



Annual Report 2020-2021

Building for the Future





2020-2021

Key Outcomes



£88.48
Average Rent



84% of tenants surveyed were satisfied with the overall service of NB Housing



£3,674,465 invested in new housing



106 properties allocated



1082 homes



629 hours invested in learning and development



42 Staff



£2.09m for reinvestment



Turnover: £7.2m up 5.6%



22 units started on site



79% of tenants surveyed were satisfied with their accommodation



20 adaptation requests completed



85.5% of repairs were completed on time



0.74% of properties void at the end of March 2021



95% of tenants surveyed said that they found staff helpful



76% of anti-social behaviour cases resolved



£421,549 Major Repairs (incl. Component Replacements)



86% of tenants surveyed said that staff were able to deal with their query

OUR MISSION:

“To provide affordable rents and homes that build vibrant neighbourhoods and communities.”

OUR VISION:

“Is to lead physical, social and economic regeneration through outstanding social housing.”

AT NB HOUSING:

“We are a values-based organisation and believe in our values that support the way that we build homes and communities.”



Esteem: We value more than the physical regeneration of housing stock, but the restoration of esteem that people have for themselves, for their home, and for their community.



Aspiration: We encourage the aspirations of our employees in their own personal and professional development. In the same manner we encourage communities to aspire to better standards of housing and regeneration.



Leadership: We will demonstrate our leadership through the excellence of our housing and services, and the professionalism of our team.

OUR VALUES:



Community/Togetherness: We will listen to and respect each other working together to achieve a vibrant and prosperous community. We act collectively as one team to support one another, working co-operatively, respecting each other's views, and making our work environment enjoyable.



Personal: We build homes not houses. We consider the needs of families, individuals, and the community before anything else in our developments.



Integrity: We will be accountable and transparent to our customers, respectful of our tenants, and proud of our service delivery.



Chair & Chief Executive Report

In a year dominated by the coronavirus, we are pleased to demonstrate in this report that we continued to meet our Mission, Vision and Values, aims at helping to **improve the lives and opportunities of our tenants.**



Ursula Mayers, Chair



Donal Conway, CEO

This annual report is a review of what we have achieved over the year. We cannot ignore the impact of COVID-19 on our business as our focus moved to ensuring the safety of our tenants, staff and contractors. Our initial response saw us focus on maintaining critical services and only being able to respond to emergency repairs. Our support services continued as usual with staff being on site, while our head office teams shifted to agile and remote working. We had to design new ways of working, implement IT solutions, to enable staff to continue to provide a high quality service.

We have an excellent team of people who have the energy and drive to enable NB Housing be a dynamic association.

We had to close our offices to the public and while we thought this was only going to be a short-term measure it has lasted a longer time as we all did our best to follow government guidance to reduce the spread of the virus. To counteract the impact of the office closures, we increased our tenant visits, and encouraged tenants to make best use of

technology to communicate and share information. While we look forward to getting back to a new way of working it is anticipated that services will change. It has also been a challenging time to deliver on the aims and actions of our tenant participation strategy.

We very much value the input and feedback tenants provide and we encourage opportunities to learn how we can do things better, to learn from the experience of tenants and their issues.

We are committed to listen to tenants and change the way we work for the better. We continue to grow our services despite the pandemic, and made steady progress in delivering on our commitments contained in our Strategic Plan. We were successful in achieving 87% of the 112 business objectives which were set in March 2020.

We did not achieve 11 objectives largely due to the restrictions imposed in tackling COVID-19. We were disappointed that we could not deliver our planned maintenance projects as we

fully appreciate how much these schemes are valued by tenants. We will focus our efforts in future years to accelerate these plans.

We pay thanks to our funders the Department for Communities, the Northern Ireland Housing Executive and our many partners who assist us in delivering our services. We appreciate the support from our joint manager partners Rosemount House and the Salvation Army who manage two supported housing schemes delivering high quality support services to vulnerable groups.

Our success during the year could not have been possible without the dedication and direction of our voluntary board members.

During the year we had a number of retirements, including Sheila Davidson, Ian Graham and Bill Patterson and welcomed new members Bob Hopkin and Andrew McFarlane. Our Board demonstrate strong and effective governance of the association and ensure we are fit for the future and well placed to deliver on our strategy and plans.

Providing a good service to our tenants and community

We plan to do more for our tenants and the community in which we operate through increased and improved services and to constantly innovate and implement best practice in all we do.

As a Housing Association our tenants come first! We have all endured a difficult year with the COVID-19 pandemic, however we have worked to continue as much engagement as restrictions would permit.

Our NB Housing team have had a strong engagement with tenants and local agencies in 20/21 to ensure services were delivered to our tenants and their families. Lockdown meant many were confined to shielding or isolating, furloughed from their work and subjected to reduced contact with family and friends. A number of initiatives took place during the year across the community to support our tenants.

Local Agency and Tenant Support



Belfast City Council grant assistance of **£1,500** provided an opportunity for all to brighten up their homes and neighbourhoods with spring window boxes.



Food for Life programme awarded NB Housing with **£300** in funding for the delivery of the “Cook It” programme. Eight slow cookers were purchased and gifted to tenants to

participate in this online cooking class. The classes were very productive and equipped participants with the knowledge of how to prepare a meal for the family for under £5.



“Sadie’s Original Soups”



NB Housing was also successful in our application for **£600** funding to provide a soup session programme for families in partnership with the family support hub. The aim was to provide instruction and demonstration on making nutritional meals for under £5. This funding application was achieved through ongoing working partnerships with North Belfast Advice Partnership the Family Support Hubs and Residents Groups. Tenants were provided with a blender and ingredients to make “Sadie’s Original Soups” and took part in an online cooking demonstration.

We donated to a local community association to help fund emergency supplies and food parcels during COVID-19 pandemic.

NB Housing participated in an initiative for the delivery of hot meals at discounted prices from a local café. In collaboration with Ardoyne Association in North Belfast tenants were provided with a code to avail of the delivery of the hot meal at a discounted price. Many of our elderly tenants participated in this offer over lockdown.



We continued to work with North Belfast Area Partnership (NBAP) to deliver food parcels, butcher vouchers and fuel vouchers to families in need.



#NIFHASHININGSTARS



Belfast City Council



Belfast Health and Social Care Trust



"I was at my wits end when this situation occurred and didn't know where to turn to. I am so grateful for the support I received from everyone who helped me and my kids."



Family Support Hubs

One initiative that has been welcomed by families is a joint initiative with Belfast Health and Social Care Trust and Belfast City Council (BCC) who have been working to help provide families with essentials. This has been administered by the Sure Start programme and we have been working in partnership to deliver packs of mother and baby essentials worth over £100.

Technology



Use of technology and the ability to contact tenants remotely was an area we embraced as face to face contact was restricted. A *What's App* group was set up to communicate with tenants who had expressed an interest in becoming involved in our tenant focus groups.

In December 2020 we presented a successful application to Belfast City Council for a £1,000 grant for the purchase of 10 computer tablets. The tablets can be widely used by our tenants either in lockdown or as an aid to remote and extended communication and engagement. We further developed this initiative to promote participation in tenant forums/groups

Within the reporting year we also provided **Wi-Fi installation at our sheltered accommodation**. With the aid of our Tenant Support Worker residents were able to interact with friends and family.



5 tenant publications



Attended 41 community meetings



2 Tenant Surveys

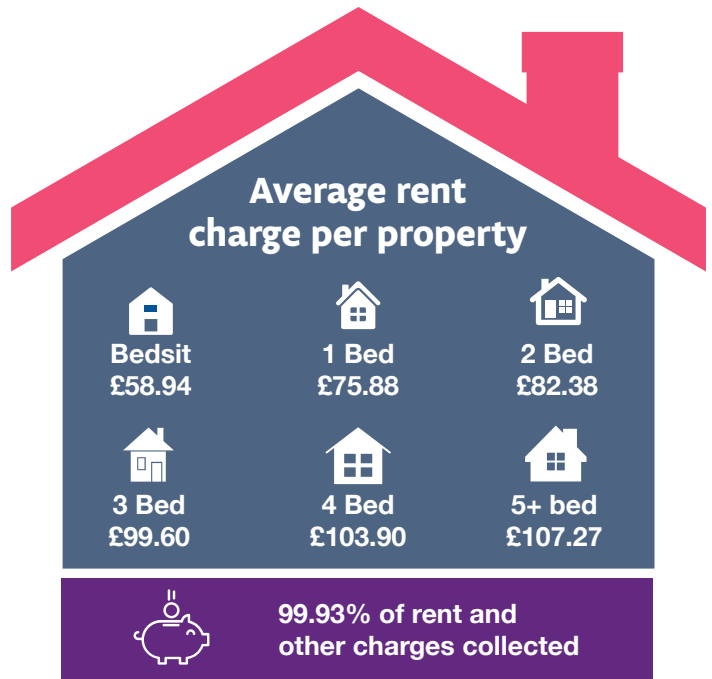


8 tenant focus groups



If you would like to get involved in any of our tenant groups or activities please let us know. A full guide to our Tenant Participation Strategy can be found on our website at www.nb-housing.org

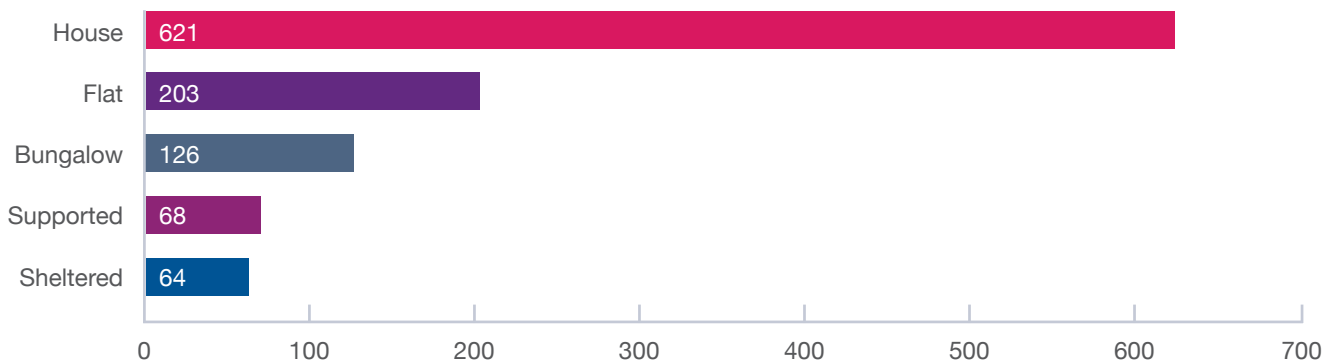
Housing Management



Arrears breakdown at 31st March 2021

	Non Technical	Technical	Total
Current tenants arrears	£149,415	£214,981	£364,396
Past tenant arrears	£53,764	£0	£53,764
Overall total arrears	£203,179	£214,981	£418,160

NB Housing stock year ending 31st March 2021



76%

of tenants were satisfied they were kept informed

72%

of tenants were satisfied their views were taken into account

80%

of tenants said it was easy to get a hold of the right person when they made contact

Supported Housing for Older People

At NB Housing we continue to work closely with Northern Ireland Housing Executive's Supporting People Team, in providing an inclusive support service that is both friendly and professional.

This is extended to our residents in both Holyrood and McCorry House, our sheltered schemes, and also to our Joint Management Partners, Rosemount House Ltd and Salvation Army.

70 residents availed of our services in our sheltered schemes over the last year. Holyrood House is a secure and welcoming environment for older people with support needs, while McCorry House provides independent living in a secure environment for mature adults.



Joint Management Partners



Rosemount House provides accommodation and support for those seeking continued recovery from alcohol addiction.



Thorndale Family Centre is managed by the Salvation Army who provide support to vulnerable families. NB Housing provides 11 units of accommodation at the scheme.

“We aim to provide temporary supported accommodation with access to training, education and employment opportunities from which young people are empowered to become socially and economically active citizens.”



Christmas 2020, the Department for Communities Christmas grant provided gifts, vouchers and individual food parcels for the residents at Flax Foyer.

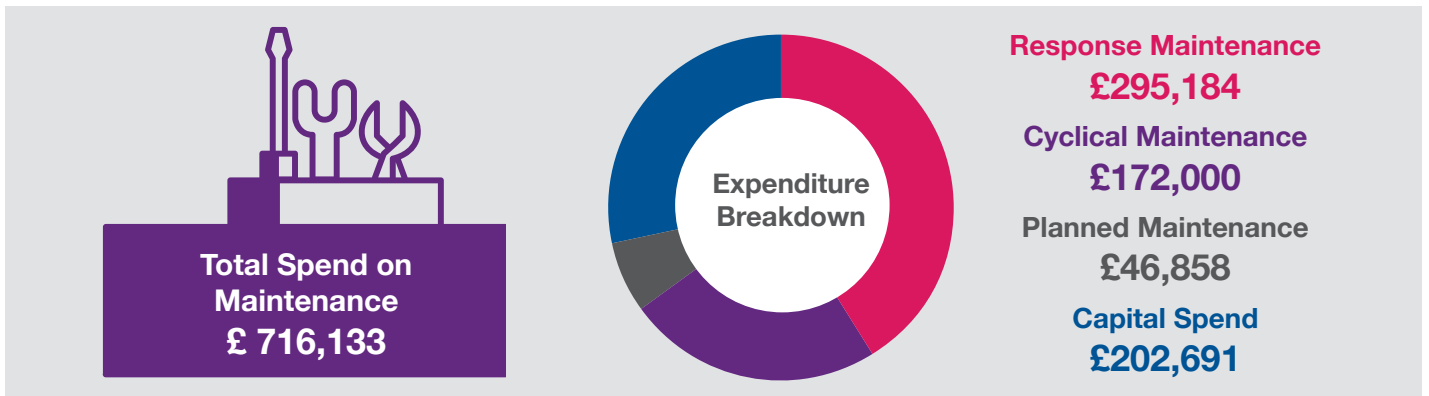


Flax Foyer collaborates with many organisations to provide a holistic service to residents who may require support with benefits advice, future housing solutions, training and education, addiction counselling and many more support needs. Some of the much-valued agencies include:



Maintenance

Safety and sustaining health and wellbeing has been our approach through the COVID-19 pandemic to keep our tenants, colleagues and contractors as protected and supported as we possibly can. These measures significantly impacted on our performance as we adjusted to a number of lockdowns and new working restrictions placed on society. Nevertheless, our maintenance team and contractors maintained our service throughout the year and completed 4,185 repairs.



Tenant satisfaction levels % of tenants satisfied	2020/2021
Appointment Made	82%
Appointment Kept	93%
Repair Completed on Time	90%
Quality of Work	95%
Quality of NB Service	93%
Average:	91%

Response Repairs KPI's % of repairs completed on time	2020/2021
Emergency Repairs	97.9%
Urgent Repairs	80.1%
Routine Repairs	75.1%
Overall	85.5%

Planned & Cyclical Maintenance Projects Completed

Due to the COVID-19 pandemic, we took the decision to postpone internal planned maintenance as we believe the health and safety of our tenants, staff and contractors was paramount. As restrictions ease our focus is to manage the backlog of postponed maintenance and will carrying out significant works in the next few years. We commenced less intrusive and external Planned Maintenance and completed replacement External Doors (project spend was in excess of £190,000) and External Decorations (project spend was in excess of £165,000).



20 Adaptation requests were completed with a total projected spend of **£139,062**



93% of tenants surveyed were satisfied with the attitude of workers



82% of tenants surveyed were satisfied with the service they received on this occasion



84% of tenants surveyed were satisfied that they were told when workers would call

Building for the future

Our Development Team continue to identify new sites and properties to add to our growing portfolio and to provide homes for those in need. NB Housing commenced 22 new homes and completed the construction and rehabilitation of a further 33 properties, representing a total investment of £3.67m with £1.79m received in housing association grant.

Forthriver Road

In the summer of 2020, we completed our first new build project at Forthriver in the Glencairn area of West Belfast. The handover of the second phase of six three-bedroom houses completed this project of 24 homes. The cost of the total scheme was £3.5m, of which £1.7m was received in housing association grant funded by the Department for Communities. The homes are built to a high standard meeting Lifetime Homes specification and provide much needed housing in a popular area of Belfast.



Meeting House Mews, Donaghadee

This small development consisting of four one-bedroom townhouses was purchased as a completed scheme and established the association as a social housing provider in the North Down and Ards council area. The development cost £0.4m of which £0.3m was received in housing association grant.



Emerson Mill, North Belfast

To address the ever-growing demand for social housing in the Ligoneil area of North Belfast, we were successful in negotiating the purchase of five, three-bedroom new build semi-detached family homes. The total cost of the scheme was £0.7m of which £0.4m was housing association grant.



Hopefield Avenue, North Belfast

In September 2020, we completed our Hopefield Avenue new build traditional scheme just off the Antrim Road in North Belfast. This project provides eight two-bedroom apartments and one, one-bedroom apartment. The total cost of the development was £1.3m of which with £0.7m was received in housing association grant. The apartments are built to the highest modern standards and meet Lifetime Homes design.

Moving Forward

We continue to work toward the ambitious development targets set in our 2018/22 strategic plan. As part of this work we look forward to delivering future new build developments to help meet increasing housing demand in areas of need. During the year we undertook community consultation for two new schemes and completed the acquisition of both these sites to provide a further 16 new family homes in North and West Belfast. Both sites are expected to commence in 2021.



Crumlin Road, Belfast

Located on the front of the Crumlin Road in Belfast, this site will provide 14 homes made up of 2 apartments and 12 houses.



Lower Clonard Street, West Belfast

This infill scheme will provide two three-bedroom, semi-detached family homes.

Both schemes are expected to commence in 2021.

NB Housing are proud of the high-quality homes we provide. We ask our tenants if we can improve the finished units and these suggestions are considered in future designs.

Development is a challenge in a very competitive environment. It remains difficult to source suitable sites/land and we would welcome anyone who may have available development land to contact the Associations Development Team on 028 90351131 or email; development@nb-housing.org

Our People

At NB Housing we understand that in order to achieve our objectives, fulfil our mission statement and deliver on the expectations of our tenants that we need to invest on our staff team.



INVESTORS
IN PEOPLE

Gold
Until 2022



We have completed our first year of accreditation as an **Investor in People GOLD**.



inspire®
workplaces
wellbeing at work

We introduced a new **Employee Assistance Programme** with Inspire Workplaces. The programme offers support to staff who may have situations affecting their well-being for example stress, relationships, finance etc. The confidential counselling service can provide staff with independent counselling and support and is complementary to NB Housing welfare support, existing policies and procedures and is an important additional resource to support staff. The programme is offered at no charge to our staff.

42 staff
629 hours
56 sessions



Our team of 42 staff have attended 629 hours of **Learning and Development** over 56 sessions in 2020/21. The training programme not only covered mandatory sessions on Teams or Zoom such as Health and Safety, First Aid, Fire Awareness, Equal Opportunities, but also offered well being sessions on Mental Health Awareness, Managing Time working from home, and The Power of Positive Thinking to Achieve Wellbeing, to mention just a few.



The **Employee Focus Group** reviewed the policies and procedures within the staff handbook.



All office staff were provided with new **laptops and mobile phones** as we embarked on a new way of working from home.



We welcomed **9 new members of staff** to our team at NB Housing.



Board and Senior Management agreed a **Salary Review** for all staff.

Delivering a good business

This involves effective governance through a strong board with the right mix of skills. It also demands prudent financial management during a period of uncertainty. It involves the aim to deliver an efficient, effective and economically sound business with a social purpose.

At NB Housing we have developed a robust financial planning procedure to ensure that we have sufficient resources to achieve our objectives.

Income & Expenditure Account For Year Ended 31st March 2021

	2020/21 (12 months)
	£
Turnover	7,247,718
Operating Costs	- 4,618,567
Operating Surplus	2,629,151
Interest Receivable	2,330
Interest Payable	- 348,469
Other Income	
Other Finance (Costs)/income	- 186,000
Surplus on Ordinary activities before taxation	2,097,012
Tax on surplus on ordinary activities	-
Surplus on ordinary activities after taxation	2,097,012
Transfer (to)/from tenant's services fund	- 18,234
Transfer (to)/from support reserve	11,750
Transfer (to)/from I&E	1,039
Surplus for the year	2,091,567

Balance Sheet at 31st March 2021

	2020/21
	£
Fixed Assets	95,659,197
Depreciation	- 17,648,510
	78,010,687
Other Fixed Assets	907,488
Investments	250
	78,918,425
Current Assets	
Debtors	1,408,671
Cash & Bank	395,573
Investments	847,848
	2,652,092
Current Liabilities	
Amounts falling due within one year	- 3,359,237
Net Current Assets	- 707,145
Total Assets less Current Liabilities	78,211,280
Creditors	
Amounts Falling Due After More Than One Year	
Deferred Grant	48,353,221
Long term liabilities	6,671,667
	55,024,888
Pension Liability	1,922,362
Total Net Assets	21,264,030
Financed By	
Share Capital	13
Revenue reserves	21,262,054
Designated reserves	1,963
	21,264,030

Report of the Committee of Management

Principal Activities: North Belfast Housing Association (NB Housing) is a registered non-profit making housing association providing general needs accommodation, purpose-built accommodation for the elderly and supported housing solutions for those in need, including those with addictions, family issues and young homeless people.

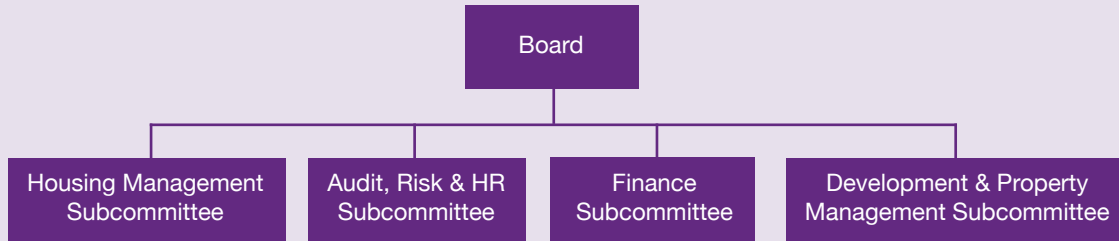
Results: The surplus for the year before transfers to designated reserves was £2,091,567. The Association during the financial year ending March 2021 completed the purchase of 14 properties for rehabilitation, acquired off the shelf new build schemes consisting of 9 units and took possession of 15 new build properties. We had 5 house sales to sitting tenants bringing the net addition of units added to 33. The Association continues to assess its property investment strategy to react to identified need within its expanded area of operation. Investment in its existing property portfolio has been identified through a commissioned stock condition survey with planned and costed programmes for works. Due to restrictions imposed as a result of Covid-19 much of the planned works could not take place. An investment of £737,842 was made during the year on repairs and planned works to ensure our properties met modern standards.

Governance

At NB Housing we ensure that we manage our processes to reduce risk, increase efficiency and implement sound governance arrangements.

NB Housing is managed by 7 Voluntary Board Members from various professional and social backgrounds who meet regularly to govern the affairs of the Association.

The NB Housing Board expresses its appreciation for the contribution of Ian Graham, Bill Patterson and Sheila Davidson who resigned as Board Members during 2020/2021.



Attendance at Meetings 2020/2021

Board Member	Board Meeting		Committee Meetings	
	Possible	Actual	Possible	Actual
Ursula Mayers	8	8	4	4
Tom Mervyn	8	6	9	5
Jane Shaw	8	6	9	9
John Simpson	8	8	11	11
Will Chambré	8	6	8	7
Janine Fullerton	8	8	8	5
Brian Reid	8	8	4	2

Committee expenses for year ending 31st March 2021 were £97.65



4 Internal Audits all receiving Satisfactory Assurance



Department for Communities Regulatory Standards Report achieved Level 1 Rating



External auditor awarded Satisfactory assurance

Registrations and Memberships

Memberships

A member of the Council for the Homeless
A member of the Housing Rights Service
A member of the Northern Ireland Federation of Housing Associations
A member of the Tenant Participation Practitioners Network

Registrations

Registered with the Department for Communities No R55
Registered under the Financial Conduct Authority. IP406
Registered with Inland Revenue for Charitable Status No. NO 00274
Registered with the Charities Commission No. NIC 100038

Office Address

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8 Flax Street Belfast BT14 7ED
Belfast BT14 7EQ

Internal Auditors

Wylie Bisset
168 Bath Street
Glasgow G2 4TP

External Auditor

Toner McDowell
2 Woodstock Link
Belfast BT6 8DD

Bankers

First Trust Bank
Corporate Banking
92 Ann Street
Belfast BT1 3HH

Danske Bank
Corporate Banking
PO Box 183
Donegal Square West
Belfast BT1 6JS

Ulster Bank
Donegall Square East
Belfast BT1 5UB

Solicitors

Edwards & Co
28 Hill Street
Belfast BT1 2LA





Holyrood House
Flax Street

“It is wonderful to have support on our doorstep and can call on our Support Worker, and each other, when we need to. We have a great sense of community both in the scheme and around the local area, this makes us feel all the more secure. We have made Holyrood House our home.”



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Department for Communities Reg No R55
Financial Conduct Authority Reg No IP406

