



homes | lives | communities

**Annual Report**  
and Key Performance Report  
2020 -2021



**Habinteg**  
Housing Association (Ulster) Ltd

## Vision

# homes | lives | communities

## Mission Statement

Habinteg will provide accessible, affordable, inclusive, integrated homes and excellent services to enrich lives and communities of all our customers.

## Values

### People

Working for people, with people, through people

### Quality

Driving continuous improvement across all our services

### Integrity

Being honest, respectful, transparent and trustworthy in all that we do

### Integration

Embracing diversity, equality, opportunity. Enhancing inclusive living experiences for all our customers

### Engagement

Working to develop dynamic services internally and externally, through teamwork, collaboration, partnership

## Objectives

### Customer

By involving our customers and stakeholders, we will create sustainable and thriving communities and provide quality homes and services

### Our People

We will value, invest in and empower our people as individuals and teams to improve how we work together

### Operational Excellence

To deliver performance improvement in all areas of our operations

### Financial

To ensure financial viability and deliver Value for Money

We are delighted to present our **Annual Report 2020/2021** to you.

Last year was like no other year in recent memory as we all came to grips with a deadly global pandemic, subsequent lockdowns, fear, isolation and all the associated problems.

Habinteg adjusted swiftly and confidently in meeting these challenges and managed to deliver its services, programmes and obligations to Customers, Stakeholders, Partners, Staff, Regulators and our Lenders. The Board and Senior Management are immensely proud to be part of Habinteg with a dedicated and resilient Staff Team who continue to deliver our Vision of improving Homes, Lives and Communities, even during the most difficult of times.

During this reporting period Habinteg maintained its core services: Asset Management continued to deliver Response Maintenance day-to-day repairs and Planned / Cyclical Maintenance Programmes. We prioritised the Health and Safety of our tenants and continued to ensure that all homes were fully Health and Safety compliant.

Our Homes and Communities Team engaged fully with our tenants to ensure that we provided assistance in helping with arrears and the associated issues which have been exacerbated by the pandemic - Welfare Reform, Universal Credit, Furlough, Redundancy and rising Utility Costs. We ensured that our Customers were able to stay connected through increased use of online facilities.

Our Development Team commenced the building of 184 new homes including the largest mixed tenure project Habinteg has ever undertaken; Our Finance team has ensured the viability of Habinteg throughout the year and this is reflected in the Accounts presented in this Report; Our IT and HR teams ensured that our staff could work remotely with the hardware, software and support required and our Executive Support Team ensured that central services continued to operate, providing full support to Senior Management, Committees and Board to ensure Governance was fully maintained.

We do not operate alone and without the support of partners, suppliers, and contractors our work would be so much more difficult. We welcome the continuing involvement of Supporting Communities NI in developing community engagement for the organisation. We also value the support and assistance of colleagues in the Housing Executive and the Department for Communities.

A word of thanks is due to our former Chair, Trevor Greene and our former Board Member, Bernie Gray, who both retired from our Board having completed their period of office. Both gave great service to Habinteg. We wish them well in their future endeavours.

We close by saying thank you to all our Board Members, Senior Management Team and to all the staff who work every day to make life better for the many people we serve.



**NEIL McIVOR**  
Chair



**DARREN McKINNEY**  
Chief Executive



## Habinteg has a total of 2462 properties across Northern Ireland

The total figures consists of 2283 self-contained homes (including 35 sheltered apartments and 61 units of supported housing) and 179 non self-contained units

### Development spend: £3.9M

184 properties were started on-site  
11 handovers\*, 149 lettings, 10 house sales  
28 Lettable voids  
(16 x <6 wk, 11 x 6 wk - 6 month, 1 x >6 m)

**184**  
properties  
were started  
on site in  
the year

### 100% of tenants regard the move into a Habinteg home as a positive outcome

100% satisfaction with independence, safety & security and sense of wellbeing (post sign-up survey)  
97% Satisfaction with new homes (4 week survey)  
97% satisfaction with Habinteg services

### Average weekly rent £96.70 (including service charge)

Av 4 bedroom property £111.41  
Av 3 bedroom property £103.31  
Av 2 bedroom property £91.68  
Av 1 bedroom property £84.51  
(above figures do not include rates)

2.7% rent increase 2020-2021  
Rent collected £13,016,396  
Rent arrears at year end: 4.5%  
(non-technical arrears)

### 98% Compliance

Gas Safety Certificates 99%  
Fire Risk Assessments 97%  
Electrical Systems 95%  
Required CO Detectors 100%

\* Areas of operations were impacted in 2020/201 as a result of COVID 19 and restrictions placed on working practices.





**A total of 7028 repair requests were received in 2020 - 2021**

**87% of Emergency Repairs were completed within target  
89% of Urgent Repairs and 82% of Routine Repairs\***

**Maintenance spend: £4.6M**

*(Response: £1,980,541, Cyclical: £506,486, Planned: £2,120,460)*

**Maintenance Cost per unit: £1124**

**79 adaptations were completed**

*(8 major adaptations and 71 minor)*

**Adaptations Cost: £61,473**

**100%**  
**of Habinteg properties meet Decent Homes Standard**



**123 compliments for customer service were received by staff members in 2020-2021**

Only specific expressions of gratitude for exceptional customer service are recorded - card, letter, email, phone

**249 customers benefitted from our dedicated Money Advice Service**

Including debt and benefits advice, over 65s advice & support, pre-tenancy workshops, home starter packs.

14% say neighbourhood is comparable and 3% say no improvement (4 wk survey)

**83%**

**of tenants consider their new Habinteg neighbourhood an improvement on where they lived before**





## A total of 355 community events and activities took place in 2020-2021

Engagement activities included social, recreational, educational and health & wellbeing events\*

### \*Community Involvement in a pandemic

The COVID-19 pandemic in 2020 forced a shift in the normal methods of engagement. Working restrictions and social distancing regulations prevented Housing Officers, Community Involvement Officers and Good Relations Officers from face to face meetings.

A Stay Connected initiative was quickly implemented for older and more vulnerable tenants and contact with all tenants moved to text email and telephone. all activities moved online with increasing use of virtual engagement via meeting platforms such as Zoom,

To widen the engagement reach, Habinteg appointed award-winning PR agency, MCE to develop and implement a comprehensive social strategy, involving the launching of a new dedicated community Facebook platform.

MCE now acts as an extension to Habinteg with weekly meetings and working across teams: Homes & Communities, Development, Asset Management and our in-house Communications.



# 100%

of complaints dealt with within target

25 complaints received

# 97%

of ASB\* cases responded to within target

\*Anti-Social Behaviour  
131 ASB cases dealt with

**Habinteg Housing Association (Ulster) Ltd was registered in August 1976 under the Industrial and Provident Societies Act (NI) and as the 17th Housing Association in Northern Ireland in May 1977 under the Housing Order 1976.**

## Governance

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

## Board Attendance Record

Name	2020				2021	
	13/03	01/07	12/08	01/12	06/01	03/02
<b>Sarah Witchell</b>	<b>Y</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>*</b>
<b>Trevor Greene</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
<b>Ian Nelson</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
<b>Brian Symington</b>	<b>Y</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>*</b>
<b>Neil Mclvor</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
<b>Bernie Gray</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
<b>Edel Creery</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
<b>Brendan Johnsto</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
<b>Gerry McCabe</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
<b>Gerry Gilpin</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
<b>Nuala Loughran</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>N</b>	<b>Y</b>	<b>Y</b>
<b>Jonny Currie</b>	<b>Y</b>	<b>N</b>	<b>Y</b>	<b>Y</b>	<b>N</b>	<b>N</b>
<b>TOTAL</b>	<b>12</b>	<b>9</b>	<b>10</b>	<b>9</b>	<b>9</b>	<b>9</b>

\* Sarah Witchell and Brian Symington both retired from the Board after 9 years' service on 30 June 2020

## Finance

In a world of limited funding we are constantly seeking to improve the way in which our resources are deployed. Achieving Value for Money means getting the spend right first time. Listening to customers' needs and preferences is a key factor in setting our priorities for expenditure.

Fully audited accounts, financial report and statements have been submitted for the year ended 31 March 2021.



# Statement of Comprehensive Income and Financial Position

As at 31 March 2021

2021

2020

<b>Turnover</b>	<b>16,390,825</b>	15,336,829
Operating costs	<b>(13,975,937)</b>	(12,015,526)
<b>Operating surplus / (deficit)</b>	<b>2,414,888</b>	3,321,303
Gain / (loss) on property disposals	<b>796,591</b>	618,682
Transfer to disposal proceeds fund	<b>(605,555)</b>	(346,945)
Interest and financing income / (costs)	<b>(1,759,780)</b>	(1,845,109)
Other finance returns / (charges)	<b>(71,000)</b>	(40,000)
<b>Surplus / (deficit) before tax</b>	<b>775,144</b>	1,707,931
Taxation	-	-
<b>Surplus / (deficit) after tax</b>	<b>775,144</b>	1,707,931
<b>Other comprehensive income</b>		
Unrealised surplus / (deficit) on revaluation of housing properties		
Actuarial (loss) / gain in respect of pension scheme	<b>(361,000)</b>	(829,000)
<b>Total comprehensive income for the year</b>	<b>414,144</b>	878,931
<b>Fixed assets</b>		
Housing properties	<b>185,626,490</b>	182,780,096
Other tangible fixed assets	<b>819,332</b>	782,436
Investments	-	-
	<b>186,445,822</b>	183,562,532
<b>Current assets</b>		
Trade and other debtors	<b>8,596,120</b>	4,765,012
Cash and cash equivalents	<b>3,432,016</b>	6,234,825
	<b>12,028,136</b>	10,999,837
Less: Creditors: amounts falling due within one year	<b>(16,278,206)</b>	(8,692,893)
<b>Net current assets / liabilities</b>	<b>(4,250,070)</b>	2,306,944
<b>Total assets less current liabilities</b>	<b>182,195,752</b>	185,869,476
Creditors: amounts falling due after more than one year	<b>(154,268,166)</b>	(159,223,034)
Pension fund asset / liability	<b>(4,149,000)</b>	(3,282,000)
<b>Total net assets</b>	<b>23,778,586</b>	23,364,442
<b>Reserves</b>		
Share capital	<b>10</b>	12
Revenue reserves	<b>23,776,342</b>	23,364,354
Capital reserves	<b>78</b>	76
Restricted reserves	<b>2,156</b>	-
<b>Total reserves</b>	<b>23,778,586</b>	23,364,442



# Habinteg

Housing Association (Ulster) Ltd

Habinteg works with the Department for Communities (DfC) and the NI Housing Executive to address social housing need across Northern Ireland, through the delivery of new homes and support for housing regeneration. Following the regulatory assessment of our governance, financial and customer services, we are proud that, following our ongoing work on service improvement in recent years, our arrangements were assessed at **Level 1**, having met all the Department’s regulatory standards.

Habinteg is fully supportive of the NI Executive’s T:BUC (Together Building United Communities) strategy for Northern Ireland and has two Housing for All schemes; Holywood and Portrush.

Habinteg fulfils all statutory obligations of our Equality Scheme duties, as submitted to the Equality Commission NI, supported by a Section 75 Action Plan and Disability Plan. In September 2020, Habinteg was named Winner of the Best Disability Initiative in the NI Equality & Diversity Awards.

The Association is a member of NIFHA (Northern Ireland Federation of Housing Associations) and Business in the Community NI. In 2020-2021 we were named as a Responsible Business Champion and awarded Green Level status in the NI Environmental Benchmarking project. We hold Investors in People Silver Status and full compliance with Customer Service Excellence, including 20 areas of Compliance Plus / Best Practice.






#### PHOTO ACKNOWLEDGEMENTS

This page: Apartments; Eden Square, Derry - [Chris Hill Photography](#)

Front cover: Community consultation; Glenbank Cose, Poleglass

Page 5: Mixed dwellings; Forthall, Dundonald

Page 6: Community activities; St Joseph's, Crumlin

 Holywood 028 9042 7211  
Londonderry 028 7136 0015


 info@habinteg-ulster.co.uk  
NWoffice@habinteg-ulster.co.uk

 habinteg-ulster.co.uk

 twitter.com/habintegNI

 facebook.com/HabintegNI

 linkedin/company/habinteg-housing-association-ulster-ltd

 **HEAD OFFICE**  
Alex Moira House  
22 Hibernia Street  
Holywood BT18 9JE

**NORTH WEST OFFICE**  
Exchange House  
2nd Floor Queens Quay  
Londonderry BT48 7AS

**KINNEGAR OFFICE**  
2B Pavilions Office Park  
Kinnegar Drive  
Holywood BT18 9JQ

**ST. HELEN'S OFFICE**  
St Helen's Business Park,  
67-69 Church View  
Holywood BT18 9DP



**Habinteg**  
Housing Association (Ulster) Ltd

**homes | lives | communities**