



Homes for All

annual report

and summary accounts 2015 - 2016



Habinteg
Housing Association (Ulster) Ltd

about us

Habinteg Housing Association (Ulster) Ltd was registered on 3 August 1976 under the Industrial and Provident Societies Act (NI) 1969, Registration No. IP 172 and as the 17th Housing Association on 24 May 1977 under the Housing Order 1976 (subsequently amended and consolidated). We were registered as a Charity by the new Charity Commission for Northern Ireland on 28 September 2015, No. NIC103066.

We are one of Northern Ireland's major providers of affordable, social housing. We develop and manage quality housing schemes of varying sizes and types, in both urban and rural areas throughout the region, promoting our Vision of Homes for All. We are strongly committed to promoting inclusive housing for people with and without disabilities and also work in partnership to provide a wide range of supported housing schemes for people with additional support needs.

We operate from two main office locations - Hollywood and Derry/Londonderry and a number of staff members work residentially on the Association's larger housing schemes. The work of the Association is guided by a voluntary Board.

Homes for All

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Habinteg
Housing Association (Ulster) Ltd

Homes for All



introduction

We are delighted to present our Annual Report for 2015 - 2016, providing a review of Habinteg's work throughout this period in which we continued to play a significant role in providing housing and a wide range of housing services across Northern Ireland.

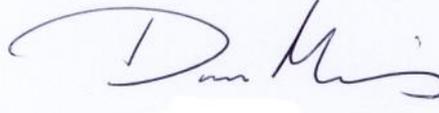
We welcome you to this report which demonstrates our continued commitment to ensuring that the housing needs of people across Northern Ireland are properly met by the provision of quality housing and sustainable communities. The Association has worked successfully to bring this about and are proud to have commenced 108 new homes.

This is a particularly busy time for the housing movement. Over the last year we have been fully involved in the various consultations in relation to Welfare Reform. Much effort has been made to ensure that full information reaches our tenants and that we are fully prepared for the impact and effects that the changes will have on the delivery of social housing in Northern Ireland. Similarly, the decision of the Office for National Statistics to reclassify housing associations carries significant ramifications for our forward projections and we eagerly await the outcome of any legislative response here in Northern Ireland. Whatever the extent of changes to our environment, we - the Chairman and newly appointed Chief Executive - are determined to positively lead Habinteg into this challenging and exciting period, with a renewed commitment to our values and aims; building homes and forging communities.

We are extremely grateful to our Board, Committee members and staff team for their excellent and continual commitment to delivering a high quality service. We are particularly appreciative of our stakeholders - Residents' Forum, Accord Procurement Group colleagues, funding investment bodies and our Joint Management Partners. We wish to give our sincere thanks to Minister Storey and Lord Morrow for their support during 2015 - 2016 and look forward to continuing a fruitful relationship with Minister Paul Given and the Department for Communities and our colleagues in the Northern Ireland Housing Executive. Thank you for your continuing interest and support.



Mike Smyth
CHAIRMAN



Darren McKinney
CHIEF EXECUTIVE

homes for all

Mission Statement

Habinteg aims to deliver high quality homes and services to enhance the lives of our residents and strengthen communities.

Values

People ...always putting them at the heart of what we do

Quality ...being committed to excellence

Integrity ...being honest, respectful, transparent and trustworthy in all that we do

Equality ...embracing diversity and demonstrating equality and opportunity for all

Innovation ...adopting a progressive approach

Objectives

CUSTOMER

To provide quality services to all our customers and place a strong emphasis on community involvement.

FINANCIAL

To ensure financial strength and deliver value for money.

OPERATIONAL EXCELLENCE

To demonstrate a commitment to best practice through innovation and continuous improvement.

OUR PEOPLE

To value and empower our people to deliver organisational success.

habinteg charter

People

All people - customers, employees and colleagues - should, at all times, be treated with and treat others with respect. This is the overarching principle of our interactions with one another. People will be listened to, treated courteously, valued and supported.

Quality

The work we do and the services we provide must fulfil our Mission Statement and be of the highest quality. We will build quality homes and provide a quality support service. Staff members will be suitably trained and professionally supported in their roles.

Integrity

Habinteg will be honest and open in its dealings with customers and staff members. Staff members will likewise be honest with each other, displaying integrity in the workplace and positively representing the Association at all times.

Equality

We will treat all our customers and staff members fairly, without prejudice or preference and will oppose discrimination. We will actively promote good relations and regularly train and develop all staff members in line with our Equality Scheme.

Innovation

We will strive to ensure best practice and continuous improvement and embrace learning and new technology to best serve customers and enhance the working environment of staff members.

building homes

A busy year for our Development Team saw 108 new properties started on site or acquired in 2015 - 2016.

Platter's Hill, Coalisland

18 unit **New Build** development
17 x 3 person 2 bedroom apartments
1 x 2 person 1 bedroom apartment

Bangor Road, Holywood

6 unit **New Build** development
3 x 4 person 2 bedroom apartments
3 x 3 person 2 bedroom apartments

Bayview Terrace, Derry

14 unit **New Build** development
1 x 4 person 2 bedroom apartment
4 x 3 person 2 bedroom apartments
9 x 2 person 1 bedroom apartments

Killymaddy, Hill Dungannon

19 unit **Off the Shelf** acquisition
1 x 6 person 4 bedroom house
5 x 6 person 3 bedroom houses
11 x 5 person 3 bedroom apartments
1 x 3 person 2 bedroom apartments
1 x 2 person 1 bedroom apartments

Fort Hall, Dundonald

15 unit **Off the Shelf** acquisition
2 x 5 person 3 bedroom houses
4 x 4 person 3 bedroom houses
2 x 6 person 4 bedroom houses
1 x 3 person 2 bedroom houses
6 x 2 person 1 bedroom apartments

Ross Ard, Rostrevor

5 unit **Off the Shelf** acquisition
5 x 5 person 3 bedroom houses

Scotch Quarter, Carrickfergus

24 unit **Off the Shelf** acquisition
23 x 3 person 2 bedroom apartments
1 x 2 person 1 bedroom apartment

7 Individual **Existing Satisfactory** Purchases at various locations - Belfast (1), Derry (4), Lisburn (1) and Dungannon (1)
4 x 5 person 3 bedroom houses
1 x 5 person 3 bedroom bungalow
2 x 3 person 2 bedroom apartments



Bayview Terrace, Derry

NEWBUILD

our housing stock

We provide housing across Northern Ireland, offering a range of house types - family houses, apartments, bungalows and partnership supported housing.

At 31 March 2016, our total housing stock stood at 2193 an increase of 26 in the year.

Our housing - a variety of house types, ranging in size from 1 to 5 bedrooms - is situated in over 100 locations across Northern Ireland. A proportion (approx. 16%) are specially designed or adapted for wheelchair users. Of total housing stock, 1915 properties are directly managed from our offices in Holywood and Derry.

In addition to our directly managed stock, a further 278 self-contained homes and bed-spaces at 18 locations - for people with additional support needs - are jointly managed with our partner organisations.

Investment in planned maintenance work in the period included £1,030,000 to housing stock at directly managed schemes and an additional £186,000 on our supported housing schemes.

An additional £89,000 was invested in cyclical works at 174 properties which included repaints to doors, windows, fascia at 10 housing schemes.



Households received new Doors



Households received new Windows



Households received new Kitchens

108

New properties commenced or acquired in the period

224

Units targeted for the period 2016 -2017

2193

Total stock at 31 March 2016 including supported housing

Housing stock information for 2015 / 2016

Total Stock of **2193** at 31 March 2016 consisting of:

<p>General Needs Housing</p> <p>1811</p> <p>including 289 Wheelchair-user properties: (249 bungalows, 38 apartments)</p>	<p>Category 1 Over 55s</p> <p>69</p> <p>of which 2 are for people with disabilities</p>	<p>Category 2 Sheltered</p> <p>35</p> <p>of which 3 are for people with disabilities</p>	<p>Jointly Managed Properties (JMP)</p> <p>278</p> <p>(bedspaces, units/ apartments) of which 74 are for people with disabilities</p>
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<p>170</p> <p>Lettings including 51 new lets</p>	<p>678</p> <p>JMP* relets including 16 self contained</p>	<p>16</p> <p>Direct Exchanges and 3 successions</p>	<p>4</p> <p>Properties sold to tenants</p>	<p>23 days</p> <p>Average void period (directly managed stock)</p>
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Rent Arrears at 31 March 2014

Rent and other charges to be collected	£10,127,998
Percentage of rent receivable collected	99.4%
Arrears (not including outstanding HB/SP Funding)	Current £235,800
Arrears as percentage of rent due (non technical)	8%
Void losses	£70,448
Voids as a percentage of gross total charges	0.73%

* JMP = Joint Management Partner; HB = Housing Benefit; SP = Supporting People

forging communities

We aim to create real communities; neighbourhoods with good relationships, founded on equality, partnership and mutual respect.

We officially launched our new Charter in August 2015. The first line reads: *All people should, at all times, be treated with and treat others with respect.* Reinforcing this message, we ask our new tenants to sign a Good Neighbour Agreement, reminding all that their housing scheme is a shared space; a community; a neighbourhood.

In aiming to nurture a sense of community, we are helped by our residential members of staff, our Community Assistants (CAs). CAs work on many of our larger housing schemes, providing assistance to residents, promoting healthy community involvement and working with our Maintenance team in identifying and reporting repairs.

They also help to organise activities throughout the year; parties and fun days, training, health living, charity fund raising and Big Lunch days.



In 2015, a new 'Our Community' Grant Programme was introduced, providing small grants to community, voluntary or resident groups for activities and projects which promote inclusion, equality and encourage participation.

In January 2016, the Department of Social Development (now Dept for Communities) published a Tenant Participation Strategy NI 2015 - 2020. The Association was actively engaged in consultation with the Department prior to the document's publication, inviting members of the Social Housing Reform Programme (SHRP) Project Team to attend our Resident Forum and providing examples of best practice for the final strategy document.

Our own Resident Involvement Strategy was produced in May 2015 and a new enhanced Resident Involvement 'Menu' was published in March 2016.



“My girls had a great time and loved the story telling. Another great event, thanks again”.

Farland Way resident activity comment,
Habinteg Compliments Register

delivering services

Our Mission is to ‘deliver high quality homes and services’ and our first Objective is ‘to provide quality services to all our customers’.

We believe in delivering services which are meaningful and bring about positive change. We engage, involve, consult and empower our tenants to help us do this effectively. To this end, we are grateful to the members of our Residents’ Forum who continue to provide a valuable customer perspective and consultation which, during the period, included the formation of our new Charter, Customer Principles and Standards.

The Tenant Satisfaction Survey for 2015/16 showed a healthy satisfaction level with key services - 80% with the Repairs Service and 91% with Housing Management Service. This was augmented early in 2016 with the successful retention of the Customer Service Excellence Standard showing an improved set of outcomes. Of 57 criteria, we achieved 12 areas Compliance Plus (Best Practice) and 46 Full Compliances. The Assessor said the Association had made significant improvements in services.

improving lives

In October 2015, then Social Development Minister - Mervyn Storey MLA - officially unveiled the new look Utility St Hostel in Belfast, following a £950,000 refurbishment programme. Utility St, managed by our partner - Northern Ireland Institute for the Disabled (NIID), provides 24 hour direct access support and assistance to those who are disadvantaged and in housing crisis. “I can’t fault the hostel, they do everything possible for you here”, said resident Colin McKnight, “our facilities are among the best anywhere. Laundry and bathroom facilities are second to none and catering provides three good meals a day. The support we get from the staff is incredible and all of this is made possible because of the time and resources that have been invested by Habinteg. We are proud of our hostel more than we ever were and we appreciate everything that has been done for us”.



“All of this is made possible because of the time and resources that have been invested by Habinteg.”

Utility St Hostel resident, Colin McKnight, speaking with Support Worker, Lisa McClelland



Northern Ireland Institute for the Disabled

equality matters

We Value **Equality** - embracing diversity and demonstrating equality and opportunity for all. *Habinteg Values*

Habinteg is an independent, not for profit, social business with a strong commitment to equality. Throughout 2015-2016, we maintained a commitment to implementing all statutory equality and good relation duties in adherence with our approved Equality Scheme and Disability Action Plan.

Our core work continues to embody this approach and much of what is undertaken on a daily basis fulfils this commitment - from consultation on new developments, promotion of services aimed at reaching the widest range of audiences, unbiased allocation of housing and service delivery, choice, partnership work to support additional needs, community involvement, fair treatment, equality awareness and training for staff. Bespoke wheelchair user properties were developed for people with significant complex needs in 2015-16 and 50 adaptations carried out to respond to individual specific requirements.

The publication of a new Habinteg Charter, launched in August 2015, represented the culmination of a successful consultation exercise which involved members of our Residents Forum, Board and Staff Members. The document was built upon the Association's revised Values, of which the fifth reads: *Equality - embracing diversity and demonstrating equality and opportunity for all.* The new Charter, under this Value heading, reads: *We will treat all our customers and staff members fairly, without prejudice or preference and will oppose discrimination. We will actively promote good relations and regularly train and develop all staff members in line with our Equality Scheme.* The relevant Customer Standard reads: *Equality: We will treat all people fairly and equally regardless of age, gender, religion, political opinion, race, marital status, dependent status, sexual orientation or ability / disability in accordance with our Equality duty under Section 75 of the Northern Ireland Act 1998.*

Design features to make life easier for people with disabilities include wider doorways, level access showers, level thresholds, level thresholds, low sills, increased space, low level adjustable kitchen surfaces, accessible sockets & appliances, under counter leg space,



corporate responsibility report

We view our Corporate Responsibility objectives as a natural extension of our core business

We recognise the importance, as a service provider, of acting responsibly and having due regard for the positive impact of our interactions with the wider world. That impact, particularly in relation to actions which are above and beyond our core business, is Corporate Responsibility (CR).

We are proud to be part of the largest NI business led coalition dedicated to CR - Business in the Community NI (BITCNI). Through this partnership we focus activities on making a positive impact in the three key areas of People, Planet and Place.

PEOPLE: We believe that our 'people' – more than 90 staff members - are our most valuable asset. A commitment to Investors in People (IIP), a status we have held since 1997, was underlined in the period with an extremely positive assessment which saw the Association exceeding the standard and achieving Silver status for the first time.

PLANET: An ongoing determination to ensure ethical building practices with a minimal carbon footprint continues to be a vitally important element of development while internal improvements in a green 'efficiency' culture continues through resource awareness and recycling campaign.

PLACE: A number of community based programmes*, led mainly by our residential members of staff continued through the year. A wide variety of events/activities were organised including classes, fitness programmes, health awareness groups and festive parties, as well as charity events - coffee mornings, car boot sales, book sales and 'Big Lunch' events.

**Please see Appendix A, page 24 for a list of scheme based activities which took place in 2015/2016.*



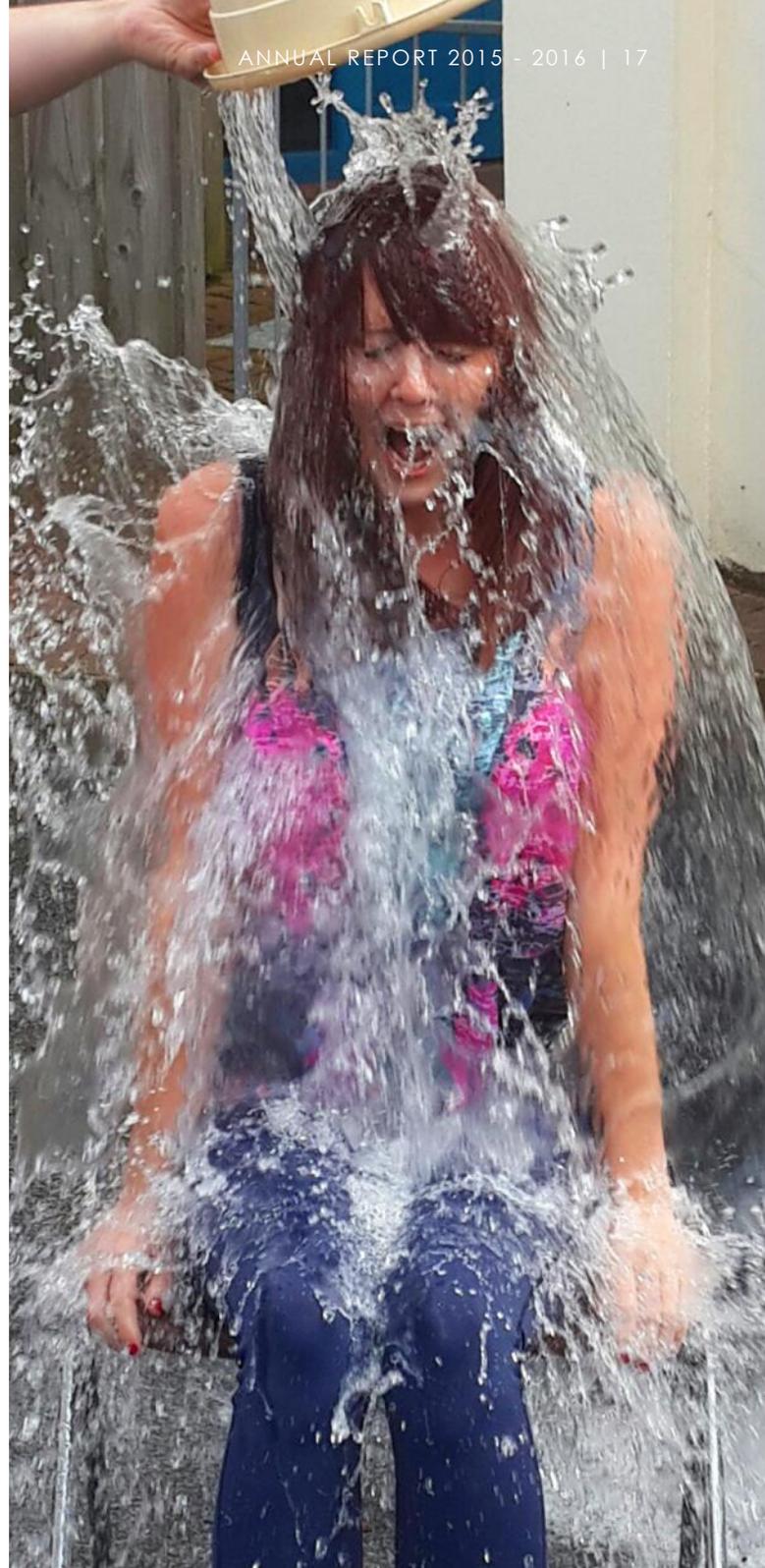
CHARITY: Charitable work forms an important element of our Corporate Responsibility. Each year, in support of Habinteg's strategic commitment to support good causes, staff members vote for an adopted charity. In December 2015 the Association concluded a very successful relationship with Macmillan Cancer Support, raising over £7000 over a two year period.

As part of our support for adopted charities, staff members take part in events across Northern Ireland and a wide range of activities are organised at our housing developments to raise funds and help raise awareness of the charity's work.

In January 2016, staff members commenced a new relationship, adopting Tiny Life - the premature baby charity for Northern Ireland. That relationship is ongoing at the time of publication and we look forward to doing our very best to raise much needed funds for this vital charity in Northern Ireland.

**WE ARE
MACMILLAN.
CANCER SUPPORT**

**Tiny
Life.**



key performance indicators

and Operational Plan performance to 31 March 2016

108 

new homes

commenced or acquired in the period

Total stock at 31 March 2016
2193

see page 8 for breakdown of properties

target exceeded

93% 92% 93%

Response Maintenance Times. Target:
Emergency 85%
Urgent 80%
Routine 80%
Achieved
E93% U92% R93%

internal target met:

£639

£1300

Management and Maintenance. Target:
Cost per unit
£688 Management
£1465 Maintenance
Total Costs (av. stock)
Achieved **£639, £1300**

88%

satisfaction key services

Tenant Satisfaction Survey.
88% Satisfaction rate with key services - Repairs, CA service, Housing Management
87% Quality of home

Community Involvement. Target:
As per Response Plan
Target Met



Staff Nominated Charity. Target:
Fundraise minimum of £3000
Raised £3050 (two year £7283)



Tenant Arrears Target:
4.0% Internal Calculation **3.1%**
5.0% External Calculation **9.0%**



Owner Occupier Arrears Target:
Reduction of 5%
Reduced by 9.8%





Habinteg was successfully appraised against IIP in 2015 and improving on previous assessment was awarded Silver status against the Standard.

target exceeded
0.7%

Voids % rent loss.
Target:
Below 4% (external)
Below 1% (internal)
0.7% achieved
92% void response times (5 day void)

target exceeded
92%

Planned Maintenance
Tenant Satisfaction.
Target:
Minimum 85%
Achieved **92%**
Response rate **61%**
(sample 100%)

completion within time
94%

Minor Adaptation
Response Rate for
8, 26 & 52 week cases
8 weeks - 97%
26 weeks - 84%
52 weeks - 100%
Average 94%

target exceeded
Turnover **1.3%**
Training **95%**

% Labour Turnover and Training. Target:
Labour Turnover 5%, Achieved **1.3%**
Staff satisfaction with Training 75%, Achieved **89%**

65 Compliments were recorded for customer services 2015/2016

47 Complaints were received in the period:
21 Repairs, 3 staff, 21 Services, 2 prehandover
60 Anti-social behaviour reports received.

Customer Service Excellence

Habinteg is annually assessed as part of a rolling programme. Current status:

13 Compliance Plus ✓✓
45 Full Compliances ✓
1 Partial Compliance



At the close of the period, 5 complaints and 4 ASB cases were ongoing.

governance

We remain committed to the highest standards of Governance and continue to adopt best practice in this area.

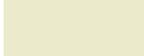
The work of the Association is overseen by a voluntary Board and executed through its Chief Executive and Management Team. Board meetings take place regularly, as do those of the committees with specific responsibilities for: Housing Management, Nominations and Remunerations, Audit and Risk Assurance, Development and Finance.

Maximum length of office for our Non-Executive Board Members is nine years, consisting of three, three-year terms. Our strong commitment to good governance is supported by an overarching Governance Manual, reviewed by members annually. The manual accords with guidance in the DfC HA Guide and is structured according to the National Housing Federation 'Excellence in Governance - Code for Members and Good Practice Guidance'. We are able to confirm our compliance to the code for the period 2015 - 2016.

The Board is responsible for Habinteg's systems of internal financial control and along with Senior Management is responsible for establishing and operating detailed 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 financial affairs and of its surplus or deficit for that period. The Association's surplus for the period 2015-2016, after transfers to and from designated reserves, was £1,986,384.

All surpluses generated by the Association have been reinvested in order to maintain existing homes in good condition, develop new homes at rent levels as low as possible, consistent with borrowing requirements. Our strategy remains to increase the number of homes in management each year through a combination of new developments and purchases to meet need.

BOARD ATTENDANCE REPORT 2015-2016					
	13.5.15	26.6.15	12.8.15	11.11.15	10.2.16
Mr M Smyth	Attended	Not Attended	Not Attended	Attended	Attended
Mrs S Witchell	Not Attended				
Mr B Symington	Not Attended	Attended	Not Attended	Not Attended	Attended
Mr I Nelson	Attended	Attended	Attended	Attended	Not Attended
Mrs T McDonough	Not Attended	Not Attended	Attended	Attended	Not Attended
Mr T Greene	Not Attended	Attended	Attended	Attended	Attended
Mr B Mitchell	Attended	Attended	Not Attended	Attended	Attended
Ms B Gray	Attended	Attended	Attended	Attended	Attended
Mrs H Orr	Attended	Attended	Not Attended	Attended	Attended
Mr T Boyle	Attended	Attended	Attended	Attended	Not Attended
Mr B Johnston	Attended	Attended	Not Attended	Attended	Not Attended
Ms E Creery	Attended	Attended	Attended	Attended	Not Attended

 Attended
  Not Attended

Habinteg Housing Association (Ulster) Ltd is a Northern Ireland Charity (a status which supersedes our previous charitable status with the Inland Revenue) under the auspices of the Charity Commission for Northern Ireland, having successfully sought registration with that body. We will ensure that we continue to be fully compliant.

summary accounts 2015/2016

STATEMENT OF COMPREHENSIVE INCOME YEAR ENDED 31.3.2016	(Restated)	
	2016	2015
	£	£
TURNOVER	11,564,261	10,973,869
Operating costs	(8,012,331)	(8,323,668)
OPERATING SURPLUS	3,551,930	2,650,201
Interest receivable	31,403	20,250
Surplus on property disposals	199,710	213,814
Interest payable	(1,523,308)	(1,497,184)
Other finance returns/(charges)	(31,000)	(31,000)
SURPLUS ON ORDINARY ACTIVITIES BEFORE TAXATION	2,226,735	1,356,081
Tax on surplus on ordinary activities	-	-
SURPLUS ON ORDINARY ACTIVITIES AFTER TAXATION	2,226,735	1,356,081
Transfer to tenants' services fund	(63,918)	(46,520)
Transfer to disposal proceeds fund	(176,433)	(176,066)
SURPLUS FOR THE YEAR	1,986,384	1,133,495

STATEMENT OF CHANGES IN EQUITY. YEAR ENDED 31.3.2016	Share Capital	Capital Reserves	Revenue Reserves	Designated Reserves	Total
Surplus for the year	-	-	1,986,384	-	1,986,384
Remeasurement of the net defined benefit plan	-	-	320,000	-	320,000
Shares issued	1	-	-	-	1
Transfer between reserves	-	-	397,290	(397,290)	-
Total comprehensive income for the year	1	-	2,703,674	(397,290)	2,306,385
At 31 March 2016	72	12	19,592,768	-	19,592,852

STATEMENT OF FINANCIAL POSITION AT 31.3.2016	2016 £	(Restated) 2015 £
FIXED ASSETS		
Housing land and buildings:		
Cost	186,034,665	175,228,279
Depreciation	(37,351,951)	(35,161,238)
	148,682,714	140,998,184
Other fixed assets	869,100	931,143
	149,551,814	140,067,041
CURRENT ASSETS		
Debtors	2,668,011	3,525,906
Cash and bank balances	2,455,149	4,647,896
	5,123,160	8,173,802
CURRENT LIABILITIES		
Creditors	(6,735,391)	(7,136,261)
NET CURRENT ASSETS	(1,612,231)	1,037,541
TOTAL ASSETS LESS CURRENT LIABILITIES	147,939,583	142,035,725
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR		
Pension fund liability	889,000	1,103,000
	128,346,731	124,749,258
FINANCED BY:		
Share capital	72	71
Capital reserves	12	12
Revenue reserves	19,592,768	16,889,094
Designated reserves	-	397,290
	19,592,852	17,286,467
	147,939,583	142,035,725

Summary accounts are extracted from full audited accounts approved by the Board at the AGM on 29 September 2016

APPENDIX A SCHEME BASED COMMUNITY EVENTS 2015 - 2016

Scheme	Event
Anderson Crescent	AA Meetings
Ardnaclowney	Christmas Party, Quiz Night
Castle Gardens	Easter Celebration, Macmillan awareness promotion, charity coffee morning, Halloween party, Tenant Participation promo, Christmas Party, Kids colouring competition
Duke Street	Drop-in advice
Farland Way	Cosy Club; Matinee Mondays; Bendy Wednesdays; Storytelling; Community Picnic; Bake my Day; Flower Arranging; Drama Group; Christmas Party; Halloween Party; St. Patrick Costume event; Art Competition;
Flagstaff / Cole Ct	Charity Coffee Morning; Halloween Party; Kid's Art Day
Harkness / Gelvin	Bereavement Group
Inch View	Action on Hearing Loss clinic; Action Cancer therapy / counselling; Health Drop-in; Breast Cancer awareness, First Aid; Grufallo Party, No Pill Just Chill, Pink Ladies
Johnston Way	Charity Coffee Morning; Quiz Night
Springbank / Brian's Well	Big Lunch Event; Charity Coffee Morning; Halloween children's event; Common Room Open Day; Christmas Card Competition
Sullivan / Abbey	Garden Centre visit, Christmas lunch, Christmas coffee morning, Charity coffee morning

The Association is investing in two new members of staff specifically tasked with bolstering our Community Involvement Strategy. Our Community Liaison Officers will commence in the 16/17 period.

Homes for All

This publications was designed in-house by Habinteg Housing Association (Ulster) Ltd.
All photographs apart from those acknowledged below are the ownership of the Association:
Front cover - Ros Ard, Rostrevor: Michael Scott, Housing Officer
Page 11, resident activity at Farland Way, Derry - Margaret Cunningham, Community Assistant
Pages 2, 13: Greg Statham, Communications Officer
All Images featuring people are reproduced with permission of the subjects.

acknowledgements

Image on page 7 - Bayview Terrace in construction - appears courtesy of Joe Lavery Photography.
Page 15 - from Habinteg promotional video, courtesy of Redcap Productions.



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Habinteg
Housing Association (Ulster) Ltd



INVESTORS
IN PEOPLE

CUSTOMER
SERVICE
EXCELLENCE

