



Annual Report 2018-2019



Key Outcomes 2018-2019



£82.90

average rent (excludes service charge)



91%

of tenants surveyed satisfied with overall service of NB Housing



new housing



148 properties allocated



1004



and 1177 hours invested in learning and development



36 staff



£1.45m for reinvestment



±6.3 turnover (up 4.5%)





community meetings attended by housing team



£1,653,061 total maintenance

spend



of tenants satisfied that **NB** Housing is keeping them informed



completed on time

96% of repairs properties void at



95%

of tenants satisfied with quality of repair work



units started on site



end of March 2019

of tenants satisfied with their accommodation



adaptation



Our Mission

"To provide affordable rents and homes that build vibrant neighbourhoods and communities."

Our Vision

"Is to lead physical, social and economic regeneration through outstanding social housing."

At NB Housing

"We are a values-based organisation and believe in our values that support the way that we build homes and communities."





Community/Togetherness

We will listen to and respect each other working together to achieve a vibrant and prosperous community. We act collectively as one team to support one another, working co-operatively, respecting each other's views, and making our work environment enjoyable.



Integrity

We will be accountable and transparent to our customers, respectful of our tenants, and proud of our service delivery.



Leadership

We will demonstrate our leadership through the excellence of our housing and services, and the professionalism of our team.



Aspiration

We encourage the aspirations of our employees in their own personal and professional development. In the same manner we encourage communities to aspire to better standards of housing and regeneration.



Esteem

We value more than the physical regeneration of housing stock, but the restoration of esteem that people have for themselves, for their home, and for their community.



Personal

We build homes not houses. We consider the needs of families, individuals, and the community before anything else in our developments.

Chairman & Chief Executive Report



John Simpson Chairman



Donal Conway CEO

"We are committed to providing properties that our customers are proud to live in."

This is NB Housing 5th Annual Report and provides information on our performance and activity over the past 12 months.

NB Housing has grown as an Association, passing the milestone of our 1,000th property in management. We believe we are well placed to expand our operations beyond Belfast.

There is a significant shortage of social housing in Northern Ireland and we want to play our part in meeting the demand for more homes. To this end, we have sought private finance of $\mathfrak{L}10$ million to fund our next five year development programme with a target of adding a further 250 units to our housing stock.

During this past year we focused our resources on our services as we introduced our second three year Strategic Plan 2018-2021. The plan was structured around three key objectives, to provide a good service to our tenants and community, to build for the future, and to be a good business. We pride ourselves in delivering quality services that we know our customers expect and deserve.

Our financial performance continues to do well, ensuring we have the necessary finances in place to deliver our challenging but achievable business plans. The surplus generated is reinvested into our services including supporting the new build programme. Our overall service has improved showing an upward trend as we continue to invest in our people and the technology employed to deliver our services. We continued our investment in our properties with expenditure of over £1 million in major and planned projects. This will ensure our properties are of a high standard with modern components. Supporting this work is our ability to respond to daily requests for repairs completing 4,770 individual repair requests over this reporting period. We are committed to providing properties that our customers are proud to live in.

Building a strong relationship with our customers is fundamental to our success. This is why we will be investing in our own teams, expanding our services to include free benefit checks and support for our tenants. We appreciate that our tenants are finding the introduction of Universal Credit challenging and by providing this service we may be able to assist them during this difficult time.

We wish to thank all those who have contributed to our success, including the Northern Ireland Housing Executive, our many contractors, partners and our regulator the Department for Communities.

None of our success could be realised without the great work and commitment of the Board of Management, working tirelessly to set the strategic direction of the Association and to our team of staff in delivering the services to such a high standard.

We particularly pay special tribute to our former Board colleague and friend Betty Rice, who passed away during the year. She played a key role on the Board of Filor Housing Association and was an inspirational figure during the merger process. Betty devoted much of her time to charitable causes focused on helping improve the local community.



NB Housing aims to provide a good service to our tenants and community

Tenant Engagement



and the community in which we operate through increased and improved services. This will involve constantly innovating and implementing best practice in all that we do.

We plan to do more for our existing tenants

Our Visite
To lead physic onomic regulutstanding

We provide many mechanisms to encourage tenants and to have a say in the way we manage and provide services. By listening to our tenants, we will improve our services more effectively, identify problems and find solutions early on. Participation enables tenants to exercise more control over their housing and related services.



17 planned maintenance tenant consultation events



10 tenant & residents meetings



3 different tenant surveys



34 community meetings attended



5 tenant publications



MPLEMENTING BEST PRACTICE

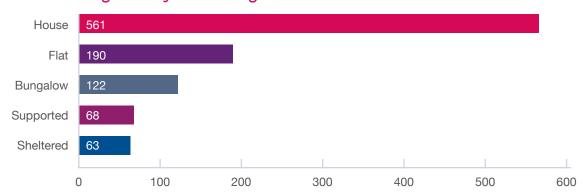
3 community & tenant consultation events



clean ups & estate walkabouts

Housing

NB Housing Stock year ending 31st March 2019







Arrears Breakdown at 31st March 2019

	Non Technical	Technical	Total
Current tenants arrears	£123,888	£135,435	£259,323
Past tenant arrears	£45,048	920	£45,048
Overall total arrears			£304,371

Housing Plus

NB Housing aims to provide a service that is professional, friendly and most of all, meets our tenants and residents' needs.

We are committed to working closely with the Northern Ireland Housing Executive Supporting People Team and our Joint Management Partners to provide a comprehensive support service to our residents in our support schemes.

Supported Housing for Older People



"I feel very happy, safe and secure since Holyrood House has a full time Tenant Support Worker". (Tenant)

"Since NB Housing employed a full time Tenant Support Worker at Holyrood our family has peace of mind and our father feels secure, knowing that should he need support, someone can attend to him almost immediately". (Tenants relative)

Joint Management Partners





"There are no guarantees with alcoholism, and the future is a mystery, but my life is in a very good place"

Rosemount House Resident



Rosemount House provides support and accommodation for those seeking continued recovery from alcohol addiction.

Housing Plus



"We aim to provide temporary supported accommodation with access to training, education and employment opportunities from which young people are empowered to become socially and economically active citizens".



Flax Foyer collaborates with many organisations to provide a holistic service to residents who may require support with benefits advice, future housing solutions, training and education, addiction counselling and many more support needs. Some of the much-valued agencies include:























Flax Foyer accepted an award at a Bytes event for contribution to the Exodus 500 Programme 2015-2018.

The Foyer team have worked in partnership with Bytes for many years to provide training opportunities for our residents.

Community Day in Flax Foyer

PwC have funded Mental Health training delivered to Foyer residents by Bytes in conjunction with the Hummingbird Project. PwC have supported our residents in many ways including a community project revamping the yard area and the lounge for the benefit of residents.



Total spend on maintenance

£1,653,061

Expenditure Breakdown **Response Maintenance**

£325,641 **Cyclical Maintenance** £278,376 **Planned Maintenance** £305,532

Capital Spend

£743,512



Response repairs completed on time 2018/2019

Emergency Repairs 99% **Urgent Repairs** 94% **Routine Repairs** 93%



Planned & cyclical maintenance projects completed

- 14 Flax Street Internal Communal Decoration (14 properties)
- Ardglen Place Structural Works to Front Porches (16 properties)
- · Bathroom Replacement Scheme (1 property)
- Boiler Replacement Scheme Gas to Gas (53 properties)
- Boiler Replacement Scheme Various Sites (18 properties)
- Oil to Gas Conversions Various Sites (14 properties)
- External Cyclical Maintenance Scheme External Decoration (90 properties)
- External Door Replacement Scheme (27 properties)
- Window & Door Replacement Scheme (3 properties)
- Kitchen Replacement Scheme (61 properties)





92% of tenants surveyed were satisfied with the attitude of workers



4,770 repairs were issued during 2018/2019, and **4,563** were completed within target timescales



26 Adaptation requests were completed with a total projected spend of

£102,779



95% of tenants surveyed were satisfied with the quality of repair work

NB Housing aims to build for the future

Development



We want to play our part in meeting housing need now and in the future. We will therefore increase the number of homes we manage and will be future proofed to take account of the pace of change in the demographics of the tenant base, in technology and in the economy.

In 2018/19 NB Housing delivered a total of 61 units, representing an investment of $\mathfrak{L}7m$, with the assistance of $\mathfrak{L}3.5m$ in housing Association grant.

2018/19 Target	New Build	Off-the-Shelf	Rehab	Existing Satisfactory Purchases	Total Delivered
22	15	25	16	5	61

A notable highlight of the year was the acquisition of our first properties outside our traditional geographical operating areas in Newtownards and Coalisland.

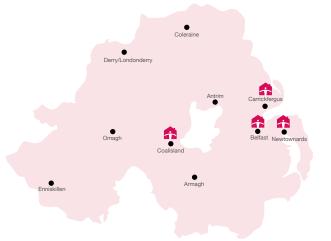
We also received planning permission for our latest new build development at Hopefield Avenue, Belfast. This project went on site in March 2019 and will be constructed by Wilson & Mawhinney. It is programmed for completion in summer 2020.

Work is progressing well on our new build project at Forthriver Road, Belfast and is expected to complete in spring 2020

We continue to work toward addressing the ambitious targets set within the corporate plan (2018/21) to procure a minimum of 150 units.

It remains a challenging environment to source suitable development sites/land and we would encourage anyone who may have available development land to contact the Associations Development Team on 028 9035 1131 or email; development@nb-housing.org.









NB Housing aims to deliver a good business

Finance

This involves effective governance through a strong board with the right mix of skills. It demands prudent financial management during a period of uncertainty. It requires the delivery of an efficient, effective and economically sound business with a social purpose.

At NB Housing we have developed a robust financial planning procedure to ensure that we have sufficient resources to achieve our objectives.



2010/10

Income & Expenditure Account

For Year Ended 31st March 2019

2018/19 (12 months		
		£
Turnover		6,382,072
Operating Costs	-	4,550,582
Operating Surplus		1,831,490
Interest Receivable		3,696
Interest Payable	-	291,267
Other Income		-
Other Finance (Costs)/income	-	109,000
Surplus on Ordinary activities before taxation		1,434,919
Tax on surplus on ordinary activities		-
Surplus on ordinary activities after taxation		1,434,919
Transfer (to)/from tenant's services fund		21,098
Transfer (to)/from support reserve		-
Surplus for the year		1,456,017

Report of the Committee of Management

Principal activities: North Belfast Housing Association (NB Housing) is a registered non-profit making housing Association providing general needs accommodation, purpose built accommodation for the elderly and supported housing solutions for those in need, including those with addictions, family issues and young homeless people

Results: The surplus for the year before transfers to designated reserves was £1,456,017. The Association during the financial year ending March 2019 completed purchases of 22 units of housing stock and commenced 42 new build properties. It continues to assess its property investment strategy to react to identified need within its expanded area of operation. Continuing investment in its existing property portfolio has been identified through a commissioned stock condition survey with planned and costed programmes for works. A total investment of £2.1m was made during the year on repairs and planned works to ensure our properties met modern standards.

Going concern: After making enquiries, the Committee of Management has a reasonable expectation that the Association has adequate resources to continue in operational existence for the foreseeable future. The financial statements have therefore been prepared on the going concern basis.

Balance Sheet at 31st March 2019

	2018/19
	£
Fixed Assets	87,086,386
Depreciation	- 15,558,161
	71,528,225
Other Fixed Assets	932,720
Investments	250
	72,461,195

Current Assets	
Debtors	917,508
Cash & Bank	630,906
Investments	1,764,730
	3,313,144

Current Liabilities		
Amounts falling due within one year	-	3,359,459
Net Current Assets	-	46,315
Total Assets less Current Liabilities	7	2,414,880

Creditors

Amounts Falling Due After More Than One Year				
Deferred Grant	45,850,637			
Long term liabilities	7,110,311			
	52,960,948			
Pension Liability	763,362			
Total Net Assets	18,690,570			

Financed By	
Share Capital	15
Revenue reserves	18,676,842
Designated reserves	13,713
	18,690,570

Our People

At NB Housing we understand that in order to achieve our objectives, fulfil our mission statement and deliver on the expectations of our tenants that we need to invest on our staff team.

Throughout the year we have:



Provided over 1100 hours of training and development to our team of 36 staff



Completed our final year of accreditation as an Investor in People



Completed our second year of our Health and Well Being Strategy in partnership with Health Matters



Re-Nominated Chest Heart and Stroke for our charity fundraising efforts and donated £741



Level 1 Department for Communities rating achieved



Recruited **4** new staff for Housing and Maintenance roles



George, Stacey & John, the winners of our 2018 step challenge

Our staff
survey results
demonstrated that
the culture at NB Housing was:

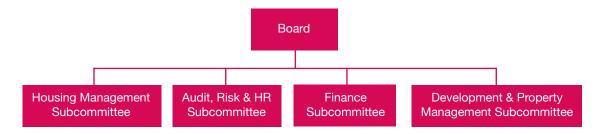
"progressive, changing, challenging and rewarding" "relaxed, respectful, ambitious and balanced."

"happy, inclusive, community."

Governance

NB Housing is managed by 14 Voluntary Board Members from various professional and social backgrounds who meet regularly to govern the affairs of the association.

The NB Housing Board expresses its appreciation for the contribution of John Patterson and Elaine Burns who retired during 2018/2019.



Attendance at Meetings 2018/2019

Board Member	Board Meeting		Committee Meetings	
	Possible	Actual	Possible	Actual
John Simpson	8	8	10	9
Bill Patterson	8	8	9	9
Ursula Mayers	8	6	10	4
John Patterson	3	3	-	-
Betty Rice	7	0	-	-
Elaine Burns	3	0	1	0
Will Chambré	8	5	7	4
Janine Fullerton	8	7	5	4
Ian Graham	8	6	9	9
Tom Mervyn	8	4	6	4
Sheila Davidson	5	3	-	-
Sheila McClelland	8	2	6	1
Jane Shaw	8	7	10	8
Séamus Boyd	8	7	8	5

Committee expenses for year ending 31st March 2019 were £488.52



All 6 internal audits received satisfactory assurance



External auditor awarded satisfactory assurance



Department for Communities regulatory standards annual report achieved Level 1 Rating

Registrations and Memberships

Memberships

A member of the Council for the Homeless A member of the Housing Rights Service A member of the Northern Ireland Federation of Housing Associations A member of the Tenant Participation Practitioners Network

Registrations

Registered with the Department for Communities No R55 Registered under the Financial Conduct Authority. IP406 Registered with Inland Revenue for Charitable Status No. NO 00274 Registered with the Charities Commission No. NIC 100038

Office Address

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

BT14 7EQ

Internal Auditors External Auditor

RSM

1 Lanyon Quay Belfast, BT1 3LG **Toner McDowell** 2 Woodstock Link Belfast BT6 8DD

Bankers

First Trust Bank 31/35 High Street Belfast BT1 2AL

Danske Bank Corporate Banking PO Box 183 Donegal Square West

Belfast BT1 6JS **Ulster Bank** Donegall Square East

Belfast BT1 5UB

Solicitors

Edwards & Co 28 Hill Street Belfast BT1 2LA









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

BT14 7EQ

T: 028 9059 2110 **T:** 028 9035 1131

E: info@nb-housing.org

y @NBHousing

www.nb-housing.org

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