



CORPORATE STRATEGY | 2012 - 2015



Habinteg
Housing Association (Ulster) Ltd



CUSTOMER
SERVICE
EXCELLENCE





Habinteg Housing Association (Ulster) Ltd was registered on 3 August 1976 under the Industrial and Provident Societies Act (NI) 1969, Registration No. IP 172. The Association was registered, as the 17th housing Association on 24 May 1977 under the Housing Order 1976 (subsequently amended and consolidated) and we are delighted to now celebrate our 35th Anniversary as a registered housing association.

Habinteg is an independent, not for profit, social business with a strong commitment to equality. The Association has an approved Equality Scheme following designation under Section 75 the Northern Ireland Act 1998.



"We remain strongly committed to ensuring that we help to develop sustainable communities, providing quality housing"

CHAIRMAN'S FOREWORD

I am delighted to commend to you our new Corporate Strategy for the period 2012 to 2015. This document provides a review of the Association's work, and outlines our strategic goals and approach for the coming three years.

This year is an important landmark for the Association, as we celebrate our 35th anniversary. The Habinteg approach, enabling people with disabilities to live inclusively in the community originated in England in the late 1960s resulting in Habinteg Housing Association being set up there in 1970. The ethos was, a few years later, brought to Northern Ireland where we have developed it, to respond to local needs, opportunities and circumstances. We remain strongly committed, as did our founders back then, to ensuring that we help to develop sustainable communities, providing quality housing, for people with or without disabilities backed up, where necessary, by appropriate supportive arrangements to provide as great a level of independence and quality of life as is possible. We share this strong, common purpose of providing quality homes for all, with the other members of the Habinteg family, which includes Horizon Housing Association in Scotland, and Habinteg (Ireland) in the Republic of Ireland.

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In Northern Ireland we have developed 1747 homes, including 288 wheelchair user homes and provided 314 bed spaces of supported housing, 73 for wheelchair users, in 18 schemes with a range of experienced partners. We recognise that, whilst this is a significant contribution, there is much more to do and we propose a significant programme for the coming three years.

We believe our Vision of 'homes for all' clearly states our purpose. This commitment is strongly supported by our four clear objectives in the areas of Customer, Financial, Internal Processes and Organisational Learning & Growth. Placing customers at the centre of our work was recently recognised by our successful Customer Service Excellence assessment and a continuing emphasis on empowering our people is reflected in our Investors in People status, for which we will be reassessed this year.

We remain committed to continuous improvement and in this endeavour we will work closely with our funders and regulators, aiming to exceed regulatory requirements. I am extremely grateful to my Board, Committee members and staff who work hard to provide high quality services and to members of our Residents' Forum who continue to serve at Board and Committee level. I am pleased to the welcome to the Board, new members Bryan Symington and Sarah Witchell and propose to recruit a further eight new members over the next three years. I particularly wish to pay tribute to past Chairman, Dr George Harkness, who retired last September after 30 years of dedicated service to the Association, serving not only as Chairman, but previously as Vice Chairman and Treasurer and who, very sadly, recently died. George contributed much and is greatly missed; our sincere condolences go to his wife and family.



MARTIN H TURNBULL
CHAIRMAN



*We completed
our first housing scheme,
Valentine Court in Bangor, in 1982.
This development of 14 dwellings introduced
the Habinteg ethos to Northern Ireland.*

Philip Goodhart MP, performs the sod cutting ceremony for Habinteg's first scheme in Northern Ireland. Among the assembled attendees are the Association's first and second Chairmen, Alex Moira and Mike Hendra (first and second left respectively).

Quality: Pron: / kwɒlɪti / 1
mass noun: The degree of excellence of something.

Responsiveness: Pron: / rɪ'spɒnsɪv(ə)s / 1 from
Responsive *adjective:*
 Reacting quickly/positively.

Commitment: Pron: / kə'mɪtm(ə)nt / 1 *mass noun:*
 The state of wholly being dedicated to a cause.

Integrity: Pron: / ɪn'tɛgrɪti / 1 *mass noun:*
 Of being honest and having strong moral principles.

Diversity: Pron: / dɪ'vɜːsɪti / 1 *noun:* The state of being diverse.

Environment: Pron: / ɪn'vʌɪrən(m)nt / 1 *noun:*
 The surroundings in which a person lives / operates.



"Over 35 years, we have remained a value based organisation providing much needed housing and housing with support"

CHIEF EXECUTIVE'S INTRODUCTION

Over the past 35 years, as Habinteg has grown to be a major housing provider throughout Northern Ireland, we have remained a strongly value based organisation providing much needed housing and housing with support. When we set out, all those years ago, our approach was one that was in advance of its time; emphasising the need for what we now call sustainable communities that enable the inclusion of a wide range of people, often from diverse backgrounds and with varied specific requirements, but sharing a common need for quality, affordable housing.

In 2012 we are committed to the same principles as in 1977 and continue to do all that is possible to positively respond to the growing levels of need for high quality homes, whilst aiming to remain viable for the future. We acknowledge that we operate in a very dynamic environment where there is a strong emphasis on increasing value for money with more needing to be delivered for less. Changes to the structures in which we work are being considered and our funding arrangements continue to be tightened. We are also particularly aware that welfare reform will provide significant challenges to both our customers and ourselves.

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We believe our corporate strategy for 2012 – 2015 will successfully build on our 2011 – 2014 strategy, and that it is designed to appropriately respond to the needs of our current and future customers. The strategy is predicated on detailed financial planning to ensure that we can deliver on our commitments and remain financially secure. We have a strong delivery framework based on our vision, mission (opposite) and objectives - developed using the balanced score card approach - and supported by annual operational targets that are closely monitored. We plan much work over the three year period, including a significant level of new housing and planned maintenance of our existing stock. A target of commencing 276 new homes over the period has been agreed with expenditure of approximately £5 million on planned maintenance.

We operate within the successful Accord Procurement Group which is bringing economies of scale and improved value for money. We value this, and other partnership work, although we feel we can best meet the needs of those who require our services through remaining independent whilst working closely with others. I am pleased to thank the Department for Social Development and Northern Ireland Housing Executive for supporting and funding our work and the wide range of other statutory and voluntary organisations with whom we work in partnership. I also wish to thank our tenants and stress our partnership with them. We thank Minister McCausland for his clear commitment to ensuring quality housing is provided, supported by a significant housing budget to ensure its implementation. We are delighted to note that a housing strategy for Northern Ireland is to be published and trust it will be possible for it to adequately respond to current and future housing needs. We also look forward to the announcement of new structures for the Housing Executive with whom we have a long successful partnership.



DAVID DULY
CHIEF EXECUTIVE

Homes for all

Home: Pron: / həʊm /
1 *noun:* The place where one lives permanently, especially as a member of a family/household.

All: Pron: / ɔːl / 1
pronoun: Used to refer to the whole or extent of a particular group/thing.

Habinteg provides
accessible,
sustainable, high
quality housing



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.

CORPORATE STRATEGY

We have a clear Corporate Vision - Homes for All - which means providing accessible good quality accommodation for all in housing need in Northern Ireland. Our Corporate Strategy is, in essence, an expansion of that vision and a fulfilment of our Corporate Objectives (see facing page). Fundamentally, over the course of the next three years, Habinteg will be focusing on being a key housing provider and developer, at the centre of the delivery of the social housing programme for Northern Ireland. In this endeavour we will be supporting the Government's Housing Programme and working closely with our colleagues in the Department for Social Development (DSD) and the Northern Ireland Housing Executive (NIHE). We will achieve our aims through detailed and closely monitored yearly Operational Plans and together with our new Development Strategy which is being produced in June 2012.

As always at the outset of a journey, there are challenges to be faced. This year is no different in that respect. Following a particularly testing period, involving negative publicity regarding the disappointing outcomes of a DSD Inspection in 2009, we are pleased to positively move on, following our successful re-inspection in 2011, in which the Association achieved a 'Satisfactory' rating. Of immediate consequence, Habinteg is again beginning development work and has access to Housing Association Grant (HAG) funding. As important as access to HAG funding from the DSD, is the availability of bank loans and our ability to utilise this source of revenue to ensure that housing schemes are financially viable. This will be dependent on the future level of interest rates and the level of Total Cost Indicators (TCI) and grants as set by the DSD. Property development will commence as two local strategic elements define the housing policy landscape: The future role of the NIHE - with a range of possible options still under consideration - and the development of a housing strategy for Northern Ireland which we eagerly await and will help to set the context for our work. At the national level, the introduction of Welfare Reform legislation will have far reaching implications for tenants and the support they receive through Housing Benefit.

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There are, too, a number of business challenges which, in 2013, will include the renewal of the Board and Committee membership. We are in the process of initiating a recruitment exercise to identify new members with relevant skills and talents. Habinteg has a strong team working ethos and continuous improvement and innovation will be driven by our Board, Senior Management and Staff. In all areas, in the application of our Operation Plan, we will continue to work closely with our stakeholders, the DSD and the NIHE.

OPERATIONAL PLAN 2012

The strategy of meeting Habinteg's vision of providing 'homes for all' is based on a plan divided into four areas of operation. Agreed by the Board and Senior Management Team and with progress reported quarterly, it provides the mechanism by which the Association delivers on its core objectives. Targets are to be met within financial year one of the three year strategy period.

I. CUSTOMER

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

- I.1 Provide an action plan on outcomes of the Tenant Satisfaction Survey
- I.2 Produce revised Joint Management Agreements
- I.3 Revise Tenancy Agreement and Tenants Handbook
- I.4 Produce a response plan for Welfare Reform implementation
- I.5 Review processes of intermediate and major adaptations
- I.6 Manage Planned Maintenance schemes for Year 1 and 2 in accordance with Stock Condition Survey

2. FINANCIAL

To deliver value for money through rigorous financial systems

- 2.1 Research alternative funding streams, review current account providers and increase funding investment institution options
- 2.2 Deliver revenue cost efficiencies in line with DSD budget target at 12.1%
- 2.3 Reduce 'debtor days' to 30 by appropriate management of Sales ledger
- 2.4 Review and appraise current financial models against alternative systems
- 2.5 Implement a Lifecycle Cost Appraisal software package including Discounted Cash Flow and training

- 2.6 Benchmark against other housing association's Management account structures and review requirements with stakeholders
- 2.7 Go live with new CHRIS 21 payroll system
- 2.8 Amend Cash Flow presentation with more detailed breakdown of costs
- 2.9 Work towards the DSD rent arrears target of 5% (new calculation)

3. INTERNAL PROCESSES

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

- 3.1 Implement workflow processes with scanning of invoices
- 3.2 Complete of phase I implementation of Project Management framework
- 3.3 Adopt new call monitoring software and produce performance reports
- 3.4 Carry out a Comprehensive Service Review of current Finance policies, procedures and practices
- 3.5 Implement new NEC3 Term Service Contract for response maintenance and discretionary (planned) works
- 3.6 Revise Planned Maintenance procedures in accordance with the Development Procedures Manual and AMPG partnership
- 3.7 Under 9 year rule recruit new Board Members with relevant expertise to deliver Association's Corporate Strategy

4. ORGANISATIONAL LEARNING AND GROWTH

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

- 4.1 Achieve re-accreditation to Investors in People status
- 4.2 Establish Terms of Reference for Staff Forum
- 4.3 Implement an agreed Learning & Development Strategy for the organisation
- 4.4 Deliver Financial training for non financial Managers
- 4.5 Produce a revised Equality scheme including an 'Audit of Inequalities'
- 4.6 Focus training on staff and organisational need
- 4.7 Produce new staff appraisal system that links to the Operational Plan
- 4.8 Positively enhance PR Promotion of the Association and development of engagement strategy
- 4.9 Have an agreed Leadership Capacity Building course for Senior Managers
- 4.10 Promote, encourage and report on the benefits of Corporate Responsibility to staff and customers.

KEY PERFORMANCE INDICATORS

Habinteg Housing Association (Ulster) Ltd will continue - over the course of this Corporate Strategy three year period and beyond - to meet the standards and targets expected of it by its stakeholders. The Key Performance Indicators (KPIs) set out on this page provide the markers against which the Association is assessed. Unlike the Operational Plan, set out on the previous pages, which covers a twelve month period, these KPIs are, unless stated otherwise, unchanging over the course of this three year strategy period.

Housing Management

Rent Arrears targeted at 5% (new calculation).

Rent and Service Charge loss due to voids held below 1%.

80% re-letting of void properties within 20 working days.

Minimum 85% satisfaction level from annual Tenant Satisfaction Survey.

Maintenance

Repair Response times to be met: 85% Emergency, 80% Urgent, 80% Routine.

90% of adaptations completed on time.

100% of historic adaptations claimed by 30.06.12.

Finance

Management Cost per unit at £396.

Maintenance Cost per unit at £464.

100% invoices paid on time (Year to Date) - average time 30 days.

Key ratios liquidity: Current ratio greater than 1:1 - current assets to be greater than liabilities by the end of each financial quarter

Loans: Ensure Gearing remains below 50% in line with Banking Covenants

Interest Cover above 1.25*

Development

Final Accounts agreed within one year of practical completion.

Defects complete after end of defects liability period - 6 months.

Delivery of 75% of nominated Social Housing Development Programme.

Achieve 80% tenant satisfaction levels, relating to new homes after 12 months.

*Subject to review in light of impact of 2010 Housing Association SORP

PROJECTED THREE YEAR FINANCES

In order that the Association can deliver on its targets and fulfil its strategic ambitions, accounts are projected to ensure Financial provision. Habinteg ordinarily projects budgets beyond three years but for the purpose of this strategy document, tables are shown here up to 2015

Income & Expenditure Account

3 Year Budget Ending March 2015	2012/13	2013/14	2014/15
	£	£	£
Turnover	8,065,549	8,414,242	8,982,918
Operating Costs	(5,953,111)	(6,089,523)	(5,968,245)
Operating surplus	2,112,438	2,324,719	3,014,673
Profit and (Loss) on sale of Fixed Assets	0	0	0
Profit and (Loss) on Investments	0	0	0
add back:			
Tenants services fund	50,279	47,523	(44,561)
Interest receivable and other income	233,436	0	0
Interest payable, similar charges/other costs	(1,675,196)	(1,570,025)	(1,550,764)
Surplus (deficit) before transfers	720,957	802,217	1,419,348
Transfer (to) / from reserves	489,672	532,667	290,587
Surplus (deficit)	1,210,629	1,334,884	1,709,935
Surplus (deficit) before transfers analysis:			
Interest receivable and other income	233,436	0	0
Bank Fees & Notional Interest	(10,316)	(10,316)	(10,316)
Property revenue account	338,276	639,571	1,623,303
Development account	0	0	0
Hostel revenue account	159,561	172,961	186,069
Profit and Loss on sale of Fixed Assets	0	0	0
Additional FRS 17 Costs	0	0	0
Profit and Loss on Investments	0	0	0
	720,957	802,217	1,799,057

Projected Balance Sheets

3 Year Budget Ending March 2015	2012/13	2013/14	2014/15
	£	£	£
FIXED ASSETS			
Housing properties	161,109,135	167,855,459	173,396,530
Less : Housing association grant	(115,818,064)	(117,672,169)	(119,446,662)
Depreciation	(11,928,403)	(12,631,903)	(13,837,903)
	33,362,668	37,551,387	40,111,965
Other fixed assets	928,693	848,620	1,805,568
	34,291,362	38,400,006	41,917,533
CURRENT ASSETS			
Debtors	1,219,799	1,265,437	1,464,541
HAG receivable	0	0	0
Short term investment	0	0	0
Bank & cash balances	1,852,733	(1,383,021)	(3,501,970)
	3,072,532	(117,584)	(2,037,429)
CURRENT LIABILITIES			
Bank overdraft	0	0	0
Loans Due within one year	(2,869,038)	(2,869,038)	(2,869,038)
HAG In Advance	0	0	0
Creditors	(1,248,775)	(1,301,273)	(1,291,327)
NET CURRENT (LIABILITIES)/ASSETS	(1,045,281)	(4,287,896)	(6,197,794)
TOTAL ASSETS LESS CURRENT LIABILITIES	33,246,081	34,112,111	35,719,738
CREDITORS DUE AFTER > 1 YEAR	(22,025,772)	(22,089,588)	22,153,403
Disposal proceeds fund	(225,796)	(225,796)	225,796
Pension fund liability	(446,000)	(446,000)	446,000
	(22,697,568)	(22,761,384)	22,825,199
SHARE CAPITAL	(59)	(57)	(57)
CAPITAL RESERVES	(12)	(12)	(12)
REVENUE RESERVES	(9,334,152)	(10,693,918)	(12,403,853)
DESIGNATED RESERVES	(1,214,290)	(656,741)	(490,617)
	(10,548,513)	(11,350,728)	(12,894,539)
	(33,246,081)	(34,112,111)	(35,719,738)

EXCELLENCE IN STANDARDS AND SERVICES

Habinteg will continue, over the next three years, to focus on excellence in all we do. Earlier this year Habinteg was successfully appraised as a Customer Service Excellence (CSE) organisation with seven areas of Best Practice. The Association had previously been appraised as a Charter Mark organisation on three successive occasions. The staff working group, responsible for steering the CSE preparation and assessment will continue to meet in order to ensure further improvement. Habinteg will be reassessed with respect to the standard in 2015 with surveillance visits taking place in 2013 and 2014.

Improvements in customer service will also be driven through innovative projects such as the Mystery Shopper (MS) approach - organised through Supporting Communities NI - whereby services are appraised by a team of callers and prospective customers. In our most recent MS Programme, members of Habinteg's Resident Forum joined the assessment team. A work plan drawn up following a previous MS exercise, helped to bring marked improvements in the 2011 results and we will be striving to maintain this upward progress.

Habinteg will continue to undertake an extensive range of Corporate Responsibility (CR) projects, utilising the will and know-how of staff members to support worthy causes. Full details of Habinteg's CR programme are reported annually and we will continue to work closely with Business in the Community in the publication of these initiatives. The Association's adopted charity for the first half of this three year plan is Cancer Research UK, after which staff members will vote to support a new charity.

To fully pursue a quality agenda, an ongoing emphasis will continue to be placed on staff development. A commitment to providing staff with the environment and the tools to further their personal development, has led to a successful Investors in People (IIP) accreditation on four previous occasions and we again seek reassessment in August 2012.



35 YEARS OF QUALITY HOUSING PROVISION

Habinteg completed its first housing scheme, Valentine Court in Bangor, in 1982. This scheme of 14 dwellings introduced to Northern Ireland the Habinteg ethos - quality housing combining a range of dwelling types, including specially designed wheelchair user bungalows, to meet the diversity of housing needs. With near perfect symmetry, the Association, some thirty years later and on the eve of our thirty fifth anniversary, completed another 14 dwelling scheme at Blackwater Heights, in Ballygowan. In the generation between the completion of those two developments, Habinteg has grown to become one of Northern Ireland's leading and innovative housing associations.

Seeking always to emphasise affordability, accessibility, innovation and sustainability, Habinteg has led from the front with an impressive list of firsts. Fully integrated, barrier free housing was an entirely new concept to Northern Ireland in the 1970s, as was Lifetime Homes, pioneered by the Association in the 1990s. At the forefront also of environmental policy and accessible design, Habinteg completed Northern Ireland's first and second Excellent Eco Homes rated developments - Abbey Place, Holywood and Servia Street, Belfast; introduced cutting-edge Smart Technology into specialist partnership projects - Ardkeen and Hillmount, Belfast; developed bespoke diverse needs family accommodation - Lisnaskea and Derry; and provided the first Shared Future scheme in the North West - Ballyfatton Close, Sion Mills.

The standard and quality of Habinteg's schemes is reflected in an impressive list of awards. Most notably in recent years, the Association received the CIH UK Housing Award for Outstanding Achievement in Social Housing in Northern Ireland, the RICS Award for the Northern Ireland region, the NIHE Housing Council Award for Best Scheme in Northern Ireland for three year of the past five years and runner up in the other two. We aim to remain at the forefront of groundbreaking initiatives which assist in furthering the standard and scope of social housing in Northern Ireland.

BALLYFATTON CLOSE: SHARED FUTURE
BLACKWATER HEIGHTS: CSH* LEVEL 4
ABBAY PLACE: EXCELLENT ECO HOMES



ABERCORN COURT: REGENERATION
SERVIA ST: EXCELLENT ECO HOMES
SPRINGTOWN RD: BESPOKE DESIGN



VALENTINE COURT: COMPLETED 1982
ARDKEEN: SMART TECHNOLOGY
HILLMOUNT: SMART TECHNOLOGY



*CSH CODE FOR SUSTAINABLE HOMES



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