Environmental, Social and Governance (ESG) Report 2025-2026

About NB Housing

We are a registered housing association created in 2014 after the merger of two community- based housing associations in North Belfast. We currently manage over 1,200 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. At the 31st March 2026 we employed 51 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. 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

To provide affordable quality homes and support to all NB Housing tenants.

Mission

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

Values

Values		
Respect	**Impactful**	**Togetherness**
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.	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.	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 ESG Journey

NB Housing is committed to upholding its Environmental, Social and Governance (ESG) obligations and ensuring that social value is embedded throughout its activities and decision-making processes. In line with this commitment, we continue to prioritise sustainable business practices and deliver positive environmental outcomes through our contribution to climate action initiatives

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.

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

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

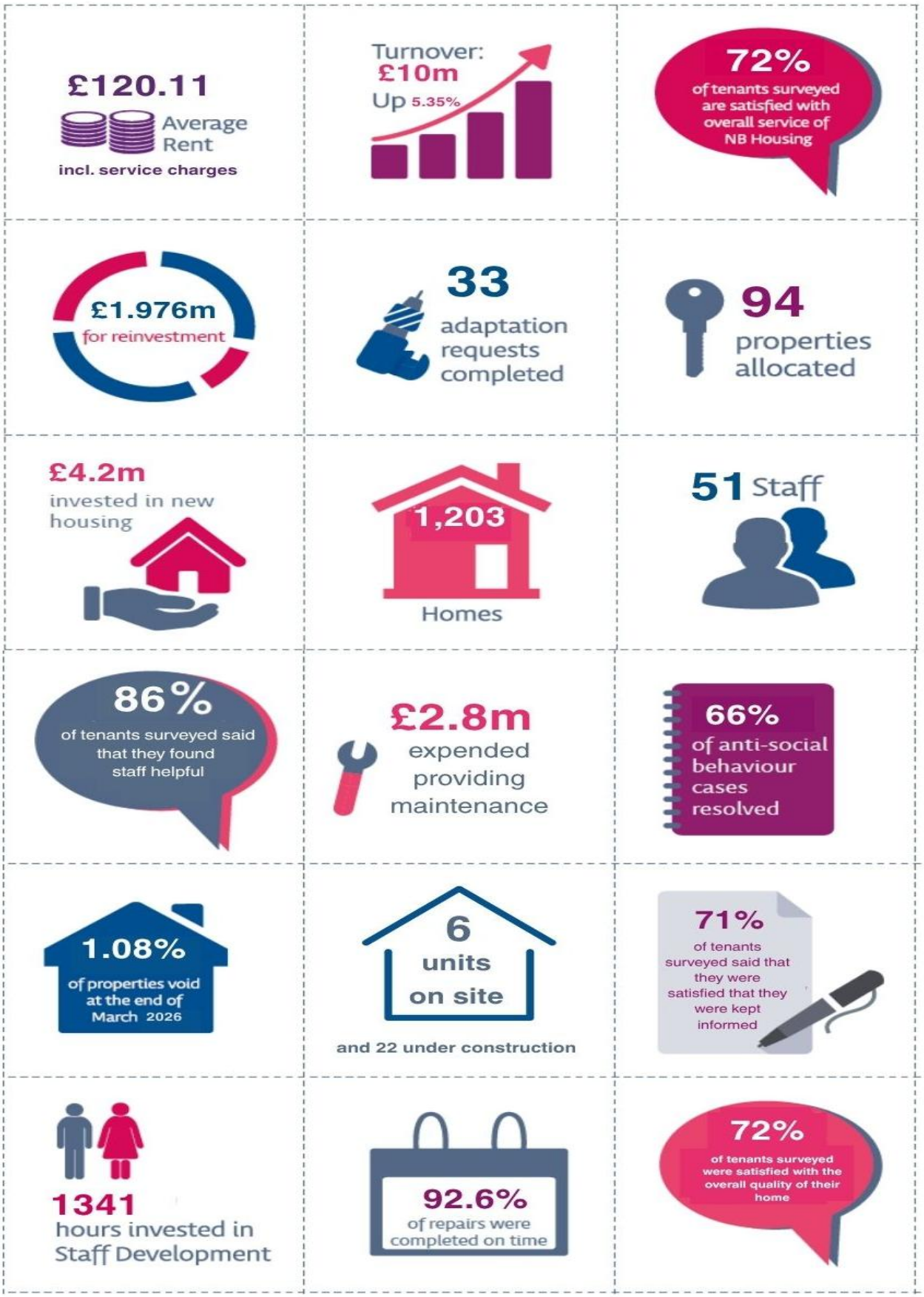
Theme 9 – Structure & Governance

Theme 10 – Our Board

Theme 11 – Our staff

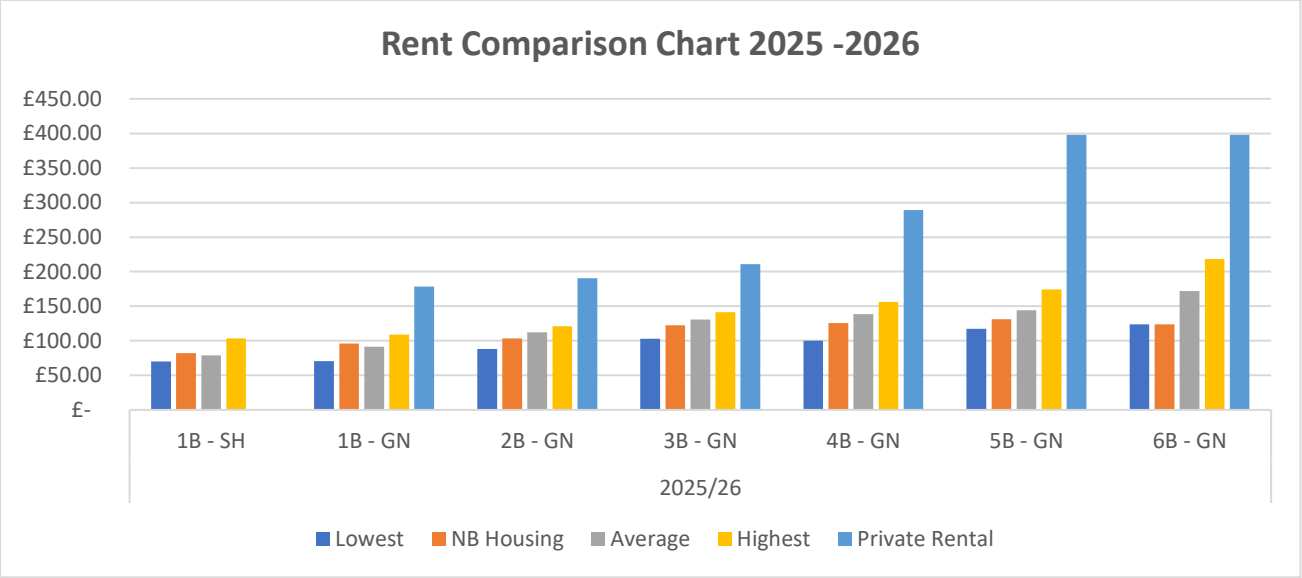
Theme 12 Supply Chain

Summary of Results March 2026



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.



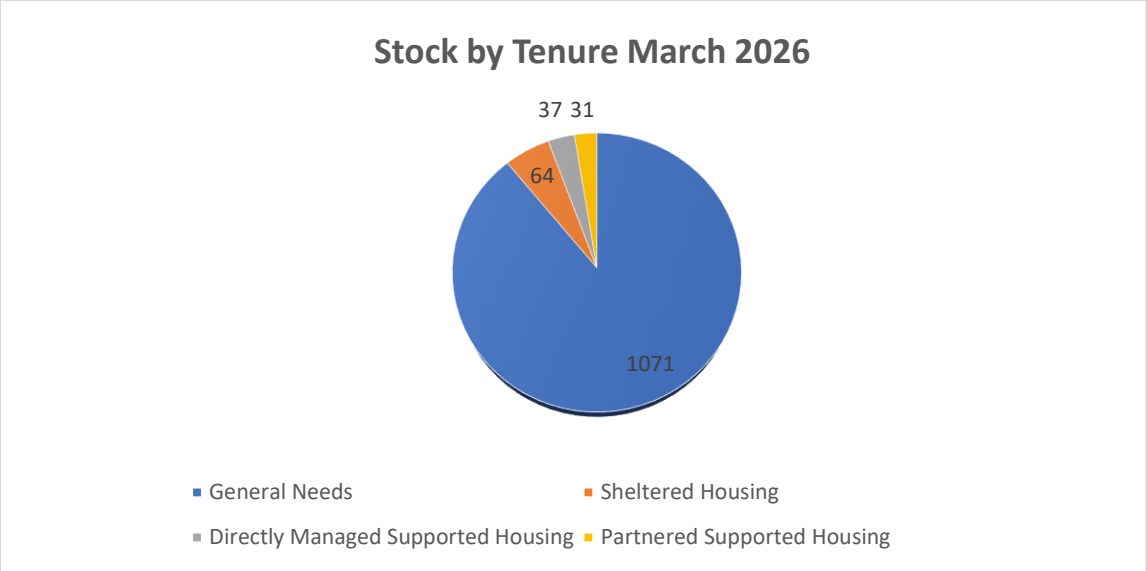
Rent Levels across properties by bedroom numbers for general needs accommodation

Year: **2025/26**

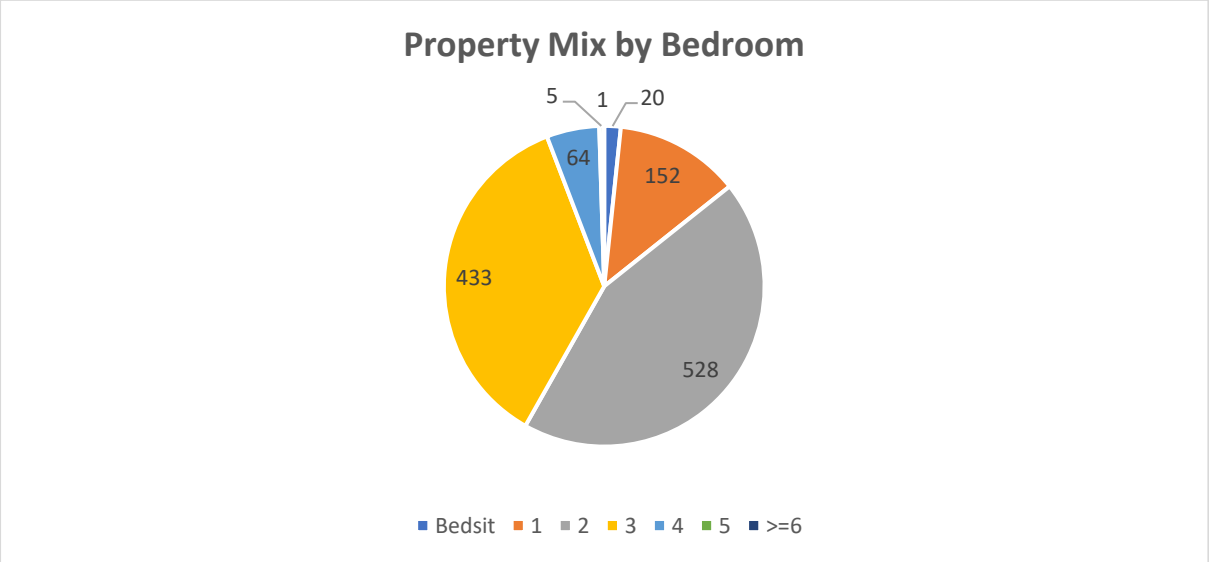
Value							
	1B - SH	**1B - GN**	**2B - GN**	**3B - GN**	**4B - GN**	**5B - GN**	**6B - GN**
Lowest	£ 70.03	£ 70.50	£ 87.96	£ 102.97	£ 100.01	£ 117.21	£ 124.02
NB Housing	£ 82.29	£ 96.17	£ 103.20	£ 122.40	£ 125.80	£ 131.19	£ 124.02
Average	£ 78.76	£ 91.41	£ 112.43	£ 130.56	£ 138.45	£ 143.97	£ 172.12
Highest	£ 103.41	£ 108.78	£ 120.87	£ 141.21	£ 156.41	£ 174.32	£ 218.39
Private Rental		£ 178.61	£ 190.38	£ 210.69	£ 289.15	£ 397.84	£ 397.84

NB Housing continues to offer competitively priced accommodation, with charges for most property sizes remaining below the Northern Ireland Housing Association average. The sole exception is the one-bedroom category, where charges are slightly higher than the average; however, they remain well below comparable private rental rates, reinforcing our commitment to providing affordable and accessible housing options.

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



The association made 92 secure tenancy allocations from the social housing waiting list during the past year, compared to 82 in the previous year. 62 of these lets were of new properties added to the association stock. This total excludes let in our supported housing scheme Flax Foyer were there were 44 let during the 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 second A rated scheme in Glenavy, Co Antrim. The properties are heated by a mechanical heat ventilation system with very high specification insulation and energy generated by solar panels. This scheme benefits

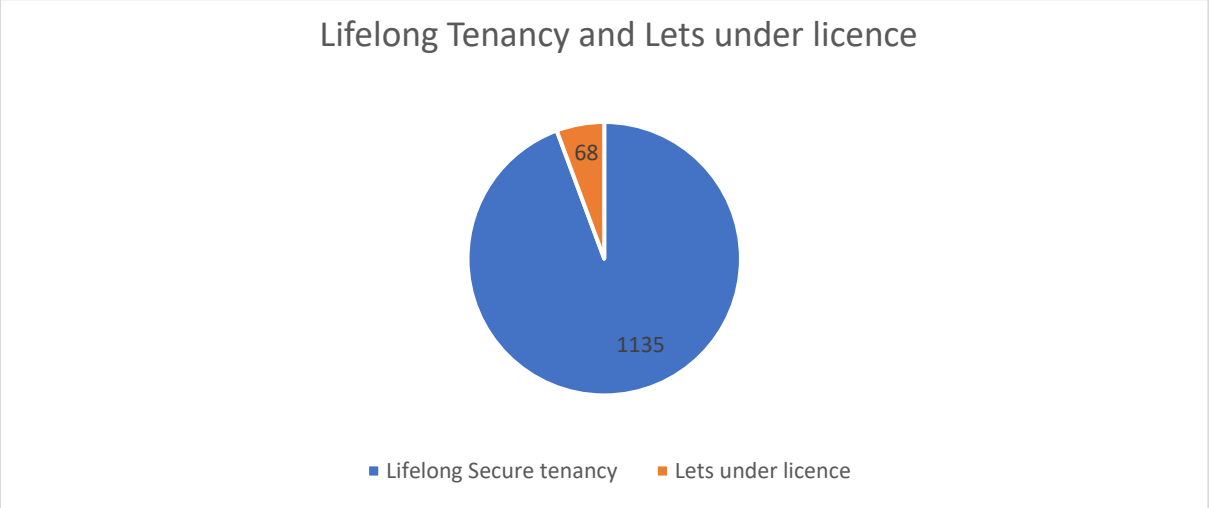
from free electricity during the night to heat hot water therefore reducing the heating bills for tenants.

In addition, we upgraded 39 new boilers and have

- 149 Properties with Mechanical Ventilation with Heat Recovery
- 33 Properties with Solar Thermal panels
- 55 Properties with Solar Photovoltaic panels
- 32 properties with positive ventilation
- 09 Properties with EnergyCloud

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

100% of our general needs tenancies are 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 2026 1,135 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 core priority for NB Housing and is central to our approach to statutory compliance, risk management, and quality assurance. We are committed to ensuring tenants have confidence in NB Housing as a responsible and supportive landlord. By delivering a high-quality maintenance service, we strive to ensure that all homes meet the highest standards of safety, comfort, and wellbeing

At 31 March 2026, NB Housing achieved 99% gas safety compliance, with only 11 gas services outstanding. Of these overdue inspections, five related to void properties undergoing maintenance and therefore presented no immediate risk. The remaining

cases were progressing through legal action following repeated unsuccessful attempts to gain access.

The Association recognises that securing access to some homes can be challenging. To mitigate this risk, we begin the gas servicing process approximately two months in advance of each service due date, allowing sufficient time to arrange appointments and follow up where necessary. We also regularly promote the importance of gas safety inspections through tenant communications and newsletters to encourage engagement and compliance.

A total of 1,108 homes had a valid gas test certificate out of 1,119.

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

As at the 31st March 2026 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 2026 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

The decent homes standards are being proposed for amendment, adding to the requirements.

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

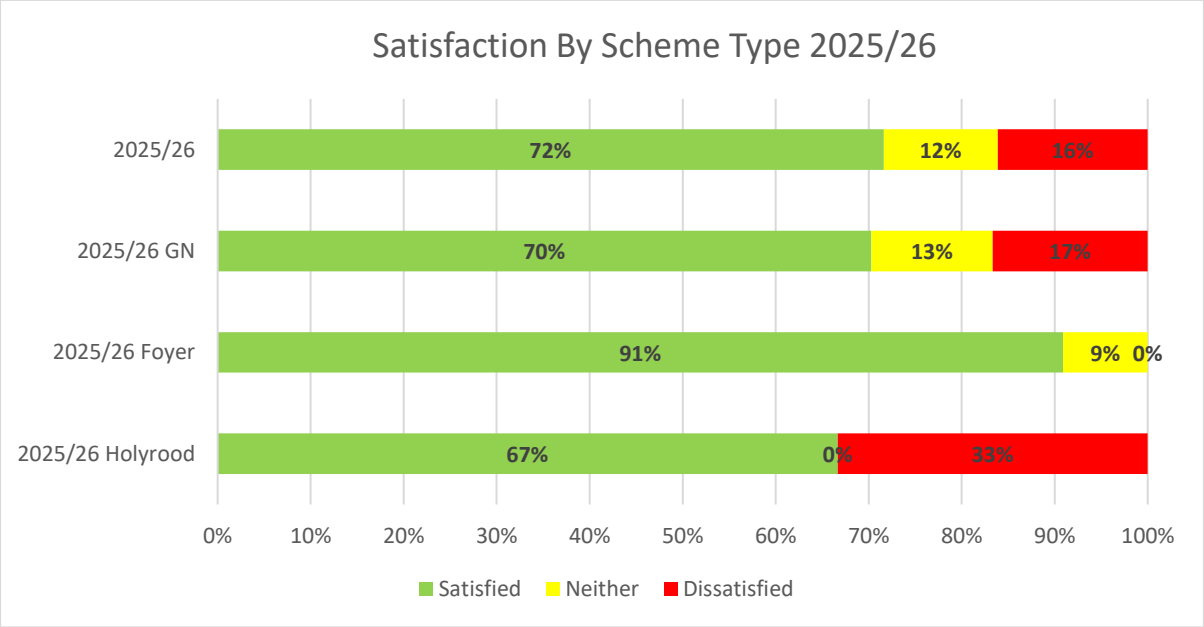
improvement actions, and agree local strategies. The group takes a holistic, partnership-based approach that brings together multiple stakeholders with the shared goal of enhancing the local living environment.

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.



- Overall satisfaction with the service provided by NB Housing remained similar to last year at 72% (2024/2025 – 70%)
- Overall satisfaction with the repairs & maintenance service increased by 6% to 63%.
- 155 tenants responded to the survey, an increase of 13 on last year. This represents a **13%** return

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

	Complaints Summary 2025/26					
	Total Number of complaints	% Resolved/closed	Average time to resolve/close	% Upheld	% Acknowledgement Target Met	% Response Target Met
QTR 1	1	100%	30 days	0%	100%	0%
QTR 2	1	100%	30 days	100%	100%	0%
QTR 3	2	100%	9 days	100%	100%	100%
QTR 4	4	100%	7 days	50%	100%	100%
TOTAL	**8**	**100%**	**19 days**	**66%**	**100%**	**50%**

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 66% 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 is committed to supporting residents through a broad range of services that enhance wellbeing, promote social inclusion, and help individuals access the assistance they need to sustain their tenancies and improve their quality of life.

Central to this approach is our dedicated Community Development Officer, who works closely with tenants to provide tailored support and guidance. The role involves facilitating referrals to specialist agencies, signposting residents to appropriate advice and support services, and delivering practical assistance where it can help address individual needs and improve outcomes. There were 185 referrals made during 2025-2026.

During the year, NB Housing delivered a programme of community wellbeing initiatives aimed at promoting positive mental health, reducing social isolation, and strengthening community connections. These included a range of interactive workshops and activities, such as meet the neighbour initiative, tenant book club, flower arranging, coffee mornings, Bark in the Park and seasonal wreath-making events, all of which provided opportunities for residents to engage with one another and participate in community life. The Housing team and the Community Development Officer collaborated to form a Housing Advice Clinic where tenants could drop in and raise any tenancy or housing related matters.

NB Housing also administers a Community Grant Scheme, with an annual allocation of £10,000 to support local charities, voluntary organisations, and community groups whose activities deliver tangible benefits to our tenants, their families, and the wider communities in which they live.

The association is committed to the continuous improvement of our services and actively seek opportunities to learn from customer experiences. As part of this commitment, we undertake post-project evaluations for major maintenance and development programmes, involving residents in assessing project delivery, identifying areas of good practice, and capturing valuable feedback to inform future investment and service improvements

NB Housing provides a diverse range of housing and support services to meet the needs of different customer groups. In addition to our general needs housing portfolio, we directly manage accommodation and support services for young people through the Flax Foyer, supporting residents to develop the skills and independence needed to sustain successful futures. We also provide accommodation for older people through two dedicated sheltered housing schemes, offering safe and supportive environments that promote independent living.

In addition, NB Housing manages two supported housing services delivered under contractual arrangements: one supporting vulnerable families and another assisting individuals in recovery from alcohol dependency. These specialist services provide tailored accommodation and support to help residents achieve greater stability, independence, and improved wellbeing. Funding for these schemes is provided through the Northern Ireland Supported Housing Fund.

During the year, we completed 33 property adaptations at a cost of £45,000 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.

One of our new build developments was 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 second 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. It is hoped the scheme will be complete and ready for occupation

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 64 new build units on site of which 44 (69%) 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. One of the two sites identified as green field were making use of a site in a highly dense housing area where the ground was heavily overgrown and unused.

NB Housing is committed to fostering strong, sustainable communities across its developments by encouraging resident participation and promoting a sense of pride and ownership within neighbourhoods. We actively engage with residents and support community-led initiatives, including environmental improvement projects and community clean-up events, with NB Housing staff volunteering alongside residents to help strengthen community cohesion and enhance local living environments.

We place particular importance on working collaboratively with residents who are passionate about their communities and wish to play an active role in shaping how their neighbourhoods are managed and developed. Through ongoing engagement and consultation, we seek to ensure that residents have meaningful opportunities to influence decisions that affect their homes and communities.

Within our sheltered housing schemes, we deliver a range of activities designed to promote health, wellbeing, and social connection. These initiatives encourage residents to participate in communal activities, build relationships, and maintain active lifestyles. We also support environmental projects, including the planting of wildflowers and the development of communal vegetable gardens, helping to create attractive outdoor spaces that enhance biodiversity, encourage resident involvement, and contribute positively to wellbeing

Theme Six – Climate Change

NB Housing recognises the importance of improving the energy efficiency and thermal performance of its homes to ensure residents can enjoy warm, comfortable, and affordable living environments. While all new developments are designed and constructed to meet high modern energy-efficiency standards, we are equally committed to investing in and enhancing our existing housing stock.

A key priority is the targeted improvement of properties with lower energy performance ratings, ensuring that investment is directed where it can deliver the greatest benefit. Through this approach, we aim to reduce energy consumption, lower household running costs, alleviate fuel poverty, and improve resident comfort

and wellbeing, while also contributing to our broader environmental and sustainability objectives.

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 2026.

EPC Rating	No of Units	% of Stock
A	14	1.16%
B	258	21.45%
C	740	61.51%
D	180	14.96%
E	11	0.92%
F	0	0%
G	0	0%
Total	1,203	100%

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 heating and electricity provided from the grid. We are limited in the use of green technologies.

Office Gas usage

- The Crumlin Road office used 55,856 KWH for the year
- The Flax Street office used 36,041.58 KWH for the year. (35,796*0.21233/1,000= 16.8)
- Equivalent to 16.8 tonnes CO2

Office electric usage

- The Crumlin Road office used 13,147 KWH for the year
- The Flax Street office used 22,648 KWH for the year. (91,897*0.18316/1,000=7.6)
- Equivalent to 7.6 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 & 1st Floor	C
Gatelodge 5th 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:

- ❖ 39 Gas boiler upgrades

In addition to this investment NB Housing has the following:

- 149 Properties with Mechanical Ventilation with Heat Recovery
- 33 Properties with Solar Thermal panels
- 55 Properties with Solar Photovoltaic panels
- 32 properties with positive ventilation
- 09 Properties with EnergyCloud

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

NB Housing assesses flood risk as a key consideration for all new development proposals during the initial planning and feasibility stages, with further evaluation undertaken as part of the statutory planning process. Where a potential flood risk is identified, the Association will only progress a development where appropriate mitigation measures can be implemented to manage the risk effectively. These measures may include sustainable drainage solutions, such as rainwater attenuation systems, directing surface water runoff to landscaped areas to reduce pressure on drainage infrastructure, and controlling the rate of water discharge to minimise the risk of flooding.

Where flood-related risks are present, NB Housing undertakes a comprehensive assessment of site suitability, considering factors such as the nature and proximity of identified risks, the extent of any required flood defences, and the effectiveness of proposed mitigation measures. Developments will only proceed where it can be demonstrated that flood risks can be reduced and managed to an appropriate and acceptable standard, ensuring the safety and resilience of both residents and properties.

NB Housing also considers the potential impacts of climate change on the future performance and resilience of its homes. While periods of extreme heat remain relatively uncommon in Northern Ireland and are generally short-lived, we recognise the importance of designing homes that provide comfortable living environments throughout the year. The risk of overheating is addressed through appropriate building design measures, including effective heating controls, adequate natural ventilation, and window specifications that allow for sufficient airflow and cooling of internal spaces when required.

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

NB Housing recognises that providing energy-efficient homes is only one part of supporting sustainable living. Equally important is ensuring that residents have access to clear information and guidance on how to effectively manage their homes to maximise comfort, reduce energy consumption, and minimise environmental impact.

We actively promote good practices relating to home ventilation, heating, and recycling through a range of tenant communications, including newsletters, tenancy information packs, digital resources, and direct engagement with residents. This information helps tenants understand the importance of maintaining adequate ventilation to reduce condensation and dampness, using heating systems efficiently to improve comfort and manage energy costs, and recycling household waste to support environmental sustainability.

Residents are provided with practical advice on operating heating controls, maintaining appropriate indoor temperatures, and balancing heating and ventilation to create healthy living environments. Guidance is also available on recycling arrangements and waste management, helping tenants to make informed choices that contribute to cleaner, more sustainable communities.

Through ongoing communication and engagement, NB Housing seeks to empower residents with the knowledge and resources required to maintain safe, healthy, and environmentally responsible homes, while supporting our wider sustainability and climate change objectives

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 64 new build units on site of which 44 (69%) 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 currently have a standalone strategy specifically focused on reducing air pollutant emissions. However, the Association recognises the importance of good air quality for the health and wellbeing of residents and the wider community and seeks to support positive environmental outcomes through a range of related activities.

Our investment in energy-efficient homes, planned maintenance programmes, and the delivery of new housing built to modern environmental standards contributes to reducing overall energy consumption and associated emissions. We also promote sustainable living practices among residents through information and guidance on efficient heating, ventilation, and waste management.

As part of our ongoing commitment to environmental sustainability, NB Housing continues to monitor emerging best practice and regulatory developments, ensuring that opportunities to improve environmental performance, including measures that support better air quality, are considered as part of future investment and asset management decisions. Such initiatives include travel plans for some nbew developments where the association has purchased tickets to encourage and promote the use of public travel, has plans to introduce a salary sacrifices scheme to encourage greater uptake of green travel.

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 annually and a reduction of travel by 30,000 since the 2022.

During the year the association committed to developing it's 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?

NB Housing does not currently operate a formal waste reduction or waste management strategy. However, the Association recognises the importance of responsible waste management and environmental stewardship and seeks to minimise waste generation where practical across its operations and housing developments.

We promote recycling and responsible waste disposal through tenant communications, community engagement activities, and the provision of information on local recycling services. Within our developments, we work with residents and partner organisations to encourage the maintenance of clean and sustainable neighbourhoods, including participation in community clean-up initiatives and environmental improvement projects.

In delivering maintenance, refurbishment, and development programmes, NB Housing seeks to ensure that contractors comply with relevant environmental legislation and adopt appropriate waste management practices, including the segregation and recycling of materials where feasible.

As part of our ongoing commitment to environmental sustainability, we will continue to review opportunities to strengthen our approach to waste management and support initiatives that reduce environmental impact, improve resource efficiency, and contribute to cleaner, more sustainable communities

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)

The regulator has not released reports for 2024-2025.

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?

NB Housing maintains a strong robust approach to risk management and is essential to ensure effective governance, protect tenants and helps to ensure the long-term sustainability of the association. The association operates in a complex environment shaped around financial pressures, regulatory requirements, compliance, service expectations, and wider constraints.

The Association operates a comprehensive risk management framework and undertakes regular reviews to ensure its effectiveness. The Board conducts a quarterly review of the strategic risk register, which identifies and evaluates key risks, including:

· Economic and supply impacts, contractors delivery and resource planning

· Government funding strategy and impacts

· GDPR compliance

· Board membership sustainability and succession planning

· Tenant engagement

· Financial risks - Pressures affecting revenue generation, financial performance, and fraud exposure

· Cyber security and cybercrime

· Development and growth challenges and constraints

· Asset management and compliance

· Net Zero commitments and carbon reduction

· Service delivery performance

· Anti-social behaviour (ASB)

· Staff welfare

Risk management is embedded throughout the Association's governance and operational processes, ensuring that risks are systematically identified, assessed, mitigated, and monitored.

In addition to the Board's oversight of strategic risks, the senior management team carries out detailed operational risk assessments to address non-strategic risks at an operational level. This integrated approach supports informed decision-making, strengthens risk mitigation, enhances compliance with regulatory standards, and promotes resilience, efficiency, and continuous improvement across the organisation

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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 2026 NB Housing had 12 board members of which 6 were male representing 50% and 6 were female representing 50%. 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 two member resigned from the board and three new members join.

Under one year	3
One to Two years	2
Two to Three years	4
Three to Four years	0
Four to Five years	0
Five to Six years	1
Six to Seven years	1
Seven to Eight years	0
Eight to Nine Years	1
Total	12

Percentage turnover of Board members 16%.

Our management team grew to 10 employees, and no resignation 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 renumeration committee?

There are no executives on the renumeration 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 attracting three new members.

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.

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?

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 792 days absence due to sickness which equates to 15.5 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

Our ESG journey continues to be guided by a commitment to responsible business practices, sustainable growth, and the creation of long-term value for all stakeholders. Throughout this reporting period, we have strengthened our approach to environmental stewardship, enhanced our focus on social responsibility, and reinforced the governance structures that underpin our business operations.

While we are encouraged by the progress achieved against our ESG objectives, we recognise that sustainability is an ongoing process that requires continual improvement, transparency, and accountability. We remain committed to identifying

opportunities to reduce our environmental impact, support our people and communities, and maintain the highest standards of ethical conduct across our organisation.

Looking ahead, we will continue to integrate ESG considerations into strategic decision-making, measure and monitor our performance against established targets, and engage openly with stakeholders to ensure our actions align with evolving expectations and best practices. Through this commitment, we aim to build a more resilient, sustainable, and responsible organisation that delivers positive outcomes for our customers, employees, partners, communities, and the wider environment.

We thank all colleagues, stakeholders, and partners for their contribution to our ESG progress and look forward to continuing this journey together as we create lasting value and support a more sustainable future