

Annual Report

2025/26

*Big Enough to Deliver
& Small Enough to Care*



CONTINUING TO BUILD COMMUNITY

OUR VISION IS OF A HEALTHY, PEACEFUL, AND
THRIVING COMMUNITY WHERE PEOPLE ARE PROUD
TO LIVE AND CAN ACHIEVE THEIR POTENTIAL.

A WORD FROM OUR CHAIR & CEO



Brenda Callaghan
Chairperson



Anthony Kerr
Chief Executive Officer

This year's report reflects on the continued investment in our homes and our staff as well as reaffirming our Board's and staff commitment to ensuring we deliver for our tenants and the wider community, whilst remaining mindful of the challenges facing society in general.

We are glad to report that we have achieved most of the Business Plan Objectives set by our Board. In total 19 out of the 22 objectives set were fully met within the reporting period.

We continued to work in partnership with Apex Housing Association and remain an integral part of the Apex Housing Group.

We continued to work in partnership with members of our Tenants Forum and wider community partners, who engage with us on a regular basis to help shape new and improve our existing services.

Newington's Board and staff would like to thank our partners, suppliers, contractors and sector colleagues, including our Joint Management Partners, with whom we continue to provide accommodation and support initiatives to those who need us most.

We would also like to express our appreciation for the support and assistance of our colleagues in both the NI Housing Executive and the Department for Communities; having worked closely with them over the past year to enhance our service standards, ensure delivery of support initiatives within our community and the progressing of several development opportunities aimed at delivering new homes where they are so critically needed.

We are delighted to have delivered a sound financial performance, as evidenced through our Internal and External Audit, which provides a high level of assurance to our stakeholders.



During 2025/26, we invested over £1.17m improving our homes via planned and cyclical maintenance programmes, capital improvement, enhancement and adaptation works; plus, a further £378k was spent on maintaining our existing homes via our day-to-day response maintenance service.

We also saw a reduction in rent arrears, improved re-let times and ensured continued significant expenditure on tenant and community investment activities and programmes throughout North Belfast.

We wish to extend a warm welcome to three new Board members, Colm McQuillan, Patricia Cassidy and Joanne Kinnear, who joined us during the year and thank existing members of our volunteer Board, who give up so much of their valuable time, and who work

vigorously to support staff to ensure Newington continues to adapt and grow.

We are also grateful to our excellent Senior Management Team and all our other highly dedicated professional staff, who continue to work tirelessly to enhance the reputation of Newington; whilst continually supporting our tenants and the local community, which we serve.

Finally, we wish to extend our sincere gratitude to four Board members, Chris McCarroll, George Walsh, Lawrence Mooney and Mark Glinwood who all stepped down from our Board in September 2025. Their dedication, commitment, skills and knowledge were invaluable to us over the years. They all contributed in different ways to our success, and it goes without saying, they will be sadly missed by us all.



OUR HOMES

We continued to provide high quality, well maintained, sustainable and affordable homes; whilst ensuring best practice, targeted investment and value for money.

CURRENT ACCOMMODATION IN MANAGEMENT

- 720 properties throughout North Belfast (including 77 sheltered housing and 13 supported living units at Mater Dei Hostel)

ALLOCATIONS – GENERAL NEEDS, SHELTERED, DIRECT EXCHANGES, SUCCESSIONS AND TEMPORARY SUPPORTED ALLOCATIONS

- 17 general needs allocations
- 9 sheltered allocations
- 6 direct exchanges processed
- 2 tenancy successions awarded
- 17 temporary allocations (Mater Dei Hostel)

OCCUPANCY LEVELS

- 97.22% of our homes were occupied at 31/03/26 (700 out of 720)



OUR GENERAL NEEDS ACCOMMODATION

Average Rental Charges (rent and service charge combined) for 2025/26

- Av 1 bed rent (43 homes): **£88.26**
- Av 2 bed rent (212 homes): **£120.01**
- Av 3 bed rent (260 homes): **£131.30**
- Av 4 bed rent (98 homes): **£127.77**
- Av 5 bed rent (16 homes): **£130.41**
- Av 6 bed rent (one home): **£160.07**

OUR SHELTERED HOUSING ACCOMMODATION

Average Rental Charges (rent and service charge combined) for 2025/26

- Av 1 bed rent (65 homes): **£122.42**
- Av 2 bed rent (12 homes): **£126.06**

RENT INCREASES APPLIED FOR 2025/26

- 2.7% applied to our Controlled rents
- 3.3% applied to our De-controlled rents

RENT ARREARS & BAD DEBT WRITE OFFS

■ 69 tenants owed up to	£199
■ 45 tenants owed between	£200 - £499
■ 60 tenants owed between	£500 - £1,499
■ 21 tenants owed over	£1,500
Total amount of arrears owed by current and past tenants	£185,498
■ 22 past tenant arrears cases totalling were written off by the Association during the year.	£16,179

VOIDS (EMPTY HOMES) AND RELET TIMEFRAMES

■ No. of homes lettable @ 31/03/2026:	2
■ No. of homes unlettable/undergoing improvement works @ 31/03/2026	12
■ No. of homes awaiting redevelopment/demolition @ 31/03/2026	6
■ Average days to re-let vacated properties to new tenants	31
■ Amount lost due to voids properties during the year	£21,159
■ Void lost as % of total charged during 2025/26	0.4%

OTHER PERFORMANCE MEASURES

- Rates and Service Charge (Income Receivable) during 25/26: **£5,097,058**
- Total Rent, Rates and Service Charge collected during 25/26: **£5,159,935**
(Note: **101%** collected during 25/26)
- Total technical Income received during 25/26: **82%**
- Non-technical rent arrears decreased from 4.5% to **3.6%**
- **£199k** expenditure on planned and cyclical maintenance improvements to our existing homes
- **£548k** invested in maintaining our existing homes through response maintenance.
- **£902k** invested in capital improvements, enhancements and adaptations



OUR SERVICES

As a community-based Housing Association, we have continued to develop and deliver a wraparound/ enabling service of our tenants, ensuring access to welfare advice, adequate signposting to other services and the delivery of employability support, floating support and essential family support and intervention via local family support hubs.

We were innovative and developed new services to meet the challenges our tenants and the local community faced.

We provided high quality, sustainable and affordable homes by carrying out an in-depth review of the standard of our homes and our services to ensure they continued to be fit for purpose.

Finally, we continually strived to provide a quick response in all our services and continued to develop effective service partnerships to deliver efficient outcomes and value for money.



REPAIRS & MAINTENANCE

- **2,396 response maintenance repair requests received**
- **2,261 response maintenance repairs completed on time**
- **97.43% Emergency Repairs completed in time**
(Emergency = 24 hours, target 85%)
- **93.30% Urgent Repairs completed in time**
(Urgent = 4 working days, target 80%)
- **91.25% Routine Repairs Completed in time**
(Routine = 20 working days, target 80%)
- **94.20% of all repairs completed on time**

PROPERTY STANDARDS AND HEALTH & SAFETY COMPLIANCE

- **100%** Gas Safety checks (include gas soundness and CP12 cert) were completed
- **99.18%** Fixed Wired Electrical Inspections (EICR) were completed
- **100%** of required units underwent PAT testing
- **100%** of programmed Fire Risk assessment were undertaken and all Fire Fighting Equipment and Fire Alarms were serviced
- **100%** of all Emergency Lighting Servicing, Disabled Refuge System and AOVs were serviced as planned
- **Legionella L8 monthly testing and Legionella Risk Assessments were completed**
- **100%** Lift Servicing carried out
- **88%** planned Asbestos annual inspections completed
- **100%** of occupied properties meet Decent Homes Standard



DISABLED ADAPTATIONS

- **31** approved referrals (8 outstanding referrals from 24/25 and 24 new referrals received during 25/26)
- **21** referrals completed during 25/26.
- **£43.5k** spent on disabled adaptations during 25/26

COMPLAINTS

- | | |
|---|----------|
| ■ Stage 1 complaints received during 25/26: | 4 |
| ■ Complaints moved to Stage 2 during 25/26: | 2 |
| ■ Complaints ongoing @ 31/03/2026: | 2 |

ANTI-SOCIAL BEHAVIOUR CASE MANAGEMENT

- **25** new cases opened during 25/26 (plus 2 carried over from 24/25)
- **25** cases processed and closed during 25/26
- **2** cases still under investigation at 31/03/26

OUR MANAGEMENT AND MAINTENANCE COSTS PER UNIT

- Management cost per unit: **£1,232** (increased from £1,210 for 24/25)
- Maintenance cost per unit: **£1,629** (decreased from £1,854 in 24/25)

OUR TENANTS AND COMMUNITIES

Throughout the year, we continued to promote effective tenant participation so that the voice of our tenant and their families informed our work and improved our services.

Via leadership and effective engagement, we worked with our tenants, their families, our statutory and community partners and the wider community within North Belfast to create safe, diverse, vibrant and confident communities.

We supported our tenants and their families to improve their quality of life and informed and influenced public policy and debate around housing supply, housing quality, tenancy sustainment and other related issues.

We regularly advocated on behalf of our tenants and the North Belfast community and continually raised awareness of the many challenges faced by our tenants and their families, with statutory agencies and political representatives.

Finally, we promoted and celebrated our achievements with our tenants, communities and wider public.

COMMUNITY PARTNERSHIP, INVESTMENT AND INVOLVEMENT

We attended various community partnership meetings throughout 2025/26 such as New Lodge Safer Streets, upper and lower North Multi-Agency Forums, Duncairn Community Partnership, Smile Surestart, upper and lower North Family Support Hubs and other non-specific neighbourhood partnership themed meetings.

Also, we spent £121k on Community Investment projects and initiatives throughout 25/26.

Community events also took place at Newington's schemes and other venues right across North Belfast throughout the year; such as one-off activities and trips, training programmes and classes and celebratory events marking the 25th anniversary of our Camberwell Court Sheltered Scheme and the distribution of our Brian Mullan Community Fund awards.





OUR TEAM

During 2025/26, we continued to prioritise our financial sustainability and viability through good financial management practices and delivered Value for Money, whilst not compromising on outcomes.

We ensured we provided adequate and appropriate staff resource to meet the needs of the Association and our tenants and invested in our staff to enhance their skills and professionalism; whilst prioritising wellbeing of our employees and board members.

We invested £16,072 in employee training - job specific training, supporting professional / academic qualifications, mandatory and developmental training during the year.

We recruited one new employee (i.e. a new Housing Apprentice) and two employees on a temporary basis (i.e. a Property Services Officer and an Assets Officer) and had a staff turnover rate of 17%.

We developed our Board by applying best practice in terms of Board governance, compliance and risk management; ensuring our



Board has the skills necessary to be effective and maintained a positive strategic relationship with the APEX Group.

Finally, we celebrated our successes and improved communications both internally and externally through the development of an effective Communication Strategy.



OUR TENANT PARTICIPATION & COMMUNITY INVOLVEMENT & COMMUNITY INVESTMENT STRATEGIES

HIGHLIGHTS FROM 2025/26

Below are some main highlights we supported and delivered throughout the reporting period along with a breakdown of our Community Investment expenditure during 2025/26:

Tenant Participation & Community Involvement:

- Our Tenant Forum members completed OCN training via Supporting Communities.
- Our Tenant Forum members completed assessment of applications and distributed 34 community grants via our Brian Mullan Community Fund.
- Our Youth Forum delivered several social action projects.
- Newington's 'NEWS' group completed a study trip to Derry/Londonderry
- A "Transform your Trolley" programme was delivered in partnership with Bryson Care.
- A "You Ask, We Did" environmental project was delivered at Lisieux House.
- A bazaar night was held at Camberwell Court to raise funds for Cash for Kids.
- Newington staff, community groups and residents engaged in local community clean up events
- We delivered a 'Warm Homes' project in partnership with Belfast City Council and North Belfast Senior Citizen's Forum.
- Held a local Tea Dance in partnership with Newington Day Centre and Duncairn Community Partnership, to coincide with International Peace Day.
- Assisted with the recruitment of a Newington tenant representative onto the Housing Policy Forum, supported by Supporting Communities

Community Investment

■ Brian Mullan Community Fund	£31.6k
■ Welfare Advice	£20.7k
■ Tenant Kindness Fund	£7.3k
■ Grow NI (Camberwell Court Gardening Project)	£7k
■ Community Funding (CRJI)	£5k
■ Community Funding (New Lodge Housing Office)	£5k
■ Seasonal Events Funding	£3.5k
■ Student Bursary Scheme	£3k
■ Camberwell Hub Project	£2.6k
■ Other Tenant & Community projects and support Initiatives	£35.4k

TOTAL £121,000

Newington continued to invest and support local communities through direct requests for funding, as well as funding to support a range of community activities for young people, families and our older tenants.

The Association continued to work in partnership with our key stakeholders and partners to enhance the lives of those currently residing within existing well-established communities.

We retained the provision of an independent Welfare Advice post during 2025/26. The post is now fully funded by Newington, and the Welfare Advice worker is permanently based within North Belfast.

OUR TENANT PARTICIPATION & COMMUNITY INVOLVEMENT STRATEGY 2023/26

WHAT WE DELIVERED!

Via our Tenant Participation & Community Involvement Strategy 2023/26, we have delivered several key strategic initiatives, some of which are as follows:

- **Training, development and targeted support for our Tenant Forum members.**
- **Establishment of a Newington 'Youth Forum.'**
- **Formation of the 'NEWS' cross community group.**
- **Provision of key educational, training and other related programmes.**

OUR COMMUNITY INVESTMENT STRATEGY 2023/26 - WHAT WE DELIVERED!

Via our annual Community Investment Fund, which has an allocated budget assigned each year by our Board, we supported and delivered a range of strategic and community initiatives.

Over the past three years (i.e. throughout the lifetime of our current Community Investment Strategy) we have spent over £350k on key targeted financial support, which aims to make a positive difference locally and more widely across the whole of North Belfast.

Some of the main key highlights from our targeted support are as follows:

- **£72k distributed via Brian Mullan Community Fund, with over 76 groups and organisations securing grants of up to £1,000.**
- **£56k to ensure the provision of dedicate welfare advice and support to our tenants and other service users.**
- **Provision of £25k of funding to two local organisations which provide community safety support and independent housing and welfare advice.**
- **£21k in grant funding to ensure delivered of our gardening project, which is delivered in partnership with Grow NI.**
- **£19k of financial support distributed directly to Newington tenant via our Kindness Fund.**
- **£12k to ensure delivery of specific seasonal events.**

In addition to the above, the Association also spent over £150k on other tenant and community projects, training initiatives and local educational programmes, activities and projects.

DEVELOPMENT PERFORMANCE AND OUR FUTURE PLANS

During the year the Association commenced refurbishment works to eight properties which were purchased by the Association via the open market

Works are progressing well on all eight properties and estimate handover will be on a phased basis, with all the properties fully rehabilitated and ready for letting by the end of the year.

These homes will add more properties to our current portfolio and more importantly, much needed homes to North Belfast in general.

The Association also currently owns one development site at Parkside Gardens, which is an old derelict commercial unit and we are still exploring how to best utilise this site.

The Association are currently exploring other potential development opportunities throughout Belfast, for example:

■ **New Lodge Redevelopment**

- We continue to liaise closely with the Northern Ireland Housing Executive (NIHE) regarding the proposed redevelopment of the New Lodge Long Street. We are hopeful that we are now nearing a point where a design team can be appointed, followed

by the role out of community consultation events on the proposed design of the new development.

■ **Limestone Road** - The Association is continuing to engage with our key stakeholders regarding the redevelopment of our property at 214 Limestone Road and the adjoining property (No. 208 - 212), currently owned by the NIHE.

We are pleased to confirm this project has now been submitted for initial planning discussions, which is another step towards us achieving our long-term ambition to regenerate this part of the Limestone Road.

The development works will entail the delivery of more much needed accommodation for the area, via construction of 12 new homes.

■ **Ligoniel New Build** - We are currently in negotiations with a local developer to deliver 20 new homes within the Ligoniel area.

OUR BOARD OF MANAGEMENT AND FULL BOARD MEETINGS ATTENDANCE DURING 2025/26

In total, the Association had 19 different members served on the Board of Management during 2025/26, of which four members stepped down during the reporting period.

Name of Board Member/Position	No. of Full Board Meetings that required attendance
Brenda Callaghan (Chair)	4 out of a possible 4
John Stephen Drummond (Vice Chair)	4 out of a possible 4
Leeann Vincent	3 out of a possible 4
Laura (Lisa) Privilege	4 out of a possible 4
Philip O'Flaherty	4 out of a possible 4
Carmel Grant	2 out of a possible 4
Aisling Anderson	2 out of a possible 4
John Reid	4 out of a possible 4
Danny McQuillan	4 out of a possible 4
Susan Russam	4 out of a possible 4
Christine Sheridan	3 out of a possible 4
Feargal McGuinness	3 out of a possible 4
Colm McQuillan - (Joined September 2025)	3 out of a possible 3
Patricia Cassidy- (Joined November 2025)	2 out of a possible 2
Joanne Kinnear- (Joined November 2025)	2 out of a possible 2
Chris McCarroll - (stepped down in September 2025)	2 out of a possible 2
Lawrence Mooney - (stepped down in September 2025)	1 out of a possible 2
George Walsh (MBE) - (stepped down in September 2025)	1 out of a possible 2
Mark Glinwood) - (stepped down in September 2025)	1 out of a possible 2

Board Expenses in 2025/2026

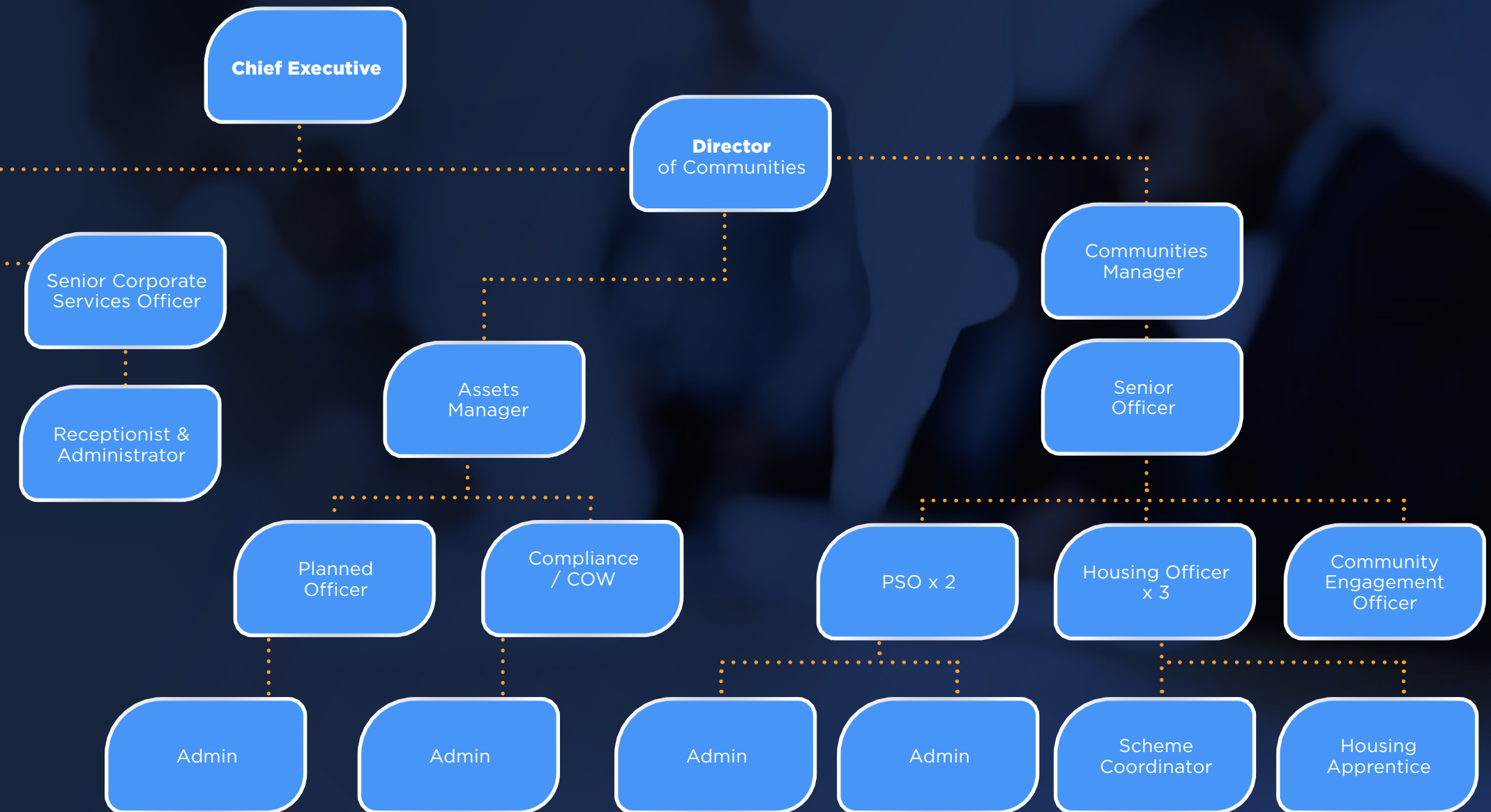
None of Newington’s Board of Management members claimed expenses during the reporting period.

OUR CURRENT AND CURRENT



NT ORGANISATIONAL CHART

NT STAFFING STRUCTURE (SEPT. 2026)



STATEMENT OF COMPREHENSIVE INCOME

FOR THE YEAR ENDED 31 MARCH 2026

	Note	2026 £	2025 £
Turnover	5	5,792,498	5,557,984
Operating costs	6	(4,476,999)	(4,603,617)
Operating surplus	7	1,315,499	954,367
Surplus arising from sale of housing property		-	-
Transfer to Disposal Proceeds Fund	17	-	-
Interest receivable and similar income	10	(61,453)	34,320
Interest payable and similar charges	11	(727,871)	(761,361)
Other finance costs	11	-	-
Surplus on ordinary activities		526,175	227,326
Actuarial gain/ (loss) in respect of pension schemes	24	23,000	829,000
Unrecognised Asset in respect of pension schemes	24	(96,000)	(829,000)
Total comprehensive income		453,175	227,326



STATEMENT OF FINANCIAL POSITION

AS OF 31 MARCH 2026

	Note	2026 £	2025 £
Fixed assets			
Housing properties	12	65,819,381	65,861,890
Other tangible fixed assets	13	1,891,971	1,948,076
		67,711,352	67,809,966
Current assets			
Debtors	14	506,781	319,439
Cash at bank and in hand		398,932	754,068
		905,713	1,073,507
Creditors: amounts falling due within one year	15	(2,723,044)	(6,380,358)
Net current (liabilities)/ assets		(1,817,331)	(5,306,851)
Total assets less current liabilities		65,894,021	62,503,115
Creditors: amounts falling due after more than one year	16	(48,909,319)	(45,971,591)
Pension (liability) / Asset	24	-	-
Net assets		16,984,702	16,531,524
Capital and reserves			
Called up share capital	19	35	32
Capital reserve	20	192	192
Revenue reserve		16,984,475	16,531,300
Total funds		16,984,702	16,531,524

STATEMENT OF CHANGES IN RESERVES

FOR THE YEAR ENDED 31 MARCH 2026

All amounts below relate to continuing operations of the Association.

		2026 £	2025 £
Surplus on ordinary activities for the financial year		526,175	227,326
Movement in share capital and capital reserve	19	3	7
Actuarial gain/ (loss) in respect of pension schemes	24	23,000	829,000
Unrecognised Asset in respect of pension schemes	24	(96,000)	(829,000)
Net addition to capital and reserves		453,178	227,333
Opening total capital and reserves		16,531,524	16,304,191
Closing total capital and reserves		16,984,702	16,531,524

These financial statements, which forms part of our management accounts, were approved by the Association's Board of Management on 15th September 2026 and were signed on its behalf by:

Mrs Brenda Callaghan
Chair

Mr Anthony Kerr
Secretary



Newington Housing Association (1975) Ltd.

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Belfast
BT15 3AR

Phone: 02890 744 055

Email: admin@newingtonha.co.uk

Opening Hours: 9:00 am – 5:00 pm (Mon. – Thurs)
9:00 am – 4:00 pm (Fri.)

(Closed at weekends and on Public Holidays)

Out of Hours Emergency Number:

0330 123 0341

Newington Housing Association (1975) Limited is registered under the Co-operative and Community Benefit Societies Act (Northern Ireland) 1969 and is a Registered Housing Association.

Newington Housing Association (1975) Limited is a registered charity **(Charity No. IP158)**.

Newington Housing Association (1975) Limited is registered with the Charity Commission for Northern Ireland **(Registration No. NIC102477)**.

Newington Housing Association (1975) Limited is registered with the ICO **(Registration. No. Z7623596)**