



Committed to Community Housing

We continue to find ourselves in extraordinary times. The effects of the Covid-19 pandemic remain very much with us as we close the financial year 2020-2021, and look likely to remain with us for some time, at least in part.

The effects are substantial – socially and economically. Yet despite the undoubted upheaval and disruption to daily and working lives, the Association has performed well. We have continued to deliver exemplary services to our tenants. We have contacted them all to reassure them that we are here and available when they need us, and that important issues like repairs and maintenance will continue.

We have invested in new housing stock and upgraded current stock as and where necessary. We have strengthened our relationship with external organisations to provide support, and we continue to forge new alliances in both the public and private sectors. All for the benefit of current and future tenants.

The year ahead will bring its own challenges. Every year does. However, we are confident that we can meet them and stay focused on our goals for the Association and the people and communities we serve.

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Joint statement by the Chair and Chief Executive



Angela Clarke
Chair



Kieran Matthews
Chief Executive

In many ways 2020-21 was a year like no other. We found ourselves in Year 3 of our five-year corporate planning cycle (2018-23), but we also in a year of trading during the Covid-19 pandemic, a global event that has disrupted life in every way imaginable.

Yet we have continued to perform well – for which we gratefully acknowledge the exceptional work and support of staff, partners and Board, as well as the Department for Communities and other stakeholders.

In this, the five-year plan has also proved invaluable, providing a detailed structure – a blueprint for the future. We have been able to maintain operations and, crucially, our level and quality of service to tenants.

Managing Risk

This was the first full year in which the budget was prepared with consideration for the estimated ongoing implications of Covid-19. Using the risk register we previously developed, we feel we are better able to safeguard the welfare of tenants, staff and the staff of third-party contractors during the crisis.



£7.6m

Turnover
2020/21



£878k

invested in
improvements
and **major works**
to properties





Belfast

Financial Performance: at a glance

This report sets out our performance against objectives and targets set at the beginning of the year.

Overall financial performance was strong, and we delivered an operating surplus on ordinary activities of **£1,259k**.

Turnover for the year was **£7.6m**, up **3.6%**.

Loan interest paid was **£1.0m** and property loans outstanding at year end stood at **£22.4m**.

6 At year end the Association was in a healthy financial position and over the year operated comfortably within the covenants contained within the loan facility agreements with our private funders. 9

Housing Stock

- In the year we contributed **97** homes to the Social Housing Development Programme, which represents a total investment of **£14.62m** in the sector, supported by **£8.07m** receivable in Housing Association Grant.
- We comfortably exceeded our goal of a minimum of **50 new homes** each year for the Social Housing Development Programme and our future tenants. As a result, our target for completions in the coming year is **107** new homes.
- Effective financial management has allowed us to deliver improvements and major works to properties throughout the year at a cost of **£878k**.
- We **exceeded response time targets** and achieved high levels of satisfaction with Contractor performance. Overall achievement against our Corporate Plan's KPIs has been strong and our planned maintenance works programme was completed on time and within the contract sum. Most importantly, **96%** of our tenants were very satisfied with the contractor's performance.



approx.
5,500

repair
orders
processed

100%
of tenants surveyed
would recommend
the Association to
family and friends

- Despite the effects of the pandemic, we managed to carry out numerous significant programmes of work:
 - external cyclical maintenance on 170 homes
 - 115 heating upgrades
 - 40 window/door replacements
 - 20 bathroom replacements
 - major internal and external works to 35 homes
- In the year ahead we will invest almost £1.2 million in planned maintenance works, mainly on kitchens, window and door replacements, heating upgrades and external cyclical maintenance.
- In the last financial year we processed some **5,500 repair orders**, spending almost **£600k** on response maintenance.
- Honouring our commitment to ensuring that tenants can continue living in their homes, we carried out **disabled adaptation work on 27 properties**.

Community Care Provision

We were pleased to be able to maintain our commitment to provision of care in the community, in partnership with Praxis Care and Inspire Wellbeing.

The Association's housing management team worked throughout the year to sustain tenancies, allocate void properties on a timely basis, maximise rental income, minimise arrears and strengthen our relationship with our tenants.

Void loss was significantly impacted in the year due to the restrictions imposed to limit the spread of Covid 19 and the difficulties in completing re-let works.

52% of properties were allocated in three weeks, resulting in a rental loss of **0.63%** (excluding Long-Term Voids) of annual rent and rates receivable.

Tenant Participation Strategy

This strategy is designed to increase levels of tenant participation and provide more opportunities for engagement. Other tenant initiatives focused on developing projects and partnerships with external organisations to provide additional housing related support. You'll find more details in the Tenant Engagement section.

The Future

There are numerous challenges ahead – in addition to the continuing effects of the pandemic. Welfare reform, political and economic uncertainty and the growing threat from cybercrime are all issues that will affect us in some fashion, as well as our tenants.

Issues around sustainability, the climate emergency and the green economy are also coming more central considerations for all businesses. We are no different.

In meeting these, and indeed, all challenges, we will continue to seek value for money from both the services received from suppliers and in services provided to tenants.

Where appropriate, we will also look to diversify, taking on and managing more risk, and broadening our range of partnerships.

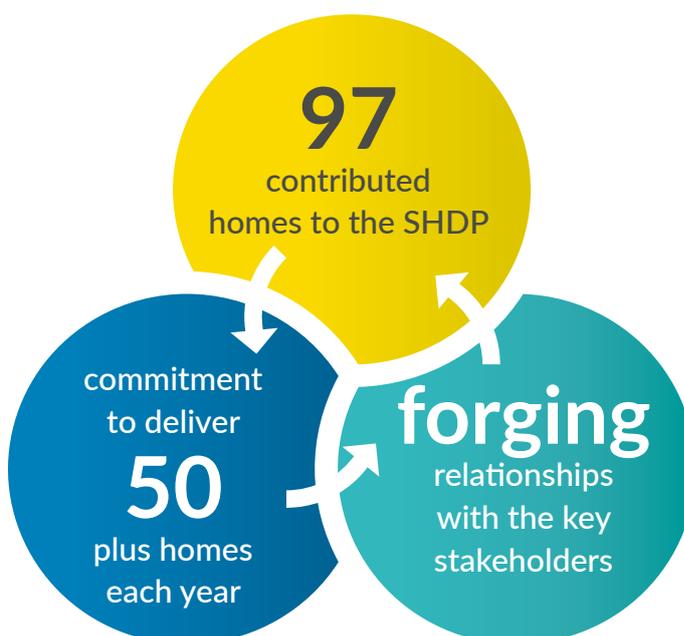
In conclusion

2020-2021 has been a successful year for our Association, and our Board and senior management team have the skills to make decisions in the long-term interest of all our tenants and stakeholders.

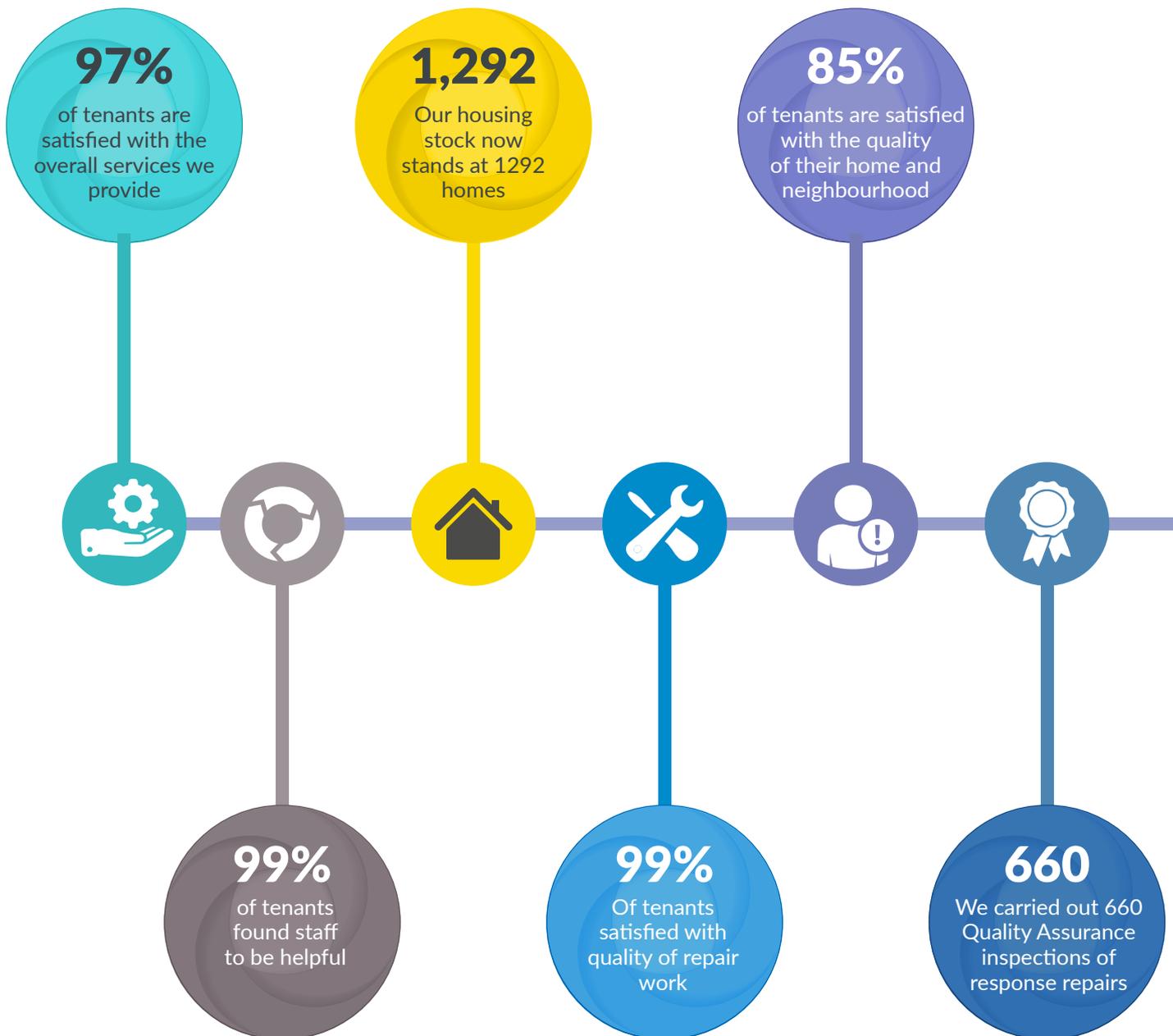
Finally, we would like to record our appreciation of the contributions made by those members of the Board retiring this year. They have helped ensure our financial health, and made a difference to the lives of our tenants and broader communities.

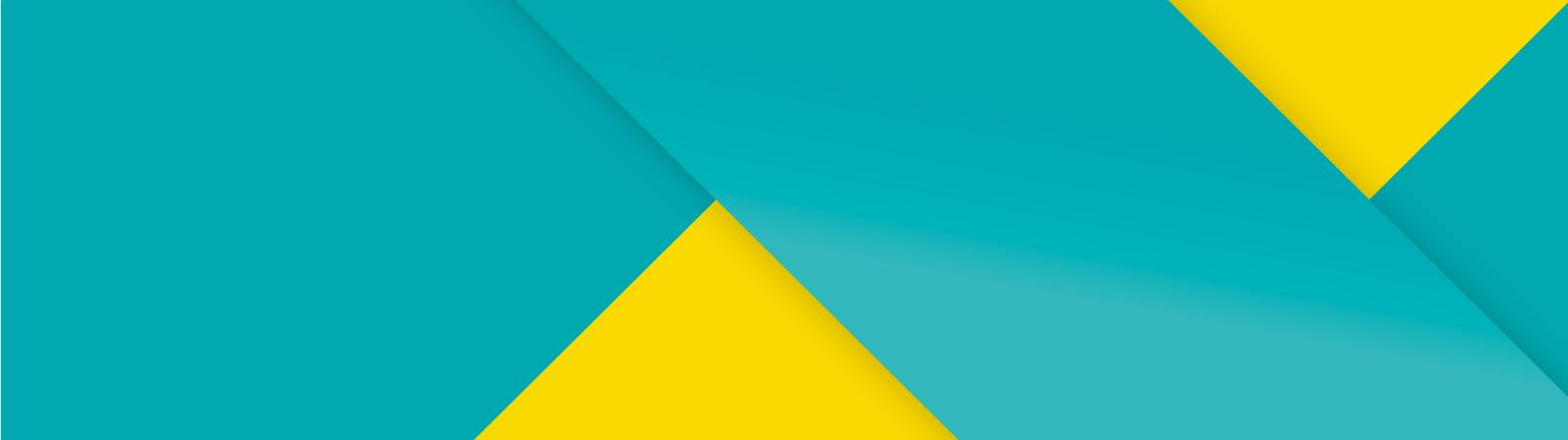
One more thing

Finally, we have a very ambitious agenda for growth. We are continuing to expand throughout Northern Ireland, and this factor has influenced a project rebrand for the Association, which will be launched in the second half of 2021.

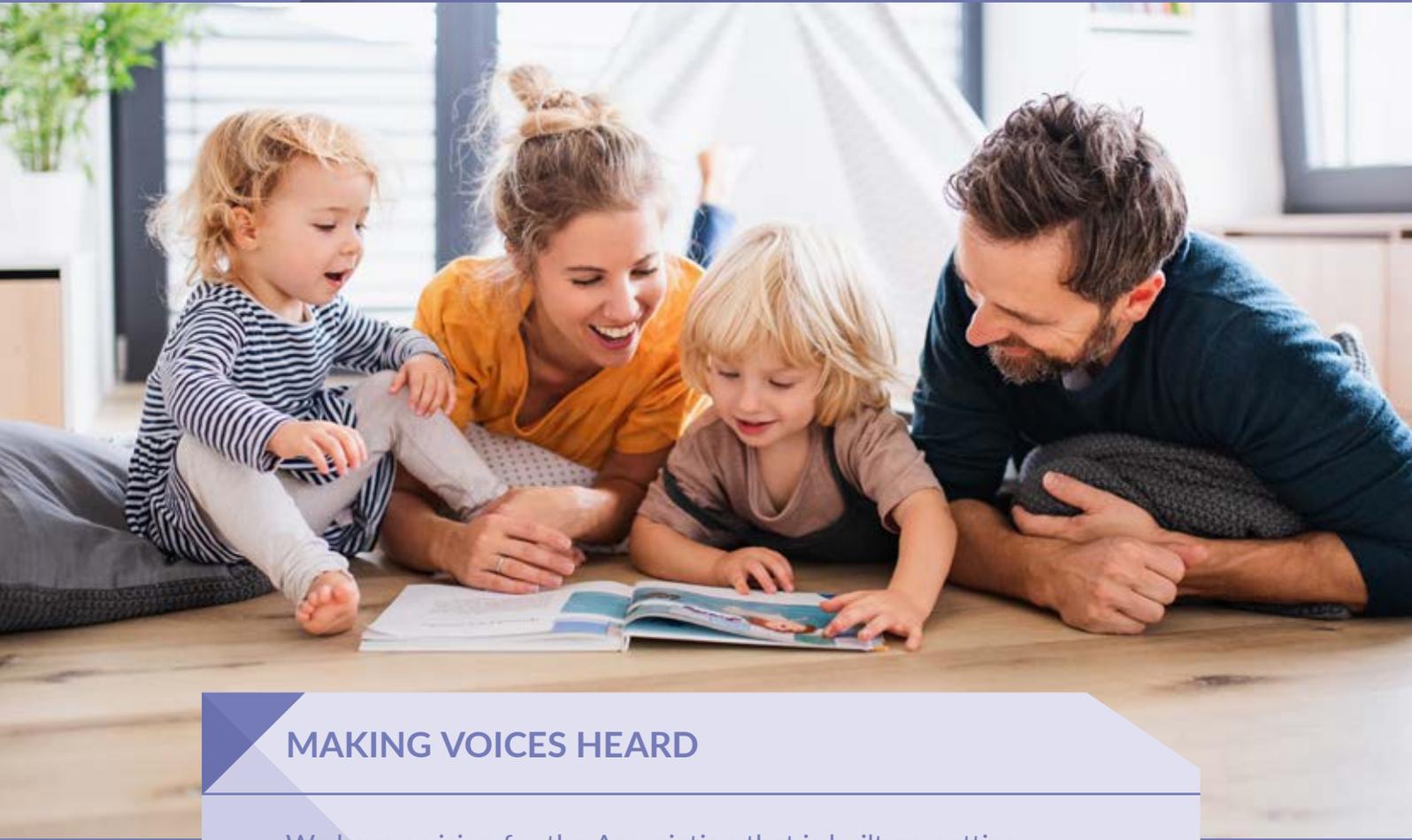


YEAR HIGHLIGHTS & KEY MOMENTS: AT A GLANCE





TENANT ENGAGEMENT



MAKING VOICES HEARD

We have a vision for the Association that is built on putting tenants' voices at the heart of what we do. Providing access and a forum for those voices, helping encouraging them to speak out: these are essential to delivering great homes and services, to supporting communities and improving lives.

In this section you will read about some of our tenant-focused initiatives. They are designed to do more than provide a service to tenants, but to place them, their voices, opinions, concerns and goals, squarely at the centre of the Association. This is how we can improve; this is how tenants can benefit.

We have numerous elderly tenants, vulnerable tenants, tenants who may have difficulty communicating, and we have tenants whose first language is not English. We have a duty to ensure that we reach out to all of these, and enable them to respond without pressure or worry. Every voice counts.

Engagement

We're committed to providing the best possible service to every tenant, every time. In practice this means:

- We engage with tenants at every opportunity.
- We monitor levels of satisfaction and provide a range of platforms for tenants to feed back on the service they receive.
- We encourage tenants to contribute to and influence decisions.

Our Tenant Participation Strategy is designed to increase levels of tenant participation, provide more opportunities for meaningful involvement as well as a range of levels of engagement to suit tenants' lifestyles.

Tenant Projects

Another way we put tenants first – in order to provide additional housing-related support – is through our engagement external organisations.

- APAC aims to help people retain their tenancy with us by working to address problems that have led to difficulties with neighbours and the wider community.
- BCM Housing Support provides support for our older tenants. This includes practical as well as emotional support – signposting relevant agencies, advocacy, sustaining their tenancy, helping to access health services, and promote safety and security.

Other Initiatives: JAM Card

The JAM card/app is a discreet way for people with learning difficulties or who have communication barriers to signal that they may need a little extra time and patience in a customer service situation. We're delighted to be part of this initiative and fully support it.

Joint Scheme Inspections

Due to restrictions resulting from the pandemic, we were not able to carry out physical joint inspections during the past year. As advised, these were carried in accordance with social distancing measures (by phone). We carried out 571 virtual joint inspections with tenants in 2020/2021.

Issues Raised

The representatives provide the tenant perspective on a range of services we provide in the areas in which they live. The past year requests ranged from providing seating areas, planting and communal cleaning to landscaping and one-off repair requests.

TENANT ENGAGEMENT

Starter Pack Scheme

All eligible new tenants have availed of the Starter Pack Scheme, which is managed by the Council for the Homeless NI (CHNI), and funded by the Northern Ireland Housing Executive and Public Health Agency NI.

The scheme helps people transition from temporary accommodation to permanent housing by providing essential items and enable people to get the best possible start to their tenancy with us. Each starter pack includes bedding, towels, microwave, slow cooker, kettle, toaster, iron and ironing board, cutlery, crockery and cleaning equipment.

Home Safety Scheme

We continue to promote safer homes and communities with the support of the Southern Health and Social Care Trust's Community Health Improvement Officer and Support Workers. Targeting the general public and specifically families and carers of those children under 5 years and adults over 65 years, the campaigns advise on:

- Home safety in context
- Causes of home accidents
- Cost of accidents
- Who is at risk
- Maintaining a safe environment
- Effective accident prevention interventions
- Risk assessment
- Evaluation
- Action plan

Vibrant Communities

We support efforts that promote happy and healthy lives, such as community events and wellbeing initiatives. In the last year these have included:

- Provision of play area for a housing scheme in Bangor
- Mindfulness garden in a supported scheme in Newry
- Gym competition to promote improved physical/mental health
- Art competitions during lockdown
- Supporting seasonal events
- Community clean-up days
- Provision of 16 tablets in partnership with CTS Projects to help children with home learning

Tenants' Forum

Our Tenants' Forum aims to encourage tenants to participate actively in what the Association does in order to help us improve delivery of housing services, property services and organisation-wide services for all.

Tenants who are elected to the Forum receive relevant training so that they have the skills to engage effectively and productively with the Forum. In other words, to ensure their voice is heard.



Training

Tenants' Forum members carried out some Mystery Shopping and Good Governance training in 2020. Training had ceased due to COVID restrictions except for online participation, and members were issued with a tablet for training and meeting purposes.

Enhanced Scrutiny Function

Forum members took part in consultations with Estate Compliance Officers and also met with members of staff to discuss issues tenants might be experiencing in their area. Scrutinising the services we provide and analysing feedback is crucial ensure to continuous service improvement for all our tenants.

Policies

Complaints and rent arrears policies, as well as the tenants' charter, were reviewed this year. The Tenants' Forum met via video link in order to approve the new policies and agree that they were fit for purpose.

Newsletter

The Forum continues to be involved in the tenant newsletter and contributes content to each issue.

Satisfaction Surveys

Members took part in a review of the annual tenant satisfaction service in February 2021. It was agreed that the current survey included all relevant and necessary information and no amends were made.

Expenditure

- Clandeboye Road soft play area
- Clean-up day at The Demesne in partnership with Clanmil
- Tablet competition for home-schooling
- Caged van approved for collecting waste when municipal dumps where closed due to COVID restrictions.
- Activity Packs for Rural Homes Week, Halloween and Easter
- Christmas dinners for older people on their own
- Canal Street community garden
- Castle Street Comber – alleyway approved for plants
- Clean-up/fun day for Granemore Park

TENANT ENGAGEMENT

Tenant Satisfaction Survey

Our 2020-2021 survey show high levels of satisfaction levels among tenants across all our services. The survey offers an opportunity identify areas for improvement, so tenant engagement is vital.

Highlights from this year's survey are



Likely to recommend Association to family or friends of Accommodation

100%



Overall quality of communication

100% satisfied



How Enquiries were dealt with

100% satisfied



Overall Quality of Accommodation

97% satisfied



Rent

98% satisfied



Neighbourhood

85% satisfied

Respondents identified a range of the major priorities for their household. The most frequent of these were:

- repairs and maintenance
- quality of their home
- listening to tenants' views

Priority Services for Tenants

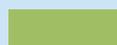
Dealing with ASB **11%**



Value for money **19%**



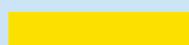
Support & advice **23%**



Being kept informed **25%**



Neighbourhood **37%**



Listening to tenant views **62%**



Repairs **81%**



Quality of home **81%**



0 20 40 60 80 100



Tenant Needs /Developing Services

Respondents were asked a series of questions to help us review and improve overall service provision and specifically during the pandemic.

- **10% confirmed they need help** with debt/ food/fuel/medicine/technology/other issue.
- **100% were satisfied (99% very satisfied)** with the information provided by the Association during the pandemic.
- **100% rated services** during the pandemic as **very good**.

In order for the Association to respond to the needs of tenants and communities, a series of questions was presented.

- **63%** of respondents were interested in a sponsored community clean-up day to improve the aesthetics of the scheme/area.
- **14%** were interested in social projects to be undertaken by the Association in their area; to support events for children/young people and to support the local community.
- **98%** of respondents felt that we could not engage any better with tenants.

Outcomes

- The impact of the Covid-19 pandemic on tenants is evident in some of the responses provided. Given the extended periods of lockdown, it is perhaps understandable that 'quality of home' now tops the list of priorities for tenants, alongside 'Repairs and Maintenance'.
- As this theme is set to continue, with blended approaches to work and education, we must focus on providing quality accommodation in sustainable, vibrant communities and respond effectively to neighbourhood issues.
- Tenant contact with the Association over the past 12 months has also been impacted by the pandemic. Tenant responses have included welfare matters and assistance with food – neither of which have been recorded in previous surveys. We will focus on developing support to tenants on these issues.
- Tenants who responded to say they needed further assistance will be identified and contacted (in confidence), and will be provided or signposted to the most appropriate form of assistance.
- A diary of activities will be set up for the incoming 12 months to include all schemes listed as requesting a sponsored community clean-up day. Those schemes identifying social projects to be undertaken by the Association will be engaged with. Agreed projects will be considered and if appropriate, taken forward by the Association.



HOUSING MANAGEMENT

Delivered: a commitment to high standards

Despite the highly challenging circumstances of the past financial year, our Housing Management numbers show we've been able to deliver an exceptional performance.

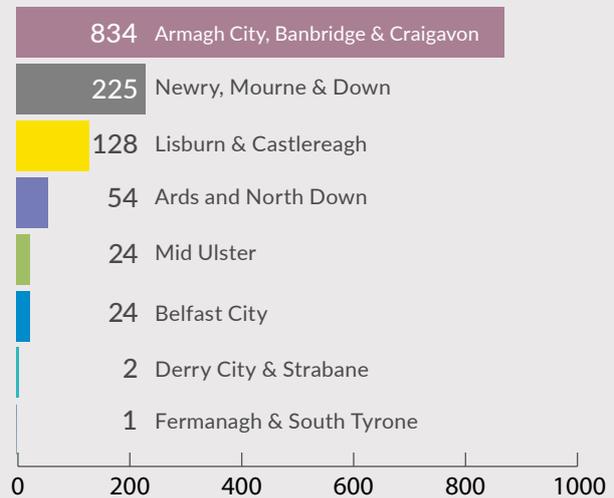
Rent Collection from
1st April 2020 to
31st March 2021

Rent Charged:
£6,615,405

Rent Collected:
£6,600,432

99.8%

Housing Stock by Council Area



Allocations

- In the past financial year, **118** properties were allocated. The Housing Department recorded a strong performance on rental loss through void properties, achieving 0.63% (excluding Long Term Voids) of annual rent and rates receivable.
- Void loss was significantly impacted in the year due to the restrictions imposed to limit the spread of Covid 19 and the difficulties in completing re-let works.

(available for letting)
@ 31st March
2021

10 voids

No of new lets allocated **46**

No of re-lets allocated **72**

Properties re-let in 3 weeks **52%**

House Sales

4 properties were sold.

Arrears

As of 31st March 2021:

- the Association had current and past arrears totalling **£238k**
- **£20k** of past tenant arrears were written off

	Non-Technical	Actual %	Association Target	DfC Target
Current Tenant Arrears	179k	6.57%	6.0%	5.00%
Past Tenant Arrears	59k	0.87%	1.0%	-

Our Housing Department has worked effectively to maximise rental income and minimise rent arrears. However, in the past financial year arrears were marginally higher than both DfC targets and Corporate target for both technical and non-technical arrears.

We understand that some tenants find it difficult to pay their rent on time. This has been further affected by a) welfare reform and b) the continuing impact of the pandemic.

Supported Accommodation

In partnership with PRAXIS and Inspire Wellbeing, the Association provides supported accommodation – as well as a comprehensive support service to our residents in these jointly managed schemes.

We have 55 units in the Craigavon, Newry & Mourne, Belfast, Mid-Ulster, Derry City and Fermanagh & Omagh areas. Support is provided to residents throughout their tenancy to help them develop the necessary skills to maintain their own accommodation within a community setting.



PROPERTY SERVICES

Delivering quality homes, services and neighbourhoods

We want to meet every tenant's expectations, and a key part of that is providing a first-class property maintenance service.

MEASURED TERM CONTRACTOR PERFORMANCE

Category	No. completed on time	Total No. completed	KPI Target %	Completion Performance %
Emergency (24 hrs)	2,058	2,334	85%	88% (+3%)
Urgent (4 days)	1,797	2,073	85%	87% (+2%)
Routine (28 days)	1,084	1,255	85%	86% (+1%)
TOTAL	4,939	5,662	85%	87% (+2%)

Quality Commitment & Workmanship

As part of our commitment to quality for tenants, we inspect contractors' work before releasing payment. This included:

- **100%** of repair works over £500
- An additional **10%** of lower-value orders
- **100%** of Change of Tenancy and Disabled Adaptation Works



Glenavy

Aids & Adaptations

During the last financial year we completed **27** Disabled Adaptation requests. These included level-access showers, specialised fire detection systems and grab rails.

This element of our repairs service is key in ensuring our tenants can remain living in their home.

Planned Maintenance

In 2020-2021 we invested **£878k** in our planned investment programme. These works included:

- external cyclical maintenance on 170 homes
- 115 heating upgrades
- 40 window/door replacements
- 20 bathroom replacements
- major internal and external works to 35 homes

Quality assurance inspections were carried out following completion of the works by the contractors, and we are pleased to note a **96% tenant satisfaction score**.



The Numbers, by Department

HOUSING DEVELOPMENT

Investing in and expanding our stock



Garvaghy Road

During 2020-2021 we were able to contribute an additional 97 homes to our Social Housing Development Programme. 43 homes were completed and handed over to new tenants. A further 184 homes are under construction.

£14.62m

total investment
in social housing

£8.07m

receivable in Housing
Association Grant



Causeway End Road



Derry/Londonderry

ONGOING DEVELOPMENTS

Homes Completed In 2020-21	
Scheme	Units
Redcar Street, Belfast	12
Glen Road, Glenavy	23
Fort Street, Banbridge	3
Glenavy Road, Lisburn	5
TOTAL	43

Homes Under Construction	
Scheme	Units
Garvaghy Road, Portadown	12
Causeway End Road, Lisburn	14
Newtownards Rehabs	4
Fort Street, Banbridge	4
Kilwilke Road, Lurgan	15
Sloanhill, Lurgan	24
Mimosa Court, Derry	27
Knockenagh Avenue	63
Belfast Road, Newry	21
TOTAL	184



HOUSING DEVELOPMENT

Investing in and expanding our stock

New Build Development

In 2020-2021 we started five schemes on site, two through Land, Design and Build competitions.



Lisburn

Homes Delivered to the Social Housing Development Programme

Scheme	Units
Fort Street, Banbridge	4
Knockenagh Avenue	63
Belfast Road, Newry	21
Newtownards Rehabs	4
Glenavy Road, Lisburn	5
TOTAL	97

2021 and Beyond

Within the current financial year 2021-2022 we anticipate starting on six new sites, all to be delivered through Land, Design and Build competitions plus one acquisition and works rehabilitation scheme.

We also aim to start the final phase at Ogle House, Canal Street, Newry.

South Ulster continue to build on the strong finish to 2020-21 with plans to start onsite for 2021-22

Dundrum Road, Newcastle	18 Homes
Peggys Loaning, Banbridge	37 Homes
Merchants Quay, Newry	35 Homes
Buncrana Road, Derry	98 Homes
Parknasilla, Aghagallon	5 Homes
Ballyoran Manor, Portadown	21 homes

All in all, Development aim to start over 150 properties, to add to our housing Company portfolio by end of the 2021-22 financial year. These will be in Armagh, Banbridge and Craigavon; Newry, Mourne and Down; and Derry and Strabane District Council areas.

Shared Housing Programme

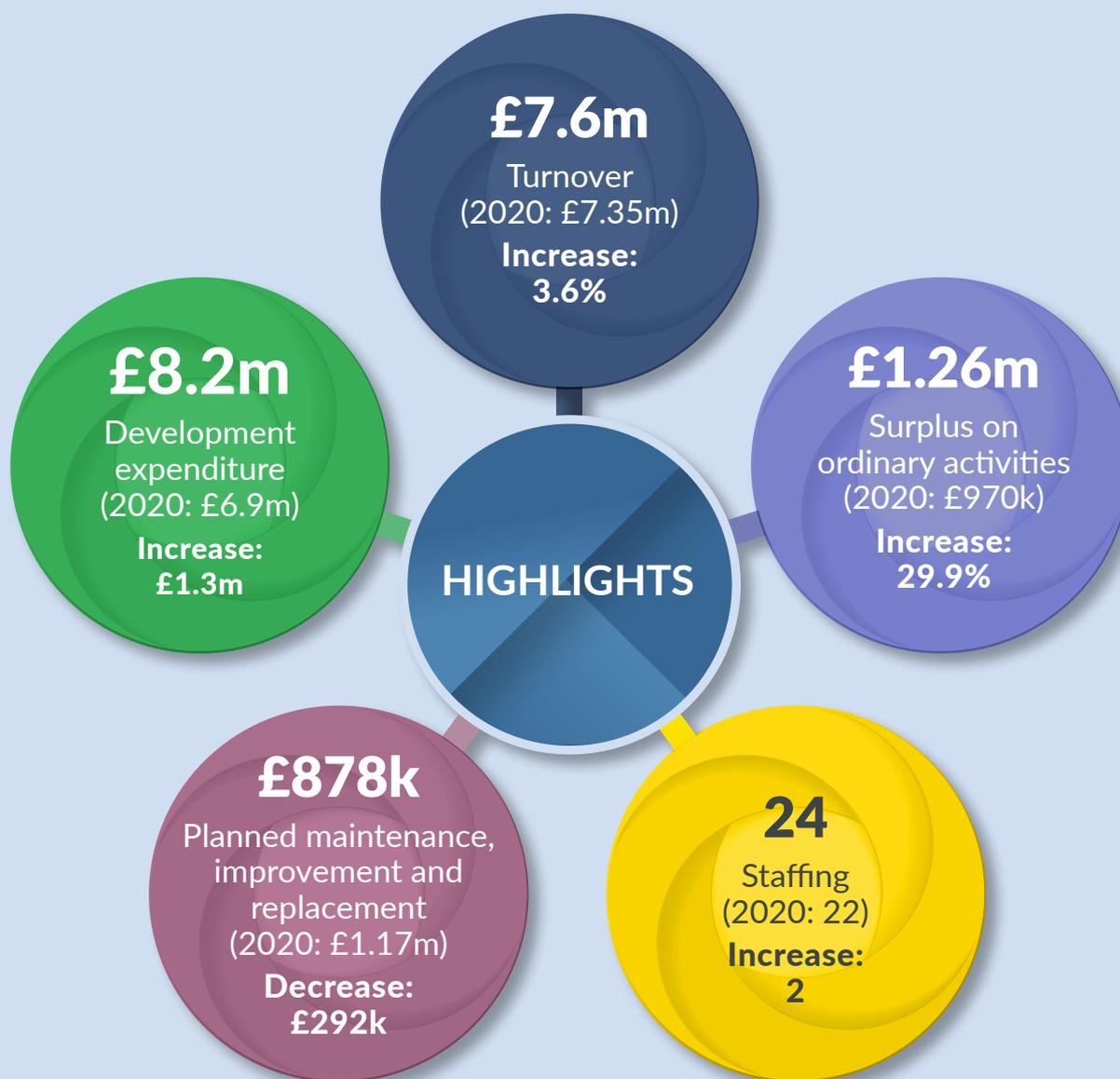
The Shared Housing Programme is part of the Draft Programme for Government (2016-2021). It offers social housing applicants the choice to live in a shared (ie, mixed religion/ethnicity/nationality) neighbourhood. We are one of ten Northern Ireland housing associations currently involved in delivering the Programme. To date, 20 of a proposed 45 schemes have been completed, providing 758 homes. We have started on site with our first scheme at Belfast Road, Newry for 21 homes. These will be promoted as Housing For All properties.

Call for Development Opportunities

We will continue to build strong relationships with local estate agents in areas of need, as identified in the Commissioning Prospectus for Social Housing Development Programme. Our Development team will also continue to strengthen links with both the Planning Departments for new-builds and Development Programme Group.

We welcome information about opportunities you're aware of, so feel free to get in touch.

FINANCE REPORT



Turnover analysis

	£	%
Rent	5,718,965	75.2%
Rates	772,211	10.1%
Affordable Housing	13,970	0.2%
Tenant Services	111,925	1.5%
Non-social housing activities	26,433	0.3%
Income from Housing Association Grant	962,696	12.7%
Income from other grants	2,088	0.0%
Total	7,608,288	100.0%

Cost analysis

	£	%
Property Management	711,279	11.1%
Maintenance	1,924,052	30.2%
Depreciation	1,768,326	27.7%
Rates	800,481	12.5%
Other social activity costs	13,136	0.2%
Tenant Services	111,925	1.8%
Non-social housing costs	26,433	0.4%
Interest Costs	1,023,888	16.0%
Total	6,379,520	100.0%

FINANCE REPORT

Statement of Comprehensive Income

Turnover	7,608,288
Operating costs	5,355,629
Operating surplus	2,252,659
Surplus arising from sales of housing property	266,963
Transfer to disposal proceeds fund	(238,299)
Interest receivable and similar income	2,060
Interest payable and similar charges	(1,006,888)
Other finance loss	(17,000)
Surplus on ordinary activities	1,259,495
Actuarial loss in respect of pension schemes	(186,000)
Retained surplus for the financial year	1,073,495
Retained surplus brought forward	16,473,396
Retained surplus carried forward	17,543,891

Statement of Financial Position

Fixed assets	
Housing properties – depreciated cost	99,587,415
Other tangible fixed assets	702,317
	100,289,732
Current assets	
Debtors	5,636,110
Cash at bank and in hand	1,520,860
	7,156,970
Creditors: amounts falling due within one year	5,734,239
Net current assets	1,422,731
Total assets less current liabilities	101,712,463
Creditors: amounts falling due after more than one year	(83,182,472)
Pension liability	(986,000)
Net assets	17,543,991
Capital and reserves	
Called up share capital	21
Capital reserve	79
Revenue reserve	17,543,891
Total funds	17,543,991

Creditors over 1 year

Loans	19,617,377
Housing Association Grant	63,305,579
Other	259,516
Total	83,182,472



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