

A large field of black umbrellas, with one bright yellow umbrella standing out prominently in the foreground. The umbrellas are arranged in a grid-like pattern, receding into the distance. The lighting creates soft shadows and highlights on the fabric of the umbrellas.

housing
rights
service

Annual Review 2009-2010

a word from our chairman



Welcome to our annual report for 2009-2010. I hope it will provide you with a sense of the range of services we deliver.

There can be no escaping the fact that challenging times lie ahead. We are understandably concerned about the anticipated public spending cuts and the impact that welfare reform plans may have on the most vulnerable. However, as demand and need for our services increases, we are confident that with adequate resources, we will meet any challenges we are presented with.

Given that housing debt is such a huge issue for our clients, we were delighted to receive additional funding to deliver a pilot Mortgage Debt Advice Service. This pilot has been successful on a number of levels. As a direct result of our assistance, many local families are no longer faced with the prospect of losing their homes. This intervention has ensured savings of around £4 million to the public purse.

We have also experienced a huge increase in the number of enquiries we receive from those renting privately. Given the long waiting lists for social housing, and

the current difficulties experienced by would be homeowners, this is likely to be a growing area of work.

In a climate where housing options are becoming increasingly limited, it is vital that clients can access the advice and information to make informed housing decisions that suit their individual circumstances. Our policy work will continue to use the experiences of our clients to help shape and support new Government policy initiatives regarding the private rented sector; support for homeowners and homelessness.

Above all we remain committed to delivering meaningful services that provide value for money for our funders, and make a real difference to the lives of our clients.

Andrew Hassard

what we do

Housing Rights Service is the leading provider of specialist, independent housing advice, training and information in Northern Ireland.

We work to achieve positive change by protecting and promoting the rights of people who are in housing need.

Training

Housing Rights Service has been delivering market leading training in housing policy and practice for over 20 years. Our courses focus on legislation and case law and how they can be applied in practice. Many of our courses are accredited.

Legal Information Services

We provide specialist legal information to the public, frontline advice agencies, statutory bodies and private organisations. We provide online advice at www.housingadviceNI.org, which contains up to date information for the public on housing and homelessness issues. We produce a range of publications aimed at building the capacity of others to provide quality advice.

Legal Advice Services

Housing Rights Service delivers specialist advice to the public and other advice agencies in a range of ways. We constantly review and develop our methods of delivery to ensure services are developed in effective, value for money, sustainable ways and that our services impact across all of Northern Ireland.

Policy

Housing Rights Service believes everyone has a right to a decent, safe and affordable home. Our policy work is based on the experiences of people who contact us for advice. We work on their behalf to secure positive changes to housing legislation, policy and practice in Northern Ireland.

Community Housing Advice Partnership (CHAP)

Established by Housing Rights Service, Citizens Advice and Advice NI in 2004 CHAP ensures that good quality housing advice is accessible throughout Northern Ireland. 22 frontline advice agencies are currently involved in the partnership.

Housing Advice in Prisons

We manage and deliver this unique project in partnership with Northern Ireland Housing Executive, Northern Ireland Prison Service, Probation Board Northern Ireland and NIACRO. The principal aim of this service is to prevent homelessness amongst those leaving prison by providing specialist housing advice and information within the 3 Northern Ireland prisons.

Preventing Possession Initiative (PPI)

PPI was launched in 2009. The initiative adopts a twin track approach; providing free advice and representation to people facing the imminent threat of repossession through the Court Representation Scheme and engaging in preventative policy work to reduce the likelihood of people reaching this point of crisis. As a result of partnership working, we have been piloting the Tenant Debt Advice Service which offers specialist advice and representation to tenants of partner housing associations who are in rent arrears.

Mortgage Debt Advice Service

The aim of this pilot service is to help sustain communities and prevent people across NI from becoming homeless as a consequence of housing related debt. It does this by providing specialist debt advice and, where necessary, representation. It also assists those who are not able to retain their home to find suitable alternative accommodation.

2009-2010 at a glance

2009-2010 proved a difficult year as housing prices crashed and the repercussions of the banking crisis loomed large. Housing Rights Service tackled these challenges head on in an effort to ensure those most affected by the economic downturn had someone in their corner, fighting. Here are some of our achievements...

122,000 people visit our public advice website www.housingadviceNI.org and view 396,000 pages of information that helps them deal with a huge range of housing problems.

Housing practitioners download 2140 fact files that help them deal with key housing issues like the new Housing (Amendment) Act and the impact of landlord repossession on tenants.

Our innovative peer prisoner training programme makes the finals of the National Training Awards 2009.

Housing Advice Development Worker Brenda Parker wins the Inspirational Colleague Award at the NI Chartered Institute of Housing Awards.

The policy team successfully secures 13 significant changes to legislation, policy or practice on behalf of our clients.

We partner with Shelter and Marks & Spencer on their Christmas fundraising campaign to help those in housing need.

Thanks to additional funding from the Department for Social Development we launch a pilot, specialist Mortgage Debt Advice Service.

We launch a dedicated section that deals with the housing issues faced by prisoners and their families on www.housingadviceNI.org.

The organisation successfully retains our Investors in People, Customer Service Excellence and Lexcel quality awards.

Housing Rights Service advisers provide expert housing debt advice to CAB's debt advice service and to AdviceNI members via their Debt Action NI project.

The success of our Preventing Possession Initiative leads to the launch of a new Tenant Debt Advice Service for Housing Association tenants.

Management Committee, staff, users and members shape the development of the organisation's new Strategic Plan. This will guide our work from 2010 to 2014.

We raise over £350 for various charities through Corporate Social Responsibility events.

We make 6 policy submissions to the Social Development Committee at Stormont.

18 Community Housing Advice Partnership partners deal with over 17,000 housing issues.

We successfully introduce a new casework recording system that helps us better meet the needs of our clients.

On the basis of client feedback, we implement a new triage system at reception enabling clients to access the most appropriate advice as quickly as possible.

We launch a brand new MLA bulletin resource for our elected representatives.

Our housing advisers assist clients deal with over 15,000 housing issues.

Our Housing Advice in Prisons project assists 625 clients to deal with their housing issues.

Over 600 people attend 36 training courses that enhance their skills and knowledge.

Through intervention, we directly prevent homelessness in 287 cases.

The policy team influences the direction of government policy by contributing to 15 policy consultations.

mortgage debt advice service

Housing Rights Service prides itself on finding unique and innovative ways to deal with new challenges. With the numbers of local homeowners under threat of losing their homes increasing, we were pleased to receive extra funding from the Department for Social Development to allow us to deliver a pilot mortgage debt advice service.

aim

The aim of the service is to help sustain communities and prevent people across Northern Ireland from becoming homeless as a consequence of housing related debt.

The service is unique on a number of levels.

Clients are able to access specialist housing advice that is relevant to their situation from experienced housing debt advisers. They are also able to access a wide range of assistance that addresses their particular housing debt problems. As well as providing telephone or face to face advice, the service offers representation to clients who are facing imminent court proceedings. In cases where clients are not able to keep their home, our advisers help find suitable, alternative accommodation. Whatever the client's situation, the Mortgage Debt Advice Service provides holistic support and assistance.

To extend the reach of the project, our training team developed a brand new suite of courses on preventing possession and dealing with court proceedings. Offered to all advice agencies, the courses enabled practitioners across NI to increase their skills, ultimately to the benefit of clients struggling with housing debt.

Supplementing these efforts, our Legal Information team developed an online resource providing mortgage debt and repossession advice to homeowners on our public advice website, www.housingadviceNI.org. The new portal offers people in housing debt, who were reluctant to seek advice in person or over the phone, access to advice at a time that suited them in the privacy of their own homes. A range of self help tools, including letters to creditors and income and expenditure sheets, provide clients with the information to start to tackle their housing problem.

impact



Andrew Hassard, Chairman of Housing Rights Service; (then) Minister for Social Development Margaret Ritchie and Janet Hunter, Director of Housing Rights Service pictured at the Royal Courts of Justice at the launch of the new pilot in May 2009.

We successfully prevented homelessness in 90% of the cases that are complete. This represents a saving of at least £4.7 million to the public purse.

1 in 4 of the households using the service needed court representation. As a result of our unique relationship with the Northern Ireland Court Service and the experience of our specialist advisers, we were able to provide this level of assistance.

This new service meant that 692 households, made up of over 1750 people, were able to access specialist advice that made a real difference to their housing situation.

As a result of our newly devised suite of training courses, 32 advice agencies across Northern Ireland are now better equipped to deal with the housing problems of clients in their areas.

“It is very simple. If it weren’t for the Mortgage Debt Advice Service I would be homeless”

Anne , client from Armagh*

mortgage debt advice service

Our work in the Mortgage Debt Advice Service has had a huge impact, not just on the lives of those who have availed of the service, but also on the availability of impartial, independent and free debt advice throughout Northern Ireland. Here are some comments about the service...

“Housing Rights Service approached the Northern Ireland Court Service, who gladly provided rooms near the court where repossession cases are heard in both Laganside Courts and the Royal Courts of Justice for an adviser to use. The experience of the Masters hearing these cases is that the practical good sense and legal expertise of the specialist adviser has helped a significant number of debtors through this process, and has saved people’s homes”

The Right Honourable Sir Declan Morgan, Lord Chief Justice of Northern Ireland

“I cant even begin to describe the way the Mortgage Debt Advice Service helped me. When I first contacted Housing Rights Service I thought me and the kids were going to be on the street. You calmed me down and reassured me at every step. You dealt with my lender, you represented me at court. Because of the service me and my children are still in our family home. I couldn’t ever repay what the service has done for me”

Linda, client from Newcastle*

“The housing debt training I attended was fantastic. It made a very complex area easy to understand and gave me the confidence to better advise my clients.”

Lyndsey McCourt, Farset Community Council, training participant.

a day in the life of David Hawkins



David is an Adviser in the Mortgage Debt Advice Service. His role takes in a variety of challenges and an average day can be both stressful and rewarding. Below, David gives us an idea of the work he and his colleagues take on day in, day out..

9.00	I check my emails to see if anything urgent has come up overnight. Once my emails have been dealt with, I'll turn my attention to any upcoming court hearings.
9.30	Most mornings I will have at least one hearing in front of the Chancery Master. Before leaving for Court I will contact the lender's solicitor to carry out any necessary negotiations and contact my client to confirm his or her instructions.
10.00	Appearing in Court can be a hugely stressful experience for our clients, so it's important that we try to provide them with as much support and advice as we can. On some occasions I'll have 3 or 4 cases in one morning in the High Court. On these days it's likely that I'll be busy in Court until after lunch. Once I've returned to the office I need to update all my files and write to all clients involved, alerting them to the outcome of the hearing and what our next steps will be.
13.30	LUNCH!
14.00	Emergency appointment. It's not unusual for a member of the public to walk into our offices in a state of distress as they have an imminent hearing or eviction and no idea of how to get help. When this happens I'll have to interview the client immediately and jump into action to prevent this person losing their home. In some instances it's necessary to get affidavits sworn and lodged within a very short time frame to challenge the eviction.
15.30	Now it's my turn to man the advice line. The MDAS advice line operates from 09.30 to 17.00 every weekday and by mid-afternoon, we've usually logged 5 or 6 new calls. We promise to call everyone back within 1 working day to discuss their situation, offering ongoing advice and representation wherever necessary.
16.15	Support for Mortgage Interest Meeting. Housing Rights Service has a policy team that uses the experiences of our clients to try to secure far reaching change in policy, practice and legislation. I am often asked to provide background to the policy team on how my clients are being affected by particular policies and for my views on how my clients' experiences could be improved.
17.00	Before leaving, I need to get myself organised for whatever the next day will bring. This means reading up on any cases due in Court and trying to catch up on my file reviews.
18.00	It's finally time to leave the office. Sometimes my colleagues and I can be quite tightly wound by the end of the day after dealing with a multitude of difficult situations. Ultimately, I find it very rewarding when I know I've been instrumental in a family keeping their home.

preventing possession through policy

In February 2009 we launched the Preventing Possession Initiative. A key element of this initiative was a commitment to engage in preventative policy work with social housing providers and lenders to avoid possession action being initiated. The year saw significant advances in our efforts to achieve this.

The Preventing Possession Partnership (PPP) was established in June 2009. The remit of the group is to work collaboratively to help prevent homelessness as a consequence of debt related possession action. It also identifies areas where positive change can be affected and helps to provide solutions at both a policy and practical level. Chaired by Sid McDowell, CBE, this group has a wide range of representation. Members come from AdviceNI, Chartered Institute of Housing, Citizens Advice NI, Consumer Council NI, Council of Mortgage Lenders NI, the Department of Enterprise, Trade & Investment, Department for Social Development, Irish League of Credit Unions, Money Advice Trust, Mindwise, NIHE, NIFHA, Ulster Bank, Ulster Federation of Credit Unions and the legal profession. The breadth of the group's experience has been instrumental in driving the operational activities of the initiative.

Influencing the policy and practice of social housing providers

The policy team actively sought and developed partnership arrangements with 5 social housing providers who were committed to preventing possession as a result of housing debt. In the first phase of the project we were delighted to partner with Ark, Belfast Community Housing, Habinteg, Housing Executive and North & West Housing.

One of the key outcomes of this collaborative working has been the ongoing development of a good practice guide in rent arrears management and recovery. This work demonstrates a real commitment to addressing the issue of financial exclusion.

To share the good practices and learning identified as part of the guide's development, a policy conference focusing on rent collection and arrears management was held in November 2009. The event, which was opened by Minister for Social Development Margaret Ritchie, was an opportunity for local housing associations and advice agencies to hear about the latest innovations in this key area.

Influencing the policy and practice of lenders

Problems accessing credit can often result in people paying crippling rates of interest to high cost lenders. In recognition of this, the policy team has been working actively to put in place an affordable credit service with partner credit unions. Unlike in England, there is no Government loan guarantee scheme for credit unions in Northern Ireland. In practice, this means that only people who have a regular savings history with a credit union can access loans. However, through building relationships and partnership working, we have secured a commitment from 5 credit unions to offer a loan to tenants facing eviction due to rent arrears. This support will be available to tenants who are engaging with a debt adviser to help address their arrears.



John Gartland, Ulidia Housing Association; Social Development Minister Margaret Ritchie; Nicola McCrudden, Housing Rights Service and Sid McDowell, Chair of the Preventing Possession Partnership at the Housing Rights Service policy seminar on Good Practice in Rent Collection and Arrears Management.

impact

Housing Rights Service now has formal partnership arrangements with 5 housing providers in NI who are committed to preventing possession. This partnership has the potential to positively impact around 96,372 tenants.

Commitment was secured from 5 credit unions to participate in the development of an innovative affordable credit service. This will mean that tenants who are facing eviction due to their arrears and who are receiving debt advice will be able to get a loan from their local credit union.

Positive changes have been made to housing associations' policies and procedures governing the management of arrears ensuring fewer tenants should face eviction.

We have partnered with the Department for Social Development in their development of a good practice guide in rent arrears management and recovery. This innovative guide seeks to ensure that a balance is struck between the need for social landlords to maximise their income and eviction being a last resort.

An innovative Tenant Debt Advice Service was launched. A number of our housing partners asked us to provide ongoing housing debt advice to tenants experiencing financial difficulties. A dedicated referral service means tenants can access impartial housing advice to resolve their rent arrears.

“I got really good help using the Tenant Debt Advice Service. It helped me get back on my feet with my rent arrears”

David*, client from Derry/Londonderry

preventing possession through policy

The impact of the policy strand of the Preventing Possession Initiative has been felt among tenants, social landlords and policy makers. We feel there are many lessons to be learned from this kind of partnership working and our sentiments have been echoed by those who have been involved...

“It has been great working with Housing Rights Service’s Preventing Possession Initiative over the past year. This dedicated team of people, who are working towards the same goals as ourselves, have given our Financial Inclusion Strategy a real boost. Our tenants (and staff) have access to advice from experts on income maximisation and debt management, and we have benefited from sharing ideas and good practice with other Housing Associations, the NIHE and the DSD. Financial capability of tenants has wide benefits for Apex, complimenting its rent arrears and anti social behaviour policies. This is a partnership which I feel really works for the benefit of our tenants.”

Teresa McCloskey, Performance and Quality Improvement Manager, Apex Housing (formerly North & West Housing) PPI social housing partner

“The biggest challenge facing both tenants and social housing landlords is the economic downturn and the impact that this has on tenants ability to pay rent. Over the past year the Department for Social Development has had a successful partnership with Housing Rights Service through the Preventing Possession Initiative to identify potential areas where positive change can be effected in policies and practices which impact on social housing tenants’ ability to pay their rent. This has seen the development of best practice guidance on rent collecting, management and prevention of arrears that is to be adopted across the entire social rented sector”

Geraldine Reynolds, Head of Inspection, Department for Social Development

“The Preventing Possession Partnership has brought together a unique mix of organisations with an interest in ensuring that homeowners can retain their homes when faced with challenging financial circumstances. Their expertise and experience has significantly informed the development of proposals to refine and strengthen the implementation of existing policy and to identify areas where legislative reform is needed.”

Sid McDowell, CBE, Chair of the Preventing Possession Partnership

a day in the life of Fiona Douglas



Fiona is one of the Preventing Possession Initiative's Policy Officers. Her role focuses on social housing and involves fostering partnership working across the public, private and advice sectors to prevent possession as a consequence of housing debt. Through this partnership working she has been able to identify and progress policy and practice issues that impact on tenants' ability to pay their rent. Fiona's policy work is preventative in nature and, by bringing together key players in social housing, seeks to influence policy and practice. Here, Fiona gives us an idea of what a typical day's work involves...

9.00	A few weeks ago, Housing Rights Service was asked by the Social Development Committee to brief them on the UK Government's proposals for the short term reform of Local Housing Allowance (LHA) and the longer term vision for Housing Benefit. I have responsibility for delivering the presentation and I am supported by two colleagues, our Policy Manager and Senior Housing Adviser. I do a final read through of my papers and anticipate any questions that may come up. We make our way up to Stormont.
10.15	When we arrive, the Committee is in closed session. The support staff let us know the Committee is ready. I can see that the meeting is well attended with Members from the Alliance Party, DUP, SDLP, SF and UUP. I thank them for the opportunity to provide the briefing and begin delivering my 15 minute overview of key issues.
11.00	I cover the proposed immediate changes to LHA and advise that, in our view, they are largely a response to London specific issues. I make the case for a localised approach to Northern Ireland claimants. In particular, I raise the matter of the Shared Room Rate and the adverse impact it is having amongst under 25s in Northern Ireland. I then go on to make the Committee aware of Housing Rights Service's position on the longer term vision for Housing Benefit. I finish by inviting questions from the Committee which are forthcoming. After our briefing has ended, the Committee agrees to write to the Department for Social Development (DSD) seeking clarification around issues associated with the Shared Room Rate.
12.30	Back at the office for lunch
13.10	I go through the agenda for today's Policy and Practice sub group meeting with the Chair, who is a DSD official. There is a lot to get through as we are dealing with the draft Good Practice Guidance in rent arrears management and recovery for social landlords. We are keen to see a standard approach adopted across the sector to help prevent possession and are working with our partners on the group towards this.
14.00	The first big agenda item is the guidance. I suggest that the original draft would benefit from a balanced approach in terms of recognising that eviction should be used as a last resort, as well as maximising rental income for housing providers. As the DSD is co-ordinating production of the guidance, the Chair asks that this and all other suggestions from partners be emailed to her directly for consideration.
15.00	Our Advice Services Manager updates the group about the Tenant Debt Advice Service (TDAS). Three of our Housing Association partners have signed up to the service which will start on 1 st March 2010. The service will involve a referral from the association to Housing Rights Service. Our adviser will then provide independent debt counselling to tenants who are in arrears with the aim of preventing possession action. In terms of a policy focus for phase 2 of the work with the social rented sector, it is agreed that the impact of Housing Benefit on tenants' ability to pay their rent is a priority. We discuss the best approach for affecting change in this area. Having identified the problems, it is agreed that I will liaise with the Housing Executive to move this forward.
16.00	At the request of North & West Housing Association, I spend the rest of the afternoon reviewing their rent arrears management and recovery policy and procedures. This is a service we offer to each of housing partners as part of our partnership working.

commitment to quality

As our work grows and develops, we continually strive to improve the service we provide for clients. We use various external quality awards to benchmark our performance and enhance standards. In 2009-2010 we were hard at work securing and maintaining the following awards...

Customer Service Excellence

This award brings professional, high-level customer service concepts into common currency with front-line public services and offers a unique improvement tool to put customers at the core of what we do.

In order to maintain this award Housing Rights Service must meet exacting standards in a number of criteria; Customer Insight, the Culture of the Organisation, Information and Access, Service Delivery, Timeliness and Quality of Service.

Having clients and customers at the core of our work ensured that, before starting to formulate our new strategic plan, we undertook an indepth consultation. For one month we asked every client who contacted us 3 key questions:

- What they expected from our service,
- had their expectations been met and
- could we improve the service.

All the responses were reviewed, and where possible, incorporated into the final plan.

In another initiative to improve the service we offer, we developed a new triage system to deal with clients' initial enquiries. Clients contacting us for housing advice can often be upset and anxious to speak to an adviser as quickly as possible. By asking a number of key questions about the nature of the query our receptionist is able to direct clients to the most appropriate adviser. Initial feedback on the new system has been very positive.

Lexcel

Lexcel is the Law Society's practice management standard. It is only awarded to organisations who meet the highest management and customer care standards.

Housing Rights Service undergoes a rigorous independent assessment annually to ensure we meet required standards of excellence in areas such as client care, case management and risk management. While we have always had the highest standards of case management, receiving this Law Society standard formally demonstrates that clients are at the centre of our work. The introduction of Advice Pro case management software will further enhance our ability to maintain first class case management standards for our clients.

Investors in People

The Investors in People (IIP) Standard is a business improvement tool designed to advance an organisation's performance through its employees. To be accredited with IIP Housing Rights Service must meet a minimum of 39 evidence standards. However, this year we successfully met an additional 123 standards and were awarded IIP Silver status.

One of the areas singled out for praise by the assessor was "Learning and Development". For many years Housing Rights Service has had a dedicated learning and development plan for each employee. Through formal courses and a coaching culture staff have the opportunity to develop their skills resulting in motivated staff who contribute fully to the work of the organisation.

impact

We're committed to keeping members of the public informed about our performance and publish feedback, survey results and customer journey maps on our website.

In 2009/2010,

- People who purchased items from our Legal Information Service reported a 100% satisfaction rating.
- The overall satisfaction rating for our Legal Advice Service was 98%.
- Our Training Service received a 99% overall satisfaction rating from its users.

If you'd like to find out more about our performance, please [visit the Performance section of our website.](#)



Brenda Parker, Housing Advice Development Worker with our Housing Advice in Prisons project receiving the CIH Inspirational Colleague of the Year award from Jamie de Lary of UTV.

“It made a change to speak to someone who treated me as a person and not a statistic”

Naomi*, client from Fermanagh

commitment to quality

The excellence of our work has been recognised by the award of 3 significant quality standards. The assessors who conducted these quality audits praised us for our planning skills, our understanding of customer service and our speedy response to change. Here are just a few of the things they had to say about us...

“Housing Rights Service was found to have a deep understanding and commitment to Customer Service Excellence. The commitment was found from Senior Management Levels through to operation and front line staff. A number of areas of good practice were identified, including the Court Representation Scheme, initiated as part of the Preventing Possession Initiative and the additional resources for Mortgage Debt Advice Service.”

Alison Sloan, Customer Service Excellence Assessor

“Housing Rights Service continues to demonstrate a high level of compliance with the Lexcel standard. All legal advisers within the organisation are highly specialised within their own areas of practice and strategic planning within the organisation is well managed and implemented.”

Charlene Rice, Lexcel Assessor

“Formal training courses and alternative development mechanisms are used to good effect to help individuals learn and grow.”

John Mulholland, IIP Assessor

“Without your help, I am not sure what we would have done. I do not think your service is praised widely enough.”

Gavin, client from Dungannon*

“I felt the course was extremely beneficial and I learned a lot that will help in my role.”

Trevor, training course participant

You have really lifted the weight from my shoulders

Alison, client from Newry*

a day in the life of Brenda Parker



Brenda Parker is a Development Worker in Housing Rights Service Housing Advice in Prisons project. She is based in HMP Maghaberry up to four days a week. Brenda was instrumental in helping implement an ambitious prisoner-led housing advice scheme where selected inmates provide housing advice to fellow prisoners. Her work was acknowledged with the Award for Inspirational Colleague at the Chartered Institute of Housing Awards 2009. Brenda takes us through an average day...

8.00	I arrive at HMP Maghaberry Offender Management Unit, and am met by the resettlement team whose office I occupy up to four days a week. After grabbing a coffee I respond to emails and prioritise case work tasks for the day ahead. This morning I need to complete a homeless report for a man nearing the end of a six year prison term. He has no support or accommodation in place for his release. The aim of my report is to establish a statutory duty on the Housing Executive to offer him somewhere to live. This client has a background of instability, so with his agreement, I also complete a referral for floating support, a key element of successful resettlement.
10.00	I head to the committal landing, a really busy area of the prison. Every adult male imprisoned in Northern Ireland is initiated into the prison system through this landing. Housing Rights Service has been permitted to take part in the induction process and this offers an opportunity for vital early intervention. I am accompanied by a trained housing adviser from Maghaberry's resettlement team. We meet with a Peer Housing Adviser (one of a group of prisoners trained by Housing Rights Service to give housing advice) He has just given a Powerpoint presentation to a group of new prisoners. The new prisoners respond really well to the peer adviser and six of them request further advice. This may be to complete paperwork to ensure they don't lose their homes because of being in prison. Others with more complex issues may need advocacy work by myself or the Resettlement Housing Adviser.
12.00	In the absence of shops and cafes to visit, it's a working lunch at my desk, answering phone queries and inputting casework data onto the system.
12.30	The Resettlement Housing Adviser and I work together on a number of cases ranging from a hostel application to a case involving a vesting order for a Northern Ireland Housing Executive tenancy. We then meet with Resettlement Senior Officers to discuss accredited training which is planned to be delivered in the prison by Housing Rights Service to potential new peer advisers.
14.00	I go to the prisoners landings for one to one meetings with clients. The first meeting is with a man who is hoping to have his Housing Association tenancy secured for his return in two years time. I help him complete a Housing Benefit application for a nominated temporary occupant who will occupy his home during my client's absence. Next, I discuss the option of terminating a NI Housing Executive tenancy with another client. This is an outcome which can be very difficult for a client to consider but under particular circumstances can be the most appropriate action to take to prevent unnecessary arrears accruing.
15.00	Back in the office to complete an appeal against a negative homeless decision from the NI Housing Executive saying my client is not in "priority need".
16.30	Half way through the letter, the office is closing down so I leave that to be completed in the morning. The level of housing need in our prisons is high so it's important to prioritise not only casework tasks but also to proportion the time devoted to each case appropriately. The role of the Resettlement Housing Adviser is essential in allowing me to do that. The final task of the day is allocating tomorrow's workload between us according to an agreed interagency housing advice protocol.

2009-2010 in pictures

We want to thank all our staff, clients and partners for their support through the year. 2009-2010 was a busy year, but it was also a successful year. Let's hope the next year brings as many successes and challenges. Here are some of our best bits...



The Preventing Possession Partnership.



Simon Hamilton, MLA enjoying Housing Rights Review.



Sports relief 2010.



Strategic planning at Derrynoid.



Andrew Hassard congratulates Una McGirr on 25 years of dedicated service.

“Without your help I’m not sure what we would have done. I don’t think your service is praised widely enough”

Steven*, client from Newtownabbey



Introducing the Tenant Debt Advice Service to housing associations.



Briefing seminar on best practice in rent collection and arrears management.



Launching an online resource for prisoners and their families



Staff enjoying the Housing Rights Service Christmas party in 2009.



The newly formed Mortgage Debt Advice Service team.



Our Christmas fundraising campaign with Marks & Spencer

financial information

In an increasingly difficult economic environment we would like to thank all the funders who make our work possible.

- The Department for Social Development who provide our core funding and this year granted additional funds to enable us to pilot the Mortgage Debt Advice Service;
- The Oak Foundation;
- Northern Ireland Housing Executive;
- Department of Enterprise, Trade and Investment;
- Fold Housing;
- Northern Ireland Prison Service;
- Marks & Spencer.

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2010

	Unrestricted	Restricted	Total 2010	Total 2009
	£	£	£	£
Incoming Resources				
Grants from DSD	672878	109974	782852	760878
Oak Foundation		76471	76471	96436
NIHE		224208	224208	202500
DETI (via Citizens Advice)		10186	10186	12625
DETI (via Advice NI)		10662	10662	0
Fold Housing Association			0	4485
Northern Ireland Prison Service		29000	29000	24784
Marks & Spencer			0	12286
Lloyds TSB			0	7000
Orr Mackintosh Foundation			0	1500
Training	40878		40870	38096
Membership Fees and donations	10370		10370	10115
Conference			0	4440
Sale of publications	2633		2633	3247
Legal services	2316		2316	625
Sundry	2163		2163	793
Investment income				
Bank interest	848	44	892	9310
Share dividends	38		38	151
	<u>732116</u>	<u>460545</u>	<u>1192661</u>	<u>1189271</u>

	Unrestricted	Restricted	Total 2010	Total 2009
Resources expended	£	£	£	£
Housing Advice	677457		677457	691359
HANI		39631	39631	47188
CHAP		96009	96009	177333
Debt project (Citizens Advice)		10538	10538	13768
Debt project (Advice NI)		11258	11258	0
Housing Advice in Prisons		107102	107102	76948
Online		0	0	23417
Preventing Possession Initiative (PPI)		116729	116729	49280
Mortgage Debt Advice Service (MDAS)		81348	81348	0
	<u>677457</u>	<u>462615</u>	<u>1140072</u>	<u>1079293</u>
Net incoming resources	54659	-2070	52589	109978
Unrealised gain on investment	<u>371</u>		<u>371</u>	<u>-956</u>
Net movement in funds	55030	-2070	52960	109022
Future PPI funding from unrestricted funds			0	0
Funds at start of year	<u>274471</u>	<u>270718</u>	<u>545189</u>	<u>436167</u>
Funds at end of year	<u>329501</u>	<u>268648</u>	<u>598149</u>	<u>545189</u>

The charity had no recognised gains or losses other than the results for the year as set out above. All incoming resources and resources expended derive from continuing activities.

financial information

EXPENDITURE ANALYSIS FOR THE YEAR ENDED 31 MARCH 2010

	Unrestricted	Restricted	Total 2010	Total 2009
	£	£	£	£
Administrative Expenses				
Wages and Salaries	439512	293022	732534	666326
Employers National Insurance	41389	27468	68857	52969
Pensions	34718	2675	37393	37109
Recruitment costs	2947	2375	5322	11002
Staff training and welfare	9651	7176	16827	28252
Travel and subsistence	6612	10373	16985	17003
	<u>534829</u>	<u>343089</u>	<u>877918</u>	<u>812661</u>
Premises Costs				
Rent and service charges	37137	25735	62872	64872
Light and heat	8801	3180	11981	8391
Cleaning and hygiene	1585	1118	2703	3306
	<u>47523</u>	<u>30033</u>	<u>77556</u>	<u>76569</u>
General administrative expenses				
Telephone and fax	6214	3032	9246	9048
Postage	5904	1610	7514	8818
Stationery and printing	12050	3919	15969	17529
Information and publications	1580	905	2485	2578
Subscriptions	1870	262	2132	1991
Bank charges	1034	244	1278	1055
Insurance	5523	4062	9585	8978
Software	20132	17115	37247	21930

	Unrestricted	Restricted	Total 2010	Total 2009
General administrative expenses contd.	£	£	£	£
Repairs and maintenance	1224	389	1613	1258
General expenses	2326	312	2638	2347
User training	9045		9045	4936
Photocopier rental and copy charges	4855	3101	7956	6723
Project management		9063	9063	7916
Project training		14005	14005	15632
User panels	164	53	217	1388
Room and venue hire	2266	90	2356	3895
Office equipment	7763	3450	11213	10475
Hospitality	1096	1045	2141	4194
Bad debts			0	430
	<u>83046</u>	<u>62657</u>	<u>145703</u>	<u>131121</u>
Legal and Professional costs				
Professional fees	6808	22997	29805	50716
Advertising and PR	1666	2588	4254	4426
Audit and accountancy fees	1798	1251	3049	3114
Legal services expenses	1787		1787	686
	<u>12059</u>	<u>26836</u>	<u>38895</u>	<u>58942</u>
Total	677457	462615	1140072	1079293

staff members

- Ruth Barry (Policy Officer)
- Denise Callaghan (Court Representation Officer)
- Diane Callaghan (Administration Officer)
- Daniela Comisso (Web Editor)
- Sarah Corrigan (Housing Adviser)
- Lea Dickson (Housing Adviser, MDAS)
- Christine Dougherty (Administration Officer) (Maternity Cover)
- Fiona Douglas (Policy Officer)
- Carmel Ferguson (Solicitor)
- Geraldine Fitzsimons (Administration Assistant)
- Sharon Geary (Legal Services Officer)
- Julie Grant (Administration Officer) (to September 2009)
- Sarah Hamilton (Housing Advice Development Worker)
- David Hawkins (Housing Adviser, MDAS)
- Janet Hunter (Director)
- Diane Huston (Housing Adviser) (to August 2009)
- Ruth Jackson (Administration Officer)
- Jonathan Lamb (Housing Advice Development Worker)
- Louise Loughlin (Housing Adviser, MDAS)
- Karen Malcolmson (Housing Adviser, Debt Action NI)
- Emma McAllister (Administration Officer)
- Eimear McCann (Housing Adviser) (to September 2009)
- Nicola McCrudden (Policy & Communications Manager)
- Una McGirr (Business Support Manager)
- Peter McMahan (Project Manager)
- Elaine Monaghan (Housing Adviser, TDAS & CAB)
- Andie Morrow (Administration Officer) (Maternity Cover)
- Claire Moss (Communications Officer)
- Caoimhe Muldoon (Receptionist, Administrative Assistant)
- Etain Ni Fhearghail (Administration Officer)
- Jim O'Callaghan (Head of Operations)
- Fiona O'Connell (Policy Officer) (to October 2009)
- Brenda Parker (Housing Advice Development Worker)
- Adele Pound (Administration Assistant)
- Wayne Simmons (Training Officer)
- Louise Togneri (Training Manager)
- Ursula Toner (Advice Services Manager)
- Linda Watson (Housing Advice Development Worker)
- Faith Weru (Housing Adviser)

member organisations

- Abode Housing Association
- Action for Children
- Advice NI
- Age NI
- Alpha Housing Association
- An Munia Tober
- Antrim District CAB
- Ards Borough Council
- Ards CAB
- Ark Housing Association
- Armagh City & District Council
- Ballymena CAB
- Ballynafeigh Community Development Assoc.
- Ballysillan Community Forum
- Banbridge & District CAB
- Belfast & Lisburn Women's Aid
- Belfast Central Mission
- Belfast Unemployed Resource Centre
- Belfast Community Housing Association
- Carrickfergus Borough Council
- Carrickfergus CAB
- Causeway CAB
- Causeway Women's Aid
- Chartered Institute of Housing NI
- Citizens Advice Belfast group
- Citizens Advice Regional Office
- Clan Mor Sure Start
- Clanmil Housing Association
- Cleaver Fulton Rankin Solicitors
- Connswater Homes Ltd
- Corpus Christi Services
- Council for the Homeless NI
- P Coyle
- Craigavon & Banbridge Women's Aid
- Craigavon District CAB
- Francis Crilly Solicitors
- C Curran
- Depaul Trust
- Disability Action
- Dove House Community Resource Centre
- Down District CAB
- Dungannon & Cookstown CAB
- Dungannon & District Housing Association
- East Belfast Independent Advice Centre
- Edward Street Hostel
- Edwards & Co
- Extern
- Falls Community Council
- Fermanagh CAB
- Filor Housing Association
- First Housing Aid & Support Services
- PJ Flanagan & Co Solicitors
- Flax Housing Association
- Fold Housing Association
- Gosford Housing Association
- Greater Village Regeneration Trust
- Grove Housing Association
- Habinteg Housing Association
- A Hassard
- Hearth Housing Association
- Helm Housing
- Higgins Holywood & Deazley
- Holmes & Moffitt Solicitors
- T Hopkins
- Hosford House
- L A Irwin
- M Jennings
- Brendan Kearney & Co
- N Kelly
- Larne & District CAB
- Con Lavery & Co
- Law Centre NI
- Ligoniel Improvement Association
- Limavady Community Development Assoc.
- Lisburn City Council
- Lisburn Welfare Rights Group
- Lower North Belfast Community Council
- Magherafelt District Advice Services
- McCann & McCann Solicitors
- G McConaghy
- McConnell Kelly & Co
- Gordon F W McIlrath & Co Solicitors
- P McKeag
- MENCAP
- Methodist City Mission
- Mid Ulster Properties
- Mindwise
- Mulholland After Care Services
- MUST Hostel
- NI Deaf Youth Association
- NI Institute for the Disabled
- NIACRO
- NICEM
- NIFHA
- NI Co ownership Housing Association Ltd.
- National Energy Action
- Neighbourhood Development Association
- N.E.E.L.B.
- Newry & Mourne District CAB
- Newry & Mourne District Council
- Newtownabbey Borough Council
- Newtownabbey CAB
- North Down Borough Council
- North Down CAB
- North Down & Ards Women's Aid
- North & West Housing
- Omagh Independent Advice Centre
- O'Rorke McDonald & Tweed
- Open Door Housing Association
- N Patterson
- PPR Project
- QUB School of Law
- QUB Students Union
- Royal National Institute of Blind People
- SHAC Housing Association
- Shelter
- Shelter NI
- Simon Community NI
- Springfield Charitable Association Ltd
- Strabane District CAB
- Strabane District Council
- STEER Mental Health
- Tar Anall
- Tar Isteach
- The Cedar Foundation
- The Salvation Army
- Threshold
- Triangle Housing Association
- Trinity Housing
- Tudor Residents Association
- Ulidia Housing Association
- WAVE Centre
- Women's Aid North Antrim
- Upper Springfield Development Co Ltd.
- Victoria Housing Estates
- Vine Centre Ltd
- Walker McDonald Solicitors
- I P Williams
- Windsor Women's Centre

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Middleton Buildings
4th Floor
10-12 High Street
Belfast, BT1 2BA

Auditors
J McHugh
Barton McHugh & Co Ltd
7 Shrewsbury Drive
Belfast, BT9 6PL

Bankers
Bank of Ireland
4-8 High Street
Belfast, BT1 2BA

Although great professional care and attention has gone into the preparation of this report and the contents are believed to be correct, Housing Rights Service will not be held responsible for any errors contained herein, or any consequence arising from the use of this material. In particular, no liability can be accepted where any person acts on reliance of anything contained within this report.

*All client information has been changed to maintain client confidentiality

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