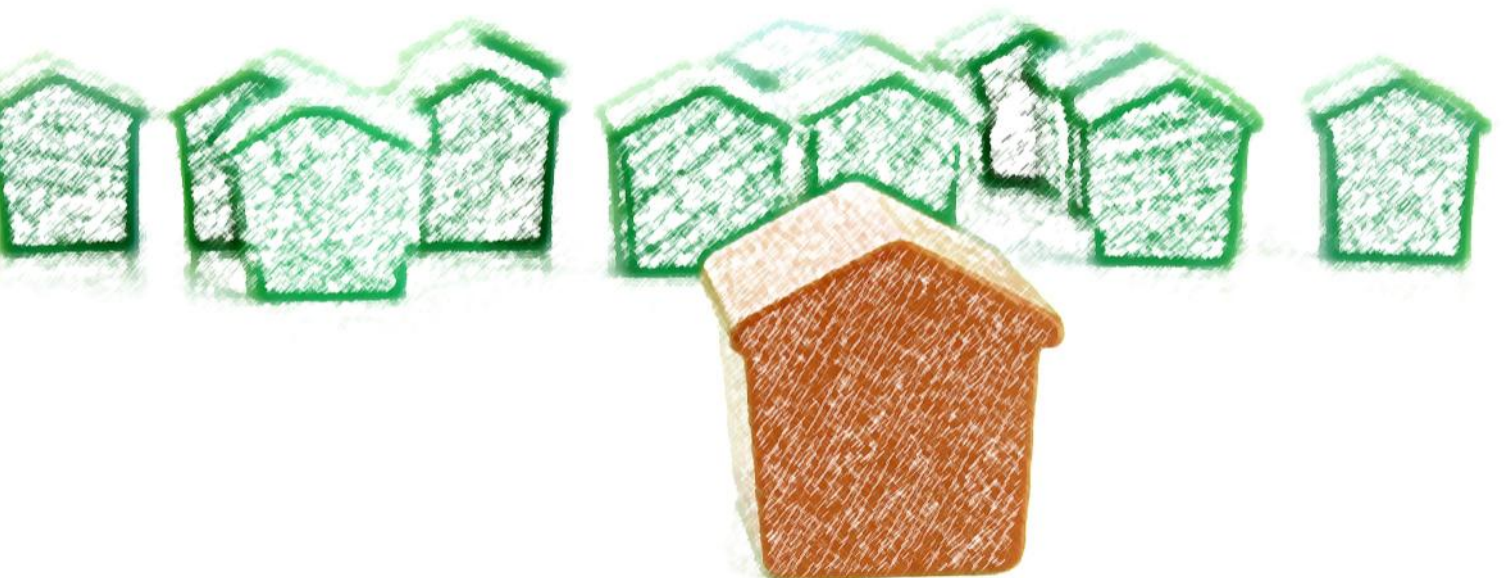




Habinteg
Housing Association (Ulster) Ltd

Annual Report 2010 - 2011
Business Plan 2011 - 2014





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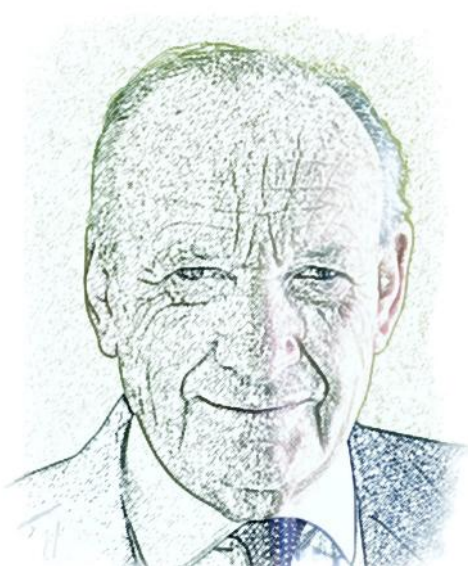
Annual Report 2010 - 2011

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Chairman's Introduction

I am delighted to commend to you our Annual Report for 2010/2011 and our Business Plan for 2011 - 2014. This document provides a review of the Association's work during the past twelve months and outlines our Strategic goals and Business Planning for the coming year and beyond.

We, at Habinteg, remain committed to delivering high quality housing - as stressed by our Mission Statement - and this resolution has been underpinned during a year in which the Association has sought to further drive our regeneration and sustainability credentials with the completion of a number of high quality developments. Five housing schemes, built to exacting standards and providing much needed affordable housing, have been completed - Strabane, Newry and three in the Greater Belfast area - all detailed in the Review of Development overleaf. We fully accept that, in addition to our strong ideological commitment to providing much needed housing, there is an economic argument for both the provision of our new homes and the completion of our planned maintenance programmes and we remain committed to ensuring that, even in these economically challenging times, every effort is made to drive further improvements and efficiencies in our work. The above schemes represent a building programme which has been completed at an overall cost of just under £14 million - comprising over £10 million government funding and approximately £3.5 million private investment - providing new homes for 85 households.

Two quality rural schemes went on site during the period, at Ballygowan and Drumaness. For the former, Blackwater Heights, the Association has provided much needed housing, justified with reference to the new Planning Policy Statement 21 guidance and the scheme is among the first Level 4 Code for Sustainable Homes social housing developments in Northern Ireland. Along with the second scheme at Drumaness, it demonstrates the Association's commitment to building high quality schemes for people with and without disabilities.

In the second half of this publication, you will see our determination to push for continuous improvement and transformational change across the work of the Association through a comprehensive set of strategic targets. At the heart of this endeavour is the drive to meet all regulatory requirements and implement a significant development programme. As always, I am extremely grateful to the Habinteg Board, Committee members and staff who work hard to provide a high quality service and to members of our Residents' Forum who continue to serve at Board and Committee level. Sincere thanks, too, go to our colleagues in the Department for Social Development, Northern Ireland Housing Executive, partner organisations and other stakeholders.

DR G D B HARKNESS



Review of Development

Habinteg, in the period 2010/11, continued to build upon the success of previous years, developing quality, affordable, sustainable homes across Northern Ireland. Considerable challenges - including a limited Development programme, reduced funding for the Social Housing Development Programme, increased Regulation, downturn in the Economic Situation, more limited Procurement routes and a changing procurement environment - were faced and overcome with the successful completion of the following five high quality, new build schemes, all built to Lifetime Homes Standards and achieving Secured by Design accreditation:

Whitewell Mews, in North Belfast, was handed over in August 2010. This architecturally striking development of 8 Category 1 apartments - including one wheelchair user apartment - is built to Code for Sustainable Homes Level 3.

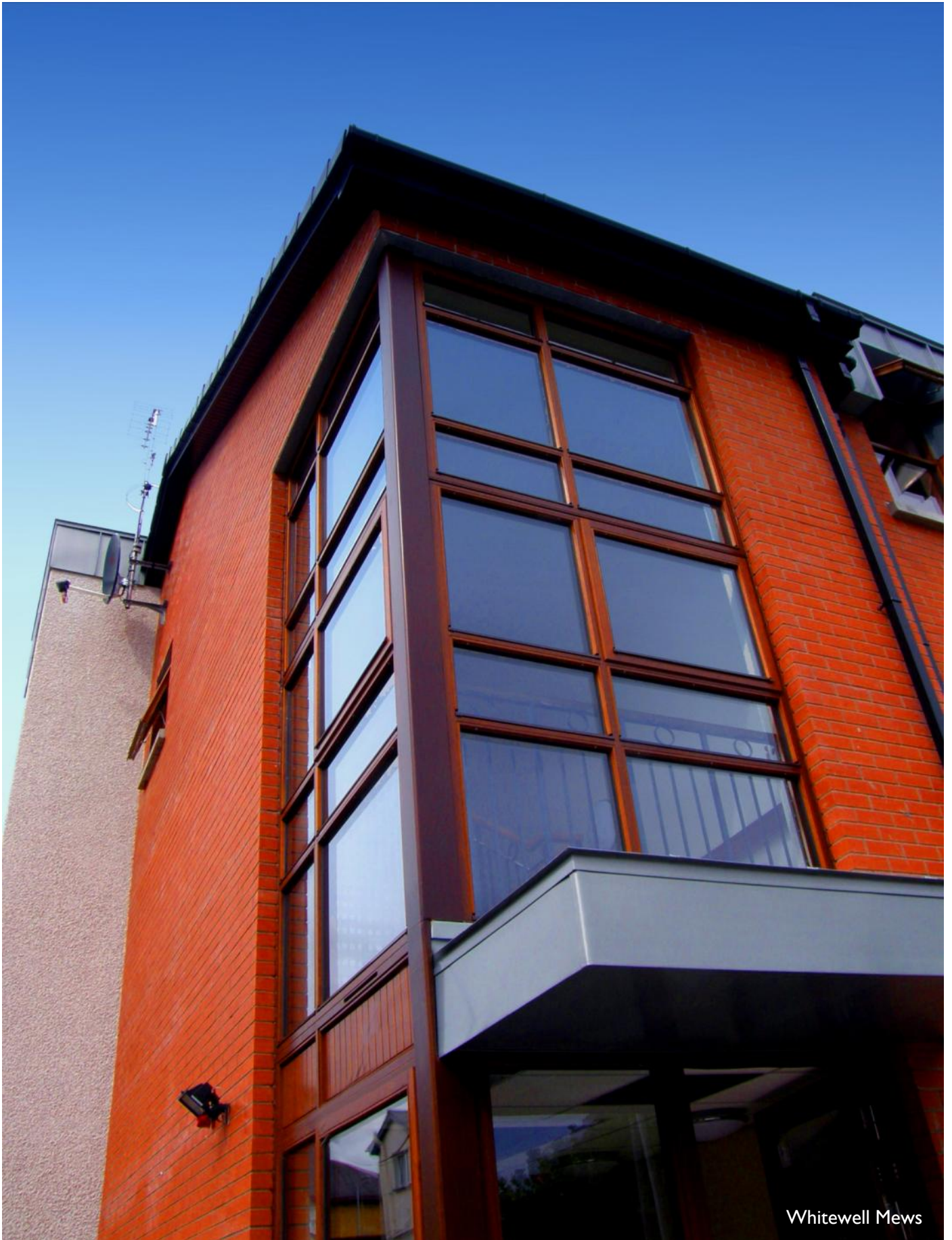
Flagstaff Court, Newry, is a 26 unit integrated housing development scheme which comprises 4 Wheelchair user apartments, 4 general needs apartments and 18 general needs houses. The development, designed to Code for Sustainable Homes Level 3, sits adjacent to the Association's existing Cole Court scheme, bolstering the Association's presence in the city of Newry. The scheme was handed over in September 2010.

Fisher's Court, North Queen Street in Belfast, is a 28 unit, EcoHomes 'Very Good' scheme of 20 general needs houses and 8 apartments, including one wheelchair apartment. The development, handed over in two phases in November and December 2010, was a transfer from the Northern Ireland Housing Executive and represents a major element of the redevelopment process of the north of the city. The scheme is sensitively designed to reflect the historic, mainly Georgian, architecture which exists in the neighbourhood.

Mount Street, Newtownabbey, (above) is a 4 unit scheme comprising 4 general needs houses, handed over in December 2010. This scheme demonstrates Habinteg's commitment to carbon reducing technologies, being the Association's first - and one of the first in Northern Ireland - to achieve Code for Sustainable Homes Level 4.

Church Street, Strabane, is a 19 unit Code for Sustainable Homes Level 3 scheme comprising 10 general needs apartments and 9 general needs houses. This scheme adds to the Association's growing North West portfolio.

The Association began work on site with two exciting new schemes, both due for completion in summer 2011. Drumaness Road, Drumaness, is a 12 unit EcoHomes 'Very Good' scheme comprising of 7 general needs houses and 5 bungalows (of which 2 are built to wheelchair user standard) and Blackwater Heights, Ballygowan, the Association's second Code for Sustainable Homes level 4 scheme, comprising 14 semi-detached three bedroom homes.



Whitewell Mews



Fishers Court

Customer Standards

Housing Quality

The Association remains committed to delivering high quality services, having due regard to the need to promote equality of opportunity and good relations. Habinteg, one of few organisations in the UK to achieve and retain full Compliance against the Charter Mark Standard has undergone a pre-assessment to the new Customer Service Excellence standard which replaced the Charter Mark Standard in June 2010. The pre-assessment revealed that the Association was in a good position to be fully assessed to the new standard and assessment is due to take place at the end of 2011. The Association also retains Investors in People Bronze status and is preparing for reassessment against the standard in April 2012.

Habinteg continues to work closely with its tenants and residents in the delivery of customer services. A new Resident Participation and Consultation Policy, replacing the Tenant Participation Policy, was introduced in the period to highlight and improve the channels through which customers can influence service delivery. Habinteg also, working with other participating housing associations, introduced a new Tenant Satisfaction Survey, replacing the former version, with a view to gaining better customer insight. The Association's staff, the Residents' Forum and other Housing association representatives were involved in the devising of the questions for the new survey. A new Stakeholder Survey has also been introduced to gather input from Joint Management Partners.

Equality

Habinteg remains firmly committed to its Section 75 Equality Duty and is in the process of revising and updating its Equality Scheme and Disability Action Plan as recommended for all public authorities by the Equality Commission for Northern Ireland (ECNI). The Association completed its Annual Progress Report for 2009/2010 and submitted this to both the ECNI and the Northern Ireland Federation of Housing Associations (NIFHA) at the end of August 2010. No negative feedback was received. Two equality training events were also held for all staff early in the year in the areas of 'sexual orientation' and 'diversity in the workplace'.

Corporate Social Responsibility

CSR is about understanding the impact a business has on the wider world and considering the ways in which this impact can be a positive one. Habinteg retains this focus of supporting less advantaged members of society through the provision of affordable, sustainable, high quality housing, seeking to improve the communities in which it works and having a healthy regard for the environment. Since the publication of its CSR Annual Reports in 2009 and 2010, Habinteg has continued to progress in managing business processes to improve community involvement and bring about positive changes in society. CSR work carried out during the period 2010/2011 will be catalogued in the separately published CSR Annual Report 2011.

Residents' Forum

The Association works very closely with the Residents Forum and which continues to meet at least three times per year. In the past year the involvement and contribution from Resident Forum members has increased and has helped the Association to be a more customer focussed organisation. In 2010/2011 the Forum participated in the revising and updating of the Resident Forum Constitution; the Residents Participation and Consultation Policy; the Association's website; the Tenants Handbook; the Home User Guide; the Tenant Satisfaction Survey; the Residents Newsletter and continued to be represented on Comprehensive Service Review Working Groups. During the year, the Association introduced a 'Resident Forum Recommendation' insignia on publications to highlight the important role played by the Residents Forum in the formulation of tenant information. The Association appreciates this invaluable work of the Residents Forum and looks forward to sustaining a good working relationship for the benefit of all its customers.

Complaints Handling

Habinteg received 91 complaints in 2010/2011; 71 concerned Anti-Social Behaviour issues, 4 relating to staff matters, 8 regarding Repairs and Maintenance, 7 in the area of Service Delivery and 1 other. 84 were resolved.

Association Governance

Habinteg Housing Association (Ulster) Ltd is a registered Housing Association, registered on 3 August 1976 under the Industrial and Provident Societies Act (NI) 1969, Registration No. IP 172. The Association was subsequently registered on 24 May 1977 under the Housing Order 1976 (subsequently amended and consolidated), No. R17.

Habinteg is an independent social business but classified as a public body for Equality Legislation and was designated as such following the Northern Ireland Act 1998. The association is a registered non-profit making housing association providing housing accommodation for those in need. The Association has charitable status with HM Revenue & Customs; registration 23 March 1983, No. XN45572/WH. Registration with the Charity Commission for Northern Ireland under the Charities Act (Northern Ireland) 2008 will be necessary under the new legislation.

The work of Habinteg is overseen by a voluntary Board and executed through its Management Team. The Board meets regularly, as do the various sub-committees with specific responsibilities for Development, Housing Management, Finance, Audit and Nominations & Remunerations.

The Board is responsible for the association's systems of internal financial control and, along with senior management, is responsible for establishing and operating detailed control and report procedures. The Board is required to prepare accounts for each financial period which give a true and fair view of the state of the Association's affairs and of its surplus or deficit.

BOARD ATTENDANCE 2010/2011	19 May 2010	30 Jun 2010	09 Aug 2010	29 Sep 2010	1 Dec 2010	16 Feb 2011	30 Mar 2011
Dr George Harkness							
Mr Mike Smyth	a	a	a	a		a	
Mr Martin Turnbull							
Lady Beveridge							a
Dr Lesley Calderwood	a		a				a
Mr Michael R Hendra				a		a	
Mr Billy Jenkins				a	a		
Mr Ivor Spence	a	a	a		a		
Mr Kieran McKillion	a	a	a		a	a	a
Ms Teresa McDonough	a	a			a		
David Rainey		a	a	Resigned August 2010			
Sid McDowell		Did not seek re-election June 2010					
Stephen Matthews	a	Resigned June 2010					
% attendance	54%	55%	55%	70%	60%	70%	70%

In the above table, 'a' indicates an apology was received in advance

During 2010/2011, the Association undertook a full Governance Review led by an external consultant. This resulted in updated Governance Procedures and fully complied with the latest National Housing Federation guidelines. It also included the introduction of new Industrial and Provident Societies rules clearly based on the relevant NIFHA rules. Habinteg is part of the Northern Ireland Housing Association Movement and closely involved with the Northern Ireland Housing Federation (NIFHA). The Association is a member of, notably, Disability Action, Northern Ireland Council for Voluntary Associations, Social Economy Network, Housing Rights and works in close partnership with a significant range of voluntary and statutory agencies. The Association is a member of the 'Habinteg Family' with sister organisations in England, Scotland and the Republic of Ireland and a member of the Accord Procurement Group along with Alpha, Fold, Gosford and Triangle.

Performance against Targets

These Objectives and Targets were agreed by the Board and Management for the year 2010/2011. A 'Traffic Light' system is used to indicate the Association's performance, by the end of the fourth quarter, as measured against each, where ● represents ACHIEVED, ● represents NOT ACHIEVED, and ● represents PARTIALLY ACHIEVED.

CUSTOMER

To continue to provide good quality housing and services to our customers

- adopt benchmarking Tenant Satisfaction Survey with aim of 85% Customer Satisfaction by 31 March 2011; ●
- establish a new Stakeholder Survey by 31 October 2010; ●
- monitor the complaints log ensure adherence to standard response times by 31 March 2011 - Target 90%; ●
- promote and raise Habinteg's profile by appropriately lobbying / briefing representatives - 4 briefings per year; ●
- Community Assistants to hold at least three events for residents per scheme, per year by 31 March 2011. ●

FINANCIAL

To maintain efficient, effective and economic financial systems to ensure the successful delivery of our services

- develop a Year One Social Housing Development Programme bid of 150 units by 30 September 2010; ●
- successful re-inspection and reintroduction of HAG by 31 March 2011. Target 100% Year 1 schemes HAG funded; ●
- target service charge arrears by end of week 52. Target - £60k; ●
- target Rent Arrears by end of week 52. Target 5%; ●
- recover Joint Management charges by end of week 52. Target - 5%. ●
- provide a 100% detailed breakdown of Maintenance Budgets per scheme by 31 December 2010; ●
- Claim all eligible outstanding adaptation grants by 30 June 2010. Target - 100%. ●
- Establish an 'Efficiency Action Plan' for next 5 years. Target by 31 March 2011. ●

INTERNAL PROCESSES

To operate robust internal processes and procedures to deliver efficient and effective outcomes

- implement Habinteg's Action Plan in response to the DSD Audit by 31 October 2010. Target - Limited Assurance; ●
- review processes and procedures in all areas of the agreed audit plan by 31 March 2011 - Target 100%; ●
- target voids - 1%; ●
- reduce re-let periods to 21 days by 31 March 2011; ●
- monitor and report on use of Wheelchair user accommodation by 31 March 2011, target 100%; ●
- achieve DSD Maintenance Response times by 31.03.11. Target Emergency 85%, Urgent - 80% routine 80%; ●
- review Annual Servicing Contracts by 31 December 2011; ●
- consolidate payroll with HR systems by 31 March 2011; ●
- attend Best Practice events or reviews external organisations and Best Practices adopted. Target 3 activities; ●
- continue to induct new staff and train existing staff on health and safety at work. Target 100%; ●
- review and reduce invoice processing times by 31.10.10. Target 30 days. ●

ORGANISATIONAL LEARNING & GROWTH

To value and empower our people through effective communication and training and place strong emphasis on community involvement'

- introduce Intranet and evaluate feedback from staff by 31 October 2010; ●
- two Team Building activities by 31 March 2011; ●
- Achieve a high level, 75%, of staff satisfaction. Address any issues raised in the survey with SMT; ●
- target staff Absenteeism at 5% by 31 March 2011; ●
- adhere to Equality Duty and timetable, ensuring staff receive timely training / information by 31 March 2011; ●
- establish a staff skills audit system by 31 March 2011; ●
- provide more specific training as identified. Target 80%; ●
- provide 10% of staff half-day training experience with other teams by 31 March 2011; ●
- recognise and publicise all CSR work and report on positive impact. Achieve by 6 August 2011. ●

Management Performance

Housing Management Service

Habinteg Housing Association (Ulster) Ltd operates a robust, target driven strategy to ensure that a quality housing service is delivered to all tenants, the performance of which can be clearly measured. Information on this page offers performance data for the period 2010 to 2011. A more detailed breakdown of information and further figures for any area of service are obtainable on request.

The Housing Management Team, based in Holywood and Londonderry, directly manages in excess of 1700 properties located in 17 District Council areas across Northern Ireland. In addition, the team jointly manages 17 schemes with Joint Management Partners, including Cedar Foundation, Northern Ireland Institute for the Disabled, Simon Community NI, Extern, Sense NI, First Housing Aid and Support Services, Karuna Trust, Presbyterian Board of Social Witness, Edward Street Hostel and a number of Health and Social Care Trusts.

Housing stock at 31 March 2011

OUR PROPERTIES	
Category 2* properties	35
Category 1** properties	58
Self contained Wheelchair user properties	292
Wheelchair user properties in shared housing	50
General Needs housing	1619
Joint Managed Self contained properties in four schemes	51
Joint Managed accommodation in shared housing on 13 schemes	261

LETTINGS 2010 / 2011	
New lets	85
Relets	108
Average relet time (No. days)	27
No. of lettings to transfers	56
from own stock	11
from other HA	12
from NIHE	33
No. of lettings made by JMP	662

* Sheltered accommodation ** Active Elderly

Income in the twelve months to 31 March 2011

STOCK BY SIZE / RENT CHARGED*	DECONTROLLED RENTS		CONTROLLED RENTS	
	Number of units	Average net rent	Number of units	Average net rent
One bedroom properties	187	£50.49	4	£42.73
Two bedroom properties	696	£61.13	29	£56.43
Three bedroom properties	660	£73.88	51	£62.39
Four bedroom properties	93	£79.16	10	£70.61
Five bedroom properties	14	£87.67	3	£73.80
Total Units	1650		97	
Overall weighted average		£66.51		£60.94

*excludes rates and service charge

Rent and Rent Arrears

Rent collection and minimising arrears represents a key area for the Team. This year's DSD 5% arrears target was met with 100.53% of rent collected in the period. Rent loss due to void properties was £62,546.40 representing 0.83% of rent receivable. There were 85 New Lets and 108 Re-Lets and 13 tenants undertook a Direct Exchange to secure more suitable accommodation. There was one house sale in the period and no properties were bought back.

RENT AND ARREARS	Non Technical	Technical	Total Arrears
Current tenant	230,446.41	99,110.01	329,556.42
Former tenant	105,102.75	-	105,102.75
Total arrears	335,549.16	99,110.01	434,659.17

Arrears % = Current (non technical) 3.07% Former 1.40% Total 4.47% (DSD target = 5%)

RENT COLLECTION	
Rent receivable	£7,516,950.40
Rent received, in the period, as % of above	100.53%
Void loss	£62,546.40
Void loss as % of rent receivable (target <1%)	0.83%

Key to abbreviations

HA = Housing Association

NIHE = NI Housing Executive

JMP = Joint Management Partner

DSD = Dept for Social Development

Maintenance Report 2010 / 2011

RESPONSE MAINTENANCE	Emergency / 24 hours	Urgent / 4 days	Routine / 28 days
No. of repairs	2247	2087	2037
% repairs completed on time	81.08%	83.32%	91.26%
Expenditure per category	£237,775.90	£262,751.00	£464,321.20

PLANNED MAINTENANCE

Planned Maintenance works commenced, in the period 2010/2011, providing redecoration to 492 dwellings at a cost of £187,500 and 77 homes were converted to either mains gas or oil at a cost of £246,000.

In January 2010, the Association commissioned a Stock Condition. The Survey report concluded that the condition of Habinteg's properties were generally good and consistent with the age and construction type and were being well maintained. All properties surveyed met fully with Decent Homes standard.

Information collected from the Stock Condition Survey has been used to develop a 30 year schedule for Planned Maintenance works (below). This work - at an average cost of just under £1 million per annum for the first 5 years of the schedule - includes refurbishment or replacement of windows and external doors; kitchens and bathrooms; electrical item upgrade and rewiring; heating installations and insulation upgrade; external and internal decoration.

ELEMENT	YEAR 1 (£)	YEAR 2 (£)	YEAR 3 (£)	YEAR 4 (£)	YEAR 5 (£)	TOTAL (£)
Windows & external doors	314,500.00	293,610.00	286,400.00	237,900.00	235,650.00	1,368,060.00
Kitchens & bathrooms	339,500.00	364,000.00	356,000.00	333,800.00	215,200.00	1,608,500.00
Electrical	114,450.00	120,000.00	118,750.00	116,800.00	115,100.00	585,100.00
Heating	157,150.00	82,600.00	93,600.00	49,800.00	73,850.00	457,000.00
Decoration	149,800.00	151,400.00	207,600.00	153,250.00	127,500.00	789,550.00
YEARLY TOTALS (£)	1,075,400.00	1,011,610.00	1,062,350.00	891,550.00	767,300.00	4,808,210.00

NB The above costs are exclusive of professional fees, VAT, statutory fees (if applicable), inflation, redecoration grants and Cosy Homes grants

Summary of Finances 2011

INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 MARCH 2011

	2011	2010
TURNOVER	6,727,482	6,424,444
Operating costs	(4,085,276)	(4,097,441)
OPERATING SURPLUS	2,642,206	2,327,003
Interest receivable	16,579	32,637
Loss on investments	(73,279)	(44,839)
Surplus on motor vehicle disposals	-	5,500
Surplus on property disposals	59,719	164,244
Interest payable	(1,101,515)	(1,006,952)
Other finance costs	(64,000)	(96,000)
Loss on transfer of housing schemes	(192,945)	-
SURPLUS ON ORDINARY ACTIVITIES BEFORE TAXATION	1,286,765	1,381,593
Tax on surplus on ordinary activities	-	-
SURPLUS ON ORDINARY ACTIVITIES AFTER TAXATION	1,286,765	1,381,593
Transfer to tenants' services fund	99,917	45,793
Transfer to disposal proceeds fund	(57,941)	(59,030)
SURPLUS FOR THE YEAR	1,328,741	1,368,356
TRANSFER TO DESIGNATED RESERVES	(1,121,133)	(1,105,229)
TRANSFER FROM DESIGNATED RESERVES	181,001	347,079
	388,609	610,206
	=====	=====

BALANCE SHEET AT 31 MARCH 2011

FIXED ASSETS	2011	2010
Housing land and buildings:		
Cost	155,796,858	150,547,839
Less: Housing association grant	(111,918,597)	(110,431,384)
Depreciation	(3,341,201)	(2,922,979)
	<u>40,537,060</u>	<u>37,193,476</u>
Other fixed assets	529,888	542,315
	<u>41,066,948</u>	<u>37,735,791</u>
CURRENT ASSETS		
Debtors	1,295,591	623,122
Short term investment	96,255	169,534
Cash and bank balances	1,274,184	2,952,682
	<u>2,666,030</u>	<u>3,745,337</u>
CURRENT LIABILITIES		
Creditors	(2,619,420)	(1,950,022)
NET CURRENT ASSETS	46,610	1,795,315
TOTAL ASSETS LESS CURRENT LIABILITIES	41,113,558	39,531,107
	=====	=====
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	24,913,390	24,744,681
Pension fund liability	446,000	1,356,000
	<u>25,359,390</u>	<u>26,100,681</u>
FINANCED BY:		
Share capital	57	56
Capital reserves	12	12
Revenue reserves	7,393,736	6,010,127
Designated reserves	8,360,363	7,420,231
	<u>15,754,168</u>	<u>13,430,426</u>
	41,113,558	39,531,107
	=====	=====



Blackwater Heights



Chief Executive's Report

At Habinteg, we continue to believe that the implementation of our inclusive housing for people with and without disabilities is of the highest priority. Access to social housing is key for many and we are fully committed to ensuring effective, value for money housing provision throughout Northern Ireland to help meet the considerable need for such services. Our comprehensive Stock Condition Survey, carried out last year, highlighted the well maintained nature of our housing and is being used to drive an appropriately funded stock reinvestment programme.

We remain committed to providing a strongly customer focused approach, recognised by our Charter Mark accreditation, to which we were assessed as being fully compliant, exhibiting a number of areas of good practice. We now will be seeking recognition through the new Customer Service Excellence methodology and welcome this new approach to further drive improvements. We continue to place a clear priority on ensuring that we have a quality staff team, deeply committed to high quality service delivery, demonstrated by our last successful Investor in People re-assessment and the awarding of Bronze Status. We will be seeking, again, reassessment against this standard in 2012/2013. We also remain committed to driving extra value through a wide range of partnerships and I am pleased to take this opportunity to stress our gratitude to all the organisations who work with us.

We are continuing to respond positively to issues raised by our last Inspection, carried out by our funding body the Department for Social Development, and ensuring this process drives improvement in a number of areas. Recommendations from the DSD Action Plan have been linked into our business planning for the coming year and are highlighted in our Balanced Scorecard on the following pages. This section of this document clearly identifies our approach and targets for the next 12 months and beyond. Our Business Planning takes the Balanced Scorecard approach, linking directly into our overall Vision, Mission Statement and Objectives, with targets guided by both Governmental requirements and by our own exacting standards of delivering year-on-year continuous improvement. This system allows us to monitor performance, on a quarterly basis, against these strategic goals, using both financial and non-financial measures to highlight areas where the organisation is succeeding or failing. Upon these targets, and our performance against them, the business planning for the next three years will rest.

Our thanks go to both former Housing Minister Attwood and current Minister McCausland for their prioritisation of the provision of much needed new housing.

Thank you for your interest in our work. Please do contact us if any further information would be helpful.

Daniel Duly
D C C DULY



Whitewell Mews

Vision, Mission, Values & Objectives

HABINTEG'S VISION IS TO PROVIDE

Homes for all

THE ASSOCIATION'S MISSION STATEMENT READS

Habinteg provides accessible, sustainable, high quality housing

THE VALUES OF THE ASSOCIATION ARE

quality, responsiveness, commitment, integrity, diversity and the environment

HABINTEG'S OBJECTIVES, FOR THE FOUR AREAS OF THE BALANCED SCORECARD, ARE

CUSTOMER

To continue to provide high quality housing and services to our customers

FINANCIAL

To deliver value for money through rigorous financial systems

INTERNAL PROCESSES

To operate robust internal processes and procedures to deliver efficient and effective outcomes

ORGANISATIONAL LEARNING & GROWTH

To value and empower our people through effective communication and training and place strong emphasis on community involvement



CUSTOMER

To continue to provide good quality housing and services to our customers

Priority	Target	Actions	Resource Implication	Ref.
Tenant Satisfaction Surveys	85% Satisfaction	Collate and present the results from the Tenant Satisfaction Survey by 31 March 2012 and action where necessary	42 days staff time: 25 Student 15 Housing Officer 2 Manager	4.16
Customer Service Excellence	Meet Standard by Jun 2011	Gather all the evidence required to meet the criteria to achieve the standard	£2,000 & 110 days Manager time	4.15 4.16
Supporting People	'B' grading by 31.03.12	Prepare a portfolio of evidence for assessment to meet the QAF grading	5 days C.A time & 5 days Manager time	
Service Charge Setting	By 31.12.11	Conduct a review of the Service Charging system to reflect services received.	20 days of Manager time	3.19 4.14 4.21
Rent Setting	By 30.09.11	Review the current rent setting policy to reflect the benefits of savings to the tenant	10 days of Manager time	3.19 4.14
Telephone Systems	By 30.04.11	Review the Association's current call answering approach and provide an improved standard system	5 days Manager time	

Numbers in the last column are cross-references to recommendations in Habinteg's DSD Action Plan for the period



FINANCIAL

To deliver value for money through rigorous financial systems

Priority	Target	Actions	Resource Implication	Ref.
Development Programme Bid	80 units	Develop a robust Social Housing Development Programme Bid for 2012/13 within the Accord Procurement Group by 30.09.11 (Subject to DSD funding. Equates to £3.2m private finance)	5 days Manager time, 25 days Dev. Officer time and 5 days Admin Officer time	5.9 5.12 5.13
Funding	Secure HAG & funding by Apr 11	Continue placing a strong focus on clearing any outstanding issues identified in the DSD audit with the aim of a successful re-inspection	Average 25% of all Development staff time	3.38 4.12 5.12 5.13 5.15 5.16
Rent Arrears	Below 5%	Target rent arrears highlighting current and former separately	20% Housing Officer Time 20% Housing Manager time	3.19 3.29 4.14
Service Charges Arrears	£65k	Target Service Charge Arrears	10% Housing Officers and Housing Manager time	3.19 3.29 4.14
Efficiency Action Plan	5%	Implement Action Plan on areas highlighted for 2011/12	30 days: 25 days Fin. Officer 5 Finance Manager	
Service Charge Policy	By 31.03.12	Review Service Charge Setting Policy with particular focus on separating 'rent cost' and 'service charge cost' (including for JMAs)	25 days Manager time	3.19

Numbers in the last column are cross-references to recommendations in Habinteg's DSD Action Plan for the period



INTERNAL PROCESSES

To operate robust internal processes and procedures to deliver efficient and effective outcomes

Priority	Target	Actions	Resource Implication	Ref.
Void properties	< 1% with average 21 day	Target voids	5% of Maint. Officer time 10% Housing Officer time	
Complaints Handling	100% logged 10% review	Ensure that all complaints are logged and responded to and conduct a follow up survey with 10% of complainant	5% Housing Team time	
Partnership	By 31.03.12	Achieve agreement of key development procedures with Accord members (Accord Business Committee) through the Accord Standardisation sub-committee	12 days Manager time. DO 20 days, Admin 5 days	
HR Payroll	By 30.09.11	Implement CRIS 21 HR Payroll system and continue to maximize the benefits of the system	100 days Finance/HRstaff. 40 days training. 60 days data input system tests & £15,000 exp on system.	3.10
Adaptations	90%	Complete adaptation requests within the target times set out in Adaptation policies and procedures	1 full time post [220 days staff time]	3.30 4.12 6.11 6.21
Maintenance Response Times	E = 85% U = 80% R = 80%	Achieve DSD Maintenance Response times by 31.03.12	40% of a Maint Officer time	5.14 6.10 6.11
Planned Maintenance	By 31.12.11	Have 2012/13 Planned Maintenance Programme prepared for Committee/ Board Approval (based on Stock Condition Survey)	1 full time post (220 days staff time)	3.26 3.31 4.17 5.14 6.10 6.11 6.13 6.14 6.15 6.29

Numbers in the last column are cross-references to recommendations in Habinteg's DSD Action Plan for the period



ORGANISATIONAL LEARNING AND GROWTH

To value and empower our people through effective communication and training and place strong emphasis on community involvement

Priority	Target	Actions	Resource Implication	Ref.
Mystery Shopping Exercise	Improve on last year's scoring by May 11	Address all the issues identified in the report with Managers and their teams and conduct another exercise in 2011	20 days of Manager time	
Investors in People	By Mar 2012	Prepare for a successful assessment retain the standard	15 days of Manager time £1610 cost.	
Equality Duty	By 30.09.11	Revise and update current Equality Scheme and Disability Action Plan in line with Equality Commission's revised guide and continue to adhere to EQIA timetable	40 days of Manager time	
Health and Safety Training	25% of all staff by 31.03.12	Provide training to staff using the British Safety Council's Health and Safety level 1 certification course	20 days of staff time. 4 days Director time & £2,000 cost.	
Corporate Social Responsibility Benefits	By 31 Aug 2011	Elaborate on the benefits of the CSR (Corporate Social Responsibility) activities the Association is involved in.	15 days of Manager time	

Five Year Budget & Accounts

PROJECTED BALANCE SHEETS FIVE YEARS ENDED 31 MARCH 2016

	Mar 2012	Mar 2013	Mar 2014	Mar 2015	Mar 2016
	£	£	£	£	£
FIXED ASSETS					
Housing properties	158,585,090	167,463,958	183,761,852	199,991,780	205,834,929
Less : HAG	(115,244,897)	(120,829,187)	(134,182,987)	(146,927,987)	(148,001,487)
Depreciation	(3,761,201)	(4,241,201)	(4,781,201)	(5,381,201)	(6,041,201)
	39,578,991	42,393,570	44,797,664	47,682,592	51,792,241
Other fixed assets	541,252	647,304	1,595,908	1,696,932	1,795,256
	40,120,243	43,040,874	46,393,572	49,379,524	53,587,497
CURRENT ASSETS				0	0
Debtors	840,768	898,657	939,344	992,446	1,047,168
Bank balances	12,545,128	5,440,389	4,264,689	1,112,105	0
Short term investments	141,468	141,468	141,468	141,468	141,468
	13,527,364	6,480,514	5,345,501	2,246,019	1,188,636
CURRENT LIABILITIES					
Bank overdraft	0	0	0	0	(2,530,353)
Creditors	(1,979,643)	(2,073,542)	(2,209,125)	(2,356,513)	(2,517,205)
NET CURRENT ASSETS	11,547,721	4,406,972	3,136,376	(110,495)	(3,858,922)
TOTAL NET ASSETS	51,667,966	47,447,847	49,529,949	49,269,030	49,728,576
CREDITORS >1 YEAR					
Loans	34,397,918	29,925,006	31,311,940	29,559,424	27,722,487
Disposal proceeds fund	225,796	225,796	225,796	225,796	225,796
Pension liability	1,356,000	1,356,000	1,356,000	1,356,000	1,356,000
	35,979,714	31,506,802	32,893,736	31,141,220	29,304,283
SHARE CAPITAL	57	57	57	57	57
CAPITAL RESERVES	12	12	12	12	12
REVENUE RESERVES	7,335,876	8,171,339	8,905,006	10,032,900	11,635,441
DESIGNATED RESERVES	8,352,307	7,769,637	7,731,139	8,094,842	8,788,783
	15,688,252	15,941,045	16,636,213	18,127,810	20,424,294
	51,667,966	47,447,847	49,529,949	49,269,030	49,728,576



PROPERTY REVENUE ACCOUNT FIVE YEARS ENDED 31 MARCH 2016

	Mar 2012	Mar 2013	Mar 2014	Mar 2015	Mar 2016
INCOME					
Rent and rates receivable	7,628,168	8,021,993	8,540,148	9,590,970	10,540,504
Less: Rates	(1,212,881)	(1,323,631)	(1,409,123)	(1,582,510)	(1,712,830)
Less: Voids	(74,518)	(74,518)	(74,518)	(74,518)	(74,518)
	6,340,770	6,623,844	7,056,507	7,933,942	8,753,156
EXPENDITURE					
Management					
Administration costs	974,503	995,201	1,022,579	1,050,869	1,080,125
Rent collection charges	32,484	34,104	35,808	37,596	39,480
Insurance	136,800	143,640	150,828	158,364	166,284
Heat & light	0	0	0	0	0
Bad debts provision	56,513	59,340	62,304	65,424	68,700
Rates discount	(181,932)	(132,363)	(140,912)	(158,251)	(171,283)
Maintenance					
Administration costs	497,618	508,188	522,168	536,614	551,553
Repairs	785,412	842,312	896,712	1,007,053	1,106,756
Cyclical repairs	201,287	211,353	221,921	233,017	244,668
Major repairs	1,154,453	1,988,125	1,540,146	1,319,389	1,160,421
Lift maintenance	63,024	66,180	69,492	72,972	76,620
Financing					
Property depreciation	420,000	480,000	540,000	600,000	660,000
Loan interest	1,695,681	1,784,835	1,697,956	1,779,263	1,703,428
	5,858,885	6,980,914	6,619,001	6,703,474	6,687,976
SURPLUS BEFORE TRANSFERS	481,885	(357,070)	437,506	1,230,469	2,065,181
Transfers					
Major repairs reserve release	115,445	198,812	154,014	131,938	116,042
Major repairs reserve	(1,141,339)	(1,257,058)	(1,339,169)	(1,505,689)	(1,661,158)
	494,999	373,997	638,483	1,044,169	1,564,444

PROPERTY DEVELOPMENT ACCOUNT FIVE YEARS ENDED 31 MARCH 2016

	Mar 2012	Mar 2013	Mar 2014	Mar 2015	Mar 2016
INCOME					
Acquisition and development allowances	311,011	322,800	338,940	355,884	373,680
	311,011	322,800	338,940	355,884	373,680
EXPENDITURE				0	0
Administration costs	311,011	322,800	338,940	355,884	373,680
	311,011	322,800	338,940	355,884	373,680
SURPLUS	0	0	0	0	0
Hostel Revenue Account					
INCOME					
Charges receivable	488,281	512,700	538,332	565,248	593,508
EXPENDITURE					
Administration costs	290,277	296,443	304,598	313,025	321,739
Repairs and maintenance	64,627	67,860	71,256	74,820	78,564
	354,904	364,303	375,854	387,845	400,303
SURPLUS	133,377	148,397	162,478	177,403	193,205
TRANSFERS					
Major repairs reserve	(133,377)	(148,397)	(162,478)	(177,403)	(193,205)
	0	0	0	0	0



ADMINISTRATION COSTS FIVE YEARS ENDED 31 MARCH 2016

	Mar 2012	Mar 2013	Mar 2014	Mar 2015	Mar 2016
Salaries	1,546,918	1,588,044	1,619,808	1,652,208	1,685,256
Health scheme	19,840	20,832	21,876	22,968	24,120
Office uniforms	17,133	7,907	8,304	8,724	9,156
Motor and travel	84,133	84,660	88,896	93,336	98,004
Stationery & printing	30,994	32,544	34,176	35,880	37,680
Insurance	27,122	28,476	29,904	31,404	32,976
Advertising	11,000	11,556	12,132	12,740	13,381
Telephone & postage	27,654	29,040	30,492	32,016	33,612
Heat and light	13,789	14,484	15,204	15,960	16,764
Leasing of office equipment	23,075	24,230	25,442	26,714	28,052
Audit & accountancy	10,500	11,028	11,580	12,156	12,768
Financial services	10,500	11,028	11,580	12,156	12,768
Internal Audit Services	25,000	14,172	14,880	15,624	16,404
Miscellaneous	17,424	18,300	19,212	20,172	21,180
Affiliation fees	25,750	27,036	28,392	29,808	31,296
Office repairs	21,895	22,992	24,144	25,356	26,616
Computer Costs	35,686	37,476	39,348	41,316	43,380
Conference and training expenses	36,000	37,800	39,696	41,676	43,764
Legal Fees	53,301	55,968	58,764	61,704	64,788
Loan interest	0	0	0	0	0
Sub-let rental income	(8,657)	(9,073)	(9,526)	(10,003)	(10,503)
Depreciation Fixtures & Fittings	27,664	31,428	33,000	34,656	36,384
Depreciation Motor Vehicles	4,550	4,776	5,016	5,268	5,532
Depreciation Office Premises	12,140	12,744	13,380	14,052	14,760
	2,073,410	2,117,449	2,175,700	2,235,891	2,298,138
APPORTIONED AS FOLLOWS :					
PROPERTY REVENUE					
Management	974,503	995,201	1,022,579	1,050,869	1,080,125
Maintenance	497,618	508,188	522,168	536,614	551,553
PROPERTY DEVELOPMENT	311,011	317,617	326,355	335,384	344,721
TENANTS' SERVICES	290,277	296,443	304,598	313,025	321,739
	2,073,410	2,117,449	2,175,700	2,235,891	2,298,138

INCOME AND EXPENDITURE ACCOUNT FIVE YEARS ENDED 31 MARCH 2016

	Mar 2012	Mar 2013	Mar 2014	Mar 2015	Mar 2016
Turnover	7,663,430	8,014,047	8,521,694	9,478,189	10,380,769
Operating Costs	5,351,901	6,420,181	6,189,109	6,238,189	6,346,501
Operating surplus	2,311,529	1,593,866	2,332,585	3,240,001	4,034,267
Profit and Loss on sale of Fixed Assets	0				
Tenants services fund	587	17,704	34,645	52,866	72,454
Interest receivable and other income	100,169	457,339	83,703	63,225	9,139
Interest payable and similar charges	1,695,681	1,784,835	1,697,956	1,779,263	1,703,428
Surplus (deficit) before transfers	715,431	248,667	683,687	1,471,097	2,267,524
Transfer (to)/from reserves	(120,263)	582,670	38,499	(363,703)	(693,942)
Surplus (deficit)	595,168	831,337	722,186	1,107,394	1,573,582
Surplus (deficit) before transfers analysis:					
Investment activity	100,169	457,339	83,703	63,225	9,139
Property revenue account	481,885	(357,070)	437,506	1,230,469	2,065,181
Development account	0	0	0	0	0
Hostel revenue account	133,377	148,397	162,478	177,403	193,205
Profit & Loss on sale of Fixed Assets					
Profit & Loss on Investments					
	715,431	248,667	683,687	1,471,097	2,267,524



TENANT SERVICES ACCOUNT FIVE YEARS ENDED 31 MARCH 2016

	Mar 2012	Mar 2013	Mar 2014	Mar 2015	Mar 2016
Income					
Service charges receivable	516,641	547,640	580,498	615,328	652,248
Misc Service Charge Income	6,727	7,063	7,416	7,787	8,176
Expenditure					
Wardens' Salaries	261,846	264,464	267,109	269,780	272,478
Wardens' rent and rates	72,255	75,868	79,661	83,644	87,826
Service charges payable	3,199	3,199	3,359	3,527	3,703
Cleaning Communal Area	25,766	25,766	27,054	28,407	29,827
Cleaning Windows	5,666	5,949	6,247	6,559	6,887
Communal Electricity	87,910	92,306	96,921	101,767	106,856
Fire Protection	0	0	0	0	0
Washing Machine Serv	265	278	292	307	322
Communal Fittings	6,000	6,300	6,615	6,946	7,293
Caretakers Salary	0	0	0	0	0
Fold Help Careline	21,324	22,390	23,510	24,685	25,920
Telephone	11,380	11,949	12,547	13,174	13,833
Helpline Telecom	4,541	4,768	5,007	5,257	5,520
Warden Call Repairs	4,152	4,359	4,577	4,806	5,046
TV Licensing	(177)	(186)	(196)	(205)	(216)
Warden Call S/Agreement	9,230	9,692	10,176	10,685	11,219
Misc Service Charge Costs	9,424	9,896	10,390	10,910	11,456
	522,781	536,998	553,270	570,249	587,970
Surplus (deficit)	587	17,704	34,645	52,866	72,454

Board & Management 2011

BOARD 2011/12:

CHAIRMAN Dr George D B Harkness MA FCA ●●●

TREASURER Mike Smyth BA (Hons) MSc (Econ) ●●

Dr Lesley Calderwood MB BCH BAO ●●

William H Jenkins MBE FRICS ●●

Teresa McDonough ●

Mrs Sarah Witchell LL.B

NON-BOARD COMMITTEE MEMBERS: Angela Hendra MBE ● John Turner ● John Wilson ●

● Housing Management Committee ● Development Committee ● Nominations and Remunerations Committee

● Finance Committee ● Audit Committee

VICE CHAIRMAN Martin H Turnbull LL B ●●●●

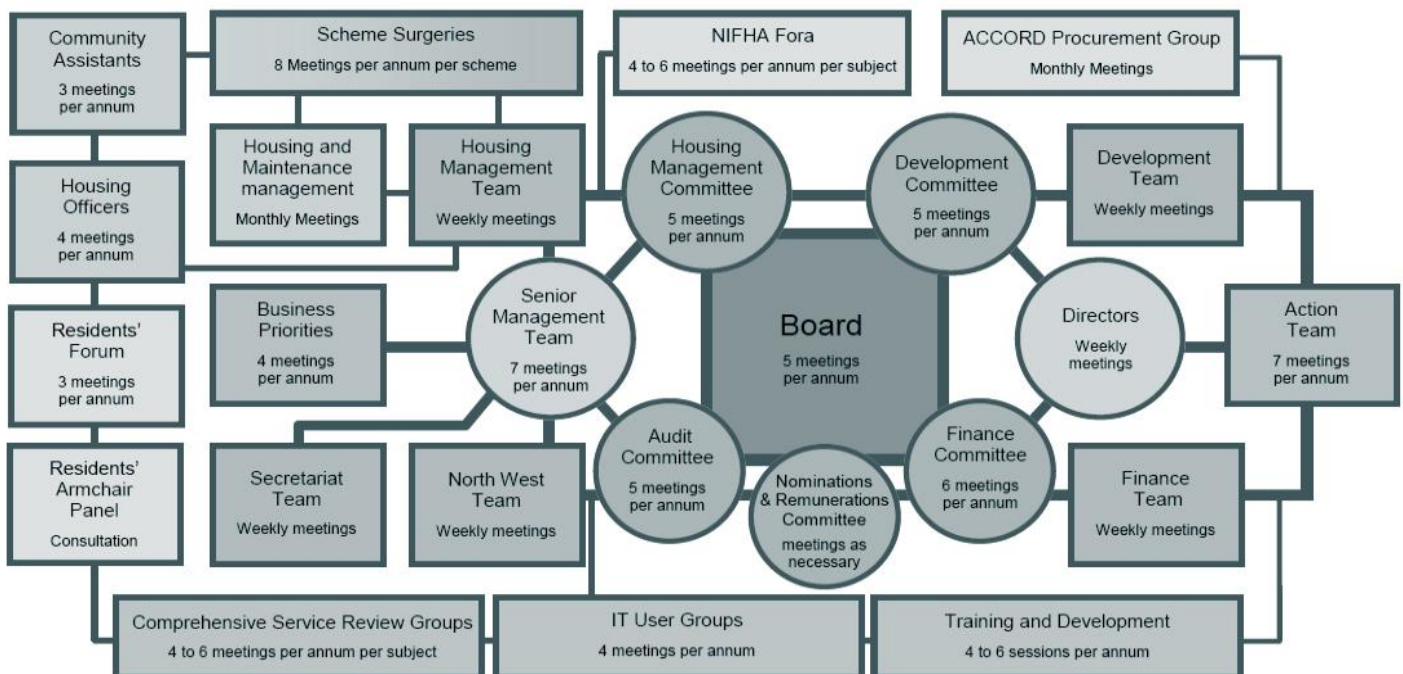
HON. SECRETARY Lady Beveridge ●●

Michael R Hendra MBE BSc (Hons) DipBS ●●

Ivor Spence BSc (Econ) MBA MRICS ●●

Brian Symmington MBE

IMPROVEMENT GROUPS



SENIOR MANAGEMENT TEAM

CHIEF EXECUTIVE

David C C Duly OBE BSc DMS FRICS FCIH FRSPH

DIRECTOR OF DEVELOPMENT

Darren McKinney BA (Hons) BSc (Hons) MaPS

FINANCE MANAGER

Helen Blease BA (Hons) ACA

MAINTENANCE & ASSET MANAGER

Kathryn Brough

DEPUTY CHIEF EXECUTIVE

Graham Murton BSc (Hons) FCIH MSc

DIRECTOR OF FINANCE & CORPORATE SERVICES

Derek Johnston BSc (Hons) ACMA

HOUSING MANAGER

Barbara Scott MA MCIH

HOUSING MANAGER

Frances Magee BSc (Hons) MCIH

NORTH WEST AREA MANAGER

Paul Kerr BSc (Hons)

SUPPORTED BY MANAGERS:

QUALITY & PERFORMANCE MANAGER

Ann Gallagher BSc (Hons) Dip. PP MCIH CO

DEVELOPMENT MANAGER

Jason Hardy BA (Hons) MRICS



Habinteg
Housing Association (Ulster) Ltd

Hollywood Office

Alex Moira House

22 Hibernia Street

Hollywood . BT18 9JE

T 028 9042 7211

F 028 9042 8069

E info@habinteg-ulster.co.uk

North West Office

Habinteg House

2 Abercorn Road

Londonderry . BT48 6SA

T 028 7136 0015

F 028 7137 3986

E derryoffice@habinteg-ulster.co.uk

www.habinteg-ulster.co.uk