding temporary replacement staff has not been done. Hiring external staff to replace staff that is ill will be considered once needed. There is risk in hiring external staff as well, since the temporary staff may be sick, as well as they are not trained in accordance to our polices. The need for external temporary staff will be assessed at a later date, depending on the progression of the COVID-19 affecting CRHC staff.</p> <p>Staff has been told to work from home until further notice, and to check in with their team lead 4 times a day at certain times during the day.</p> <p>Staff training in regard to personal hygiene and pandemic prevention methods has been provided.</p> <p>Staff has received communication in regard to self-isolation and emergency contacts.</p> <p>Staff has been encouraged to let management know if they become ill or have to care for ill family members.</p> <p>CRHC office will be thoroughly cleaned and sanitized, to make sure that any existing contamination is being destroyed, making it save for staff to return to their offices and desks.</p>
<p>The impact of the pandemic on CRHC’s financials has not been assessed</p>	<p>The risk of not having determine the potential impact of a pandemic on CRHC’s financials using multiple possible scenarios that affect different outcomes.</p>	<p>Medium</p>	<p>Discussions regarding potential impact of the pandemic on the revenue and expense streams have been performed.</p> <p>Management is aware of the possible impacts of various scenarios that are possible.</p>

	<p>The risk of not receiving funding in a timely manner from CRHC's funders due to business interruptions due to shortage of staff at their place of business.</p> <p>The risk of customers not being able to pay rent and other costs associated with the units that the customers occupy, due to losing work, having to be isolate, or being ill, or CRHC's office being closed to the public (for customers paying in cash at the cashier's desk).</p> <p>The risk that cashflow is not being monitored, resulting in overdrafts or default on mortgages.</p> <p>The risk that vendors, subsidy customer's and staff are not being paid.</p>		<p>Management is monitoring this situation and is communicating with the appropriate teams as necessary.</p> <p>Communicating with funding sources is performed on a consistent basis, which allows CRHC staff to assess the situation and take appropriate steps if necessary.</p> <p>Communication to customers regarding payment options during the office closure is in progress. Staff has been instructed to discuss payment options with tenants when calls are received.</p> <p>Concerns from customers regarding various issues due to the pandemic are answered, for example, letting customers know that late payments or non-payments during the time of closure of the office, or illness of customers will not result in an eviction notice.</p> <p>Finance team is monitoring the CRHC cashflow on a daily basis, making sure that money is available to pay expenses without incurring overdraft penalties etc.</p> <p>A process has been put into place to be able to pay all vendors, subsidy's, and staff, even if not able to work from the office full time. Staff will have to come to the office to be able to print cheques and mail the cheques only.</p>
<p>The impact of the pandemic on CRHC's services has not been assessed</p>	<p>The risk of not having developed and planed for scenarios likely to result in an increase for services that CRHC provides to its customers during a pandemic (e.g., rent subsidies, rent reductions etc.).</p>	<p>Medium</p>	<p>Communication from the Alberta Government regarding income support for Alberta's population that will need it, due to government decisions that have been made.</p> <p>Staffing needs have not been assessed so far in regard to staff needed to be able handled the additional volume of inquiries for rent reductions and increased subsidies. CRHC will monitor this risk as the pandemic progresses.</p> <p>Some customer facing CRHC staff may start to work shift work, so, that CRHC is able to extend the hours of service to its customers.</p> <p>CRHC will work closely with the three levels of government to be able to help as many customers as possible, and to provide its services in the future.</p>
<p>The impact of the pandemic on employee benefits has not been assessed and polices do not exist</p>	<p>The risk of not having already establish policies for employe compensation and sick leave absences unique to a pandemic (e.g., non-punitive, liberal leave), including policies on when a previously ill person is no longer infectious and can return to work after illness.</p>	<p>Low</p>	<p>Staff benefits include a general illness policy, which would cover staff in the situation of illness.</p> <p>Communication identified that if staff felt sick to take the self-assessment available online, and to contact the COVID hotline if symptoms match the COVID-19 symptoms, so that staff can get tested. If staff is ill to let management know.</p> <p>No policies and procedures regarding staff going back to work or being cleared to go back to work after contracting a pandemic virus have been created. No CRHC staff has currently been identified as having contracted COVID-19. No precedence has been set, even by leaders such as Alberta</p>

			<p>Health Services in regard to having policies and procedures in place to deal with issues such as staff returning to work after a pandemic.</p> <p>However, the sickness will for now be treated as would other general illness outlined in the benefits booklet and policy.</p>
<p>The impact of the pandemic on CRHC insurance and the coverage of the insurance policy has not been assessed, and coverage does not exist</p>	<p>The risk that the Insurance policy does not cover the reduction in revenues incurred by CRHC, due to the closure of the office and any additional costs that CRHC incurred to deal with the pandemic. (Rental of laptops for staff to be able to work from home, cleaning supplies (Disinfectant gels, and wipes) and staff hours to clean and sanitize the office. As well as additional benefit costs due to staff 's long-term and short-term disability which will increase costs of staff benefits in the future etc.)</p>	High	<p>Pandemic related costs are not covered in standard RMA insurance policies.</p> <p>Employee benefits through Sunlife Assurance will most likely increase in the following few years to cover the costs incurred during the current pandemic outbreak.</p> <p>The Government of Alberta Housing Division has set up COVID-19 related accounting codes to track additional costs. No commitment has been made to cover the additional costs as of March 19, 2020.</p>
<p>The impact of the pandemic on contractors and suppliers has not been assessed</p>	<p>The risk that projects are being halted due to work stoppage by contractors, delaying the completion of the constructions of buildings, renovations on buildings, and the maintenance work performed on occupied or unoccupied units.</p>	Medium	<p>CRHC has contracts in place with all contractors, however, since the Government of Alberta declared COVID-19 a public health emergency, there is not much CRHC can do about the delays.</p> <p>The Capital Development and Asset Management team is working with a company regarding emergency calls within a unit, when we have a self-isolation case. They will go to the unit and assess the hazard, provide the maintenance list, and notify CRHC of any risk factors.</p> <p>Health and safety will put a "Near Miss Form" into place. This form is used to report any incidents with tenants or contractors that have to be tracked in case of future legal actions that may result from the incident.</p> <p>All of the capital maintenance projects (furnace replacements, etc.) that include tenant's interaction are currently put on hold. CRHC staff will work with tenants that have maintenance issues to resolves these issues as fast as possible. Health and Safety is currently working on a safe work procedure, that can be implemented very quickly.</p> <p>The pause of all non-emergency in-suite maintenance is consistent with other HMB's across the province.</p>
<p>The Business continuity plan is not updated for lessons learned</p>	<p>The risk that lessons learned during the current pandemic are not included in the business continuity plan for future references.</p>	Low	<p>COVID-19 team has meeting notes that will be helpful in adding the information learned during this pandemic, so, that CRHC is better prepared during the next pandemic and can draw upon the lessons learned.</p>

			All departments are tracking what has been done in their area in regard to COVID-19 prevention and decisions made, so that staff responsible for the Business Continuity Plan can update the lessons learned.
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