

**Choice Housing
Ireland Limited**
Leslie Morrell House
37 - 41 May Street
Belfast
BT1 4DN

T: 0300 111 2211
choice-housing.org

f X in

choice

**choice
services**

**+Maple
May**

choice
Together we enrich lives

ESG

**Environmental,
Social and
Governance
Report**

24/25



Empowering
our tenants and
communities to
make a positive
and sustainable
difference

CONTENTS

FOREWORD	3		ENVIRONMENT	5
ABOUT US	4		CLIMATE CHANGE	
SUSTAINABLE REPORTING	4		ECOLOGY	
ESG IN NUMBERS	4		RESOURCE MANAGEMENT	
			SOCIAL	11
			AFFORDABILITY AND SECURITY	
			BUILDING SAFETY AND QUALITY	
			RESIDENT VOICE	
			RESIDENT SUPPORT	
			PLACEMAKING	
			GOVERNANCE	18
			STRUCTURE AND GOVERNANCE	
			BOARD AND TRUSTEES	
			STAFF WELLBEING	
			SUPPLY CHAIN MANAGEMENT	



FOREWORD

This is Choice’s fourth Environmental, Social and Governance Report and our third year of reporting to the Sustainable Reporting Standard (SRS) for Social Housing. Transparency and accountability in all that we do is important to us and our stakeholders. We have a key role to play ensuring that we deliver services in a way that is affordable, efficient and sustainable. It’s the right thing to do for our people, our tenants and the future of the planet.

Over the past year, the importance of energy security and affordability have come into sharper focus as global politics continues to impact the delivery and cost of energy. We have maintained our focus on being a responsible business whilst delivering for our tenants, communities, regulators and investors. The biggest impact we can have on the environment is investing in our homes, scrutinising our supply chains and our own practices so we can work collectively to reduce our carbon emissions. This year, Choice has continued to invest in building fabric improvements, alongside lighting and heating upgrades at a number of housing schemes. In 2024/25, we invested over £1.8m in new heating systems. Additionally, heating controls have been upgraded across a number of communal heating schemes to include the roll out of remote heating.

Since 2022, Choice has focused on retrofitting properties with lower EPC ratings (Bands E, F & G). In 2022, the number of our properties known to have Band E-G ratings was 215 and by the end of 2024/25 this has reduced to 48 (with no known Band G properties). Further works are being considered to remaining homes. Our average SAP* rating is increasing year on year and this year stands at 76.75.

We continue to proactively take action to reduce our impact on the environment. This year our combined Scope 1 & 2 emissions have reduced by 4%, down from 4,720 tonnes of CO₂e last year to 4,531 tonnes of CO₂e this year. Scope 3 emissions are recognised to be extremely challenging to address and we plan to carry out a wider baseline assessment to understand our overall emissions and areas which can be targeted for improvement, including actions to reduce emissions from our supply chain. Putting our emissions into context, our CO₂e per tenancy has reduced slightly by around 30kg CO₂e, to around 0.39 tonnes of CO₂e, while our emissions per energy supply have stayed the same, at around 7.94 tonnes of CO₂e. We will continue to monitor our emissions in future years, in line with the targets set in our Sustainability and Energy Strategy 2025-28.

As we look ahead, we are seeing increasing energy demand and growing concern about affordability and security of supply. There is also slower progress on the policies and regulatory frameworks needed to meet our emissions reduction targets as set out in our Sustainability and Energy Strategy ([click here](#)). It is a growing risk that balancing these challenges will slow down the pace of decarbonisation and reduce the likelihood of meeting our targets on time. However, we will continue to work closely with policymakers to shape policies that support our activities and help us achieve Net Zero whilst also supporting our tenants in the transition.

Delivering social and affordable homes is at the heart of what we do and this year, despite the pressures of reduced budgets, we are delighted

that Choice continued to be the leading developing

Housing Association across the country.

Our average monthly rent is 55% of that charged in the Private Rented Sector, with homes also being built to a very high standard, contributing directly to tackling homelessness, fuel poverty and climate change.

Our wholly-owned subsidiaries trading under the Maple & May brand, continue to lead the sector locally in affordable mixed tenure developments creating inclusive and cohesive communities.

Investing in our communities is central to demonstrating our social purpose. Choice goes beyond the ‘bricks and mortar’ to ensure that communities can thrive. In the reporting year, Choice spent £1,067,929 on nine initiatives generating £9,162,818 of additional Social value. These initiatives included partnering with the Rio Ferdinand Foundation (RFF) to deliver a programme providing a range of positive community activities for young people ranging from sport, music and the creative arts. The RFF team then leveraged these activities to offer tailored personal development programmes and progression pathways for marginalised young people.

In conclusion, this report highlights another year of progress in line with our mission and charitable purpose, although there is still lots more to do. We believe that by working together with our tenants, communities and stakeholders, we can deliver the future that we all want to see.

Caroline Young, Group Chair
Michael McDonnell, Group Chief Executive

** A SAP (Standard Assessment Procedure) rating is the UK government’s official energy efficiency score for new and renovated residential properties*

ABOUT US

Choice Group employs almost 500 people and maintains c. 12,000 high quality homes across 11 council areas to meet the diverse needs of c. 30,000 tenants and residents.

Our Vision to 2027 is ‘to excel in everything that we do in the eyes of our customers, partners and staff.’

Our Mission is ‘to enrich the lives of our tenants and communities through the provision of great homes and services.’

Our Values: We are Caring; Committed; Creative.

Sustainable Reporting

Choice was the first Housing Association in Northern Ireland to adopt the voluntary Sustainability Reporting Standard (SRS) Framework. The SRS focuses on 12 core themes and 46 criteria for ESG reporting which are fully aligned with the United Nations’ Sustainable Development Goals. Our ESG report not only measures our performance against set industry led goals, but it is a clear pathway to how we can minimise our impact on the environment, deliver social value, and support thriving sustainable communities.



ESG IN NUMBERS

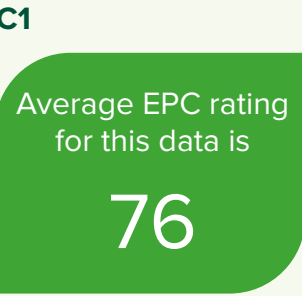


ENVIRONMENT



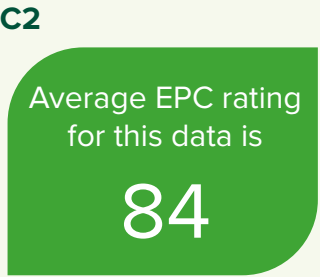
C1 Distribution of EPC ratings of existing homes (those completed before the last financial year).

Criteria	Measurement Unit
Distribution of EPC ratings of existing homes (those completed before the last financial year).	(1.23%) rated Band A
	(32.66%) rated Band B
	(49.27%) rated Band C
	(12.82%) rated Band D
	(0.44%) rated Band E or worse
	(3.59%) of homes without an ECP rating (unknown)



C2 Distribution of EPC ratings of new homes

Criteria	Measurement Unit
Distribution of EPC ratings of new homes	(0.83%) rated Band A
	(99.17%) rated Band B
	There are no properties under Band B



C3 Does the housing provider have a Net Zero target and strategy?

Choice’s Sustainability & Energy Strategy (2022-2025) included a commitment to net zero by 2050 and a three stage net zero plan. A new strategy has been approved from 2025 to 2028 which maintains the Association’s vision to meet net zero by 2050.

C4

What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock?

Choice have continued to invest in fabric improvements, alongside lighting and heating upgrades at a number of housing schemes. In 2024/25 over £1.8m was invested in new heating systems. Additionally, heating controls have been upgraded across a number of communal heating schemes, to include the roll out of additional remote heating controls.

In line with our Sustainability & Energy Strategy (2022 - 2025), and as part of our plan to deliver net zero by 2050, Choice continued to focus on retrofitting properties with lower EPC ratings (Bands E, F & G). In 2022, the number of properties known to have Band E-G ratings was 215 and by the end of 2024/25 this had reduced to 48 (with no known Band G properties). Further work is already planned to a number of these remaining homes with lower ratings.

At the end of 2024/25, Choice had EPC data for over 95% of our housing stock, which is an increase of around 10% from 2023/24, highlighting the Association’s continuous improvements in energy efficiency data.

Additionally, 2 homes in Belfast had deep retrofits completed, aligned with PAS2035 processes where possible. Both of these homes were brought to an EPC Band A, with energy efficiency ratings of over 100. Works included floor and roof insulation, thermal bridge analysis and improvements, external wall insulation, mechanical ventilation systems, triple glazing, new efficient gas boilers and controls, low temperature heating systems, weather compensation, and solar PV systems. The performance of these homes are being monitored to help inform the Association’s net zero journey.

Looking forward, as part of the Association’s new Sustainability & Energy Strategy, a target will be set to increase the percentage of homes with an EPC Rating of Band A-C, focusing on the small number of remaining homes with a rating of Band E or lower, and identifying improvements to progress at those with a Band D rating. Ongoing future improvements will also reflect any financial support available.



C5 Greenhouse Gas Emissions

Criteria	Measurement Unit	
Scope 1, Scope 2 and Scope 3 Greenhouse Gas Emissions	Scope 1, 2 & 3: Total Kg CO ₂ equivalent	4,631,414.00
	Scope 1: Kg CO ₂ equivalent/home	285.07
	Scope 2: Kg CO ₂ equivalent/home	96.08
	Scope 3: Kg CO ₂ equivalent/home [Category 6 – Business travel]	8.41
	Scope 1, 2 & 3: Total Kg CO ₂ equivalent/home	389.56

C6

How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks?

Choice have a range of processes in place to regularly assess current and emerging risks, with climate resilience and adaptation identified on our risk register as an emerging risk. This covers the risk of damage to properties and impact on tenants as a result of climate change, including potential increased flooding, warmer summers, storm damage, grounds maintenance and tenant comfort and health.

Climate risks continue to be addressed through ongoing policies and procedures, regular engagement with tenants and relevant stakeholders e.g. local authorities, Government Departments and ClimateNI. Choice have outlined

plans to produce a Climate Adaptation Plan, as part of our new Sustainability & Energy Strategy 2025-2028. This will assist in identifying specific climate related risks, such as flooding and overheating, along with appropriate actions which may need to be considered. Choice already take regular action in relation to climate resilience, which includes:

- Ongoing reviews of specifications for new homes.
- Regular engagement with tenants to identify any areas of concern or patterns.
- Improvements carried out as part of annual planned maintenance works, or response repairs.

- Choice have a dedicated Sustainability & Energy Team who review heating controls and settings across our housing stock.
- Through our Group Structure, Choice have increased control over our supply chain by utilising Choice Services.
- Monitoring in relation to potential concerns around damp and mould and more recent introduction of monitoring of properties which have benefitted from a deep retrofit.
- Regular engagement with relevant stakeholders such as local authorities, Government Departments and NI Water, allows us to identify and communicate any areas of concern so that appropriate action can be taken.

C7
Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes?

Choice’s Sustainability & Energy Strategy (2022-2025) included a planned outcome of enhanced biodiversity and associated eco-system services. Biodiversity improvements have been embedded within our grounds maintenance contract so that opportunities for improvements can be delivered. As part of our grounds maintenance contract any invasive species are identified and appropriate remedial action taken.

In 2025, work will be completed on two projects at existing housing schemes in Belfast and Ballymena to create improved community spaces and enhance biodiversity. A pipeline of future community projects is also being developed.

Choice continue to work with a range of stakeholders, including local authorities, Ulster Wildlife, RSPB and our grounds maintenance contractor, to assess opportunities for improvements at new and existing schemes. Our design requirements for new homes have been updated to include additional biodiversity measures, taking account of the specific attributes of any new site before work commences, and identifying opportunities to improve those sites. This includes the requirement for native or wildlife friendly planting and consideration of appropriate bird and bat boxes. A number of new housing developments have been targeted for specific improvements, including a new scheme in Lisburn which benefitted from wildflower planting, bird & bat boxes, hedgehog homes and swift bricks.

Biodiversity is promoted to tenants and staff, with our first annual Biodiversity Week held in 2024 which included a tenant photo competition to increase engagement and raise awareness.

Biodiversity is considered further as part of our Sustainability & Energy Strategy 2025-2028 and Biodiversity Action Plan, published in 2025, which builds on work to date and will consider options to adopt principles such as Biodiversity Net Gain.

C8
Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm?

Choice have a range of policies and processes in place to identify, manage and reduce pollutants. Examples include:

- Asbestos management processes to keep an up to date register of asbestos and take appropriate remedial action, with information made available to staff and contractors.
- Ongoing measures to reduce pollutants in our new homes, including VOCs, through appropriate selection of materials, as outlined in our most recent design guide requirements.
- A PowerBI dashboard is in place to identify any properties where damp or mould has been raised as a concern, allowing remedial action to be taken where required and also allowing patterns to be identified so further improvement measures can be undertaken. Linked to this, relevant staff have received training in relation to damp & mould, and information is regularly provided to our tenants on areas such as ventilation.
- Asset details are regularly updated as part of annual stock condition surveys, which identify improvement measures to be taken as part of our annual planned maintenance programme.
- Relevant supplier contracts have appropriate specifications and are managed to ensure that any instances of spills or pollution are avoided, or appropriate action taken where these occur.

Pollution will be considered further as part of our Sustainability & Energy Strategy 2025-2028.

C9
Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works?

Choice seek to use responsibly sourced materials where possible as part of our building and repairs works. This is achieved through the development of appropriate specifications as part of our procurement processes, alongside effective contract management, whilst ensuring value for money is delivered. Revisions to our design guide for new developments in 2024 have also highlighted the need to use responsibility sourced building materials. We are continuing to build evidence for our new homes in relation to building materials through ongoing engagement with suppliers, consultants and relevant organisations. This aligns with requirements in the Housing Association Guide that ‘Materials used in construction should have low environmental impact and reduce resource depletion and waste. Materials should be long-life, have low embodied energy, non-toxic, from renewable and sustainable sources, recycled or capable of reuse/recycling in future’.

Choice Services have published a Sustainability Strategy 2025-2027, which contains an action in relation to materials, waste and recycling, to carry out a review of their most common maintenance activities, with recommendations for improvements to be identified.

This area will also be considered further within our Group Sustainability & Energy Strategy 2025-2028, including plans to carry out research into the embedded carbon of our new homes.



ENVIRONMENT

C10 Does the housing provider have a strategy for waste management incorporating building materials?

Choice do not have a single standalone strategy in relation to waste management as this area is covered across a range of relevant strategies, policies and procedures. Within our Energy & Environmental Policy we have committed to providing facilities and to promote recycling within our offices, to ensure that any hazardous waste is disposed of in a sensitive and compliant manner, and that we will work closely with councils and any other relevant organisations to have in place good waste management practices at our properties.

Examples of action in this area include steps being taken by Choice Services to reduce waste and recycle, monitoring performance. In their most recent Sustainability Strategy 2025-2027, Choice Services have recognised that waste is unavoidable, to include the removal of existing equipment and materials when completing works. However they continue to take action to reduce waste, including minimising packaging on purchased materials. They also have a commitment to encourage a focus on repairing and reusing components rather than full replacement where possible.

Choice also continually consider waste management practices for our properties and opportunities to support local authorities with wider targets to reduce waste and improve recycling rates. A particular area of focus is apartment blocks where waste management and recycling often proves most challenging. This will be considered further as part of our Sustainability & Energy Strategy 2025-2028.

As part of revisions to our design requirements for new homes in 2024 we have considered opportunities to improve waste management at our new schemes, and provide support to our tenants, whilst ongoing monitoring of waste is often carried out by our contractors as part of their environmental standards, particularly when developing new homes.

C11 Does the housing provider have a strategy for water management?

Water management is an area which will be considered further as part of our new Sustainability & Energy Strategy 2025-2028, with a specific target to carry out a review of landlord or communal water consumption and cost, and identify any improvement opportunities. This will include a review of metered and non-metered water supplies, whilst planned changes to our management processes will allow us to obtain improved data on water use at our housing schemes.

As part of our new strategy we will also engage with employees, tenants and partners on reducing water use, providing information annually.

Any concerns raised in relation to water management are addressed through our response repair processes, or reported to NI Water as required.

When developing new homes, monitoring of water use is often carried out by our contractors as part of their environmental standards.



SOCIAL

C12 Rent compared to median private rental sector (PRS) rent across the relevant Local Authority



C13 11,994 total homes owned and managed

Criteria	Measurement Unit
General Needs	7,947
Supported	1,835
Housing for Older people	1,909
Private Rental Sector	303

C14 241 total number of new homes

Criteria	Measurement Unit
General Needs	209
Private Rental Sector	32



C15
How is the housing provider trying to reduce the effect of high energy costs on its residents?

Choice have a Sustainability & Energy Team who have worked for over a decade to reduce emissions and energy consumption, and deliver financial savings for our tenants. During this time over £1m has been saved on landlord energy costs for tenants through energy reduction, investment in renewable energy, and effective energy procurement and contract management.

Due to the ongoing higher cost of energy in recent years, Choice have an annual spend of over £2m on landlord electricity and heating costs, with most of this cost passed on to our tenants through heating or service charges. In 2024, Choice entered into new contractual arrangements for electricity and natural gas. This also allowed us to improve data management, and invoice validation throughout the year is estimated to have saved over £40,000.

All of our new homes have been built to SAP A or B, with a particular focus on ensuring the correct approach is taken to minimise energy costs for our new tenants. This includes ensuring homes are as easy to use as possible, with a focus on fabric first and avoidance of complex technologies. Solar PV systems have increasingly been installed on our new homes, not only aligned to changes to building regulations in recent years, but as a robust means of delivering reduced energy costs.

Choice have also continued to invest in fabric improvements alongside lighting and heating upgrades at a number of housing schemes, with over £1.8m invested in new heating systems in 2024/25. Further investment in remotely accessible heating controls allows Choice to have more control over heating in communal areas to deliver environmental and financial savings. Alongside this investment, Choice have continued to review energy consumption across our schemes, with inspections and recommendations for improvements. At the end of our current Sustainability & Energy Strategy (2022-2025) Choice had reduced energy consumption by 21% compared to our base year (2020/21), with a new target to be set as part of our future strategy.

We have focused on retrofitting properties with a lower EPC rating (Bands E, F & G), and now have 48 homes in these EPC bands (down from 215 in 2022). Our average EPC rating has increased over the last year from 76.5 to 76.75, with plans for this to increase further in future. Additionally, 2 homes in Belfast had deep retrofits completed, with both achieving an EPC Band A, with energy efficiency ratings of over 100.

Choice manages a large solar PV portfolio, managing around 475 systems, which directly or indirectly reduce costs for our tenants, with over 500,000kWh of renewable electricity generated in 2024/25. During the year a project commenced to install solar PV systems and batteries at 3 of our sheltered housing schemes, with this work completed in 2025.

Choice recognise the need to provide support and advice to our tenants to help them to manage their energy costs and to deliver financial savings. We have continued to support Northern Ireland’s annual energy week and, in 2024, Choice published articles and information on a range of subjects, including switching suppliers, renewables, heating controls and energy saving tips. Our tenant and repairs handbooks were also updated, with additional information provided, along with ongoing information being made available on our website.

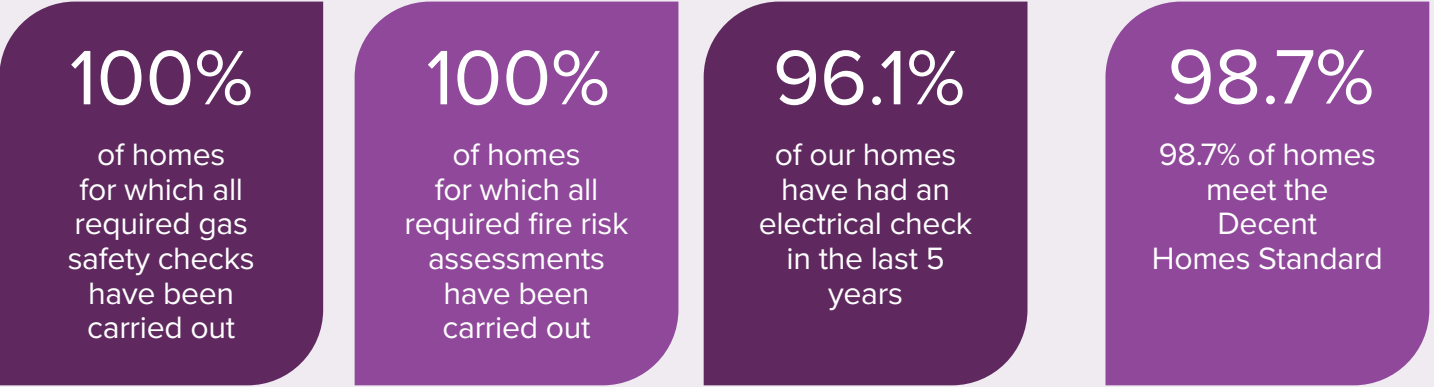
Information on available energy suppliers is made available to our tenants, including during the sign-up process for new tenants, to encourage our tenants to make sure they are not paying more than they need to for energy, and to encourage them to switch & save, or consider other options to reduce their energy bills.

C16
How does the housing provider provide security of tenure for residents?

Choice provides accommodation for applicants on the social housing Waiting List. New tenants are offered an Introductory Tenancy, which will automatically become secure after a period of 12 months providing they adhere to the terms and conditions of their Tenancy Agreement. A Secure Tenancy then offers residents a home for life as long as tenancy obligations are fulfilled. In addition, the Association is committed to providing high quality Lifetime Homes which are designed to allow the property to be adapted at minimal cost to meet the changing needs of the household. More extensive adaptations can also be carried out, where possible, upon receipt of an Occupational Therapist to facilitate tenants who have a disability.



C17
Describe the condition of the housing provider’s portfolio:



C18
What % of homes meet the national housing quality standard?

98.7% of homes meet the Decent Home Standard. A Power BI dashboard is used to track properties in advance of them failing the Decent Homes Standard. Properties are placed on a rolling programme of improvements to ensure they meet the decent homes standard within a 12 month period. This is subject to tenants providing access. No accesses for DHS works are referred to Housing officers for welfare visits and tenancy fraud checks.

C19
How does the housing provider manage and mitigate the risk of damp and mould for its residents?

Choice has a cross directorate Damp & Mould Working Group who report to Senior Management on a monthly basis, Development and Assets Committee every 2 months and at each Board Meeting. The Working Group identified a series of actions that were endorsed by the Board. These included best practice as identified in the sector and via DfC communications. Completed actions included the production of a new Policy and Procedure, more robust IT and data collection, changes to our Housing Management system, including a Case Managment system with associated processes, a new integrated electronic damp and mould survey and associated tenant communication, improved staff awareness, specialist training and equipment, improved tenant advice and reporting process and contractor reporting requirement as detailed in our ‘EveryVisitMatters’ initiative.

C20
What are the results of the housing provider’s most recent tenant satisfaction survey?

For 2024/25 we achieved a tenant satisfaction rating of 84%.

Managers review feedback on a monthly basis and will call a tenant back, where appropriate, to address any issues raised through surveys and engage with other staff members to reach a resolution.



C21
What arrangements are in place to enable residents to hold management to account for the provision of services?

At Choice, we believe that effective tenant engagement is essential to ensuring tenants have the opportunity to shape the services and decisions that impact them. This commitment is integrated into the Choice Group Strategy 2024/27 and across key departmental strategies.

How Tenants Hold Us Accountable

- Dedicated Tenant Engagement Strategy**
We have developed a robust Tenant Engagement Strategy supported by dedicated resources, including staff, budgets, and infrastructure. This strategy facilitates meaningful tenant participation in decision-making processes and fosters a two-way dialogue between tenants and management.
- Measurable Outcomes and Monitoring**
Our strategy is driven by annual action plans with clear, measurable outcomes, such as increased tenant participation, improved collaboration, and stronger community dynamics. Progress is regularly reviewed by senior teams, including the Regional and Central Network, Senior Management, and the Group Board.
- Roles and Responsibilities**
The Tenant Engagement Strategy clearly outlines the roles and responsibilities of tenants, staff, and management to ensure accountability and clarity in all engagement activities.
- Tenant Representation**
Tenants are encouraged to participate in decision-making bodies, such as Community Networks, advisory groups, and committee meetings. For example, tenant representation is included in the Tenant & Client Services Committee, which oversees and reviews operational performance within the T&CS Directorate.

Examples of Tenant Participation and Accountability

- Service Improvement Team (SIT)**
The SIT, consisting of trained tenants, collaborates with staff to review and improve services. For example, tenants contributed to the Design Guide, helping align future property designs with tenant needs and preferences.
- Consultation and Feedback**
Tenants are consulted on key decisions through surveys, focus groups, and community meetings. This ensures that their feedback is considered in policy-making, service changes, and resource allocation.
- Financial Stakeholders Group (FSG)**
The FSG meets bi-annually and allows tenants to review financial decisions, such as service charges and rent increases, alongside staff from various departments.
- Tenant-Led Stage 2 Complaints Panels**
An Independent Tenant Panel reviews and makes recommendations on Stage 2 complaints. In 2023/24, the panel reviewed six complaints, providing detailed reports with actionable recommendations.
- Digital and In-Person Engagement**
We offer both digital platforms (MS Teams, Zoom) and in-person meetings to ensure tenants can participate according to their preferences. Communication is also facilitated through social media updates, community surveys, and access to Choice Service Centres for support.
- Focus Groups and Community Champions**
Tenants can join focus groups to shape key initiatives, such as the Tenant Portal, or contribute to community development initiatives. We also support Community Champions who lead local engagement efforts.

- Consultation on New Developments**
We engage tenants during the consultation process for planned works and new developments. Tenant Liaison Officers ensure collaboration on projects that affect tenants’ homes and communities.
- Tenant Groups**
We support tenant groups within housing schemes, where tenants can collectively address common concerns, organise events, and advocate for improvements in their living environment.
- Accessibility and Transparency**
We are committed to making decision-making processes accessible to all tenants by offering services such as translation, alternative formats for documents, and ensuring physical accessibility to meeting spaces. Regular updates keep tenants informed and involved.



C22
Complaints

In the last 12 months, the NI Public Services Ombudsman determined that maladministration took place in 0 complaints.

C23
What are the key support services that the housing provider offers to its residents?

Financial Inclusion Service:
The aim of the service is to assist tenants to navigate the benefit system and to support them to manage their finances and cope with more restricted budgets, avoiding increased levels of rent arrears and failed tenancies where possible.

All financial inclusion activities throughout the year have been focused on providing high levels of support to those tenants that have been financially impacted by the cost of living crisis and supporting them with extensive advice to promote tenancy sustainment.

Performance outcomes delivered by the Financial Inclusion Team include:

- £9m financial support secured for tenants

Choice continued to implement its Tenant Financial Support Fund (TFSF) throughout 2024-25. The Fund was created to support tenants experiencing financial hardship and to provide real support in areas where tenants struggle to sustain tenancies. Working in partnership with local charities, Trussell and Homeless Connect, practical support packages were provided to the most vulnerable in our society.

During the year, £100k of the Fund was spent and reached 1,326 households throughout Northern Ireland.

The Association provided donations to support our Food Poverty & Home Starter Pack Funding Streams. Working collaboratively with Trussell, Social Supermarkets and Homeless Connect, both tenants and local communities were supported.

During 2024, Choice partnered with Homeless Connect to deliver the Home Starter Pack scheme. This initiative provided essential household items to new tenants who met specific criteria, such as having been homeless prior to allocation. The packs were designed to help these tenants overcome initial challenges related to tenancy sustainment. Choice identified eligible tenants and delivered the packs directly to 110 of them. Other services include the employment of two Tenancy Sustainment Officers. It is early days but we are hopeful that these new colleagues will provide intensive short-term support to tenants at-risk of losing their tenancy. Their performance will be measured over the next 12 months.

C24
Describe the housing provider’s community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located.

Community Investment
Choice has a key role to play not only in providing homes, but also in supporting communities to thrive through investing in our communities. We are utilising the UK Social Value Bank (‘UKSVB’), developed by HACT and Simetrica to measure the impact of our Community Investment activity. In the reporting year Choice spent £1,067,929 on nine initiatives generating £9,162,818 of additional Social value. The estimate Gross Value Added to the Northern Ireland economy through Choice’s business activity is GVA £79,979,010 sustaining an estimated 1,383 jobs throughout the supply chain.

Our ‘Community Investment’ is an essential commitment, and we deliver this in a range of support services including:

The Rio Ferdinand Foundation (RFF) Community Programme
Our partnership with RFF, now coming to the end of its second year, has grown from strength to strength. We invested £77,000 to expand the programme, working on a cross-community basis from hubs in Derry/Londonderry, Belfast and more recently, Ballymena.

Choice Housing Scholarships
During the year, Choice also continued to work with Queens University and Ulster University to provide financial support to students facing financial, social or logistical barriers to furthering their education through our scholarship programme.

Street Soccer NI – Four Nations Challenge Cup
Choice have supported Street Soccer NI (SSNI) on a number of occasions to attend the Homeless World Cup. SSNI provide programmes that tackle homelessness, unemployment, addiction and mental health issues.



USPCA – Community Partnership
Choice partnered with USPCA to introduce a programme for tenants aimed at addressing shared objectives relating to animal welfare, pet ownership and community engagement.

Women’s Aid Conference Sponsorship
A small donation was made to help sponsor Belfast/Lisburn WA conference. The aim of the conference is to keep the matter of violence against women and girls, including domestic abuse specifically, in the public consciousness constantly and not just following a tragic event such as the murder of a woman.

Shared Housing
Choice is committed to promoting inclusive, welcoming, and diverse communities through the continued delivery of the Together: Building United Communities (T:BUC)/Housing for All shared housing programme. As a key partner in a new Peace Plus initiative, we are contributing to a sector-wide peacebuilding funding bid to support the continued growth of shared housing. We remain committed to engaging in future peace funding models that enhance community cohesion through integrated living.

Central to the success of our shared housing projects is Choice’s strong partnership approach, working collaboratively with local authorities, statutory bodies, and community and voluntary organisations. This multi-agency model is instrumental in achieving the programme’s core outcomes: improving good relations, promoting community integration, and delivering high-quality shared housing across Northern Ireland.



GOVERNANCE

C25
Choice is registered with the national regulator of social housing.

C26
Our most recent regulatory grading/ status is 1.

C27
Choice follows the UK National Housing Federation 2020 Code of Governance.

C28
Choice is a not-for-profit organisation.



C29
Choice’s Board manage risks through our risk management policy and procedures which are based on best practice as set out in the Government Publication “The Orange Book”. As the Group’s objectives are established and updated, any risks that may prevent their achievement are identified and assessed in terms of their impact on the organisation and their likelihood of occurrence. This activity is carried out at appropriate levels throughout the Group. The Board sets the risk appetite for differing categories on an annual basis. For any risk which falls outside of the agreed appetite, a response plan is required to deal with the risk. Regular updates are reported to the Audit & Risk Committee and Board.

C30
Choice has not been subject to any adverse regulatory findings in the last 12 months.



Structure and Governance

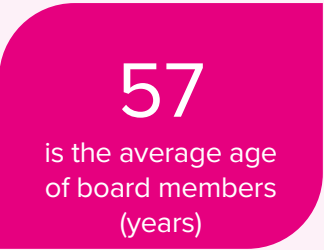
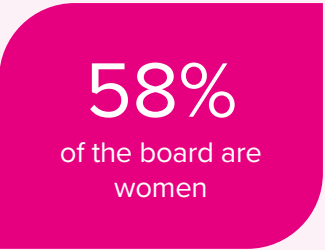
C31
How does the housing provider ensure it gets input from a diverse range of people into the governance processes?

There is a formal process for the appointment of new Board members with an Executive Search firm being appointed to lead the process. External reviews of Board effectiveness are carried out every three years. The appointed company carry out an independent review of the composition and skills of Board membership and make recommendations regarding the findings. Board members serve a maximum tenure of 9 years. The Chair of the Tenants Central Network is a member of the Tenant and Client Services Committee and meets with the T&CS Group Director and Group Chief Executive regularly. Our Menu of Involvement ensures tenants have a strong voice and input into the design and delivery of our services.

C32
25% of Choice’s Board have turned over in the last two years.

0% of Choice’s Senior Management Team have turned over in the last two years.

Board and Trustees



C33

There are 2 Board members on the Audit & Risk Committee with recent and relevant financial experience including chartered accountancy/corporate and retail banking/credit risk management/operational risk management.

C34

100% of the Board are non-executive directors.



C35

A succession plan been provided to Choice’s board in the last 12 months.

C36

Choice’s current external audit partner has been responsible for auditing the accounts for 3 years.

C37

The last independently-run, board-effectiveness review was carried out 01/02/2025.

C38

Choice handle conflicts of interest at the board through a process whereby, conflicts declared at the meeting and those involved do not take part in discussion or voting and, on some occasions, may absent themselves from the room. All conflicts are recorded in minutes and reported to the Regulator – the Department for Communities annually.

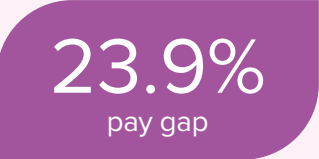


C39

Choice pays the Real Living Wage.

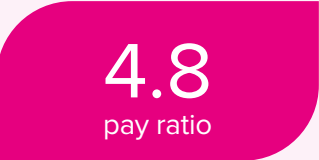
C40

The Median Gender pay gap is 23.9%.



C41

The CEO:median-worker pay ratio is 4.8.



C42

Choice is committed to fostering an inclusive, respectful and supportive working environment for all employees. We have a suite of policies in place that underpin our approach to equality, diversity and inclusion, including Dignity at Work, Equal Opportunities, Recruitment and Selection, Promotion and Acting Up, and Health and Wellbeing policies.

All staff receive Equality and Diversity training, and we actively participate in community events such as Pride and Mela to celebrate and promote inclusion. EDI principles are embedded in our recruitment and selection processes, staff development programmes and organisational culture.

As a registered housing association operating in Northern Ireland, Choice complies with Section 75 of the Northern Ireland Act 1998. This legislation places a statutory duty on public authorities to promote equality of opportunity and good relations across nine protected categories. Our Equality Scheme outlines how we fulfil these duties, and we report annually through our Section 75 Annual Progress Report.

C43

Choice is committed to supporting the physical and mental wellbeing of its employees through a range of policies, services and practical support. We have a Health and Wellbeing Policy and a Sickness Absence Policy in place, alongside enhanced sick pay provisions which vary depending on individual contracts and length of service.

All staff can access a corporate health cash plan which includes cover for dental and optical care, specialist consultations, complementary and alternative therapies, and an Employee Assistance Programme (EAP). Where appropriate, referrals are made to our Occupational Health provider to support staff in managing health-related issues.

We have trained First Aiders, Mental Health First Aiders, DSE Assessors, Health and Wellbeing Champions and Menopause Champions across the organisation. Defibrillators are available on site, with designated staff trained in their use.

For staff working in roles that require it, we provide appropriate PPE and access to a lone worker app, offering a personal protective system for out-of-office use.

Choice also supports work-life balance through generous leave entitlements, flexible working arrangements for some roles, and hybrid working options for most staff groups.



C44

Choice is committed to supporting the continuous learning and development of staff through structured training, performance reviews and accessible learning resources. Key highlights from the most recent reporting period include:

- 91% of employees completed at least one training course.
- 137 individual training topics were delivered.
- 7,474 total training hours were recorded.
- 22 hours of training per employee on average.
- 86% return rate for Performance Development Reviews (PDRs).
- Over 80% of PDR actions were progressed.
- A total of 11 employees completed a qualification relevant to their professional development.

C45

How is social value creation considered when procuring goods and services?

Social value is considered as part of the development of business cases and procurement plans when seeking approval to proceed with procurement activities.

Where social value is deemed as applicable, weightings are adjusted, agreed and included in invitations to tender.

Procurement Plans for Supplies, Services and Construction are developed in line with PPN01/21 Social Value in Procurement and this is reflected in all ITT documentation for above threshold procurements.

Social Value themes and indicators reflect both social, environmental and ethical aspects in terms of zero carbon, ethical and resilient supply chains, increasing secure employment and skills, and promoting wellbeing. There is an opportunity for key subject matter aspects i.e. Technology and Energy and Sustainability to review and comment on Procurement Plans/ Business cases to ensure that they reflect key sustainability initiatives.

For above threshold procurements, Social Value clauses are included as part of construction contracts with the appointed Contractor expected to deliver social value initiatives to a minimum value of 100 points per £1,000,000 of contract value (or pro-rata).

Choice has reviewed its policies and procedures in line with documents published by CPD specifically PPN 01/21 - Social Value in Procurement which was revised and issued in December 2024.

Choice continues to liaise with the supply base to understand ways in which they can support initiatives which will have a positive impact on it schemes and tenants.

C46

How is sustainability considered when procuring goods and services?

Sustainability is considered as part of the development of business cases and procurement plans when seeking approval to proceed with procurement activities.

Where social value weightings are agreed and included in invitations to tender, the submissions are evaluated and following award, contract management meetings are put in place to enable targets to be monitored.

Social Value themes and indicators reflect both social, environmental and ethical aspects in terms of zero carbon, ethical and resilient supply chains, increasing secure employment and skills, and promoting wellbeing.

There is an opportunity for key subject matter aspects i.e. Technology and Energy and Sustainability to review and comment on Procurement Plans/ Business cases to ensure that they reflect key sustainability initiatives.

Contracts which are above threshold are monitored via the SIB portal with vendors logging the activity undertaken during the contract term. A monthly report is provided by SIB which is distributed to internal stakeholders to enable them to discuss progress at monthly contract reviews.

Choice has tiered it's supply base to ensure that appropriate contract management measures are in place. A Contract Management policy has been drafted in line with guidance from CPD and includes guidance on frequency and content of contract reviews, how to address non-performance etc. how to address non-performance etc.

