



# **CORNWALL RURAL HOUSING ASSOCIATION**

## **ANNUAL REPORT 2013**



## **INTRODUCTION**

Welcome to CRHA's Annual Report for 2013.

In this report you will find:

- information about our performance during 2012/2013
- comparisons with the performance of other similar organisations
- an Executive Summary of the Tenants Satisfaction Survey carried out during 2012. This was included in last year's Report but is included again to provide some context to the comparative information.

I hope you find the Annual Report interesting. If you would like to discuss anything in the Report, please feel free to write, email (to [peter@crha.org.uk](mailto:peter@crha.org.uk)) or telephone on 01208 264530.

With best wishes

**Peter Moore**  
**Chief Executive**

## **CHAIRMAN'S REPORT**

For the year ended 31<sup>st</sup> March 2013

### **Introduction**

Once again Cornwall Rural Housing Association (CRHA) has had a very successful year as one of the leading providers of affordable rural housing in the country.

### **New Developments**

Although CRHA received no allocations of capital grant from the Affordable Homes Programme 2011-2015 we have continued to work closely with Cornwall Council and the Council of the Isles of Scilly to explore future opportunities for the development of much-needed affordable rural housing. Significant resources have been committed to bringing sites forward so that we can be ready to proceed should funding become available at short notice.

### **Homes & Communities Agency**

During the year the Homes & Communities Agency (HCA) carried out Compliance Audits of the schemes at St Ewe and Rock completed during 2010/2011. I am pleased to report that the HCA was satisfied with our performance and awarded CRHA a Green Audit Grade.

### **Community Land Trusts**

CRHA has continued to work closely with a number of community land trusts throughout Cornwall, in particular St Minver Community Land Trust and Cornwall Community Land Trust.

CRHA has continued to provide administrative and other support services to Cornwall CLT and both organisations are also continuing to explore the potential of further joint working.

### **Finance**

CRHA has had another successful year financially and we can report a surplus for the year of £220,274. The Association has a strong balance sheet showing reserves of over £1 million.

Besides being in a strong position financially the Association continues to deliver an excellent service to our tenants with a very high level of tenant satisfaction

### **Governance**

Three members retired from the Board this year because they had served their maximum terms of office. Three more members will also retire for the same

reason during 2013/2014. The Board therefore recruited six new members during the year. Although this has given us a slightly larger Board than usual, it has given an opportunity for the new members to settle in and we are starting to operate as a good team with a wider range of skills. The Board has an excellent relationship with our Chief Executive and the members of staff.

### **Staff**

CRHA has experienced recent rapid growth and manages housing stock over a large geographical area. We have really excellent staff with a very good working relationship. Our very long standing Housing Officer Jennie Harrison who has been with us for nearly 25 years is retiring in May 2013 and we shall miss her when she leaves. We have recruited her replacement Angela Morrissey and they will be able to work together to assist the handover.

### **The Future**

This is a period of great change in the affordable housing sector. Reductions in capital subsidies, reforms to welfare benefits and changes in the regulatory environment would each on their own present challenges. The fact that they are all happening at the same time, against a backdrop of increasing economic uncertainty, means those challenges are magnified.

I believe that CRHA has the financial stability and management expertise to see it through these challenging times. It is our intention to retain all of our existing rented property under existing terms and conditions regarding rents and security of tenure. We will aim to maintain and improve them to a high standard and to continue to provide a high standard of housing management.

We will very carefully examine changes in legislation and in the operating environment to see if opportunities for future growth present themselves.

### **Conclusion**

We have had a very successful year and we remain ready to take up new opportunities as they arise so that we can continue to meet the needs of the communities we serve.

**Graham Facks-Martin**  
**Chairman**

## OUR SERVICE STANDARDS

The regulatory framework requires CRHA to report how we are meeting the regulatory standards, which relate to:

- **Tenant Involvement & Empowerment** - service standards & choice
- **Home** - repairs and quality of accommodation
- **Tenancy** - rents and allocations
- **Neighbourhood & Community** – neighbourhood management and anti-social behaviour
- **Value for Money**

We believe that CRHA continues to meet the regulatory standards. More specifically CRHA:

- Sets rents that are affordable, and only increases rents annually in line with regulatory rules
- Allocates all homes according to our published Lettings Policy
- Lets its homes using Assured Tenancies, except in specified circumstances
- Minimises the number of its properties that are empty
- Maintains a 24 hour responsive repairs service, with target times for action which reflect the urgency of the repair need
- Undertakes a stock improvement programme on our own properties each year, to ensure they continue to meet the government's Decent Homes Standard
- Inspects all of our developments at least four times a year, to ensure that communal areas and gardens are maintained properly, and identify any problems that need to be addressed
- Responds actively to protect our tenants against anti-social behaviour, and takes strong action against perpetrators
- Addresses any complaints as quickly as practicable in accordance with our published Complaints Policy

- Is open to working with other social housing organisations on local initiatives, where this can benefit our tenants

We recognise that there is always room for improvement, and we welcome the involvement of our residents in help us to improve our performance.

Over the last two years we have asked that any tenants interested in participating in reviews of policies should get in touch with us. We have had a limited response to that request but the offer to all tenants to get more involved remains open.

### **Value for Money**

CRHA will be developing a Value for Money strategy to ensure compliance with the latest regulatory requirements.

Value for money is already embedded throughout CRHA's activities although not explicitly articulated in a strategy. The value for money strategy will therefore formalise CRHA's existing practices and procedures designed to achieve value for money throughout its operations, as well as setting out how value for money will be monitored and reported.

CRHA seeks to achieve value for money by maintaining a clear focus on its core activities of providing good quality new homes to meet housing need throughout Cornwall and on the Isles of Scilly; and managing and maintaining existing homes to a high standard within the resources that are available.

CRHA will assess whether it is achieving value for money by regularly comparing its performance against that of other providers, by regular personal contact with its residents and through the collection and analysis of data from satisfaction surveys.

## **HOW WE ARE PERFORMING**

This section provides information about how CRHA performed in the year ending March 2013.

The tables include a number of performance indicators showing CRHA's performance over the last year. To put these figures in context, we have also included CRHA's performance for the previous year (ending March 2012).

Where possible we have also included additional tables showing how our performance compares with other social housing providers. We have tried to compare our performance with smaller organisations working across the South West, as well as with smaller organisations working across England and also with larger housing providers.

### **SWBM**

- stands for the South West Benchmarking group. This is a group of smaller housing providers operating in the South West, including CRHA, who work together to try and help improve each other's performance.

### **SPBM**

- includes data from all of the members of SWBM plus data from smaller housing providers operating across England.

### **HouseMark**

- is a national performance benchmarking service showing data for the larger housing providers operating across England.



## Staff:

| <b>Staff</b> | <b>2013</b> | <i>2012</i> |
|--------------|-------------|-------------|
|              |             |             |
| Full-time    | <b>4</b>    | <i>4</i>    |
| Part-time    | <b>2</b>    | <i>2</i>    |

Chief Executive: Peter Moore  
Finance Officer: Marie Baker  
Housing Officer: Angie Morrissey (joined April 2013)  
Housing Officer: Jennie Harrison (retired May 2013)  
Building Surveyor: Sarah Maddaford  
Clerical Officer (p/t): Pat Dilworth  
Clerical Officer (p/t): Jenny Hoskin

## Housing in Cornwall & Isles of Scilly

| <b>Housing stock</b> | <b>2013</b> | <i>2012</i> |
|----------------------|-------------|-------------|
|                      |             |             |
| <b>1 bedroom</b>     | <b>6</b>    | <i>6</i>    |
| <b>2 bedrooms</b>    | <b>131</b>  | <i>131</i>  |
| <b>3 bedrooms</b>    | <b>150</b>  | <i>150</i>  |
| <b>4 bedrooms</b>    | <b>7</b>    | <i>7</i>    |
|                      |             |             |
| <b>Total</b>         | <b>294</b>  | <i>294</i>  |

## CRHA on the Isles of Scilly

| Size of homes        | No. | Average weekly rent<br>March 2013 | <i>Average weekly rent<br/>March 2012</i> |
|----------------------|-----|-----------------------------------|---|
| Two bedroom bungalow | 3   | £101.58                           | £96.77                                    |
| Two bedroom house    | 7   | £102.07                           | £96.87                                    |
| Three bedroom house  | 15  | £114.78                           | £106.45                                   |
| Total                | 25  | £109.63                           | £102.61                                   |

**Number of lettings during 2012/13 - 2**

## CRHA in Cornwall

| Size of homes                  | No. | Average weekly rent<br>March 2013 | <i>Average weekly rent<br/>March 2012</i> |
|--------------------------------|-----|-----------------------------------|---|
| One bedroom bungalow           | 2   | £67.46                            | £66.89                                    |
| One bedroom house (with study) | 4   | £79.28                            | £72.17                                    |
| Two bedroom house              | 63  | £88.28                            | £83.49                                    |
| Two bedroom bungalow           | 40  | £90.19                            | £85.19                                    |
| Two bedroom flat               | 18  | £85.63                            | £80.93                                    |
| Three bedroom house            | 134 | £100.44                           | £94.39                                    |
| Three bedroom bungalow         | 1   | £98.38                            | £91.27                                    |
| Four bedroom house             | 7   | £109.34                           | £102.16                                   |
| Total                          | 269 | £94.74                            | £89.20                                    |

**Number of lettings during 2012/2013 - 12**

## Rents

| Average weekly rents on assured tenancies |        |                     |        |                     |
|---|--------|---------------------|--------|---------------------|
|   |        | 2013                |        | 2012                |
|   | Number | Average weekly rent | Number | Average weekly rent |
| One bedroom                               | 6      | £75.34              | 6      | £69.41              |
| Two bedrooms                              | 131    | £89.54              | 131    | £84.68              |
| Three bedrooms                            | 150    | £101.86             | 150    | £95.58              |
| Four bedrooms                             | 7      | £109.34             | 7      | £102.16             |

|                                   | 2012/13 | 2011/12 |
|-----------------------------------|---------|---------|
| Average increase in assured rents | 6.28%   | 3.95%   |

## Rents - Comparison

|   | CRHA    | SWBM    | SPBM    |
|---|---------|---------|---------|
| Average weekly rent – all assured tenancies | £96.01  | £95.41  | £94.17  |
| One bedroom                                 | £75.34  | £79.39  | £75.34  |
| Two bedrooms                                | £89.54  | £90.19  | £92.62  |
| Three bedrooms                              | £101.86 | £101.07 | £96.21  |
| Four bedrooms                               | £109.34 | £109.69 | £106.18 |
| Average increase in assured rents           | 6.28%   | 5.65%   | 5.49%   |

## Rent Collection – Performance

|  | <b>2012/2013</b>  | <i>2011/2012</i>  |
|--|-------------------|-------------------|
| Gross rent receivable                            | <b>£1,483,196</b> | <i>£1,389,442</i> |
| Actual rent received                             | <b>£1,464,754</b> | <i>£1,413,949</i> |
| Proportion of rent receivable actually collected | <b>98.76%</b>     | <i>101.76%</i>    |

## Rent Collection – Comparison

| <b>Rent Collection</b>                           | <b>CRHA</b>   | <i>SWBM</i>   | <i>SPBM</i>   | <i>HouseMark</i> |
|--|---------------|---------------|---------------|------------------|
| Proportion of rent receivable actually collected | <b>98.76%</b> | <i>99.68%</i> | <i>99.68%</i> | <i>99.47%</i>    |

## Rent Arrears - Performance

|  | 2012/2013         | 2011/2012  |
|--|-------------------|------------|
| Total arrears on current tenancies   | <b>£63,344.29</b> | £49,886.72 |
| Total arrears on terminated tenancies  | <b>£3,603.31</b>  | £1,291.00  |
| Total gross arrears  | <b>£66,947.60</b> | £51,177.72 |
| Total current arrears as a percentage of rent debit  | <b>4.26%</b>      | 3.53%      |
| <i>Note:</i><br>1. The current arrears figure includes an estimated £27,748.74 due from Housing Benefit (2012 figure - £24,765.85) |                   |            |

## Rent Arrears – Comparison

|  | CRHA          | SWBM   | SPBM   | HouseMark |
|--|---------------|--------|--------|-----------|
| Total current arrears as a percentage of rent debit              | <b>4.26%</b>  | 2.56%  | 2.56%  | 3.07%     |
| Rent arrears net of Housing Benefit                              | <b>2.39%</b>  | 1.52%  | 1.77%  |           |
| Rent collected as a percentage of rent due                       | <b>98.76%</b> | 99.68% | 99.68% | 99.47%    |
| Former tenant arrears as a percentage of the annual rent debit   | <b>0.24%</b>  | 0.29%  | 0.27%  | 0.96%     |
| Rent written off as a percentage of the annual rent roll         | <b>0.09%</b>  | 0.17%  | 0.09%  | 0.38%     |
| Percentage of all tenants who have been evicted for rent arrears | <b>0.00%</b>  | 0.00%  | 0.00%  | 0.32%     |

## Repairs - Performance

|                        |                | 2012/2013     |                                 | 2011/2012     |                                 |
|------------------------|----------------|---------------|---------------------------------|---------------|---------------------------------|
|                        | Target         | No. of orders | Repairs completed within target | No. of orders | Repairs completed within target |
|                        |                |               |                                 |               |                                 |
| <b>Emergencies</b>     | <b>1 day</b>   | <b>6</b>      | <b>100%</b>                     | <b>3</b>      | <b>100%</b>                     |
|                        |                |               |                                 |               |                                 |
| <b>Urgent</b>          | <b>7 days</b>  | <b>342</b>    | <b>85.96%</b>                   | <b>357</b>    | <b>76%</b>                      |
|                        |                |               |                                 |               |                                 |
| <b>Routine repairs</b> | <b>28 days</b> | <b>403</b>    | <b>86.85%</b>                   | <b>262</b>    | <b>74%</b>                      |

## Repairs - Comparison

|  | CRHA           | SWBM    | SPBM    | HouseMark |
|--|----------------|---------|---------|-----------|
| Percentage of emergency repairs completed within target time | <b>100.00%</b> | 100.00% | 100.00% | 99.41%    |
| Percentage of urgent repairs completed within target time    | <b>85.96%</b>  | 97.50%  | 97.00%  | 98.00%    |
| Percentage of routine repairs completed within target time   | <b>86.85%</b>  | 96.00%  | 97.00%  | 97.59%    |
| Average weekly cost per dwelling of routine maintenance      | <b>£10.12</b>  | £11.47  | £11.70  |           |
| Average weekly cost per dwelling of planned maintenance      | <b>£8.71</b>   | £5.79   | £5.85   |           |
| Average weekly cost per dwelling of major repairs            | <b>£3.57</b>   | £4.06   | £4.07   |           |

## Lettings - Performance

| <b>Lettings in 2012/2013</b>   |             |  | <i>2011/2012 figures</i> |
|--|-------------|--|--------------------------|
| During 2012/2013 we rehoused   | <b>14</b>   | households in properties vacated by tenants moving elsewhere         | <i>18</i>                |
| and  | <b>0</b>    | households in newly built properties                                 | <i>0</i>                 |
| Of these households,   | <b>1</b>    | were nominations from local authorities                              | <i>2</i>                 |
|  | <b>1</b>    | was a direct applicant   | <i>1</i>                 |
|  | <b>8</b>    | were housed via Cornwall Homechoice                                  | <i>10</i>                |
| and  | <b>4</b>    | were CRHA tenants transferring between properties                    | <i>5</i>                 |
| The longest time any of our properties were empty before being relet was | <b>4</b>    | weeks (including time spent carrying out repairs before being relet) | <i>10</i>                |
| The average time our properties were empty before being relet was        | <b>11.5</b> | days.  | <i>21.8</i>              |
| During the year  | <b>1</b>    | tenants swapped homes by way of mutual exchange                      | <i>4</i>                 |

### Lettings – Comparison

|  | <b>CRHA</b>  | <i>SWBM</i>  | <i>SPBM</i>  | <i>HouseMark</i> |
|--|--------------|--------------|--------------|------------------|
|  |              |              |              |                  |
| Average re-let time (calendar days)                    | <b>11.50</b> | <i>14.00</i> | <i>20.29</i> | <i>24.00</i>     |
|  |              |              |              |                  |
| Percentage of rent lost through dwellings being vacant | <b>0.15</b>  | <i>0.33</i>  | <i>0.30</i>  | <i>0.77</i>      |



## **Tenant Satisfaction**

CRHA commissioned Skills & Projects to carry out a satisfaction survey between February and March 2012.

The findings of the survey were discussed by CRHA's Board at a strategy day in July 2012.

An Executive Summary is provided below. A copy of the full report is available on request.

### **Cornwall Rural HA Satisfaction Survey 2012: Executive Summary**

#### **1. Survey response**

- 60% of CRHA's 294 tenants responded to the survey.
- The findings have a statistical accuracy of a +/- 4.72% margin of error at the 95% confidence level.

#### **2. The Big Picture**

- 92% of respondents expressed a positive (rather than negative or neutral) view about services.
- Over half of all respondents said they are 'very satisfied' with services overall.
- Most respondents (82%) said they are satisfied that their rent provides value for money.
- 67% of those paying service charges said that service charges provide value for money.
- 88% of respondents said that CRHA provides the services they expect.
- 84% of respondents said that CRHA provides an effective and efficient service.
- 76% of respondents believe CRHA will act on the findings from the survey.

#### **3. Home and Neighbourhood**

- 90% of respondents expressed a positive view about the quality of their home.
- 94% said that they were satisfied with their neighbourhood as a place to live.
- 31% of those who identified a problem in their neighbourhood said that parking was a problem.
- Half of all respondents did not identify any problems within the neighbourhood in which they live.

#### **4. Customer service**

- 84% of respondents expressed a positive view about their last customer service experience.
- Satisfaction with different elements of the experience ranged from a high of 96% (ease of contact) to a low of 75% (being kept informed of progress).

#### **5. Repairs and maintenance service**

- 83% of respondents expressed a positive view about the repairs and maintenance service.
- 88% of respondents expressed a positive view about their last experience of having a repair carried out to their home.
- Satisfaction with different elements of the experience ranged from a high of 95% (ease of reporting) to a low of 71% (overall quality of work).

#### **6. Other services**

- 92% of respondents expressed an overall positive view about a range of other services provided by CRHA.
- Satisfaction with specific services ranged from a high of 84% (enquiries generally) to a low of 64% (complaints).
- More than a half of respondents were unable to provide a rating for moving / swapping home, neighbour disputes, anti-social behaviour, communal / shared areas.
- 48% of respondents were unable to provide a rating for complaints.

#### **7. Heating and fuel**

- 62% of respondents expressed a positive view when asked if their heating system keeps their home warm. 73% of those expressing a negative view have an electric heating system.
- 44% expressed a positive view when asked if their heating system provides value for money. 62% of those expressing a negative view have an electric heating system.
- 42% expressed a positive view when asked if they can afford their heating system. 52% of those expressing a negative view have an electric heating system.

#### **8. Communications and involvement**

- 91% expressed a positive view when asked if CRHA keeps residents informed about things that might affect them as tenants.
- 83% expressed a positive view when asked if CRHA gives residents the opportunity to make their views known.

- 70% of respondents expressed a positive view when asked if CRHA listens to residents' views and acts upon them.
- 73% expressed a positive view when asked if CRHA does enough to support local tenants' associations and other representative groups.
- 83% of respondents said they have broadband access at home.
- 44% identified email as a preferred method of communication.
- 19 respondents (11%) said they are interested in finding out more about getting involved in how CRHA is run.

## Tenant Satisfaction – Comparison

|   | <b>CRHA</b> | <i>SWBM</i> | <i>SPBM</i> | <i>HouseMark</i> |
|---|-------------|-------------|-------------|------------------|
| Percentage of tenants satisfied with the landlord's services overall                          | <b>92%</b>  | <i>92%</i>  | <i>92%</i>  | <i>85%</i>       |
| Percentage of tenants satisfied with repairs and maintenance                                  | <b>83%</b>  | <i>93%</i>  | <i>90%</i>  | <i>80%</i>       |
| Percentage of tenants satisfied that their landlord listens to their views and acts upon them | <b>70%</b>  | <i>75%</i>  | <i>80%</i>  | <i>67%</i>       |
| Percentage of tenants satisfied with the overall quality of their home                        | <b>90%</b>  | <i>90%</i>  | <i>90%</i>  | <i>83%</i>       |
| Percentage of tenants satisfied with their neighbourhood as a place to live                   | <b>94%</b>  | <i>94%</i>  | <i>90%</i>  | <i>82%</i>       |
| Percentage of tenants satisfied with the value for money of their rent                        | <b>82%</b>  | <i>85%</i>  | <i>88%</i>  | <i>80%</i>       |
| Percentage of tenants satisfied with the value for money of their service charges             | <b>67%</b>  | <i>68%</i>  | <i>73%</i>  | <i>68%</i>       |

# Financial Performance

## Financial Information 2012/2013

| Income and Expenditure<br>for the year ended 31 March 2013  | 2013         | 2012         |
|---|--------------|--------------|
|   | £            | £            |
| Income:   | 1,543,104    | 1,425,014    |
| Less repairs and operating costs:   | (852,705)    | (846,971)    |
| Gives an operating surplus of:  | 690,399      | 578,043      |
| Plus interest we received:  | 2,417        | 2,059        |
| Less interest and similar charges payable:  | (472,542)    | (474,910)    |
| Gives a surplus (deficit) on ordinary activities of:  | 220,274      | 105,192      |
| Plus transfers from reserves for maintenance:   |              | 405,584      |
| Plus reserves brought forward from previous year:   | 1,031,281    | 520,505      |
| Results in general reserves at the end of the year of:  | 1,251,555    | 1,031,281    |
| <b>Balance Sheet</b>  | <b>2013</b>  | <b>2012</b>  |
| <b>as at 31 March 2013</b>  |              |              |
|   | £            | £            |
| <b><u>What we own</u></b>   |              |              |
| Cost of our investment in houses  | 25,584,865   | 25,656,251   |
| Less Social Housing Grant   | (16,686,941) | (16,686,941) |
| Investment in computers and other equipment   | 13,170       | 10,687       |
| Cash we have and money we are owed less bills not paid  | 197,445      | 190,727      |
| Total assets less current liabilities   | 9,108,539    | 9,170,724    |
| <b><u>How we fund it</u></b>  |              |              |
| By borrowing long term for housing  | 7,856,934    | 8,139,399    |
| Called up share capital   | 50           | 44           |
| Reserves for specific purposes  | 0            | 0            |
| General reserves  | 1,251,555    | 1,031,281    |
| Total funding   | 9,108,539    | 9,170,724    |
| <p><i>The above information represents an extract from the audited Financial Statements for the year ended 31 March 2013.</i></p> <p><i>Copies of the full Financial Statements for the year ended 31 March 2013 are available on written request to the Secretary at the Registered Office of the Association.</i></p> |              |              |

## Financial Performance – Comparison

|   | <b>CRHA</b>   | <i>SWBM</i>   | <i>SPBM</i>   |
|---|---------------|---------------|---------------|
| Weekly Operating Cost per unit  | <b>£47.83</b> | <i>£57.64</i> | <i>£72.55</i> |
| Operating Cost as % of Turnover   | <b>49.30%</b> | <i>65.65%</i> | <i>71.85%</i> |
| Average weekly cost per dwelling on management  | <b>£11.06</b> | <i>£16.00</i> | <i>£18.59</i> |
| Gearing ratio (loans divided by reserves plus grants)                                   | <b>45.37</b>  | <i>47.27</i>  | <i>39.86</i>  |
| Interest cover (operating surplus plus interest receivable divided by interest payable) | <b>1.46</b>   | <i>1.99</i>   | <i>2.84</i>   |
| Liquidity (current assets divided by current liabilities)                               | <b>1.33</b>   | <i>2.78</i>   | <i>3.50</i>   |

## **Board of Management**

*(membership as at 31st March 2013)*

Cornwall Rural Housing Association is run by a voluntary Board of Management. The Board is elected by the shareholding members of the Association at the Annual General Meeting.

Chairman:           Graham Facks-Martin MBE  
Vice-Chairman:    Katherine Uren  
Treasurer:         J M Williams FRICS DL  
                       Donald Hannah  
                       Roger Jones FCCA  
                       Hugh Murton FRICS  
                       Val Newman  
                       Stephen Watson Dip TP MRTPI (retd.)

The following members were appointed or co-opted to the Board of Management during the year:

Rachel Fisher  
Tony Hill  
Roger Orchard  
Neil Pendleton  
Maurice Vella

The following members retired from the Board of Management at the 2012 Annual General Meeting:

Stuart Cooper  
Peter Mansfield  
Tony Venning



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***Twitter: [@CornwallRuralHA](https://twitter.com/CornwallRuralHA)***

***Facebook: <http://www.facebook.com/CornwallRuralHA>***

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