



BUSINESS PLAN 2017/18



Contents

2	Introduction and Mission Statement
4	Executive Summary
5	The Strategic and Operational Process
6	SWOT analysis
7	Current and Proposed Activities
8	Forecast Income & Expenditure Account
10	Risk management
11	Corporate Improvement Objectives and monitoring
14	Summary of Key Targets
15	Appendices

1 Introduction

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A supply of readily available and affordable accommodation for rural people in rural areas with a view to helping maintain and regenerate rural communities.

Rural Housing Association was established in 1992 to provide “A supply of readily available and affordable accommodation for rural people in rural areas with a view to helping maintain and regenerate rural communities”.

The Association works throughout Northern Ireland and has a particular interest in working in what are considered to be disadvantaged rural areas. The Association does not see its role as merely providing rural housing but rather helping to build strong and sustainable rural communities. It is a core belief of the Association that the housing requirements of small rural communities are best identified, understood and solved through close co-operation with local community development groups. To this end the Association works closely with local communities and the Northern Ireland Housing Executive in assessing needs and delivering appropriate housing solutions in what is, predominantly, a niche rural market.

The Association provides general needs housing and has 450 dwellings dispersed across Northern Ireland, with the average size of development at just seven dwellings.

Our new Business Plan for 2017/18 will outline our Association’s focus for the next 12 months. The initial source of the business plan comes from our three-year Corporate Strategy which was launched in April 2017 to provide a roadmap for the Association until 2020.

Our current Corporate Strategy for 2017-2020 is based upon the Associations aspirations for this three-year period and builds on the changes within the company over the last few years; it’s vision, goals and values.

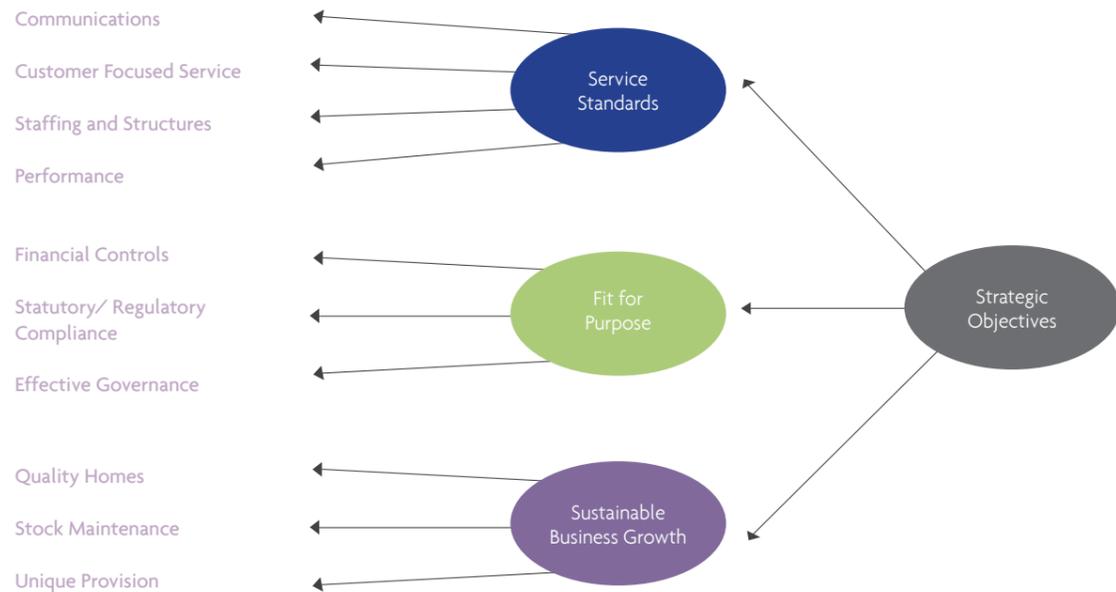
Change has been at the forefront of the Association’s strategic and operational direction both in terms of personnel and systems. Our Corporate Strategy recognises the need to consolidate and embed these changes by continuing to be “Fit for Purpose” and to strive to improve “Service Standards” while continuing to provide “Sustainable Business Growth”.

In 2014, the Association re-joined the Social Housing Development Programme following a successful audit undertaken by the Department for Communities. While consolidation on governance and core functions had been given priority, the Association had also proceeded with its development plans as agreed under the Business Plan for 14/15 and 15/16.

As our business and systems have now all been reviewed this year’s Business Plan can prioritise the provision of a sustainable development programme for the future. Although the Development Programme for 2017/18 continues to be modest in line with the Corporate Strategy, we must continue to ensure we do not lose sight of our primary objectives; of providing affordable, attractive, and managed homes for those who need them within the rural areas of Northern Ireland, thus we have also built up a portfolio of high value rural sites for possible development over the coming years albeit from a standing start.

1 Introduction

2 Executive Summary



The Association will also continue to work in partnership with statutory agencies such as the Northern Ireland Housing Executive in identifying housing need, being at the centre of latent demand testing or rural housing needs surveys; and identifying suitable sites in rural areas.

Rural Housing Association is governed by a voluntary Board of Management whose members come from a range of professional, commercial and social backgrounds such as finance, architecture, law, education, not for profit sector, regeneration and the public sector. The Board of Management's overall purpose is to lead the Association within a framework of sound governance and control. They forge the strategy of the Association and provide oversight of the operations of the company, the performance of the Association against its business plan, the performance of its peers and its plans for continuous improvement.

Sound financial management remains crucial across all the operations of Rural Housing. In this respect this plan demonstrates how the Association's viability will be maintained by the creation of surpluses, and the achievement of key financial ratios and covenants through the next few years; while continuing to reflect affordability in the properties we build and rent.

We are also proud to have one of our tenants on the Board of Management playing a full role on behalf of all the tenants as part of our Tenant Participation Strategy. The main Board of Management is supported by two committees which are: the Audit, Risk and Governance Committee and the Technical Committee.

The purpose of this plan is to set out Rural Housing Association's objectives for the financial year 2017/18 and to indicate some of the priorities for the following two years. The plan is primarily an internal document for the benefit of the Board of Management and staff.

This Business Plan has been developed with the involvement of our key stakeholders and the individual departments who will help achieve these objectives. It defines what we want to achieve over the next year and details how we intend to go about achieving those goals, whilst continuing to reflect the commitments we have made in the 2017 - 2020 Corporate Strategy.

In this plan the Association focuses on looking both inwardly and externally at the services we deliver and to this end has taken into consideration; feedback from its tenants, discussions with the Department for Communities during the year and from its inspection in early 2016, as well as feedback from the Northern Ireland Housing Executive, the Northern Ireland Federation of Housing Associations and other Housing Associations.

The Association takes the views of its tenants very seriously and wants to ensure that their needs and aspirations within their communities are at the heart of what we deliver. The Business Plan considers our internal drivers and identifies the opportunities and threats presented by the external environment. It will also act as a yard stick for measuring our performance during the incoming year.

Our main focus is to provide, manage, and maintain quality social housing accommodation at affordable rents for rural people in rural settings across Northern Ireland.

During 2017/18 we aim to:

- Spend just under £1/2 million in our homes through external cyclical painting works, appliance and response maintenance.
- Invest around £250,000 in capital works to improve existing properties.
- Spend over £100,000 in the provision of adaptations and disability works to our properties.
- Further enhance our collaboration work with other like-minded Housing Associations and play an active part in the HA5 Group
- Work to deliver new homes in rural Northern Ireland with a target of 45 new homes in 2017/18.

- Develop our links with local communities in order to identify suitable rural sites in areas of housing need.
- Continue to encourage the involvement of our customers in striving and planning for continual improvement in our services and encouraging tenant participation at a local and Board level to ensure we provide the best possible Housing Management service.
- Financially position ourselves soundly with a projected surplus of £363,263 for the end of the financial year. We have set budgets to achieve this surplus, and have built in contingencies to our cash flows to ensure our financial viability throughout the year and the medium to long-term while meeting all our financial loan covenants
- Provide a framework for the provision of long-term, appropriate and sustainable social housing in rural areas through the promotion and use of our Rural Design Guide.
- Continue to show our uniqueness by implementation of further opportunities and enhancements to our business to help position Rural Housing Association as a key stakeholder in rural matters through our work with likeminded organisations.
- Invest in our staff to promote excellence, achieve efficiency and develop new skills in line with our Human Resources Strategy.
- Continue to provide high quality housing management services that are sensitive to the needs of our tenants and rural communities and provide opportunities for resident involvement, scrutiny, participation and communication.
- Provide practical advice, information and support to our tenants regarding the implications of welfare reform.
- Implement new internal and external procedures to deal with the practicalities of welfare reform in a way that is sensitive to tenant concerns.
- Ensure all key risks to the business are identified, monitored and managed effectively.
- Be a well governed Association.



In order to reach our objectives we set measurable targets for the year ahead. These are deliberately based on all key financial and performance measures. Progress against these targets are reported regularly at Senior Management Team meetings and monthly at Board level by the Chief Executive.

3 The Strategic and Operational Process

4 SWOT analysis

The Association has worked to the following strategic framework identified in its three-year Corporate Strategy in 2017-2020. This will be the first year of that Strategy.

Our stakeholders helped identify the perceived strengths and weaknesses of the Association along with the opportunities and threats facing Rural Housing during the next year. This SWOT analysis provides a framework for current and proposed activities of the Association and is crucial in identifying areas, which the Association needs to target to provide on-going improvement.



Strengths	Weaknesses
<ul style="list-style-type: none"> • Recognised as specialist provider with expertise in local rural areas • Strong brand • Local knowledge • Good reputation with partners and stakeholders • Sound asset base • Independent position • Committed Board members with wide range of skills and experience and effective governance • Highly qualified, trained and motivated staff • All departments fully resourced • Continual review of governance structures • Successful Collaborative working with other stakeholders • Awareness of Priority Issues and plans to tackle them • Meeting Decent Homes • Financially robust • Excellent IT systems • Good feedback from tenant surveys • Use of remote and Cloud working for staff and Board • Budget expenditure carefully monitored • Awareness of rural issues • Small and flexible and adaptable to change • Strong support from NIHE • Strong portfolio of rural sites • Independence in site development 	<ul style="list-style-type: none"> • Small organisation • Reliant on specific planning policies • Some aging stock • Reliant on key staff covering wide ranging tasks • Lack of economies of scale in rural developments • Office space becoming overcrowded due to expansion
Opportunities	Threats
<ul style="list-style-type: none"> • Rural issues still high on the political agenda • Rural proofing • Latent demand testing • Relationship with likeminded Housing Associations building procurement opportunities • Management of rural stock for others • New technology –use of Intranet - Drive to move business to paperless processes • Better management information and use of electronic workflows • Migration of IT services to the Cloud • Rural Design Guide to provide focus on NIHE Rural Housing Strategy • New Board Members bringing fresh experience and ideas • Specialism can be offered to others • Management of rural stock for others • Changes in Local authorities and Planning • Social Housing Reform Programme • Re-designation as Public body • Climate Change and renewable energy 	<ul style="list-style-type: none"> • Rural issues can lose priority through urban bias • External Economic factors • Brexit • Failure to perform on service delivery and tenants' expectations • Failure to perform on development targets and minimising rental income • Welfare Reform Act/Bedroom Tax/Local Housing Allowance • Voids, rent arrears and bad debts • Rent convergence between Associations and NIHE • Increasing regulatory requirements and associated costs • ONS review of Housing Association status / Re-designation as Public body • Fuel Poverty • Technology/Systems crash – Business Continuity • Right to Buy • Legal issues • Environment & Government regulations • Complacency • Social Housing Reform Programme • Lack of stable government in NI





5 Current and Proposed Activities

With reference to the 2016 inspection undertaken by the Department for Communities, Rural Housing Association was awarded a "Substantial" grading. It was agreed by the Department that the Association could re-enter the Social Housing Development Programme and be allowed to develop its sites using its own internal development team.

Since our 2016 inspection, the Association has built up a portfolio of sites around rural Northern Ireland and has now put in place development plans for the next three years.

In 2017/18 the Association aims to provide 45 much needed homes in rural areas of Northern Ireland. These will be provided through a mixture of Existing Satisfactory Purchases from the open market (in areas of lesser demand) and through phased new build schemes on sites identified and advanced by the Association. These targets have been kept modest to ensure full compliance with the Department for Communities Guide and to provide assurance to our Board and the DfC. Senior staff have met with the Northern Ireland Housing Executive and agreed the areas of development priorities for 2017.

The majority of expenditure within the Association continues to be invested in its property management programme works. We are aware that we will need to continue to invest in our properties to ensure that they are well maintained and kept in good condition thereby ensuring comfort for our tenants whilst protecting the assets of our company. We are confident through our value for money initiatives that costs can be closely monitored and controlled.

The Association's 30-year cycle for our Planned Maintenance Programme derives from the Association's Asset Management Strategy. This year will see provision of improvement and replacement of targeted major components (such as windows, central heating, etc.) within a wider range of properties. This will also reflect the work done within our annual property surveys and lifecycle costings.

The Association has budgeted to invest around £250,000 in replacing major components within our stock this year. Subject to surveys this work will go ahead during the summer of 2017 and will provide a wider range of tenants with much needed enhancements to their homes.

Ongoing response and appliance maintenance work is expected to cost in the region of £450,000 within 2017/18. Added to this is a programme for external cyclical painting of over £50,000. In total around £500,000 will be invested by the Association on the upkeep of its homes, thereby also helping provide much needed work throughout rural Northern Ireland within the construction industry.

These approaches show our commitment to meeting those issues that tenants have indicated while helping maintain the Association assets to a high standard.

Our new Rural Design Guide was launched in June 2014 and provides a focal point for the planning and design of new build social housing throughout rural Northern Ireland. It is envisaged that the Association's proposed development in Sion Mills, County Tyrone will showcase our aspirations contained within our Design Guide for good design and unique style. We look forward to this development commencing on site later on this year.

6 Forecast Income and Expenditure Account

The Association continues to be registered as a Charity with the HMRC for tax purposes and in 2015 registered with the New Charity Commissioner for Northern Ireland as a Charity.

Sound financial management will remain crucial across all the operations of RHA. In this respect the plan demonstrates how the Association's viability will be maintained by the creation of a surplus, and the achievement of key financial ratios and covenants, through the plan period.

The Association has several main sources of funding:

- Rental and other Income
- Housing Association Grant for development of any new schemes
- Private loans to top up Housing Association Grant for development of new schemes.
- Interest received from deposits

The Association has revenue reserves of £3.3 million and its assets are £35 million (net of HAG and depreciation) as shown in the Accounts for the year ended 31st March 2017. The forecast surplus for 2017/18 is £363,263 as shown on the 2017/18 Budget Statement.

The Association currently has an overdraft facility with Danske Bank for £100,000

The Association is also currently in negotiations with its funders for the provision of loans to cover its development of schemes and working capital over the next five years. This is forecast to amount to nearly £8.5 million of private finance and will be a huge boost to the construction industry and jobs throughout Northern Ireland.

The table shows our projected expenditure, income and balance sheet for the next three financial years confirming the Association's commitment to growth while providing value for money.

	Budget 2017/18	Budget 2018/19	Budget 2019/20
INCOME			
Rent Receivable	2,396,641	2,654,125	3,084,882
Rates Receivable	317,845	376,181	414,768
Other Income	24,000	24,000	24,000
Amortisation of grants	400,600	420,630	441,661
Profit on disposal			
TOTAL INCOME	3,139,086	3,474,936	3,965,311
Property Costs	511,536	545,239	550,691
Insurance	43,203	47,001	50,619
Rates (net of discount)	286,060	357,372	394,029
Administration Costs	703,188	722,239	753,437
Bad Debt	39,381	51,477	68,354
Development Costs	55,000	55,000	55,000
Depreciation - property	611,585	642,164	674,272
TOTAL EXPENDITURE	2,249,953	2,420,492	2,546,402
Transfer to Disposal Proceeds Fund			
TRADING SURPLUS/(DEFICIT)	889,133	1,054,444	1,418,909
Property	1,021,741	1,194,532	1,566,106
Rates	-	-	-
Administration	(132,608)	(140,088)	(147,197)
	889,133	1,054,444	1,418,909
FIXED ASSETS AND INTEREST			
Administration Costs Capitalised	132,608	140,088	147,197
Profit/(Loss) on sale of Fixed Assets	-	-	-
Interest Receivable	12,000	12,000	12,000
Interest Payable and other costs	(670,478)	(743,127)	(888,674)
SURPLUS/(DEFICIT)	363,263	463,405	689,432
Additional units in the year (SOCIAL)	35	70	41
Affordable Housing	3		

6 Forecast Income and Expenditure Account

	Budget 2017/18	Budget 2018/19	Budget 2019/20
TANGIBLE FIXED ASSETS			
Housing Properties at Cost	47,613,244	53,330,840	57,929,970
Less:			
Depreciation	(7,479,670)	(8,121,833)	(8,796,105)
Net Book Value of Housing Properties	40,133,574	45,209,007	49,133,865
Other Fixed Assets	971,536	960,859	948,745
TOTAL FIXED ASSETS	41,105,110	46,169,866	50,082,610
CURRENT ASSETS			
Debtors and Prepayments	302,877	251,400	183,047
Bank and Cash balances	2,238,420	2,094,415	2,107,237
	2,541,297	2,345,815	2,290,284
CURRENT LIABILITIES			
Creditors (falling due within 1 year)			
BANK LOANS	(512,521)	(549,063)	(572,071)
Bank Overdrafts	-	-	-
TRADE CREDITORS	(225,156)	(290,723)	(331,034)
HAG in Advance	-	-	-
Other current liabilities	(307,683)	(307,683)	(307,683)
	(1,045,360)	(1,147,469)	(1,210,789)
NET CURRENT ASSETS/(LIABILITIES)	1,495,937	1,198,346	1,079,495
TOTAL ASSETS LESS CURRENT LIABILITIES	42,601,047	47,368,212	51,162,105
CREDITORS (FALLING DUE AFTER MORE THAN 1 YEAR)			
Bank loans	12,949,588	15,074,507	16,146,566
Other Long Term Creditors	101,260	101,260	101,260
Deferred income - capital grants	25,753,673	27,932,514	29,964,917
	38,804,521	43,108,281	46,212,743
PROVISION FOR LIABILITIES AND CHARGES			
Pension Liability	189,000	189,000	189,000
CAPITAL AND RESERVES			
Share Capital	8	8	8
Capital Reserves	25	25	25
Revenue Reserves	3,607,493	4,070,898	4,760,329
TOTAL FINANCING AND RESERVES	42,601,047	47,368,212	51,162,105



7 Risk Management

The Board of Management is mindful of the need to undertake a review of those issues that could detrimentally affect the Association's financial viability and administrative operations. Recognising and managing risk is now an embedded central consideration in the Association's approach to good governance.

It is a critical feature of the Association's day to day operations and is core to the Board's overall management of the company.

The Association's risk management system has been developed by the Senior Management Team and Board in consultation with our internal

auditors. The Risks are considered quarterly by the SMT and referred to the Audit Risk and Governance Committee for review and approval by the Board of Management. In making an assessment of the Risks the Board has agreed the following issues in its Corporate Risk Register and this table reflects the current risks identified.

Risk	Impact	Likelihood
Withdrawal of public or private funding leads to lack of liquidity leaving the Association unable to repay its creditors	Catastrophic	Rare
Negative outcome from DfC inspection results in Association having to merge, adopt group structure or face public inquiry	Major	Rare
Significant misappropriation of funds / assets by management, staff or Board members results in considerable financial loss and / or serious reputational damage	Minor	Rare
Failure to meet the Association's 3 year Strategic Development Programme and Failure in management of development process results in undeveloped land asset which detrimentally impacts upon the Association's working capital	Minor	Rare
Failure to have a robust and transparent procurement process in place resulting in challenges from unsuccessful contractors and wider public criticism	Minor	Unlikely
Significant disruptive event impacts upon the Association's ability to maintain key services in line with its business needs	Major	Unlikely
Serious damage or loss of housing stock results in tenant fatality, injury or homelessness	Catastrophic	Unlikely
Information security breach leads to inappropriate disclosure of personal client data	Moderate	Unlikely
Failure to comply with statutory / legislative requirements results in risk of legal challenge, penalties and / or potential reputational damage	Moderate	Unlikely
Failure to ensure safety of personnel results in serious personal injury to staff member	Major	Rare
Failure to effectively respond to changes in Government policy impacts upon the future viability of the Association	Catastrophic	Unlikely
Failure to maintain core staff or deal effectively with Employment issues	Major	Unlikely
Rental Income is reduced as a direct result of Welfare Reform measures	Minor	Almost Certain

8 Corporate Improvement Objectives and Monitoring

Strategic Theme: Improve Service Standards and Performance

	Work Stream	Outcome	Target
Improve Service Standards and Performance	Continue to review and improve our processes. In particular we will introduce a new CRM system to streamline interactions with our stakeholders and internal communication	Provide efficient and effective frontline services and communication to tenants and other stakeholders	Qtr4 Yr1
	Annual publication of tenant newsletter	Communicate effectively with tenants	Qtr3 Yr1
	Publish an annual value for money statement to highlight our continuous improvement to our stakeholders	Provide efficient and effective services through ongoing monitoring	Qtr 1 Yr 1, 2, 3
	Deliver effective communication to our external stakeholders through our Communication strategy and 2017/18 action plan	Communicate effectively internally and externally	Qtr1 Yr1
	Employ an additional member of staff to fulfil the role of a dedicated welfare reform adviser to provide ongoing advice and support to tenants affected by the changes in welfare reform	Ensure we align our services with ongoing changes in legislation and benefit reform	Qtr1 Yr1
	Promote Tenant Participation and progress implementation of our tenant action plan including the establishment of further Tenant Champions throughout our schemes	Commit to tenant participation and ensure tenant involvement aiding further engagement and empowerment of our tenants	Qtr4 Yr1
	Introduce direct debit payments, mobile debit and credit card payments for tenants	Provide alternative, safe and accessible methods of payment	Qtr1 Yr1
	Revamp our website to ensure it remains at the forefront of web design, accessibility and usability for our clients	Provide efficient and effective frontline services and communication to tenants and other stakeholders	Qtr 3 Yr 2
	Continue to implement Section 75 duties and Disability action plans and ensure all staff receive equality training within 6 months of appointment	Continue to show and promote a commitment to the statutory duties under Section 75 to ensure fairness for all our stakeholders	Qtr4 Yr1
	Continue to monitor closely the service provided by our maintenance contractor monthly through 10 key performance indicators	Ensure continued quality, effectiveness and value for money and high service levels	Qtr 3 Yr1
Continue to identify opportunities with HA5 group for joint procurement to help shape services and drive best value where it is appropriate to do so	Ensure continued quality, effectiveness and value for money and high service levels	Qtr 4 Yr1	



8 Corporate Improvement Objectives and Monitoring

Strategic Theme: Sustainable Business Growth

Priority	Work Stream	Outcome	Timeline
Sustainable Business Growth	Provide new build housing in rural areas of housing need	30 units in year one and augment this with at least 15 properties bought from the open market	Qtr4 Yr1
	Continue to develop a portfolio of sites throughout Northern Ireland in rural areas of housing need	Identify and register at least one new build site with at least 10 units per quarter	Qtr 1,2,3,4 Yr 1
	Establish a subsidiary company for the provision of affordable housing in mixed tenure schemes	Provide alternatives for potential customers by offering affordable housing for sale in rural areas	Qtr 2 Yr 1
	Provide attractive, local, new build through use of our Rural Design Guide	Provide framework and guidance for future developments and deliver well designed schemes with likeminded partners	Yr1
	Be at the forefront of housing provision in rural areas with limited planning opportunities	Investigate and bring forward to SHDP at least 1 scheme per year in areas of limited planning	Qtr4 Yr1
	Agree and put in place external funding of £8.5 million	Ensure funding for development plans and working capital requirements over the next 5 years	Qtr4 Yr1
	Continue to advise and update stakeholders on the changes within welfare reform	Financial Viability	Qtr4 Yr1
	Test the market for a new programme of rolling Stock condition Surveys of our properties	Protection of assets	Qtr3 Yr1
	Through ongoing stock condition surveys continue to develop detailed profiling of our properties and their components	Protection of assets	Qtr4 Yr1
	Spend over £750,000 on planned, cyclical and response maintenance	Protection of assets, improving and maintaining our tenants' homes and external environment	Qtr4 Yr1

8 Corporate Improvement Objectives and Monitoring

Strategic Theme: Fit for Purpose

Priority	Work Stream	Outcome	Target
Fit for Purpose	Continue to provide our staff with internal and external training in all aspects of housing, finance, maintenance and welfare reform and identify opportunities for joint learning and collaborative work with other organisations as appropriate	Happy, effective staff with low turnover	Qtr4 Yr1
	Develop and implement new security protocols to our IT and physical systems	Ensure protection of all data in line with Association policies data protection legislation	Qtr4 Yr1
	Develop and implement new security protocols for our loneworkers	Protect our staff	Qtr 1 Yr1
	Review the Association Risk Strategy and CorporateRisk Register	Ensure compliance and management of risk	Qtr1,2,3,4 Yr1
	Continue to review and renew the board and its members.	Ensure compliance, good governance and regeneration of Board	Qtr1 Yr1
	Complete tendering of legal services for conveyancing, housing management and other property matters	Provide effective and efficient legal services to support Property Development and Housing Management activities	Qtr4 Yr1
	Tender our external audit service to the Association for a 3 year period	Ensure compliance in all aspects of finance and corporate governance – Value for money	Qtr1 Yr1
	Test the market to provide a marketing, promotional and publications service to the Association for a 3 year period	Provide effective and efficient services. – Value for money	Qtr2 Yr1
	Test the market to provide an insurance brokerage service to the Association for a 3 year period	Provide effective and efficient services – Value for money	Qtr3 Yr1
	Provide in-house and external training for Board Members led by an annual skills analysis	Ensure effective and informed Board	Qtr1 Yr1
	Publish a Value for Money Statement showing the Association's achievements for the year	Articulate the Association's approach to making decisions about how its resources are used to deliver objectives in line with its value for money strategy	Qtr4 Yr1
	Through personal training plans provide our Senior Management Team with accredited training in leadership, governance and financial systems	Enable high quality professional qualified staff	Qtr4 Yr1
	Provide accredited governance training for all senior staff within one year of their appointment	Invest in the skills and potential of senior staff	Qtr 4
	Produce yearly operational Business Plan	Identify and measure work targets	Yr 1, 2, 3
	Produce Corporate plan every 3 years	Provide direction and effective strategic leadership	Yr 3 Qtr 4
	Deal effectively with internal and external audits	Ownership and effective responses with clear improvement plans and regular Board updates	Yr 1,2,3
	Continue to assess and implement changes to reflect new DfC guidance	New processes and procedures to reflect the changes to the DfC Inspection regime	Yr 1,2,3



9 Summary of Key SMART Targets

Responsibility for each goal listed above has been allocated to a particular member of the SMT. Implementation will be rolled out and monitored via the Association's performance management systems and procedures. These and separate KPI's from the Measured Term Contract for Response Maintenance will be reported monthly to the Board of Management.

Measurement	Target Date	Target
Surplus for Year - The difference between income and expenditure for the year	Mar-18	£363,263
Prompt Payment Days	Mar-18	30 days or within contract term if shorter
Non-Technical Arrears - Arrears owing directly from tenants as a % of rental income expected directly from tenants	Mar-18	5%
Technical Arrears	Mar-18	1%
Arrears Write Offs - Amount of arrears that are not collectable as a % of total rental income	Mar-18	2%
Tenants 13 weeks in arrears	Mar-18	3%
Past Tenant Arrears - Arrears owing from ex-tenants as a % of total rental income	Mar-18	2%
Maintenance Costs - How much it costs the Association to maintain its properties from day to day	Monthly	Monthly Budget -5%+5% Or +£10k-£10k (whichever is least)
Repair Relet Costs - How much it costs the Association to bring vacated properties back into lettable condition	Monthly	Monthly Budget -5%+5% +£10k-£10k (whichever is least)
Repair Relet Time - How quickly the Association can get repairs done on a vacant property	Mar 18	14 Days
Development Sites - Identify and register with NIHE new viable sites	Quarterly	1 per Quarter
Allocation of Relets - How quickly the Association can fill a vacant property	Mar-18	28 Days
Voids - The cost of vacancies as a % of total rental income	Mar-18	0.70%
Complaints - Deal effectively with 90% complaints within time limits	Mar-18	90%
Anti-Social Behaviour - Deal effectively with 90% complaints within time limits	Mar-18	90%

A1 Appendix 1 - Governance Structures

A1 Appendix 1 - Governance Structures

The Association is currently managed by a volunteer Board of Management of 8 members. Board Members are Shareholding Members of the Association. The Board brings together people who have an interest in rural well-being and who bring a wide-ranging portfolio of skills; knowledge; and background to the Association. It is possible to co-opt Members to the Board where specialist skills are required. Members are also encouraged to attend the various Training Programmes arranged by the Northern Ireland Housing Federation, the Chartered Institute of Housing and the DfC.

The Board of Management are keen to add to their numbers with particular emphasis on recruiting tenants and other rural stakeholders and will continue to market opportunities within the Board during the year.

There are two committees each made up of at least three members and attended by members of the Senior Management Team and the Chair of the Board

The Audit Risk and Governance Committee reviews the Association's performance against the agreed policies and procedures contained in the Board of Management's annually approved Audit Plan, including the Corporate Risk Register. In addition to this, the Internal Audit Consultant and External Auditor are also in attendance as required to present their findings and recommendations.

The Technical Committee reviews and oversees input on Property Management, Development and Procurement. All other items are referred directly to the board of Management.

The Board of Management schedules to meet 11 times per year and the Committees plan to meet bi-monthly prior to board meetings however emergency meetings can be scheduled providing proper notice is given. An Annual General Meeting is held in the summer each year to consider the Final Accounts and overall performance for the year ended 31st March preceding. Appointments of Auditors, Chairman and other office bearers are also made at this meeting for the coming year.

Dates of all meetings are agreed in advance for one year and included in the Association Governance Framework document. This document also highlights the nature of the Board and each committee as well as the cyclical processes and decision making required in each meeting. The Chair of each Committee reports directly to the main Board on the decisions reached or recommendations agreed and the previous minutes of that particular Committee are considered and approved by the Board.

The Chief Executive is responsible for overall day to day operation of the Association. Senior staff are members of the Senior Management Team. It meets regularly to act as a forum for the Chief Executive to consult the Senior Staff on major policy and operational issues and to oversee submission of business to the Board of Management and its committees.

A formal meeting between the Housing/ Technical/Finance departments takes place weekly to ensure good communications within the teams.

Team meetings with all staff are arranged fortnightly. These meetings act as a two-way conduit for information and feedback on current issues.

The office is open to the public 5 days each week between the hours of 9.00 a.m. to 5.00 p.m. Outside of these hours emergency calls are handled by Telecare who have direct communication with the Association's senior staff and emergency contractors.

Board Members

Neville Armstrong	MSc BA (Hons) PGCE FRSA
Alistair McKane	BA, Dip TP, MRTPI (rtd)
Rory O'Brien	BSc (Hons)
Ciaran McKenna	BSc MBA (Secretary)
Michael Herron	BA (Hons), Dip. Arch RIBA (Treasurer)
Shirley McNulty	
Carol Follis BA	BA (Hons)
Andrea Gallagher	

Staff

Chief Executive	Stephen Fisher, CIHCM
Housing and Operations Manager	Martina Cranny BSc (Hons) MBA CMS CIHCM
Finance Manager	Elaine McGonigle BSc (Hons) ACA
Property & Procurement Manager	Paul Fox BSc (Hons) MRICS
Senior Housing Officer	Valerie Pinkerton BA (Hons) CIHCM PgDip
Technical Officer	Emma Fitzgerald BSc (Hons)
Technical Officer	Conor Duff BSc (Hons)
Technical Officer	Claire Coulter BSc (Hons)
Finance Officer	Carmel Neill BA (Hons) IATI
Housing Administrator	Paula Rooney BA (Hons)
Housing Administrator	Emma Duddy BSc (Hons)
Housing Administrator	Fergal McKenna BSc (Hons)
Housing Administrator	Charlene Brown BA (Hons)
Technical Administrator	Daniel McCabe BA (Hons)
Technical Administrator	Anne McCaughey FdSc
Receptionist	Leanne McDaid BA (Hons) PgDip

Registered Office

Tollgate House, 2 Killyclogher Road, Omagh, BT79 0AX

Bankers

First Trust Bank, 8 High Street, Omagh, County Tyrone BT78 1BH
 Danske Bank, 5-7 Market Street, Omagh, Co Tyrone, BT78 1BN

Solicitors

McCaffrey & Co, 8-10 Church Hill, Omagh, Co Tyrone, BT78 1DQ

External Auditors

R T J Ross, Chartered Accountant & Registered Auditor,
 13 Holmview Terrace, Omagh, Co Tyrone, BT79 0AH

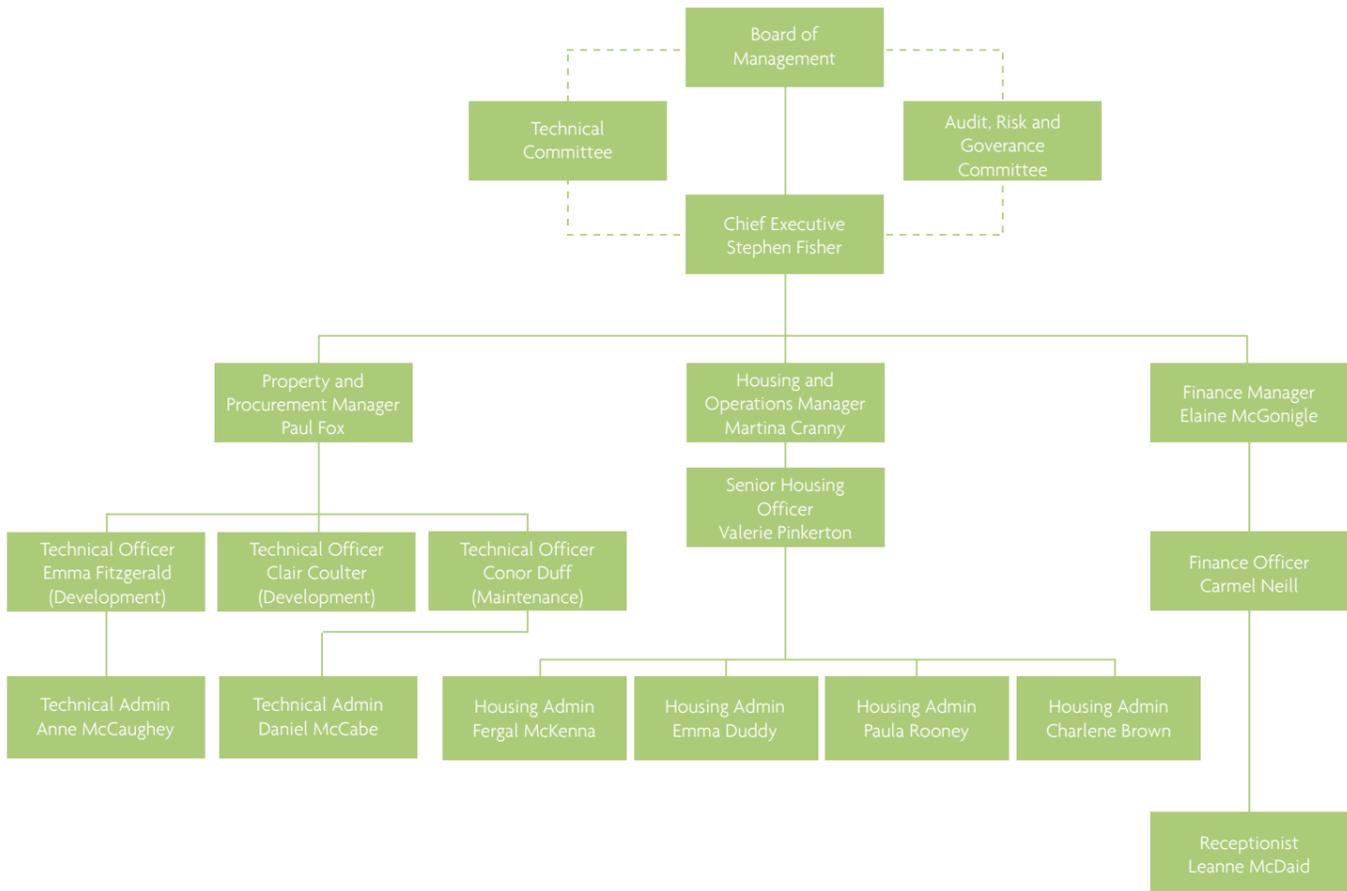
Internal Auditors

Toner McDowell, The Mount, 2 Woodstock Link, Belfast, BT6 8DD

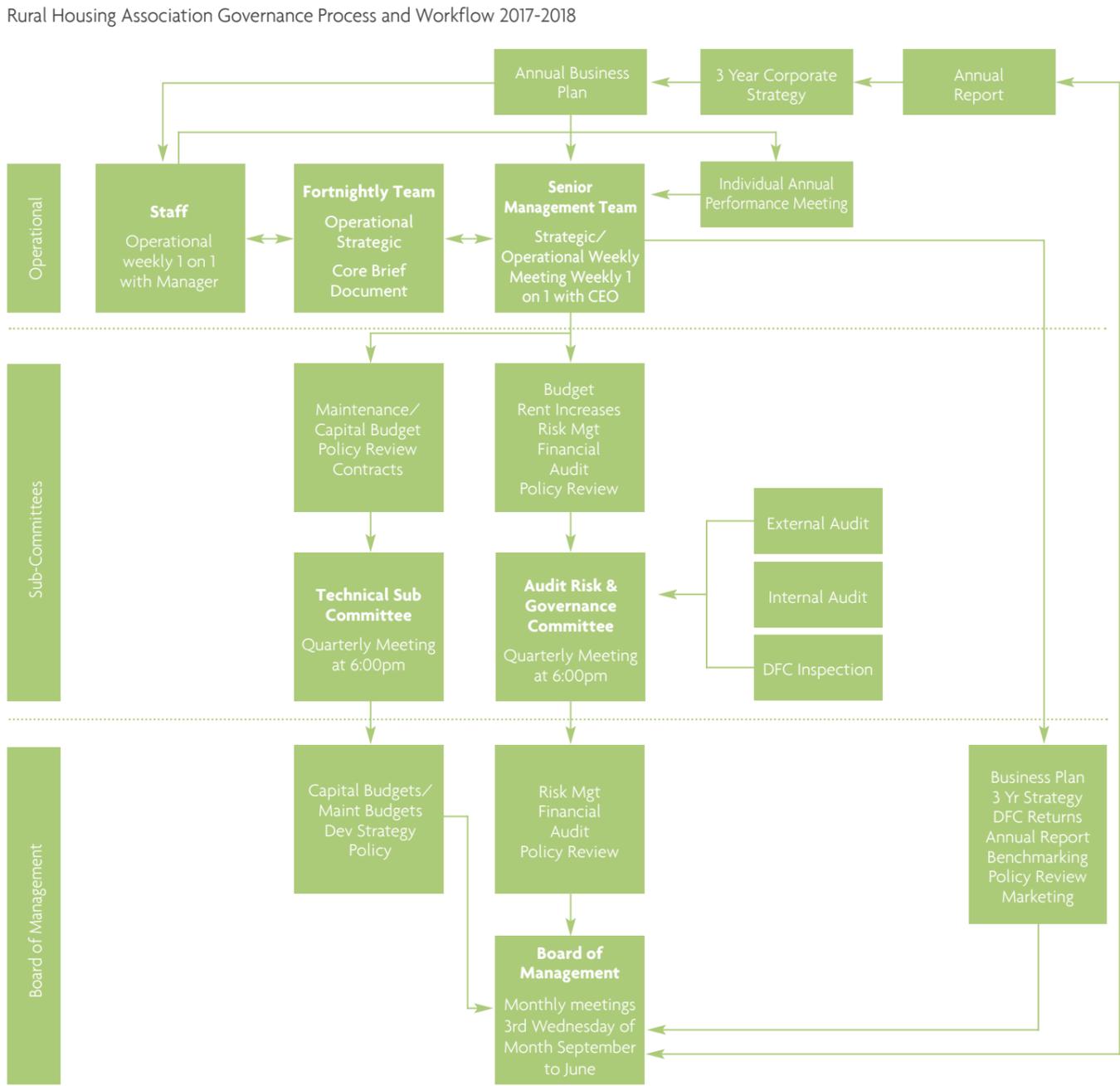
Registrations

- Registered under the Industrial and Provident Societies Act (Northern Ireland) 1969 on 2 March 1992, Registration No IP 345
- Registered under the Housing (NI) Order 1981 on 19 March 1992, Registration No. R52
- Registered under the Data Protection Act 1984, Registration No X3917434
- Affiliated to the Northern Ireland Federation of Housing Associations
- Registered as a Charity with Charity Commission for Northern Ireland on 12 January 2015 Registration No. NIC100886
- Accepted as a Charity by HM Revenue & Customs on 16 October 2009

A1 Appendix 1 -Rural Housing Staff



A1 Appendix 1 - Operational Infrastructure





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