



St. Matthew's Housing Association Ltd.

A Non Profit-making Housing Association

Annual Report 2021



On a journey to become a model of excellence for community-based housing associations

Annual Report of St Matthews Housing Association

2021

St Matthews Housing Association Ltd. 58 Harper Street Belfast BT5 4EN

Registered under the Industrial and Provident Societies Act (Northern Ireland) 1969 (No.IP177). Registered with the Department for Communities NI (No.R18).

HMRC registered charitable status (XT28085). Registered with the Charity Commission for NI (NIC 10291)

Board of Management	Number attended of 6 Board Meetings in 2020/21
----------------------------	---

Mr P Ó'Ruanaí – Chairperson (June 2021)	6
Mr K Craig – Treasurer	4
Mr P Donnelly	4
Ms L Fegan	2
Mr D Brennan	4
Mr J O'Donnell	4
Mr C Devenny	1
Mrs P Brennan	4
Mr F Woods (joined summer 2021)	4
Mr P Devlin (outgoing Chair June 2021)	2

The Board also has two main sub-committees the Finance and Personnel sub-committee and Audit sub-committee. Total expenses reimbursed to Board members in 2020/21 - £0.00

(2 Board members are tenants of the Association during 2020/21)

Staff

Mr Jim Black – Chief Executive & Honorary Secretary

Mrs Sandra Wright – Housing Officer

Mrs Sarah Jane Murray – Finance Officer

Mr Kieran Donnelly – Maintenance Officer

Mr Peter Fahy – Assets Officer

Mrs Deirdre Conlon – P/T Caretaker/Cleaner

Telephone No.:- 02890 451070 / Out of Hours Emergency No.:- 0800 731 3081

St Matthews Housing Association– a word from our Chairman

As interim Chairperson of St Matthews Housing Association (SMHA) I can report a year of strong performance – in a year where society has been hit with a global pandemic caused by Covid19. SMHA continue to improve, perform well and manage our costs effectively. We continue to operate an excellent service, are investing in our property and have a costed plan in place that shows how we can deliver future growth ambitions. We are continuing on our journey to maintain our aim of being a model of excellence for community-based housing.

As ever, pandemic permitting, our growth aims remain firmly in sight. We continue to work hard to add growth at Bryson Street Phase 2 (8 elderly apartments), Sirocco Waterside development (potentially 77 apartments for families), McClure Street (22 houses for families) and potentially at 1-7 Mountpottinger Road. In the longer term it is our community hope to deliver housing and wellbeing opportunities at Translink site. We continue to explore opportunities and are confident of being able to meet housing demand in our area in the years ahead.

Our Business Plan is designed to unlock the potential of the area to bring well over 100 new housing units in the next 5 years. It is a time where we will hopefully make a big impact in reducing waiting lists in Short Strand. Our Plan also outlines how we can continue to invest in our service and our stock. We have 5 office-based staff and a part time Caretaker/Cleaner – as we grow, we will take the necessary decisions in supporting the service. We have also affordable long-term maintenance plans based on a Stock Condition Survey for annual planned and programmed maintenance keeping our property in excellent condition and complying with Decent Homes Standards.

SMHA continues to perform well from a regulatory point of view - maintaining our housing service at the highest 1 rating with the Department of Communities. We remain an important community asset – a vibrant local community enterprise providing homes and helping support community work - and not just in Short Strand but also to our tenants in Clonard and Poleglass.

My thanks to the efforts of our Board members, who give of their time freely and remain a credit to this community. Our staff operate an excellent housing service and whilst things we have been particularly challenging with the COVID19 pandemic, we are continuing to maintain our service standards.

We will continue to work hard locally and with the Short Strand Partnership to deliver growth, prosperity and opportunity in the coming years.

Pilib Ó Ruanaí

SMHA Chairperson

SMHA and Community

SMHA is at the heart of the Short Strand community and we provide an excellent local service to our tenants, including in Clonard and Poleglass for over 40 years.

SMHA seeks to:-

- Inform - Informing residents
- Consult - Consulting with residents
- Empower - Empowering residents
- Partnership - Partnership with the wider community
- Measure - Measuring outputs

We continue to supply information to tenants through our Annual Report, spring newsletter and our updated website www.smha.co.uk. Many Housing Associations are getting better at supporting communities where they operate and are looking beyond simply the bricks and mortar of the housing they provide to do more in their communities. Often this is done by awarding small grants to local groups whose work benefits the community. SMHA is actively seeking to support the communities we serve – not just Short Strand but also in Clonard and Poleglass.

There has been low take up or low need for some of our financial inclusion measures, and members are hoping to move to Student Bursary scheme in 2021/22 for those in training or studying.

By way of support to local community groups, initiatives etc. we expended the following:-

- Donation to **Short Strand Community Forum** for assistance in their food packs distribution to local vulnerable households in Spring 20202 - **£1k**
- Donation of personal PPE packs to elderly residents at Sean Martin House and 150 other Short Strand residents in Spring 2020 – **£2.7k**
- **Short Strand Partnership and Community Forum** – Donation of IT equipment - **£2.2k**
- **Friends together Special Needs Group** – Donation to cover to assist with their general running costs including obtaining insurances (attached) - **£1.5k**

Total expended on Financial Inclusion and Community Support Initiatives - £7,400 – equal to 0.70% of income turnover £1.06M for 2020/21 turnover.

Key Performance Data in 2020/21

SMHA has performed well in the last several years. We continue to strive to meet performance objectives set for us and also improving the housing service tangibly for all residents. We carried out a comprehensive resident satisfaction survey in 2011, 2013, 2015, 2017 and most recently 2019 with excellent results. You will see on the next two pages a summary of some of the recorded key performance data over the last year with some recent comparison years. We are doing well but will always want to be better.

Key Performance Areas	2018/19 Performance	2019/20	2020/21	Target
Total No. Of units of occupied accommodation	211	209	209	-
% of emergency repairs completed in 24 hours	94%	94%	98%	>85%
% of urgent repairs completed in 4 working days	81%	82%	83%	>80%
% of routine repairs completed in 20 working days	80%	81%	81%	>80%
% of residents satisfied with SMHA housing service	-	100%*	-	>80%
% of residents satisfied with value for money of their home	-	85%*	-	>80%
% of residents satisfied with overall quality of their home	-	100%*	-	>80%
No. Of new lettings	0	1	2	-
No. Of relettings	4	6	3	-
Average Relet Times (in days)	14.2	54	54	-
No. of complaints received/resolved prior to referral to ombudsman	0/0	1/1	0/0	100%
No. of anti-social behaviour complaints received/resolved	2/2	2/2	9/9	100%
Voids as a % of rent receiveable	0.55%	0.15%	0.48%	<1%
% of total rent receivable actually collected	100.13%	98.59%	98.81%	>98%

* Surveyed every 2 years

SMHA Rents

SMHA has recorded information on the rents charged for different homes in our management. The Association's rent setting policy is broken into two categories. The first is Controlled or Point based rents. Under this system of rent setting, each property is allocated a number of points depending upon the facilities that each property contains. Decontrolled rents are used for all mixed funded development property with an element of loan finance built in. They are based on four-factors in total: - sinking fund, loan element, management allowances and maintenance allowances.

Our Board balances the need to fund our housing service adequately and maintain affordable rents. Typically, our rents compare well against other HA sector rents. The average rent rise applied in 2020-21 was 1.7%.

Our overall average weekly rents as a whole are reported annually to the Department for Communities and are recorded below:-

Size	General Housing		Sheltered Housing	
	No. Units	Average Net Rent	No. Units	Average Net Rent
1-bedroom	10	£66.89	3	£91.52
2-bedroom	60	£77.26	16	£91.96
3-bedroom	79	£88.06	0	-
4-bedroom	41	£86.10	0	-
Totals	192		19	

St Matthews HA Accounts 2020/21**Approved at AGM 29th June 2021****Statement of Income****Year ended 31 March 2021**

	2020	2021
	£	£
Turnover	1,347,688	1,392,668
Operating costs	<u>(928,366)</u>	<u>(1,215,435)</u>
Operating Surplus	419,032	177,162
Interest receivable	11,370	6,685
Interest payable	(42,386)	(38,861)
Other interest	(11,000)	(13,000)
Pension additional service cost	<u>(62,000)</u>	<u>(32,000)</u>
Surplus on Ordinary Activities (no taxation – due to charitable status)	315,286	99,986
Surplus for the year	315,286	99,986
Actuarial gain (loss) on pension scheme	6,000	(101,000)
Total recognised gains (losses) since last AR	321,286	(1,014)

Statement of Financial Position - as at 31st March 2020	2020	2019
	£	£
Tangible Fixed Assets		
Cost	19,219,536	18,972,314
Less Depreciation	<u>(4,588,027)</u>	<u>(4,599,080)</u>
	14,631,509	14,373,234
Other Fixed Assets	<u>26,464</u>	<u>29,778</u>
	14,657,973	14,403,012
Current Assets		
Debtors	96,106	76,954
Cash & bank balances	<u>1,871,502</u>	<u>2,023,179</u>
	1,967,608	2,100,133
Current Liabilities		
Creditors	<u>(351,950)</u>	<u>(351,550)</u>
Net Current Assets	1,615,658	1,748,583
Total Assets less Current Liabilities	<u>16,273,631</u>	<u>16,151,595</u>
Creditors: Amounts Falling Due After More Than 1 Year		
Deferred Grant	9,534,257	9,280,055
Long-term liabilities	1,199,897	1,187,077
Pension fund liability	<u>512,000</u>	<u>658,000</u>
	11,246,154	<u>11,125,132</u>
Total Net Assets:	5,027,477	5,026,463
Reserves:		
Share Capital	57	57
Capital Reserves	301	301
Revenue Reserves	<u>5,027,119</u>	<u>5,026,105</u>
	5,027,477	5,026,463