



NB
Housing

Homes that build community

Annual Business Plan

2025-26



Who we are

We are a housing association who strive to deliver much more than just a home. Our drive is to deliver high quality homes and services that provide a start to develop great lives and enable our customers to reach their potential. NB Housing has also an important role to reduce our environmental footprint, both in current stock, new build standards and how we work and operate.

This is NB Housing's annual business plan for the year 2025-2026 which coincides with year one of our 2025-2028 corporate plan. This plan was approved by NB Housing's Board in March 2025.

In this plan, we provide our key tasks and workstreams which will enable us to achieve our overarching corporate objectives and our vision.

We are committed to working with our tenants, partners and contractors to deliver on these aims.



Vision Statement

“To provide quality, affordable, sustainable homes and support to all NB Housing tenants.”



Mission Statement

“To provide homes where people feel safe, supported and respected.”





Respect

We act with fairness and integrity in all our interactions with others, treating employees, customers, and stakeholders with dignity and worth. Everyone will take ownership of their actions, do the right thing, and foster a culture of trust and positive employee morale.

Values



Impactful



We achieve sustainable quality of life improvements for our tenants. We are proactive in achieving positive impacts for individuals and lasting positive changes for people and places. Opportunities to innovate and to have greater impact are welcomed.



Togetherness

We are proactive in providing opportunities for people to engage with us and help us improve our services. We will collaborate effectively with each other internally and externally to provide safe, sustainable homes that meet the needs of our tenants.

Our Strategic Priorities Headline 2025-2028:



Our Corporate Strategy comprises of three core elements: our Vision, Mission, and Values and is supported by five strategic aims and priorities. The strategic aims and priorities provide an over-arching framework and guide all of our activities. They enable us to articulate our ambitions in a clear and consistent way, steer an agreed course towards achieving these, maintain our pace, and deliver the standards set by our Board. The Annual Business Plan provides a framework for progressing the aims and priorities in the first year of our Corporate Strategy. It directs and focuses staff and sets our work plans to ensure we deliver on service and performance.

Manage and maintain, safe, high-quality, sustainable, affordable homes



This year, we will:

- ✓ Deliver an average of 50 new homes, to allow more families to reach their potential
- ✓ Aim for the energy efficiency ratings of EPC level B as a minimum in all our new developments, to position NB Housing as a leading housing association for safe, energy efficient homes
- ✓ Invest more than £2 million in planned maintenance and capital projects, to achieve sustainable quality of life improvements for our tenants.

Demonstrate strong, strategic governance and financial control as we grow



This year, we will:

- ✓ Ensure the association continues to be led by a well skilled and diverse Board
- ✓ Maintain our financial controls, systems, financial records, and reporting on financial performance
- ✓ Manage risk through regular stress testing of our financial plans against potential risk scenarios
- ✓ Ensure funding is in place to deliver this business plan and our three-year corporate plan aims
- ✓ Maintain our DfC Level One score

Improve service delivery through technology, innovation and good practice



This year, we will:

- ✓ Develop an Environmental Sustainability Strategy, to assess how we can reduce the carbon footprint of our office building, vehicles, and other activities
- ✓ Implement a Digital Transformation Strategy, to research how we can improve the delivery of services through technology
- ✓ Carry out a full review of our existing systems and equipment to look for modern, more cost-effective working practices
- ✓ Continue to engage with and learn from others to highlight areas of good practice and excellence.

Deliver a quality, value for money, customer service experience



This year, we will:

- ✓ Implement our Tenant Participation Strategy, to increase customer, community involvement and engagement
- ✓ Establish a Customer Experience Panel, to improve the ways in which we engage and listen to our customers voice
- ✓ Conduct a detailed review of the customer journey when reporting repairs, to improve satisfaction levels.

Focus on our people and working environment



This year, we will:

- ✓ Develop a People and Organisation Development Strategy, to look at how we can improve staff satisfaction, retention levels and interest in vacancies from applicants
- ✓ Aim to retain our Investors in People Gold award
- ✓ Achieve “Great Place to work” to demonstrate that our people feel supported and encouraged to achieve their potential
- ✓ Progress plans to relocate to a single low carbon office premise, to improve our carbon footprint and ensure the long-term sustainability of our investments.

Workstream to support our Delivery of our Annual Business Plan 2025-2026

Manage and maintain, safe, high-quality, sustainable, affordable homes

Work Stream	Target/Outcome	Department	When
We will invest approximately £650,000 in our response maintenance activity	10% +/- Budget allocation	Maintenance Team	March 2026
We will work with our partner contractors to deliver a high-quality responsive maintenance service	Completion target 80% Customer satisfaction 80%	Maintenance Team	March 2026
We will use innovation and technology to provide comprehensive knowledge on our stock	30% Survey of stock Source technology to assist mobile recording of inspections	Asset Team	March 2026
Ensure void properties are brought up to a lettable standard within tight timeframes	Reduce void loss by 10%	Maintenance Team	March 2026
We will ensure our homes meet statutory compliance standards	Achieve 100% Gas Servicing Achieve 100% NIEIC Surveys Achieve 100% Fire Risk Assessment Achieve 100% Legionella Testing	Asset Team	March 2026
We will provide a high quality adaptation service and report delivery of adaptation every quarter	Monitor and record completions Achieve 90% satisfaction on adaptations over £1,000	Asset Team	Quarterly
We will deliver a planned maintenance service to ensure we protect our homes and provide quality elements within the home	10% +/- budget allocation	Asset Team	March 2026
We will set out a plan to deliver thermal efficiency measures to under performing stock concentrating on properties that have an EPC rating of D and below	Thermal improvements to 20 properties	Asset Team	March 2026
We will deliver a strategy to manage properties that have dampness and condensation	10% +/- of budget allocation	Maintenance Team	March 2026
We will trial one retrofit scheme as a pilot project to learn how we can maximise carbon reduction of our older stock	One pilot Scheme	Asset team	March 2026
We will continue to identify opportunities to deliver social housing	Average 50 new units per annum	Development Team	March 2026
We will develop a three-year development strategy 2025-2028	Strategy to be in place	Development Team & Committee	Aug 2025
All new schemes to meet EPC level B	EPC Level B	Development Team	March 2026
We will complete post project review on all developments to gauge successful delivery of the scheme and customer satisfaction	Post project review to be presented to committee 3 months after scheme is occupied.	Development Team	6 months post completion

Demonstrate strong, strategic governance and financial control as we grow

Work Stream	Target/Outcome	Department	When
We will ensure we continue to be led by a diverse and highly skilled board	Ensure board renewal and succession planning Seek new members where a skill shortage is identified Provide comprehensive induction and ongoing training	Senior Management Team & Board	Sept 25 And as and when new members join
We will ensure we develop an Annual Business Plan and Corporate Strategy	Both strategies to be in place and approved by Board Customer satisfaction 75+%	Senior Management Team & Board	March 2026
We will conduct an annual appraisal of members	External appraisal of all members and report to Board	External facilitator	Aug 2025
We will ensure our business affairs are subject to internal audit inspection and a programme of audit areas are chosen based on risk profiles	Audit plan to be approved Audit plan to be delivered	Audit committee	Feb 2026 Mar 2026
We shall maintain the highest financial standards when delivering our business	Annual Accounts externally audited Detailed budget Maximise income generation Control costs	Finance Team Finance Committee	Sept 2025 March 2026
Ensure the association has an appropriate risk appetite and reviews strategic and major risks regularly	Risk Strategy and Risk Register to be in place	CEO, Business Improvement Manager	Annually and Quarterly
We shall review our major investment programme and ensure we have the necessary finance in place to deliver our aims, major investments and development programme	Review private finance needs	Report to Finance Committee	Oct 2025
We will benchmark our charges and financial performance against other providers	Complete VFM Report	Finance Team	Feb 2026
We will comply with all reporting requirements including: <ul style="list-style-type: none"> Annual Accounts to the Financial Conduct Authority, DFC and Charities Commission Quarterly financial returns to the DfC Monthly and annual returns to HMRC PAYE Annual return to NILGOSC 	Returns to be submitted within deadlines	Finance Team	As required
Ensure all development decisions are subject to feasibility, risk and cashflow analysis	Feasibility reports for all scheme	Development Team	As necessary
Research benefits v weaknesses of creating a social enterprise to deliver cleaning, caretaking, estate management and minor repair service	Feasibility report to be produced	Senior Management Team	March 2026

Improve service delivery through technology, innovation and good practice

Work Stream	Target/Outcome	Department	When
Develop an Environmental Sustainability Strategy 2026-2029 (Strategy to consider how we can reduce our carbon footprint across all areas, office, vehicles, promotion of green and public travel, environmental enhancement schemes)	Strategy to be prepared and approved	Senior Management Team & Board	March 2026
Develop a Digital Transformation Strategy 2026-2029 (Strategy to consider a review of in-house IT infrastructure and reshape for a more agile workforce, promote mobile data capture, AI, in house operating systems and security)	Strategy to be in place	Senior Management Team & Board	March 2026
We shall promote access to our tenant portal and encourage greater uptake	Promote through Facebook, Newsletters	Business Improvement Manager	March 2026

Deliver a quality, value for money, customer service experience

Work Stream	Target/Outcome	Department	When
Implement a new Tenant Participation Strategy 2025-2028	Strategy to be approved by board Progress and report on tenant participation activities and progress April 2025	All Teams Housing Team	Quarterly
Seek tenant and customer views on our service delivery We will establish a Customer Experience Panel	Annual Survey satisfaction levels to be 80%+ Customer Experience Panel created	Housing & Corporate Service	Aug 2025
Deliver a customer engagement programme that assists tenants in any way	Budget allocation £10,000 per annum	Housing Team	March 2026
Ensure we communicate well with our tenants, making use of publications, social media and deliver our communication strategy	Tenant newsletters Annual Report Social media posts Articles	Corporate Services & all teams	March 2026
We will complete a review of a customer's journey when completing repairs, we will review business processes to ensure this process is streamlined, efficient and professional	Customer journey report to be concluded and process reviewed	Business Improvement Manager	July 2025

Focus on our people and working environment

Work Stream	Target/Outcome	Department	When
We will create an employee working group to create an Organisational Development Strategy where we support staff to succeed within a friendly, modern, flexible working environment	Strategy to be approved and presented to Board	Senior Management Team	March 2026
We will monitor our pay and benefits offer against other providers to ensure our offer is at a level to attract and retain a diverse, competent and skilled workforce	Review every 6 months	Finance Team	Oct 2025 March 2026
We will clearly promote the NB Housing brand in conjunction with our corporate communications until such times as a new name is sourced	Promote association on social media, Linked In, Facebook and publications	Business Improvement Manager	Quarterly
We will provide a range of training opportunities to encourage staff development and increase opportunities for internal promotion where a vacancy or need arises	Training plan Promote vacancies to all staff Encourage temporary placements where this is feasible Acting up	Corporate Services & all teams	March 2026
Improve business resilience, capacity and resources to face the challenges and opportunities presented	Review Staff resources Business continuity	Senior Management Team	March 2026



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