

# OUR ANNUAL REPORT

2023/24



Grove Community

HOUSING ASSOCIATION



**Working  
Together to  
Build Thriving  
Communities**

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## SHARING GOOD PRACTICE



We were honoured to host the DfC housing policy panel meeting at our offices in 2023-24 along with Supporting Communities representatives. It was lovely to receive such positive feedback on our approaches to tenant engagement and support.



# OUR MISSION

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



**Grove Community**  
HOUSING ASSOCIATION



**A Joint Welcome  
Forward Statement  
on our Year 2023/24  
by our Chair and  
Chief Executive**



# HELLO,

Welcome to our joint reflection of another year of service at Grove Community Housing. We remain deeply committed to our mission of providing quality homes and services for our tenants and the wider community. Our unwavering dedication to our values of approachability, service-focused, honesty and integrity, accountability, and compassion continues to guide our work.

We are proud of our small staff team and their dedication. We recognise the importance of a friendly, accessible team. We are delighted that our Senior Housing Officer, Paul Stuart, was shortlisted for the 'Housing Hero' category at the CIH All Ireland Housing Awards which took place in March. Additionally, he received a NIFHA 'Shining Star' award in December 2023 which recognises those that go the 'extra mile'. Paul's unwavering commitment to our tenants and his dedication to providing exceptional service is an inspiration to us all. He represents everything that makes a great employee and colleague. Additionally, we were thrilled to see Mr. Erskine Holmes OBE, our founding and long-serving board member, nominated in the 'Outstanding contribution to Housing' category. His invaluable contributions to developing the wider NI housing sector and incredible charitable sector experience he has amassed over the decades have been instrumental in shaping not only our success but the regenerated built environment around us. He is cherished by us all.

Throughout the year, we have continued to foster a sense of community and belonging through events such as our Spring celebration, the Spring Community Clean-up, our participation in the Belfast Mela, the Summer Fun Day in August, and our seasonal and special celebrations. These events provide opportunities for our tenants to connect with one another, build relationships, and enjoy a sense of inclusion, understanding and belonging.

Through our Community Engagement Fund, we were delighted to have been able to support the Rooftop Football Club and the Midlands Boxing Club, and other local events and initiatives, fostering positive outcomes for young people in our community. We hope to double our funding in this area in 2024/25 demonstrating our commitment to supporting the community.

Our tenant voice group activity remains an integral part of our work, ensuring that the voices of our tenants are heard about many things; how we deliver our housing and maintenance services, set our rents and community activity and that their needs are understood. Through our tenant engagement strategy, we remain committed to creating a culture where all tenants feel empowered to participate at a level that suits them and contribute to the ongoing improvement of our services and provide opportunities to foster good relations.

In response to the ongoing cost of living crisis, we have advocated on behalf of our tenants through various media outlets highlighting the impact on social housing tenants. We have also responded proactively and supported our tenants by providing a welcoming home from home 'warm space' at our offices and partnering with the North Belfast Advice Partnership to offer free independent advice to the whole community. It's the 'wee' things that count here - like Margaret taking time out

of her busy day to have a latte and chat with our tenant Esther or a call from LCAP to Paul to see if a tenant needs food support or an extra fuel voucher. These are the things valued by our tenants. These initiatives have been designed to help relieve financial hardship and provide essential support and wellbeing to those we serve.

We will continue to be agile and shape our organisation to be staffed at the appropriate levels to both address our sector and economic challenges and commit to ensuring delivery of quality, responsive services by dedicated people that strive to live by our values. We greatly appreciate our tenant's patience and colleagues commitment during periods of staff shortages to maintain service delivery. We both have personally enjoyed getting to know our tenants better, listening and acting to re-shape services in response. As we go to print, we are delighted to announce we are joined by Mr Keelan McGaghan, our new Director of Operations who is already making a valued contribution in leading how we operate our services.

We are pleased to welcome new members to our board, whose expertise and fresh perspectives, diversity of thinking and energy will contribute to our ongoing success and strengthen our overall governance. We thank our regulators for their expert guidance and advice in maintaining the highest levels of Regulator status, Grade 1 and accountability.

Regrettably, we continue to operate in a very challenging economic climate, which has resulted in a brutal 80% cut in new build social housing programme across Northern Ireland at a time where there are over 49,000 households on the waiting list for rehousing. The shortage of homes due to increasing local need is finally being recognised with housing now featuring in the recent draft Programme for Government for the first time.

We will ensure we work strategically at the highest levels with all to advocate for increased investment in social housing and affordable homes and the infrastructure funding for NI Water to enable delivery. Additionally, we have been working tirelessly with colleagues to seek ringfenced retrofit funding for NI to align with the rest of the U.K. This vital funding would enable us to provide the highest level of thermal comfort and households could experience greatly reduced bills, at a time where no one should ever face a 'heat or eat' situation. We will work collaboratively with government agencies and other stakeholders to address these pressing issues. We welcome the Ministers active engagement to understanding the housing sector's needs within the context of competing priorities of health and education. We firmly believe good housing is the passport to good health and life outcomes. We have provided good housing for many families for almost fifty years and risen to deliver extra, caring and personal services where it counts. We ask our elected representatives to focus on delivering for our residents and communities vital funding during this housing crisis and in turn we will use our experience to deliver what we do best, providing quality homes and added services that improve lives for the next fifty.

Thank you for your interest and support in our work and hope you enjoy reading about our achievements and performance.

Warm Regards

*B. Dunn*

**Mr Brian Dunn  
Chair**

*A. Crawford*

**Ms Agnes Crawford  
Chief Executive**



# PERFORMANCE REVIEW



PERFORMANCE REVIEW					
	2023/24		2022/23		
Type of Repair	No. of Jobs Completed	% Rate Achieved	No. of Jobs Completed	% Rate Achieved	DfC Target
<b>Emergency</b> (24 hours to complete)	170 out of 178 on time	95.51%	90 out of 100 on time	86.54%	85%
<b>Urgent</b> (4 working day response time)	218 out of 270 on time	80.74%	220 out of 265 on time	83.02%	80%
<b>Routine</b> (4 week response time)	178 out of 233 on time	76.39%	155 out of 181 on time	85.64%	80%

Last year, we invested significantly in improving our properties, spending over £461,000 on planned works like new boilers, bathrooms, kitchens, roofs and doors. While this exceeded our initial budget of £368,000, it reflects the substantial improvements made. We also addressed response repairs spending over £73,000, 114.79% of what was budgeted and carried out cyclical maintenance spending over £14,000.

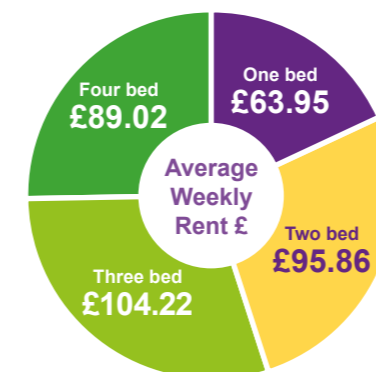


RENT COLLECTED	2023/24	2022/23
Rent, rates & service charges due	£1,221,822.00	£1,138,791.00
Amount Collected	£1,214,024.67	£1,118,949.53
Grove rent collection of rent due in 2022/24	99.36	98.26

RENT ARREARS AS AT 31 MARCH 2024	2023/24	2022/23
Arrears of all current tenants	£55,744.29	£33,954.60
Current arrears as % of total amount due	4.56	2.98
DfC Target Rate for Arrears	<5%	<5%

VOIDS LOST	2023/24	2022/23
Voids	£11,786.00	£15,817.00
Voids (%)	0.96	1.39
DfC Target Rate for Voids	<4%	<4%
Abandonments	0	0
Allocations	12	11

ANTI-SOCIAL BEHAVIOUR	2023/24	2022/23
Complaints (First Stage)	4	1
Anti-Social Behaviour cases recorded	5	0
Court Action	0	0
Units Recovered	0	0



## Compliance with Statutory Obligations

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

**100%**



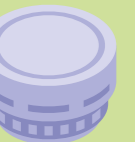
Required Fire Risk assessments carried out

**100%**



Required Carbon Monoxide Alarms fitted

**100%**



% of HA stock that meet the decent standard

**100%**



# INVESTMENT IN OUR HOMES



We invested heavily in the reporting year 23/24 and are delighted with the exceptional standard of workmanship by our contractor PK Murphy in both the kitchen and door replacement schemes. Kitchens were improved to a high standard; Grove didn't opt for a vinyl wrap finish but fitted a higher quality door unit. Tenants were consulted comprehensively, and they received kitchens which met their needs in terms of design, quality, and color.

New composite doors fitted were to a Secure By Design standard, which provided better safety, comfort, and warmth for our tenants.



**Grove Community**  
HOUSING ASSOCIATION





# DEVELOPMENT

Planning approval for the new homes on North Queen Street has been granted, we are grateful for the tireless work of local representatives and our board to secure this approval. It is a difficult site with several additional abnormal costs and factors to be considered due to the varying levels within the site and issues identified during survey works and need to retain existing trees.

When the scheme is complete it will add to the changing investment in the area and compliment the significant improvements that have been brought from the new private homes being built. The 31 additional homes in the Grove area are for social housing rent, and like all our homes will be allocated based on need from the Common Selection Scheme waiting list. There are 4 homes specifically designed for those with physical disabilities, including two bungalows which our tenants have already been identified for. This new development will provide housing for 112 people, contributing to the improvement of our community's health and well-being.

We are eager to move forward with the next steps, such as securing a contractor and commencing construction on site. In addition to the new build scheme, we continue to appeal for increased funding to address the housing crisis and essential infrastructure investment to make the homes deliverable.

Over £6m pounds will be invested in much-needed homes for households in housing stress on the waiting list. We have applied for additional funding to deliver the scheme to Passive House Standards and are hopeful that this necessary grant funding is secured to cover the additional costs of state of the art, highly energy efficient homes. Together, we aim to build a sustainable and thriving community for all.

Unfortunately, Department of Communities officials outlined that the initial capital budget for 2024/5 has been cut which means the budget will only allow for up to 400 new social homes to be started in 2024/5 throughout Northern Ireland. We will continue through Northern Ireland Federation of Housing Associations to lobby for this cut to be reversed.

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.

**15NO 3-PERSON, 2-BEDROOM  
GENERAL NEED HOUSES**

**8NO 5-PERSON 3-BEDROOM  
GENERAL NEED HOUSES**

**1NO 3-PERSON 2-BEDROOM  
WHEELCHAIR BUNGALOW**

**1NO 6-PERSON 4-BEDROOM  
WHEELCHAIR BUNGALOW**

**2NO 3-PERSON 2-BEDROOM  
WHEELCHAIR APARTMENTS**

**4NO 3-PERSON 2-BEDROOM  
GENERAL NEED CAT1 APARTMENTS**

**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 2024, we owned and managed **215** homes made up of:

**1 BEDROOM – 8 HOMES**

**2 BEDROOM – 90 HOMES**

**3 BEDROOM – 111 HOMES**

**4 BEDROOM – 6 HOMES**



# COMMUNITY CLEAN-UP



## Working Together to Keep our Community Welcoming and Clean

The Castle Neighbourhood Policing Team, in collaboration with local staff and residents, supported a successful community event that brought together people of all ages. The gathering was a perfect blend of fun, education, and community spirit.

One of the main attractions for the younger attendees was a Police Land Rover on display. Local children had the opportunity to explore the vehicle, learning about its features and the important role it plays in community policing. This hands-on experience not only entertained the kids but also helped foster positive relationships between the Police and the community's youth.

Adding to the festive atmosphere, Asda generously donated Easter eggs, which were distributed to the children, much to their delight. The event also featured refreshments provided by the Belfast Policing and Community Safety Partnership (PCSP), ensuring that all attendees could enjoy light snacks and beverages while mingling with their neighbours, Grove staff, Board members and the PSNI.

To promote energy conservation and sustainable living, we had previously held an Energy Saving Competition. During the event, we announced the winners, awarding two practical and energy-efficient prizes: an air fryer and a slow cooker. These prizes not only recognised the winners' efforts in energy conservation but also encouraged other community members to adopt more sustainable practices in their daily lives.

Overall, the event successfully combined community engagement, education, and fun, strengthening the bonds between residents, local businesses, and Police while promoting important values such as sustainability and community safety.



# OUR ACHIEVEMENTS AND AMBITIONS

We were delighted to have been again been shortlisted at the CIH All-Ireland Housing Awards following our win in 2022 for "Housing Innovation".

In 2023 we were shortlisted for "More than Bricks and Mortar" category for our tenant engagement work. In 2024 we were represented again when Paul Stuart was shortlisted for the "Housing Hero" category and Erskine Holmes for the "Lifetime Achievement" category. We were invited to Dublin for the prestigious event and while delighted with our achievements we always strive to learn more and do more. While we were there, we made the best use of our time with a wonderful tour of award winning accommodation designed by John Dobbin of Shay Cleary Architects in Dublin, kindly hosted by KSN Project Management highlighting the exceptional quality of high density, low level housing that can be achieved. We look forward to welcoming new development opportunities to the area and working with stakeholders like Belfast City Council in availing of land acquisition opportunities bringing quality and much needed new homes to the area and best use of unsightly vacant land.



Erskine Holmes OBE

## OUR SHINING STAR!

We are thrilled that our Senior Housing Officer, Paul Stuart, has been chosen to receive one of NIFHA's 2023 Shining Star Awards. Congratulations, Paul! This award is truly well-deserved, and we want to thank you for your unwavering support and assistance to our tenants and the Grove area.

Paul always goes the extra mile for everyone and has fostered wonderful local relationships. His dedication is evident in his constant search for donations, often seen with trolley loads of pumpkins, crisps, and selection boxes throughout the year. Additionally, his alter ego "Mr G the Grove Mascot" is extremely popular at events. Thank you, Paul, for your outstanding commitment and congratulations on this fantastic achievement!



# COMMUNITY FUND SUPPORT



We enjoyed receiving many applications from local groups to support the great work that they do. We are pleased we were able to successfully provide funding to Midland Boxing Club and really enjoyed our visits to the newly refurbished club and learn more about their fantastic work. Our Chair, Brian Dunn, had the pleasure of experiencing the warm and inclusive atmosphere that the club offers to all its members. During our visit, we were proud to announce our sponsorship for new equipment and gear specifically for the female youth members of the club.

The open event on **Wednesday, 9th August 2023** was a fantastic opportunity for our tenants to witness the state-of-the-art facilities, enjoy thrilling exhibition fights, and even meet the renowned former professional boxer, Carl Frampton MBE.

We hope those of you who were able to attend had a great time and got a chance to connect with the vibrant community at the club. We are committed to supporting such positive initiatives and look forward to more opportunities to engage with our amazing community.

Find the club on Facebook at **@MidlandABC**



Proud sponsors of Midland Boxing Club - new tops for their new boxers



Carl Frampton, MBE and Brian Dunn, Chair, Grove Community Housing Association

# ADVICE SERVICES FOR ALL THE COMMUNITY

The Vine Centre, as part of the North Belfast Advice Partnership, provides advice services on an outreach basis along the York and Shore Roads, with Grove Community Housing Association as the primary location.

The outreach at Grove, which has been operating since the autumn of 2022, is open three days a week, and provides clients who use it with advice, information and advocacy on issues such as benefit entitlement, consumer rights, housing and employment issues. The location is ideal for clients, being close to the Grove Wellbeing Centre and easily accessible via public transport.

We offer advice primarily on a face-to-face basis, either through a weekly drop in on Tuesday mornings or pre-arranged appointment, depending on the nature of the enquiry; we can also offer clients telephone appointments if these are more suitable.

During 2023/24, our adviser dealt with **846** enquiries on behalf of **419** clients.

**75%** of enquiries were benefit related. People living on low or fixed incomes are generally more dependent on benefits for part of their household income and are more likely to have to access the benefits system if their financial circumstances change. Welfare Reform has made that system more complex and makes more demands on those seeking to access it.

In this context, helping clients maximize their household income by identifying eligible benefit entitlement, and making and maintaining their claim to it, is the key piece of work undertaken on behalf of clients.

In those cases where we know the outcome, in 2023/24 our adviser helped clients secure **£1,094,225** in additional entitlement. Based on recorded household size, we estimate that **965** local people benefited directly from this additional income.

Clients tell us that extra money helps them to cope better with rising costs, buy better quality food to support a healthier diet, enables them to pay back money they owe and less reliant on borrowing to make ends meet, allows them to live more independently, and reduces levels of stress and anxiety.

In addition to the service we provide directly, our advisor has also referred clients to other support services, including money advice, money management programmes, local food banks for access to food in emergencies, The Scullery (social supermarket) in Mount Vernon and the Belfast Citywide Tribunal Service for representation at appeal.



**north belfast**   
**advice partnership**

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 [twitter.com/nbapadvice](https://twitter.com/nbapadvice)

# OUR JOURNEY TO NET ZERO

## Grove's Energy Conservation Initiatives

Grove has recently partnered with an energy costs consultancy firm to optimise our energy usage. This has yielded impressive results, with office energy expenses for gas and electricity slashed by over 50%. Additionally, Grove has successfully reduced electricity costs in the communal areas of Loughview Terrace, a measure that should translate into lower service charges for the building's tenants.

## Future Sustainability Plans

Grove is committed to furthering our environmental initiatives. Our upcoming plans include:

- Investigating solar energy solutions at their office building
- Reducing their overall carbon footprint
- Promoting the adoption of electric vehicles among staff members

To facilitate the transition to electric vehicles, Grove is intending to take advantage of current government grants to install EV charging points at our office premises.



## Recycling and Waste Management

Grove has recently launched a comprehensive recycling program in collaboration with Belfast City Council and RiverRidge. The latter is a company recognised for its commitment to environmental sustainability, as evidenced by their ambitious and publicly available ESG (Environmental, Social, and Governance) strategy.



This recycling initiative represents a significant step towards reducing Grove's environmental impact and aligns with our broader sustainability goals.

Through these various efforts - from energy conservation and renewable energy adoption to promoting sustainable transportation and implementing robust recycling practices - Grove demonstrates a strong commitment to environmental stewardship and corporate responsibility. These initiatives not only reduce operational costs but also position Grove as a forward-thinking, environmentally conscious organisation.



# OUR COMMITMENT TO EQUALITY, DIVERSITY AND INCLUSION

Grove Community Housing is proud of our unwavering commitment to equality, diversity, inclusion, and non-discrimination. We believe that everyone, regardless of their background, should have equal opportunities to access affordable housing and support services. Our commitment to equality is rooted in our belief that all individuals are valued and respected.

In accordance with Section 75 of the Northern Ireland Act 1998, we continue to develop strategies and actions to promote equality of opportunity and good relations. This ensures that we comply with our statutory duties and effectively implement our equality commitments.

## Key Commitments:

- **Resource Allocation:** We will dedicate the necessary resources, including personnel, time, and financial support, to ensure the effective implementation of our Equality Scheme and compliance with Section 75 requirements.
- **Internal Arrangements:** We have established robust internal processes to monitor and review our progress in achieving equality. These arrangements help us identify areas for improvement and ensure that our commitments are being met.
- **Communication and Training:** To foster a culture of equality within our organization, we will conduct comprehensive training programs for our staff and board members. These programs will raise awareness of our Equality Scheme and the importance of promoting equality in all aspects of our work.
- **Leadership Commitment:** The Chair and Chief Executive of Grove Community Housing are fully committed to fulfilling our Section 75 statutory duties and ensuring the effective implementation of our Equality Scheme across all our functions, including service provision, employment, and procurement.
- **Community Engagement:** We recognise the vital role that the community and voluntary sector play in promoting equality. Our Equality Scheme provides a platform for individuals to raise concerns and contribute to our efforts to create a more inclusive and equitable society.



As part of our commitment to equality, we have recently published an article in Ability NI magazine promoting the positive impact on Laura a Grove tenant who recently moved into one of our adapted properties. This article showcases our dedication to creating accessible and inclusive housing and support service for people with disabilities.

We remain dedicated to fostering a culture of equality, diversity, inclusion, and non-discrimination. Through our ongoing efforts, we are committed to ensuring that everyone has equal opportunities to access affordable housing and support services. Regrettably we have seen an increase in hate crimes across Northern Ireland including a direct attack on a Grove property from the 'homes for locals' campaign. We have liaised closely with the PSNI and other statutory and voluntary organisations and strongly believe that by working together we can create a more just and equitable society for all.

# MEET SOME OF OUR BOARD MEMBERS



We'd like to introduce you to two key Board Members.

## Vivian Chestnutt (Vice Chair)

Vivian's journey began in North Belfast, where he attended the Belfast Boys' Model School. This local upbringing gave him a deep understanding of the area's unique challenges. His insight proved invaluable during his 12-year career at the Northern Ireland Housing Executive. There, Vivian worked his way up from hands-on roles to strategic positions. As Assistant Principal Officer, he made significant contributions to housing policy. Notably, Vivian developed new ways to consult with tenants and get them more involved in decisions. His ability to blend local knowledge, gained from his school days and beyond, with professional expertise has made

a real difference in improving housing services for the community.



## Jack Peel (Treasurer)

Jack is a qualified accountant with significant NI Audit Office and public sector experience. He now plays a key role in the private sector, leading a successful and growing property related business focused on environmental solutions for businesses and households. It drives down carbon and offers eco-friendly solutions for heating, insulation and solar panels and many new technologies.

Under Jack's guidance, the company has grown quickly. Jack's work goes beyond just increasing sales. He's set up strong systems for handling finance and administration. He's also put in place rules to make sure the company runs efficiently and follows all regulations.

This experience and skill set makes Jack an ideal Treasurer for Grove. His proven track record in financial management, coupled with his ability to drive growth and ensure compliance, positions him perfectly for this important role.



# FINANCE & ECONOMIC



## Statement of Comprehensive Income for the Year ended 31 March 2024

	Notes	2024 £	2023 £
Turnover	3	1,427,345	1,367,343
Operating costs	3	(1,129,380)	(1,071,374)
<b>Operating surplus</b>	3	<b>297,965</b>	<b>295,969</b>
Gain/(loss) on disposal of fixed assets		(6,869)	226,769
Transfer from/ (to) disposal proceeds fund	15	5,017	(250,976)
Interest and financing income		15,932	6,683
Interest and financing costs	6	(52,655)	(70,290)
<b>Surplus for the year</b>		<b>259,390</b>	<b>208,155</b>
<b>Other comprehensive income</b>			
Remeasurement of net defined benefit plan	18	105,000	278,000
Restriction on pension asset recognition	18	(111,000)	-
<b>Total comprehensive income for the year</b>		<b>253,390</b>	<b>486,155</b>

## Statement of Financial Position as at 31st March 2024

	Notes	2024 £	2023 £
<b>Fixed assets</b>			
Housing properties	9	12,237,630	11,911,346
Other tangible fixed assets	11	539,858	557,442
		<b>12,777,488</b>	<b>12,468,788</b>
<b>Current assets</b>			
Trade and other debtors	12	88,342	109,174
Cash and cash equivalents		943,031	1,321,853
		<b>1,031,373</b>	<b>1,431,027</b>
Less: Creditors: amounts falling due within one year	13	850,277	543,774
<b>Net current assets</b>		<b>181,096</b>	<b>887,253</b>
<b>Total assets less current liabilities</b>		<b>12,958,584</b>	<b>13,356,041</b>
Creditors: amounts falling due after more than one year	13	8,536,608	9,201,461
Pension fund asset	18	-	(14,000)
<b>Total net assets</b>		<b>4,421,976</b>	<b>4,168,580</b>
<b>Reserves</b>			
Share capital	19	14	8
Revenue reserve	20	4,421,832	4,168,442
Capital reserve	21	130	130
<b>Total reserves</b>		<b>4,421,976</b>	<b>4,168,580</b>

# VALUE FOR MONEY STATEMENT

Grove Community Housing Association (GCHA) is committed to our mission of providing quality homes and services and delivering excellent value for money to our tenants and the wider community. We achieve this by:

## Key Performance Indicators and Continuous Improvement

- Benchmarking our performance against the NIFHA sector global accounts and internally to identify areas for improvement (see figure 1)
- Continuously reviewing our services and suppliers to ensure efficiency and cost-effectiveness.
- Investing in technology to streamline processes and enhance service delivery.
- Working efficiently to maximise resources and minimise costs.

In 2024 we have had a total of 12 allocations a slight increase from 11 the previous year. We are pleased that our void loss for this period reduced by over £4k despite the increased turnover. This reduction is a result of more effective communication links with our contractors ensuring that works were carried out as efficiently as possible and we are continuing to review our approach with the aim of reducing this further. Unfortunately, we have seen our arrears percentage increase by 1.58% percent over the last 12 months.

The ongoing cost-of-living crisis as well as an increase in the number of tenants migrating onto Universal Credit has attributed to this. We continue to review arrears cases weekly in line with our rent collection policy and procedures and utilise our relationship with North Belfast Advice Partnership. Over the last financial year, the North Belfast Advice Partnership dealt with 846 queries supporting 419 individuals in the local community. 75% of the queries were benefit related and the service helped secure £1,094,225 for these individuals during this difficult period.

Following completion of the tenant satisfaction survey a detailed action plan has been developed with several actions focused towards improving key business areas including repairs, response times and overall communication.

## Regulatory Compliance and Social Value

- **Maintaining our Grade 1 rating** from the Department for Communities, demonstrating our commitment to regulatory compliance. Our most recent regulatory judgement found that GCHA has articulated and delivered a comprehensive and strategic approach to achieving value for money in meeting the organisation's objectives and have demonstrated that we manage our resources effectively to ensure that financial viability is maintained in the short, medium and longer term. Additionally, that there is robust good governance arrangements in place and demonstrable evidence of a range of tenant engagement and property standards.
- **Embracing our values** of approachability, service-focused, honesty & integrity, accountability, and compassion in all our interactions.
- **Delivering social value** through our investment community engagement fund, supporting initiatives like the Rooftop football club and Midland's boxing club.
- **Organising and attending tenant participation events** such as our community clean-ups, the Belfast Mela and seasonal events to foster a sense of inclusive community. Over the last 12 months we also provided opportunities for our tenant voice group members to share in learning and good practice, attending their first tenant conference by 'Supporting Communities'.

## Effective Procurement and Tenant Engagement

- **Leveraging the HA5 procurement group** to achieve effective procurement and secure favourable terms for our maintenance contracts.
- **Actively seeking tenant feedback** through our tenant satisfaction surveys and tenants voice group to ensure our services meet their needs and expectations. (See Figure 3)
- **Investing in our stock** through maintenance and upgrades to improve energy efficiency and reduce operating costs.
- **Offering affordable rent** to support our tenants' financial well-being. (See Figure 1 for Average Weekly Rent Sector Benchmarking)

Figure 1. Benchmarking Against NIFHA's Global Sector Accounts

		OPERATING MARGIN (Operating Surplus / Turnover)	GEARING (Borrowing/total assetless current liabilities)	AVERAGE BORROWING PER UNIT	AVERAGE RENT PER WEEK (£)
2024	Grove	20.88%	7.08%	£4,266	88.24
	Sector	PENDING	PENDING	PENDING	PENDING
2023	Grove	21.65%	7.70%	£4,785	82.65
	Sector	19.55%	30.45%	£25,200	91.66
2022	Grove	25.08%	10.77%	£6,737	79.44
	Sector	20.80%	32.55%	£25,858	88.63
2021	Grove	41.71%	13.66%	£8,523	77.39
	Sector	23.01%	32.51%	£25,199	87.26

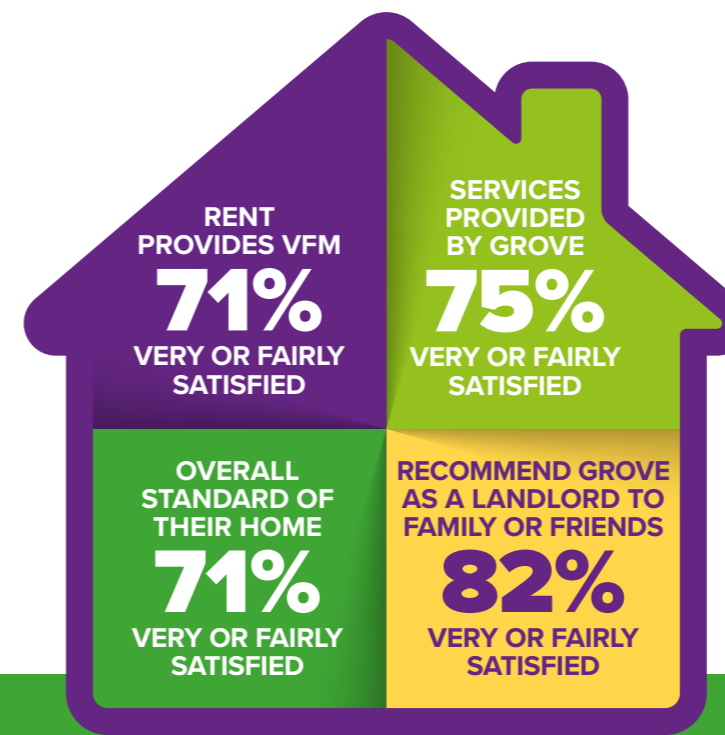
\* Figures taken from NIFHA 2023 Sector Global Accounts

- The Operating Margin % of 20.88% in 2024 has remained consistent when compared to the previous year of 21.65% reflecting strong operational control. It is also comparable with the Operating Margin % of NIFHA Global Accounts of 19.55% in 2023 (2024 results still to be published).
- Gearing % of 7.08% in 2024 remains low and has fell slightly when compared to the previous year of 7.70% as loans are being repaid. It is also significantly less than the Gearing % of NIFHA Global Accounts of 30.45% in 2023 (2024 results still to be published) indicating less financial risk and capacity to take on debt in the future.

Figure 2. Internal Benchmarking Performance - Operational Performance

	2024	2023	2022	2021	GROVE 23/24 KPI'S	DFC TARGET
<b>Voids Loss (£)</b>	11,786	15,817	30,441	8,531	-	-
<b>Void Loss %</b>	0.96%	1.38%	2.71%	1.8%	<1%	<4%
<b>% of rent collection due</b>	99.36%	98.25%	97.37%	99.00%	-	98%
<b>Current Arrears (£)</b>	55,744.29	33,954.60	45,036.00	48,722.18	-	-
<b>Current Arrears as a % of rent due</b>	4.56%	2.98%	4.01%	4.45%	<5%	5%

Figure 3. Current tenant satisfaction Levels



## Future Goals

- **Setting VFM-related targets** to drive improvements across our key performance indicators.
- **Seeking to deliver cash savings** through operational efficiencies and cost reductions.
- **Improving our benchmarking** measuring against the global sector scorecards to maintain a leading position in the industry.
- **Seek funding application to further support our tenants** to maximise the long-term value of our properties and enhance the quality of life for our tenants.

By focusing on these areas, Grove Community Housing is committed to providing exceptional value for money to our tenants and contributing positively to the communities we serve.

# The Finance Sub-Committee: STABILITY DURING ECONOMIC TURBULENCE



As Grove Community Housing continues to navigate the complex landscape of the cost-of-living crisis and economic uncertainty, the Finance Sub-Committee remains an invaluable asset. This dedicated group of board members plays a pivotal role in ensuring the financial sustainability of our organisation, protecting the interests of our tenants and safeguarding our future.

it made contacts and fostered relationships with potential lenders, and investors, ensuring that we as we return to new build provision that we will have access to the necessary resources to meet our financial borrowing requirements and deliver on our lenders requirements and objectives.

## Overall Board Effectiveness: A Commitment to Continuous Improvement

Each of our Committees is made up of a range of experience and talent. They play an integral role in our overall board structure, which is dedicated to effective governance and continuous improvement. To ensure that our board members are equipped to meet the challenges of the current economic climate and wider sector and infrastructure challenges, we have implemented a robust annual appraisal process.

This process involves a comprehensive evaluation of each board member's performance, including their contributions to strategic planning, financial oversight, risk management, and governance. By identifying areas for development and providing targeted support, we can enhance the effectiveness of our board and strengthen our organisation's capacity to deliver on our mission.

The Finance Sub-Committee has proven to be a cornerstone of Grove Community Housing's resilience during these turbulent times. By providing sound financial stewardship, advocating for residents' interests, and fostering strong relationships with key stakeholders, each Committee has played a vital role in ensuring our organisation's long-term sustainability.

## During these challenging times, the Finance Sub-Committee has been instrumental in:

- **Managing financial risks:** By closely monitoring trends and anticipating potential economic shocks, the Sub-Committee has taken proactive measures to mitigate risks and safeguard our financial position.
- **Optimising resource allocation:** Through careful analysis of our financial performance, the Sub-Committee has identified areas where resources can be reallocated to maximize efficiency and support our core mission.
- **Advocating for tenants' interests:** The Sub-Committee has worked to ensure that our tenants are not unduly burdened by the rising cost of living. By advocating for fair rent increases and providing support services, we have strived to maintain a high quality of life for our communities.
- **Building relationships with key stakeholders:** The Sub-Committee has kept abreast of sector financial issues in attending the NIFHA Finance conference and through

# BOARD OF MANAGEMENT & ADVISORS

## Board of Management

- Mr Brian Dunn ..... (Chair)
- Mr Vivian Chestnutt ..... (Vice Chair)
- Mr Jack Peel ..... (Treasurer)
- Mr Erskine Holmes OBE
- Mr Robin Arbuthnot
- Ms Sally Smyth
- Mr Ciaran McGivern
- Mr Mike Wilkins
- Mr John Cochrane
- Mr Diarmaid Ward
- Ms Fauzia Tasnim
- Mr Jim Chapman ..... (Vice Chair, left Aug 2024)
- Eamonn Hunt ..... (left 1st May 2024)

## 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** ..... SUMER NI

**Accountants** ..... Connors Associates Ltd.

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

**HR & OD Advisors** ..... Distinctive People



**Grove Community**  
HOUSING ASSOCIATION

**The Power for Creating  
a Better Future is  
Contained in the  
Present Moment :  
You Create a Good  
Future by Creating  
a Good Present.**

**Eckhart Tolle**



## Contact Details

### Registered Office

171 York Road,  
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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)



**Grove Community**  
HOUSING ASSOCIATION

## A Note of Thanks ...

Firstly, to our tenants, a warm thank you for your engagement with us in our work, taking time to provide feedback and your patience as we continually strive to grow, re-shape and improve our services to you and the homes that we provide now and plan to deliver into the future. We remain committed to constructively working together to shape and co-create how we do things and maintain meeting our obligations to a range of stakeholders and regulators.

We give thanks and our heartfelt appreciation to our small but dedicated staff team, our selfless voluntary Board members, our hardworking maintenance contractors, and our committed and expert service providers and knowledgeable sector colleagues and regulators. Your unwavering commitment and resilience to our organisations overall aim in providing great homes and services to our tenants and wider community, during challenging times, is truly commendable.

As we publish in Autumn 2024 we hope to conclude the year with a range of exciting new initiatives alongside continuing to appeal to Government bodies and our elected representatives for adequate funding for new homes and the infrastructure to deliver them.

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