## Tenants' Newsletter SPRING 2022



"Providing quality affordable homes, and improving the standard of life of the community"

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### New Build Development Plans

We are delighted to report that we have returned to development works and look forward to investing in much needed homes in the area, to households registered on the waiting list. Our Development Agent is Choice Housing Association, and we look forward to benefiting from their wealth of experience.

The Association were pleased to receive final confirmation from the Northern Ireland Housing Executive that supported the types of homes needed.

We are pleased to have appointed Hall, Black, Douglas Architects. We look forward to consulting with the local community on our final design plan, prior to submission to Belfast City Council for planning approval in May 2022. Community consultation will commence in March, if you are interested in attending this event you must register your interest by contacting Paul Stuart,



Newbuild - North Queen Street, Belfast

Housing Officer on **028 9077 3330** or email **housing@groveha.org.uk**. We look forward to discussing our plans in person.

The design team have progressed the numerous surveys that are necessary prior to the planning approval stages and we remain on target with the scheme programme.

Subject to planning approval we anticipate to be on-site in 2023 and will commence construction works for **26** new homes:

### 12NO 3-PERSON, 2-BEDROOM GENERAL NEED HOUSES

#### 7NO 5-PERSON 3-BEDROOM GENERAL NEED HOUSES

### 5NO 3-PERSON 2-BEDROOM WHEELCHAIR BUNGALOWS

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

A lot of time was invested engaging with the local community and representatives to support people in housing need, particularly those with disabilities, to come forward and have their needs assessed.

It is hoped that we can go on to develop a second phase of additional homes. To reduce fuel poverty we would hope that any 2nd Phase of additional homes will be built to Passive House standards. We would welcome the opportunity of a comparative study between the two phases. Our residents would be educated on the use and benefits of living in these modern homes of the future. This builds on Grove Community Housing Association's previous achievements in eco-housing awards e.g. UK Retrofit of the Year.

# If it's not PEE, POO OF PAPER it will block the pipes

93% of the material causing sewer blockages is made up of wipes.

This includes a high proportion of baby wipes - which are not designed to be flushed.

### DON'T FLUSH



WIPES

SANITARY ITEMS (PADS & TAMPONS) COTTON

OTTON BUDS Find out more at niwater.com

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Delivering what matters

### Compliance and Asset Management



### Safe Homes

We have invested heavily in digital transformation within the management of our assets, ensuring a single source of truth for compliance. We can gain real-time transparency, accountability and insight into all key areas of compliance.

X Tag (formerly 'Gas Tag') enables us to have realtime visibility on our gas compliance processes, which means our residents can trust they are protected to the highest standard when it comes to gas safety.

This system also verifies that the Gas Safe Registration of every engineer that attends is fully up-to-date. If it is not, the inspection could not go ahead.

It is vital our tenants provide access annually when contacted. This inspection also includes a check of the fire alarms and CO2 alarm.

We are proud to be the first Housing Association in Northern Ireland to implement this robust compliance management system.





We continue to use innovative, remote visual assistance software "Host.com". This enables our maintenance team to resolve tenant repair requests, allowing them to show their problems in real-time through their smart phone camera. This assists with swift diagnosis of the repair. Also it keeps everyone safe when tenants have been isolating due to Covid-19. If it is more convenient for you to have a real time call via your smart phone please discuss with the Maintenance Department.



We are delighted that this investment has resulted in being shortlisted for CIH All-Ireland Housing Awards 2022. We will continue to promote best practice in tenant safety in our housing sector and wish all our colleagues luck for the awards event.



## Routine and Planned

have any concerns about the service please contact us directly and we will keep you updated.

https://groveha.org.uk/wp-content/ uploads/2022/02/Repairs-Notice-to-Tenants.pdf

#### **Planned Maintenance**

We have now completed our stock condition surveys. This information has been used to inform further planned investment in our homes for 2022/23. As we near the end of 2021/22 we hope to have completed the last of our upgrades to new highly efficient boilers. We also will have commenced two further door replacement schemes. In 2022/23 we will be continuing with both door replacement schemes and new modern kitchen replacements. We look forward to consulting with the individual households that will be getting upgrades this year.

#### **Adaptations**

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

The local Occupational Therapy Service (located at the Grove Well-Being Centre) provide a free assessment of your needs. For example they can recommend to us installation of level access showers, stair lifts etc. (We can only provide minor items such as additional hand rails without at OT report - contact your Housing Officer for further advice.)

These works support tenants to retain their independence, reduce the possibility of falls and hospital admissions and enables ability to remain in their home for as long as possible.

#### **Routine Maintenance**

We updated all tenants in January 2022 on the current UK wide challenges in the construction sector. We continue to work hard with our main contractors, CTS to deliver a responsive repair service during these constraints. Should you



If you would like any help with disability adaptions to your home please contact our Housing Officer Paul Stuart by emailing housing@groveha.org.uk or by calling him on 028 9077 3330.



Please provide our offices with your most up-to-date contact number and email address. Also ensure you return any missed calls to arrange access. Any missed appointments could result in a recharge fee.



We will not tolerate abuse towards staff. Staff are continuing to deliver our services during these challenging times.

# **UPCOMING EVENTS**

Community

**Clean-up** 

You said, We listened...

Tenants have got in touch to ask can we assist them with organising a community clean-up event. We are delighted to fund and support tenant-led initiatives that improve your local community. Please contact Paul your Housing Officer if you would like to discuss further.

We have recently supported Belfast City Council in improving some unsightly alleyways in the area. We look forward to continuing positive relationships with statutory agencies to improve the community.

### Tenant Voice Group

Our Tenant Voice Group hopes to meet in March 2022 depending on tenants availability. Please contact Paul your Housing Officer on **028 9077 3330** to take part. Everyone is warmly welcome and there will be treats galore.

Staff enjoyed getting out and about before the Christmas break, delivering Goody Bags and safety information to residents.

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### Supporting the youth within the Grove Community





We were really happy to sponsor the local youth football teams with £550 towards new football jerseys in September 2022.

We wish all the players at Grove United a successful and fun-filled season and plenty of goals!!

# Tenant **Voice Group**

Despite the challenges presented during the year, we remained committed to staying engaged with our residents and supported our community. There were many examples of people going above and beyond to help those in need and we thank the many individuals and organisations involved.

We were delighted in August 2021 to see some familiar and new faces. Residents got together with staff and Board to discuss the role they could play in the Tenant Voice Group. This was an enjoyable event in the beautiful setting of Clifton House in an historic part of North Belfast (this included a grand tour of Clifton House after the event).

We greatly look forward to implementing the recommendations to improving our services and involving our tenants in our work.







## Level of Participation choice for tenants

#### **LEVEL 1: Information and Communication**

You receive regular information, participate in surveys, provide feedback and keep us up to date on how to communicate with you.

### **LEVEL 2: Group Structure**

You help set up and participate in the local tenants groups. You also participate in the organisation and planning of social activities in the community.

### LEVEL 3: Formal Based Tenant Group

You participate in a broader Tenant's Forum which looks at the work of the Association, scrutinises our activities and policies and engages in our business for the benefit of all tenants.

### **LEVEL 4: Governance Structure**

You agree to serve on the Board of Grove Community Housing Association having influence in its strategic direction and how it is governed.

### **Get in touch!**

Do you have an idea you'd like to share, or a story to tell, or comments about our services?

Please get in touch with an email to: housing@groveha.org.uk

If you have any complaints or problems they should still be addressed directly to our offices. **T: 028 9077 3330** (Please note we are unable to respond to anonymous emails)

### SAFE & SECURE HOMES

We are pleased to be continuing with our replacement doors programme for a number of our homes. Ritchie Street was completed in December 2020 and as we go to print, we should also be on-site for further replacement doors at Ivan Street and Glasgow Street. This investment in secure by-design doors will provide a much improved level of both thermal comfort and security and help reduce heat loss. Tenants were involved in door choice colours and we look forward to the full scheme being completed over the coming weeks.

### WARM HOMES

We are pleased to be nearing the end of our extensive boiler replacement programme. Our engineers and staff have been busy ensuring arrangements are in place to upgrade a number of boilers and also carry out a few of the last remaining oil to gas conversions. The new boilers are top of the range and highly efficient, vitally important in the current climate of increasing gas charges across the U.K. We are also engaging with local organisation L.C.A.P. who are through Belfast City Council dispersing Department for Communities Fuel Poverty Fund. Contact L.C.A.P. staff if you are in fuel poverty T: 078 2899 2479 (Note the fund is limited). We would urge further government investment and uptake of these schemes. We will support further initiatives throughout 2022/23 and continue to signpost tenants to North Belfast Advice Partnership for additional support with benefits and hardship concerns. The Association have also donated further funds to North Belfast Advice Partnership.



Email: advice@iigonieivilage.con
Inters://twitter.com/nbapadvice/

Almost £154,000 awarded to our tenants.

I am chuffed with my new doors. it's really keeping the heat in and looks beautiful and I was so happy I was able to choose my colour. Thank you Grove Housing.

Tenant Feedback

I noticed a big difference as soon as the new boiler was fitted - our home feels warmer and I didn't need to top up the gas so often. The workmen were very efficient and took time to show me how the new timer works.

Tenant Feedback



### **Tenant Wellbeing Gardening Event**

(Kindly funded by Belfast City Council)

Our Tenant Wellbeing Gardening Event took place on Thursday 30th September 2021. We held a gardening workshop where tenants were able to participate in potting up flowering plants



into containers, which they could then take home with them to decorate their gardens. A delicious platter of tasty treats was served up for everyone to enjoy. It was a fantastic fun day for both tenants and GCHA staff and a great chance to get to know one another.



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## **PROMOTING SAFE AND CO**



### **Domestic abuse**

#### Domestic abuse can take many forms and can affect anyone

Domestic abuse can be broadly defined as a pattern of threatening, violent or abusive behaviours (including coercive or controlling conduct) by a current or former intimate partner or family member.

This behaviour may be psychological, virtual, physical, verbal, sexual, financial or emotional in nature and inflicted on anyone (irrespective of age, ethnicity, religion, gender, gender identity, sexual orientation or any form of disability).

No-one should be subjected to any form of domestic abuse.

Remember, you are not to blame for any abuse that is happening to you.

#### **Sexual abuse**

If you have been sexually assaulted you can report this to the police directly who will arrange for you to visit the Rowan.

The Rowan is a specialist regional Sexual Assault Referral Centre which provides a range of services for people who have been raped or sexually assaulted.

Its services are available for men, women, children and young people.

Alternatively you can also access the Rowan directly via its contact number.

### Children

Domestic abuse can have an impact on children (including unborn children) which may not be immediately obvious. Early intervention will ensure that any impact is kept to a minimum.

It is police policy to share information with the local Family and Child Care Manager where children are resident or present at home at the time of a domestic incident or where the victim is pregnant.

### **Support agencies**

There are several organisations which can help by offering emotional and practical support

24 Hour Free Phone Domestic and Sexual Violence Helpline

### Freephone Helpline 0808 802 1414

(free from all landlines and mobiles)

The 24 Hour Domestic and Sexual Violence Helpline is available 24 hours, seven days a week to all women and men affected by domestic violence and sexual violence.

### The Rowan

Freephone Helpline 0800 389 4424 (from all landlines only)

See 'Sexual Abuse' section for more information.

### **Victim Support**

#### 028 90 244 039

Victim Support NI helps people affected by crime. It offers a free and confidential service, whether or not a crime has been reported and regardless of how long ago the event took place.

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## **ONNECTED COMMUNITIES**

Tenants have contacted us directly about concerns of bogus callers and drug misuse in the area, we hope that you find the information below helpful. We continue to engage regularly with our community safety police officers and are grateful for their advice and extra footfall in the area.



# How to deal with bogus callers

Most callers to your home will be genuine, however there are some who may not be. These callers are 'Bogus Callers' or 'Distraction Burglars' who may want to trick their way into your home to steal from you. If you are in any doubt simply check your caller out with Quick Check on Freephone 0800 012 3390.

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### Easy Steps with QUICK CHECK

- Before you answer the door, make sure your back door is locked.
- If you have a door chain remember to use it before you open the door.
- Ask the caller for their identification and check it carefully.
- Ask them to wait outside and close the door genuine callers will not mind.
- Ring Freephone **0800 013 2290**, your call will be answered personally and promptly by a trained operator. They will check with the company on your behalf, that the person at your door is genuine. If they are not or thy think there is something suspicious, they will contact the police immediately.

 Do not let anyone into your home until you are satisfied as to who they are. QUICK
 CHECK is a FREE telephone service, which is available 24 hours a day all year round to residents throughout Northern Ireland.

Remember if in doubt check your caller out with **QUICK CHECK** on **0800 013 22 90**. In an emergency dial **999**.



### Drugs

The use of drugs in Northern Ireland tears apart lives and ruins communities. The PSNI work closely with other partner agencies to Keep People



Safe by targeting those who import, supply and use drugs. They take a pro-active approach to stopping drug dealers within our communities but rely on your support to help them. If you have any concerns about drug abuse in your area contact the police at the numbers below.



#### IN AN EMERGENCY ALWAYS CALL 999





# What you need to know

### **UPDATE ON UNIVERSAL CREDIT**

Universal Credit is a new single benefit for working-age people. It will replace the 6 current benefits and credits:

- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support
- Housing Benefit
- Working Tax Credit
- Child Tax Credit

Universal Credit is designed to be paid once per calendar month but customers can opt to receive payments fortnightly. If you currently receive Housing Benefit, the housing part of Universal Credit payment can be paid directly to us provided you choose that option.

### PREPARING FOR UNIVERSAL CREDIT

Many of our tenants have already crossed over to Universal Credit and we expect many more of our tenants to be affected as their circumstances change.

REMEMBER COMMUNICATION IS THE KEY TO EASING BENEFIT WORRIES!

### WHAT DO I NEED TO DO IF I AM RECEIVING ONE OF THE BENEFITS THAT UNIVERSAL CREDIT IS REPLACING?

Initially, UC will be for tenants who are making a fresh benefits claim, or who have to report a 'change of circumstances.

#### HOW DO I MAKE A CLAIM IF I NEED TO?

Universal Credit applications must be made online on www.gov.uk/apply-universal-credit.

### EXAMPLES OF A CHANGE OF CIRCUMSTANCES ARE:

- finding or finishing a job
- having a child
- moving in with your partner
- starting to care for a child
- moving to a new address
- changing your bank details
- your rent going up or down
- changes to your health condition
- becoming too ill to work or meet your work coach
- changes to your earnings (only if you're self-employed)

### **HOW TO REPORT**

You can report a change of circumstances by either:

- signing in to your Universal Credit account if you have one
- calling the Universal Credit helpline if you do not have an online account

Please remember that your claim might be stopped or reduced if you do not report a change of circumstances straight away. When reporting a Change of Circumstance, please contact a member of the housing team as it may affect your Universal Credit payments.



### ARE YOU PREPARED FOR UNIVERSAL CREDIT?

You can start to prepare for Universal Credit by:

- setting up a bank account
- setting up an email address
- learning how to use the internet
- checking how much rent you pay.
- making sure you have the documents you need to verify your identity - this may include your passport, driving license or a household bill.

We are offering our tenants support in applying for Universal Credit together with accessing and updating their journal - an essential part of the criteria for Universal Credit.

Remember UC is paid monthly in arrears, so you'll have to wait one calendar month from the date you submitted your application before your UC payment is made - this is referred to as your assessment period. It can take up to five weeks before the first payment of UC is made therefore it is important to make the claim as soon as you are entitled to do so.

Tenants who have no change of circumstances but are in receipt of any of the six benefits Universal Credit is replacing, will be transferred to UC from 2020.

### **USEFUL CONTACT DETAILS**

Universal Credit helpline Telephone: 0800 0121 331 Monday to Friday, 9am to 4pm

Textphone: 0800 328 1344 Monday to Friday, 8am to 6pm

Independent Welfare Changes Helpline: Tel: **0808 802 0020** 

Department for Communities: www.communities-ni.gov.uk

nidirect.gov.uk/articles/landlordstenants-claiming-universal-credit

Housing Rights Service: 028 9024 5640

Textphone: 028 9073 1577

https://www.housingrights.org.uk



### **Tenancy Fraud**

### Tenancy Fraud and Subletting of GCHA properties

Grove Community Housing Association are committed to tackling tenancy fraud to ensure our properties are used to their full potential by those designated to reside within them.

Addressing tenancy fraud can only be achieved with the support of our tenants and the information we receive. If you suspect that someone is committing tenancy fraud or subletting their home to someone else, please contact us immediately.

Tenancy Fraud has a major impact on all those currently awaiting a new home. To report any suspected Tenancy Fraud, please contact our Housing Officer on **028 9077 3330**.



### Complaints

How to make a complaint

Contact Housing (Paul) on **028 9077 3330** or email housing@groveha.org.uk.



We aim to keep our costs affordable whilst still striving to deliver excellent services and improvements to your homes. However, with increasing levels of inflation we expect our costs to increase, particularly with building materials and contracts where we are already seeing costs rise. This affects the cost of repairs and maintenance we deliver to you. Over the past year we have continued to invest in your homes and this booklet gives you an update on what we have achieved over that past year and what we plan do to in the next financial year of 2022/23.

The work we do is carried out by our team who work across Finance, Housing Management and Maintenance Services.

In 2021/22 GCHA had an anticipated expenditure of just under £1 million. The biggest proportion of this was invested in housing stock, just under £180,000 was spent on improvements to homes. Additionally £70k investment was made on a property purchase that will be brought back into use as a new, modern family home in 2022/23.

Rents we collect are our primary source of income. We received a small amount of grant funding from Belfast City Council for tenant activity. We aim to collect over £1.1M of rent in 2022/23.

### Investing in our homes and how we work

### Rent and proposed costs information for 2022/23

We currently deliver services to 218 homes in and around the York Road and Shore Road area of North Belfast. We want to continue to invest in your homes and communities and to provide you with affordable and excellent housing, repair and advice services.

GCHA wants to let you know about its proposed rent increase for 2022/23. We have set out within this booklet information to help you understand how GCHA invests its resources, what commitments we intend to make for 2022/23, and the proposed rent charges for 2022/23.

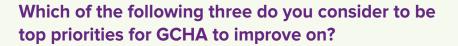
### Value for Money

GCHA is committed to ensuring value for money for our tenants. We aim to deliver this by providing quality housing and services for a fair and affordable rent.

Our longer-term budget strategy and business planning seeks to manage our financial resources effectively. Our approach to people and performance management and information technology aims to continually improve service delivery and efficiency.

The results of the survey showed us that tenants' top two priorities were repairs and maintenance and the overall quality of their home. This drives the priorities that we seek to deliver and where we spend the income we receive from your rents.

We've broken this down for you in the next few graphs, detailing how we intend to deliver on your priorities.





Source: GCHA Tenants Satisfaction Results 2019/20

### **Our Plans for 2022/23**

#### **Investment in your Homes**



### **Anticipated Repairs and Other Costs**

2019/20

48.8%

Change of Tenancy	£27,828
External and Cyclical costs	£18,156
Misc. planned	£5,652
Response (Day to Day)	£61,860
Service charge costs	£12,861
Stock condition surveys	£18,144

#### Development

We have appointed our design team and have budgeted £184K for professional fees towards the various costs as we approach on site target for end of 22/23. Surveys on site are nearing completion and we are on target to deliver 26 new homes for North Belfast helping ease the housing crisis evident in the numbers waiting for new homes.

### **Housing Management**

The Covid 19 pandemic has brought about many difficulties, and we remain committed to supporting our tenants and communities through this period of slow recovery and economic impacts. Our Tenant engagement displays our commitment to working with our tenants and their local communities. We continue to engage on a regular basis with our Tenant Voice Group and invest in their development.

Our Tenant Voice Group has been set up to help strengthen the links within our Association to include our board, staff, and tenants to ensure that they can effectively link into the decisionmaking arrangements of our Housing Association.

GCHA staff continue to support their tenants to improve customer awareness of welfare changes and to develop and review communications to our tenants on several key issues. Key conversations held with our Tenant Voice Group over the last year include meetings in August, September and December.

### We plan to invest over £6,000 in Tenant and Community engagement costs

As we emerge from the impacts the Covid-19 pandemic has left us with, we know that many people are faced with many difficulties and challenges. Our staff have stayed in close contact with tenants as much as possible, particularly those who were vulnerable and isolated, and this has helped us target support where it is needed. The Association has found that many of the changes to benefits has affected both in-work and out-of-work tenants and their ability to cover their rent and other bills. Through our own operational day to day work, we know that some tenants that had been working had reduced hours or been made redundant and are struggling to cope with a reduced income. Our Housing Staff continue to assist tenants with the Universal Credit process, providing advice, signposting and making appropriate referrals to other support agencies.

Universal Credit is a benefit for people of working age who are on a low income or out of work.

#### **Proposed Rent increase**

Taking all these factors into account, the cost of services and delivering what tenants have told us are their priorities, we are proposing increasing your rent from 4th April 2022 by 4%.

When we set rent levels, we need to make sure that the Association's income keeps pace with the costs we have, like repairs and other overheads. To help us with this, we use a measure of inflation that our suppliers use to keep track of prices.

The Consumer Pice Index (CPI) is currently sitting at 5.4% (December 2021), 2.1% lower than the Retail Price Index (RPI) currently sitting at 7.5% (December 2021). The inflation rate of the Consumer Price Index is expected to be 4% in 2022, and then fall to 2.6 percent in 2023.

Unfortunately, many of our suppliers increase costs at a rate above inflation, so we need to reflect this prediction in our rents to keep pace with cost increases.

We also need to consider the forecasted increase in inflation over the next year. We will continue to use competition when we select suppliers to get the best value for tenants. We want to continue the current level of investment in our properties and provide you with quality housing management, repairs, and advice services. To maintain the services and investment commitments outlined in this leaflet in the year ahead, we need to increase the rent in 2022/23 by 4%.

#### Affordable Rents

Being able to set our own rents allows us to cover the private loans that financed part of the building costs. 12 of Grove's tenancies are still "controlled" as they started before September 1992.

In setting rents, the Association considers government comments, as well as looking at its own short and long term financial requirements and the need to keep rents at affordable levels for tenants.

Our average rents vary slightly depending on both age and size of the property. Figures include service charges\*:

- 1 BEDROOM £59.81
- 2 BEDROOM £89.85
- 3 BEDROOM £97.62
- 4 BEDROOM £83.19

This demonstrates our rents are affordable and they continue to remain below the Housing Association average rent costs overall. We will continue to seek value for money in all that we do to be able to maintain keeping our rents as some of the very lowest in the Belfast area.

(\*only applies to 7 homes)

#### **Future Costs**

We have a financial plan which covers the next 30 years. This may seem like a lifetime away but to make sure we have enough money to pay for everything, in the long term, it is essential we have this plan in place. What we spend on maintaining your home, staff dealing with rent arrears and neighbour complaints are just some examples of where your rent money goes.

In some years there will be lots of major repairs planned and other years less so. 2022/23 is one of them as we have listened to our tenants' seeking upgrades and will bring many forward into the programme. We plan to invest £384,800 in upgrades to homes. Our aim is to have a manageable rent increase every year that aligns with the costs forecast and not no increases followed then by large "hikes" on the years where there is increased expenditure required on property maintenance. Putting money aside for future repairs is sometimes known as a "sinking fund". This just means we are saving up to pay for what needs to be done over the next 30 years.

#### What happens next?

If you have any comments on any of the above, we would be happy to hear from you. You can contact us by post or through email at housing@ groveha.org.uk.

We value your comments, and a summary of any feedback tenants give us on the rent increase will be provided to our Board of Management. They will look at the feedback as well as items such as the viability of the Association to provide the forecasted works and other business factors each year in order to make a future decision on rents for 2023/24.

We will write to you to directly to confirm your new rent. Your Housing Officer, Paul can assist with any rent queries, particularly Universal Credit actions.

#### Helping our tenants where it matters most

The North Belfast Advice Partnership helped 36 tenants gain almost £154K back in benefits/ money in 2020/21 and have supported many more this year. We also have made donations to North Belfast Advice Partnership to support persons directly with practical help.



Telephone: 028 9039 1225 Email: advice@ligonielvillage.com If https://twitter.com/nbapadvice/





### **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

### Website

www.groveha.org.uk





twitter.com/housinggrove