We are proud of our achievements

Annual Report 2010/11
ABOVE: Lady Sylvia Hermon, MP for North Down, officially reopened The Savoy following refurbishment accompanied by (L-R) Joan Baird, Chair of Clanmil, Edna Nicoll, Savoy tenant, and Councillor John Montgomery, Mayor of North Down.

RIGHT: Mrs Maureen Ferris welcomes Will Haire, Permanent Secretary of the Department for Social Development, Councillor Brian Heading, Deputy Mayor of Lisburn, and Joan Baird, Chair of Clanmil, to her new home at Seymour Court.

MIDDLE: Tenants at The Savoy in Bangor enjoy the re-opening celebrations.

FAR RIGHT: Joan Baird, Clanmil Chair, welcomes then Minister for Social Development, Alex Attwood, to the official opening of Clanmil’s Curzon apartments in South Belfast.
Looking after our existing schemes is as important as investing in new ones

It gives me great pleasure to report on another year in the life of Clanmil Housing Association.

A highlight for me was joining our tenants at a celebration of the £1.2 million refurbishment of our main block of apartments at The Savoy in Bangor. Coincidentally, in the same week, The Savoy in London was re-opened after a refit that reputedly cost £220 million! Our tenants at The Savoy waited patiently for funds to be made available for this refurbishment, worked well with our contractors, and then put their hearts and souls into ensuring the place looked its very best for the grand ‘re-opening’.

This re-affirmed to me the importance of the Board’s ongoing and absolute commitment to placing tenants at the heart of what we do at Clanmil – and ensuring that looking after our existing schemes is as important as investing in new ones. For this reason our asset management strategy must underpin our financial planning to ensure adequate funds to properly and responsibly look after our tenants. We are grateful to Minister Attwood for defending the importance of Housing Associations having sufficient reserves to support their asset management strategies.

Another highlight this year was the International Dementia Excellence Award presented to our Mullan Mews supported housing scheme for people with dementia, which we operate in partnership with the Belfast Health and Social Care Trust.

Minister McGimpsey joined us to celebrate the award, and tenants enjoyed showing off their prize beetroot growing in the garden, their recipe books and their great hospitality – although his departure before the dishes were washed was remarked upon!

We are grateful to the Department for Social Development, the Northern Ireland Housing Executive, and all our partners and consultants for making what we do achievable and successful. In these times when nothing in the world in which we live remains certain – and things can change on an almost daily basis – keeping our tenants (and future tenants) at the heart of all we do at Clanmil becomes even more critical. Our Tenant Forum plays a very important role in this, and the interface with the Board of Management works well.

Of course with uncertainty comes opportunity and I have no doubt that Clanmil staff, with the full support of the Board, have the commitment, skills and imagination to harvest this to the benefit of our community.

Joan Baird
CHAIR
We have remained committed to maintaining and enhancing the services we provide.

This has been a rollercoaster of a year for Clanmil. There have been some great highs but also some lows, and this has required exceptional resilience and creativity on the part of both the Board of Management and the Management Team.

The deepening economic recession has taken its toll on all of us, and the outcome of the comprehensive spending review and the negotiations over the Northern Ireland budget have assured focus on maximising efficient operation.

As we have sought to streamline operations, we have remained committed to maintaining and enhancing the services we provide and how they are delivered. We introduced the Mary Gober approach to service delivery to all staff during the year, and have re-organised to better effect what we have learned. It is heartening to see this reflected in tenant satisfaction surveys and we intend to continue to reach for the stars as far as customer service goes.

The restrictions on Supporting People funding and the uncertainty around Special Needs Management Allowance have increased pressure on these services in particular, although a small silver lining is the announcement of the ‘Bamford Money’ in the budget which is ring-fenced for mental health related projects. As one of our ‘highs’ this year was the receipt of an international award for our dementia supported living scheme at Mullan Mews, we hope that some of this ring-fenced fund will go towards further provision in this very important area.

The proposed changes to welfare benefits and housing benefit require thought and planning so that, when details are announced in relation to Northern Ireland, we can move quickly to adapt and protect the most vulnerable in our society.

The synergy created by partnership working, when managed effectively, can be such a force for good and our partners continue to work with...
us in pushing the boundaries to deliver more and better services to our tenants. As Clanmil staff strive for excellence in service delivery they continue to be creative and flexible. Different forms of tenure have been developed – including shared equity through ‘own a home’ and in partnership with Habitat for Humanity (Northern Ireland), with extensive modelling being undertaken on leasehold and low cost home ownership.

This year 308 homes were either started on site or purchased by Clanmil – quite an achievement in an increasingly complex environment. Consultants and contractors for each scheme were procured in accordance with the Northern Ireland procurement guide, and while these exercises were protracted and detailed, they were beneficial to Clanmil staff in building knowledge and experience in European procurement requirements. The declaration that Premier was no longer a viable procurement group – for reasons outside the control of Clanmil – has been a great disappointment and major distraction but we look forward to joining and fully committing to a new procurement group in the future.

In these turbulent times the Clanmil Board, staff and tenants will continue to work together to create a positive force in housing and community development that is efficient, effective, productive and fully tenant focused.

Clare McCarty
CHIEF EXECUTIVE
We continued to develop our community safety work, a key element of which is maintaining a strong presence in our neighbourhoods.
During the year we provided an additional 98 homes for new tenants, bringing the total number of homes owned and managed by Clanmil to 2,431 at 31 March 2011.

The new homes were provided at Maghon Park in Portadown, Whitewell Road in Newtownabbey and at Woodbrook and Seymour Court in Lisburn.

A total of 360 new lettings were made during the year as follows:

<table>
<thead>
<tr>
<th>New Lettings</th>
<th>2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Tenants aged 60+</td>
<td>51%</td>
</tr>
<tr>
<td>Religious community of new tenants (dependent on location of properties)</td>
<td>P 58%</td>
</tr>
<tr>
<td></td>
<td>RC 35%</td>
</tr>
<tr>
<td>Gender</td>
<td></td>
</tr>
<tr>
<td></td>
<td>55.7% Female</td>
</tr>
<tr>
<td>Ethnicity</td>
<td></td>
</tr>
<tr>
<td></td>
<td>98.2% White</td>
</tr>
<tr>
<td>New Tenants with a Disability</td>
<td></td>
</tr>
<tr>
<td></td>
<td>32%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Previous Tenure of New Lettings to general needs Tenants</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Rented</td>
<td>24.4</td>
</tr>
<tr>
<td>NIHE</td>
<td>21.1</td>
</tr>
<tr>
<td>Family or Friends</td>
<td>16.3</td>
</tr>
<tr>
<td>Tenant - Clanmil</td>
<td>14.5</td>
</tr>
<tr>
<td>Tenant – other housing association</td>
<td>7.2</td>
</tr>
<tr>
<td>Owner Occupiers</td>
<td>10.2</td>
</tr>
<tr>
<td>Supported/hostel</td>
<td>2.7</td>
</tr>
<tr>
<td>B&amp;B</td>
<td>1.8</td>
</tr>
<tr>
<td>Other</td>
<td>1.8</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Average Rents Charged for our properties (decontrolled rents)</th>
<th>Average rent per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Size</td>
<td></td>
</tr>
<tr>
<td>One bedroom</td>
<td>£47.72</td>
</tr>
<tr>
<td>Two bedrooms</td>
<td>£57.41</td>
</tr>
<tr>
<td>Three bedrooms</td>
<td>£67.08</td>
</tr>
<tr>
<td>Four bedrooms</td>
<td>£79.14</td>
</tr>
<tr>
<td>Five or more bedrooms</td>
<td>£77.70</td>
</tr>
<tr>
<td>Overall average</td>
<td>£58.31</td>
</tr>
</tbody>
</table>
CUSTOMER SERVICE
During the year we established new customer service teams structured around our two biggest tenant groups, Neighbourhoods and Older People along with Supported Housing. This approach will facilitate focus on the particular issues associated with each client group, bringing greater expertise and skills to these specialist areas of work and further enhancing our service to tenants.

SAFER PLACES
We continued to develop our community safety work, a key element of which is maintaining a strong presence in our neighbourhoods. For the past two years we have provided a neighbourhood warden service in priority schemes and this year we have expanded the service to provide an on-the-spot response to tenants if security or anti-social behaviour issues arise at night, weekends or over holiday periods. Feedback from our tenants on this prompt response service has been very positive.

PRIDE IN OUR NEIGHBOURHOODS
A sense of pride in our neighbourhoods is key to successful communities and our annual Clanmil in Bloom competition helps encourage this by rewarding and celebrating the hard work and enthusiasm of tenants whose gardens are well cared for.

AWARD WINNING
We competed against other housing providers during the year to achieve award success –

- Winner of an International Dementia Excellence Award for our Mullan Mews supported housing scheme for older people with dementia.
- Winner of the Chartered Institute of Housing NI Building Sustainable Communities through Regeneration or Development Award for our Harbourview family housing scheme in North Belfast.
- Brian Forde, Scheme Co-ordinator at Barbour Court independent living scheme for older people in Enniskillen, won the Chartered Institute of Housing NI Inspirational Colleague Award.

We are delighted that our work, and in particular Brian’s commitment to our tenants, has been recognised in this way.

ACTIVE AGEING PROGRAMME
One of our projects during the year aimed at encouraging our tenants to stay active was the delivery of life long learning courses at a number of our independent living schemes by Fingerprint Learning. The key focus of this is to help prevent the possible onset of dementia in older people by promoting ongoing learning activities.

THE CENTRE FOR HOUSING AND SUPPORT CODE OF PRACTICE
We were delighted to achieve re-accreditation in The Centre for Housing and Support Code of Practice – the quality kitemark for accommodation based support for older people. Special thanks to all staff and tenants who contributed to this success.

NEW SUPPORTED HOUSING SCHEME
During the year Clanmil remodelled existing accommodation to provide a new supported housing scheme for people with enduring mental health problems at Ligoniel in North Belfast. This scheme is managed in partnership with the Belfast Health and Social Care Trust and provides housing and support services for ten people.
TENANT FORUM

At the Annual General Meeting of the Tenant Forum in June 2010 Des Long of Giboney Court, Cookstown was re-elected to the office of Chair of the Tenant Forum and Norman Steele was re-elected Vice Chair. A number of board members attended the Forum during the year to hear the views of tenants first hand.

TENANT FORUM CHAIR’S REPORT

The Forum considered new policies this year including the Clanmil Older Persons Strategy and the active ageing programme. The Forum also reviewed its Terms of Reference to include the Code of Conduct. In addition, performance on complaints for the period 2009/10 and the planned and cyclical maintenance programmes were reviewed along with the outcome of tenant satisfaction surveys carried out during the year.

Forum members contributed to working groups including The Centre for Housing Support Code of Practice and also sat on the Continuous Improvement Working Group, the Website Review Group and the Health & Safety Forum.

Forum members provide a vital contribution to the on-going development of the services Clanmil provides to tenants and I am grateful for their continued commitment and support.

Des Long
CHAIR OF TENANT FORUM
PROPERTY DEVELOPMENT
Set against a backdrop of continuing economic recession and further decline in the property market, 2010/11 was a challenge for all involved in sourcing and delivering innovative housing solutions for the most vulnerable in our society.

Our development team remained determined and committed in this task and through their efforts construction continued during the year on 267 new units of social housing and commenced on a further 250 new units. Together with 58 off-the-shelf property purchases these developments, when completed, will provide 575 new homes for people in housing need.

We are indebted to our colleagues in the Housing Investment Unit at the Department for Social Development and the Development Programme Group and COPE within the Northern Ireland Housing Executive for their support and assistance throughout the year, and we look forward to continuing to work with them.

New homes commenced in 2010/11 were:

<table>
<thead>
<tr>
<th>Location</th>
<th>Description of Scheme</th>
<th>Release Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Belfast</td>
<td>Stewart Street, Markets Area 16 three person, two bedroom apartments.</td>
<td>Summer 2012</td>
</tr>
<tr>
<td></td>
<td>Hatfield Street, Lower Ormeau 2 six person, four bedroom houses and 2 five person, 4 bedroom houses.</td>
<td>Winter 2011</td>
</tr>
<tr>
<td>North Belfast</td>
<td>Sunningdale Gardens, Ballysillan Road 46 homes including two, three and four bedroom properties.</td>
<td>Winter 2012</td>
</tr>
<tr>
<td></td>
<td>Gainsborough Drive and Alexander Park Avenue 17 two and three bedroom homes.</td>
<td>Summer 2012</td>
</tr>
<tr>
<td>West Belfast</td>
<td>Whiterock Grove 7 five person, three bedroom houses.</td>
<td>Winter 2011</td>
</tr>
<tr>
<td></td>
<td>Summerhill Road, Twinbrook 14 two and three bedroom houses</td>
<td>Spring 2012</td>
</tr>
<tr>
<td>County Antrim</td>
<td>Springfarm, Antrim Refurbishment of 45 homes and construction of 8 replacement dwellings to provide 17 five person, three bed houses, 30 four person, three bed houses and 6 three person, two bed houses.</td>
<td>Winter 2012</td>
</tr>
<tr>
<td></td>
<td>Tresna Park, Neilsbrook, Randalstown 25 new homes including five bungalows and twenty houses.</td>
<td>Winter 2012</td>
</tr>
<tr>
<td></td>
<td>Templepatrick Library Site, Templepatrick 2 five person, three bedroom houses.</td>
<td>Early 2012</td>
</tr>
<tr>
<td></td>
<td>Derrymacash, Lurgan 14 homes including 2 and 3 bedroom houses, 2 wheelchair adapted apartments and 2 general needs apartments.</td>
<td>Autumn 2012</td>
</tr>
</tbody>
</table>
The Highest of New Build Standards
In 2010 Clanmil took the decision to design and construct all new schemes, where possible, to the Code for Sustainable Homes Level 4 standard. The Code for Sustainable Homes is the national standard for the sustainable design and construction of new homes and aims to reduce carbon emissions and improve energy efficiency. This high build standard will reduce the costs of heating our new homes and help alleviate the fuel poverty that our tenants may experience. All new homes are also built to Secured by Design and Lifetime Homes standards.

Community Consultation
We continue to establish project groups for all new schemes on which key stakeholders are represented. This approach ensures that the housing solutions we propose help build and empower local communities. With the assistance of group members, we have rolled this approach out to wider public meetings where we share our vision with members of the public and provide them with an opportunity to voice their opinions and share their views with us.

We remain fully committed to involving local stakeholders in the design and management of housing schemes that we propose to develop in their areas. We are indebted to those community groups and elected representatives who dedicate time and energy to working with us.
PROPERTY MANAGEMENT
Clanmil is committed to ensuring that the properties we own and manage are in good condition, in the right location, of a design that is fit for purpose, are durable and meet the Decent Homes Standard.

Our Quality Customer-Focused Maintenance Service
During 2010/11, in order to ensure a completely customer-focused approach, Clanmil reviewed how we deliver our maintenance services including the structure of our Maintenance Team.

In the financial year ending 31 March 2011, we received a total of 12,951 repair requests for response maintenance. 94.2% of these requests were completed within their target timescales which fell short of our strategic target to complete 96% of repairs within their timescales. However, we continue to develop and implement better ways of working that will improve the delivery of our front line services and further strengthen our customer centred approach.

To this end, we are working closely with our contractors in monitoring and reviewing performance and to explore other opportunities for joint working that will ensure continued improvement in the delivery of our maintenance service to tenants.

Asset Management
We continue to implement our 5-year Asset Management Strategy and, in addition to response maintenance, we carried out the following activities:

Cyclical Redecoration:
Work started on the redecoration of 19 schemes during the year. Feedback from tenants has been very positive and encouraging.

Plans are in place to roll out our redecoration programme to 21 more schemes during 2011/12.

Planned Maintenance:
To ensure that our properties remain fit for purpose, we have a proactive and planned approach to the maintenance of our housing stock.

During the year, we completed the refurbishment of homes at The Savoy in Bangor and Giboney Court in Cookstown.

We also undertook stock condition surveys in relation to our homes at a further seven of our independent living schemes and have agreed a package of work that will be undertaken prior to the end of March 2012.

Aids and Adaptations:
Grant funding continued to be made available to Clanmil during 2010/11 which enabled us to undertake appropriate adaptations to dwellings that help tenants to continue to live independently.

145 requests for adaptations were processed during the year, 138 of which were completed within the agreed target timescales of 28 days.

During the year we monitored the satisfaction of tenants whose homes had been adapted and 96% of those surveyed said that the adaptation has improved the quality of their life.

Decent Homes:
Clanmil is required to ensure that all of the homes we provide meet the Government standard of decency. While the majority of our homes already meet the standard, work will be completed in 2011/12 to bring up to standard two properties that currently do not.

We would like to thank all tenants who provided feedback on our services. Your comments will help us continue to improve our service delivery.
ENERGY EFFICIENCY
Clanmil continues to promote energy efficiency in properties. During the year:
• we replaced oil heating with more efficient gas heating systems in 93 properties;
• work started on our new scheme at the Bass Brewery site in West Belfast which is being built to level 4 of the Code for Sustainable Homes;
• all new schemes planned for 2010/11 were designed to Code Level 4;
• we purchased a further eight houses in the Woodbrook Eco Village development in Lisburn which are fuelled by a district bio mass heating system, providing particularly energy efficient homes for our tenants;
• we continued to work in partnership with Habitat for Humanity to deliver an equity share scheme in relation to six carbon neutral homes at Madrid Street in East Belfast.
The motivation and commitment of staff make the difference from being a “good” organisation to being a “great” one.
MAIN: Clanmil staff who dressed as movie icons helped add a splash of colour to the opening celebrations at the Curzon apartments.

FAR LEFT: Housing Officer Brendan Morrissey with Harbourview tenants.

LEFT: New push button responders make giving feedback easier for tenants.

CLANMIL STAFF –
Our strength is our people
In challenging times, the motivation and commitment of staff make the difference from being a “good” organisation to being a “great” one. Key achievements in the year included:

- Staff numbers are up by 2.5% to 199 at 31 March 2011.
- Staff turnover decreased to 15%.
- Clanmil invested almost £60,000 in staff training and development.
- 81 training courses were delivered.
- Eight staff completed professional assessment qualifications.
- Staff sickness and absence (including long term absence) peaked at 5%.
- Clanmil introduced the Childcare Vouchers Scheme for working parents.

This provides an independence within the organisation to effectively gather and assess the views of tenants on the services we provide.

Recognising the need to encourage tenants to participate, we have introduced innovative push button responders to make an event of giving feedback, and to make the process as inclusive as it can be. Results of the surveys were extremely encouraging and overall satisfaction levels with the services provided by Clanmil were:

SATISFACTION LEVELS

Housing with care (residents) 97%
Housing with care (residents’ families) 100%
Independent Living Tenants 90%
Families & Single People 84%
Strategically focusing on tenant satisfaction, we invested during the year in:
- upgrading the telephony system at head office to make staff more accessible
- refreshing the website with more of the information tenants want to access
- sending all front line staff on the innovative Mary Gober training programme which promotes the development of a clear customer focused culture and “can do” attitude within Clanmil.

COMPLIMENTS AND COMPLAINTS – What we do well and what we can do better
Complaints continue to be a valuable source of customer feedback which we use to improve the services we provide. It is, however, nice when people take the time to compliment us on the things we do well.

EQUALITY SCHEME – How we strive to treat everyone fairly
Following designation in 2004, Clanmil has been actively progressing its Section 75 duties. In essence, the legislation requires public authorities to have due regard to the need to promote equality of opportunity in relation to religious belief, political opinion, race, age, martial status, sexual orientation, disability, dependants and gender. Good relations are to be promoted for people with different religious beliefs, political opinions or race.

Following a review by the Equality Commission for Northern Ireland, Clanmil will submit a new revised equality scheme, which audits everything we do, with an emphasis on doing it fairly.

RECOGNISING WE ARE A DIVERSE MIX – and embracing it!
During the year, Clanmil took part in the Hearts and Minds diversity management programme, set up to encourage employers to promote recognition and respect for the individuality of employees.

An independent diversity assessment was carried out for the organisation, which looked at the policies and practices within Clanmil, and Clanmil managed to achieve the highest score of all the employers taking part. We intend to build and grow the aims of this programme in all the services we provide.

COMPLIMENTS AND COMPLAINTS 2010/11

<table>
<thead>
<tr>
<th>60 Compliments</th>
</tr>
</thead>
<tbody>
<tr>
<td>82 Complaints</td>
</tr>
</tbody>
</table>

Providing Services
We are delighted to have assisted partner housing associations in the delivery of maintenance, development, housing management and finance services during the year, and we look forward to continuing these relationships in the year ahead.

We currently work with Abbeyfield, Haig Homes, Sheils Institute, Harmony Homes, Ulidia and Dungannon and District Housing Association.
The Traynor family enjoy the garden at their home in Lavinia Square.
We are well placed to face the challenges presented by a changing economic environment.

The toughening lending market is a key challenge for providers of affordable housing. We have continued to strengthen our financial position having achieved further growth in turnover and asset base. This indicates that we are well placed to face the challenges presented by a changing economic environment.

PERFORMANCE IN 2010/11

During the year the number of homes in management increased by 98 to 2,464. There were 459 units under development at 31 March 2011.

£21.253 million was spent on the development of housing properties during the year, partially funded by Housing Association Grant of £16.462 million.

Turnover increased by 8% from £10.479 million in 2009/10 to £11.330 million. Our annual review of rental charges at April 2010 resulted in a 4.66% increase in rents.

Operating costs of £7.694 million represent 68% of turnover (no change in % over 2009/10).

The surplus for the year was £1.613 million, before transfers to designated reserves, showing a decrease of £1.085 million over 2009/10. This includes a deficit arising from the disposal of housing properties of £621K which primarily relates to building components replaced during planned maintenance works.

We are an early adopter of component accounting – the disposal of building components will be a feature of future years’ results and is likely to lead to similar reductions in the surplus.

A significant increase in loan interest payable has also contributed to a decline in the level of surplus for the year. Net financing costs increased from £598K in 2009/10 to £1.402 million, reflecting an increase in the level of debt throughout the year and an increase in the effective interest rate arising from the conversion of a £20 million revolving credit facility to longer term fixed rate debt.

We have continued our programme of major repairs and improvements to properties and the total expenditure in the year was £1.104 million. The level of expenditure of this nature will fluctuate from year to year dependent on the age and condition of schemes and this has a significant impact on the amount of retained surplus in any one year after the relevant transfer to/from designated reserves.

Designated reserves increased to £10.424 million demonstrating our overall commitment to meet future major repairs and cyclical maintenance commitments.

EXPECTED PERFORMANCE IN THE YEAR ENDING 31 MARCH 2012

We expect further expansion in 2011/12 as a result of a significant ongoing development programme with turnover.
projected to increase by around 10% to approximately £12.5 million. The indicative social housing development programme shows an allocation to us of 490 units to be acquired or start on site in 2011/12 representing 35% of the total programme for Northern Ireland of 1,400 units.

It is planned that 152 additional units of housing will be completed during the year increasing total stock owned to 2,583 units.

£3.906 million of expenditure on the ongoing programme of major repairs and improvements to properties is anticipated in the year.

**TREASURY**

Our treasury management policy facilitates the effective management of cash flows, borrowings, investments and the risks associated with these activities.

At 31 March 2011 we had loans outstanding of £37.962 million, representing an increase in the loan portfolio of £5.419 million over 31 March 2010.

We were fully compliant with loan covenants during the year. The interest cover ratio for the year of 2.37 and the adjusted net leverage ratio as at 31 March 2011 of 12.63% comfortably exceed our principal lender’s requirements.

Exposure to fluctuating interest rates is managed by the composition of a balanced portfolio between fixed rate and variable rate loans. The effective interest rate in 2009/10 was 2.00%. An analysis of the average cost of funds in 2009/10 of the 130 largest housing associations in the UK showed a range from 2.48% to 8.19%, with the average being 4.78% (www.socialhousing.co.uk). This demonstrates that Clanmil’s average cost of funds in 2009/10 was exceptionally low. The effective interest rate in 2010/11 increased to 4.27%. When compared against the 2009/10 benchmark of the largest associations, performance in 2010/11 is considered to be good.

Further private finance loan facilities of £19 million are agreed for utilisation in the next financial year to support the achievement of our strategic objectives.
Performance Information

Housing Stock at 31 March 2011

- **Independent Living**: 954
- **Group Housing**: 192
- **General Needs Housing**: 1,166
- **Supported & Shared Housing**: 72

**Total**: 2,431

**New Lettings**: 93
**Re-Lets**: 267
**Total of Lettings**: 360

**Average void period**
- General needs: 11 days
- Independent living: 54 days
- Supported housing: 87 days

**Staff**
- 7

**Allocations**
- 4

**Service Charge**
- 4

**Compensation**
- 0

**Rent**
- 0

**Security**
- 2

**Health & Safety**
- 2

**Others**
- 2

**Total no of Complaints Recorded**: 82
**Total no of Complaints Resolved (by 31 March)**: 81

**Repairs Requests issued** vs **Repairs completed within timescale**

<table>
<thead>
<tr>
<th>Category</th>
<th>Repairs Requests issued</th>
<th>Repairs completed</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immediate 4 hours</td>
<td>2,422</td>
<td>2,290</td>
<td>94.5%</td>
</tr>
<tr>
<td>Emergency 24 hours</td>
<td>1,965</td>
<td>1,862</td>
<td>94.7%</td>
</tr>
<tr>
<td>Urgent 4 working days</td>
<td>5,061</td>
<td>4,658</td>
<td>92%</td>
</tr>
<tr>
<td>Routine 28 working days</td>
<td>3,503</td>
<td>3,395</td>
<td>96.9%</td>
</tr>
</tbody>
</table>

**Rent Arrears at 31 March 2011**
- **Rent and other charges to be collected**: £10,071,125
- **Arrears (not including outstanding Housing Benefit/Supporting People Funding)**: £247,088
- **Arrears as % of rent due (non technical)**: 8.22%
- **Void losses**: £457,850
- **Void losses as a percentage of gross total charges**: 4.35%

**Property Services comprising**
- Defects: 1
- Landscaping: 1
- Maintenance: 52
- Development: 4
- Adaptations: 0

**Expenditure on Maintenance**
- **Response**: £1,066,415
- **Planned and Cyclical**: £526,461
- **Major Repairs**: £1,202,822
- **Maintenance Administration**: £408,659
- **Total**: £3,204,357

**Development at 31 March 2011**
- **Units continued on site**: 209
- **New units on site**: 250
- **Total**: 459

**House Sales**
- **Total no of house sales**: 0
### INCOME AND EXPENDITURE ACCOUNT

**for the year ended 31 March 2011**

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Turnover</strong></td>
<td>11,329,823</td>
<td>10,478,757</td>
</tr>
<tr>
<td><strong>Operating costs</strong></td>
<td>(7,694,279)</td>
<td>(7,170,953)</td>
</tr>
<tr>
<td><strong>Operating surplus</strong></td>
<td>3,635,544</td>
<td>3,307,804</td>
</tr>
<tr>
<td>Deficit arising from disposals of housing property</td>
<td>(620,716)</td>
<td>–</td>
</tr>
<tr>
<td>Transfer to disposal proceeds fund</td>
<td>–</td>
<td>(12,448)</td>
</tr>
<tr>
<td>Interest receivable and similar income</td>
<td>219,087</td>
<td>51,846</td>
</tr>
<tr>
<td>Interest payable and similar charges</td>
<td>(1,620,829)</td>
<td>(649,413)</td>
</tr>
<tr>
<td><strong>Surplus on ordinary activities</strong></td>
<td>1,613,086</td>
<td>2,697,789</td>
</tr>
<tr>
<td>Less: transfer to designated reserves</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- major repairs</td>
<td>(1,020,402)</td>
<td>(1,748,197)</td>
</tr>
<tr>
<td>- cyclical maintenance</td>
<td>145,839</td>
<td>73,736</td>
</tr>
<tr>
<td>- furniture</td>
<td>(9,250)</td>
<td>(7,582)</td>
</tr>
<tr>
<td>- bequests</td>
<td>(708)</td>
<td>(3,660)</td>
</tr>
<tr>
<td><strong>Retained surplus for the year</strong></td>
<td>728,565</td>
<td>1,012,086</td>
</tr>
<tr>
<td><strong>Retained surplus brought forward</strong></td>
<td>9,853,209</td>
<td>8,841,123</td>
</tr>
<tr>
<td><strong>Retained surplus carried forward</strong></td>
<td>10,581,774</td>
<td>9,853,209</td>
</tr>
</tbody>
</table>

### BALANCE SHEET

**as at 31 March 2011**

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fixed assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing properties - depreciated cost</td>
<td>231,482,107</td>
<td>210,217,435</td>
</tr>
<tr>
<td>Less: Housing Association Grant and other grants</td>
<td>(176,790,149)</td>
<td>(160,255,438)</td>
</tr>
<tr>
<td>Other tangible fixed assets</td>
<td>1,700,844</td>
<td>1,786,313</td>
</tr>
<tr>
<td>Investments</td>
<td>5,001</td>
<td>5,001</td>
</tr>
<tr>
<td><strong>Total fixed assets</strong></td>
<td>56,397,803</td>
<td>51,753,311</td>
</tr>
<tr>
<td><strong>Current assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debtors</td>
<td>9,358,326</td>
<td>10,917,675</td>
</tr>
<tr>
<td>Cash at bank and in hand</td>
<td>9,368,916</td>
<td>5,461,451</td>
</tr>
<tr>
<td><strong>Total current assets</strong></td>
<td>18,727,242</td>
<td>16,379,126</td>
</tr>
<tr>
<td>Creditors: amounts falling due within one year</td>
<td>(17,841,776)</td>
<td>(26,025,594)</td>
</tr>
<tr>
<td><strong>Net current assets/(liabilities)</strong></td>
<td>885,466</td>
<td>(9,646,468)</td>
</tr>
<tr>
<td><strong>Total assets less current liabilities</strong></td>
<td>57,283,269</td>
<td>42,106,843</td>
</tr>
<tr>
<td>Creditors: amounts falling due after more than one year</td>
<td>36,277,548</td>
<td>22,714,208</td>
</tr>
<tr>
<td><strong>Total funds</strong></td>
<td>57,283,269</td>
<td>42,106,843</td>
</tr>
</tbody>
</table>

Extract from audited financial statements which were approved by the Board of Management on 9th June 2011. A full set of audited financial statements may be downloaded from www.clanmil.org.uk
CORPORATE GOVERNANCE
Clanmil has adopted the National Housing Federation Code of Governance. Standing Orders which include the Code of Conduct and Scheme of Delegation guide the working of the Board. Members regularly reaffirm their support for and understanding of Clanmil’s core values. The Association also has policies relating to fraud and money laundering.

The rules of the Association are available on request.

THE MANAGEMENT OF RISK
The Board of Management introduced a risk management strategy in 2002. This has now become embedded in all areas of operation. Board members focus on risk at board meetings, reviewing the risk register and analysing key risks to the organisation.

Secretary & Registered Office
CI McCarty BA MCIH MRICS
Northern Whig House
3 Waring Street
BELFAST BT1 2DX

Registered Auditors
Pricewaterhouse Coopers LLP
Waterfront Plaza
8 Laganbank Road
BELFAST BT1 3LR

Solicitors
Harrisons
15-17 Chichester Street
BELFAST BT1 4JB

Principal Bankers
Northern Bank Ltd
Donegall Square West
BELFAST BT1 6JS

Internal Auditors
The Internal Audit Association (HA) Ltd
United House
North Road
LONDON
N7 9DP

Director of Property Services, Carol McTaggart,
Adv Dip MCIH MCMI

Director of Housing, Colette Moore,
BA (Hons) MCIH MIoD

Chief Executive, Clare McCarty,
BA MCIH MRICS

Finance Director, Jonathan Boggs,
BA (Hons) FCA, IPSM

Director of Corporate Services, Karen Gilmore,
BA (Hons) MCIPD
Board Members

BACK ROW (L-R)
Des Long, Chair Tenant Forum
Mildred Shiells JP, Audit Committee, Governance and Membership Committee
Stewart Kirkwood OBE TD MICE, Audit Committee, Governance and Membership Committee
Joan Baird MSc FCIH, Chairman, Finance Committee, Governance and Membership Committee, Remuneration and Staffing Committee

C T Hogg MBE UD JP DL, Finance Committee
John O’Brien, Ret’d Brig Gen
Mary O’Boyle CQSW ASW, Remuneration and Staffing Committee
Patrick Anderson FIA MIA MBA, Audit Committee
Jennifer Ebbage LL.B (Hons) CPLS, Governance and Membership Committee, Remuneration and Staffing Committee

FRONT ROW (L-R)
Geraldine Cunningham-Carmichael BSc Hons (Open), Remuneration and Staffing Committee
Jim Browne BA DipM GlnstM, Finance Committee
Geraldine Rice MBE BSc MBIC Sc, Remuneration and Staffing Committee

Board member expenses for the period 1 April 2010 to 31 March 2011 totalled £2091 and related entirely to Clanmil business.

<table>
<thead>
<tr>
<th>Board Member</th>
<th>Length of Service</th>
<th>Board Meetings</th>
<th>Attendance</th>
<th>Committee Meetings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Possible</td>
<td>Actual</td>
<td>Possible</td>
</tr>
<tr>
<td>J Baird</td>
<td>11 years 4 months</td>
<td>6</td>
<td>5</td>
<td>9</td>
</tr>
<tr>
<td>J Ebbage</td>
<td>7 years 3 months</td>
<td>6</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>P Anderson</td>
<td>Co-opted</td>
<td>6</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>J Browne</td>
<td>10 years 9 months</td>
<td>6</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>G Cunningham – Carmichael</td>
<td>7 years 3 months</td>
<td>6</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>C T Hogg</td>
<td>20 years 9 months</td>
<td>6</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>S Kirkwood</td>
<td>13 years 5 months</td>
<td>6</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>D Long</td>
<td>Tenant Representative</td>
<td>6</td>
<td>4</td>
<td>n/a</td>
</tr>
<tr>
<td>M O’Boyle</td>
<td>5 years 4 months</td>
<td>6</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>J O’Brien</td>
<td>Clanmil Ireland</td>
<td>6</td>
<td>4</td>
<td>n/a</td>
</tr>
<tr>
<td>C Ramsey</td>
<td>Co-opted</td>
<td>6</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>D Reid</td>
<td>1 year 4 months</td>
<td>6</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>G Rice</td>
<td>10 years 9 months</td>
<td>6</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>M Sheills</td>
<td>13 years 5 months</td>
<td>6</td>
<td>3</td>
<td>6</td>
</tr>
</tbody>
</table>
The Association is committed to the highest standards of corporate governance and has adopted the principles of the National Housing Federation Code of Governance.

Further information is available on request from the Secretary.

The Clanmil Group

A registered Housing Association based in Northern Ireland
A registered Housing Association based in the Republic of Ireland
A private property company managing Northern Whig House
A private company established for building for sale

Clanmil Housing Association
Northern Whig House
3 Waring Street
BELFAST
BT1 2DX
Tel: 028 9087 6000
Fax: 028 9087 6001
Textphone: 028 9032 9914
Repairs Line: 028 9087 6019
Recruitment Line 028 9087 6011
Development Line 028 9087 6018
e-mail: housing@clanmil.org.uk
www.clanmil.org