



Annual Report
2014 – 2015

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”





OUR VALUES:

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.

Personal

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

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.

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.



Contents

06	Chairman's Foreword
08	Chief Executive's Report
10	Housing Management Report
13	Supported Housing Services
17	Development Report
18	Repairs & Maintenance Report
22	Tenant Engagement
24	Finance Report
27	Corporate Governance
30	Staff Team
31	Registration and Memberships



Chairman's Foreword

NB Housing is the new Housing Association that has developed after the successful merger of Filor and Flax Housing Associations in May 2014. Following all the complex arrangements needed to complete the merger, we are pleased to present this 1st Annual Report outlining the achievements on behalf of the Association, our tenants and all those who have contributed to a new dynamic organisation.

Any process of change can provide its own challenges and the merging of two associations into one is no exception. NB Housing is well on its way to delivering on the positive objectives that formed the background and foundation of the decision to merge.

One of the main drivers to merge was ensure that we do more in a merged organisation than we could in individual organisations. This report outlines the evidence that we are on a path to the successful delivery of our plans.

As a newly formed association we created a new Board of Management to govern NB Housing. The Board work tirelessly in a voluntary capacity to ensure that our Mission, Vision and Values, are supported by our business processes.

The Board has agreed a 3 year Corporate Business Plan and has set challenging but achievable targets for our team to deliver this plan using **5 Strategic Themes**:

Fit for Purpose

How we will manage our processes to reduce risk, increase efficiency and implement sound governance arrangements.

First Class Quality Service

How we will meet the expectation of our tenants, customers, partners and funders.

Building for the Future

How we will expand our business and provide more social housing for those in need.

Our People

How we will attract and retain motivated staff and how we will encourage our team to achieve the challenging targets contained within our plan.

Housing Plus

How we will ensure that we continue to provide additional support and services for clients in receipt of Supporting People Services.



John Simpson
Chairman
NB Housing

Looking to the future, there are many challenges ahead, which will impact our business, our residents, and those who need our services. The potential impact of Welfare Reform and Universal Credit is yet to be realised, but it is certain to start to be introduced during 2016. Meanwhile pressure is being applied to associations to minimise any rent changes, while targets for new build programmes continue to rise.

NB Housing will adapt its services to the changes planned and will review how we provide our services to assist our tenants during this uncertain time. Tenants and service users are asked to proactively participate in research undertaken by the association, which will be used to shape how we provide our services in the future.

We are committed to delivering on our plans and have an obligation to service users, by ensuring the financial resilience over the short, medium and long term. We will continue to assess how we do things and ensure that we provide services to the highest standard and at the best value.

Our future is promising. On behalf of my Board colleagues and our staff, I look forward to delivering on our plans as NB Housing grows during the years ahead.

John Simpson
Chairman
NB Housing



Chief Executive's Report



Donal Conway
Chief Executive
NB Housing

NB Housing is a social business committed to developing great homes and proud communities while meeting the interest of our residents, stakeholders and partners.

This Annual Report details our performance over the first 11 months operating period as a newly formed housing association in May 2014.

Developing our organisational strength is fundamental to delivering our strategy. This is not just focused on our financial performance but the quality of our homes and the services we provide. Within this report we provide results on our customer satisfaction levels, our performance in managing our tenancies, development completions and our financial position in March 2015.

Our main focus over this reporting period was to concentrate on the transformation from two associations to one while continuing to provide our services. I am pleased that the merger is showing positive returns on our performance and we commit to further ambitious improvements as we move on.

We plan to commence the next phase of improvement works in identified properties; the estimated expenditure for next year is in the region of £1million. Additionally we plan to complete a stock condition survey to assess the condition of our stock and prepare an investment strategy to protect our stock over the short, medium and long term.

NB Housing continues to work closely with partnering associations where we have a mutual benefit and that partnership working improves our services and gives us a critical mass to demand efficiencies and cost benefits.

Our strong financial performance also provides the opportunity to develop new social housing and we hope to commence a number of new build schemes over the next few years.

I take this opportunity to thank our Joint Management Partners, Rosemount House, and the Salvation Army, our funders, particularly the Department for Social Development and NIHE, and all the organisations that contribute to our association.

I thank our Board for their tireless efforts and the time they give to making a positive difference. I also thank the entire staff team who have helped to make this reporting period a success and look forward to their continued support as we meet the challenges in the future.

Donal Conway
Chief Executive
NB Housing





Housing Management Report

Allocations from 1st May 2014 – 31st March 2015

General Needs & Sheltered Housing Allocations	62
Direct Exchanges & Successions	8
Supported Housing	38

Voids at 31st March 2015

General Needs & Sheltered Housing	11
Supported Housing	0

Average Void Re-Let (mean days)

General Needs & Sheltered Housing	38.8 days
Supported Housing	6.75 days

Average Rent Charge per (new build) Property

One Bedroom	£56.91
Two Bedrooms	£71.00
Three Bedrooms	£86.04
Four Bedrooms	£93.80
Five or More Bedrooms	£102.80

Rent Collection from 1st May 2014 – 31st March 2015

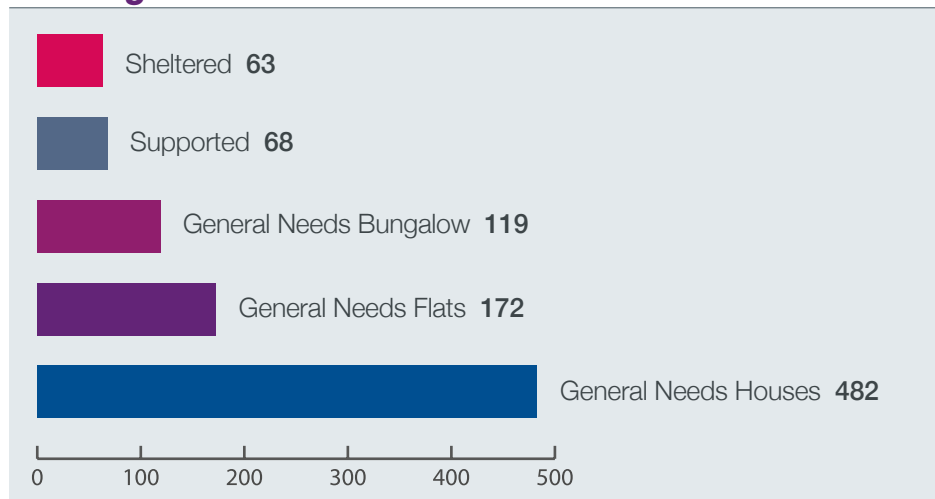
Rent Charged	£3,752,417.46
Rent Collected	£3,772,792.71

Percentage of Rent Received this Year: 100.54%

The Association received £286,064.98 in additional income from Supporting People from May 2014 – March 2015.



Housing Stock as at 31st March 2015



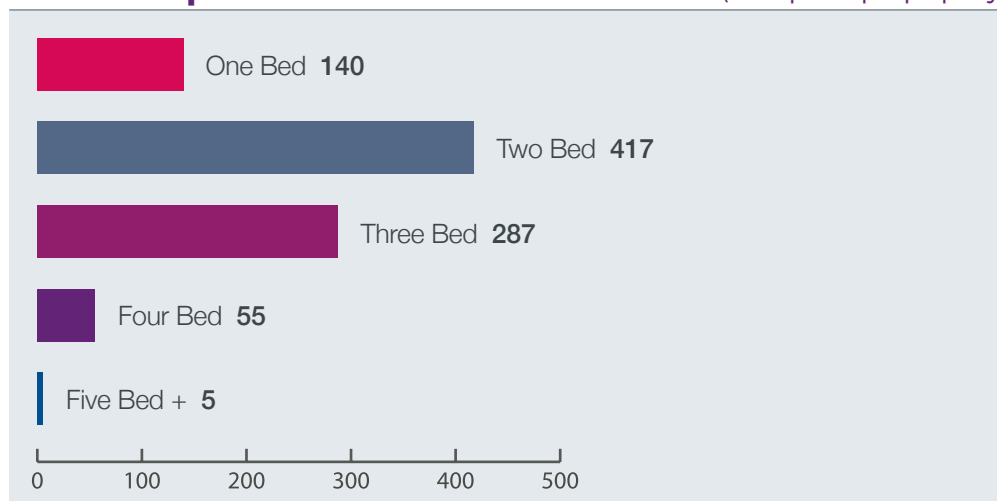
83%

of tenants said that they were satisfied that their rent offers value for money.

93%

of tenants said that they were satisfied with their accommodation.

Total no. of units at 31st March 2015: 904 (No. of beds per property)





Arrears

At 31st March 2015, the Association had current and past tenant arrears totalling £260,632.81 (including £127,977.25 of technical income due from Housing Benefit, Standing Order bank payments, etc.).

	Non-Technical	Technical	Total
Current Tenant Arrears	£84,625.83	£127,977.25	£212,603.08
Past Tenant Arrears	£48,029.73	£0	£48,029.73
Total Arrears	£132,655.56	£127,977.25	£260,632.81

The Association acknowledges that some tenants may find it difficult to pay their rent charges, however it is important that anyone in this position, should contact the housing department for advice and assistance as early as possible.

Complaints

The Association received 79 complaints within the period from 1st May 2014 to 31st March 2015 in respect of Anti-Social Behaviour/Nuisance and Performance Delivery.

Category	Complaints	Resolved	On-going at 31st March 2015
Anti-Social Behaviour	67	66	1
Staff Attitude	0	0	0
Contractor workmanship	4	4	0
Other	8	6	2
Total	79	76	3

Supported Housing Services

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

Flax Foyer opened in 1999 to provide self-contained accommodation and support services for 37 young homeless people aged 18-25.

Quality Assurance

Flax Foyer is accredited by the Foyer Federation having achieved the standards required to be awarded the Foyer status mark.

Flax Foyer is subject to annual inspection by the NIHE Supporting People team. The scheme received a positive report following its most recent inspection which was completed October 2014.

Support

The staff team at Flax Foyer support service users to realise their full potential. Young people are engaged in identifying their needs and are supported by staff through individually tailored plans designed and agreed with the service user to meet their needs. Support plans seek to address needs which will include housing, health & wellbeing, money management, life skills, preparing for employment, accessing training.







Training and Development

NB Housing is committed to staff development. Staff training and development is kept under continual review to ensure that all staff are equipped with the necessary knowledge and skills needed to deliver a first class service.

Flax Foyer Support Worker, Sean Osborne, receiving his Chartered Institute of Housing, Level 3 Award, in Supporting Homeless people.



Service User Involvement/Inclusion

Service user involvement/inclusion is actively promoted in the Foyer. Service users and their representatives take a leading role in developing the service including policies and take responsibility for organising in-house activities e.g. the cooking club and external trips.



Partnership Working

Flax Foyer values partnership working with alternative service providers to maximise support for our service users.

The Foyer enjoys long standing partnership arrangements with a range of service providers such as, The BYTES Project, who we are delighted to say have established a BYTES centre at the Foyer.

We also work closely to provide services on site with the Daisy Project (Drug & Alcohol Harm Reduction Service) and the Ashton Centre.



Community involvement

“Getting involved within the local community brings a real sense of being part of a team”

Service users, staff and attendees at the local Day Centre enjoying the intergenerational Halloween party organised in conjunction with the Ardoyne Health Partnership.



Service Utilisation

The year beginning April 1st 2014 to 31st March 2015 saw 44 young people successfully move on

from the Foyer and 45 young people were offered the service.

Supported Schemes



Holyrood House

Our supported scheme Holyrood House provides a warm environment for older residents who require support. Purpose built, it provides accommodation and support for 34 clients.

McCorry House

McCorry House is a supported scheme providing 30 units of accommodation for mature adults. Both of the schemes were subject to a Validation visit by Northern Ireland Housing Executive in this reporting period and attained a Level C. The standards aim to improve quality and to ensure that services evolve and meet the changing needs and aspirations of clients.

Rosemount House

NB Housing and our Joint Management Partners at Rosemount House provide sheltered and professionally supported accommodation for those seeking continued recovery from alcohol addiction. The purpose is to secure suitable independent accommodation and eventual reintegration within the community.

Thorndale Family Centre

In partnership with Salvation Army, we provide 11 units of accommodation and Salvation Army provide the support for vulnerable families at the Thorndale Centre.

Development Report

NB Housing is committed to developing and acquiring new housing stock in areas of Housing Need. 2014/15 was the first year of our Development Programme and progress was made in programme formulation and future development opportunities.

In September 2014, John Brooks was appointed as Director of Development & Property Management to lead the Associations Development and Maintenance Departments. During the year, the Association agreed to purchase 10 units within North & West Belfast.

Our corporate plan 2015-2018 sets the Development Team a minimum growth target of 10% over the period, our current Development Programme consists of 128 units throughout North & West Belfast.

The Association is continuing to expand our current operations and we are currently in

negotiations with land owners and developers for several development opportunities.

It is our strategic goal to “provide affordable rents and homes that build vibrant neighbourhoods and communities” and we would be keen to discuss with our partners in the construction industry to explore opportunities to achieve common goals.

If you have an opportunity that you feel may be of interest then please contact John on: 028 90351131 or by email to: development@nb-housing.org and we will be happy to meet with you to discuss further.





Repairs & Maintenance Report

NB Housing is committed to the provision of an excellent maintenance and repair service to our tenants which is prompt, effective and in line with customer preferences, where possible.

Responsive Repairs Performance Targets

We have provided maintenance services to all our properties throughout the year, operating a 24 hour emergency callout service with the continued assistance of Fold Telecare for all

out of hour's calls. This year the maintenance department processed a total of 3656 response repairs to which 90.50% (3309) were completed within the agreed targeted timescale.

Category	No. of repairs requested in this category	No. of repairs completed within Housing Management Guide target time	Percentage of repairs completed within target time (%)
(i) EMERGENCY (i.e. 85% to be completed within 24 hours)	757	690	91.1%
(ii) URGENT (i.e. 80% to be completed within 4 working days)	1343	1185	88.2%
(iii) ROUTINE (i.e. 80% to be completed within 4 calendar weeks)	1556	1434	92.2%

Satisfaction Survey Results

Tenants returning satisfaction surveys also increased, the responses received were very positive and encouraging. We would like to thank tenants who took the time to respond.

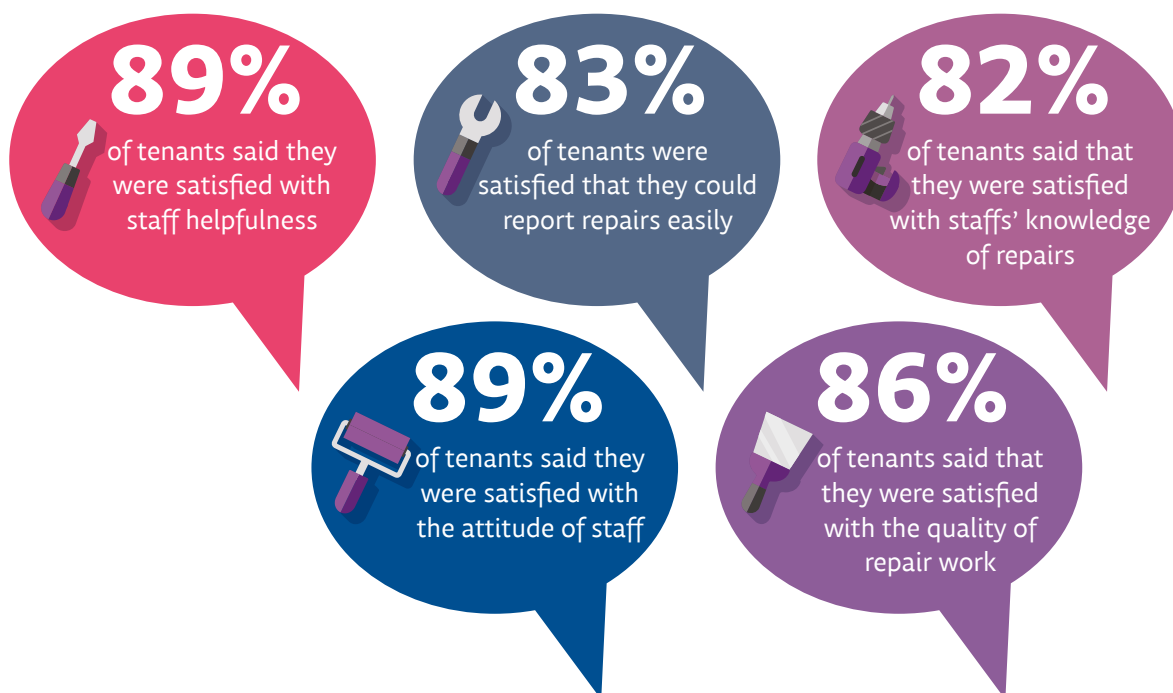
Customer feedback will be continually monitored to ensure performance is in line with the targets set for service delivery and customer service levels.



NB Housing Quality Response Analysis Returns received

Question	Answer	No	%
<i>Quality of work</i>			
Good	G	19	12.58
Poor	P	4	2.65
Satisfactory	S	7	4.64
Very Good	V	117	77.48
Question not Answered		4	2.65

<i>Quality of NB Housing Service</i>			
Good	G	12	7.95
Poor	P	6	3.97
Satisfactory	S	7	4.64
Very Good	V	86	56.95
Question not Answered	X	40	26.49



Annual Maintenance Costs for Year Ending 31st March 2015

Administration costs	262,099
Response Repairs	343,453
Cyclical Repairs	100,002
Major Repairs	96,012
Component Replacements	488,657
Total Expenditure	1,290,223



Planned Maintenance Boiler Replacement Scheme to 31 Properties

Between February and April 2015 the association undertook and completed a boiler replacement scheme whereby 31 boilers were replaced with gas boilers, 9 of these had originally been oil fired boilers. The purpose of this scheme was to reduce increased ongoing costs due to problematic boiler maintenance.

The work was carried out on a tight works program, designed to avoid unnecessary inconvenience to tenants, the contractor's team performed well.

The scheme was completed at a cost of **£72,151.14**.



Adaptations

Between the 1st May 2014 and 31st March 2015, 19 aids and adaptation requests were completed. Works have included mobility assistance by way of handrails or grab rails, the provision of level access showers and bathroom fitments.

Completed adaptation components are as listed below:

Level Access Showers	6
Grab Rails	3
Handrails	4
Door access	1
Drop down toilet rails	2
Toilet frames	1
Door protection	1
Internal lighting improvements	1



We continually monitor performance and tenant satisfaction for each adaptation undertaken. NB Housing with the valued assistance of Occupational Therapists deliver adaptations that meet the needs of the tenant or members of their household.



Door Replacement Scheme

During the financial year 125 front and rear doors were replaced as part of a property enhancement scheme which commenced prior to merger

in May 2014. The scheme completed during January 2015 at a total cost of **£83,015.66**.

External Fencing at St Marys' Court and Poyntz Court

During the year the Association undertook a scheme to replace some old dilapidated unattractive double boarded timber fencing and replace these fences with high quality metal railings. The scheme provided a more visually pleasing appearance, but most importantly, offer low cost maintenance benefits to both the Association and our tenants thus improving the overall aesthetics of our dwellings.



The scheme was tendered at a cost of **£53,501.23**.



Tenant Engagement

Tenant Satisfaction Surveys

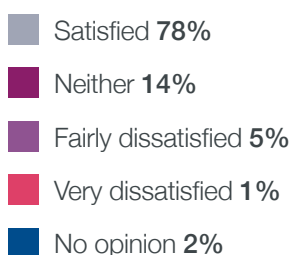
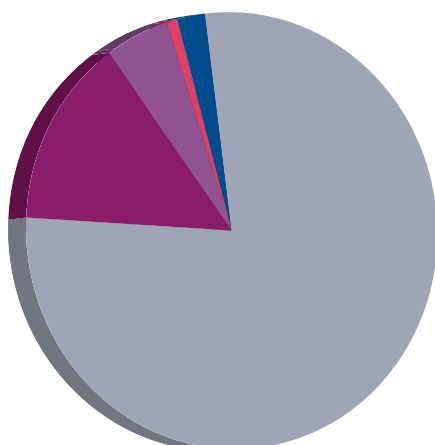
NB Housing Association values feedback from our tenants on the services we provide. Our 2014/15 survey has demonstrated high satisfaction levels across all our services.

Our tenant satisfaction surveys have proved to be a valuable tool in ensuring the needs of our tenants are met and the services we provide are of the highest standards. Of the 886 surveys sent out, 153 (17%) were returned.

We seek to continually engage with our tenants to ensure they are kept informed of our services and that their views are taken into account.

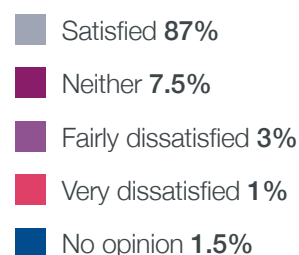
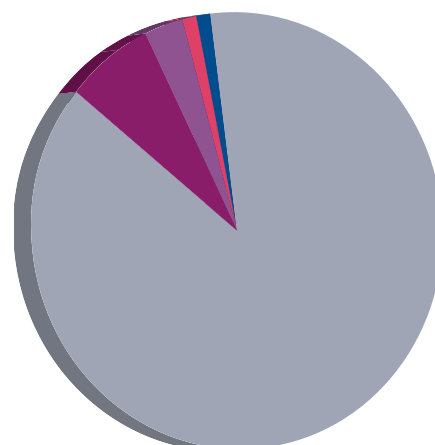
Views taken into account

78% satisfied



Keeping tenants informed

87% satisfied





Overall Satisfaction Levels



Whilst the results of the satisfaction surveys are very positive, tenant responses will also give us an opportunity to make improvements in certain areas. For example, 70% of respondents indicated litter and rubbish is a problem in their neighborhood, and 33% feel youth disorder is a serious problem. Methods of improvement are discussed at our Tenant Forum.

We continue to welcome any ideas our tenants may have to help us improve our services and encourage tenants to make suggestions by contacting us by phone, letter, email: info@nb-housing.org or using the comments leaflet which can be downloaded from our website: www.nb-housing.org

Performance Area	% of Tenants Satisfied
NB Housing overall service	82%
Rent represents good value for money	83%
Your Accommodation	93%
Condition of Property	87%
Area/Location	83%



Finance Report

Income & Expenditure Account For Year Ended 31st March 2015

	2014/15 (11 months)
	£
Turnover	3,678,675
Operating Costs	(2,096,023)
Operating Surplus	1,582,652
Interest receivable	7,217
Interest payable	(368,337)
Other Income	-
Other Finance (Costs)/income	7,000
Surplus on ordinary activities before taxation	1,228,532
Tax on surplus on ordinary activities	-
Surplus on ordinary activities after taxation	1,228,532
Transfer (to)/from tenant's services fund	(25,156)
Transfer (to)/from support reserve	(6,093)
Surplus for the year	1,197,283
Transfer to Designated Reserves	(225, 562)
	971,721

Balance Sheet At 31st March 2015

	2014/15 £
Fixed Assets	71,471,807
Less Housing Association Grant	(51,805,132)
Depreciation	(3,020,068)
	16,646,607
Other Fixed Assets	1,035,397
Investments	250
	17,682,254
Current Assets	
Debtors	378,643
Cash & Bank	414,787
Investments	2,452,071
	3,245,501
Current Liabilities	
Amounts falling due within one year	(1,920,634)
Net Current Assets	1,324,867
Total Assets less Current Liabilities	19,007,121
Creditors	
Amounts falling due after more than one year	7,690,689
Pension Liability	568,362
Financed By	
Share Capital	10
Revenue reserves	7,110,202
Designated reserves	3,637,858
	19,007,121



Report of the Committee of Management

PRINCIPAL ACTIVITIES

The Association is a registered non-profit making housing association providing housing accommodation for those in need.

RESULTS

The surplus for the 11 month period before transfers to designated reserves was £1,197,283.

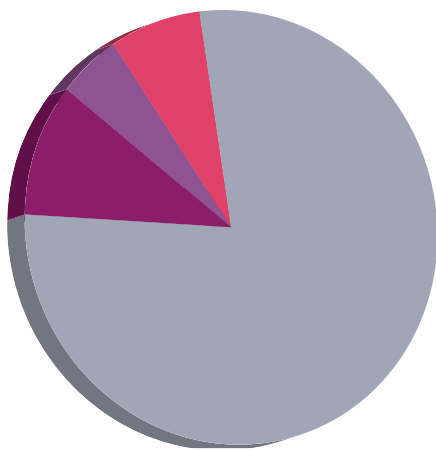
The Association during the financial period 2015 completed purchases of 9 units of housing stock. It continues to assess its property investment strategy to react to identify need within its area of operation.

Continuing investment in its existing property portfolio has been identified through a commissioned stock condition survey with planned and costed programmes for works.

GOING CONCERN

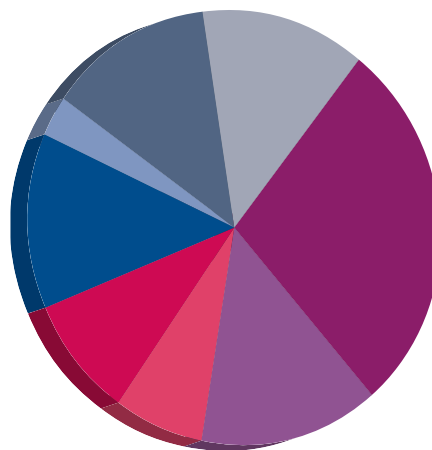
The Committee of Management have confirmed that the assets and liabilities of the Association have transferred to and been accepted by NB Housing from 1 May 2014. The transaction has been accepted by the members of the Association and relevant regulatory and funding authorities.

Source of income 2014/15



- Rental income **78%**
- Rates income **10%**
- Service income **5%**
- Support income **7%**

Expenditure split 2014/15



- Rates payable **13%**
- Maintenance costs **28%**
- Management costs **14%**
- Service costs **7%**
- Support costs **9%**
- Depreciation **13%**
- Voids & bad debts **3%**
- Interest payable **13%**

Corporate Governance

“Housing Associations should be led and controlled by a Board which ensures delivery of its objectives, sets its strategic direction and upholds its values” (DSD Governance Guide)

Board Members

John Simpson	<i>Chairman of the Board Member of Finance Sub-Committee</i>
Bill Patterson	<i>Vice Chairman of the Board Chair of Audit, Risk and HR Sub-Committee</i>
Will Chambré	<i>Treasurer of the Board Chair of Finance Sub-Committee</i>
Elizabeth Connolly	<i>Board Secretary Chair of Development & Maintenance Sub-Committee Member of Audit, Risk and HR Sub-Committee</i>
John Patterson	<i>Board Member Member of Finance Sub-Committee</i>
Jack Hewitt	<i>Board Member Member of Housing Management Sub-Committee Member of Development & Maintenance Sub-Committee</i>
Jack Drennan	<i>Board Member Member of Development & Maintenance Committee Member of Audit and Risk and HR Sub-Committee</i>
Anne Rice	<i>Board Member Member of Housing Management Sub-Committee</i>
Elaine Burns	<i>Board Member Chair of Housing Management Sub-Committee</i>



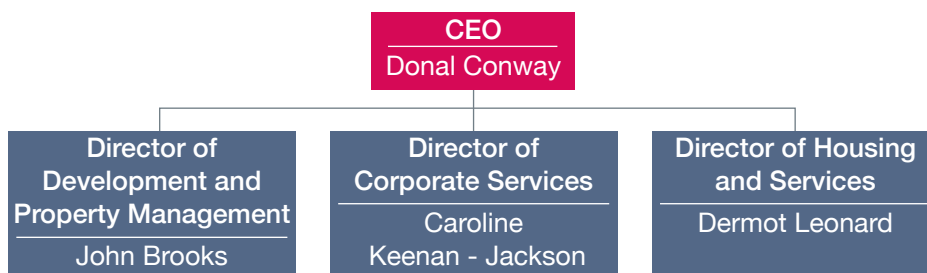
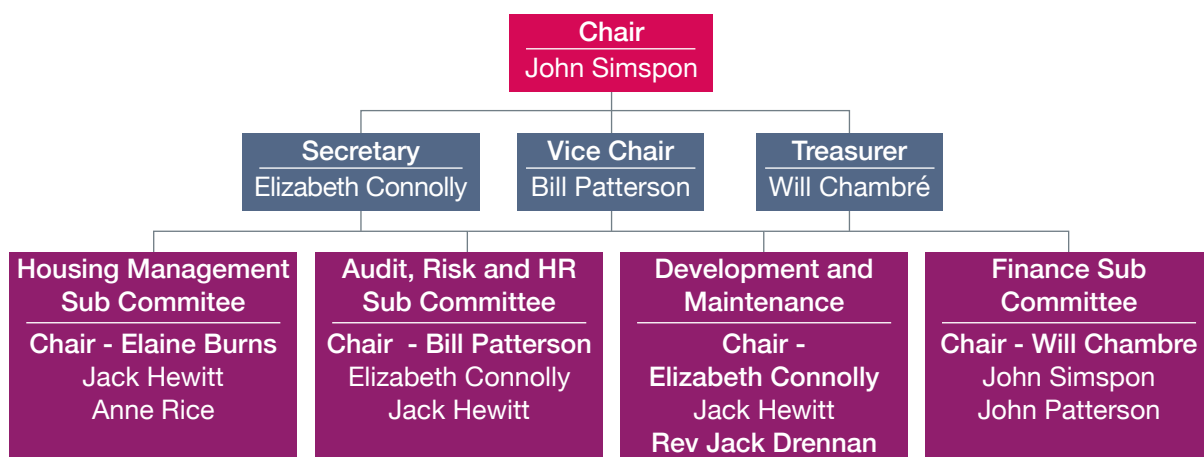
Board Members Attendance At Meetings 2014/2015

Board Member	Role	Board	Housing Management Sub Committee	Finance Sub Committee	Development & Maintenance Sub Committee	Audit, Risk & HR Sub Committee
John Simpson	Chair	8		2		
Bill Patterson	Vice Chair	9				0
Will Chambré	Treasurer	7		3		
Elizabeth Connolly	Secretary	5			2	2
John Patterson	Member	9		3		
Jack Hewitt	Member	5	2		1	
Jack Drennan	Member	5			2	2
Anne Rice	Member	7	2			
Elaine Burns	Member	7	2			

Committee expenses for year ending 31st March 2015 were £183.00



Committee and SMT Organisational Chart 2015





Staff Team

Staff

Donal Conway	<i>Chief Executive</i>
Dermot Leonard	<i>Director of Housing and Services</i>
Caroline Keenan-Jackson	<i>Director of Corporate Services</i>
John Brooks	<i>Director of Development and Property Management</i>
Garfield Armstrong	<i>Maintenance Manager</i>
Leanne Kelly	<i>Development Officer</i>
Sheila Hannon	<i>Development Officer</i>
Lyn McLaren	<i>Maintenance Officer</i>
Joe Scullion	<i>Clerk of Works</i>
Sarah Green	<i>Maintenance Officer</i>
Alistair Hamilton	<i>Heating Engineer</i>
Paul Hamilton	<i>Heating Assistant</i>
Julie Edwards	<i>Finance Manager</i>
Malachy Gunn	<i>Senior Finance Officer</i>
Matt Doyle	<i>Finance Admin Officer</i>
Lauren Turner	<i>Housing Officer</i>
Aine Latten	<i>Housing Officer</i>
Sharon Keatley	<i>Allocations and Tenancy Support Officer</i>
Julie Dodds	<i>Receptionist/Admin Support</i>
Amanda Smith	<i>Receptionist/Admin Support</i>
Karen Quee	<i>Foyer Manager</i>
Colette Dunn	<i>Day Support Worker</i>
Heather Burns	<i>Day Support Worker</i>
Sheena Hall	<i>Day Support Worker</i>
Jade Casement	<i>Day Support Worker</i>
Stephen Fitzgerald	<i>Day Support Worker</i>
Stephen Fitzgerald	<i>Night Support Worker</i>
Sean Osbourne	<i>Night Support Worker</i>
Ian McAdam	<i>Night Support Worker</i>
Terri Montgomery	<i>Night Support Worker</i>
Bernadette O'Kane	<i>Scheme Supervisor Holyrood House</i>
James Saunders	<i>Caretaker</i>
Kevin Kane	<i>Caretaker</i>
Terry Frame	<i>Caretaker</i>

Registration and Memberships

Memberships

A member of the Council for the Homeless
A member of the EROSH NI Branch
A member of the Foyer Federation
A member of the Housing Rights Service
A member of the Northern Ireland Federation of Housing Associations

Registrations

Registered with Department for Social Development No. R55
Registered under the Industrial and Provident Societies Act No. IP406
Registered with Inland Revenue for Charitable Status No. NO 00274
Registered with the Charities Commission No. NIC 100038

Office Address

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

Internal Auditors

RSM McClure Watters
1 Lanyon Quay
Belfast, BT1 3LG

External Auditor

Toner Mc Dowell
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
8 Flax Street
Belfast, BT14 7EQ
T 028 9059 2110

282 - 290 Crumlin Road
Belfast
BT14 7ED
T 028 9035 1131

E info@nb-housing.org
W www.nb-housing.org