



**NB  
Housing**

Homes that build community

Annual Report 2019-2020



Community



# Key Outcomes 2019-2020



**£91.48**

Average Rent  
(Inc. service charges)



**93%**

of tenants surveyed were  
satisfied with the overall  
service of NB Housing



**£5,998,765**

invested in  
new housing



**141**

properties  
allocated



**1049**

homes



**881**

hours invested in learning  
and development



**39**

Staff



**£1.24m**

for reinvestment



**£6.8m**

Turnover  
up 7.6%





**13**

units started on site



**90%**

of tenants surveyed were  
satisfied that their rent  
represents good value



**38**

adaptations completed



**91%**

of anti-social behaviour  
cases resolved



**93%**

of repairs were  
completed on time



**92%**

of tenants were  
satisfied with  
the quality of  
repair work



**£1,360,522**

Major repairs (incl.  
planned, cyclical &  
component maintenance)



**0.77%**

of properties void at  
the end of March 2020



**96%**

of tenants were satisfied  
that NB Housing is  
keeping them informed

# NB Housing mission, vision and values



# Chairman & Chief Executive report

As we prepared this report, the world is still trying to manage the damage and risks of the coronavirus and how things have had to change to safeguard our tenants and employees.



Ian Graham,  
Chairman



Donal Conway,  
CEO

**When we embarked on our business objectives at the start of the year in April 2019, we could not have imagined how our business attention and focus would change as we approached the last few weeks of March 2020. No one would have thought we would be in a lockdown, restricting our movements and contact with family and friends as we all try to reduce the risk of spreading the virus. New terms are now commonly used daily, such as lockdown, self-isolation, track and trace, virtual meetings, words that would have had little meaning before the virus.**

However, we must demonstrate our resilience and face the challenges brought by the virus while maintaining business objectives as much as possible. Our focus on our tenants has intensified as we make changes to our business practices to protect our tenants, employees and contractors. This report will provide some information on our activities, challenges and achievements during the year. Our Board is committed to being a great landlord, a landlord of choice for tenants who enjoy living in a well maintained, safe and secure home.

This year marks the 6th year for NB Housing and our focus concentrated on our three business aims:

- ✓ To be a good business
- ✓ To provide a good service to our tenants and community
- ✓ To build for the future

Our performance was assessed by our principal regulator the Department for Communities. We were pleased to receive a score of Level One, which is the highest score achievable. The assessment incorporates a high level, outcome focused process looking at how the association is governed, how decisions are made,

financial strength and importantly service to tenants and how tenants' views are encouraged and listened to.

We are always keen to learn tenants' experiences of our services, and encourage tenants to get involved in the many participation methods available. We were encouraged to know 93% of tenants who responded to our annual satisfaction survey were satisfied with our overall service. NB Housing's board take great interest in the ratings returned as this is the main measurement of how we perform and how we can improve areas that fair less well.

We further expanded our operations as we completed new housing developments in Ballymena, Newtownards, and Coalisland. We continued to progress live construction sites in North Belfast as well as adding stock through open market purchases. Our development expenditure for the year was over £6 million with housing association grant of £3 million received from the Department for Communities, processed through the Northern Ireland Housing Executive. This added 51 properties to our portfolio of 1,049.

Adding to this level of investment in new stock we also invested heavily in our existing stock, spending over £1.7 million across all maintenance categories. We completed external decoration to 200 properties, upgraded heating systems to 43 properties, completed a kitchens replacement scheme to 23 units while ensuring we provided a high-quality response maintenance service.

Despite the challenges presented, including the partial roll out of universal credit, we finished the year with a surplus of £1.2 million ensuring we have the necessary financial strength to continue with the level of investment planned for the future.

Achievements cannot be realised without a team effort. NB Housing's approach was acknowledged by Investors in People when we were awarded the Gold standard.

There are many who play an integral role in making the past year a success. I wish to thank our joint management partners Salvation Army and Rosemount House who continue to provide support services to those in need, our own support services provided in the Flax Foyer, Holyrood House and McCorry House, our contractors who provide a professional service to our tenants, our funders and most importantly our stakeholders the Department for Communities and the Northern Ireland Housing Executive.

We thank board colleagues who have supported our work tirelessly. Particularly thanks to Seamus Boyd and Sheila McClelland who retired during the year. While the responsibilities of the board are challenging, it is always rewarding to know we are making a positive change to the lives of our tenants. We are keen to add to our membership and encourage applications from people who feel they can contribute to our work.

The incoming year may present challenges on such a scale never witnessed before. We are confident with the continued hard work and dedication of our staff we will be able to support our tenants through the coronavirus pandemic.

**The spread of coronavirus and the impact it may have will be widespread, our response to the virus and decision making will be sympathetic to the needs of our tenants while we build resilience, have the agility to change how we work and with relentless determination we can mitigate the impacts that the virus will have.**



# Building for the future

## Development

In line with NB Housing's business aim BUILDING FOR THE FUTURE, we were pleased to add 51 homes to our current stock of 1,049. We have set ambitious development targets as the demand for good quality social housing continues to grow. We take great pride in our development work, ensuring our developments meet the best standards and provide families with safe and warm homes.

In addition to our properties in Belfast some of the new developments were located across Northern Ireland as we expanded our operations beyond Belfast city with schemes in Coalisland, Newtownards, Ballymena and Ballygowan.

Two of our live development projects had to stop as a result of Covid-19 at the end of the year but thankfully this disruption was short however completion dates had to be extended as a result.

We continue to focus our development activity in areas where the need for social housing is high and where our investment is greatest. Development is an opportunity to enhance the local environment, creating neighbourhoods and vibrant communities which can be sustained into the future.

We welcome anyone who has a potential development opportunity to get in touch with our development team on **028 9035 1131** or email **development@nb-housing.org**



*Chair of our Development & Property Management Committee, Ursula Mayers hands over keys of one of the new build properties in Ballymena. This development comprised of eight 3 bed family homes developed by J&A Developments and purchased by NB Housing. The development was designed to a very high standard, incorporating the best construction methods and ensuring our new tenants enjoy the benefits of living in a modern well insulated property.*



*Millview Meadows, Coalisland, is a mixed tenure development comprises of 44 units developed by Mayfair Homes (NI) Ltd. NB Housing purchased a total of 9 units comprising of four 3 bed family homes, one 4 bed family home and four 2 bed apartments.*



*New build social housing development scheme Crumlin Road, Belfast. Planned to commence this year.*



*9 New build apartments on site in Hopefield Ave, Belfast.*

# Providing good services to our tenants and community

Keeping our homes well maintained is a high priority for NB Housing. We want to ensure our tenants enjoy the best environment to live in and this year we made a significant investment in maintaining and improving our homes.

## Maintenance

**Total spend on maintenance  
£ 1,724,777**

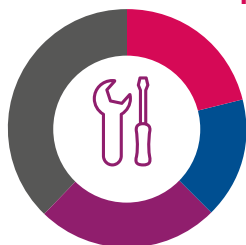
Expenditure Breakdown

**Capital spend  
£ 647,122**

**Response maintenance  
£ 364,255**

**Planned maintenance  
£ 428,167**

**Cyclical maintenance  
£ 285,233**



## Tenant satisfaction levels 2019/2020

Appointment made	90%
Appointment kept	95%
Repair completed on time	92%
Quality of NB service	92%
Average:	92%

## Response repairs completed on time 2019/2020

Emergency repairs	97.62%
Urgent repairs	93.91%
Routine repairs	88.60%



## Planned & cyclical maintenance projects completed

- External redecoration scheme (200 properties)
- External door replacement scheme (24 properties)
- External thermal works (1 property)
- Gas boiler replacement scheme (31 properties)
- Oil to gas conversions (12 properties)
- Kitchen replacement scheme (23 properties)



**38** Adaptation requests were completed with a total projected spend of **£76,882.13**



**5,654** repairs were issued during 2019/2020, and **5,238** were completed within target timescales (92.64%)



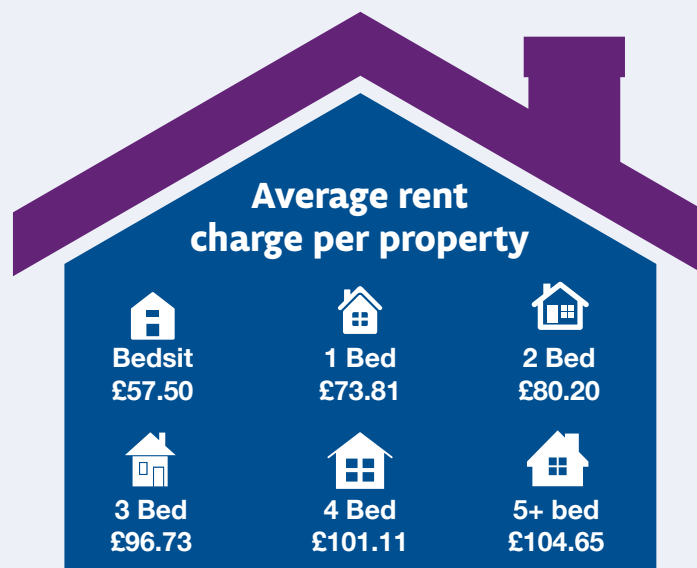
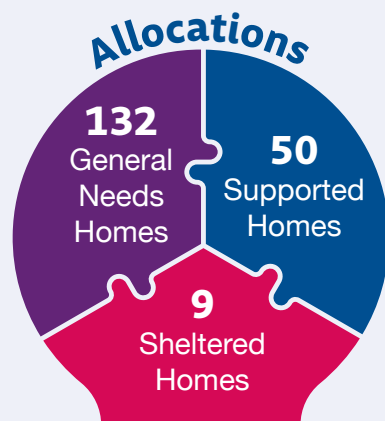
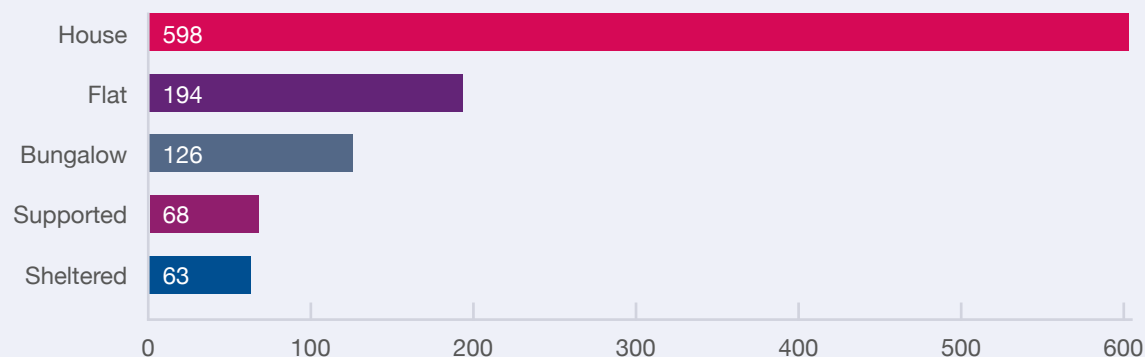
**96%** of tenants surveyed were satisfied with the quality of planned maintenance repair work



**97%** of tenants surveyed were satisfied with the attitude of workers

# Housing

## NB Housing stock year ending 31st March 2020



## Arrears breakdown at 31st March 2020

	Non Technical	Technical	Total
Current tenants arrears	£145,191	£211,341	£356,532
Past tenant arrears	£51,281	£0	£51,281
Overall total arrears	£196,472	£211,341	£407,813

## Supported housing

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 Northern Ireland Housing Executive Supporting People Team and our joint management partners to provide a comprehensive support service to our residents in our support service.



69 tenants availed of our services in both Holyrood and McCorry House. Holyrood House provides a warm, secure environment for older residents requiring support and McCorry House provides accommodation for mature adults.

During the year NB Housing was awarded £3906 from the Community Fund of the National Lottery for our project "Embracing Later Life" at Holyrood House. The project aims to involve the tenants in our sheltered accommodation with social activities that will help with their physical and mental well-being.

## Joint management partners



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



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



Flax Foyer opened its doors over twenty years ago to offer accommodation and support to young homeless people. Our support team continue to welcome those who require access to training, education and support to enable opportunities that empower young people to become socially active and independent.



**100%** of residents surveyed reported there was someone to talk to that listened to them



**94%** of residents surveyed reported they were supported to access training and employment opportunities



**77** young people used the Foyer services throughout the year



**100%** of residents surveyed reported they were provided with opportunities to learn new skills



**100%** of residents surveyed reported they felt safe in their accommodation at the Flax Foyer



At the end of the year,  
**83%** of residents were engaged in employment, training or educational activity with  
**16%** due to start training



**94%** of residents surveyed reported they were supported in planning a move to permanent accommodation



At Christmas, the Department for Communities Christmas grant provided gifts, a buffet and soft drinks for residents at Flax Foyer.

The event was attended by Tracy Meharg, Permanent Secretary, Department for Communities, Clark Bailie, CEO at NI Housing Executive and representative from Council for the Homeless to see how the invaluable funding is making a positive difference in the lives of our young residents.



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:



Belfast Health and Social Care Trust



Probation Board for Northern Ireland



# Community and tenant engagement



Embedded in our tenant participation strategy is **putting our tenants first**. We seek new ideas and suggestions from tenants to ensure we are meeting our tenants needs.

We strive to **continually improve our services** by putting tenant consultation at the heart of everything we do. We provide many different ways in which our tenants can engage with us. This means our tenants can **shape our service delivery** and have influence on the community in which they live.



# Our people



## Investors in People GOLD award!



NB Housing is delighted to have achieved GOLD accreditation until 2022. We have demonstrated the value we see in our staff team and recognise that a culture of high performance through our people delivers excellent services to the tenants and communities we serve. The award has provided a wonderful achievement for all our staff as we confidently move forward on our journey of continuous improvement.

Only 16% of Investors in People accredited organisations achieve Gold. Paul Devoy, CEO of Investors in People, said: "We'd like to congratulate NB Housing. Gold accreditation in We Invest In People is a fantastic effort for any organisation, and places NB Housing in fine company with a host of organisations that understand the value of people."

## Giving back to the community



Donation of £1004 to Chest Heart and Stroke



With **881** hours of training delivered to our **39** staff, NB Housing supports personal development and appreciates how training is fundamental to the successful delivery of a first class services.



Community donation of **£1000** to local youth club



Christmas hamper donations to local soup kitchen for those in need



Local community clean ups



Collaborated with Ardoyne Association in delivery of food hampers



Our yearly step challenge took place in May 2019 with **25 staff** taking part. During the week staff cumulatively walked **1,537,958** steps which equated to **728** miles. We took part in the step challenge to increase our physical activity and raise some vital funds for our staff nominated charity NICHs! Team 5 (Lauren, John & Sheena) won the step challenge and our Ultimate Stepper was Eamonn who walked **128,822** steps.



# Delivering a good business

## Finance

This involves effective governance through a strong board with the right mix of skills. It also demands prudent financial management during a period of uncertainty. It involves the aim to deliver 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.

## Income & Expenditure Account

For Year Ended 31st March 2020

	2019/20 (12 months)
	£
Turnover	6,863,886
Operating Costs	- 5,086,300
Operating Surplus	1,777,586
Interest Receivable	6,497
Interest Payable	- 330,210
Other Income	
Other Finance (Costs)/income	- 219,000
<b>Surplus on Ordinary activities before taxation</b>	1,234,873
Tax on surplus on ordinary activities	-
<b>Surplus on ordinary activities after taxation</b>	1,234,873
Transfer (to)/from tenant's services fund	8,924
Transfer (to)/from support reserve	3,846
<b>Surplus for the year</b>	1,247,643

## Balance Sheet at 31st March 2020

	2019/20
	£
<b>Fixed Assets</b>	92,618,539
Depreciation	- 16,648,321
	75,970,218
Other Fixed Assets	935,396
Investments	250
	<b>76,905,864</b>
<b>Current Assets</b>	
Debtors	690,734
Cash & Bank	504,517
Investments	947,055
	<b>2,142,306</b>
<b>Current Liabilities</b>	
Amounts falling due within one year	- 3,424,880
Net Current Assets	- 1,282,574
Total Assets less Current Liabilities	<b>75,623,290</b>
<b>Creditors</b>	
Amounts Falling Due After More Than One Year	
Deferred Grant	47,345,644
Long term liabilities	7,357,073
	54,702,717
Pension Liability	1,246,362
Total Net Assets	<b>19,674,211</b>
<b>Financed By</b>	
Share Capital	13
Revenue reserves	19,660,485
Designated reserves	13,713
	<b>19,674,211</b>

## 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 £1,247,643. The Association during the financial year ending March 2020 completed the purchase of 9 existing satisfactory properties, acquired 4 off the shelf new build schemes consisting 24 units and took possession of 18 new build properties. We had 6 house sales to sitting tenants bringing the net addition of units added to 45. The Association 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.

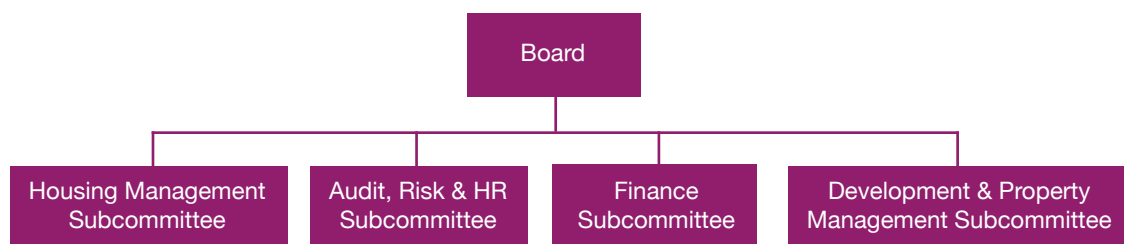


# Governance

At NB Housing we ensure that we manage our processes to reduce risk, increase efficiency and implement sound governance arrangements.

NB Housing is managed by 12 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 Sheila McClelland and Séamus Boyd who resigned as Board members during this year.



## Attendance at Meetings 2019/2020

Board Member	Board Meeting		Committee Meetings	
	Possible	Actual	Possible	Actual
John Simpson	5	5	5	5
Bill Patterson	5	4	8	8
Ursula Mayers	5	3	6	3
Jane Shaw	5	4	9	9
Sheila Davidson	5	2	1	0
Will Chambré	5	3	8	7
Janine Fullerton	5	5	7	5
Ian Graham	5	5	9	9
Tom Mervyn	5	2	8	1
Sheila McClelland	0	0	1	0
Séamus Boyd	3	0	4	2
Brian Reid	N/A	N/A	N/A	N/A

Committee expenses for year ending 31st March 2020 were £643.09



5 internal audits  
all receiving  
satisfactory  
assurance



Department for  
Communities regulatory  
standards report  
achieved Level 1 rating



External auditor  
awarded  
satisfactory  
assurance

# 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 BT14 7ED
Belfast BT14 7EQ	

---

## Internal Auditors

---

**Wylie Bisset**  
168 Bath Street  
Glasgow G2 4TP

---

## External Auditor

---

**Toner McDowell**  
2 Woodstock Link  
Belfast BT6 8DD

---

## Bankers

---

**First Trust Bank**  
Corporate Banking  
92 Ann Street  
Belfast BT1 3HH

**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





**Michael, Holyrood resident**

**“I’ve been really happy since I came to live at Holyrood House. It is independent living and I can have my own privacy but if I feel lonely there is always someone to talk to. The best part is having help available in an emergency, this gives me peace of mind and makes me feel secure”.**



**Support**



**Secure**



**Happy**

Gatelodge  
8 Flax Street  
Belfast  
BT14 7EQ  
T: 028 9059 2110 T: 028 9035 1131

E: [info@nb-housing.org](mailto:info@nb-housing.org)  
@NBHousing  
[www.nb-housing.org](http://www.nb-housing.org)

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

