Maintaining High Standards

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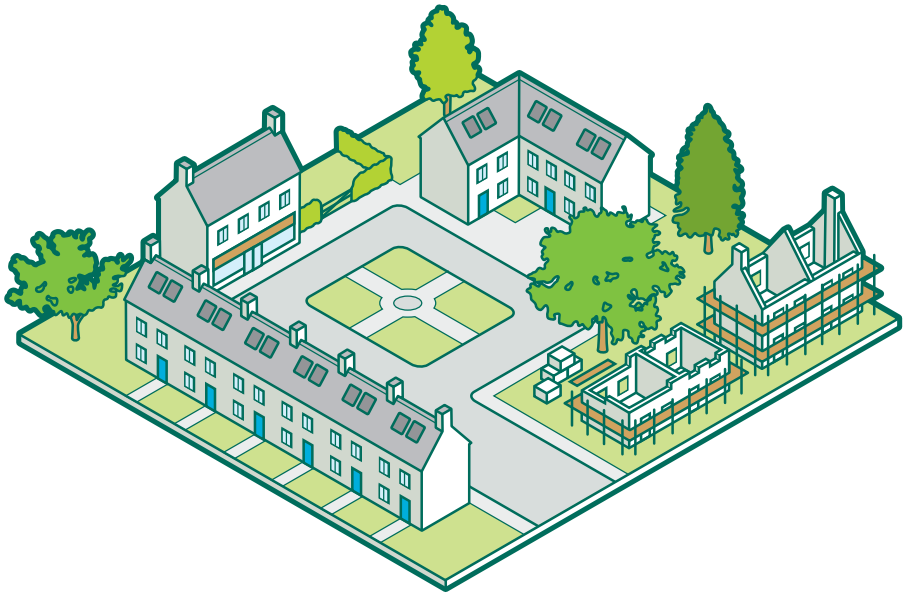


Financial Highlights year ended 31 March 2014

Balance Sheet

	31/03/2014	31/03/2013
Fixed Assets - Housing, Land & Buildings	**427.9m**	385.9m
Net Worth of Company - Housing Debt, Capital & Reserves	**157.0m**	152.9m

Income & Expenditure

Turnover	**30.5m**	27.1m
Operating Costs	**23.9m**	21.4m
Operating Surplus - before interest and transfers to reserves	**6.6m**	5.7m

Company Information

Internal Auditor: Capita Consulting, Beacon House, 27 Clarendon Road, Belfast, BT1 3PR
External Auditor: PricewaterhouseCoopers, Waterfront Plaza, 8 Laganbank Road, Belfast, BT1 3LR
Solicitors: Arthur Cox, Victoria House, Gloucester Street, Belfast, BT1 4LS
Principal Bankers: First Trust Bank plc, Meadowbank, 141 Strand Road, Londonderry, BT48 7TN

Minister for Social Development, Nelson McCausland presents representatives of Apex and the Greater Shantallow Area Partnership with the Chartered Institute of Housing's 2014 Working Together Award for the Affordable Credit Project.

Chairman's Statement Martin Doherty, Chair

In looking back over the year what immediately stands out are the number of awards and accreditations achieved by Apex. These achievements bring great comfort to me as Chairman and to my Board of Management as they provide further reassurance that Apex is delivering high quality, both in the service it provides to its tenants and in respect of its development work. I would like to refer to some of these.

- **Elderly Accommodation Council** - This award ceremony is held in Birmingham and the applicants are UK wide. Apex won a gold award in respect of St Julian's House, Omagh, which provides both sheltered housing and housing with care for those in later life. The application was made by the St Julians' residents themselves demonstrating that they take great pride in their scheme and appreciate the service provided.

- **The UK Centre for Housing and Support** reaccredited all 12 of Apex's sheltered housing schemes for a further three years. This demonstrates the high quality of service provided by the Association to its residents.

- **Investors in People** reaccreditation was achieved but at the higher level of silver award moving up from bronze. This is a huge achievement and a fantastic recognition for all our staff and puts Apex among the top rated employers within Northern Ireland.

- **Construction Excellence** - These awards are held annually to reflect the high quality of the work of the construction industry in Northern Ireland. Apex had three schemes short-listed and won two of the categories for Environmental Sustainability and for Partnering. This is a reflection of the detail paid by Apex in its delivery of quality houses.

- **Chartered Institute of Housing** - Here, Apex had six entries short-listed in four categories, winning in two - the 'Working Together Award' in partnership with the Greater Shantallow Area Partnership for the 'Affordable Credit Project' and the 'Sustainable Development of the Year Award' for our Rathlin Island development. We firmly believe that our role as a housing association is to develop strong vibrant communities and to build real partnership with those groups already working in those communities.

I know it is frequently said that "self-praise is no praise" but it is important to point out that the standards expected by the award judges are exacting and can only be achieved with the commitment of all Apex staff in carrying out their duties and responsibilities to the best of their ability, irrespective of where they work within the organisation.

These awards are underpinned by the ongoing satisfactory performance and audit reports from the various inspecting agencies received during the year. On behalf of the Board I congratulate the entire Apex workforce for their high standards and dedicated service.

In looking to the future, the challenge for the Association is one of maintaining the high standard which it sets itself but I have every confidence that this will not be a problem.

Board of Management

Board of Management

L-R
Mr Martin Doherty *Chair*
BSc; PG Dip; MSc Computing & Design
Mr John Meehan *Vice-Chair*
Mr Peter Caldwell *Treasurer*
BA Degree in Public Policy Management

L-R
Mrs Marjorie Keenan OBE
RGN / RMN / RNMH / CNMH
Mrs Mary Hamilton
Mr Mark Gillespie
MSc, BSc Hons, RN Dip

L-R
Mr Brian Dougherty MBE
BSc (Hons) Regional Analysis & Development
Master of Town Planning (MTPL)
Mr Des McNabb
Mr Paddy McGroarty FCCA

L-R
Dr Alice Diver
LLB, LLM, Solicitor, PHD, FHEA
Dr Rachel Joan Naylor
Mr Frank Dunne

L-R
Mr Alan Hill
FPC 1,2,3, MAQ
Mr Liam McCafferty

Board Members Attendance 2013 - 2014

Board Member	Date of Membership	Length of Continuous Service	Board Meetings		Committee Meetings	
			Held	Attended	Held	Attended
Martin Doherty	21/02/1996	2 years, 1 month	7	7	11	9
Peter Caldwell	30/09/2009	4 years, 6 months	7	7	15	15
Mary Hamilton	26/11/2008	5 years, 4 months	7	3	4	4
Brian Dougherty	26/11/2008	5 years, 4 months	7	2	4	1
Mark Gillespie	30/09/2009	4 years, 4 months (Retired 29/01/14)	6	0	-	-
Des McNabb	20/03/1978	2 years, 6 months	7	3	8	3
Paddy McGroarty	28/11/2012	1 year, 4 months	7	6	-	-
Alice Diver	01/04/2012	2 years	7	4	3	1
Rachel Naylor	01/04/2012	2 years	7	2	-	-
John Meehan	01/04/2012	2 years	7	6	3	3
Alan Hill	01/04/2012	2 years	7	5	4	3
Marjorie Keenan	29/11/2000	Returned to Board 26/03/14	1	1	4	4
Liam McCafferty	03/03/1969	10 months (Returned 29/05/13)	7	5	19	9
Frank Dunne	03/03/1969	10 months (Returned 29/05/13)	7	7	12	6
Damian McKenna	27/11/2003	Retired from Board 01/03/13	-	-	7	7
Attendance				**64%**		**69%**

Committees

Audit & Risk Assurance: A Diver *Chair,* D McKenna, P Caldwell, F Dunne
Development: D McKenna *Chair,* F Dunne, B Dougherty, J Meehan
Finance: P Caldwell *Chair,* D McNabb, M Doherty, F Dunne, P McGroarty
Housing: M Keenan *Chair,* M Hamilton, P Caldwell, A Hill, L McCafferty, R Naylor
Remuneration: J Meehan *Chair,* M Doherty, P Caldwell

Management Team & Business Plan Achievements

Management Team

L-R
Gerry Kelly OBE *Chief Executive*
Sheena McCallion
Director of Housing & Care Services
Roderick Canning
Director of Finance

L-R
Ray Forbes
Director of Development & Procurement
Kevin Butler
Director of Property Services
Elaine Taylor
Director of Personnel & Training

Business Plan Achievements

In the year ended 31 March 2014, the Association attained 95% achievement of the 2013-2014 Business Plan which contained 63 tasks.

Governance & Management of Risk

Apex's Risk Management process identifies, prioritises, evaluates and manages risk to the achievement of the Association's policies, aims and objectives. The Audit Committee reviews the risk register and analyses key risks to the Association.

Human Resources at 31 March 2014

Office Staff - Total 122

CEO/Directors	6
Finance	13
Housing	41
Property Services	35
Personnel & Training	13
Development	14

Total Staff - 582

Full-Time Staff	417
Part-Time Staff	165

Sheltered Housing Staff - Total 21

Scheme Managers	7
Housekeepers	7
Domiciliary Carers	3
Catering Staff	4

Supported Living Staff - Total 439

Officers-In-Charge	22
Qualified Care/Support Workers	44
Unqualified Care/Support Workers	283
Cooks & Kitchen Assistants	37
Ancillary Workers	41
Administration	11
Project Co-ordinators/Essential Skills	1

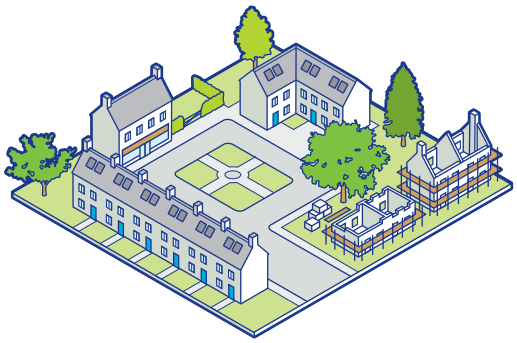
Housing Management at 31 March 2014

TOTAL RENT ARREARS - as % of Total Rent Receivable

All Housing Stock
(Including Nursing Beds)

3.58% March 2014

4.39% March 2013



TECHNICAL ARREARS - as % of Total Technical Income

All Housing Stock
(including Nursing Beds)

11.94% March 2014

15.03% March 2013

All Housing Stock
(excluding Nursing Beds)

12.12% March 2014

14.74% March 2013

Technical arrears is defined as income government organisations owe Apex which is more than 4 weeks old

Housing Management at 31 March 2014

NON-TECHNICAL ARREARS - as % of Total Income due from Tenants

All Housing Stock
(including Nursing Beds)

6.47%	March 2014
10.95%	March 2013

Sheltered Housing	0.40%	0.80%
Supported Living	1.82%	3.86%
General	3.37%	5.83%
Nursing	0.88%	0.46%

Non-technical arrears is defined as income tenants owe Apex

NON-TECHNICAL ARREARS - as % of Total Income due from Tenants

All Housing Stock
(excluding Nursing Beds)

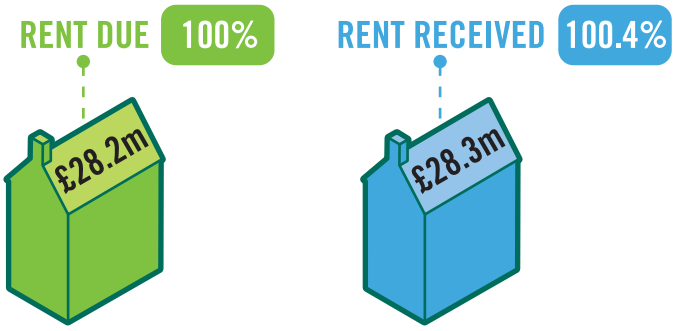
7.00%	March 2014
11.58%	March 2013

Sheltered Housing	0.51%	0.88%
Supported Living	2.28%	4.26%
General	4.21%	6.44%

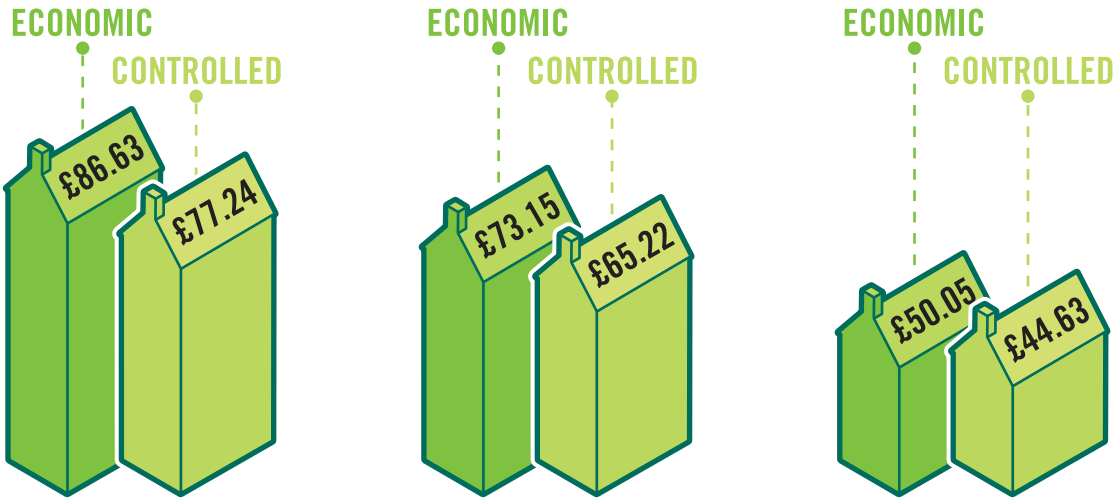
Non-technical arrears is defined as income tenants owe Apex

Housing Management at 31 March 2014

Rent Collected



Average Weekly Rents Charged



3 Bedroom House
45 points

2 Bedroom House
38 points

1 Bedroom Flat
26 points

ECONOMIC RENTS

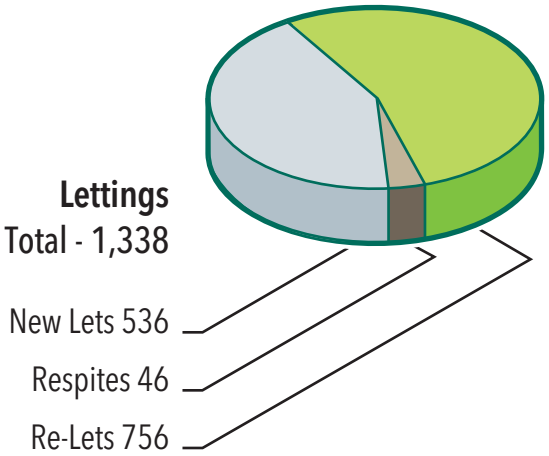
Based on the Association's actual management and financing costs. This applies to housing stock which has been partly funded by the DSD and partly by private finance.

CONTROLLED RENTS

Based on the Government's rent value per accommodation point. This applies to housing stock funded by DSD and allocated prior to 1 April 1993.

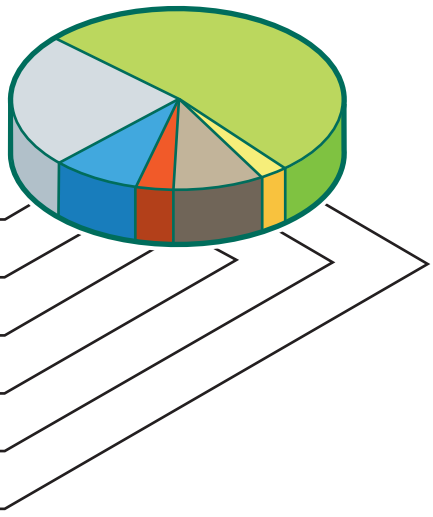
Tenants are provided with details of their individual rent calculations and a breakdown of service charges on request.

Housing Management at 31 March 2014



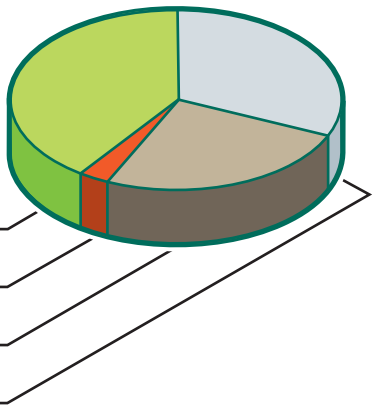
Lettings
Total - 1,338

New Lets 536
Respites 46
Re-Lets 756



Lettings per Accommodation Type
Total - 1,338

Supported Housing 308
Hostels 128
Sheltered 46
Nursing 122
Housing With Care 35
General 699



Void Properties
Total Stock - 4,413

General 0.48%
Sheltered 0.04%
Nursing 0.36%
Supported Housing 0.34%

% Overall Total Housing Stock Void 1.22%

Balance Sheet at 31 March 2014

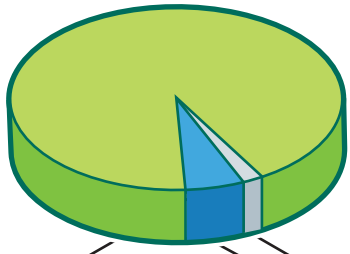
	31/03/2014	31/03/2013
Tangible Fixed Assets		
Housing, Land & Buildings	427,940,487	385,930,201
Less: Housing Association Grant & Other Grants	(278,277,938)	(260,337,455)
	149,662,549	125,592,746
Other Fixed Assets & Investments	8,606,705	8,474,908
Total Fixed Assets	158,269,254	134,067,654
Current Assets		
Stock	23,464	30,015
Debtors	13,972,015	9,419,393
Cash at Bank & in Hand	3,407,428	23,154,887
	17,402,907	32,604,295
Creditors: Amounts falling due within 1 year	(18,631,612)	(13,771,358)
Net Current (Liabilities)/Assets	(1,228,705)	18,832,937
Total Fixed Assets less Current Liabilities	157,040,549	152,900,591
Creditors: Amounts falling due after 1 year	136,159,425	133,215,581
Pension Liability	3,088,506	4,052,506
	139,247,931	137,268,087
Capital & Reserves		
Share Capital	27	27
Capital Reserve	5	5
Designated Reserves	9,111,299	9,131,656
Revenue Reserves	8,681,287	6,500,816
Total Funds	17,792,618	15,632,504
	157,040,549	152,900,591

Income & Expenditure Accounts at 31 March 2014

	31/03/2014	31/03/2013
Turnover	30,528,526	27,051,808
Less: Operating Costs	(23,924,241)	(21,400,362)
Operating Surplus	6,604,285	5,651,446
Surplus on sale of Fixed Assets	74,903	102,033
Transfer to Disposal Proceeds Fund	(88,457)	(226,381)
Interest Receivable & Similar Income	67,294	180,095
Interest Payable & Similar Charges	(5,459,177)	(4,778,662)
Other Finance Income/(Costs)	104,266	(62,763)
Surplus on Ordinary Activities	1,303,114	865,768

The Mayor, Councillor Martin Reilly presents Helen Parkhill, Foyle Valley House, with an award from the Council for the Homeless for an 'Outstanding Contribution to Homelessness'.

Development Finances & Repair Performance at 31 March 2014



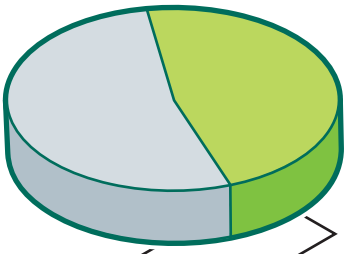
Development Expenditure
£45.6m

General Housing £41.7m

Supported Living Accommodation £3.5m

Accommodation for Older People £0.4m

Apex completed 493 units during 2013/2014 and has a further 541 units under construction at 31 March 2014

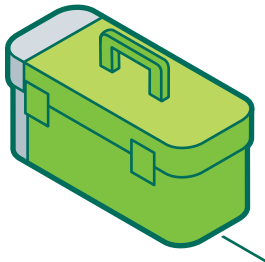


Sources of Funding for Development
£45.6m

Private Finance (Loans & Mortgages) £26.6m

Housing Association Grant £19.0m

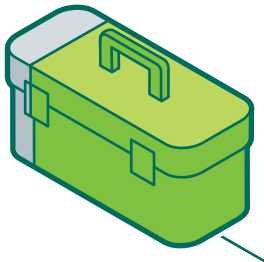
Emergency Repairs
Reported 5,015



Repairs completed within 24 hours

4,736 (94.44%)

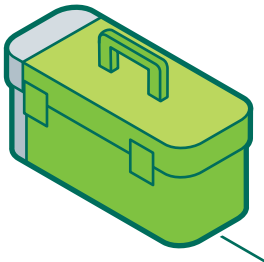
Urgent Repairs
Reported 5,396



Repairs completed within 4 working days

4,886 (90.55%)

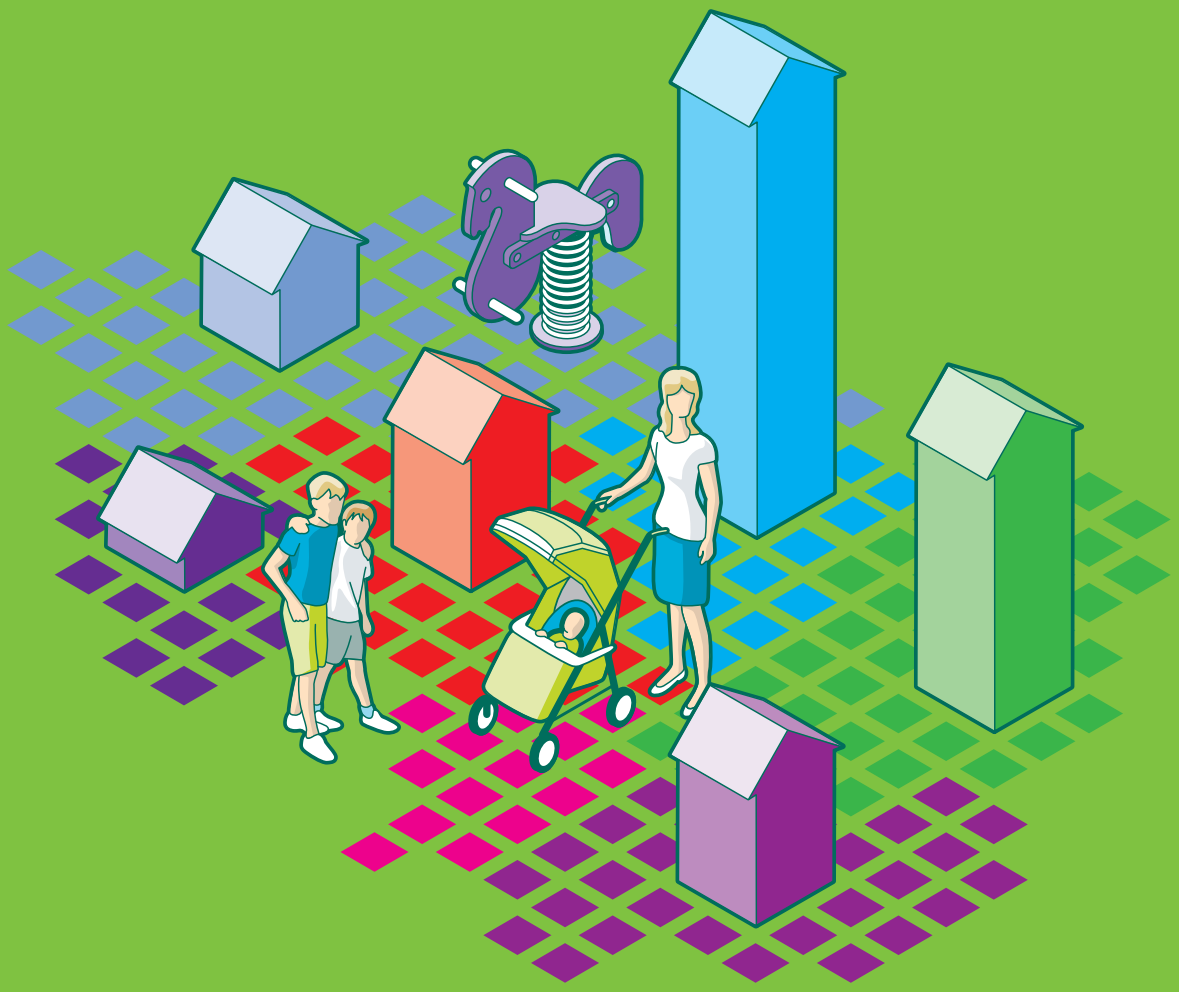
Routine Repairs
Reported 7,828



Repairs completed within 20 days

7,309 (93.37%)

Apex Accommodation at 31 March 2014



General Needs Accommodation at 31 March 2014

General Needs Accommodation

Co. Armagh

Prospect Way, Lurgan	5
Total	5

Co. Antrim

Brook Street, Ahoghill	6
Brookfield Gardens, Ahoghill	9
Castle Park, Antrim	6
Darkfort Drive, Portballintrae	6
Dispersed Housing	4
Girona Drive, Portrush	15
Gort Beag, Rathlin Island	10
Gortaheran Crescent, Portglenone	16
Greenwalk, Newtownabbey	22
Rathcoole Gardens, Newtownabbey	28
Rush Park, Newtownabbey	17
Tonagh Gardens, Lisburn	26
Total	165

Belfast

Cliftonville Road	10
Derryveagh Drive	123
Dispersed Housing	4
Glenluce	14
Jamaica Street	43
Laird Park	28
Mill Race	21
Mossvale/Lawnbrook	5
Rosapenna Parade	2
Rosehead	75
Rossnareen	18
Springfield Crescent	9
Springfield Road	13
Whitewell Road	12
Templemore Avenue	4
Tiger's Bay	10
Cloverfield Street	22
Total	413

Derry~Londonderry

Ashleywood Mews	6
Ballymagowan Park	180
Ballymore Park	18
Beechwood Crescent	10
Brickfield	9
Broomhill Avenue	10
4 Clarendon Street	16
Cecilia's Walk	61
Celtic Court	13
Clondermott Park	44
Clyde Street	6
Cornshell Fields	277
Cornshell Lane	9
Dispersed Housing	445
Dove Gardens	63
Dunvale Close	14
Eglinton Place	5
Fergleen Mews	6
Fernabbey/Ferndale	108
Glendale	105
Glenowen Park	34
Great James Street	9
Kilfennan	10
Knockena	67
Labre Park	10
Melrose Terrace	25
Northland Road	23
Northland Way	5
Oakland Park	39
Rathmore	55
Rinmore Drive	2
Rinmore Transfer	38
Rosemount Cottages	17
Sheriffs Glen	23
Swilly Gardens	31
Upper Creggan	11
Marian Hall	24
Total	1,828

General Needs Accommodation at 31 March 2014

Co. Derry

Ard na Smoll, Dungiven	10
Creggmount, Claudy	13
Dispersed Housing	43
Fairhill Park, Maghera	15
Killowen Court, Coleraine	5
Killowen Street, Coleraine	9
Rural Cottages	3
St Canice's Mews, Eglinton	4
Swilly Close, Portstewart	23
Scutchers Lane, Draperstown	23
Tamlough Park, Ballykelly	50
Tulach Way, Magherafelt	30
Salter's Bridge, Magherafelt	8
Tullykeeran Gardens, Maghera	20
Total	256

Co. Down

Aileen Terrace, Newry	2
Ballycopeland Place, Millisle	10
Blenheim Drive, Newtownards	15
Bull's Hill, Newry	4
Burren Meadow, Newcastle	146
Dispersed Housing	1
Mountainview, Warrenpoint	14
Tarive Lana, Newry	6
The Marshes, Newry	10
Total	208

Co. Fermanagh

Aghagay Meadows, Newtownbutler	3
Cavandale Park, Enniskillen	36
Dispersed Housing	2
Elliott Place, Enniskillen	4
Riverside View, Tempo	4
Rural Cottages	8
Tattygare Heights, Lisbellaw	10
Ringfort Place, Faughard	12
Total	79

Co. Tyrone

Ashdene/Shanoch, Dungannon	22
Bramblewood Manor, Dungannon	11
Canal Side, Strabane	27
Dispersed Housing	62
Drumquin, Omagh	1
Dunowen Park, Clady	5
Evish Grove, Strabane	40
Granville Park, Dungannon	33
Lurgaboy Lane, Dungannon	12
Lurganbuoy Park, Castlederg	9
Millview Manor, Dungannon	24
Mullaghmore Cottages, Omagh	9
Orchard Park, Aughnacloy	15
Rural Cottages, Omagh	5
Rural Cottages, Strabane	42
Cashel Grove, Dungannon	8
Gortview Park, Coalisland	16
Total	341

Total General Needs	**3,295**

Other

Staff Dwellings

Sheltered Housing Schemes	3
Nursing Staff Accommodation	2

Commercial & Community Units (CU)

Garages - Glenowen, Derry~Londonderry	51
Offices	3
Shop Units, Derry~Londonderry	10
Cornshell Fields, Derry~Londonderry (CU)	1
Fernabbey, Derry~Londonderry (CU)	1

Total Other	**71**

Supported Living Schemes at 31 March 2014

Sheltered Accommodation for Older People

Abbey House, Derry~Londonderry	18
Alexander House, Derry~Londonderry	24
Beechwood Court, Derry~Londonderry	37
Brickfield, Derry~Londonderry	43
Creggmount, Claudy	17
Culmore Park, Derry~Londonderry	47
Fr Mulvey Park, Derry~Londonderry	29
Glenbrook House, Derry~Londonderry	39
Grafton Street, Derry~Londonderry	11
Mulvey House, Strabane	31
Parkview Court, Castlederg	10
St Canice's Close, Eglinton	23
St Julian's House, Omagh	29
Westland Cottages, Belfast	6
Total	364

Housing with Care Accommodation

Abbey House, Derry~Londonderry	12
Alexander House, Derry~Londonderry	20
Brookhill House, Coleraine	25
Daleview House, Derry~Londonderry	18
Killowen House, Coleraine	43
Meadowbank, Omagh	25
Parkview House, Castlederg	20
St Julian's House, Omagh	15
Total	178

Residential Care

Bell-Gray House, Newtownstewart	7
Total	7

Nursing Beds

Bell-Gray House, Newtownstewart	25
Brookmount Nursing Home, Coleraine	48
Daleview House, Derry~Londonderry	25
Parkview House, Castlederg	15
Total	113

Mental Health Schemes

Ballyoan House, Derry~Londonderry	16
Clondermott House, Derry~Londonderry	16
Dunvale House, Derry~Londonderry	16
East Bridge Place, Enniskillen	10
Foyle Gate Lodge, Derry~Londonderry	1
Mill Place, Limavady	20
Woodbank House, Omagh	16
Total	95

Schemes for Learning Difficulties

Ardavon House, Derry~Londonderry	10
Beechway House, Derry~Londonderry	16
Belmont Cottages, Derry~Londonderry	16
Iona House, Strabane	12
Mullagh House, Limavady	22
Railway Court, Omagh	23
Total	99

Foyers

Strand Foyer, Derry~Londonderry	48
Total	48

Hostels & Refuges

84 Chapel Road, Derry~Londonderry	1
36 Clarendon Street, Derry~Londonderry	3
22 Pump Street, Derry~Londonderry	8
Ashleywood House, Derry~Londonderry	9
Foyle Valley House, Derry~Londonderry	14
Methodist City Mission, Derry~Londonderry	47
Northlands Centre, Derry~Londonderry	8
Springwell House, Belfast	28
The House in the Wells, Derry~Londonderry	25
Total	143

Total - Supported Living	**1,047**

TOTAL OVERALL STOCK	**4,413**

Addresses & Contacts

Sheltered Accommodation for Older People

Beechwood Court
Beechwood Avenue, Derry~Londonderry
Scheme Manager: Catherine McCallion
Tel: 028 7126 6076

Brickfield Court
Blighs Lane, Derry~Londonderry
Scheme Manager: Raymond Campbell
Tel: 028 7130 9104

Creggmount
Desmond Avenue, Claudy
Scheme Manager: Jenny McLean (Part-time)
Tel: 028 7133 7987

Culmore Park
Culmore Road, Derry~Londonderry
Scheme Manager: Ann Smyth
Tel: 028 7135 3000

Fr Mulvey Park
Westland Terrace, Derry~Londonderry
Scheme Manager: Bredge Shettle
Tel: 028 7126 9064

Glenbrook House
Glenbrook Terrace, Derry~Londonderry
Scheme Manager: Paul Taylor
Tel: 028 7126 3408

Mulvey House
Magirr Park, Strabane
Scheme Manager: Julie Montgomery
Tel: 028 7138 3217

St Canice's Close
Ballygudden Road, Eglinton
Scheme Manager: Jenny McLean
Tel: 028 7181 2177

Housing with Care Accommodation

Brookhill House
2 Lower Newmills Road, Coleraine
Officer-in-Charge: Denise Carson
Tel: 028 7032 7917

Killowen House
20 Killowen Street, Coleraine
Officer-in-Charge: Brenda Cunningham
Tel: 028 7032 9650

Housing with Care and Sheltered Accommodation

Abbey House
Little Diamond, Derry~Londonderry
Officer-in-Charge: Vivienne McGlinchey
Tel: 028 7126 2385

Alexander House
Bishop Street, Derry~Londonderry
Officer-in-Charge: Janet Deery
Tel: 028 7136 3891

St Julian's House
1 St Julian's Road, Omagh
Officer-in-Charge: Eilish Morris
Tel: 028 8225 0447

Housing with Care and Nursing Care Accommodation

Daleview House
Shepherds Way, Dungiven Road,
Derry~Londonderry
Nurse Manager: Marcella McCorkell
Tel: 028 7131 2390

Parkview House
Parkview Road, Castlederg
Nurse Manager: Davina McAllister
Tel: 028 8167 9192

Addresses & Contacts > *Continued*

Nursing Care Accommodation

Bell-Gray House
48 Dublin Street, Newtownstewart
Nurse Manager: Kirsty Heywood (Acting)
Tel: 028 8166 2075

Brookmount Nursing Home
4 Lower Newmills Road, Coleraine
Nurse Manager: Ann Bannister (Acting)
Tel: 028 7032 9113

Elderly Mentally Infirm Accommodation

Meadowbank
2 Donaghanie Road, Omagh
Managed by: Age NI
Tel: 028 8224 2868

Mental Health Schemes

Ballyoan House
Gransha Park, Derry~Londonderry
Officer-in-Charge: Lorraine Harkin (Acting)
Tel: 028 7186 0566

Clondermott House
17 Clondermott Park, Derry~Londonderry
Officer-in-Charge: Janice Anderson
Tel: 028 7131 2073

Dunvale House
Duncreggan Road, Derry~Londonderry
Officer-in-Charge: James Crossan (Acting)
Tel: 028 7137 4130

East Bridge Place
Magee Court, Enniskillen
Move-on Accommodation for Clare House
Officer-in-Charge: Ann Marie Dolan
Clare House, 51 Chanterhill Road,
Enniskillen, Co. Fermanagh
Tel: 028 6632 6361

Woodbank House
9 Deverney Road, Omagh
Officer-in-Charge: Caroline Swift
Tel: 028 8225 1762

Schemes for Learning Difficulties

Ardavon House
34 Northland Road, Derry~Londonderry
Managed by: Ardavon Trust
Tel: 028 7126 4428

Beechway House
Shepherds Way, Dungiven Road,
Derry~Londonderry
Officer-in-Charge: Delma McCurry
Tel: 028 7131 2627

Belmont Cottages
Racecourse Road, Derry~Londonderry
Officer-in-Charge: Gail McLean
Tel: 028 7137 2350

Iona House
19 Derry Road, Strabane
Officer-in-Charge: Dolores Forbes
Tel: 028 7138 3400

Mullagh House
5 Roemill Road, Limavady
Officer-in-Charge: Karen Oldcroft
Tel: 028 7772 2466

Railway Court
O'Kane Park, Dromore Road, Omagh
Officers-in-Charge:
Mairead Brogan/Alison Rafferty (Jobshare)
Tel: 028 8225 2629

Hostels & Refuges

Foyle Valley House
30 Foyle Road, Derry~Londonderry
Manager: Maureen Slater
Tel: 028 7136 2689

Northlands Centre
Shepherds Way, Dungiven Road,
Derry~Londonderry
Managed by: Northlands Centre
Tel: 028 7131 3232

Springwell House
377-381 Springfield Road, Belfast
Manager: Donal Rogan
Tel: 028 9024 8801

The House in the Wells
130 St Columb's Wells, Derry~Londonderry
Manager: Andrew Bonner
Tel: 028 7126 7957

Foyers

Strand Foyer
79 Strand Road, Derry~Londonderry
Foyer Manager: Louise Montgomery
Tel: 028 7128 1155

Apex Housing Association Ltd

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10 Butcher Street
Derry~Londonderry
BT48 6HL

BELFAST OFFICE:
6 Cromac Place
The Gasworks
Belfast
BT7 2JB

DUNGANNON OFFICE:
2 Dungannon Enterprise Centre
Coalisland Road
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BT71 6JT

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This document is available in alternative formats on request.

The Apex Voluntary Housing Group comprises:

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Fairbuild Homes (NI) Limited