

Annual Review 2022-23

# GROWING TOGETHER



Grove Community  
HOUSING ASSOCIATION



Residents are  
the roots of our  
community

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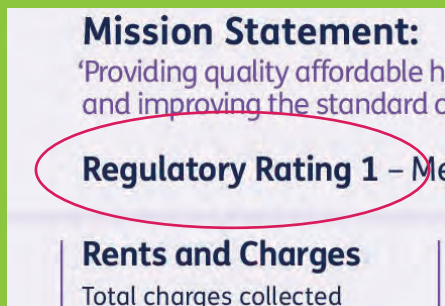
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# OUR MISSION

“To provide quality homes and services for our tenants and wider community”



**GCHA consulted with the Tenant Voice Group who agreed that printing costs for this document are reallocated to Fuel Vouchers. This document will be available online.**



# A REVIEW OF THE YEAR – CONSOLIDATION & TRANSFORMATION

Just as our much-loved City of Belfast, where we are based, has a long history of reinventing itself, we too at GCHA have reinvented ourselves. We have transformed into a strong, visible, forward-thinking, outward looking organisation, building solid foundations for our future strategic plans.

Through good governance and a restructured Board and staff team we have breathed life and resources back into how we operate and most importantly into tenants homes and the community. We have engaged positively with a wide range of stakeholders and advisers in shaping our work and services. We worked closely with our regulator DfC and have improved our Regulatory Rating to One standard. This places us in a strong position for procuring new finance for growing the number of new homes that are desperately needed. We in the reporting year we had a turnover of £1.3M and operating costs of £1.07M and have prudently cleared a lot of our borrowing early in the reporting year.

We collectively strive to maintain the highest standards. We actively involve tenants in our work and in the delivery of our new Tenant Engagement Strategy. We are proud to have one of the most active Tenant Voice Groups with over 17 members. We are grateful to them for helping us improve how we deliver our services.

We have faced many challenges as the impacts from the global pandemic continue to have a detrimental affect on government funding. We have also had additional external pressures created by the cost of living crisis and rising interest rates. We actively work in partnership with many other organisations to try and ease the burden. You will read in our report some examples of the great assistance provided through a welfare advice service based in our offices. We appreciate the worry that the rising costs create for many living in our communities.

Our operating environment remains complex. Having particular concerns around rising costs in an arena of severe budget cuts, we have publicly called for changes. Through our local media BBC NI and Radio Ulster we have highlighted the potential impact

these cuts could have on the lives of those waiting on new homes, including our own local families. We require a review of the negative impact of Article 15 on our new build schemes. Additionally, the chronic delays and the tremendous cost burden to developers from NI Water puts unnecessary burden in the way of progress. We continue to call for a functioning Executive to work on our behalf to enable the much needed investment and legislative changes that are needed to meet the growing demand of providing more homes. With rising mortgage interest rates forcing many private landlords out of rental markets and additionally placing many home owners into mortgage arrears, the demand for social housing will reach crisis point. The waiting lists are already the worst seen for many years.

We are grateful to our sector partners like NIFHA who are actively lobbying on these issues. We will jointly be appealing with our sector colleagues to the Executive for NI to be brought to an equal funding level as other areas in the U.K. There is an urgent need for retrofit funding in Northern Ireland to enable homes to be brought up to a higher standard of thermal comfort with reduced energy costs. This is something that can't come quickly enough as tenants face another winter with some of the highest utility costs in the U.K.

We are confident that our growing Board of Management and staff team will expertly navigate around these barriers through positive engagement with all stakeholders. We will continue to demonstrate that our award winning Housing Association has the ability to deliver on its plans for great homes for our tenants and much needed services in our community, steadily growing and stretching our ambitions to do more.

Thank you to all who have contributed to our success and we look forward to making a positive impact on the lives of our residents, who are at the heart of all we do.

**Mr Brian Dunn**  
Chairperson

**Ms Agnes Crawford**  
Chief Executive



**Grove Community**  
HOUSING ASSOCIATION

# PERFORMANCE REVIEW



## PERFORMANCE FOR RESPONSE REPAIRS FOR THE YEAR

Type of Repair	No. of Jobs Completed	% Rate Achieved	DfC Target
<b>Emergency (24 hours to complete)</b>	90 out of 104 on time	<b>86.54%</b>	<b>85%</b>
<b>Urgent (4 working day response time)</b>	220 out of 265 on time	<b>83.02%</b>	<b>80%</b>
<b>Routine (4 week response time)</b>	155 out of 181 on time	<b>85.64%</b>	<b>80%</b>



We are delighted at the end of the reporting year, through a joint procurement exercise to have appointed new contractors. We look forward to speedier response times and professional workmanship.

## RENT ARREARS

Rent, rates & service charges due	<b>£1,138,791.00</b>
Amount Collected	<b>£1,118,949.53</b>
Grove rent collection of rent due in 2022/23	<b>98.25%</b>

## RENT ARREARS AS AT 31 MARCH 2023

Arrears of all tenants	<b>£33,954.60</b>
Current Arrears as % of total amount due	<b>2.98%</b>
DfC Target Rate for Arrears	<b>&lt;5%</b>

## VOIDS LOST

Voids	<b>£15,817 (1.38%)</b>
DfC Target Rate for Voids	<b>&lt;4%</b>
Abandonments	<b>0</b>
Allocations	<b>11</b>

## ANTI-SOCIAL BEHAVIOUR

Complaints (First Stage)	<b>1</b>
Anti-Social Behaviour Cases recorded	<b>0</b>
Court Action	<b>0</b>
Units Recovered	<b>0</b>

We are delighted that no homes were lost through ASB or Court Action during the year highlighting that Great homes lead to Happy Tenants and a Settled Community.



**Grove Community**  
HOUSING ASSOCIATION

## Compliance with Statutory Obligations

Gas Safety Certificate (CP-12) up-to-date

**100%**



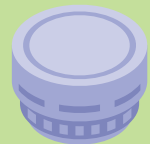
Required Fire Risk assessments carried out

**100%**



Required Carbon Monoxide Alarms fitted

**100%**



% of HA stock that meet the decent standard

**100%**





# ADDRESSING THE CHALLENGES OF DEVELOPING NEW HOMES



**Grove Community**  
HOUSING ASSOCIATION

Our community based Housing Association has a small stock portfolio of homes to manage and allocate from the Common Selection Scheme waiting list.

We continue to rise to the challenges of getting planning permission for our new build scheme following a number of constraints and obstacles we faced. The scheme plans and layout had to be revised and the new mix of homes are set out below. Despite the setbacks we were bolstered by NIHE swift response to support the new mix bringing 31 new additional homes to the Grove area (including 4 for those with a physical disability). The scheme will be able to house 112 people and greatly improve the health outcomes and wellbeing of many families.

We have worked hard with a number of stakeholders, statutory agencies and local politicians to bring the scheme to planning approval and hope for positive news in the coming months in order that we can seek our contractor and get on site. We have also raised our concerns in local media on the very real impact cuts to the development programme funding will create for local families waiting too long to be rehoused. We continue to call for increased funding to address the housing crisis and infrastructure.

Over 6M will be invested in much needed homes in the area, to households registered on the waiting list. North Belfast continues to have one of the highest waiting lists in Northern Ireland.

To reduce fuel poverty we would hope that any additional homes could be built to Passive House Standards if adequate grant funding is provided and are working through the feasibility of funding for new pilot schemes.

Our residents would be educated on the use and benefits of living in these modern homes of the future. This would build on GCHA's previous achievements in eco-housing awards e.g. UK Retrofit of the Year.

**15 x No. 3-PERSON, 2-BEDROOM GENERAL NEED HOUSES**

**8 x No. 5-PERSON 3-BEDROOM GENERAL NEED HOUSES**

**1 x No. 3-PERSON 2-BEDROOM WHEELCHAIR BUNGALOW**

**1 x No. 6-PERSON 4-BEDROOM WHEELCHAIR BUNGALOW**

**2 x No. 3-PERSON 2-BEDROOM WHEELCHAIR APARTMENTS**

**4 x No. 3-PERSON 2-BEDROOM WHEELCHAIR BUNGALOWS**

**We look forward to adding these new builds to our existing stock portfolio. We call for any developers to contact us directly regarding any potential sites or schemes.**

## Housing Stock

As at 31st March 2023, we owned and managed **215** homes made up of:

**1 BEDROOM FLATS – 8**

**2 BEDROOM FLATS – 8**

**2 BEDROOM BUNGALOWS – 8**

**2 BEDROOM HOUSES – 74**

**3 BEDROOM HOUSES – 111**

**4 BEDROOM HOUSES – 6**

## Ending of the House Sale Scheme

We sold 4 properties in 2022-23 under the compulsory House Sale Scheme. We notified and reminded tenants that due to a change in legislation as detailed in the Housing (Amendment) Act (NI) 2020, the Statutory House Sales Scheme ended in August 2022.



# GREAT HOMES



## Safe and secure homes

There were a total of 42 front and back doors installed in Ayr Street totalling £39,744. The new composite doors are to a Secure By Design standard which will provide better safety, comfort and warmth for our tenants.

The feedback from residents was very positive, all being delighted with the high standard of doors installed.

“

*Delighted with my new door. It feels like Christmas has come early. The Contractor did a really neat job.*

Tenant Feedback

”





## Maintenance

We continue to carry out stock condition surveys on a rolling programme. This information was used to inform further planned investment in our homes for 2023/24.

At the end of the reporting year 2022/23 we had completed a door replacement scheme. In 2023/24 we have continued with both door replacements kitchen replacements.

As we publish this report 44 new kitchens were fitted by September 2023. Paul Pollock expertly overseen the programme and enjoyed introducing Agnes to Mr and Mrs Magee who were delighted with the high standard of their new kitchen.



### Routine Maintenance

There continues to be UK wide challenges in the construction sector with rising costs and construction staff shortages.

We continue to work hard with our heating services contractors CTS, to deliver the Gas Servicing Programme and heating contract services.

We have recently appointed PK Murphy to deliver our responsive maintenance and planned maintenance work. PK Murphy were selected through a joint tender exercise with other housing associations and tenants are delighted with the standard of work they have delivered so far.

# Enabling Independence

We understand that our tenants can be affected with health and mobility issues and we continued to support our tenants as their needs change.

We carried out a number of adaptations in 2022/23 to support tenants to retain their independence. The works also reduced the possibility of falls and hospital admissions. We are pleased that this enables many of our residents to remain in their home and community for as long as possible.

We wish to thank the local Occupational Therapy Service (located at the Grove Wellbeing Centre) who work hard to provide a free assessment of tenants needs.

We also wish to pay tribute to the many tenants who look out for their neighbours.

Their case and support make a world of difference and reduces isolation and promotes wellbeing?

## Adaptations



4

2 minor - 2 major adaptations completed in this year



# DELIVERING ON OUR STRATEGIC PLAN

We are pleased to be achieving our strategic objectives as set out further throughout this document.



# OUR ACHIEVEMENTS



We were delighted to be the first Housing Association in Northern Ireland to implement the use of Plentific real-time compliance software. With this software we can gain real-time transparency, accountability and insight into all key areas of compliance.

Use of this robust compliance management system resulted in GCHA winning the CIH, Excellence in Housing Innovation Category at an award event hosted in May 2022.



We were delighted to have been shortlisted for a second year in a row for the CIH All-Ireland Awards in the 'More than Bricks & Mortar' category for our tenant engagement work.

We were up against some very strong competition, but it was a brilliant achievement to have been shortlisted for these prestigious awards.

Congratulations to the winners, Radius Housing Association.

Both staff, Board, tenants and guests had a brilliant night celebrating Sector achievements.



*L to R: Niamh O'Hanlon, ASM, Vivian Chestnutt, Board Member & Agnes Crawford, Chief Executive.*

# Community Clean-up

The scheduled community clean up event took place on **20th September 2022**. This event was well attended by the local community who made their way to the community garden to offer assistance in any way they could. It was a fantastic fun afternoon for both tenants, local children, boys from Grove United FC and GCHA staff to get together and make a difference in the area. GCHA would like to say a BIG

# thank you

for all your help.



# Bulb Planting Event



Local residents and children came together on the 4th November 2022 to help prepare the planters and pots in the Community Garden with a variety of bulbs for both spring/summer.

The event was a fantastic opportunity for some outdoor working and a great neighbour bonding exercise. It was amazing to see the Community Garden back in use and residents taking ownership of this unique space.





# Festive Fun

Tenants and staff came together on a cold afternoon in December to decorate the new community Christmas tree. Some of our tenants provided their own angel wings decorations in memory of loved ones who had recently passed and shared stories of old and new. This added a more personal involvement from tenants in remembering our past tenants at Christmas time. Tea & coffee were provided to warm up the hands after all the decorating.





# Santa's Sleigh brings Seasonal Joy to North Belfast

There was a magnificent turnout for the Grove's Santa Sleigh event. Many people in the community and their children attended and enjoyed having their picture taken with Santa and his elves. Santa and his elves started their journey at the office, made their way through the streets of the Grove area and finished at the community garden. All the children received treats from Santa. Lots of fun was had by all – especially Santa as you can see by our pictures.

Thank you to ASDA for their continued generous donations.



**Paul Stewart, Senior Housing Officer** collecting donations from ASDA



# Christmas Dinner

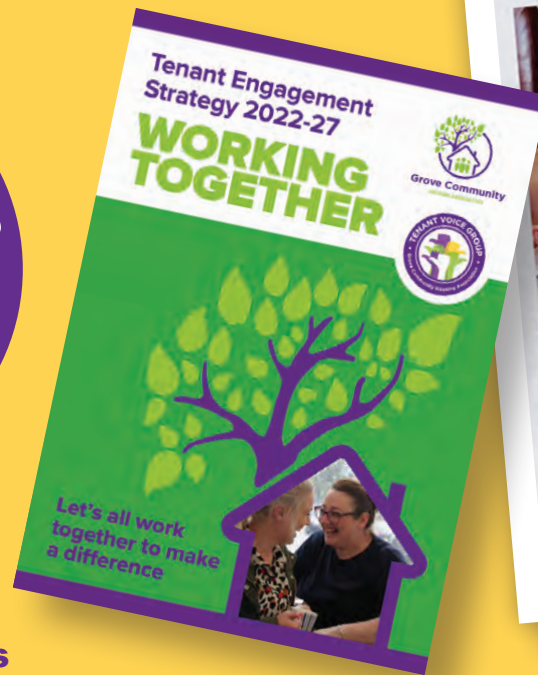
We hosted a Christmas Dinner and invited all of our older tenants to join us. As you can see the tenants (and staff) enjoyed a delicious meal at the Orchardville Café in the Grove Wellbeing Centre and all those who attended received a small Christmas gift.

We were delighted that NIFHA's new Chief Executive, Seamus Leheny, took the time to join our tenants and share in their stories.

Special thanks to the late Reverend Best for his wonderful singing. Reverend Best was well respected in the Grove community and is missed by us all.

Also special thanks to the staff at the Orchardville Café for the outstanding service they provided.





**In 2022-23 the Tenants Voice Group helped to develop the Tenant Engagement Strategy for 2022-27. Through this strategy, GCHA plans to empower more tenants to take an active role in the Tenant Voice Group. This provides training opportunities, confidence building and service improvements. It also supports the development of sustainable communities.**

Group members are being empowered to form a constituted group with advice from **'Supporting Communities'** organisation.

During the year the group were consulted on key policies that impact them and they put forward their suggestions, giving the **'thumbs up'** prior to going to Board for final approval.

Tenant, staff, board members have joined with the local community in a number of events including:

- Community clean up at the community garden
- 2 events during Good Relations week including gardening and a quiz night jointly with Newington HA
- Bulb planting wellbeing event funded by GCHA
- Christmas event including decorating the Christmas Tree at the community garden, a visit to the local community by Santa and his Elves and a Christmas Dinner at the Orchardville Café

- Breakfast morning and a coffee and advice morning with the support of NBAP
- Tenant's Beat the Blues Breakfast Event
- With increasing costs and fuel poverty the office reopening provided an opportunity for wider community engagement with free advice being provided 3 days per week by an Adviser from NBAP and the creation of a warm space open to residents and the wider community.

Staff also worked closely with other community based support networks including Food banks, Social Supermarkets, ROC and LCAP to identify need and source vouchers and food parcels for a number of tenants. The fuel poverty hardship fund (£100.00 per household) took place at Grove's Office in January 2023.



# Lottie's Lounge

We were delighted to welcome our first tenants to our cosy newly renovated space, "Lottie's Lounge". This was named after a former, fondly remembered long standing Manager in Grove, Lottie McGrath.

We look forward to more tenants visiting and enjoying treats and some craic with our team.



## Estate Walkabouts

Staff go out with both Tenants and Board Members on a regular basis for Estate Walkabouts. They make recommendations for area improvements and everyone enjoys chatting to people in the community.



# A GROWING ASSOCIATION

## Paul Pollock

### Compliance & Assets Officer

GCHA is delighted to have invested in a new Compliance & Assets Officer, Paul Pollock and warmly welcomes him to the Housing & Property team.

Paul brings a wealth of experience and knowledge to GCHA. He has 40 years' experience with the NI Housing Executive and construction sector in both response and planned maintenance. He also is a qualified Chartered Building Surveyor (MRICS) and commenced his early career as a carpenter. He looks forward to starting work on our planned maintenance programmes and values work completed to the highest standard and to the happy satisfaction of tenants.

In his spare time Paul is a qualified IFA football referee and referees in the Belfast & District League and occasionally in the South Belfast Youth League. The rest of his spare time he likes to spend with his 2 young grandchildren.



## Marcia McMath

### Housing & Property Manager

Marcia has over 30 years experience working in housing and have covered all aspects from sheltered, supported housing, redevelopment and new build as well as tenant participation and community involvement. She enjoyed meeting tenants and local community at the recent fun day and looks forward to getting to know more about life in the Grove community.

Outside work Marcia is involved in fundraising for different charities, loves spending time with her family, walking the dog, paddleboarding and reading a good book.





## Lisa Mills

### Compliance and Maintenance Office

Lisa joined the social housing sector in 2015 after graduating and working in general surveying for 8 years. She covered a very challenging patch in her previous role and believes this has provided her with the knowledge and ability to reactively problem solve and provide the tenants with a positive outcome.

Her new role includes compliance and day to day response repairs and is looking forward to meeting the tenants and getting to know the community of which she is now part of. Lisa is enthusiastic, always willing to help and believes that working closely with the tenants and building good relationships can make a big difference in community life.

In between work her family life Lisa is an artist. She paints textured abstract art with sand, stones and shells from Ireland's coastline. She also loves exploring new places and having adventures with her two young children, husband and dog. Another great passion of Lisa's is food, whether it be creating something new in the house or trying the latest new restaurant; and is passionate about supporting local.

→  
Lisa's art



## Terry Boyd *Happy Retirement*

"When I came through the gates of GCHA in late 2019 as a temp, I had no inkling that nearly four years later I would still be here, but the time has come for me to move on to other pastures. When I look back and reflect on my spell with Grove what a roller coaster of experiences it has been, both rewarding and challenging.

It would be remiss not to mention the difficult times that the pandemic of 2020/2021 brought for everyone right across society in Northern Ireland. The impact was also felt in Grove in a number of ways for both staff and tenants but somehow despite all the difficulties the provision of housing services was maintained.

Yes, some days far from perfect but somehow with staff perseverance and a lot of understanding and support from tenants we managed to keep going.

As we come out the other side of the pandemic its fantastic to see a number of improvement schemes for Grove properties come to fruition and I look forward to seeing the new build at the primary school site completed.

Ultimately, for me the role has been about interacting with people and trying to resolve or improve the housing issues they were having. I do hope that I have contributed to that, however small it may have been over the last four years.

Finally, my very best wishes to all associated with Grove including staff, board members and tenants and every blessing for the future".

The Board and Staff wish to thank Terry for the support he has given GCHA for the past four years and we wish him all the best in his retirement plans and adventures.

Although staff are losing a work colleague we know we have retained a friend for life.

# "THANK YOU"

# CORPORATE STRUCTURE 2022-23



**Grove Community**  
HOUSING ASSOCIATION



# FINANCE & ECONOMIC

## Statement of Comprehensive Income for the Year ended 31 March 2023

	Notes	2023 £	2022 £
<b>Fixed assets</b>			
Turnover	3	1,367,343	1,348,927
Operating costs	3	1,071,374	-1,010,635
Operating surplus		295,969	338,392
Loss on disposal of fixed assets		-24,207	-16,344
<b>Other income</b>	3a	-	475
Interest and financing income		6,683	181
Interest and financing costs	6	-70,290	-77,738
Surplus for the year		208,155	244,866
<b>Other comprehensive income</b>			
Actuarial gain / (loss) in respect of pension scheme	18	278,000	181,000
<b>Total comprehensive income for the year</b>		<b>486,155</b>	<b>425,866</b>

## Statement of Financial Position as at 31st March 2023

	Notes	2023 £	2022 £
<b>Fixed assets</b>			
Housing properties	9	11,911,346	12,030,368
Other tangible fixed assets	11	557,442	558,048
		12,468,788	12,588,416
<b>Current assets</b>			
Trade and other debtors	12	109,174	102,203
Cash and cash equivalents		1,321,853	1,405,642
		1,431,027	1,507,845
Less: Creditors: amounts falling due within one year	13	543,774	-523,382
<b>Net current assets</b>		<b>887,253</b>	<b>984,453</b>
<b>Total assets less current liabilities</b>		<b>13,356,041</b>	<b>13,572,869</b>
Creditors: amounts falling due after more than one year	13	9,201,461	-9,682,454
Pension fund liability	18	-14,000	-208,000
<b>Total net assets</b>		<b>4,168,580</b>	<b>3,682,415</b>
<b>Reserves</b>			
Share capital	19	8	16
Revenue reserve	20	4,168,442	3,682,287
Capital reserve	21	130	122
<b>Total reserves</b>		<b>4,168,580</b>	<b>3,682,425</b>

# VALUE FOR MONEY



## **GCHA is committed to delivering Value for Money (VfM) by continuous performance improvement.**

This is a key principle of GCHA's business plan which aims to deliver VfM under business objectives and DfC standards of Finance, Governance and Consumer. We have improved our regulatory position and are 'MET' across all three areas in 2022/23.

Achieving a balance of progress against the specific targets within our Strategic Plan and Business plan will ensure we remain true to our core mission and values and we believe, ensure success.

We continue to benchmark our services against our peers and achieved many of our Key Performance Indicators (KPIs). We always aim to meet targets and standards set by our regulator and prioritise performance in these areas. We will continue to focus on investing sufficient resources to enable us to meet the highest levels of performance possible and engage fully with sector partners like our construction industry.

GCHA considers VfM in terms of the maximum outcomes for the minimum cost of service provision.

GCHA therefore strives to provide quality homes at reasonable cost. The service charges were also reviewed to ensure all eligible costs were included and we strived to ensure the servicing contracts provide good value for money, for example using tender frameworks for new maintenance contracts and pricing for grounds maintenance and upgrades to systems.

## **Affordable Rent**

As a small, community-based Housing Association with tenants at its heart, we have always strived to provide affordable rents. We compare our rents to the sector and they demonstrate value for money and the majority of our rents remain the lowest in the Housing Association sector and in Belfast City. To enable us to continue to invest in our properties and the services we offer we ensure any rental increase still enables our rents to stay low.

We examined all Housing Association weekly rents (including any service charges) and many are below the local housing allowance level. Our rents also remain approximately 30% lower than other Housing Association landlord rents.



Department for  
**Communities**

An Roinn  
**Pobal**

Department for  
**Commonities**

[www.communities-ni.gov.uk](http://www.communities-ni.gov.uk)

We reserve the use of consultants for critical work and ensure competitive costs are secured that have provided us with significant savings that can be used in other areas of our work.

Our consultants engaged this year provided us with value and we are grateful to them for their support in our work.

Responsible management of our rental income enables Grove to achieve the strategic goals set out for its customers, plan ahead, invest in its homes, consider new ways of interacting with the 'Tenant Voice' Group, improve services and meet aims and objectives.

GCHA has always benefited from volunteerism, with many of our Committee members and shareholders undertaking tasks on behalf of GCHA such as actively participating in the provision of tenant participation activities such as social events, community garden activities, joint initiatives with others for those in food poverty and partnered with Asda who provided many welcome supplies for tenant engagement events.

We signposted many tenants to receive fuel vouchers and the Belfast City Council's voucher scheme was hosted from our office for the areas citizens.

We attend 'Supporting Community' events for good practice examples in the sector and have brought these to our tenants.

We supported one of our residents by fully funding study to achieve a formal qualification in Community Development work.

We met with other Housing Associations with a strong community focus to share support and good practice and pave a path of positive community relations. We also shared staff training costs to reduce budget spend and promote shared learning.

To ensure we met our objectives an annual business plan and budget is produced to enable us to set measurable KPIs for the organisation. Each quarter we report on our performance to both our Board and our Regulator and have been able to demonstrate excellent performance in each quarter long with significant savings against the budget. This performance demonstrates we are able to deliver high value, meaningful services while enabling GCHA to keep costs to a minimum.

#### **GCHA activities that contribute to VfM include:**

- **Key performance indicators** which encourage efficient and effective services and behaviours (see performance against targets in this Review).
- **Continual review of services and suppliers and investment in technology** to enable procedures to be streamlined and improve compliance.
- **Delivering maximum value** to the customer **while minimising costs.**
- **Working effectively and efficiently** while maintaining and improving the service to our customers **by making the best use of resources.**
- **Effective procurement of services** including use of joint procurement with other Housing Associations **to provide very competitive maintenance costs** e.g. tender frameworks and further maintenance contract.
- For the past number of years we have been able to **obtain value on our annual insurances all while having added cover** leading to potential further savings and efficiencies.
- **Tenant feedback** to assess quality of services provided from a tenant viewpoint. Understanding their needs and focusing on the right things and doing the right things.

- **Ongoing investment in our properties, ensuring high standard.**
- **Investing in our stock** by replacing end of life cycle items with top end products.

**We understand that value for money can be best achieved by striking good balances between:**

- **Economy – Spending less.** The price paid for what goes into providing a service. It's about delivering services at optimum cost, through minimising the cost of resources.

- **Efficiency – Spending well.** A measure of productivity and performance and the process and delivery of procurement.
- **Effectiveness – Spending wisely.** A measure of the impact that has been achieved, which can either be quantitative or qualitative.

GCHA's Board leads the approach to value for money by setting the strategic vision and mission. GCHA is also focused and determined to secure VfM into the future.

# ADDED VALUE FOR OUR TENANTS



Value can also come in the form of advice and assistance. GCHA works closely with North Belfast Advice Partnership and we have been providing them with free office space and facilities three days per week. This enables our tenants and other people from the community to avail of confidential, free, money and benefits advice.



From the start of this service in October 2022 until 31 March 2023, the Advisor had dealt with 476 enquiries on behalf of 13 clients. 76% of those enquiries were benefit related. In cases where we know the outcome, she helped secure additional benefit entitlement for people totalling over £350K.



# Helping our Older Tenants

Retired couple both in receipt of State retirement pension got advice and support from the Advice Service based in GCHA. They both have ongoing health difficulties/disabilities so the Adviser completed Attendance Allowance claims for them.

**Thanks to the Adviser they now receive the higher rate Attendance Allowance and Pension Credit and are now better off by £350 per week.**



# Supporting Part-time Workers

A tenant was off work due to ill health and was in rent arrears. They were struggling to cope so contacted the Advice Service who were able to assist with getting them Universal Credit and other benefits.

**They are now better off by £200 per month and this has helped to reduce their stress and ability to cope and get back to work.**



**GCHA's Board leads the approach to value for money by setting the strategic vision and mission. GCHA is also focused and determined to secure VfM into the future.**



**Grove Community**  
HOUSING ASSOCIATION



# GOVERNANCE & REGULATION

**“Mere good governance is not enough; it has to be pro-people and pro-active. Good governance is putting people at the centre of development process”.**

**Narendra Modi**  
Prime Minister of India

Our Board has overall responsibility for the strategic direction of GCHA.

## Good Governance & Leadership

We were delighted to approve in the reporting year updating of our Models Rules and also agreed to boost our Board of Management. This was done through an open recruitment exercise, expertly facilitated by ‘Distinctive People’. We successfully appointed a number of new members at our AGM in September 2023, and we are grateful for the expertise, knowledge and professionalism all members bring to the table.

We continue to utilise governance software; **‘Decision Time’** and all Board



Members undertook risk management training expertly facilitated by Jonny Boggs.



The Board were pleased to recommence face-to-face Board meetings from May 2022. We also engaged in online training and conference attendance throughout the year, widening the Board’s expertise. Attendance was also good, with members enjoying many housing sector events and conferences, networking and learning best practice.

## Regulatory Performance

We are pleased that our regulatory position has been upgraded to a **‘ONE’** rating. We have been reassessed in the reporting year as being **‘MET’** across all three Regulatory Assessment Areas, namely, Consumer, Governance and Finance.

The achievement of a Grade **‘ONE’** places GCHA in a strong position for competitive borrowing at an exciting time as we progress our plans to invest over £6M to provide 31 new homes to the area.

We remain focused and not complacent to ensure this regulatory standard is maintained.

# BOARD OF MANAGEMENT & ADVISORS



## Board of Management

Mr Brian Dunn ..... (Chair)  
Mr Jim Chapman ..... (Vice Chair)  
Mr Vivian Chestnutt ..... (Treasurer)  
Mr Robin Arbuthnot  
Mr Erskine Holmes OBE  
Mr Eamon Hunt  
Mr Barry McCarron  
Ms Catherine Mullan ..... (Left June 2023)  
Ms Amanda Johnston ... (Left September 2022)

## Chief Executive & Company Secretary

Ms Agnes Crawford

## Registered Office

171 York Road, Belfast BT15 3HB

**Registered Society** ..... IP000173

**NI Charity No.** ..... NIC104573

## Department for Communities

Registration No. .... NIC104573

**Solicitors** ..... Edwards & Co

**Internal Auditors** ..... TIAA Ltd

**External Auditors** ..... ASM Accounting

**Accountants** ..... Connon Associates Ltd.

**Bankers** ..... Ulster Bank

**HR & OD Services** ..... Distinctive People



## Grove Community

HOUSING ASSOCIATION



### Contact Details

#### Registered Office

171 York Road,  
Belfast,  
BT15 3HB

#### Telephone

(028) 9077 3330

#### Out of Hours Repairs Line

0800 7313 081

#### E-mail

[info@groveha.org.uk](mailto:info@groveha.org.uk)

#### Website

[www.groveha.org.uk](http://www.groveha.org.uk)

 [facebook.com/grovecommunityhousing](https://facebook.com/grovecommunityhousing)

 [twitter.com/grove\\_housing](https://twitter.com/grove_housing)

 [uk.linkedin.com/company/grove-community-housing-association](https://uk.linkedin.com/company/grove-community-housing-association)

## Note of thanks and tribute

We wish to thank our dedicated staff team, Voluntary Board, contractors, service providers and community representatives for their continued dedication in rising to the challenge of continuing to deliver services to our tenants and community.

We also would like to thank our tenants for enthusiastically engaging in the work we do and always helping us improve what we offer.

We would also like to pay tribute to those in our community that have been impacted during the year from the cost-of-living crisis. We appreciate the hardship this causes and we strive to alleviate this and build hope in our community for better days. We will continue to provide support and understanding.

We shall keep you informed of other joint community initiatives planned for the coming year and of course in the plans for our new build homes.

**Grove Community Housing Association**

**If you would like your own copy or in a different format (such as larger print or different language) please contact our office**