



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



Safe



Financially secure



Supported



Part of the fabric of the community

Introduction

NB Housing is a social housing provider, registered with the Department for Communities and a charity. Our main purpose is to provide social housing and allocate tenancies to people who are on the social housing waiting list.

We have a stock profile of over **1,000 properties** across a range of different tenure types including general family housing, supported and sheltered housing and a number of specialist projects managed by support partners.

We employ **41 staff** and includes staff in head office, support staff and a caretaking service. While the majority of our stock is in North Belfast we recently extended our reach to 50 miles of Belfast.

This business plan is our strategic document setting out our objectives and business priorities for the year. We review and update our plan annually and this version of our plan was approved by our Board of Management in March 2023. The plan is primarily a document that details actions to be undertaken to achieve our strategic priorities set out in our three-year Strategic Plan 2022 – 2025.

We have set key tasks for the association to ensure resources will be committed to deliver

the task as described and on time. We have a track record of delivering highly-effective services. We strive to achieve a balance between quality and value for money in the work we deliver.

In preparing this plan our board and staff were very conscious of the spiralling costs of energy and inflation, reducing disposable income and making living a more difficult challenge. We are aware of our role in helping our customers and improvement plans will have a focus on thermal efficiency of our properties while our tenant engagement has high attention with our business priorities centred around the customer. It is more important than ever in such a costly environment that NB Housing property investment decisions have the biggest impact on customers and that we achieve value for money when the costs of materials are high and difficult to obtain.

At NB Housing we are passionate about the services we provide and how we deal with our customers. We have a good record of

providing quality homes at an affordable level achieving a tenant satisfaction level of **70%**.

87% of tenants found NB Housing staff helpful and this is an area where we place high importance and while it may be a challenge to maintain, we have set Customer Engagement and Wellbeing and Customer Service as two of our business priorities in this plan.

We hope the priorities in this plan are appropriate and reflect our customers needs and we look forward to delivering on the many challenging yet innovate tasks ahead.



Aim 1: Customer Engagement and Wellbeing

To promote the wellbeing and participation of customers in decisions that affect them.

Priorities	Action	Measure	Department	Time
Promote excellent customer care in service delivery and continuous improvement	Provide a flexible service for tenants taking into account tenants in employment and those with particular needs	Increase the number of home visits Record number	Housing	Qtrly
	Facilitate induction visits and follow up 6 weeks after new tenancy Face to face or by telephone	All new tenants to receive an induction call within six weeks of the commencement of tenancy Record Number	Housing/ Maintenance	Qtrly
	Continue to support our tenants by offering benefit advice and support and record success	Increase and record referrals to partner advice agencies Seek grant aid to assist tenants Record and report progress (Target 100 new customers to receive support) Monitor the range and number of direct and indirect support provided to tenants to support their tenancy	Housing	Qtrly
	Review systems and procedures to ensure services are responsive and tailored to the tenants needs	Monitor Key Performance Indicators across all service areas Monitor tenant satisfaction of repair service	All Departments	Qtrly

Aim 1: Customer Engagement and Wellbeing

To promote the wellbeing and participation of customers in decisions that affect them.

Priorities	Action	Measure	Department	Time
Promote strong tenant engagement at all levels - putting customers at the heart of the decision- making process	To deliver the association's tenant participation strategy	Deliver action plan as contained in the Tenant Participation Strategy 2021-2024	All Departments	Qtrly
	Offer tenants a range of participation options within formal and informal structures	Record and report the numbers and participation methods from the menu of participation options Promote the benefits of tenant engagement in tenant publications	Housing	Qtrly
	Seek tenant panels and champions offer training to support the work of the panel	Tenant panel to meet at least 4 times per year	Housing	Qtrly
Promote strong tenant engagement at all levels - putting customers at the heart of the decision- making process	Encourage local or tenant representation at Board level, or as a minimum enable tenants views to be presented to Board.	Have one tenant representative on the Board and encourage tenant involvement in top level involvement in decision making.	Corporate Services & CEO	Qtr 4
Further develop community connectivity and partnerships to help maximise the health and wellbeing of customers	Promote the benefits of partnership working and the health of tenants.	Promote the range of agencies NB Housing currently work with in delivering a range of services. Publish case studies in tenant newsletters Promote cross agency service delivery through social media	Corporate Services & CEO	Qtr 2, & Qtr 4
	Identify new partnerships that enhance the services to tenants	Identify 2 new agencies	Corporate Services & CEO	Qtr 4
Innovate ways of promoting the safety, health and wellbeing of customers	Identify programmes that can be delivered to tenants across a range of areas	Arrange 4 tenant engagements programmes that will benefit tenant's well-being, mental health, financial inclusion, and community benefit	Housing	Qtr 4
	Community Fund	Review community fund application process to fund local events that promote benefits to tenants	CEO	Qtr 2

Aim 2: Customer Service

To ensure that customers receive the highest possible level of service to meet their needs

Priorities	Action	Measure	Department	Time
Provide an excellent housing management service	Provide a range of KPI measurements covering key service areas including, response maintenance, value of planned and cyclical maintenance, relet times, void turnover, rent arrears, management of ASB and complaints	Emergency Repairs – 24 hrs	Maintenance	Qtr 4
		Urgent – 4 days		
		Routine – 28 days		
		Value of maintenance -10%+10% of budget allocation	Maintenance	Qtr 4
		General needs houses (14 days)	Housing	Qtr 4
		General needs apartments (35 days)		
		Sheltered (35 days)		
		Supported (35 days)		
		Losses on voids - -10% - +10% of budget allocation	Maintenance and Housing	Qtr 4
		Rent Arrears	Housing	Qtr 4
5% of gross revenue income				
ASB – 80% resolution success	Housing	Qtr 4		
Complaints	All departments	Qtr 4		
80% resolution within time frames				

Aim 2: Customer Service

To ensure that customers receive the highest possible level of service to meet their needs

Priorities	Action	Measure	Department	Time
Develop the use of digital technologies to improve the effectiveness, accessibility and efficiency of the housing management service	Re-design on website to include tenant portal	Promote tenant engagement and use of the tenant portal where tenants can access rent statements, report repairs, and access other. Deliver a reliable, flexible, integrated, secure accessible service. Hold one further tenant awareness session	Corporate Services & CEO	Qtr 4
	Review the current IT infrastructure including increased use of cloud storage and improved access for staff while on site or remote working	Tender our IT support service. Review IT solutions to ensure NB Housing technical infrastructure is secure and seamless. Expand the use of cloud storage to securely store data and enable improved access.	Corporate & CEO	Qtr 4
	Monitor tenant access to website, twitter, text messaging	+5% increase in traffic and use	All departments	Qtr 4
Ensure the planning and delivery of an effective planned maintenance, servicing and replacement service	Approve budget expenditure prior to new financial year	Allocate budget to planned, servicing and replacement budgets considering stock condition data and life cycles. Complete first phase of stock condition reports to inform our asset management strategy and plans Target -10%+10% of budget	Maintenance	Qtr 4
	Complete planned projects in management lots	Ensure work streams are procured and designed to ensure maximum benefit and delivery	Maintenance	Qtrly
	All planned projects	All completed planned projects to undergo a review, comparing pre-tender budget to completion costs, performance against programme, health and safety concerns, contract management, contract and consultant performance and tenant satisfaction.	Maintenance	Qtrly

Aim 2: Customer Service

To ensure that customers receive the highest possible level of service to meet their needs

Priorities	Action	Measure	Department	Time
Promote environmental sustainability and energy efficiency	Form a working group of associations to consider retrofit measures	NB Housing to actively participate and contribute to the maintenance forum, sharing best practice and implementing measures in to planned schemes to increase the efficiency of our existing homes.	Maintenance	Qtr 4
		All new build projects to achieve high standard of thermal comfort and reduce environmental impact.	Development	Qtr 4
	Develop an Environmental, Social and Governance Report for 2023- 2024	The report shall consider, review and raise the profile of NB Housing's approach and promotion of being responsible to protect the natural environment and sustainable.	All departments	Qtr 4
	Improve local green areas	Identify community led projects that enhance the local environment such as garden transformations, planting crops, improve biodiversity and encourage working together to reduce social isolation	Housing	Qtr 4
Promote the association's adaptation service to support customers to remain in their homes	Promote our adaptation service to enable resident to overcome difficulties and to extend their tenancies	<p>Advertise the adaptation service on our website</p> <p>Provide an adaptation service to tenants in accordance with policy</p> <p>Make self referrals where appropriate</p> <p>Complete minor adaptations swiftly</p> <p>All major adaptations to have a detailed action plan completed on OT recommendation received. Action plan to be reviewed monthly and updated accordingly.</p> <p>Report progress quarterly</p>	Maintenance	Qtrly
Maximise income streams so services can be delivered	Ensure revenue streams are adequate to meet the long term commitments	<p>Revenue income to be -10% - +10% of budget projection</p> <p>Ensure budget projections are achievable</p> <p>Ensure arrears remain less than 5% on income</p> <p>Ensure early intervention on affordability and payment of charges, including welfare advice and referrals.</p>	All departments	Qtr 4

Aim 3: *Building for the Future*

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

Priorities	Action	Measure	Department	Time
Implement and regularly review our development strategy	New Development Strategy 2022- 2025	Review progress against the development strategy actions and prepare a report for board consideration	Development	Qtr 3
Identify opportunities for growth and development	Continue to contribute to the Social Housing Development Programme	To meet targets as agreed in strategy (average 50units over the three years) Conclude works to all remaining rehabilitation projects	Development	Qtr 4
	Ensure sufficient development finance is available to fund the development programme	£9 million revolving finance facility available Review future finance requirements every six months	Finance & CEO	Qtr 4
Ensure new homes are future-proofed and energy-efficient	Ensure all new developments are constructed to modern standards, that enhance the area, and tenants have an impact on the design and overall rating of the finished product	All new schemes to achieve an Energy Performance Rating of B or above	Development	Qtr 4
		Progress one scheme to achieve a level Energy Performance Rating of Level A	Development	Qtr 4
Consider innovative housing models	Explore the feasibility of other tenure types	Examine and submit business case proposals for intermediate or affordable housing solutions for schemes that have no or partial demand for social	Development	Qtr 4
Develop strong partnerships with others to respond effectively to changing societal and housing needs	Provide a range of awareness sessions for customers using partners to deliver advice and information	2 welfare sessions to be provided	Housing	Qtr 4
Promote the future-proofing of existing homes to meet the changing needs of the customers	Commit to programs of work where thermal comfort is low	Roll out a planned insulation scheme to improve the thermal efficiency of older stock with low EPC rating. Deliver our investment & component replacement programmes Set a budget for retrofitting and damp removal	Maintenance	Qtr 4

Aim 4: Communication

To effectively promote NB Housing and communicate with all stakeholders

Priorities	Action	Measure	Department	Time
Effectively promote NB Housing	Develop clear and consistent messages to promote NB Housing services and the positive images to support this message.	Procure consultant to assist with promoting NB Housing	All departments	Qtr 2
Ensure NB Housing has an appropriate brand which is effectively promoted and protected	Prominently display NB Housing branding on all correspondence, publications, adverts, scheme signage	Professionally design all NB Housing corporate publications. Ensure NB Housing logo is prominently displayed on scheme signage, office premises, and schemes.	All departments	Qtr 4
Ensure effective communications with all customers	Ensure tenants are well informed of the services and successes Ensure tenants receive information to assist them, housing benefit, universal credit changes, access options for advice Positively influence the tenant experience of our service. Promote and encourage tenant involvement	Issue 4 Tenant Newsletters per year Deliver NB Housing Tenant Participation Strategy	All departments	Qtr 4

Aim 4: Communication

To effectively promote NB Housing and communicate with all stakeholders

Priorities	Action	Measure	Department	Time
Make effective use of the website and social media	<p>Aim to use social media to:</p> <ul style="list-style-type: none"> • inform customers • share experiences • promote policies or campaigns and • engage with other stakeholders 	<p>Monitor Twitter quarterly</p> <p>Monitor Facebook quarterly</p> <p>Monitor Website access</p> <p>Include social media review as part of the communications promotion and marketing exercise</p> <p>(Usage rate +10%)</p>	Corporate Services	Qtr 4
Ensure effective internal communications	Publications	Issue 2 staff newsletters per annum	Corporate Services	Qtr 4
Influence public policy by contributing to and supporting the work of relevant umbrella bodies (e.g. CIH, NIFHA)	Actively contribute to public consultation exercises by attending and being involved in public policy working groups	Response to 4 public consultation events	CEO	Qtr 4

Aim 5: Finance

Ensure NB Housing has the financial resources it needs to achieve its aims and priorities and these are effectively and efficiently managed

Priorities	Action	Measure	Department	Time
Secure the finance to achieve NB Housing objectives	Prepare an annual budget forecast	<p>Annual budget forecast to be approved by Board prior to the start of the new financial year.</p> <p>Review budget and update with opening balances when statutory accounts are approved.</p> <p>Ensure the forecast considers the resources required to deliver NB Housing's Annual and Strategic Plans.</p> <p>Monitor and review private finance needs</p> <p>Ensure the association performance is within the loan covenant</p> <p>To report financial performance to lenders quarterly and complete an annual review</p>	Finance	Qtr1
Ensure financial viability and sustainability	Set key financial ratios	<p>Current Ratio (Measure of the ability to meet financial obligations in the short term.) Target 1.0 or higher</p> <p>Interest Cover (Ability to pay interest obligations ie. Adequacy of surplus relative to interest payable) Target 1.25</p> <p>Net Margin (Measure of how much each £1 of turnover is generated into surplus)</p>	Finance	Qtrly

Aim 5: Finance

Ensure NB Housing has the financial resources it needs to achieve its aims and priorities and these are effectively and efficiently managed

Priorities	Action	Measure	Department	Time
Ensure the finances are effectively and efficiently managed, accounted for and reported on	Produce detailed budget and financial cash flow information prior to the start of each financial year. Including stress testing. Budget preparation to be based on Zero based accounting	Presentation to finance subcommittee and board	Finance and CEO	Qtr 1
		Produce quarterly financial report including narrative reports on reportable variances, include cash flow statements and 2 year projections.		
		Report on variances from actual against budget and provide explanation.	Finance	Qtrly
		Produce monthly management accounts and monthly cash flow	Finance	Monthly
		Monthly accounts to be considered and approved and signed off by the CEO		
Complete monthly payroll, HMRC and pension returns as well as managing monthly supplier payments.	Finance	Monthly		
Consider the development of one or more self-sustaining profit-generating social enterprises	Development of a business case	Business case identify legal structure, purpose, financial and management arrangements	CEO	Qtr 4

Aim 6: Our People

Ensure that NB Housing has the staff it needs to achieve its aims and priorities and they are effectively managed and supported to learn and develop

Priorities	Action	Measure	Department	Time
Ensure NB Housing has the right staff, with the right skills in the right roles	Complete a review of the staff structure	Ensure the association has adequate resources in place to deliver the strategic aims	CEO	Qtr 3
		Benchmark with other providers		
		Complete training needs analysis for all employees	All departments	Qtr 4
Ensure NB Housing has the appropriate terms and conditions of employment to attract and retain staff	Review staff terms and conditions of employment	Review the associations staff handbook including benefits offered to ensure our offer is appropriate to attract and retain staff	Corporate Services	Qtr 4
Ensure an effective induction of new staff	Review staff induction	Conduct a review of the staff induction process and gauge feedback from new employees on improvements that could be made	All Departments	Qtr 3
Agree working arrangements to meet the needs of NB Housing and the staff	Review present working arrangements in light of the pandemic and home working arrangements	Review our Agile Working Policy and procedure to offer employees greater flexibility while meeting our business and tenant needs.	Corporate Services	Qtr 3
Ensure effective teamwork	Maintain IIP Gold Standard	Continue to hold meetings with the IIP Working group to maintain Gold Standard. Hold 5 staff engagement sessions	Corporate Services	Qtr 4
Consider apprenticeships and placements	One apprenticeship in place	Continue to work with the Chartered Institute of Housing to develop and deliver an apprenticeship programme	Corporate Services	Qtr 3

Aim 7: Premises, physical and digital resources

Aim: Ensure NB Housing has the premises and other physical resources it needs to achieve its aims and priorities and these are effectively and efficiently managed

Priorities	Action	Measure	Department	Time
Ensure NB Housing has appropriate office premises which are accessible and flexible to meet the needs of staff and customers	Conduct a review of business premises	Review to consider current arrangements and identify barriers to service delivery, improvements that could be made	CEO	Qtr 4
Ensure office premises and facilities are effectively and efficiently managed	Protect the office and ensure the health and safety of users and public	Maintain office premises to a high standard Complete quarterly H& S checks Test alarms regularly Review CCTV coverage to protect buildings from damage	Maintenance	Monthly
Ensure NB Housing staff have the appropriate physical resources to do their jobs effectively and efficiently and these are effectively maintained	Review office allocation in light of remote working arrangements	Complete a review of the office resources, consider the appropriateness of IT infrastructure, iCloud storage, hot desking, facility to hold virtual meetings.	CEO	Qtr 3

Aim 7: Premises, physical and digital resources

Aim: Ensure NB Housing has the premises and other physical resources it needs to achieve its aims and priorities and these are effectively and efficiently managed

Priorities	Action	Measure	Department	Time
Develop the effective use of digital technologies to improve the effectiveness and efficiency of business processes	Develop opportunities to improve efficiency by using on site mobile IT solutions	Review mobile IT solutions to give staff access to office data while on site, reducing the need to access the office and upload information. Consider data storage on icloud	Corporate Services	Qtr 4
Ensure NB Housing ICT equipment and software is effectively maintained and updated and expert trouble-shooting support is available when required	Tender IT support provider	Tender to be completed Review ICT arrangements and prepare a strategy fit for future use.	Corporate Services	Qtr 3

Aim 8: Governance

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

Priorities	Action	Measure	Department	Time
Ensure the board has the skills and experience to govern effectively	Adopt the National Housing Federation Code of Governance, Update Rules, and review governance policies	New rules to be registered with FCA and Charities Commission for NI. NHF Code of Governance to be adopted	CEO	Qtr 3
	Review process and complete members annual skills appraisal	Report to be presented to board	Corporate Services	Qtr 3
	Complete Board effectiveness template and compile report	Report to be presented to board	Corporate Services	Qtr 3
	Provide a refresher annual governance training event, include risk management, statutory duties, etc.	Training to be offered to members New members to receive induction	Corporate Services & CEO	Qtr 3
	New advertisement to be completed	New members to be recruited as a result of advertisement	Corporate Services & CEO	Qtr 1
Develop and regularly review a succession plan for trustees and office- bearers	Complete a Board Members Succession plan	Succession plan to reviewed and report presented	CEO	Qtr 3
Regularly review the governance of NB Housing and develop and regularly review a governance improvement plan	Governance plan	Review policies and present to board	CEO	Qtr 3

Aim 8: Governance

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

Priorities	Action	Measure	Department	Time
Ensure there are current strategic and operational plans which are regularly monitored	Annual Business Plan 2023 - 2024	Vision, Mission and Values reviewed, new aims and business priorities agreed. Annual Business plan supports the business priorities and contained actions Ensure progress against annual business plan actions is reported to board quarterly	All departments and Board	Qtr 1
Manage, appraise and support the CEO	Annual Appraisal	Chair to complete an annual appraisal of the CEO. The CEO will prepare a report on past years performance.	Chair and CEO	Qtr 3
Be a good employer	Staff Training	Agree a detailed training plan for all NB Housing employees to ensure highly trained and well equipped staff are capable of delivering a high quality service to customers.	Corporate Services	Qtr 1
	Staff survey	Complete an annual staff survey and gauge staff attitude on their satisfaction of NB Housing	Corporate Services	Qtr 2
	Annual appraisal	Complete annual appraisals with all employees reinforcing the vision, mission and values of the association. Set and agree achievable targets for staff	All departments	Qtr 4
	IIP Gold Award	Maintain IIP Gold Award status.	All departments	Qtr 4
Ensure good practice in health and safety	Business premises	Ensure the associations health and safety plans are in place and regularly reviewed	Maintenance	Qtr 3
	Business Equipment	Ensure all business equipment are regularly maintained and fit for purpose	Maintenance	Qtr 3
Ensure good practice in safeguarding and data protection	Staff Training	Provide a range of mandatory and also development related training	All departments	Qtr 4
Effectively manage risk	Deliver the association Risk Management Strategy	Ensure the associations activities are subjected to a risk assessment Regularly report to board highlighting changes in risks of strategic importance	CEO	Qtrly



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