



Newington Housing Association

ANNUAL REPORT 2014/2015



**BUILDING
COMMUNITIES**

Chairman's Report

There is no doubt that the last year has been quite remarkable for all connected to Newington HA. The most significant event was the formalisation of the partnership forged with Apex Housing. On the 6th April 2015 Newington HA became part of the Apex Housing Group. Whilst retaining its independence as a Housing Association, Newington HA has aligned itself voluntarily to a dynamic and innovative organisation within the NI social housing sector. Both organisations share a common ethos and culture putting our tenants and communities at the forefront of our business and I can only see positives for Board Members, Staff and more importantly our Tenants and Service Users. Early signs of these benefits are already evident with the joint procurement of a new long term maintenance contract on-going.

More importantly, the core purpose of Newington HA is to provide housing to those in need. An ambitious development programme,

in partnership with Apex will help meet this objective. With the Girdwood site making significant progress, the New Lodge Long Streets nearing clearance stage, along with on-site progress at North Queen Street and Alexandra Park Avenue, these sites will deliver over 250 homes.

In the coming year Newington HA will celebrate its 40th Anniversary. The main reason for the creation of the Association in 1975 was due to the dereliction of the Limestone Road as a result of the early Troubles. It is with huge pride that Newington HA was involved in the transformation in recent years of the Limestone Road interface. This achievement has not been without risk and help from many organisations and individuals, notably the Duncairn Community Partnership, whose contribution has been significant. Our commitment to partnership working had also seen strong links developed with community groups other Housing Associations, PSNI, the NIHE



George Walsh

and Belfast City Council to make the areas where we work safer, sustainable and vibrant.

Finally, this is my last report as Chairman of Newington HA. Myself, former Chairman Peter Privilege, Vice Chairman Johny McErlean and Secretary Carmel Maginness all retired from the Board of Management in June 2015. We also saw changes in staff during the year. Kathleen Hale retired from her role as Scheme Supervisor in Camberwell Court after continued service in the building since it opened in 2000. Unfortunately George Kerr also retired early due to ill health after 10 years of service. On behalf of the Board and Staff, I would like to thank them for their years of service and personally wish the new Chairman, the Board and Staff all the very best for the future.



NHA & Apex Board Members

Chief Executive Report

Once again, Newington HA are pleased to confirm that all KPI's and benchmarking statistics for 2014/15 remain very high. More importantly, we continue to deliver the high level of tenant satisfaction.

Internal and External Audits of Newington HA's activities continue to confirm high levels of management control and accountability, thus confirming sound financial controls and practices.

The additional homes created during 2014/15, in the Parkside area has allowed investment in additional staff in the Maintenance Department with Damian Murphy and Aaron Gallagher joining the organisation and Martin Hamilton in Housing Management.

The decision to join the Apex Group and the plans for the delivery of 250 new homes over the next several years will allow us to continue to invest in our staff and ensure that adequate resources are directed to the continued provision of services that meet the needs of our tenants and the wider community.

NHA have received numerous awards during 2014/15. These awards were unexpected but suitably

inspiring for all involved in the regeneration of the Limestone Road. Although all these awards were only possible as a result of partnerships with communities and other agencies, I was particularly pleased that the Aisling and CIH Awards specifically recognised the contribution made by the partnering organisations. Newington HA was a finalist in the UK RICS Awards 2015 for the categories of Regeneration Project and Overall Project of the year. The awards successes were;



Gary Dugan



Aisling Award 2014 – Positive Belfast

CIH Working – Together Award Winner 2015

RICS Award 2015 Winner – Regeneration Construction Project

RICS Award 2015 Winner – Residential Construction Project

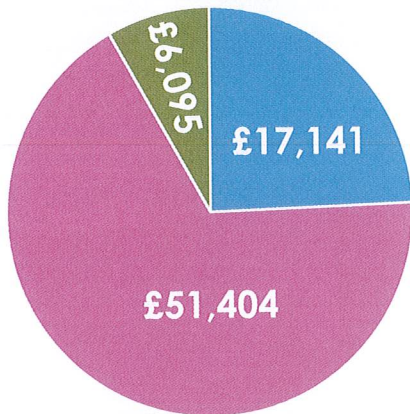
RICS Award 2015 Winner – Project of the Year

Finally, I would like to thank the whole staff team who have contributed to another successful year for Newington HA and look forward to continued success in the future.

Housing Management Report



Rent Arrears Breakdown @ 31/03/2015



- CURRENT (Non-Tech)
- CURRENT (Tech)
- FORMER

TENANCY FRAUD

Newington H.A. is committed to tackling tenancy fraud. It has a major impact on all those currently awaiting a new home. The Association will be consulting with our tenant's, over the coming months, to assist us to introduce new measures to tackle any reported or suspected instances of tenancy fraud.

To report any instances of suspected Tenancy Fraud, please contact our Housing Team on 02890 744055. All information we received will be held in the strictest of confidence.

COMMUNITY & TENANT ENGAGEMENT

NHA believes community engagement and the partnerships it has developed with community organisations and statutory agencies alike, are invaluable and one of our main core activities. Representatives from Newington H.A. regularly attend the Lower North Belfast Community Safety Network, the New Lodge Safer Streets Forum and various Inter-agency meetings.

We are continually striving to build relationships with our tenants and the feedback we receive is essential for us, so we can continually review and amend our procedures to allow us to improve how we deliver our services.

PERFORMANCE MONITORING 2014/2015

Key Performance Indicators 2014/2015	Target	Performance
Housing Management / Rent Collection & Arrears		
Current (Technical) Rent Arrears	1%	0.64%
Current (Non-Technical) Rent Arrears	5%	2.91%
Rent Collection (DSD Target)	98%	100.16%
Rent Loss due to void properties	4%	0.96%

Rent Collection Performance & Void Loss

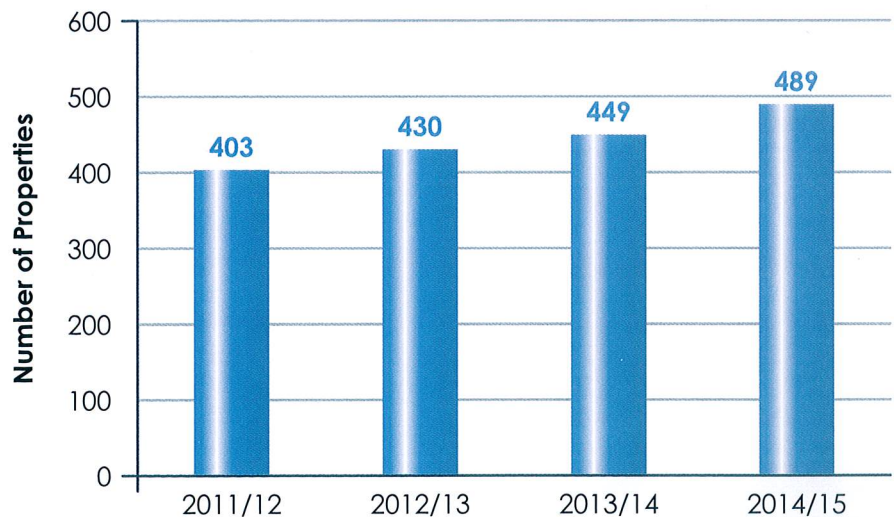
Our main source of income comes from the rent we collect from our tenants alongside other sources, such as H.A.G grants and property sales. This is used to achieve a range of outcomes from constructing new properties to maintaining our existing ones.

Rent and other charges to be collected (gross)	£2,169,014
Rent and other charges collected	£2,172,397
Percentage of Rent receivable collected	100.16%
Current Arrears (non-technical)	£17,141
Current Arrears (technical) – outstanding from Housing Benefit & Supporting People	£51,404
Past Arrears	£6,095
Total Void Loss	£23,348
Voids as a percentage of total gross charges	1.08%

Housing Stock and Average Rent Charges for 2014/2015

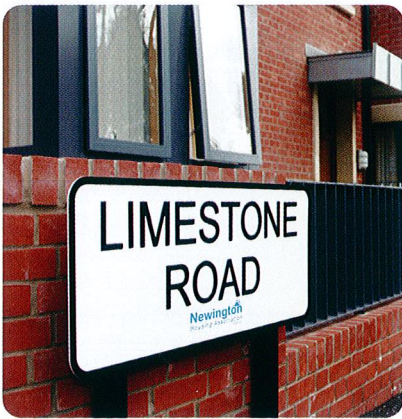
The Association had 489 no. units of accommodation at 31st March 2015. Thirteen of these units are jointly managed in conjunction with De Paul Ireland, who provides support to families through a joint management agreement.

Units of Accommodation

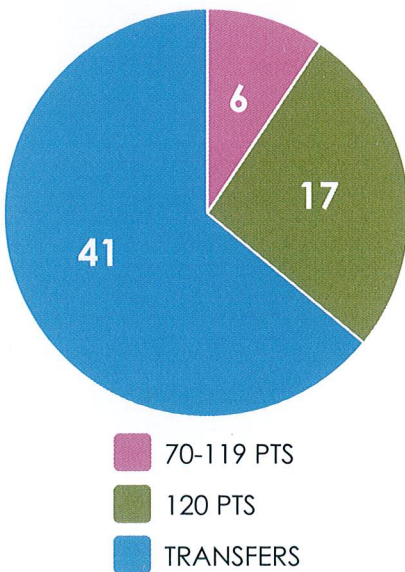


Allocations 2014/2015

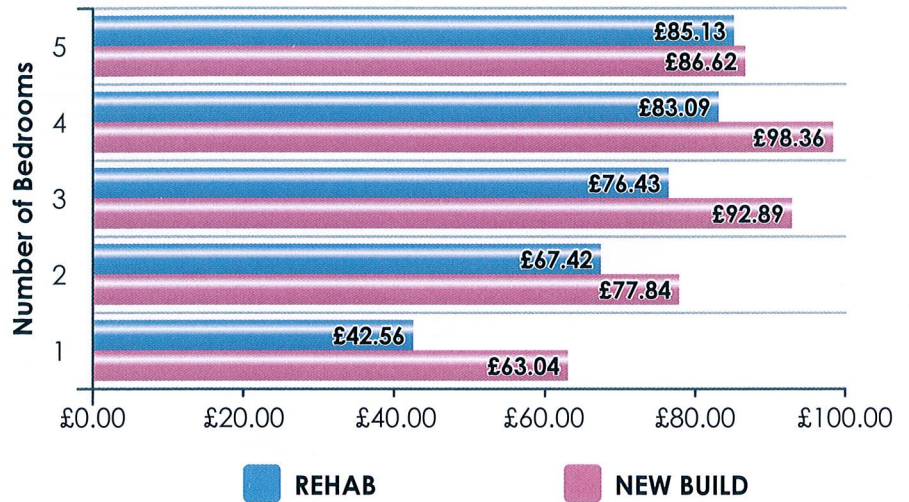
The Association carried out 64 no allocation from April 2014 – March 2015. Of these, 41 no. allocations were Transfers, the majority of which were nominated for rehousing by NIHE, to assist in the clearance of redevelopment areas within North Belfast (i.e. Newlodge, Newington / Limestone, etc.).



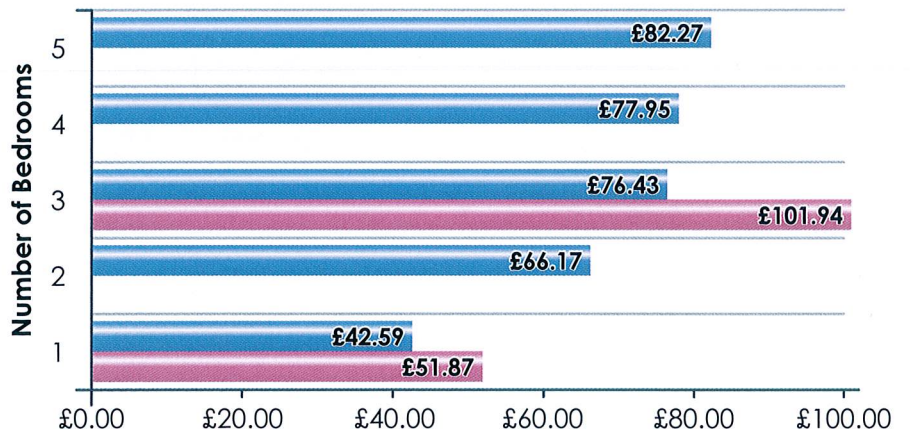
Breakdown of all Allocations in 2014-15



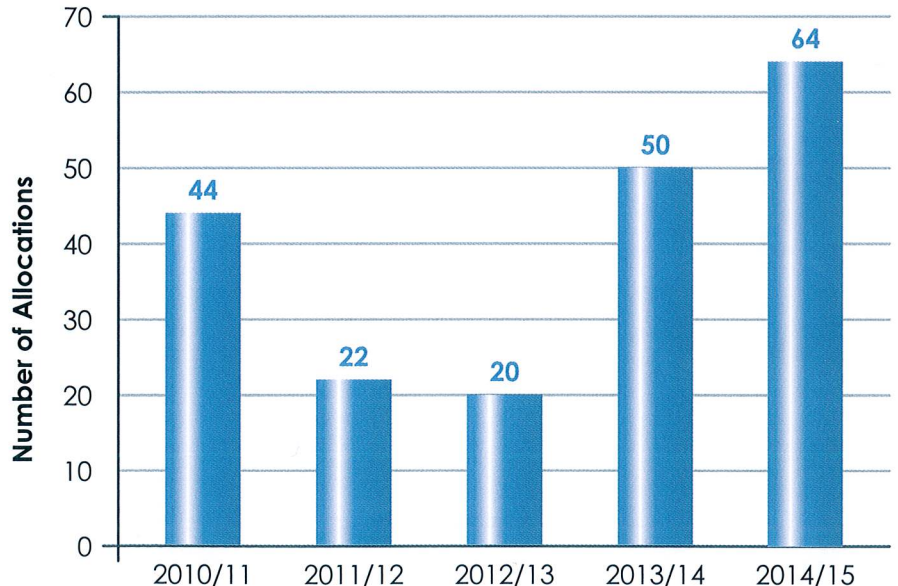
Average Decontrolled Rents



Average Controlled Rents



Allocations since 2010



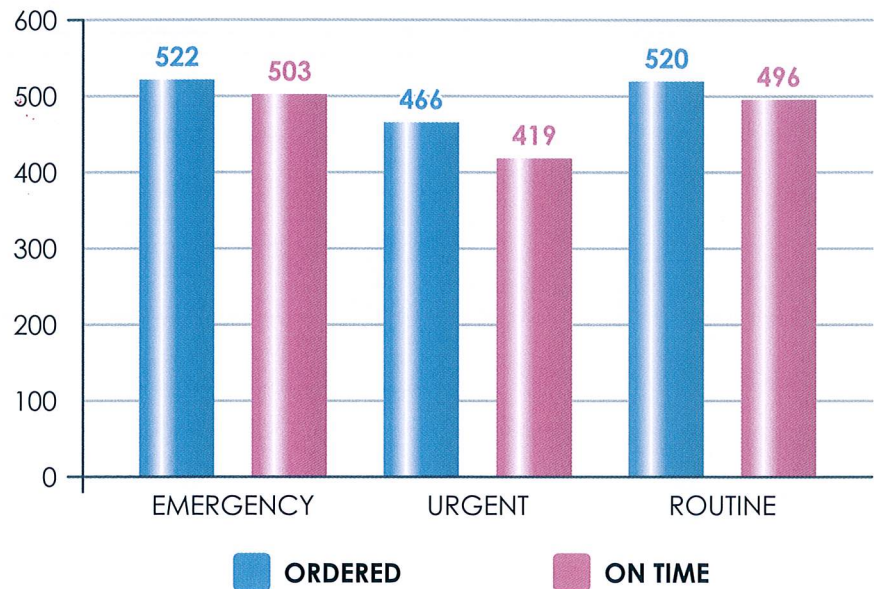
Housing Maintenance Report

RESPONSE MAINTENANCE

In comparison to other housing associations, the Association's costs per unit for housing and property management compares favourably. The Association continues to provide a high quality of day to day response maintenance service to our tenants. A high proportion of emergency, urgent and routine repairs were completed on time.

The chart and table outlines NHA performance over the past financial year.

Maintenance 2014-15



Maintenance – Key Performance Indicators 2014/2015	No. of Repairs Issued	No. of Repairs Completed	% on Time	DSD Targets	NHA Target
Completion of Emergency Repairs (within 24 hours)	522	503	96.36%	85%	90%
Completion of Urgent Repairs (within 4 working days)	466	419	89.91%	80%	90%
Completion of Routine Repairs (within 4 working days)	520	496	95.38%	80%	90%



DISABLED ADAPTATIONS

Any tenant or member of their household who has a medical impairment can apply for an adaptation. For further information and advice, please contact the Association.

Your GP can also refer you to a local community occupational therapist, who will liaise with us directly, to ensure your home is fit for purpose and meets your specific needs.

The table details the number of completed adaptations by NHA over the past financial year.

Adaptations	No. Completed
Stair Lifts Installed	1
Level Access Shower Installed	12
Grab Rails	4
Stair Rails	11
Sensory Support	1
Door Entry	3
TOTAL	32



Julie Ann Kinghan with her two daughters Ellie and Mia, in their new home, which was specially adapted to meet the family's needs and requirements, accompanied by Lord Mayor Nichola Mallon and Newington Chief Executive, Gary Dugan

PLANNED MAINTENANCE

The Association continually strives to ensure our properties are maintained to a high standard. Our planned improvement works within 2014/2015, saw essential works carried out

to properties that were recommended for improvements, via our stock condition survey report. The total cost of these works was £154,022.

In addition to these works, over the next 5 years, via our new Stock Investment Strategy, the Association intends to invest approximately £1.6 million to improve our existing stock.

UPCOMING PLANNED MAINTENANCE WORKS WITHIN 2015/2016

The Association has a programme of works for the upcoming year and will be spending approximately £500K on the following schemes/properties:

Camberwell Court - Kitchen replacements to all dwellings, communal redecoration and new floor finishes. Replacement of communal furniture and equipment, communal kitchen upgrade, upgrading of communal

lighting and car park resurfacing, etc.

Richmond Lodge - The works will entail window replacements to all properties and communal areas, works to fire exit doors and curtain wall and the replacement of the existing master key system to all areas.

2015 EXTERNAL CYCLICAL MAINTENANCE

99 no. properties have been programmed for external painting, roof and gutter cleaning.

MEADOW CLOSE & MEADOW PLACE

25 no. properties will see the replacement of existing gas boilers and front and rear doors.

MAJOR IMPROVEMENT WORKS IN 2015/2016

5 no. additional properties have been programmed to receive major improvement works within the next financial year.



Development Report

This year has seen the Association continue to show growth. With increasing demand for the delivery of affordable housing, we are pleased to announce the completion of our development at Clanchattan and Parkend Street, Belfast.

In 2014/15, we acquired an additional 40 no. family units of accommodation, via our new build development programme and the purchase of existing

satisfactory properties, which has brought much needed new affordable homes to the area.

We have worked closely with Duncairn Community Partnership and our development agent, Choice Housing and would like to take this opportunity to acknowledge the work carried out by them and all those involved in the delivery of these new units.

With several major

development projects due for completion in 2015/16, the Association is continually striving to deliver high specification, sustainable, quality accommodation, which will undoubtedly be enjoyed by all new residents for many years to come.

Below are some images highlighting the transformation of the Newington / Limestone area, which is now a vibrant and cohesive community.



Upcoming Developments

Through upcoming developments, we aim to provide better places for people to live. Moving forward, by working in conjunction with Apex Housing, the Association aims to increase its current stock levels by delivering another 250 new social housing unit in North Belfast.

These developments will ultimately inject additional income and employment into the local economy and provide high quality properties for those in housing need.

Some of the current schemes the Association are hoping to deliver over the next 1–2 years comprise of the following:



GIRDWOOD SITE

This scheme will deliver:

- 10 no. One Bedroom Apartments
- 22 no. Two Bedroom Houses
- 24 no. Two Bedroom Apartments
- 19 no. Three Bedroom House

ESTIMATED COMPLETION DATE IS MAY 2016

NORTH QUEEN STREET

This scheme will deliver:

- 13 no. Two Bedroom Houses
- 13 no. Three Bedroom House

ESTIMATED COMPLETION DATE IS JULY 2016

118 – 120 ANTRIM ROAD

This scheme will deliver:

- 3 no. 6 Person/4 Bed Houses

ESTIMATED COMPLETION WILL BE SPRING 2016

ALEXANDRA PARK AVENUE

This scheme will deliver:

- 38 no. new build properties

THIS SITE IS CURRENTLY BEING CLEARED AND CONSTRUCTION IS LIKELY TO COMMENCE IN EARLY 2016

PARKSIDE GARDENS PHASE 2

This scheme will deliver:

- 14 no. new build properties

SITE CLEARANCE IS ONGOING AND CONSTRUCTION IS LIKELY TO COMMENCE IN EARLY 2016

Association Income and Expenditure Accounts

YEAR ENDED 31 MARCH 2015

		12 Months ended 31/03/15	15 Months ended 31/03/14
TURNOVER	Notes	£	£
Operating costs	2	1,961,896	2,045,946
	2	(863,771)	(999,275)
	2	1,098,125	1,046,671
Interest receivable	5	15,845	51,583
Interest payable	6	(274,220)	(217,538)
Other finance income / (costs)	21	6,000	(14,000)
Exceptional item		(3,000)	-
SURPLUS/ (DEFICIT) ON ORDINARY ACTIVITIES BEFORE TAXATION	7	842,750	866,716
Tax on surplus on ordinary activities	8	-	-
SURPLUS ON ORDINARY ACTIVITIES AFTER TAXATION		842,750	866,716
Transfer surplus (to)/ from tenants' services fund		(473)	(1,758)
		842,277	864,958
SURPLUS/ (DEFICIT) FOR THE PERIOD	16	-	-
TRANSFER (TO)/ FROM DESIGNATED RESERVES	19	842,277	864,958

All the associations' activities are classified as continuing

Group Balance Sheet

YEAR ENDED 31 MARCH 2015

		At 31/03/15 £	At 31/03/14 £
FIXED ASSETS	Notes		
Housing land and buildings:		44,298,745	43,354,286
Cost	9	(29,444,056)	(28,817,980)
Less: Housing association grant Depreciation		(1,068,979)	(989,902)
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Other fixed assets		13,785,710	13,546,404
Investments	10	149,428	149,764
		-	-
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		13,935,138	13,696,168
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CURRENT ASSETS			
Debtors	11	55,503	72,079
Cash and bank balances		2,195,005	2,204,557
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CURRENT LIABILITIES		2,250,508	2,276,636
Creditors: amounts falling due within one year	12	1,063,588)	(935,483)
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NET CURRENT ASSETS/ (LIABILITIES)		1,186,920	1,341,153
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TOTAL ASSETS LESS CURRENT LIABILITIES		15,122,058	15,073,321
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CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR		6,366,201	7,091,131
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Pension liability	21	260,000	161,000
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FINANCED BY:			
SHARE CAPITAL	14	25	23
CAPITAL RESERVES	15	62	62
REVENUE RESERVES	19	7,860,530	7,149,865
DESIGNATED RESERVES	16	635,240	635,240
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		8,495,857	7,785,190
..... - CHAIRPERSON			
..... - SECRETARY			
..... - COMMITTEE MEMBER			
		15,122,058	15,037,321

22 June 2015

Board Meetings 2014 - 2015

Board Members	No. of Full Board meetings that required attendance	Meetings Attended	Date Elected
George Walsh	12	11	April 2014
Carmel Maginness	12	11	April 2014
Anthony Doyle	12	11	April 2014
Christopher McCarroll	12	12	April 2014
Kieran Dempsey	12	12	April 2014
Michael Bright	12	11	April 2014
Brian Boyle	12	9	April 2014
Ciaran Shannon	12	3	April 2014
Peter Privilege	12	9	April 2014
Johnny McErlean	12	8	April 2014
Louise Harvey	7	5	September 2014
Niall Kelly	4	2	January 2015
Brian Mullan	12	7	April 2014
Rosaleen Bradley	12	9	April 2014

Newington HA are required to publish information about its Board of Management such as the number of meetings each member attended and how much expenses were claimed.

The reporting period for the information detailed is April 2014 to March 2015 and there were 12 Full Board Meetings.

Board Members claimed £424.70 during the period for Travel and Reasonable expenses.



Office Address

Newington Housing Association
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Belfast, BT15 3AR

Tel. no: 028 9074 4055

Email: admin@newingtonha.co.uk

Website: www.newingtonha.co.uk

Internal Auditors

RSM McClure Waters,
No. 1 Lanyon Quay, Belfast, BT1 3LG

External Auditors

Toner McDowell,
The Mount, Woodstock Link, elfast, BT6 8DD

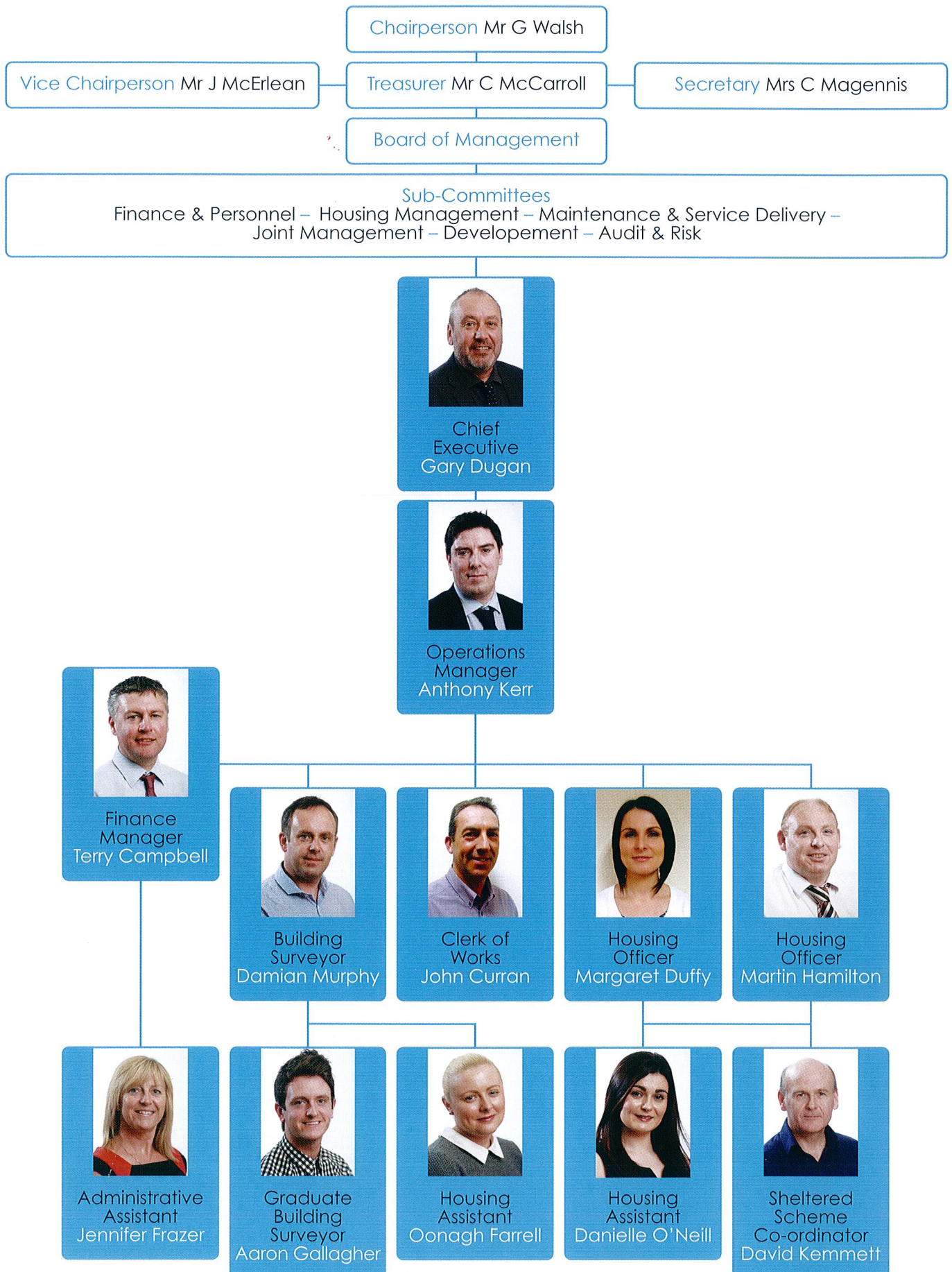
Bankers

Danske Bank
471-473 Antrim Road, Antrim Road Plaza,
Belfast, BT15 3BP

Solicitor

Campbell Stafford Solicitors,
Belfast, BT15 3BP

Board of Management & Staffing Structure





Newington Credit Union Ltd

Newington Credit Union has been proudly serving North Belfast since 1967. For nearly 50 years, we have been providing our members with a safe place to save and borrow.

Young People

We offer an extensive range of services to our younger members. We actively promote the importance of saving from a young age in order to educate young people in effective money management. Schools in our bond can avail of our School Savings Scheme! We visit schools on an arranged day of each week and collect pupil's savings deposits. For every £250 saved by the school, the credit union gives £10 to the school.

3rd Level Education Bursary

For several years, Newington Credit Union in association with Newington Housing Association have been providing ten awards to applicants who are going to study a 3rd level course at university or college. The Credit Union awards ten people £400 per year of study for up to three years.

This bursary has allowed students the ability to purchase new laptops, books and contribute towards travel and rent expenses. This bursary has also allowed students the opportunity to travel overseas for both personal and academic enrichment.

Youth Forum

The Youth Forum is a group of young people within our common bond who have come together to better their local community through Newington Credit Union. These young people plan and implement new ideas to better the services we offer to our younger members. Former Youth Forum committee members came up with the idea of the Youth Awards. We are always looking for new people to join our Youth Forum committee, so if you are looking for some invaluable experience, get in contact!!

Newington Credit Union are committed to helping assist young people with effective money management. We have ample materials in all three of our branches to educate young people in the importance of saving regularly and to borrow responsibly later in life.

Don't forget to follow us on
Facebook and Twitter

NewingtonC_U!

Newingtoncreditunion.co.uk



Newington Credit Union

is authorized by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority

NEWINGTON CREDIT UNION

239-247 Duncairn Gardens
BT15 2GF

028 9035 1040

LOUGHSIDE BRANCH

208-210 North Queen Street
BT15 3DG

028 9074 9432

GREENCASTLE BRANCH

852-856 Shore Road
BT36 7DG

028 9077 5627