



**NB  
Housing**

Homes that build community

**Annual Report 2022-2023**



**Growing together  
over the generations**





**£98.27**  
average rent (incl.  
service charges)



**70% of tenants**  
surveyed were satisfied  
with the overall service  
of NB Housing



**£5,967,623**  
invested in  
new housing



**69 units**  
started on site



**55**  
**properties**  
allocated



**1108**  
**homes**



**839 hours**  
invested in learning  
and development



**81.79%**  
of repairs were  
completed on time



**41**  
**staff**



**£2.011m**  
for reinvestment



**turnover**  
**£7.7m**  
up 2.7%



**92%**  
of anti-social behaviour  
cases resolved



**76% of tenants**  
surveyed were  
satisfied with their  
accommodation



**21 adaptation**  
requests completed



**0.93% of properties**  
void at the end of March 2023



**87% of tenants**  
surveyed said that they  
found staff helpful



**£514,890**  
spent on major repairs  
(incl. component  
replacements)



**85% of tenants**  
surveyed said that  
staff were able to  
deal with their query

**2022-2023**  
**Key**  
**Outcomes**







### ***Vision***

Everyone has an affordable, sustainable home in a supportive community that enables them to lead their best lives.



### ***Mission***

To provide a place to call home and an outstanding service to those in need. A home where people:

- ✓ feel they belong
- ✓ feel safe
- ✓ feel financially secure
- ✓ feel supported
- ✓ feel part of the fabric of the community

### ***Our Values***



**Integrity:** Building relationships of trust by being respectful, caring and honest with others.



**Excellence:** Everyone is entitled to expect services of the highest quality that are responsive to their needs.



**Empowerment:** Listening to other people, maximising their ability to find solutions and make decisions that help them live their best lives.



**Collaboration:** Working together with others in a supportive way to achieve the best outcome



**Fairness:** Everyone is of equal worth and entitled to be treated fairly and included. Diversity is something to be recognised and celebrated.



**Sustainability:** Being concerned with the environment and with the future of those we serve.





# Chair & Chief Executive Report

Welcome to NB Housing's Annual Report for the year ending March 2023. We are pleased to report on our many activities and successes during the past year and we hope you enjoy reading this report which summarises our performance across many operational areas.



*Ursula Mayers, Chair*



*Donal Conway, CEO*

We thank our tenants, colleagues and partners for their continued support and efforts during the year in our drive to deliver quality services of which we can be proud.

At the end of the previous financial year our staff and board agreed a new three-year Strategic Plan 2022-2025, considering the impact of Covid 19 on our operations and on our tenants. It was important that this Strategic Plan took account of this impact and focused our attention on getting back to basics and providing high quality tenant focused services.

In support of this over arching aim we developed ambitious work streams to ensure tenants were at the heart of our activity and forefront of service delivery and improvement. This is an ongoing target and we encourage tenants to get involved in the many tenant participation options available and we welcome tenant feedback on how and where we need to improve. We continue to encourage tenants to access My Tenancy which gives secure access to tenants who wish to report a repair or other incidents, access rent account information and update personal details.

We acknowledge the quality of our repair service and investment decisions can have on tenant's wellbeing and this is an area

where we have focused attention as the pandemic had restricted our delivery of these plans. We were pleased to procure a number of new contracts for response, cyclical and planned maintenance schemes and we look forward to working in partnership with these new contractors to develop and deliver an excellent first-class service.

NB Housing appreciates that being an efficient and effective business is essential to delivering on our business aims and objectives. This is a strategic priority for the board who consider it an obligation to deliver services that are of good quality and at a competitive rate. This is more fundamental than ever, given the uncertain economic environment we are currently operating with factors such as interest rates, inflation and the cost of living, largely outside the association's control. Our board remains committed to a robust assessment of performance and to improve business sustainability, viability and opportunity.

This commitment is evident in our development activity across Northern Ireland as we explore new developments across a number of regions and across a number of client groups. We are keenly aware of the need to build to the highest standards that encourage energy efficiency and environmental benefits but

also standards that cost the tenant as little as possible to heat and run their home. We are very aware of the role NB Housing has in contributing to the net zero strategy and we are prepared to take advantage of new green technologies that will provide green, sustainable and warm homes for our tenants.

The success of the association reflects on the commitment of our Board of Management, staff team, our many partners, including our joint management providers Rosemount House and the Salvation Army who provide client support in our supported schemes, our regulator-and funder of our capital programme the Department for Communities, the NIHE and many contractors and consultants who assist us in the delivery of our work.

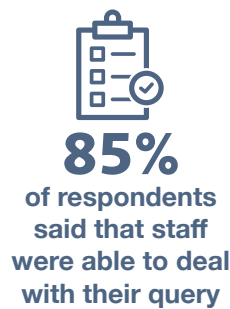
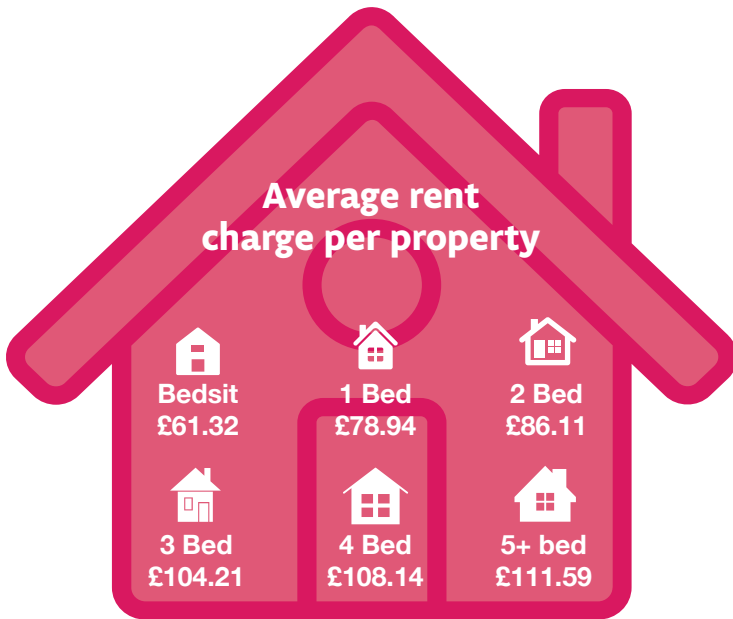
Particular gratitude and thanks to our retiring board members Will Chambré and Janine Fullerton and to John Simpson who sadly passed away during the year. John was a founding member of NB Housing and made a substantial contribution to the success of our association, his enthusiasm and dedication to helping others influenced all our work over his 9 years on the board and these qualities remain as a driving force for the association.

# Customer Service

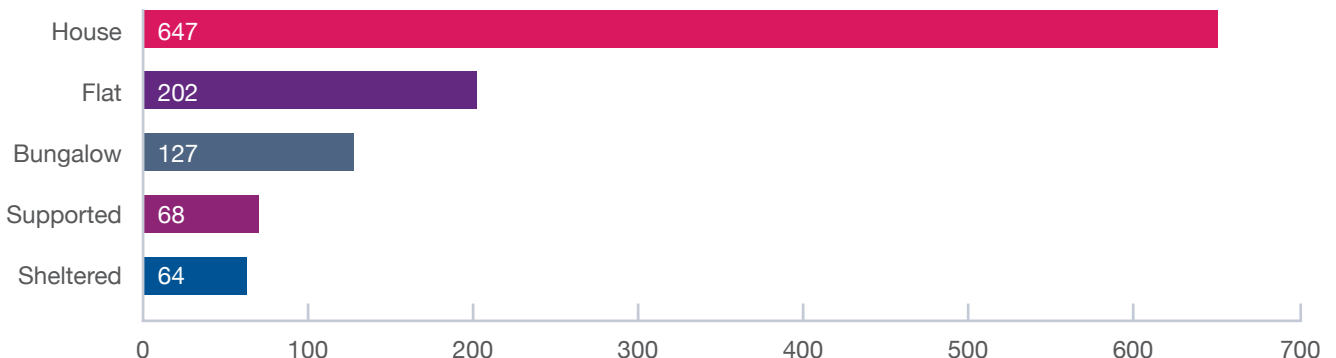


**Aim: To ensure customers receive the highest possible level of service to meet their needs**

## Housing Management



### NB Housing stock year ending 31st March 2023



## Arrears



At 31st March 2023 NB Housing arrears were:

	Current	Former	Total
Technical debtors	£189,606.00	£ -	£189,606.00
Non-Technical Debtors	£181,045.57	£59,914.50	£240,960.07
Overall Total Arrears	£370,651.57	£59,914.50	£430,566.07



## Sheltered & Supported Housing for Older People

NB Housing continues to work along with NIHE's Supporting People team. Through this relationship we are able to provide supportive accommodation and services within a secure environment.

We currently provide housing at Holyrood House and McCorry House, as well as supporting our Joint Management Partners Rosemount House and Salvation Army.

Last year 74 residents availed of our sheltered and support services. Holyrood House provides a safe environment for those older people with support needs, whilst McCorry House enables those who are mature adults and who are still independent to live with some extra security compared to what they would in a general needs setting.

## 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.



# Customer Engagement and Wellbeing



**Aim: To promote well being and participation of customers in decisions that affect them**

We value input from our tenants and are committed to exploring new and innovative ideas in order to do more and provide better services to our tenants and the community in which we operate.

Our Community Development Officer continued our ongoing pledge to furnish our tenants with advice and support, referring them for specialist financial and benefit advice and also making referrals for fuel vouchers, as well as arranging fun programmes to encourage them to get involved with us. Whilst the baby pack referral service has now unfortunately ended, we continued to utilise this for our tenants when we could. We have now returned to face to face meetings and programmes which a lot of our tenants find to be a welcome change. The option remains however for tenants who are unable to participate in this way to join virtually. There are various methods by which tenants can participate and a 'menu of involvement' outlining these is available through our office.

Over the past year we held our 'Get Crafty' programme, which included flower arranging classes, candle and wax melt making, pamper crafts including bath bomb making and wreath making classes for both our sheltered and general needs tenants.

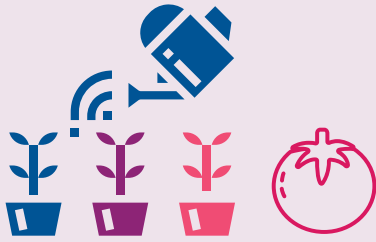


## Community clean up days

We supported a number of our residents in cleaning up their areas by helping them to organise clean up days. We also contributed to a small party for one street to enjoy in their newly cleaned area. We strive to help tenants take pride in their homes and communities.



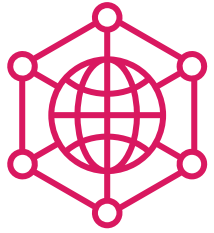
## Vegetable planting at Holyrood House



Some of our residents in our sheltered scheme participated in a 'grow you own vegetables' activity. This provided residents with an opportunity to relax and engage with each other whilst having something worthwhile to look forward to.

Our Community Development Officer has continued to work hard to address ongoing issues affecting the local community, and participates in various multi agency meetings including

- NIFHA Communications Forum – 2
- Upper North Belfast Multi-Agency – 17
- TPPN Meeting with Empowering Communities – 2
- HACT – Ardoyne Housing & Environmental subgroup – 4
- Community Investment Network – 3
- Family Support Hub – 2
- Tenant Forum – 2



Our Community Development Officer also attends community funding meetings to keep abreast of any available funding and apply for this. This enables us to fund more activities for our tenant's involvement. We also hold our Tenant Forum meetings and are always keen to welcome new members. This gives tenants another opportunity to express their views, something we very much welcome, and also to act as representatives for people in their local areas who perhaps are unable or do not wish to attend in person.



Our Community Development Officer presenting a community donation of £1000 from NB Housing to New Lodge/Ardoyne Youth Clubs. This was to help support youth volunteers travel on the Romania Project.



## Intergenerational Working

The Ardoyne Youth Enterprise have over the years been a great asset to us in working alongside our residents of our sheltered and supported schemes. Unfortunately, this year their funding was cut, so our residents took it upon themselves to raise some extra funds for them. A breakfast and lunch were held, with those attending making a donation. There was also a raffle with the entry funds being donated to AYE.

## Keeping tenants connected



In the early part of the year we held an event in the Houben Centre to launch the new 'My Tenancy' module of our website. This facility allows tenants to log into their own account and make payments, view rent statements and report repairs. We encourage our tenants to sign up to this facility for their own convenience.

We continue to support our tenants by making referrals and providing advice for:



**Rent arrears/  
financial management**



**Family  
support hubs**



**Fuel vouchers when  
the service is available**



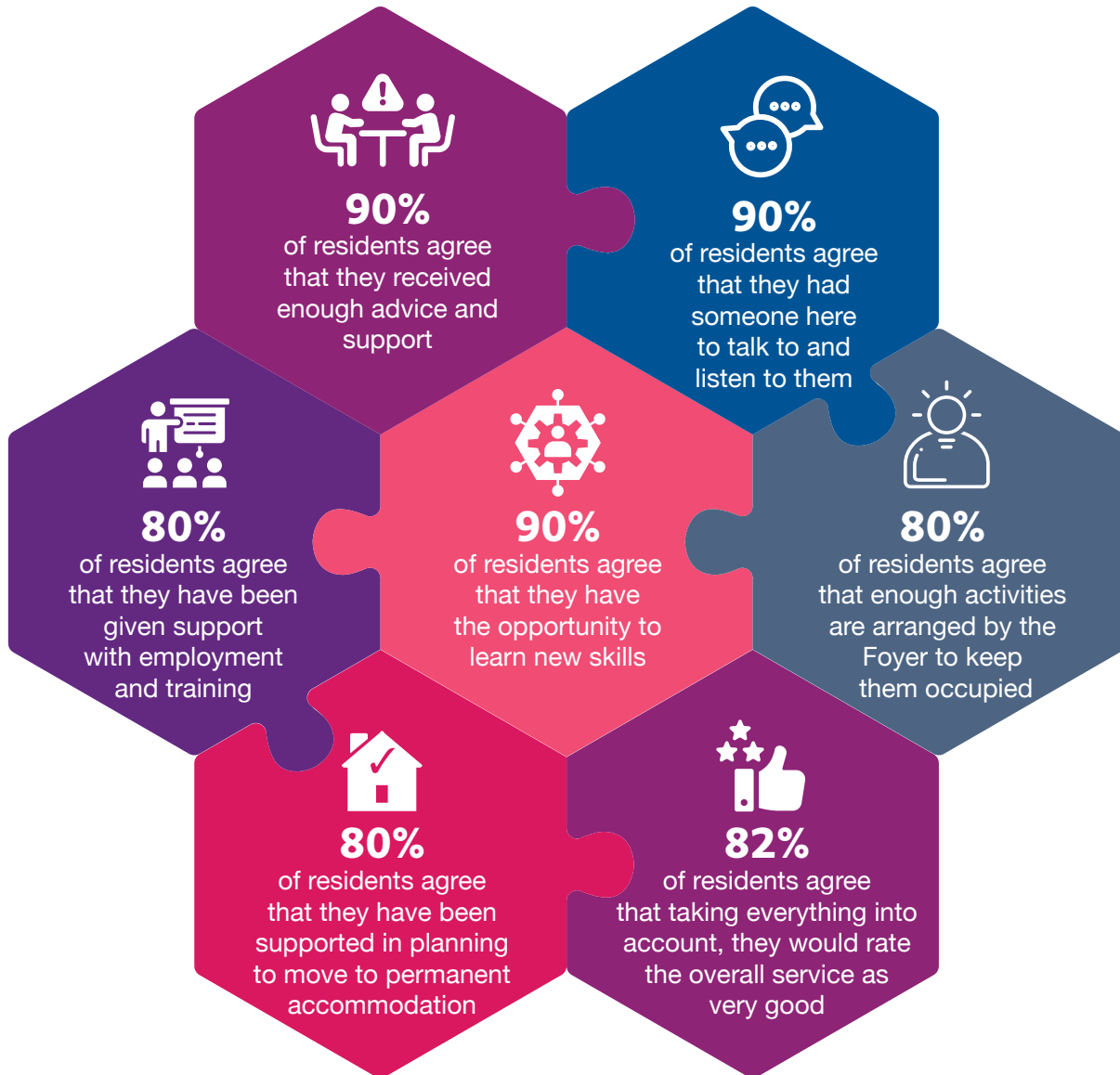
**Benefit  
checks**



If you require support or information please do not hesitate to contact our Housing Department on 028 90 592 110.



“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.”



### Cost of Living Crisis

The cost of living crisis had a big impact on everyone, especially our young people, many having to make the choice between heating and eating. We were very lucky to have the support of local organisations, schools and political parties, that provided food and £100 gas/electric vouchers to ensure our young people had the basic essentials during the winter months. A very big thank you to the Ardoyne Association and St. Mary’s Christian Brothers Grammar School for their kind and generous support.



The young people had a lovely Christmas at the Foyer. We received £1881.05 Goodwill Grant from the Department of Communities and a very generous donation of £400 from our Board Members, this enabled us to provide, food, treats, vouchers, a delicious Christmas dinner and much more. Santa even paid a visit to our Christmas party, bringing much needed festive cheer.

### Supporting People Validation

Supporting People inspected all Flax Foyer client folders, safeguarding reports, incident/accident recording, evidence of client participation and staff supervision/ training records.

They completed an in-depth desk review along with interviews with staff and residents. We are very pleased to report that we passed the inspection without action or further recommendation.



# Communication



**Aim: To effectively promote the organisation and communicate well with all stakeholders**

## Website Refresh

[www.nb-housing.org](http://www.nb-housing.org)

At NB Housing we want to ensure our customers have all the information they need to make their journey with us enjoyable. In this reporting year we refreshed our website to make it more interactive and user friendly.



We have included a tenant portal called “**My Tenancy**” which allows tenants to access their rental accounts and report a repair online. This can be done at any time from the comfort of your home and when convenient to you.

All of our publications are also available on our website. In the “Library” tab on the home page you will find information leaflets on Tenant Participation, Debt Advice, Gas Safety, General Conditions of Tenancy and much more.

As always, we seek ideas and suggestions for improvement. So should you wish to share your idea or just pass comment on the website content, layout, or would like something else included, just let us know.

## Reachdeck

A speech, reading and translation support for any website users who require assistance with accessing the information we have on our website. Just scroll to the bottom of the homepage and click on the Speak icon to access the Reachdeck toolbar.



## Social Media

We use social media as another means of communication with current and potential customers. You will see news on new and upcoming properties, office closures, useful information regarding tenancies, support options etc. We will also let you know when we are engaging with other organisations, holding events, or sharing information on our twitter account. Facebook and Twitter are useful platforms to keep you informed. We would ask however if you need to contact us regarding a repair or problem please do so through telephone, emails or website, or just call into one of our offices on Crumlin Road or Flax Street.



Twitter/ X: @NBHousing

Facebook: NB Housing

## Texting Service

Look out for texts which you will receive if we need to contact you, will remind you of any due charges, upcoming repair or allow you to complete a simple survey on how we are doing. Don't forget, you can also text us back too.



### NB Housing Texting Service

Send text message to 074 9820 2221

To contact your Housing Officer	text RENTS (plus message)
To get latest account balance	text BAL
To report repair	text REPAIR (plus message)
To order a new payment card	text CARD
To set up a standing order	text STD
To set up a direct debit	text DD

## Email

Our email address is [info@nb-housing.org](mailto:info@nb-housing.org) should you wish to contact us by this method. We would also ask if you need to update your email or any contact details please don't hesitate to get in touch.



## Publications

We will also keep you up to date on what the Association is doing during the quarter through our **Tenants Newsletter**. You will receive this in the post and can also access a copy on our website. Should you wish to have anything included in the Newsletter, please don't hesitate to contact us.



This **Annual Report** will also be forwarded by mail every year to keep you informed on how the association performed in the previous year. It too can be found on our website.

## Tenant Satisfaction Surveys

We thank all of our tenants who take part in our Annual Satisfaction Surveys. This document provides us with data on how we are performing in many areas, for example repairs, communication, staff, contact etc. We want to hear from you so please look out for the survey annually around February. You never know, you may win a prize for completing.



## Tenant Forum

The Tenant Forum allows tenants to get together to discuss NB Housing Services, discuss how we deliver these services and where we can make improvements. Why not get involved and make a real change. Just let us know if you are interested in getting involved!



# Building for the future



**Aim: To develop new housing for those in need and maintain the high quality of our existing stock**

**2022-23 was a successful year for our Development Team in meeting our strategic ambitions.**

We commenced work on our first competitive land design & builds projects in Belfast and Lisburn. We acquired 37 homes in Carrowdore, Glenavy and Kilkeel, representing a total investment of £9.36M with £5.16m in Housing Association Grant funded through the NIHE from the Department for Communities.



We are continuing with our planning application at Hopefield Avenue and hope to commence on site in 2024. We intend to commence construction in Belfast, Coleraine, Dumurry and Lisburn to provide 74 new homes.



Work continues on our Crumlin Road development which is expected to complete in late 2023.

Additionally, we commenced work on rehabilitating 16 houses throughout the greater Belfast Area.

The provision of new homes remains a challenging aspiration for NB development as we strive to meet the ever increasing demand for social housing. NB Housing are proud of the high-quality homes we provide. Through engagement with our tenants we are able to enhance our design standards and incorporate these into future new build schemes.

The market for new homes is very competitive and it is through partnership working we have been successful in our delivery to date. We would encourage anyone who may have development opportunity to contact the Associations' Development Team on 028 90351131 or email [development@nb-housing.org](mailto:development@nb-housing.org)



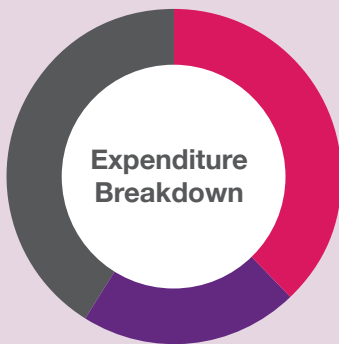
## Maintenance

In a bid to improve services we commenced procurement of new maintenance contractors to deliver our routine, cyclical and planned maintenance through a variety of contractors.

We successfully delivered 15 kitchen replacements and a window replacement scheme at Flax Foyer at a cost of £230,922.

We commenced works to replace and upgrade 66 kitchens, upgrade heating to 12 properties and the redecoration of Rosemount House representing an investment of £535,000

It has been a challenge delivering our maintenance plans due in part to high increase in costs and rising inflation.



**Response Maintenance**  
**£477,719**

**Cyclical Maintenance**  
**£264,177**

**Major repairs (inc Component Replacements)**  
**£514,890**



We completed 21 adaptations costing just under £41,700. These adaptations played a vital role in allowing our tenants to be able to remain in their family homes. Works included:

Adaptation Type	Number Completed
Grab & Stair Rails	9
Level Access Shower	8
Automatic WC	1
Lighting Upgrade	1
Safe Play Area	1
Sensory Requests	1
<b>Total</b>	<b>21</b>



Questions	Performance
Appointment Made	75%
Appointment Kept	87%
Repair Completed on Time	90%
Quality of Work	93%
Quality of NB Housing Service	92%



# Our People



**Aim: To ensure NB Housing has the staff it needs to achieve its aims and priorities and they are effectively managed and supported to learn and develop**

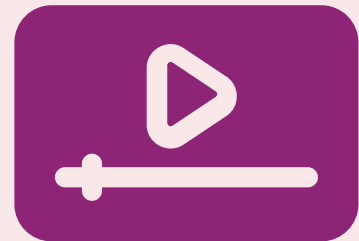


During the year we engaged with other housing associations and in partnership with North West Regional College we embarked on a Housing Apprenticeship Programme. The programme offers our apprentice two years of study and placement at NB Housing to prepare for a career in Housing. Apprentices who successfully complete the programme are awarded OCN NI Level 3 Certificate in Housing Practice and Membership to the Chartered Institute of Housing. We wish Brodie every success!



**At NB Housing we value our staff team's wellbeing.**

As part of our Health and Well Being Strategy we have continued to provide an Employee Assistance Programme through Inspire Workplaces, who offer free independent help and support to staff across a variety of areas. During the year we also introduced a private healthcare option free to staff with Vitality Healthcare. Not only does the plan cover members medically but also offers points and rewards, for example coffee vouchers and cinema tickets, encouraging you look after yourself and get involved in activities.



Our team of 41 staff have attended **839 hours of Learning and Development** over **61 sessions** in 2022/23 with a total investment of **£12,080**.





**In 2022/23 we received the We Invest In People GOLD accreditation for the second time!**

Gold accreditation means that you've got the policies in place but more than that, it means everyone, from Board, CEO to apprentice takes ownership for making them come to life. On the award, Caroline Keenan- Jackson, Director of Housing & Corporate Services, said: "We are delighted to have been accredited We invest in People Gold award for a second time. It is encouraging to receive recognition after what have been challenging times during a global pandemic. Our staff team are proud of the achievement and recognise that the ethos of continuous improvement is what makes us successful. We look forward to further engagement with the Investors in People family on our journey to make work better for both our staff team and ultimately the tenants for whom we provide services"



# Finance



**Aim: To ensure NB Housing has the financial resources it needs to achieve its aims and priorities and these are effectively and efficiently managed**

## Income & Expenditure Account For Year Ended 31st March 2023

	2022/23 (12 months)
	£
Turnover	7,763,903
Operating Costs	- 5,219,674
Operating Surplus	2,544,229
Interest Receivable	40,232
Interest Payable	- 248,218
Other Finance (Costs)/income	- 325,000
<b>Surplus for the financial year</b>	<b>2,011,243</b>
Remeasurement gain on defined benefit pension schemes	2,071,000
<b>Total comprehensive income for year</b>	<b>4,082,243</b>

## Balance Sheet at 31st March 2023

	2022/23
	£
<b>Fixed Assets</b>	
Other tangible Assets	853,380
Housing Properties	84,403,147
Investments	250
	85,256,777
<b>Current Assets</b>	
Debtors	1,016,942
Investments	1,706,620
Cash & Bank	671,001
	3,394,563
<b>Current Liabilities</b>	
Amounts falling due within one year	- 3,584,080
<b>Net Current (liabilities)/assets</b>	<b>- 189,517</b>
<b>Total Assets less Current Liabilities</b>	<b>85,067,260</b>
<b>Creditors: Amounts Falling Due After More Than One Year</b>	<b>- 57,436,175</b>
Pension surplus/(liability)	58,638
<b>Net Assets</b>	<b>27,689,723</b>
<b>Capital and reserves</b>	
Share Capital	16
Revenue reserves	27,689,707
	27,689,723

## Principal Activities

The Association provides general needs accommodation, purpose-built accommodation for the elderly and supporting housing solutions for those in need, including those with addictions, family issues and young homeless people.

- The objects of the association are to carry on for the benefit of the community: The business of providing housing, accommodation, assistance to help house people and associated facilities and amenities for the prevention or relief of poverty or those in need by reason of youth, age, ill health, disability, financial hardship or other disadvantage; and
- Any other charitable object that can be carried out by an industrial and provident society registered as a housing association by DfC.

As a registered Charity, The Association is legally required to comply with the reporting requirements set out in the Charities Act and to prepare accounts in accordance with legal guidance set out in law. The Association is regulated by the DfC and supports the Seven Principles of Public Life.

## Going Concern

After making enquiries, the Board of Management have a reasonable expectation that the Association has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

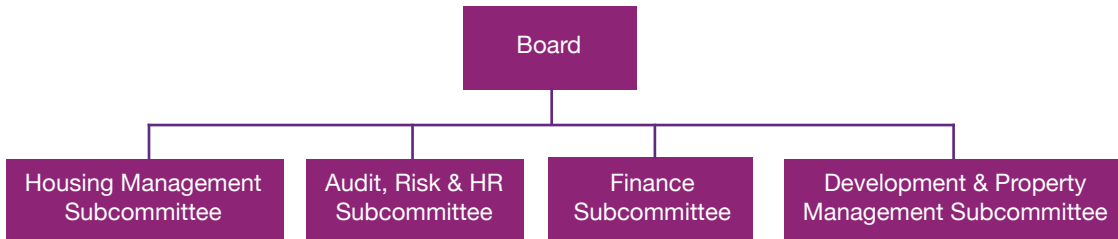


# Governance



**Aim: Ensure that the governance of NB Housing complies with the requirements of the law, relevant regulators, and best practice.**

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.



## Attendance at Meetings 2022/2023

Board Member	Board Meeting		Committee Meetings	
	Possible	Actual	Possible	Actual
Ursula Mayers	7	4	5	2
Tom Mervyn	7	4	10	4
Jane Shaw	7	3	6	5
Brian Reid	7	6	5	4
John Simpson	6	5	9	8
Will Chambré	6	4	9	6
Janine Fullerton	6	5	6	2
Andrew McFarline	7	6	7	6
Bob Hopkin	7	7	5	5
Brenda Morgan	7	5	4	2

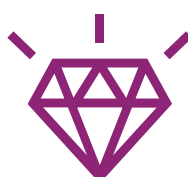
Committee expenses for year ending 31st March 2023 were £0.00

During the year the NB Housing Board, staff and tenants were deeply saddened to learn of the passing of one of their founding board members, John Simpson. John was sourced to assist in delivering the merger of two housing associations in 2014, when he successfully used all his skills and talents to form NB Housing. For many years, John was the chair of the Board and also sat on both the Finance and Audit Subcommittees. John brought a wealth of experience to the board table, he used this vast knowledge to lead the association, guide discussion, set objectives and oversee its governance. John will be greatly missed by all.

The NB Housing Board also wishes to express its appreciation for the contribution of Will Chambré and Janine Fullerton who resigned as Board Members during this year.



5 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 Homeless Connect  
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 Addresses

---

Gatelodge	282-290 Crumlin Road
8 Flax Street	Belfast
Belfast BT14 7EQ	BT14 7ED

---

## Internal Auditors

---

**Wylie Bisset**  
168 Bath Street  
Glasgow G2 4TP

---

## External Auditor

---

**RBCA**  
Linenhall Exchange  
26 Linenhall Street  
Belfast, BT2 8BG

---

## Bankers

---

<b>AIB Bank</b> Corporate Banking 92 Ann Street Belfast BT1 3HH	<b>Danske Bank</b> Corporate Banking PO Box 183 Donegal Square West Belfast BT1 6JS	<b>Ulster Bank</b> Donegall Square East Belfast BT1 5UB
--	---	---

---

## Solicitors

---

**Edwards & Co**  
28 Hill Street  
Belfast BT1 2LA









Gatelodge  
8 Flax Street  
Belfast  
BT14 7EQ  
T: 028 9059 2110 T: 028 9035 1131

E: [info@nb-housing.org](mailto:info@nb-housing.org)  
✉ [@NBHousing](https://www.nb-housing.org)  
[www.nb-housing.org](https://www.nb-housing.org)

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

