

Environmental, Social and Governance (ESG) Report 2024-2025

About NB Housing

We are a registered housing association created in 2014 after the merger of two community- based housing associations in North Belfast. In 2024, we celebrated 10 years in existence. We currently manage over 1,100 homes and our portfolio extends to supported housing, housing for older people and general family accommodation.

We are a not-for-profit business with charitable status led by a voluntary Management Board. We employ 43 staff including support staff within our supported housing schemes, caretaking service staff and head office staff. Our main area of operation is Belfast, but we have extended our activity to across Northern Ireland.

At NB Housing we are passionate about the role we play in society and believe our Vision, Mission and Values is what makes us. We are celebrating our 10th Anniversary, and the association has exciting plans for further development and growth as we embark of our next phase of our evolution. We are an ambitious social housing provider. We want to build on our success and be recognised as one of the best housing associations, a leading innovator in social housing, delivering an excellent range of services to our tenants. We are committed to placing our tenants at the heart of everything we do.

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

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.

Sustainability

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

Fairness

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

Our ESG Journey

NB Housing is committed to delivering on our Environmental, Social and Governance (ESG) obligations and to embedding social value across all our operations. As part of this commitment, we continue to focus on sustainable business practices and on contributing meaningfully to tackling climate change.

Our Board has formally approved the adoption of the Sustainability Reporting Standard for Social Housing (SRS), developed by Sustainability for Housing. The SRS comprises 12 core themes and 48 criteria, each representing fundamental indicators of strong ESG performance. These standards have been widely adopted across the social housing sector, and NB Housing is proud to join this growing community of organisations dedicated to transparency, accountability, and responsible service delivery. By May 2022, 104 organisations, including 68 housing associations, had adopted the SRS, with adoption continuing to grow as the sector recognises the increasing importance of evidencing environmental and social impact.

This is NB Housing's third annual ESG report, providing a clear assessment of our performance against each SRS criterion and outlining how we demonstrate compliance

Summary of Results for Year Ending March 2024

The 12 Themes

Social

Theme 1 – Affordability & Security

Theme 2 – Building Safety

Theme 3 – Resident Voice

Theme 4 – Resident Support

Theme 5 – Place Shaping

Environment

Theme 6 – Climate Change

Theme 7 – Ecology

Theme 8 – Resource Management

Governance

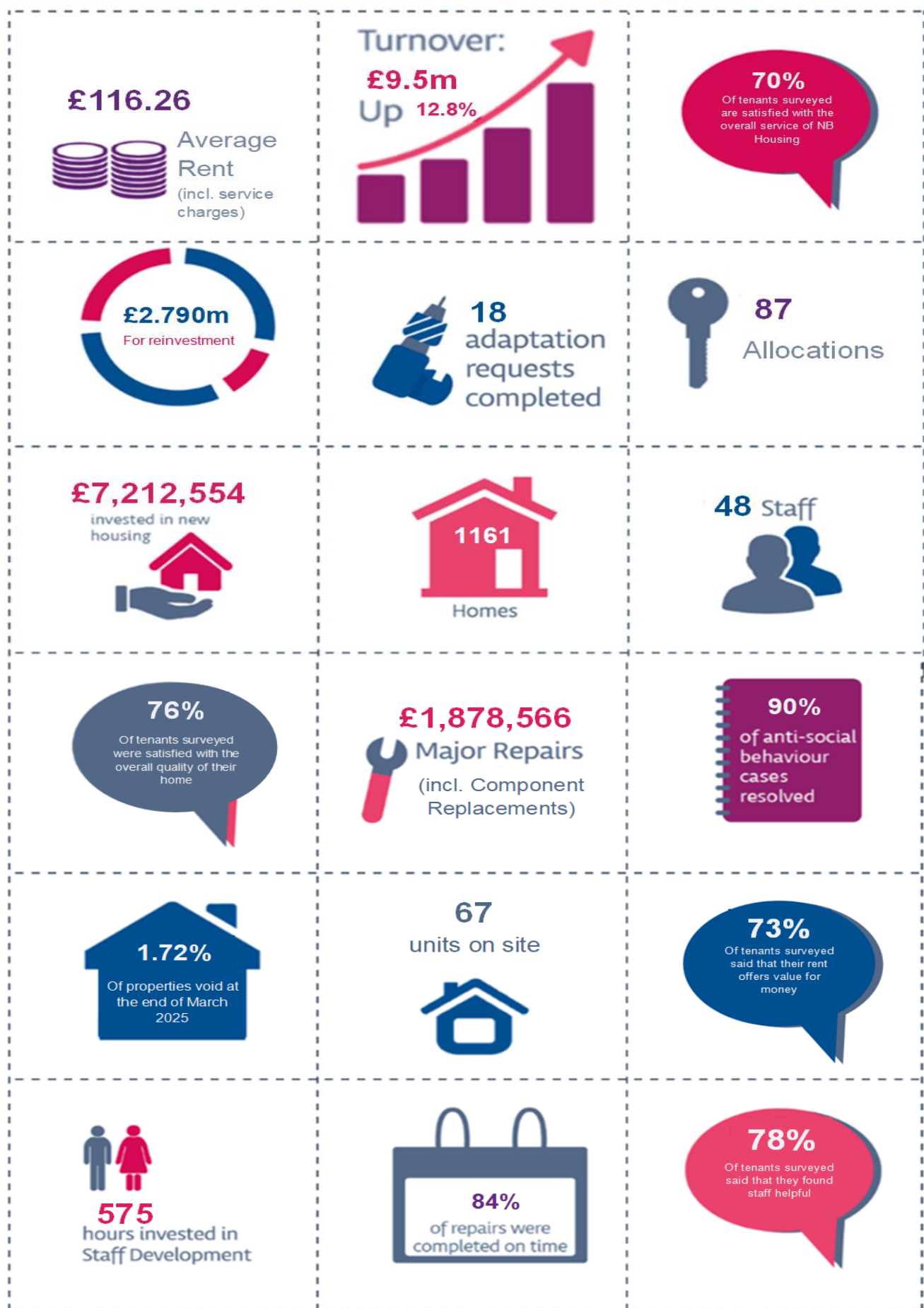
Theme 9 – Structure & Governance

Theme 10 – Our Board

Theme 11 – Our staff

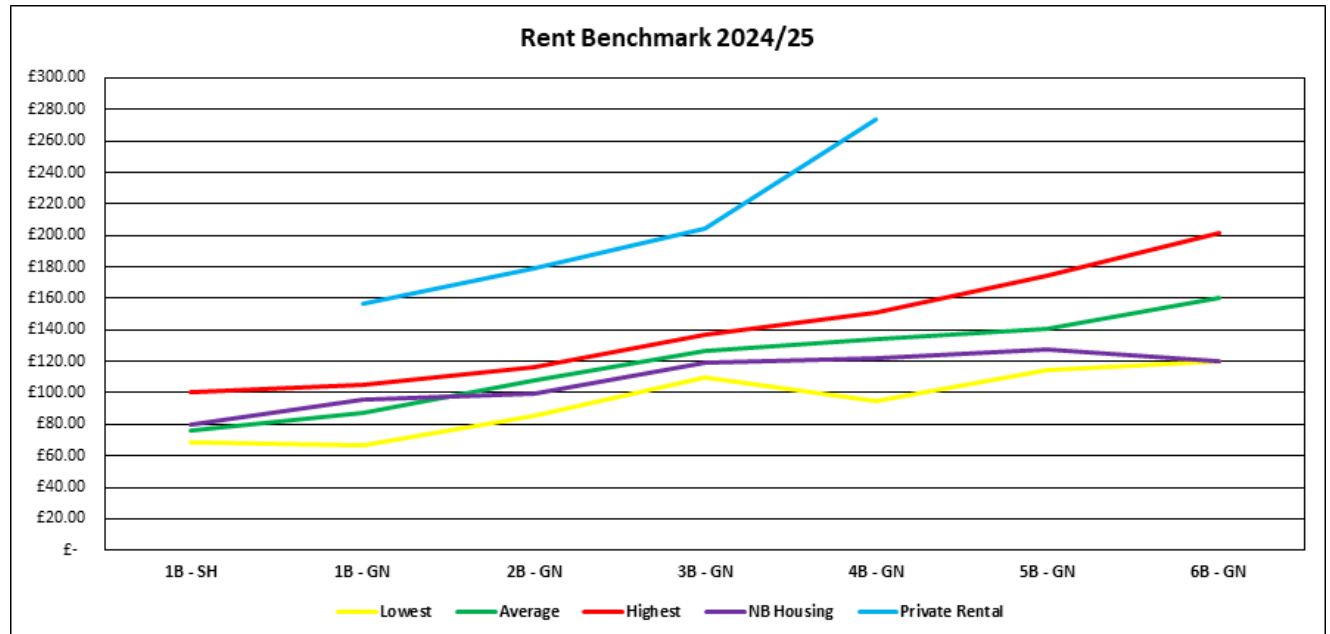
Theme 12 Supply Chain

Summary of Results March 2025



Theme 1 – Affordability & Security

Criteria 1 NB Housing compared the average rent charged for our properties against the rent set by other associations and the private rented sector.

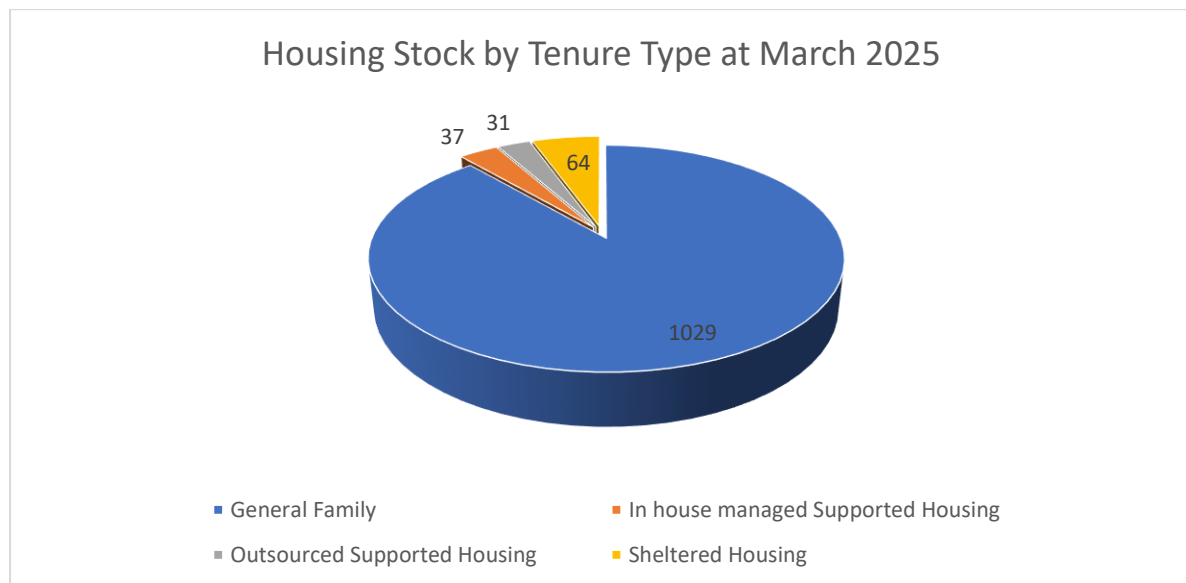


Rent Levels across properties by bedroom numbers for general needs accommodation

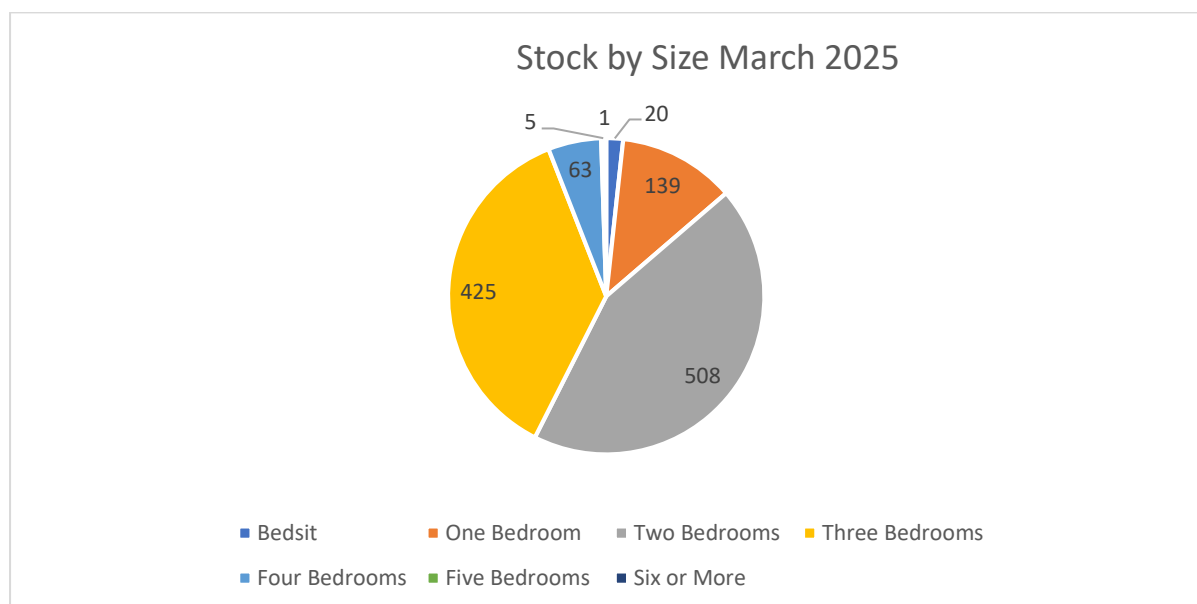
Value							
	1B - SH	1B - GN	2B - GN	3B - GN	4B - GN	5B - GN	6B - GN
Lowest	£ 68.44	£ 67.14	£ 85.63	£ 110.21	£ 95.25	£ 114.13	£ 120.47
Average	£ 76.05	£ 87.58	£ 108.39	£126.43	£ 133.86	£ 140.57	£ 160.82
Highest	£100.01	£ 104.90	£ 116.57	£137.08	£ 150.83	£ 174.60	£ 201.54
Private Rental		£ 156.51	£ 179.49	£204.20	£ 273.45		
NB Housing	£ 80.13	£ 95.36	£ 99.74	£118.84	£ 122.36	£ 127.43	£ 120.47

NB Housing's charges for most property sizes remain below the Northern Ireland Housing Association average, demonstrating that our homes are both affordable and significantly lower in cost than comparable private rental options. The only exception is within the one-bedroom category, where our charges are slightly above the Housing Association average, yet still considerably below private sector rents, maintaining strong overall affordability for residents.

Criteria 2 & 3 Share and number of existing allocated to general needs



The association made 82 secure tenancy allocations from the social housing waiting list during the past year.



Criteria 4 Actions to reduce heating costs

All our new build properties must meet an EPC rating of B or above.

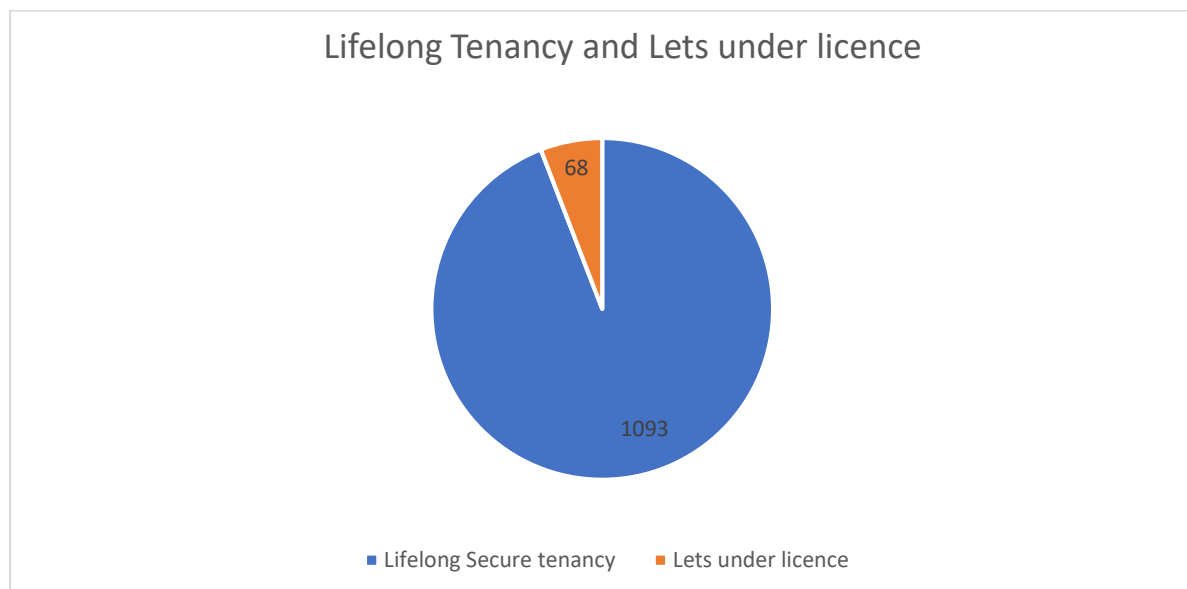
Last year we took possession of our first A rated scheme in Cookstown, Co Tyrone. The properties are heated by a mechanical heat ventilation system with very high specification insulation and energy generated by solar panels. We do plan to have a second A rates scheme delivered in 2025-2026.

During the past year we invested in upgrading 33 domestic heating systems replacing oil burners to more efficient gas boilers.

In our current stock we have 54 properties with photo voltaic panels, 33 homes with solar thermal panels, 137 homes with whole house mechanical ventilation and 31 properties with positive input ventilation.

Criteria 5 What percentage of homes have at least a 3 year fixed tenancy agreement

100% of our general needs tenancies have secure tenancies which are lifelong with no expiry date. Our supported housing is considered a short stay with a maximum licence term of up to 2 years. This ensures residents in need of support receive the support and then move on hopefully to secure accommodation. At March 2025 1,093 tenancies were long term with 68 short term supported accommodation.



Theme 2 - Building Safety

Criteria 6 What % of homes with gas appliances have an in-date accredited gas safety check?

Customer safety is a fundamental priority for NB Housing, underpinning our rigorous approach to statutory compliance, risk assessment, and quality assurance. Our aim is to ensure that tenants feel confident that NB Housing is a responsible and caring landlord. We are committed to delivering a high-quality maintenance service that ensures all homes meet the highest standards of safety, comfort, and overall wellbeing

At the 31st March 2025 we managed to achieve 95.8% compliance with 9 gas services outstanding and this was due to a failure to be granted access to the property to conduct the service. It is accepted by the association that getting access to some

homes is a challenge and for that reason we commence our first steps to arranging the service some 2 months before the expiry date. We also promote the importance of this service in our newsletters.

A total of 1,027 homes had a valid gas test certificate out of 1,072.

Criteria 7 What % of buildings have an in-date and compliant fire risk assessment?

As at the 31st March 2025 100% of our apartment buildings had a valid fire risk assessment completed by an independent qualified assessor.

In addition to this assessment the association in house staff also complete a fire risk assessment and these were completed for all apartment buildings.

Criteria 8 What % of homes meets Decent Homes Standard?

As at the 31st March 2025 100% of NB Housing's occupied units met the decent homes standards. Two properties were selected for disposal due to longer term investment needs.

For a property to be considered as meeting this standard it must meet the following test:

- It meets the current statutory minimum standard for housing
- It is in a reasonable state of repair
- It has reasonably modern facilities and services
- It provides a reasonable degree of thermal comfort

Criteria 9 What arrangements are in place to enable residents to hold management to account for provision of services?

NB Housing is committed to involving customers in the design and delivery of our services, and we actively welcome tenant feedback, experiences, and insights to shape how we operate. We provide a range of mechanisms to support meaningful involvement, including a range of forums and groups, which brings together cross-agency and multidisciplinary partner, such as tenant advisory bodies and community organisations, statutory bodies to ensure tenant views are communicated directly and positive change is enabled in the community.

A key element of this work includes street and estate inspections carried out jointly with community representatives and tenant-led groups. These inspections enable us to review the condition of neighbourhoods where we provide homes, identify improvement actions, and agree local strategies. The group takes a holistic, partnership-based approach that brings together multiple stakeholders with the shared goal of enhancing the local living environment.

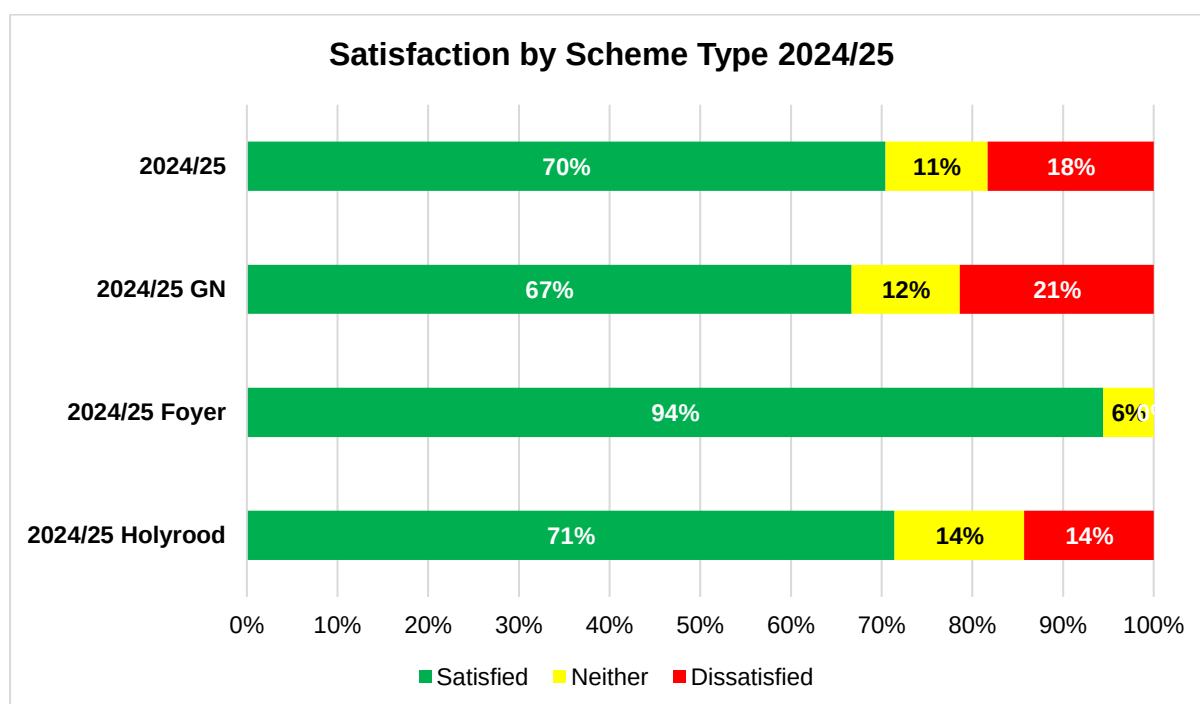
We also have a dedicated Community Development Officer who leads on tenant participation and customer involvement. This role coordinates engagement activities, facilitates forum meetings, and works with residents on projects that promote health, wellbeing, and environmental sustainability. In addition, we maintain strong

partnerships with local advice centres who offer expert financial guidance to our customers, ensuring they have access to the support they need, including welfare benefits and employment advice. We have a Customer Experience Panel who we share policy development and progress reports to on a frequent basis.

Theme Three – Resident Voice

Criteria 10 How does NB Housing measure resident satisfaction?

NB Housing completes an annual postal and electronic survey of tenants and residents which follows a framework used by social housing landlords. A prize incentive is offered to five returned survey respondents chosen at random. The survey is detailed and asks residents a range of perception questions on their experience of the service provided by NB Housing.



Criteria 11 In the last 12 months how many complaints have been upheld by the NI Ombudsman?

Complaints Summary 2024/25						
	Total Number of complaints	% Resolved/closed	Average time to resolve/close	% Upheld	% Acknowledgement Target Met	% Response Target Met
QTR 1	3	100%	12 days	33%	66%	66%
QTR 2	2	50%*	9 days	50%	50%	100%
QTR 3	1	100%	9 days	0%	100%	100%
QTR 4	2	100%	36 days	100%	50%	50%

TOTAL	8	87.5%*	16.5 days	50%	62.5%	75%
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NB Housing records and reports all complaints received to our board each quarter.

During the year we received a total of 8 complaints of which 50% of those were upheld and service reviews completed.

We had no complaints referred to the NI Ombudsman's office.

Theme Four – Residents Support

Criteria 12 What support service does NB Housing provide to residents? How successful are these in improving outcomes?

NB Housing delivers a wide range of support services to assist our residents, from referral and signposting to direct engagement in activities that promote mental health, wellbeing, and social connection.

We employ a dedicated Community Development Officer who provides tailored support to tenants as needed. This role includes making referrals to specialist agencies, signposting residents to appropriate advice services, and offering practical assistance where it can add value.

Throughout the year, we facilitated a series of community wellbeing workshops, including craft-based sessions such as flower arranging, pamper classes, and wreath-making. These activities are designed to bring residents together, reduce social isolation, and encourage participation in shared community initiatives.

NB Housing also operates a Community Grant Scheme, with an annual budget of £10,000 available to support local charities and community groups that deliver direct benefits to our tenants and their households.

We continually assess how our services can evolve and improve. For major maintenance and development projects, we undertake post-project reviews that actively involve customers in evaluating delivery, identifying successes, and capturing lessons learned for future schemes.

In addition to our general needs housing, NB Housing provides directly managed accommodation and support services for young people through the Flax Foyer, alongside two sheltered housing complexes for older residents. We also manage two contracted supported housing schemes—one for vulnerable families and one for individuals recovering from alcohol misuse. These services are funded through the Northern Ireland Supported Housing Fund.

During the year, we completed 18 property adaptations at a cost of £58,000 to enable tenants to live more comfortably in their homes, supporting independence and helping to sustain long-term tenancies. We are grateful to the Department for Communities who fund the majority of these adaptations.

Last year we were successful in having one of our new build developments selected as a Housing for All scheme. This is a programme for government commitment made by the NI Executive:

“A united community, based on equality of opportunity, the desirability of good relations and reconciliation – one which is strengthened by its diversity, where cultural expression is celebrated and embraced and where everyone can live, learn, work and socialise together, free from prejudice, hate and intolerance.”

As a result of this funding we employed a Community Engagement Officer to deliver our 5-year good relations plan and other tenant related services which encourages tenants and local community to engage with each other and build good relations.

Theme Five – Place Shaping

Criteria 13 NB Housing activity in place shaping

NB Housing is very aware of the opportunity we have to enhance the areas where we develop and we must ensure our developments add to the local environment and improve the area both aesthetically and environmentally. During the past year we had 73 new build units on site of which 53 (75%) of these units were constructed on brown field sites, making use of previously developed land. It is very important to protect our natural resources and utilising and reshaping brown field sites protect the environment and reduces pressure to extend green belt areas.

In all our new developments the association attempts to create a community spirit and actively attempts to have residents involved in activities such as community clean ups with staff volunteering to help. We attempt to engage with residents who are passionate about where they live and have a say in how the scheme is managed.

We also have arranged a range of activities in our sheltered housing schemes that promotes wellbeing through participation and engagement with others. We have encouraged planting of wild flowers and small vegetable plots in communal green areas.

We progressed our first development that will be a Housing for All scheme in Kingsway Dunmurry. A Housing for All schemes is part of the NI programme for government where we receive additional funding to shape a more integrated, diverse and stable society. This will include greater communication and involvement with the local community, and target allocation to a balanced and diverse community and to work with our new tenants to integrate them into the wider community.

Theme Six – Climate Change

NB Housing recognises the vital role in improving the thermal performance of our homes and ensuring that residents live in warm, comfortable, and energy-efficient environments. While our new homes are being delivered to high modern standards, we are equally committed to investing in our existing stock. Our priority is to target homes assessed with lower energy performance, ensuring that upgrades are delivered where they will have the greatest impact on tenants' comfort, wellbeing, and long-term affordability

Criteria 14 Distribution of EPC ratings of existing homes

An Energy Performance Certificate (EPC) is required for all rented properties. An EPC assesses the property for energy performance and provides a grade of scores for the property, ranging from A being the most efficient to G the least efficient.

The below table provides the energy performance for NB Housing stock at the 31st March 2025.

EPC Rating	No of Units	% of Stock
A	5	0.44%
B	271	22.07%
C	694	60.77%
D	180	15.76%
E	11	0.96%
F	0	0%
G	0	0%
Total	1,161	

Criteria 15 Distribution of EPC for new homes

NB Housing completed 20 new build properties all of which achieved EPC Level B.

Criteria 16 Mitigating Climate Risk

NB Housing operates from two head office locations, one constructed in the 1980's and the second constructed in 2009. Both offices are heated using natural gas central and electricity provided from the grid. We are limited in the use of green technologies.

During the year we upgraded our gas heating system in the Crumlin Road office to a newer more efficient system.

Office Gas usage

- The Crumlin Road office used 48,199 KWH during the year
- The Flax Street office used 39,052 KWH for the year.
- Equivalent to 18.52 tonnes CO2

Office electric usage

- The Crumlin Road office used 15,366 KWH for the year
- The Flax Street office used 19,593 KWH for the year.
- Equivalent to 6.4 tonnes of CO2

Calculation [How to calculate your business's carbon footprint · Business Energy Scotland](#)

Office	EPC Rating
Crumlin Road office	D
Gatelodge office ground & 1 st Floor	C
Gatelodge 5 th Floor	B

Criteria 17 Energy Efficiency actions

NB Housing stock currently performs well against our benchmark landlords in respect to the performance of our stock. However, we are focused on addressing and improving the worst performing stock and we plan to commence specific energy surveys to these properties to improve the overall score for stock performing at levels D and E.

Efficiency Measures completed during the year:

- ❖ 33 Gas boiler upgrades

In addition to this investment NB Housing has the following:

- 137 Properties with Mechanical Ventilation with Heat Recovery
- 33 Properties with Solar Thermal panels
- 54 Properties with Solar Photovoltaic panels
- 31 properties with positive ventilation

Criteria 18 – How is the association mitigating against the following climate risks: increased flooding, and increased risks of overheating.

NB Housing undertakes an assessment of flood risk for all new build proposals during the early planning and feasibility stages and is also required through the planning permission process. Where a potential risk is identified, the Association will avoid progressing the development unless appropriate civil and hydrological measures can effectively mitigate the risk. Such measures may include rainwater attenuation systems to reduce surface water, diverting run off to landscaped areas to avoid overloading sewers, and slowing the rate of rainwater discharge.

Where flood risk is identified, NB Housing carefully considers the suitability of the site by assessing required flood defences, the proximity of identified risks, and the effectiveness of potential mitigations. A scheme will only proceed where flood-related risks can be managed to an acceptable and safe standard.

In Northern Ireland, prolonged periods of very high temperatures are uncommon, and elevated temperatures tend to occur only for short durations. As a result, the risk of overheating can be effectively managed through regulated heating controls, alongside the design of windows that provide sufficient ventilation and opening capacity to allow internal spaces to cool

Criteria 19 – How does NB Housing give residents information about correct ventilation, heating and recycling?

NB Housing continues to strengthen its approach to managing condensation and damp through a combination of tenant information, improved ventilation, and effective heating solutions.

As part of our condensation management process, we issued all residents with an information leaflet explaining the importance of good ventilation and the need to regularly refresh air within the home. We recognise that during colder months tenants may be reluctant to open windows; however, ventilation can still be improved by using window trickle vents and operating extractor fans after bathing and cooking.

To further assist tenants, we provide additional guidance on our website, including useful external links and practical tips. We also reinforce these messages through our **quarterly tenant newsletter**, helping residents stay informed and supported throughout the year.

We have also engaged with the Federation and CIH to design an information leaflet – Maintaining a healthy homes: A guide to preventing and resolving damp and mould.

[Damp-and-Mould-Good-Practice-Guide.pdf](#)

The CIH has also made a video for tenants and this is available on our website.

[Condensation in your Home - NB Housing](#)

In older properties, we have installed positive input ventilation systems to increase airflow and improve extraction. Alongside this, we ensure that all homes are equipped with efficient and reliable heating systems that support a healthy indoor environment.

Theme 7 - Ecology

Criteria 20 – How is NB Housing increasing green space and promoting biodiversity on or near homes?

NB Housing has undertaken a range of initiatives in recent years to enhance green spaces and create opportunities for residents to engage with their local environment. These initiatives have included providing hanging baskets and supporting communal planting activities to encourage resident participation and improve the visual appeal of our neighbourhoods.

As part of our development and design approach, we work closely with landscape architects to incorporate high-quality planting schemes, including the introduction of

trees and structured green areas where possible. We also use defensible planting to support natural boundary definition and to manage movement between schemes in an unobtrusive, environmentally sensitive way.

In more densely built-up areas, where ground-level space can be limited, we promote innovative green design solutions. This includes maximising opportunities for gardens, planting, and outdoor amenity spaces on upper floors, ensuring residents still benefit from access to nature even in compact urban settings.

During the past year we had 73 new build units on site of which 53 of these units were constructed on brown field sites, making use of previously developed land.

Criteria 21 – Does NB Housing have a strategy to manage and reduce air pollutants?

NB Housing does not have a formal approved strategy; however, the association is a strong advocate of the use of public transport and many of our developments are in urban or city areas, close to bus and taxi routes. In more recent developments, we have developed travel plans and contributed financially to encourage the use of public transport, cycling and car sharing in a bid to reduce travel pollution.

In addition to this, all procurement work for development and main maintenance contracts have requirements from our contractors to provide a range of plans and commitments including Carbon Reduction Plans, Responsible Sourcing Models, Environmental Policy, and Sustainable Policy.

NB Housing continues to adopt an Agile Working Policy for head office staff which reduced the pollution from travelling to and from the office. It is estimated that the number of miles travelled by private transport reduced by 8,000 miles per year, a 50% reduction equivalent to 2.5 tonnes of CO₂ emitted.

During the year the association committed to developing its first Environmental and Sustainable Strategy and plans to progress initiatives both internally in business operations but also in partnership with our tenants and stock.

Theme 8 – Resource Management

Criteria 22 – Does NB Housing have a strategy to use or increase the use of responsibly sourced materials for all building work?

NB Housing does not have a strategy in place however we do follow procurement guidance that stipulates contractors should have measures in place to source sustainably and use local firms and suppliers to reduce our environmental footprint.

We also include in procurement exercises social clauses that ensure contractors maximise the social benefit from public and our funds.

In our procurement of other supplies, we are conscious to procure locally and use firms that support our social values.

Criteria 23 & 24 – Does NB Housing have a strategy for waste management and good water management?

An essential element of our response maintenance procurements provide contractors to demonstrate their approach to helping the environment in addition to the governments guidance on Sustainable Procurement in construction. Guidance includes:

- Equality of Opportunity and Sustainable Development,
- Sustainable Construction guidance,
- Integrating social considerations in to contracts,
- Sustainable requirements model clauses,
- EU Energy Efficiency Environmental Management Systems.

NB Housing does not currently have a good water management strategy. However, we do consider the environmental impact in designing and specifying the products in our homes. For example, we consider the need to install showers to reduce the water demand in addition to a bath which is more efficient, likewise WCs will have the half flush options, where feasible the association will consider the use of water butts to encourage the use of recycled water.

Water runs are minimised to reduce the amount of waste water being used when using hot water.

Governance

Theme 9 – Structure & Governance

Criteria 25 – Is NB Housing Association registered with the national regulator of social housing?

NB Housing is:

- Registered with the Department for Communities. No R55
- Registered with the Financial Conduct Authority. IP 406
- Registered with Inland Revenue for Charitable Status NO. 00274
- Registered with the Charities Commission for NI. NO 100038

Criteria 26 – What was NB Housing most recent regulatory grading?

NB Housing achieved a Level One rating which based on a review of the evidence submitted, Housing Regulation Branch has determined NB Housing has demonstrated that it meets the Regulatory Standards for Governance, Finance and Consumer in respect of the 2023/24 year. Reports are available from the link

[North Belfast Housing Association reports | Department for Communities \(communities-ni.gov.uk\)](#)

Criteria 27 – Which Code of Governance does NB Housing follow?

NB Housing has adopted the National Housing Federation's Code of Governance version 2020.

Criteria 28 – Is NB Housing not for profit?

NB Housing is a not for profit association and is registered as a charity both with the charities commission for NI and Inland Revenue. Any surplus generated by the association goes towards the activity of the association and is reinvested.

Criteria 29 – Explain NB Housing's boards manages organisational risks?

Responsibility for Risk Management within NB Housing rests with the Board which is in accordance to the code of governance. The Board is supported in discharging this responsibility through the Audit, Risk and HR Subcommittee and through the Executive Management Team. The Strategic Risk Register is presented to the Subcommittee each quarter and then reported to the full Board. The Risk Strategy is reviewed and refreshed every second year. The strategy assesses all business functions and key strategic risks facing the association. Stress testing is embedded into the process with an inherent score awarded, mitigating actions proposed and a residual score.

The senior management team also review an operational risk register every quarter.

All key financial decisions include a risk assessment such as development proposals.

Criteria 30 – Has NB Housing been subject to any adverse regulatory findings in the previous 12 months that resulted in enforcement or other action?

There were no adverse regulatory findings against the association during the last inspection period.

Theme 10 – NB Housing Board

Criteria 31 – What are the demographics of NB Housing's Board?

At the end of March 2025 NB Housing had 11 board members of which 6 were male representing 54% and 5 were female representing 46%. The longest serving members held their membership for over 8 years and the newest members were only in post a matter of months.

Criteria 32 – What percentage of the Board and management team have turned over in the last two years?

During the year three member resigned from the board and two new members join.

Under one year	2
One to Two years	4
Two to Three years	0
Three to Four years	2
Four to Five years	0
Five to Six years	1
Six to Seven years	0
Seven to Eight years	1
Eight to Nine Years	1
Total	11

Percentage turnover of Board members 27%.

Our management team grew to 10 employees and no resignations were received during the past two years. 50% were male and 50% female.

Criteria 33 – Is there a maximum tenure in place for board members?

The maximum length of tenure is 9 years.

Criteria 34 – What percentage of NB Housing's board are non-executive directors?

There are no non-executive board members currently on the board.

Criteria 35 – How many board members on the Audit committee with recent and relevant financial experience?

There are currently three members on this committee, two members have financial experience/responsibility in their current roles.

Criteria 36 – Are there any current executives on the remuneration committee?

There are no executives on the remuneration committee.

Criteria 37 – Has a succession plan been provided to the board in the past 12 months?

A succession plan and policy are in place and the association undertook a publicly advertised recruitment exercise during the past year.

Criteria 38 – How many years has NB Housing's external auditor been in place?

The association advertised for new external audit service in 2023. Engagement is up to a 6-year period depending on performance.

Criteria 39 – When was the last independently run board effectiveness review?

NB Housing complete an internal review of board annually. The most recent was completed in July 2025 for the reporting year 2024-2025.

Criteria 40 – Are the roles of the chair of the board and the CEO held by two separate people?

Yes

Criteria 41 – How does the association handle conflicts of interest?

All board members and staff are required to declare other memberships, interests on appointment and the register is reviewed every two years. At every meeting of the board and subcommittee those present are asked to declare any conflicts in the business planned for discussion. These are recorded. Where a member declared an interest and the committee feel there is a conflict that member will be asked to leave the meeting during that discussion and will take no part or influence the decision-making process. NB Housing procedures follow guidance issued by the Northern Ireland Audit Office.

Criteria 42 – Does NB Housing pay the Real Living wage?

NB Housing is a Real Living Wage Employer.

Criteria 43 – What is the gender pay gap?

At the March 2025 payroll run we had 50 employees listed of which 30 were female and 20 were male, representing a split of 60% to 40% in favour of female employees.

NB Housing operates equal pay for positions and levels of responsibility regardless of gender. The mean ratio female to male pay remains constant at 0.83.

Criteria 44 - What is the CEO's median worker pay ratio?

CEO to mean workers salary is 2.96 times.

Criteria 45 – How does NB Housing support the physical and mental health of their staff?

NB Housing offers free private medical care for all employees through Vitality. As part of this benefit employees are encouraged to be active and obtain rewards for participation in exercise.

We also provide an enhanced occupational sickness scheme so that employees income is protected to an extent during periods when the employee is incapable of working.

In addition, we provide occupational health referrals to inform and encourage successful return to work within a supported framework.

We also provide an employee assistance programme called LENA by INSPIRE Well Being for employees to attend and use when they feel the need. This is an extensive service that provides information guidance and counselling to staff on a range of topics to elevate stress and improve employee's mental wellbeing.

We offer enhanced Agile working, maternity leave with pay, in addition to family friendly policies and flexible working where achievable.

We also have a Health and Well Being strategy delivered by our elected Health Champion supported by all staff.

Criteria 46 – What are the average number of sick days taken per employee?

The association recorded 590 days absence due to sickness which equates to 11.8 days per employee.

Criteria 47 – How does NB Housing consider social value when procuring goods and services?

NB Housing follows public procurement guidance notes (PPN 01/21) when procuring traditional development and maintenance contracts.

Social value refers to wider financial and non-financial impacts on the wellbeing of individuals, communities and the environment. Social value outcomes can be included

in the procurement process provided that they are considered at business case stage and relate to the subject matter of the contract or the performance of the contract.

Criteria 48 – How is environmental impact considered when procuring goods and services?

The association again follow procurement guidance when procuring goods and services where public funds are involved. As part of the procurement process environmental factors are considered. The overall assessment required those tenderers to detail their approach and provide an environmental policy having environmental protection in their approach.

The association is keen to contract with small local suppliers therefore reducing the need to travel and reduce the environmental impact that excessive travel may cause.

In conclusion

We hope this report provides assurance and insight into how NB Housing promotes equality, whether in accessing our services, participating as a Board member, or being employed within the organisation. As this is only our third year reporting against these standards, we recognise that we are still at an early stage of our broader ESG journey.

There remain areas where we must continue to focus and improve, how we design and deliver our services, how we set our organisational priorities and investment plans, and how we enhance our overall performance. At the same time, we remain committed to maximising our contribution to sustainability, equality, and responsible growth as we progress year on year.