



Department for  
**Communities**  
[www.communities-ni.gov.uk](http://www.communities-ni.gov.uk)



# NI Registered Housing Association Sector

## Risk Profile 2026

June 2026

# Contents

Introduction	4
Insight drawn on	5
Contemporary risk themes	6
Risks to the safety and welfare of customers	7
Risks to the quality of homes	9
Risks to financial viability	10
Risks to business continuity and capacity	11
Risks to governance and compliance	13
Appendix – Risk management responsibilities and good practice	15
1. Identify	16
2. Evaluate	16
3. Control	17
4. Assure	17
5. Monitor	18
Roles and responsibilities	18

# Executive Summary

This Sector Risk Profile (SRP) presents an overview of the most significant risks currently facing Registered Housing Associations (RHAs) in Northern Ireland and is intended to support boards and executive teams in strengthening risk management and oversight. It draws on survey responses from RHAs, round-table discussions with sector stakeholders, and insight from regulatory, policy and sector experts, alongside wider UK regulatory intelligence. Its development was supported by Deloitte in partnership with Campbell Tickell.

The SRP identifies a challenging and volatile operating environment for RHAs, shaped by economic and political uncertainty, constrained public funding, cost inflation, climate change impacts, technological developments and rising customer expectations. In this context, robust governance, effective risk management and strong assurance arrangements are essential to protect customers, safeguard public investment and ensure organisational resilience.

Five broad and interrelated risk themes are highlighted as being particularly significant across the sector:

- Risks to the safety and welfare of customers, including landlord and building safety, safeguarding, anti-social behaviour, service quality, tenancy sustainment and capacity to support vulnerable residents.
- Risks to the quality of homes, including investment in existing stock, compliance with the Decent Homes Standard,

repairs and maintenance performance, climate change impacts and growing constraints on new development.

- Risks to financial viability, arising from the macro-economic environment, borrowing costs, reductions in grant rates, liquidity pressures and counterparty failure.
- Risks to business continuity and organisational capacity, including cyber security, data protection, digital transformation, climate-related disruption and workforce capacity.
- Risks to governance and compliance, covering board skills and succession, strategic focus, assurance arrangements, data quality, fraud, reputation and management of subsidiaries and relationships with partners.

The SRP emphasises that while individual RHAs will face different levels of exposure depending on their size, business model, loan covenants and service provision, these risks are widely relevant across the sector.

It is important to stress, however, that the profile does not represent an exhaustive list of possible risks faced by RHAs. It remains the responsibility of boards to identify the key strategic risks facing their RHA, set an appropriate risk appetite, ensure effective controls are in place and obtain robust assurance that those controls are operating as intended.

# Introduction

The purpose of this sector risk profile (SRP) is to identify risks that are likely to affect RHAs in the current operating climate.

Risk may appropriately be defined in this context as the chance of something happening that may impact negatively upon the delivery of an RHA's strategic objectives or its core activities, or upon its ability to demonstrate legal or regulatory compliance.

For boards to be effective, they must ensure that risks that present a strategic or operational threat to an RHA are appropriately identified and managed.

Correspondingly, Governance Standard 2 of the regulatory standards for Registered Housing Associations (RHAs) in Northern Ireland requires that 'RHAs shall adopt a robust approach to the assessment and management of risk and demonstrate informed and transparent decision-making processes.'

Some high-level guidance about effective risk management practices is provided in Appendix 1. In simple terms, RHAs must ensure that they have appropriate controls in place to manage risks they identify as relevant to them, and effective oversight and assurance arrangements in order to obtain sufficient confidence that those controls are effective.

The SRP does not represent a full account of all the risks an individual RHA may face. Instead, it points to risks which are indicated by the environment and context within which RHAs currently operate and which should be considered by RHAs while identifying threats which may cause them harm.

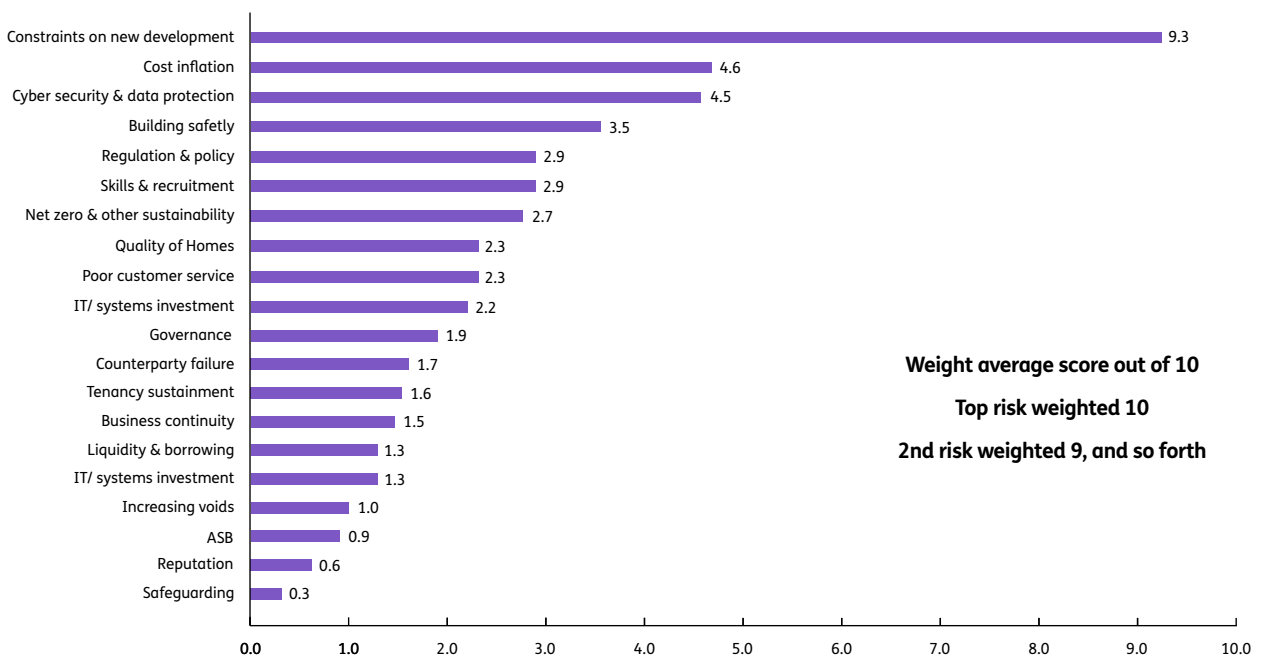
We anticipate that this SRP will be used for purposes including supporting board and executive team discussions about the sector risk universe and sense-checking the content of individual RHA's own risk registers.

# Insight drawn on

The SRP was compiled working in partnership with Deloitte and Campbell Tickell. It draws on a survey (to which 15 RHAs responded) and roundtable discussions with sector stakeholders and with regulatory and

policy representatives from the Department for Communities. Relevant material in the public domain was also reviewed, including SRPs produced by social housing regulators in other jurisdictions of the UK.

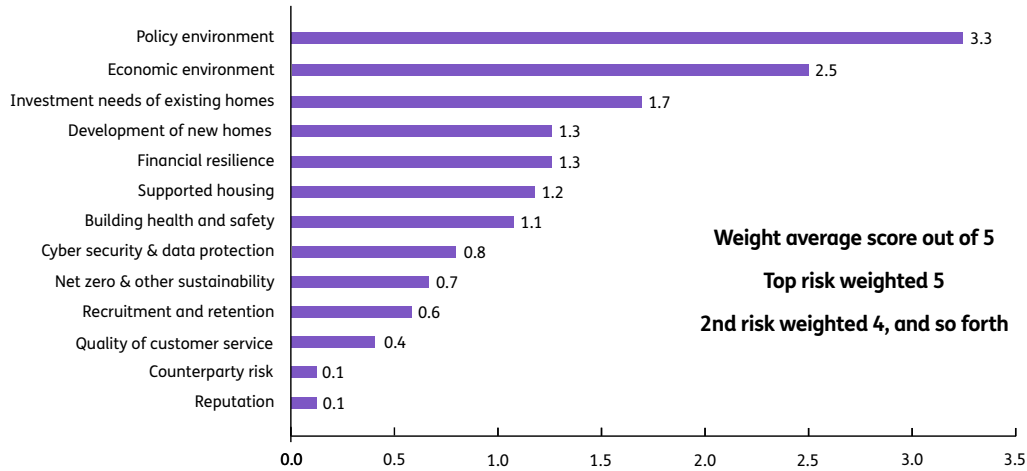
**Figure 1: what RHAs told us about their top 10 current risks (survey data; free text)**



We have used this information along with the wider insight gathered to put together this SRP. It is important to stress that the profile does not represent an exhaustive list of possible risks faced by RHAs, nor does it purport to anticipate risks which may emerge in future. Instead, it offers our view of the most significant risks which apply across the sector as a whole at a particular point in time.

RHAs were asked what risks they anticipate being of greatest significance over the next 5 – 10 years. The wider operating environment for RHAs presents a variety of challenges, some of which are more easily protected against than others. It will remain especially important for boards to continue to be well tuned into what is changing in the operating environment, with regular consideration of emerging risks, as long as global political, societal, economic and climate uncertainty and instability endure.

**Figure 2: what RHAs told us about top 5 risks over the next 5 – 10 years (survey data; selected with prompts)**



## Contemporary risk themes

The following risk themes are broadly applicable across the sector:

- **Risks that impact on the safety and welfare of customers.**
- **Risks that impact on the quality of homes.**
- **Risks that impact on financial viability.**
- **Risks that impact on business continuity and capacity.**
- **Risks that impact on governance and compliance.**

Individual RHAs will have different levels of exposure to each of these risk themes, depending on their particular circumstances and services provided.

It is worth noting that, in reality, risks don't necessarily sit neatly within a particular category, and some risks will straddle more than one theme.

Each of the themes is explored in more detail below.

# Risks to the safety and welfare of customers

RHAs' responsibility for the safety and welfare of their customers is fundamental to their purpose and their charitable status. Risks that may threaten this are explored below.

## **Landlord and building safety**

Tragedies elsewhere in the UK have given rise to changed expectations about the emphasis placed by social landlords upon building safety, in particular regarding the structural integrity and fire safety of buildings, with particular attention to the risks associated with taller buildings. Although there are limited numbers of high-rise properties in Northern Ireland, it is essential that the safety risks associated with these – and with buildings of all types – are well managed.

RHAs must attend to their statutory responsibilities for landlord health and safety (including conducting the full range of safety checks and assessments required, and acting upon these) in order to avoid causing serious harm to tenants. The preponderance of new builds in the sector does not negate the importance of addressing damp, mould and condensation issues where these arise.

## **Customer service**

Poor customer service carries the risk that customers' needs will not be met, with a potential impact on their quality of life and wellbeing, and that trust in the RHA will be eroded.

RHAs should recognise that customer needs and expectations will change over time (including in the context of an ageing population and a changing economic environment) and must be understood in order to both keep customers safe and tailor services to meet their needs.

## **Constraints on the delivery of support and care services**

There may be resourcing constraints to manage in connection with the delivery of services to older or more vulnerable residents, who may require extensive support or care packages to remain in their homes. These constraints should be appropriately managed by maximising available public funding opportunities.

### **Safeguarding**

In order to keep customers safe, all RHAs should understand their safeguarding responsibilities and ensure that relevant training, policy, practices and reporting are in place, underpinned by robust assurance that these are appropriate and effective.

### **Anti-social behaviour, domestic abuse and hate crime**

These aspects of behaviour present a significant threat to customer safety and welfare as well as being potentially resource-intensive and challenging for RHAs to resolve. RHAs will wish to consider carefully how they keep customers safe in the communities which they serve, including how they work with partners to do so. This may be particularly challenging for smaller RHAs with fewer resources.

### **Employee and public safety**

RHAs must ensure that they are adequately protecting the health and safety of their staff (for example in terms of lone-working, or of exposure to anti-social behaviour) and the public (for example in terms of management of shared spaces).

### **Tenancy sustainment**

There is a risk that in the current environment customers may suffer financial hardship due to the rising cost of living. RHAs will wish to consider what controls they put in place to minimise tenancies failing as a consequence.

# Risks to the quality of homes

The quality of each home is critical to the experience of its occupants. Maintaining the quality of homes is also vital to protect public money invested in social housing assets. Risks that may threaten this are explored below.

## **Investment in existing homes**

RHAs may sometimes find it challenging to make provision for the level of investment required in existing properties and need sound data on which to base robust asset management decisions. These may include strategic decisions to regenerate or dispose of poor performing homes in some circumstances.

## **Decent Homes Standard compliance**

If RHAs do not understand the profile (for example, age, location), condition and investment needs of their stock, they may not be able to ensure that the quality of homes is maintained, nor to ensure compliance with the Decent Homes Standard. It will be important to anticipate and respond to changes to the Decent Homes Standard following the current consultation.

## **Responding to climate change**

It can be challenging to accurately anticipate the costs required to invest in achieving environmental property standards and to make the necessary investment. The impacts of climate change are already being felt through unpredictable and extreme weather patterns which can cause flooding, excessive heat and other impacts which can be damaging to properties and customers.

## **Repairs and maintenance**

Repairs performance is often the most significant driver of customer satisfaction and RHAs need to deliver a high-quality repairs service which meets customer needs. Inflationary increases in maintenance and other costs make this more challenging.

Newer homes will typically require less maintenance and investment in the short to medium term, but quality issues during defects period must be carefully managed.

## **Constraints on development**

RHAs play an important role by adding new homes to the sector and access a combination of grant and private finance in order to do so. However, constraints on new development was the most frequently cited risk theme by RHAs who responded to our risk survey.

RHAs experience constraints which include the availability of grant, challenges relating to the water infrastructure, and economic conditions (including housing market conditions).

The reduction in grant rates which took effect from December 2025 is considered by RHAs to have negatively affected development viability and created cashflow pressures for the sector, at the same time as cost inflation is experienced for construction and other services.

# Risks to financial viability

RHAs cannot effectively deliver their services or plan for the future if they are not financially stable and viable, or able to invest as needed in the quality of homes and service delivery. Navigating threats to financial viability is a fundamental responsibility of RHA boards. Risks that may threaten this are explored below.

## **Macro-economic and political environment**

Global events have led to increases in costs that RHAs may find difficult to mitigate. Increases are particularly prevalent in terms of interest costs on borrowing and the direct cost of energy and raw materials (as well as impacting on the cost of living for tenants). This affects the ability of RHAs to finance maintenance, improvement and development plans.

Risks to the future plans of RHAs may also include changes in interest rates, the ability to secure cost-effective private financing, reductions in grant rates, and potentially withdrawal of lenders from the sector or from particular product streams (for example shared ownership).

## **Counterparty failure**

RHAs need to be alert to the impact on contractors/partners of rising prices and wider economic challenges, in terms of their continuing ability to operate and to deliver services at contracted costs. Reletting a contract in the event of a contractor failure will also likely add to cost pressures.

## **Liquidity and borrowing**

RHAs need to ensure that their financial performance monitoring and business planning systems ensure sufficient ongoing liquidity to deliver services and achieve ongoing compliance with loan covenants. RHAs should establish and monitor performance against financial golden rules to ensure there is sufficient warning of liquidity or covenant compliance issues to allow the organisation to correct the situation.

RHAs should look to use single variable sensitivity testing, as part of their wider stress testing, to inform the impact score of each of their strategic risks crystallising and to demonstrate financial resilience.

# Risks to business continuity and capacity

RHAs deliver a vital service to customers who depend on them, and need to ensure that they can withstand external challenges and shocks, provide continuity of service, and respond effectively to changes in the operating environment. Risks that may threaten this are explored below.

## **Business continuity**

RHAs need to understand risks to the continuity of their business and have plans on how to respond if those risks crystallise. As well as more obvious risks to business continuity such as an office fire/flood or mass staff absences, all RHAs are increasingly subject to the potential for business disruption – or even cessation – arising from cyber security issues. Clearly counterparty failure or cost cutting mentioned above would also impact on the continuity of customer services, particularly for a maintenance contractor.

## **Cyber security**

Cyber security threats range from release of confidential information through to denial-of-service and ransomware attacks. RHAs need to understand the points of vulnerability and stay abreast of this rapidly developing risk area as cyber-attacks become increasingly sophisticated and damaging.

## **Data protection**

RHAs are increasingly data-based businesses and the custodians of a mass of information about customers, staff and voluntary members. There are risks to individuals as well as the organisation if data protection, governance and management policies and procedures are not in place or are not working effectively.

## **Digital technologies**

The pace of technological and artificial intelligence development offers opportunities as well as threats. RHAs will, rightly, wish to take advantage of those opportunities to meet evolving customer needs and expectations but will need to ensure that systems investment is appropriate and proportionate, that they adequately project manage any system updates or transfers to new systems and that there is a clear understanding of what technology can, and cannot do.

Understanding of the risks arising from the use of artificial intelligence is evolving rapidly alongside development of the technology, and it is important that boards understand and take account of these.

### **Climate change**

Threats to business continuity may arise as a result of climate change. There is the potential for immediate and large-scale disruption arising from storms, flooding, heat and wildfires as well as longer term threats to sea level, biodiversity and food/water provision.

### **Capacity**

Most RHAs, but particularly smaller ones, are exposed to 'key person' risks (where there is heavy reliance on individuals to deliver services or corporate functions) as well as general risks relating to the ability to attract and retain suitably skilled staff. RHAs will need to ensure that they remain attractive employers, offer competitive terms and conditions, and operate effective recruitment policies.

# Risks to governance and compliance

Good governance is at the heart of a successful and compliant RHA and having suitably skilled and engaged boards that seek assurance on the delivery of their aims is essential to this. Risks that may threaten this are explored below.

## **Board membership and skills**

The voluntary nature of boards means that RHAs must seek board members from among a relatively small pool of people who have both the time and inclination to offer the commitment required. If the board has difficulty recruiting new members, or cannot access the skills or diverse characteristics required, this may impact on the effectiveness of the RHA's governance.

Similarly, where there are very long serving board members, little turnover of membership or where management of board member performance is ineffective, boards may become insular, resistant to challenge, blind to emerging risks, overly confident of risk management, out of touch with changing expectations within the sector, or even dysfunctional.

## **Board focus**

Boards must ensure that they are appropriately discharging their responsibilities as charitable trustees. Their focus should typically be on the strategic leadership of the organisation, ensuring that there is a suitable strategy in place to achieve the purpose of the RHA and on managing the key strategic risks.

## **Key stakeholders**

It is important for the board to ensure that the RHA maintains good and effective relationships with key stakeholders such as regulators, lenders, contractors, local authorities and government agencies in order to avoid the risk that any weakness in these important relationships threatens the ability of the RHA to deliver its strategy.

Good relationships with stakeholders can also be a critical element of recovering from unanticipated problems and shocks.

### **Subsidiaries and partners**

Boards that do not effectively monitor the performance and contribution of subsidiary organisations and key third parties (such as contractors or joint venture partners) can leave the parent RHA open to risks arising from failures or financial issues within those organisations.

## **Diversification**

Where RHAs enter into activities that are outside their core operations, they should ensure that this is appropriately managed within the context of being charitable organisations, and guard against exposure to associated risks that are insufficiently understood or are underestimated. Exposure to the housing market as a result of diverse activity should be evaluated carefully and the risk to social housing assets assessed.

Board membership, experience and skills should all be re-evaluated when significant new activities are undertaken.

### **Data quality**

The quality of data RHAs hold is fundamental to discharging customer safety and welfare responsibilities, ensuring fair outcomes and effective financial management. Boards should ensure that robust assurance is obtained about the completeness, accuracy, timeliness and accessibility of data and the effective operation of systems for capturing and reporting it.

### **Contractual arrangements**

RHAs need to be careful to manage contracting arrangements with appropriate diligence and rigour to avoid risks including those associated with service delivery, compliance, customer experience, fraud and financial losses.

### **Insurance**

The availability and cost of insurance can change in response to sector or wider economic factors, with potential implications for affordability and for the level of choice and protection available to RHAs. While consultation during the preparation of this profile did not point to this as a significant risk in Northern Ireland at present, increases in insurance costs have been experienced elsewhere in the UK in response to building safety issues, and consider it important that boards maintain a good understanding of both the cover in place and the options available.

### **Fraud**

RHAs must manage their exposure to fraud risk in order to avoid detrimental financial and other impacts on their ability to deliver their core purpose. This includes employee and tenancy fraud. It is essential that effective whistleblowing arrangements should be in place.

### **Reputation**

RHAs should be continually aware that problems within their organisation may impact on the reputation of the RHA and even of the sector, presenting a risk to the continued support of key stakeholders and funders and the confidence of tenants. Threats to reputation should be a consideration in the board's decision-making.

Reputational damage is almost always an impact of other risks materialising, such as financial crisis, poor service delivery, etc. Rather than necessarily conceiving of reputation as a risk in its own right, RHAs should be careful to understand and articulate the most likely root causes of reputational damage as risks, thereby enabling appropriate controls to be designed and evidenced assurance to be sought.

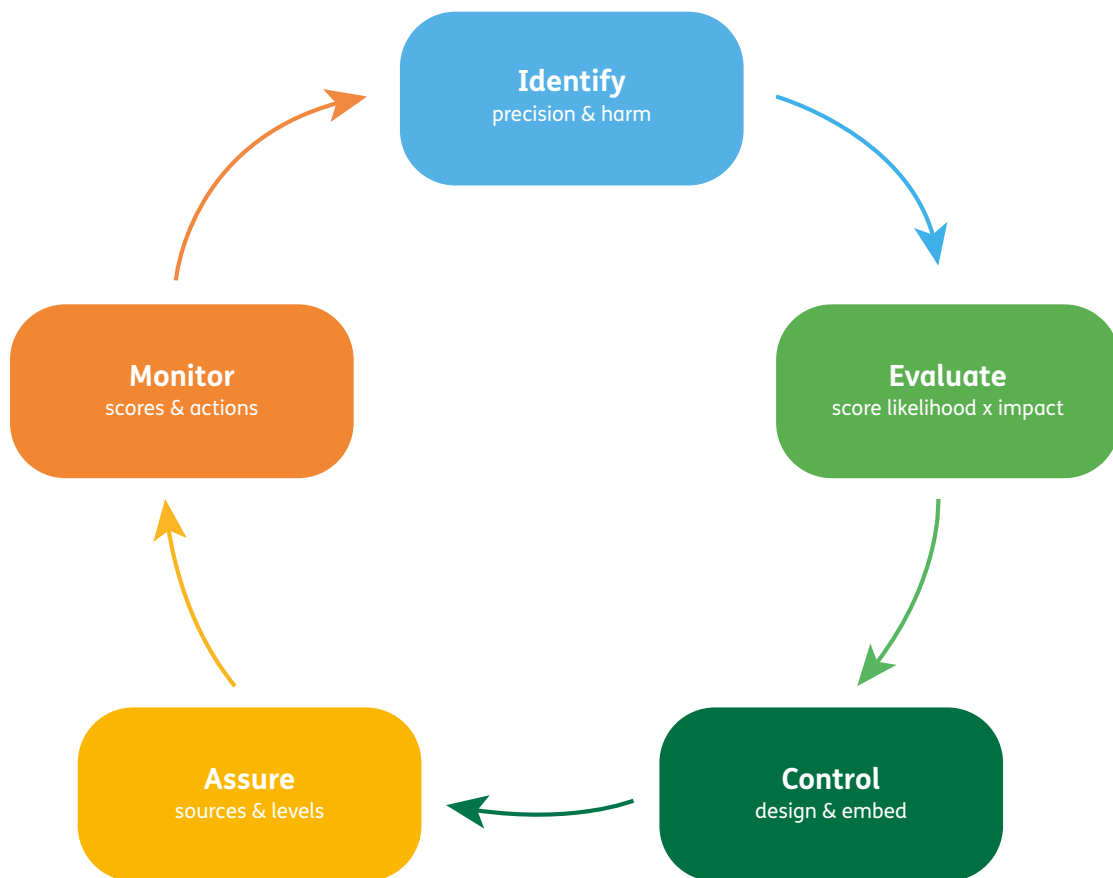
# Appendix – Risk management responsibilities and good practice

Risks describe the effect that uncertainty can have on our ability to achieve our objectives. As responsible social landlords, RHAs will look to manage risk in order to:

- protect customers, staff, assets and viability
  - enhance the confidence of residents and staff
  - improve relationships with stakeholders
  - reduce exposure to litigation
  - comply with legislation, regulation and codes of governance
- fulfil their duty of care to residents that cannot access decent housing in the open market
  - ensure their business remains financially viable

## The Process of Risk Management

Set out below are five fundamental components of any risk management process.



## 1. Identify

To ensure comprehensive coverage, it is useful to draw on a wide range of sources when scoping an organisation’s risk universe. These can include sector and market intelligence (including sector risk assessments from other jurisdictions in the UK<sup>1</sup>), information from advisors and external agencies, areas of under-performance within the business and the outcomes of business plan stress testing.

Each risk will need to be named and described using clear and precise language, as this lays the foundation for setting robust controls and designing assurance. The description should be exact, detailing the specific causes or triggers as well as the potential consequences. The focus should always be on the specific harm that could affect the organisation, rather than generalised impacts.

So, for example a description such as “the external economic environment” is too general to convey the actions and harm that will result from the crystallisation of this risk. A more precise description, such as “rising interest rates”, enables triggers and impacts to be identified and effective controls to be designed.

Over-reliance on phrases such as ‘failure to...’ should be avoided in favour of a description that pinpoints the underlying root causes of risks.

RHAs will want to employ a variety of methods to capture new and bubbling-under risks, emerging threats or vulnerabilities – including a regular opportunity for the board to scan the horizon. By embedding regular opportunities for identification and escalation, promoting

openness, and supporting whistleblowing and near-miss reporting, a risk-aware organisation will ensure that emerging risks are captured and managed effectively.

## 2. Evaluate

Risk evaluation or scoring is an art rather than a science and the widely used process set out below seeks to ensure that those risks that present the biggest threats to an organisation’s objectives are understood by supporting consistency in risk calibration.

Each risk would typically be scored from (for example) 1 to 5 on how likely (or probable) it is to happen and then scored 1 to 5 on what impact would be of it crystallising. A risk’s combined score is usually arrived at by multiplying the individual scores for likelihood and impact. Hence a score could range from 1 lowest (likelihood 1 x impact 1) to 25 highest (likelihood 5 x impact 5).

Probability scoring is usually based on the expected frequency over which the risk is likely to crystallise. Impact scoring is usually based on the impact risk crystallisation would have on a range of indicators such as finance, customer service, organisational capacity and legal and regulatory compliance. Single variable sensitivity testing of key risks (undertaken as part of wider Stress Testing) should be used to inform impact scoring.

Each risk should be scored twice. The Inherent or Gross score will reflect the assessment of the likelihood and impact of the risk before any actions are taken to control the risk. The Residual or Net score reflects the current

<sup>1</sup> England, Wales and Scotland each publish SRPs of varying focus, detail and frequency.

assessment of the likelihood and impact based on the controls which have been put in place so far. Both scores can then be Red / Amber / Green (RAG) rated, to highlight those that require the most attention and management.

### 3. Control

A control is any action taken by management, the board and other parties to manage risks by reducing either or both likelihood and impact of crystallisation, thus increasing the prospect that established objectives and goals will be achieved.

Best practice in designing controls, mitigations or risk management actions include:

- Building them on precisely defined and prioritised risks
- Checking that they reduce either likelihood or impact or both
- Being wary of over-reliance on passive controls such as monitoring, reviewing, tracking or meetings that do not in themselves reduce either likelihood or impact
- Being clear which actions have not yet been implemented and therefore cannot (yet) be reducing likelihood or impact
- Ensuring that they support a risk aware culture by embedding them in policies and procedures, job descriptions, standing team agendas, new employee induction and training
- Checking that the effort involved is proportionate the risk reduction achieved
- Being clear on which controls are doing heavy lifting on the top risks (i.e. those producing the largest reductions from Gross to Net scores)

- Seeking assurance that controls are in place and operating effectively.

### 4. Assure

The HM Treasury Orange Book defines assurance as objective evidence that controls are well-designed and operating effectively. Boards can also think of assurance as anything that gives confidence and comfort that what reports and performance indicators suggest is happening is actually occurring in practice and on the ground. Although controls and assurance are closely aligned, it is important to be clear on the differences between them. The purpose of controls is to reduce the likelihood of a risk crystallising, or the impact if it did. In general, controls are considered part of the 'business as usual' environment. They are designed to be in place at all times, and they define standard practices or 'how we do things round here'. Often, these controls are semi-automatic or hard-wired into the organisation's systems and procedures, ensuring that risk management is integrated into everyday activities.

Assurance is evidence that the controls are being used within the organisation and are delivering the expected reductions in likelihood or impact or both. They are usually one-off, occasional measures taken at a moment in time, and they incorporate a degree of independent assessment. Assurance can be sourced internally or externally. External assurance offers a greater degree of independence and objectivity and typically draws on wider experience and expertise of risks crystallising in other organisations and sectors.

Common sources of internal assurance include:

- reporting that demonstrates that documented policies are being followed
- oversight and challenge through line management structures
- capturing intelligence from resident engagement, mystery shopping, triangulation, complaints and whistle blowing
- the results of single variable sensitivity testing of key risks to the long-term financial plan, where they demonstrate negligible or manageable impacts
- the impact of post-worst-case-scenario recovery actions on the long-term financial plan, where it demonstrates recovery

Common sources of external assurance include:

- internal and external audit
- professional advisors such as legal, treasury and valuers
- credit rating agencies
- benchmarking against peers
- independent business or governance reviews
- independent validation of the long-term financial model and results of stress testing
- stakeholder feedback
- kite marks and accreditations
- regulatory gradings

The use of external assurance should be proportionate to the importance of the control in question and the threat posed by the risk being controlled. So, for example, the controls

for deterring fraud, meeting loan covenants, financial resilience, customer safety and the condition and value of homes may be considered sufficiently critical to merit external assurance. Not every control requires external assurance.

Any assurance reporting needs to set out both the source of assurance and the level of assurance obtained on the effectiveness of controls. Care should also be taken not to mistake either verbal reassurance or a confusing amount of detail for clear, written, evidenced assurance. The 'Three Lines of Defence' model of control and assurance is a widely used tool to support clarity of risk management and to reduce unfocused anxiety. It seeks to establish who operates the controls, who checks the controls and who checks the checking of controls.

## 5. Monitor

Most risks that RHAs face cannot be eliminated or reduced to negligible impacts and nearly all will evolve over time. It is therefore essential that risks are routinely monitored, scored and reported. This is usually done by bringing together risk identification, evaluation, controls and assurance in one risk register.

Risk registers can exist across all departments and at all levels in an organisation, which may also maintain specific project risk registers. Care should be taken to identify the cumulative impact of a risk present on several team or departmental registers, for example, 'inflation' or 'labour shortages', and also to ensure that escalation routes to the board's strategic risk register function properly.

### **Roles and responsibilities**

The board is ultimately accountable for risk management and for ensuring that appropriate risk management arrangements are in place. The board's responsibilities should be outlined in its terms of reference and standing orders.

Oversight of risk is understood to be something that the board cannot delegate. That oversight extends to determining the appetite for risk that the organisation is prepared to accept in pursuit of its objectives and identifying its key strategic risks.

That said, a board will look to its Audit Committee for assurance that the approach to risk management is fit-for-purpose and that those key risks are being well managed. It will also seek assurance from the executive team that other risks are well managed or will be escalated to the board.

The board will also want to consider the impact of every major decision on its risk appetite and assessment of top risks and actively debate its strategic risks at least once a year. A risk-aware RHA will strive to build a collective language of risk, control and assurance that is understood throughout the organisation. Everyone will be expected to own the risk register collectively and take individual responsibility for specific risks and controls. In doing so, all colleagues will bring their own awareness, skills and experience to debates about risk, demonstrating curiosity and seeking evidence that controls are in place and effective. All major decisions within and across teams should involve consideration of the impact on the risk register(s) and if they fit within the board's risk appetite.

Available in alternative formats.

© Crown Copyright 2026



Department for  
**Communities**

[www.communities-ni.gov.uk](http://www.communities-ni.gov.uk)