

housing
rights
service

A photograph of a white lighthouse with a red-tiled roof, situated on a rocky cliff. The lighthouse is illuminated from within, and a beam of light is shown shining horizontally across the dark blue sky. The background shows the ocean and a dark, cloudy sky.

Annual Review 2010 - 2011

Chairman's Overview



The last year has been a time of unprecedented growth in demand for our services. In particular, the number of individuals and families contacting us who are threatened with homelessness, as a consequence of mortgage arrears and related debt, has increased to record levels. This reflects the continued difficulties in the global and local economy which have left many people with their incomes significantly reduced and unable to sustain the payments on their home.

Housing Rights Service remains committed to promoting and protecting the rights of people in housing need. Our Annual Review gives you a flavour of how we have worked with individuals, families and organisations over the last 12 months to help make a positive difference to their lives. This has only been possible with the continued support of our funders and the commitment of a team of extremely dedicated and hard working staff. I would like to thank them and also my colleagues on the Management Committee for their continued support.

Looking ahead, we face a prolonged period of austerity in NI. The planned public sector cuts and the implementation of the UK Government's Welfare Reform Programme will inevitably cause further difficulties for local people who are already struggling

to meet essential costs such as housing, food and fuel. Spiralling housing debt and the increasing numbers of repossession actions (these have doubled over the last 5 years), which our staff have been dealing with on a daily basis, has primarily been a feature within the owner occupied sector. The changes proposed will undoubtedly mean that major affordability problems will spread to the other sectors of the housing market and generate even greater demand for advice and assistance.

It is, of course, critical that frontline services are maintained at this time, to provide essential help to those in need. It is equally important, however, that there is a focus on working collaboratively to develop new and innovative services which will help to manage the transition and to mitigate the worst impacts of the changes. Housing Rights Service welcomes the recognition contained in the Draft Programme for Government of the need to commit both time and resources to addressing the hardship which will be faced by thousands of people throughout NI. We look forward to contributing to this process and working with government and others to respond positively to the challenges which lie ahead.

Andrew Hassard
Chair

Our Mission

Housing Rights Service works to achieve positive change by promoting and protecting the rights of people in housing need.

Legal Advice Services

We provide specialist advice and representation to assist people in housing need. 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.

Training

We have been delivering training for over 20 years. All our innovative courses are focused on housing legislation, case law and policy. 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.

Policy and Public Affairs

We believe that everyone should have 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 in local communities throughout Northern Ireland. 24 frontline advice agencies are currently involved in the partnership.

Housing Advice in Prisons project

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 among those leaving prison by providing specialist housing advice and information service within Northern Ireland prisons.

The 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.

The Mortgage Debt Advice Service (MDAS)

We deliver the Mortgage Debt Advice Service on behalf of the Department for Social Development. The aim of this Service is to help sustain communities and prevent people across Northern Ireland 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 unable to retain their home to find suitable alternative accommodation.

Leaving Our Mark - Highlights of

We dealt with over 28,000 housing issues on behalf of our clients-that's over 500 a week.

We represented clients facing possession proceedings at High Court on over 690 occasions.

The Mortgage Debt Advice Service dealt with 800 clients during the year.

We secured positive outcomes for 96% of the people who approached us for assistance with their housing problem.

We assisted nearly 700 prisoners deal with around 3000 housing problems. A positive outcome was secured for 87% of those prisoners.

We prevented homelessness for 475 families enabling over 1100 people remain in their homes due to our intervention.

98% of the clients who used our advice service would recommend it to a friend.

As a result of partnership working with the Northern Ireland Court Service the Mortgage Pre Action Protocols outlining how lenders must deal with clients experiencing difficulties were strengthened and additional focus was given to the role of advice.

We enjoyed 100% satisfaction from our partner stakeholders in the Prison Housing Advice Service.

80% of the clients that we represented at court kept their homes and avoided the trauma of having their homes repossessed.

Over 680,000 pages of free independent advice was viewed on our public advice website www.housingadviceni.org.

Over 260 agencies used our comprehensive legal information products on topic such as tenants and repossession and the Housing Amendment Act NI.

98% of our clients were satisfied or very satisfied with the advice we provided to them.

2010 - 2011

19 housing policy changes that will have a significant impact on the lives of many Northern Ireland citizens were achieved this year.

We facilitated the development of good practice guidance on rent arrears and management for housing associations.

We developed a brand new training programme that enabled peer advisers in Maghaberry Prison to provide basic housing advice on common housing problems experienced by prisoners.

We established an innovative Tenant Debt Advice Service with 4 Housing Associations advising tenants in rent arrears and helping them to stay in their homes.

As a result of our specialist training we increased the capacity of nearly 100 external agencies to deal with housing queries.

In recognition of the increase in housing debt we developed a suite of courses to address the growing demand for advice in this area.

As part of our financial inclusion work we delivered a conference dedicated to looking at "Affordable credit options" that was opened by Junior Minister Robin Newton.

We established positive working relationships with two major sub prime lenders. This relationship has developed to the point where these lenders are now referring clients experiencing difficulties to us for assistance.

We delivered 41 specialist training courses on housing policy and practice to over 650 participants.

Maintained a 100% satisfaction level amongst our training participants.

We successfully retained our Lexcel, Investors in People and Customer Service Excellence accreditations.

We introduced a brand new members only section on www.housingrights.org.uk where the latest housing information updates, case law and case studies can be viewed.

Leaving our mark through the Legal Advice Services team: Strategic casework



Our Legal Advice Services Team is continually on the lookout for strategic cases where we can effect lasting change. This change will often impact not only the client who has come to us for help but also on numerous clients who may experience the same problem in the future. We look at three cases in the last year that will have far reaching effects.

Rent Assessment Case

Our client, from County Derry was a protected tenant who had lived in her home for a number of years. She had made various improvements to the home which initially had no electric or inside toilet.

Following the introduction of new legislation in 2007 the client's landlord applied to the Rent Officer to review the current rent. The Rent Officer decided to increase the rent and the client applied to the Rent Assessment Committee for a further rent determination. After an inspection of the property the Rent Assessment Committee determined that the property was in a "fair" condition and allowed the landlord to increase the rent.

In their own words...

The client could not afford the increased rent and was concerned about losing her home. She also felt the Committee had not disregarded all the improvements she had made to her home.

After reviewing the case we decided to lodge a judicial review against the decision to increase the client's rent. The basis of the review was that the Committee had failed to disregard the client's improvements to the property when determining its condition. This point was conceded by the opposing legal team and the court quashed the original decision of the Committee. Following reassessment by a new Committee the rental figure was reduced.

As well as securing a positive outcome for this client this case has a wider legacy. It highlighted the absence of guidance on how to determine the condition of a property as "good", "fair" or "poor". It also highlighted the absence of an appeal process meaning that the costly judicial review process was the only recourse for challenging a decision.

"We have been in our rented house all our lives and spent a lot of money putting electricity in and improving the home. I couldn't afford the new rent and was devastated that there seemed to be no heed taken of all the work we had done to make this house a home. The first day I contacted Housing Rights Service my life changed dramatically. They literally saved my life. Because of their intervention I can pay my rent and enjoy my home."

Joan, Housing Rights Service Client

Leaving our mark through the Legal Advice Services team: Strategic casework



Direct Deductions Case

Apex Housing Association, a partner in our Tenant Debt Advice Service, referred a tenant to us because of problems Apex was experiencing in having the heating element of his housing costs covered by direct deductions. The client was extremely vulnerable due to alcohol addiction. He was aware that he could not manage his finances and was happy to have everything paid by direct deductions which were already in payment for rent arrears.

Despite efforts by the housing association Debt Centre NI, who are part of the Social Security Agency, refused a further weekly deduction for a heating charge. They stated that such a deduction would be outside the remit of the legislation.

With the client's tenancy in jeopardy the housing association referred the case to Housing Rights Service. Upon carefully reviewing the legislation we successfully challenged the original Debt Centre NI decision on the following grounds¹:

"For third party deduction purposes "rent" covers the items listed (...), provided that they are paid with, or as part of the rent for the dwelling occupied as the home."

¹Amendment 26, Volume 3 of the Decision Makers' Guide

In their own words...

The items listed are:

- Eligible rent for Housing Benefit
- Water charges
- Rates
- Fuel service charges for heating, hot water, lighting or cooking
- Furniture charges
- Garage charges or other service charges
- Ground rent not payable with service charges

As a consequence of our intervention, direct deductions for rent arrears and heating charges were made from the client's benefits and he was able to retain his secure tenancy.

Furthermore as a result of this case, an amended uniform direct deductions form was issued to all housing associations ensuring consistent practice and application of the rules. Clients in similar circumstances will no longer be faced with the prospect of losing their home due to this issue.

"This challenge by Housing Rights Service has meant that this vulnerable tenant and others like him, have been able to maintain their tenancy. For this particular tenant, court action has been stopped as payments are now received regularly."

Teresa McCloskey of Apex Housing Association

Leaving our mark through the Legal Advice Services team: Court Representation



Threatened Repossession Case

As part of our Preventing Possession Initiative we have a Court Representation Officer (CRO) based at the High Court two days per week. The CRO is able to offer free advice and representation to people attending their court hearings.

The CRO approached a client in the court corridor as she was about to go into her hearing to see if she could assist. After speaking with the client the CRO determined that the client had fallen behind with her mortgage payments due to a marriage breakdown and the death of her mother.

The client had initially agreed with her lender to pay an additional £200 a month on top of her normal mortgage payment in a bid to clear her arrears and keep her home. In the long term she couldn't meet this unsustainable arrangement and so the lender initiated possession proceedings.

At the first hearing our Court Representation Officer advocated on the client's behalf asking the Master to grant an adjournment to the hearing that would allow Housing Rights Service to look into her case.

In their own words...

Following further consultations, the CRO undertook a comprehensive analysis of the client's situation. The CRO drew up a sustainable repayment proposal and put this to the lender. Following negotiations the proposal was agreed and when the rescheduled court hearing took place we were able to secure a suspended order for the client. As long she continues to make these payments she will not lose her home.

The prospect of repossession can have a devastating effect on people's lives. As a result of having access to our Court Representation Officer this client, and the many other homeowners we have represented have been able to keep their homes.

I owe a great deal to this organisation. I think had it not been for the representative that approached me in court I probably would have tried to kill myself, I have a 15 year old daughter and I thought it would be better for her. I couldn't see a way forward until I received your help. Thanks to your representatives negotiating with my lender I now see a bright future in a house I can afford to pay for"

Emma, Housing Rights Service Client

Leaving our mark through Policy work: Rent Collection Guidance



Nicola McCrudden, Housing Rights Service Policy and Communications Manager (2nd left) is pictured with Minister for Social Development, Alex Atwood, MLA and representatives from NIHE, DSD and Housing Associations

The main focus of much of our policy work is influencing the development of government policy, practices and initiatives which support people at risk of losing their home. Over the last year our unique Preventing Possession Initiative has been working to achieve this aim by preventing possession as a consequence of housing debt.

We established a Policy and Practice sub group with representatives from the Department for Social Development, social landlords, the Northern Ireland Federation of Housing Associations (NIFHA) and the Northern Ireland Housing Executive. Recognising that there was no existing guidance for social landlords on dealing with arrears, the sub group's focus was on informing the development of new Good Practice Guidance on this issue. Dealing specifically with rent arrears management and recovery, this would be a brand new resource for the social housing sector in Northern Ireland.

Over the year we facilitated the development of the Guidance ensuring that the entire group had input to and ownership of this new framework. This innovative resource works on two levels. Firstly, it places an emphasis on engaging with tenants at the earliest possible stage to ensure that they are aware of their social responsibility to pay their rent on time. Secondly, it reminds social landlords of the importance of taking reasonable steps to ensure their tenants remain in their home.

In their own words...

To complement this we developed a training course on rent arrears management and recovery which was accredited by the Chartered Institute of Housing and delivered to social housing providers.

The Guidance is now used by housing providers to inform their policies and practices for the prevention and management of rent arrears. It serves as the minimum standard for housing associations wishing to satisfy the Department for Social Development's inspection process.

As a result of this effective partnership working there is now a clear, consistent approach to dealing with arrears that ensures repossession of tenants' homes is always a last resort.

The Rent Collection Guidance was officially launched by Social Development Minister Alex Attwood, MLA, in late 2010.

"This guidance will ensure that social housing tenants get help and support with managing their rent payment, regardless of who their landlord is. In a time of uncertainty for those in need, and with announcements being made on an almost weekly basis on the changes that lie ahead for the welfare system in Northern Ireland, it is important that we offer support and reassurance to those most in need. I welcome this new guide and the work that has been put into producing it by my Department, and those who engaged with us to ensure that it addressed the issue head on."

**Social Development Minister Alex Attwood
MLA**

"Habinteg Housing Association (Ulster) Ltd has been represented on the Preventing Possession Initiative since its inception. The Association was involved in the creation of the Rent Collection Guidance and, as a result of this document, has fully reviewed and rewritten its procedures and provided training to staff. A renewed focus has been placed on pursuing arrears and on providing as much help and advice to tenants as possible. Perhaps the biggest legacy has been a change in focus to preventative action and looking at ways to prevent arrears increasing rather than dealing with them as and when they arise.

Barbara Scott, Habinteg Housing Association

Leaving our mark through Training: The Peer Housing Advice Programme in Prisons



The link between homelessness among prisoners and reoffending rates is widely recognised. To address this Housing Rights Service developed our innovative Housing Advice Service in Prisons.

Following unprecedented uptake for the service, and in an effort to assist even more people experiencing housing difficulties, our training team redeveloped our peer housing advice programme allowing us to extend our service.

The aim of the new programme was to ensure that as far as possible people are not homeless when they leave prison. To meet this aim, designated prisoners undertook a 9 day training programme that was delivered by Housing Rights Service and facilitated by the Northern Ireland Prison Service. This intensive training equipped peers with the knowledge and skills to identify key intervention points where they could provide advice and assistance on

the most common housing issues experienced by people entering the prison system.

As a result of completing this Open College Network accredited course, the peers were able to develop a presentation that is delivered twice a week to all new prisoners. This provides information about common housing problems and lets people know that help is available. It also means that, at a very early stage, the peers can offer basic housing advice and, if necessary, refer more complex cases on to the Housing Advice Development Worker.

This initiative has had a number of positive impacts. More prisoners with housing problems can access timely advice and avoid homelessness and peer advisers obtain a national qualification in information advice and guidance that they can use on their release as well as enhancing their practical skills.

In their own words...

"I get great satisfaction out of helping other prisoners, I know how it feels. I think people feel more relaxed with a fellow prisoner, especially within the early days of coming to prison. I've been able to help people keep their homes and not become homeless just because they've come to prison. That's not only good for that person, it's good for me too."

Peer Housing Adviser, Maghaberry Prison

"As a result of the peer programme the service for prisoners has greatly improved and it means more people can be helped. The peer advisers meet everyone at an initial induction where they let clients know about the housing advice service and the type of issues it can help with such as private rented accommodation and housing benefit. They can then identify the cases that they can deal with and those that need referred on.

As a result of this programme many prisoners have kept their homes and that can only be a positive thing."

Northern Ireland Prison Service Housing Advice Officer, Offender Management Unit at Maghaberry Prison

"The day after I arrived in Maghaberry I met with the peer adviser. I explained my housing situation and he advised me on what I could and couldn't do. I was really grateful for the advice, I never would have known this and I found it very helpful."

"I had problems with my housing benefit when I came into prison. I wouldn't have known how to deal with this if it hadn't been for the information I was given. This meant I could get it all sorted"

Prisoners, HMP Maghaberry

Leaving our mark through the Legal Information Service: Informing the Public



In recognition of increasing repossession statistics and a 300% increase in demand for our specialist debt service, we launched a dedicated repossession section on our public advice website www.housingadviceNI.org in April 2010.

housingadviceNI has always aimed to help people find answers to their housing problems at an early stage, ideally enabling them to take action on their own behalf. Undoubtedly early intervention into a debt problem leaves more options available and a better chance of a positive outcome.

This brand new repossession section which was developed in conjunction with our specialist debt advisers, provides a comprehensive overview of the repossession process. It also details the various options available when facing mortgage debt right through to going to court and what happens if people are forced to leave their home.

The resource offers free, practical and easy to understand information about repossession in the privacy of people's own homes at a time that suits them.

The interactive nature of this resource puts people at the forefront of tackling their own problems enabling them to start taking action immediately. The self-help tools available on the site include a letter generator to help borrowers communicate with their lenders, an income and expenditure calculator to help prepare an accurate budget and an advice troubleshooter, which allows people to see what steps they should take next.

Since the section was formally launched its pages have been viewed over 12,500 times.

Informing Practitioners

One of the roles of the Legal Information team is to develop effective networking arrangements with frontline housing practitioners. One way of doing this is by holding regular meetings of the Housing Practitioners' Forum. The Forum is made up of representatives from member organisations of Housing Rights Service and meets 3 times per year. In recent years the Forum has gone from strength to strength with an increased number of attendees from throughout Northern Ireland and from a range of voluntary and private advice agencies.

By creating a platform for the sharing of information, the Forum aims to enhance the knowledge and skills of frontline housing practitioners who are advising and advocating on behalf of clients with housing problems.

We do this by equipping Forum members with the latest information on developments in the

housing sphere, particularly in relation to housing legislation, policy, practice and case law. This information is supplemented by resources made available on the day and online via the Housing Rights Service website. We also regularly invite representatives from various external organisations to deliver information briefings and presentations on topical housing issues. As a true reflection of the nature of the information sharing, members of the Forum are also given the opportunity to seek guidance on any housing cases with which they are having difficulty dealing.

Some of the key areas for discussion in the last year were the Housing (Amendment) Act (NI) 2010, which introduced new methods for challenging homelessness decisions, and the ongoing changes to Housing Benefit. Feedback from Forum members indicates that they find this to be an invaluable resource .

In their own words...

"This website has exceeded my expectations! Very clear information, well split into the different possible issues. Excellent resource!"

Repossession Portal user

The Housing Practitioners Forum has been an invaluable tool for our advisers. The forum keeps us up to date on policy and practice and gives us the opportunity to network with others. Particularly in these stressful economic times, a forum like this ensures that we are at the cutting edge of housing advice and gives us the tools we need to help some of the most vulnerable groups in our society. We are very grateful to Housing Rights Service for continuing to provide this very practical and helpful mechanism

Jolena Flett, NICEM

2010 - 2011 in pictures

We are committed to making a positive difference to our society by giving back to our communities.

We endeavour to support projects by raising money or volunteering our time to projects within Northern Ireland and further afield. To help us achieve that aim we undertake at least 6 activities per year in support of charitable causes.

We also support our staff to participate in individual volunteering opportunities. You can see some of our initiatives in the photos in the following pages



Getting a bargain at our charity swap shop event



Vegetarian lunch fundraising event



Staff at our annual charity pub quiz



The Big Build Team with the family whose house they built



First Minister Peter Robinson, MLA reading Housing Rights Review



housingadviceNI.org

Provided by
Housing
Service

Funded by
Housing
Executive



housingadviceNI.org

Provided by
Housing
Service

Funded by
Housing
Executive

New posters for our housingadviceNI website which formed part of a print and radio promotional campaign



Question and Answer panel at our Why Affordable Credit Matters conference, chaired by Sarah Travers



Janet Hunter, Housing Rights Service Director, with Sid McDowell and OFMDFM Junior Minister Robin Newton, MLA

Financial Information

It is only due to the financial support from our funders that we are able to carry out our work. We would like to publicly thank all those who have supported us during 2010/2011.

- The Department for Social Development who provide our core funding
- Northern Ireland Housing Executive
- Department of Enterprise, Trade and Investment
- The Oak Foundation
- The Big Lottery Fund
- Northern Ireland Prison Service
- Marks & Spencer

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2011

	Unrestricted	Restricted	Total 2011	Total 2010
	£	£	£	£
Incoming resources				
Grants from D.S.D.	672878	132538	805416	782852
Oak Foundation		44871	44871	76471
N.I.H.E.		224191	224191	224208
DETI Via (Citizens Advice)		13148	13148	10186
DETI Via (Advice NI)		25474	25474	10662
Big Lottery Fund Via ASA		7251	7251	0
N.I.P.S.		40000	40000	29000
M&S		10995	10995	0
Training	32483		32483	40870
Membership fees and donations	8460		8460	10370
Fees (TDAS)	10945		10945	0
Sale of publications	2751		2751	2633
Legal services	9147		9147	2316
Sundry	5		5	2163
Investment income:				
Bank interest	1438	35	1473	892
Share dividends	34		34	38
	-----	-----	-----	-----
	738141	498503	1236644	1192661
	-----	-----	-----	-----

Financial Information

	Unrestricted	Restricted	Total 2011	Total 2010
	£	£	£	£
Resources expended				
Housing Advice	688977		688977	677457
HANI		43585	43585	39631
CHAP		81921	81921	96009
Debt Project (Citizens Advice)		13946	13946	10538
Debt Project (Advice NI)		32590	32590	11258
HAP		110047	110047	107102
Online		0	0	0
PPI		119990	119990	116729
MDAS		135294	135294	81348
Debt Project (ASA)		9606	9607	0
	----- 688977	----- 546979	----- 1235957	----- 1140072
Net incoming / (outgoing) resources	49164	-48476	688	52589
Unrealised gain / (loss) on investment	-145		-145	371
	----- 49019	----- -48476	----- 543	----- 52960
Net movement in funds				
Funds at start of year	329501	268648	598149	545189
	-----	-----	-----	-----
Funds at end of year	378520	220172	598692	598149
	-----	-----	-----	-----

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 2011

	Unrestricted	Restricted	Total 2011	Total 2010
	£	£	£	£
Administrative expenses:				
Wages and salaries	460911	382979	843890	732534
Employers NI	32079	21488	53567	68857
Pensions	35998	1526	37524	37393
Recruitment costs	1281	571	1852	5322
Staff training and welfare	15667	6318	21985	16827
Travel and subsistence	4032	7371	11403	16985
	-----	-----	-----	-----
	549968	420253	970221	877918
	-----	-----	-----	-----
Premises Costs:				
Rent and service charges	39623	31679	71302	62872
Light and heat	4411	2926	7337	11981
Cleaning and hygiene	1362	1060	2422	2703
	-----	-----	-----	-----
	45396	35665	81061	77556
	-----	-----	-----	-----

Financial Information

	Unrestricted	Restricted	Total 2011	Total 2010
	£	£	£	£
General administrative expenses:				
Telephone and fax	6748	4698	11446	9246
Postage	6365	1964	8329	7514
Stationery and printing	6075	4235	10310	15969
Information and publications	1714	836	2550	2485
Subscriptions	2259	285	2544	2132
Bank charges	516	113	629	1278
Insurance	5621	4431	10052	9585
Software	16469	12043	28512	37247
Repairs and maintenance	3300	1010	4310	1613
General expenses	3546	1110	4656	2638
User Training	6495		6495	9045
Photocopier rental and copy charges	4711	3654	8365	7956
Project management		11805	11805	9063
Project training		12720	12720	14005
User panels			0	217
Room and venue hire	1056	528	1584	2356
Office equipment	4650	3226	7876	11213
Hospitality	1002	1338	2340	2141
	-----	-----	-----	-----
	70527	63996	134523	145703
	-----	-----	-----	-----
Legal and professional costs:				
Professional fees	11660	17356	29016	29805
Advertising and PR	3757	8341	12098	4254
Audit and accountancy fees	1744	1368	3112	3049
Legal services expenses	5925		5925	1787
	-----	-----	-----	-----
	23086	27065	50151	38895
	-----	-----	-----	-----
TOTAL	688977	546979	1235956	1140072

Staff Members 2010 - 2011

Ruth Barry, Policy Officer
Michael Black, Volunteer within Advice Team
Nicole Byrne, Housing Adviser
Denise Callaghan, Court Representation Officer
Diane Callaghan, Administration Officer
Magdalena Chudikiewicz, Housing Adviser
Sarah Corrigan, Housing Adviser
Lea Dickson, Housing Adviser
Fiona Douglas, Policy Officer
Stephen Fennell, Housing Adviser
Carmel Ferguson, Solicitor
Geraldine Fitzsimons, Administration Assistant
Sharon Geary, Legal Information Officer
Sarah Hamilton, Housing Advice Development Worker
David Hawkins, Housing Adviser
Janet Hunter, Director
Ruth Jackson, Administration Officer
Joleen Kane, Volunteer within Advice Team
Elaine Kerr, Receptionist
Jonathan Lamb, Housing Advice Development Worker
Louise Loughlin, Housing Adviser to January 2011
Karen Malcolmson, Housing Adviser
Inez Manson, Housing Adviser
Sandra McAleese, Volunteer Administration Assistant from Dec 2010 to Jan 2011
Emma McAllister, Administration Officer
Paula McCann, Administrative Assistant from Dec 2010 to Jan 2011
Nicola McCrudden, Policy and Communications Manager
Una McGirr, Business Support Manager
Chris McGrath, Housing Adviser
Catherine McIlvenna, Web Editor to December 2010
Edel Mc Kee, Housing Advice Trainee
Peter McMahan, Legal Advice Services and Support Manager (Planning and Development)
James McSparran, Volunteer within Advice Team

Kelly Mitchell, Housing Adviser
Elaine Monaghan, Housing Adviser
Claire Moss, Communications Officer
Caoimhe Muldoon, Receptionist/Administration Assistant to June 2010
Etain Ni Fhearghail, Administration Officer to December 2010
Etain Ni Fhearghail, Web Editor (Secondment)
Jim O'Callaghan, Head of Operations
Brenda Parker, Housing Advice Development Worker
Adele Pound, Administration Assistant
Wayne Simmons, Training Officer
Rebecca Smyth, Administrative Assistant
Louise Togneri, Training Manager
Ursula Toner, Legal Advice Services and Support Manager (Quality and Client Care)
Linda Watson, Senior Housing Adviser
Faith Weru, Housing Adviser

Member Organisations

- Action for Children
- Advice NI
- Advice4DebtNI
- Age NI
- Aidan & Barry Flynn Properties
- Alpha Housing Association
- Alyson Kilpatrick
- An Munia Tober
- Antrim District CAB
- Apex Housing
- Ards Borough Council
- Ards CAB
- Ark Housing Association
- Armstrong Solicitors
- Assembly Ombudsman for NI
- Ballymena CAB
- Ballynafeigh Community Development Association
- Ballysillan Community Forum
- Banbridge & District CAB
- Belfast & Lisburn Women's Aid (HQ)
- Belfast Central Mission
- Belfast Unemployed Resource Centre
- Carrickfergus Borough Council
- Carrickfergus CAB
- Causeway CAB
- Causeway Women's Aid
- Chartered Institute of Housing
- Christians Against Poverty
- Cithrah Foundation
- Citizens Advice Belfast
- Citizens Advice Regional Office
- Clan Mór Sure Start
- Clarendon Shelter
- Cleaver Fulton Rankin Solicitors
- Con Lavery & Co
- Connswater Homes Ltd
- Corpus Christi Services
- Council for the Homeless (NI)
- Courtney Consulting
- Craigavon & Banbridge Women's Aid
- Craigavon District CAB
- Depaul Trust (Reg Off.)
- Disability Action
- Donal Farrell
- Dove House Community Resource Centre
- Down District CAB
- Dungannon & Cookstown CAB
- Dungannon & District Housing Association
- East Belfast Independent Advice Centre (EBIAC)
- Edward Street Hostel Ltd.
- Edwards & Co
- Enid Ambrose
- Extern (O.C.)
- Falls Community Council
- Fermanagh CAB
- First Housing Aid & Support Services
- Flax Housing Association
- Fold Housing Association
- Francis Crilly Solicitors
- Gingerbread NI
- Gordon F.W McIlrath & Co Solicitors
- Gosford Housing Association
- Greater Village Regeneration Trust
- Grove Housing Association
- Habinteg Housing Association (Ulster) Ltd
- Habitat for Humanity NI
- Haig Homes
- Hearth Housing Association
- Helm Housing
- Higgins, Hollywood & Deazley
- Holmes & Moffitt Solicitors
- Hosford House
- Larne & District CAB
- Law Centre (NI)
- Lenadoon Community Forum
- Ligoniel Improvement Association Advice Services
- Limavady Community Development Initiative
- Lisburn City Council (Env.Health)
- Magherafelt District Advice Services
- Maurice RJ Kempton Solicitors
- McCann & McCann Solicitors
- MENCAP
- Methodist City Mission
- Mick McKee
- Mid Ulster Properties
- Mindwise
- Mr Andrew Hassard
- Mr Colin Curran
- Mr Gavan Reynolds
- Mr I.P. Williams
- Mr Keith Leighton
- Mr Maurice Jennings
- Mr Neil Patterson
- Mr Noel Kelly
- Mr Paul Coyle
- Mr Tim Hopkins
- Mrs Geraldine McConaghy
- Ms Grainne Walsh
- Ms Margaret McBurney
- Ms Paula McGrogan
- Mulholland After-Care Services
- MUST Hostel
- N.I. Deaf Youth Association
- National Energy Action
- Neighbourhood Development Association
- Newry & Mourne District CAB
- Newry & Mourne District Council (Env. Health)
- Newtownabbey Borough Council
- Newtownabbey CAB
- NI Co-Ownership Housing Association
- NI Federation of Housing Associations
- NI Institute for the Disabled
- NIACRO
- NICEM
- North Down & Ards Women's Aid
- North Down Borough Council
- North Down Citizens Advice Bureau
- Omagh Independent Advice Services
- Open Door Housing Association (Bel)
- O'Rorke McDonald & Tweed
- Queen's Student Union
- School of Law
- SHAC Housing Association (Bel)
- Shelter
- Shelter NI
- Simon Community (NI)
- SJC Training & Consultancy Ltd
- Springfield Charitable Association Ltd
- Strabane District CAB
- Strabane District Council
- Supporting Communities NI
- Tar Anall
- Tar Isteach
- The Cedar Foundation
- The Salvation Army
- Threshold
- Triangle Housing Association
- Trinity Housing
- Tudor Renewal Area Residents Association
- Ulidia Housing Association
- Upper Springfield Development Co. Ltd
- Victoria Housing Estates Ltd
- Vine Centre Ltd
- Walker McDonald Solicitors
- WAVE Centre
- Women's Aid - North Antrim

Registered Office
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

A company limited by Guarantee in Northern Ireland No: NI21018
Inland Revenue Charity No: XN 48275

