

## Annual Report 2022-2023

Covenanter Residential Association Limited (CRAL) was formed with a strong Christian ethos and continues to operate under that Christian ethos which is at the heart of the Association's commitment to residents and tenants. The Association was set up out of love for Jesus Christ and as a practical demonstration of Christian concern for the community. The driving force behind everything the Association does stems from our desire to serve God. The members of the Association, the sub-committees and the Board devote their time and efforts as a practical demonstration of such love and are committed to putting residents first, to make a real and lasting difference to their lives.

We continue to pray that God will use the Association to His glory and that He will supply the wisdom and grace needed for every person involved in its work so that the Association is a blessing and witness to each resident.

In what was a very challenging year I am pleased to report that the Association's annual accounts show a turnover of £274k, operating costs of 225k, leaving an operating surplus of £49k and a year end cash balance of £308k.

The operating costs for the year of £225k were £31k more than what was budgeted (£194k).

The main causes of this variance from what was budgeted for operating costs were gas heating costs and maintenance costs.

The cost incurred in gas heating was £52k (£29k over the 23k budget). This variance from the budget was due to the dramatic increase in wholesale gas prices. The discount made available by the government was applied to the Association's gas bills from October 22 to March 23. Without this government discount the variance in the gas heating costs from what was budgeted would have been much higher than £29k.

Overall maintenance costs of £44k (circa £1,085 per unit) were £14k more than budget of £30k. This was due to the effects of rising inflation during the year and a number of one-off costs.

The Association continues to work hard at enhancing the lives of residents. To ensure we achieve this it is important that we understand the needs and views of our residents and we seek to achieve this through effective tenant engagement. This

engagement remains a central focus of the Board and our on-the-ground Housing Manager and Wardens. We continue to survey tenants and I am delighted to say that 85% were satisfied overall with the service.

CRAL activities are delivered through the practical assistance of volunteers on our Board and sub-committees, and their efforts complement the hard work of a small number of dedicated staff, most of whom are part time. The Association is indebted to each group for their valuable contribution. I offer thanks for the ongoing input from our external partners in the Department for Communities (DfC) and the Northern Ireland Federation of Housing Associations (NIFHA). I want to thank my colleagues on the Board and all the members of the sub-committees for the time they devote on so willingly and sacrificially for the work of the Association. I also want to express my thanks and appreciation to all the Association's staff for all their help, dedication and effort.

We continue to look to the Lord for His help and provision for the running of the Association in this current year and trust that it will continue to be a blessing to all those who live in our schemes.

Nathan Hawthorne, Chairperson, 2<sup>nd</sup> September 2023

### **Board Report 2022/23**

The Board's vision is that the Association will continue to provide accommodation in our two properties.

As always, we look back over the past year with gratefulness to God in His provision for the residents, staff, volunteers and sub-committee members. The Flats sub-committee which continues to be chaired by Peter McConaghie, met on 8 occasions between 1<sup>st</sup> April 2022 and 31<sup>st</sup> March 2023. Peter puts in many hours liaising with the housing manager, accountant and residents; keeping an eye on maintenance issues within the scheme; authorising invoices to ensure the smooth-running of the Flats scheme. He does all of this in his characteristic calm way with patience and grace. We wish Victoria Scott (nee Taylor) who got married in September 2022, and her husband Philip, God's blessing as they start out on this new chapter of life. We welcomed David and Margaret Knox onto the sub-committee in May 2022 and their contribution has been very much appreciated on the practical and logistics end.

The main business of the Flat's sub-committee continued to revolve around day-to-day maintenance issues, liaising with the residents' representative and the housing manager to make the Flats a safe and welcoming environment for those who make it their home.

The cost-of-living crisis and spiralling energy costs have been the hot topic for the sub-committee this year with the sub-committee trying to balance the practical and financial realities for the Association while also recognising the implications for the residents and trying to keep clear lines of communication open to listen to their concerns. We are also conscious of keeping the building and facilities up to standard and some projects this year have included updating signage and installation of new tumble driers. We are also looking to the future with plans to update the kitchens in the resident's flats over the next few years. As flats become void the opportunity is taken to refresh paint and carpeting as required. The service level agreement regarding maintenance with the Triangle Housing Association continues to be in place.

We are grateful for the people who have continued to help support the residents prayerfully and practically and for the fact that vaccination and the easing of restrictions has allowed a gradual return to some activities. The monthly worship services have been able to take place this year, although we are working on getting the Sabbath services up and running again. The weekly lunch continues to be available at excellent value for money thanks to the skills of our cook Mrs Frances McNeill and it is good that those residents who wish to meet and eat together can do so in the common room. The sub-committee were glad to be able to host the annual Christmas lunch for the residents. This was catered for again this year by Iris' kitchens. There were also opportunities for the residents to enjoy some carol singing from the Free Presbyterian church and the GB from Ballymoney RP church entertained the residents one evening as well. In February the Ballylaggan RP congregation provided a meal for the residents. The Dervock congregation also hosted the residents in March for an evening. On an almost daily basis a group of residents also meet in the common room for a cup of tea and a chat. Some of the residents engaged together in a charitable activity by gathering items for the Blythwood shoebox appeal in November.

The sub-committee are actively engaging with the residents as to how they can promote a welcome community atmosphere within the Covenanter Flats.

Sadly, this year both Rev. Bertie and Mrs Audrey Johnston passed away. They were a couple who contributed much to the Flats and will be much missed. Rev Robert Hanna moved to a nursing home in March 2023 after many years living in the Flats and his contribution to life there over the years is also to be noted.

We have welcomed 4 new residents into the flats in the past year and the resident Housing Manager, Rachel continues to work hard to support them as they settle in and make their home here.

Our staff have continued to provide day to day help and service to the residents and we are so grateful to the staff and sub-committee for their warm and caring spirit. The deputy wardens –Jean Loughridge, Diane McCollum, Carol Hanna, Elaine Lee, Margaret Milliken and Frances McNeill – continue to provide weekend and holiday cover. This year Rachel completed a course on letting and property management. The Housing Manager and Deputy Wardens also completed training courses in first aid and evacuation chair procedures. Further training on fire safety, safeguarding and food hygiene is planned.

The Renwick House sub-committee met five times during the year. At each meeting, a report on issues relating to the upkeep of the property and the welfare of its residents was provided by The Resident-in-Charge who takes on a liaison role between fellow tenants and the committee. Josiah Burke carried out this role well, organising a weekly communal meal and Bible study.

Throughout the year, routine response and cyclical maintenance was undertaken, in line with the stock condition survey review. A full cleaning programme was also carried out during the summer to ensure high standards in all rooms before re-let to new residents for the autumn term.

### **Value for Money**

The Board and subcommittees define value for money (VFM) as the relationship between effectiveness, efficiency and economy through low costs, high productivity and successful outcomes. CRAL is committed to taking an increasingly strategic approach to delivering VFM for our tenants.

HouseMark defined the three core components of VFM as:-

- Effectiveness – doing things right
- Efficiency – doing things right, which includes carrying out activities in a timely simple manner with minimum waste
- Economy – the cost of procuring inputs to services.

VFM is at the heart of the CRAL Strategic Plan. Our strategic themes embed VFM into everything we do and how we do it in order to deliver VFM. There are some areas where we are improving but in areas where we need to do better, we have plans in place to do just that. Routinely assessments of VFM start with considerations of cost but CRAL prefers to start with the quality of services, tenant satisfaction – our objectives are people based. We want our residents to have homes that are safe, affordable, and comfortable, where they enjoy living in the knowledge that staff and volunteers are there for them.

We are happy to report that our surveys reflect that we are achieving this aim. CRAL's survey of customer satisfaction, found that 85% of CRAL residents were satisfied with the service they receive. It should be noted that CRAL has sustained service levels despite being excluded from the public funding received via the Supporting People programme.

Rachel Gage has continued in her position as housing manager providing invaluable help to the residents and in the day to day running of the Flats. Many of the comments in the Tenant satisfaction survey reflected the appreciation that the residents have for how she carries out her role. Many of the residents also expressed their appreciation for the tasty and excellent value weekly lunch prepared by Mrs Frances McNeill and a team of volunteers.

Board members

Nathan Hawthorne, Board chair

Sarah Galway, Board member and secretary

Joel Loughridge, Board member

Roger Sloan, Board member

Matthew Sampson, Board member

Gareth Hughes, Board member

Irwin McNeill, Board member

The total expenses paid to Board and sub-committee members during 2022-2023 was only £186 as a number of members chose not to claim expenses and board meetings being held via zoom continues to minimise travel expenses. During the year the Board was supported in its work by the following subcommittees:

### **Covenanter Flats**

Peter McConaghie, Chairperson

Joel Loughridge (who is also a board member)

Ian McCluggage

Hugh McCluggage (sub-committee treasurer)

Victoria Scott (née Taylor)

David Knox

Margaret Knox

Amy Morrison (secretary)

### **Renwick House**

Diane McMitchell, Chairperson

Julia Heggarty

Andrew Graham

David Galway

Matthew Sampson

Priscilla Drennan (secretary)