# Choice



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# A message from Michael, our Group Chief Executive



# Welcome to the Winter 2025 edition of Choice News.

Thanks to the many tenants who participated in the inaugural Choice Shared Housing Week. As you will know, Choice has a growing list of shared housing projects across Northern Ireland and we are passionate about the power and potential of diverse and integrated neighbourhoods. So we were delighted to host 17 events across 8 days in September right around Northern Ireland. The week began with a history tour of East Belfast, exploring the heritage of the area and inter-generational connections. Other highlights included: the 'Battle of the Hill', a 1-mile road relay in Dungannon with participants of all ages; the launch of 'People, Place, Space' an anthology giving voice to tenant and community experiences; and the 'River Rush' Raft Race on the Foyle, showcasing creativity, teamwork, and community spirit.

Choice Group Board recently approved our new Sustainability & Energy Strategy. Choice has been at the forefront of efforts to de-carbonise housing across the country for many years. This has included innovations in new build with a focus on renewable energy sources and the recent retrofitting of existing homes designed to improve energy efficiency. This edition of Choice News highlights our continuing investment in solar battery and photovoltaic installation, as well our increasing focus on biodiversity and supporting the natural world. The Riverdale Community Garden is a fine example of how meeting housing need, investing in neighbourhoods and promoting green spaces for communities can be achieved in a sustainable and inclusive way.

I know that Christmas and New year can be a challenging time for everyone in trying to make the household budget stretch even further. So please read about the work of our Financial Inclusion Team in this newsletter. They do fantastic work day and daily in helping tenants to maximise their financial support and to plan ahead for potential financial pressures. The transition from housing benefit to universal credit is also gathering pace and again Choice colleagues can help you to demystify the process and cut through some of the jargon. Please reach out to our Financial Inclusion Team who will support you and your family through the financial stresses and strains that come with the festive season.

Thanks for being a tenant of Choice and I hope you have a great Christmas and New Year!

Michael McDonnell

# **Connect with Choice**





Follow us on social media from Facebook, X to YouTube and LinkedIn - we've got something new for you every day!

Feel free to like, follow, share, and ask questions on any of our social media platforms.



@ChoiceHousing



enquiries@choice-housing.org



Choice Housing Ireland Limited



Choice Housing

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# Celebrating Community Spirit: Bobby Moffatt Wins the Muriel Smyth Good Neighbour Award 2025





Bobby was presented with his award and a £100 shopping voucher by Carol Ervine, Group Director of Tenant and Client Services. Choice couldn't be prouder to recognise Bobby's efforts.

His actions may seem small to him, but to those who benefit from his kindness, they make an enormous difference.

Congratulations again, Bobby you remind us all of the power of being a good neighbour!

At Choice we believe strong communities are built on kindness, care, and connection and every year, the Muriel Smyth Good Neighbour Award gives us the chance to shine a spotlight on those who go above and beyond for the people around them. This year, we are delighted to congratulate Bobby Moffatt from Dundonald, who has been named the 2025 winner of this special award.

The Good Neighbour Award is all about recognising everyday heroes, those thoughtful individuals who enrich the lives of others, offering support and friendship in ways that make our communities safer, stronger, and more compassionate places to live. The nominations we receive are always moving, filled with

heartfelt words from tenants who want to celebrate their neighbours. For our judging panel, it's never an easy choice, but it's always an uplifting reminder of the generosity and spirit that exist across Northern Ireland. Bobby's story captured the hearts of our judges.

Nominated by two of his neighbours, he was praised for his kindness, reliability, and daily acts of support. From checking in on neighbours twice a day to lending a helping hand whenever needed, Bobby embodies the very essence of community spirit. And he does it all with warmth and positivity, always greeting those around him with a smile. As one of his neighbours put it simply: "He is a godsend."



We're thrilled to announce that this year's Best Kept Garden Award has been presented to the wonderfully talented Angelay Anderson from Comber.

This year's competition saw an incredible standard of entries once again. From creative planting to vibrant floral designs, our community of gardeners showcased just how much passion and effort goes into cultivating beautiful outdoor spaces. We would like to extend a heartfelt thank you to everyone who entered and shared their gardens with us.

Among so many impressive entries, Angelay's garden truly stood out. Her design featured stunning floral arrangements and beautifully crafted hanging baskets, bursting with colour and creativity. Every corner reflected her dedication and attention to detail, making her garden a joy to experience and a deserving winner of this year's award.

Carol Ervine, Group Director of Tenant and Client Services, had the honour of congratulating Angelay in person and presenting her with the award, along with a £100 shopping voucher as a well-earned prize.

Once again, congratulations to Angelay on her fantastic achievement and to all our entrants who continue to inspire us with their green-fingered talents. We can't wait to see what blossoms in next year's competition!

WE WANT OUR TENANTS TO GET INVOLVED

# **Good Relations Week 2025**

This October, Choice joined communities across
Northern Ireland to mark Good Relations Week 2025 a celebration of connection, inclusion and creativity.
The theme this year, "Connect", perfectly captured
the spirit of our events, which encouraged residents,
partners and staff to come together, share experiences,
and celebrate the diversity that strengthens our shared
communities.

From gentle exercise and creative workshops to intergenerational storytelling and outdoor adventure, the week demonstrated the many ways Choice tenants are helping build a sense of belonging across generations and abilities.

#### **Armchair Warriors: Moving Together**

Kicking off the week, Choice hosted a series of Armchair Warrior classes across our schemes from Bearnagh Glen and Clonard House to Ashley Lodge and Westbridge House.

Each 30-minute session focused on gentle seated exercises designed to improve mobility, flexibility and joint health whilst offering residents an accessible and enjoyable way to stay active.

The classes created moments of laughter and connection especially for those with limited mobility. Participants learned simple movements they could continue at home with small steps that could make a big difference.

These sessions beautifully embodied Good Relations Week's theme showing how shared experiences, no matter how small, can help strengthen community ties and wellbeing.

# Antrim Community Mosaic Brings Colour to the Heart of the Town

At Castle Mall in Antrim, creativity took centre stage with the unveiling of the Antrim Community Mosaic Project, a stunning piece of public art celebrating connection, collaboration and community pride.



Led by artist Mhairi McGhie and supported by Antrim Community Fridge and Castle Mall, the project brought together Choice tenants, local residents and community groups to design individual tiles that now form one vibrant, permanent mosaic.

Each piece tells its own story, yet together they create a striking symbol of unity and inclusion in the heart of the town.

The mosaic now stands as a colourful reminder that when we work together, we can build something truly beautiful.

#### **Connecting Generations Through Shared Memories**

In Carryduff, tenants at Edgar Boyd Court and pupils from Carryduff Primary School took part in Knowing Me, Knowing You, a special eight-week intergenerational reminiscing programme that continued throughout Good Relations Week.

Each session explored themes such as school days, home life and music sparking stories, laughter and plenty of surprise at how times have changed (and how much they haven't!).

The young participants were fascinated by tales of life before smartphones and streaming, whilst tenants enjoyed the chance to share their memories and wisdom. The project demonstrated how learning across generations builds understanding, respect and joy.



#### **Celebrating Volunteers in Enniskillen**

As part of Positive Ageing Month, Choice were proud to support Volunteer Now's Afternoon Tea at Fermanagh House, Enniskillen. The event brought together local volunteers and community representatives to celebrate those who give their time to help others.

Guests enjoyed delicious treats, conversation and light musical entertainment in a relaxed and welcoming atmosphere.

It was a heartfelt celebration of kindness, compassion and community spirit recognising the invaluable contribution of volunteers who make such a difference in people's lives.

#### **Local Voices Make the Choice in Downshire East**

Residents in Downshire East made their voices heard at the Grand Choice Community Decision Event, held at Drumlough Presbyterian Church Hall.

Supported by Choice, the event enabled local people the chance to vote for projects promoting the Five Ways to Wellbeing - Connect, Be Active, Take Notice, Keep Learning and Give.

Families enjoyed a day of participation, fun and engagement with children's activities, face painting, and wellbeing stalls run by local organisations.

The strong turnout reflected the energy and enthusiasm of the community, showing how shared decision-making helps create vibrant and inclusive neighbourhoods.

#### **Five Ways to Wellbeing**









#### Adventure for All at Castle Island

To round off the week, Choice sponsored Adventure for All - an inclusive activity day at Castle Island, Enniskillen celebrating accessibility, participation and outdoor fun. Participants of all ages and abilities enjoyed activities such as archery, adapted water sports and bushcraft sessions, led by skilled instructors who ensured everyone could take part.

The event embodied the true spirit of Good Relations Week - breaking down barriers and building confidence through shared experiences.



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# Shared Housing Week 2025: Building Homes, Hope and Shared Futures



This September, Choice held its very first Shared Housing Week, a week celebrating community, culture and connection, bringing people together across Northern Ireland. From historical walking tours to river races, poetry readings to family fun days, the week showcased the very best of what shared living is all about.

#### **A Shared Start in East Belfast**

The week began in East Belfast, where tenants joined the Area 6 Historical Walking Tour to uncover local stories, heritage and the people who shaped their streets. Led by community historians, the tour gave participants the chance to connect across generations and reflect on how shared spaces bring us closer together.

#### Battle of the Hill: Community at Full Speed

In Dungannon, energy levels were sky-high for the Battle of the Hill - a one-mile relay race that saw more than 500 runners take on the town's famous incline. Delivered in partnership with Galbally Runners, the event turned Dungannon's streets into a sea of colour and cheers. After the race, everyone gathered under the marquees for live music, food and well-earned refreshments. Residents and families spoke of the sense of belonging the event created.

#### BrassFest Strikes a High Note in Enniskillen

BrassFest brought crowds to The Buttermarket in Enniskillen for a full day of live music, community stalls and family activities. Organised with the Fermanagh Tyrone Brass Band Summer School, the festival celebrated musical heritage and the shared joy that music brings.

Families enjoyed the performances, with the sound of brass bands echoing through the market square. The event captured the upbeat, inclusive spirit that ran through the whole week.

#### River Rush Raft Race: Creativity Afloat

Later that day, the River Foyle in Derry~Londonderry became the stage for one of the week's most unforgettable events, the River Rush Raft Race. Over 40 teams of residents, staff and local partners worked together to build homemade rafts before taking to the water in a thrilling, good-natured competition.

Organised by Aware NI and Foyle Search & Rescue, the event was a triumph of creativity, teamwork and laughter.

#### Fun, Friendship and Family in Antrim

Sunday's focus turned to Antrim, where Muckamore Cricket Club opened its gates for an afternoon of games and a community BBQ. Residents young and old joined in the fun, enjoying music and sport in the sunshine.



#### People, Place, Space: Poetry in Motion

On Monday, attention shifted to Belfast for the launch of People, Place, Space - a stunning poetry anthology that captures the voices of tenants and communities across Northern Ireland.

The launch event brought people together for an evening of storytelling, readings and reflection. Each poem told a personal story of belonging, resilience and connection.

#### Health, Learning and Wellbeing

Midweek saw a focus on health and wellbeing, beginning with the Lisburn Health Fayre in the town's main square. The community were invited to explore information stalls, try out wellness activities and meet local support groups - all designed to promote healthy, connected living.

In Carryduff, the New Shared Housing Funday brought families together for an evening of team-building games, face painting and a community BBQ, while pupils at Carryduff Primary took part in the Ring and Release Schools Programme, learning about wildlife and environmental care.

#### **Connections Across Generations**

On Thursday, tenants of Edgar Boyd Court hosted Knowing Me, Knowing You - an intergenerational event that brought together older tenants and local schoolchildren to share stories, laughter and new skills. In Dungannon, the Men's Mental Health Event run in partnership with Men's Reach opened important conversations in a safe and supportive space, reminding everyone that shared living also means shared wellbeing

#### **Celebrating Culture and Heritage**

As the week drew to a close, Castle Mall in Antrim came alive for the launch of a beautiful new Mosaic Project, created by tenants and local artists to represent unity and community spirit.

Finally, Shared Housing Week ended where it began, with a celebration of connection at the Lough Erne Cultural & Natural Heritage Festival on Castle Island, Enniskillen. The lakeside setting provided the perfect backdrop for a day of storytelling, crafts and food. Visitors explored stalls showcasing local talent, enjoyed nature walks and listened to traditional tunes that reflected the shared heartbeat of the community.

#### **Together We Enrich Lives**

From Belfast to Enniskillen, every event captured the spirit of Shared Housing Week 2025 and how Choice enriches the lives of our communities. Choice would like to thank all tenants, residents, staff and partners who made the week such a success.













# A Creative Choice: Floral Threads Blossoms at Hillsborough

The Upper Visitor Centre at Hillsborough Castle and Gardens is now home to a vibrant display of textile artwork created through the Community Access Scheme. Entitled Floral Threads: A Year in Bloom, the exhibition brings together the talents of two partner groups including Choice Community Network and the Priesthill Methodist Tuesday Club.

Over six weeks, textile artist Úna Hickey worked with participants from both groups on a range of techniques including appliqué, silk painting and embroidery. Drawing inspiration from the floral embroidery featured in the Royal Style in the Making exhibition, participants also explored the history and symbolism of native Irish wildflowers.

Choice tenants from our active Community Network were involved in the project with Anne McAllister, Choice Tenant Engagement Officer.

Anne spoke at the event: "This event is part of our broad programme of tenant engagement activities, all of which aim to inspire creativity, nurture wellbeing and strengthen connections. Through shared cultural experiences like this, we're fostering a sense of belonging and togetherness across our communities".

The Floral Threads exhibition will remain on display until the end of the 2026 season. Looking ahead, this gallery space will showcase a new communities exhibition each year, giving our participants the opportunity to see their work celebrated in public whilst highlighting the important role of community and tenant engagement in the life of the castle.





# Choice named in top 5 UK Housebuilders

Choice has been named in the top 5 UK social house builders by Inside Housing. The first time a housing association in Northern Ireland has made the top 10. Against a challenging backdrop for the sector, Choice continues to deliver new build social housing provision, supported by the Department for Communities and the Housing Executive.

With over 13,000 properties across Northern Ireland, and a staff of c500 people, the association has invested over £100m in new builds in the last three years and has committed to a similar outlay on new housing projects over the next three. In the last twelve months alone Choice has started 437 and completed 364 new social homes and has also invested £18m in their planned maintenance programme for their existing stock.

1,043
UNITS
CURRENTLY
UNDER CONSTRUCTION

Considering the size of the Northern Ireland market compared to other parts of the UK it is an important acknowledgement that Choice continues to deliver homes whilst navigating significant challenges. Choice currently has 1,043 units under construction across Northern Ireland with anticipated handover in the next 12-18 months.

Michael McDonnell, Choice Group Chief Executive said,

"Meeting the growing housing need across
Northern Ireland is our number one priority
and we have made a commitment to building
homes that meet the needs of
both individuals and families and their
local communities.

It is vitally important that we protect the Social Housing Development Programme funded by the Department for Communities to allow us to continue to deliver at this scale and ease pressure on housing waiting lists."



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# Sustainability & Energy Strategy (2025-2028)

Choice have continued to lead the sector by developing new energy efficient homes, investing in our existing housing stock, and engaging with our tenants and stakeholders. Our Sustainability & Energy Team has worked for over a decade to reduce emissions and energy consumption, and to deliver financial savings for our tenants, with over £1m saved on landlord energy costs for tenants through energy reduction, investment in renewable energy, and effective energy procurement and contract management.

In our new strategy we have reiterated our ambition to achieve net zero by 2050, which aligns with our mission 'to enrich the lives of our tenants and communities through the provision of great homes and services'. We recognise that there is still significant uncertainty around what the journey to net zero will entail and so a key theme of this strategy will be to continue to understand the challenges we will face and identify how these can be addressed.

In the shorter term our strategy details more immediate priorities and a range of actions we will progress, aligned with our corporate strategic priorities. This strategy demonstrates our commitment to a sustainable future for all, and our desire to collaborate with our tenants, staff and stakeholders to deliver positive outcomes for all.



Key areas of work within our new strategy include:

- building sustainable homes,
- · continuing to improve our existing housing stock,
- reducing our emissions and energy consumption,
- promoting sustainable transport,
- · protecting and enhancing biodiversity,
- managing water use and
- · equipping ourselves for the journey ahead!

For more information please view our new strategy on our website www.choice-housing.org



# Biodiversity Action Plan (2025–2028)

A Biodiversity Action Plan is a valuable way of targeting conservation at a local level. For Choice, it will provide a clearer overview of areas where species and habitats are at schemes, identifying threats and outlining steps to be taken to protect and improve our environment, enabling preservation and enhancing biodiversity for the future. Monitoring improvements and reporting on progress will help us to recognise the good work being done across the Choice Group, and by our stakeholders, to help us to identify any gaps and challenges that can be addressed.

Our Biodiversity Action Plan aligns with our strategic priorities, as outlined in our Corporate Strategy to 2027, by including biodiversity initiatives in new and existing homes, informing tenants of the issues surrounding biodiversity and supporting communities to thrive, and by collaborating with stakeholders and staff to deliver improved outcomes and services.

We have identified the following key areas where we intend to take action.



Managing and improving existing biodiversity: Choice owns a significant amount of land, and we recognise that we have a responsibility to effectively and appropriately manage land to deliver environmental and social improvements.

Developing new homes and communities: In 2024 we reviewed our Design Requirements for new homes which included additional requirements on native tree planting and a range of options for biodiversity improvements.

Tenant and stakeholder engagement: Engaging with stakeholders brings together a variety of perspectives and expertise which can lead to more effective and innovative solutions for biodiversity conservation.

For more information please view our new Biodiversity Action Plan at www.choice-housing.org

# Solar Panel and Battery Installations

Over the last 15 years Choice have invested heavily in solar PV systems to generate renewable electricity. An increasing number of our new homes will have solar panels installed, but we have also retrofitted to some housing schemes in the past.

In 2024/25 our solar PV portfolio generated over 500,000kWh of renewable electricity, with some of this used directly by tenants, some used in common parts of our housing schemes, and some exported to the electricity grid. Going forward, we aim to increase our renewable electricity generation to at least 700,000kWh/ year by 2028, as outlined in our new Sustainability & Energy Strategy. We have recently exceeded 700 solar PV systems across our homes!

In 2025 Choice installed solar PV systems to three of our sheltered housings schemes, and as part of our target to invest in innovative technologies and processes we also included battery storage. At each scheme an 11kWp system was installed, with a 10kW battery. This approach allows us to use as much of the renewable electricity on site as possible, which improves the cost savings on tenant service charges which we are able to deliver. We estimate that these systems may collectively save our tenants around £5,000 per year and reduce our emissions by around 6 tonnes annually.



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# Choice Announces Winner of 2025 Biodiversity Photography Competition

Choice is delighted to announce that the winner of this year's Biodiversity Photography Competition is the talented Laura Wheeler from Belfast. This summer marked the second year of our annual competition, an important part of Choice's Sustainability & Energy Strategy. The initiative reflects our ongoing commitment to tackling biodiversity loss and climate change by encouraging active community involvement.

We were thrilled to receive a wide range of exceptional entries showcasing the vibrant wildlife that flourishes in our neighbourhoods. From blooming flowerbeds to buzzing bees, each photograph highlighted the incredible beauty of nature on our doorstep. After careful consideration, the judging panel selected Laura Wheeler's photograph as the winning entry.

The image was praised for its ability to capture the delicate relationship between plants and pollinators.

Conal O'Neill from RSPB commented:

"Her photograph captured the significance of butterflies as non-bee species pollinators. The composition, with both flower and invertebrate in focus, beautifully illustrates this important plant-pollinator dynamic."

To recognise her achievement, Katie Murphy, Choice Sustainability & Energy Student, presented Ms. Wheeler with a £100 B&Q Shopping Voucher.

We would like to thank everyone who entered this year's competition and shared their inspiring perspectives on biodiversity. We look forward to running the competition again next year and encourage everyone to take time to get outdoors, connect with nature, and help protect it for the future.



# Riverdale Community Space unveiled

A new community garden and hub has been officially opened in what was once a disused derelict piece of land in the heart of Riverdale in West Belfast. With the vocal point of the hub transformed into a garden with a range of flowers, plants and vegetables as well as polytunnel it has been fully designed, and landscaped to offer a peaceful, welcoming area for local residents and visitors to enjoy.

The project forms part of Choice Housing's good relations commitment for the area, with tenants from their Riverdale scheme joining other local residents, elected reps and community groups who attended the unveiling, alongside young people from the local schools.

It will also serve as a community hub for many local groups, including local charity, Foodstock, St Paul's Boxing Club, Community Restorative Justice, Upper Andersonstown Community Forum, St. Agnes Parish Pensioner Group, Happy Life Together and local school Coláiste Feirste. The garden not only provides a peaceful sanctuary for people and families but for wildlife, with plans to eventually install swift and bat boxes to provide a safe shelter for the animals, supporting the conservation of bats and bees and contributing significantly to urban biodiversity.

Brian Rankin, Choice Energy & Sustainability Energy Manager said, "Our first Biodiversity Action Plan considers steps we will take to protect, enhance and improve biodiversity across new and existing housing schemes. The community garden at Riverdale is a great example of how we are already delivering on our new strategy and our biodiversity commitments, and of the ongoing engagement to support local communities".



To ensure the garden and wider space is maintained, as a community, local environmentalist and active bird ringer, Aidan Crean, who lives in the area was nominated to act as conduit for interests and concerns in relation to the space.

Those community groups who will use the space for a range of events and services will also provide support in ensuring it is maintained, secured and preserved.

With over 13,000 properties across Northern Ireland, and a staff of c500 people, Choice provides a mix of supported, sheltered and general needs housing across Northern Ireland.



# Dublin-based artist hits all the right notes at two-day music workshop

Prominent Dublin rapper Sello completed a powerful, two-day Into the Music Industry workshop in Derry~Londonderry designed to equip young people with the tools they need to take their creative journeys to the next level.

Hosted by the Rio Ferdinand Foundation in partnership with Northwest Youth Services and Féile Derry, and the support of Choice, the workshops gave young artists from Derry~Londonderry, Donegal and beyond the chance to explore every step of the music journey, from writing lyrics and producing beats to recording, self-promotion on social media and managing an independent label. Many of the young people who participated came from diverse backgrounds and communities and have experienced disadvantage and multiple deprivation.

The programme culminated in a high-energy concert at the Nerve Centre, where emerging local bands and rap artists took to the stage. Several of the performers were participants from Sello's workshops, proudly showcasing the music they had created over the two days. The evening closed with an electrifying headline set from Sello himself, leaving the crowd inspired and energised.





Speaking about the experience, Sello said: "This is how superstars are made – by giving young people the chance, the tools, and the stage to believe in themselves.

"Music is about inclusion, community, and building a future where everyone has the opportunity to shine. For young people from disadvantaged backgrounds, who often do not have access to resources or spaces like this, opportunities like these are life-changing – they prove that talent can come from anywhere."

Sean Thornton, Training and Opportunities Manager for Ireland at the Rio Ferdinand Foundation, explained: "Days like these are made possible because of the strong links the Foundation has with Sello.

"These workshops are about more than music – they are about offering young people, many from communities with limited resources and little access to recording studios, a real platform to showcase their talents. It is about closing the gap, and ensuring no young person is left without an opportunity to pursue their passion."



# Lime Court marks 40 years in Belfast





# Financial Inculsion Team

# MANAGED MIGRATION AWARENESS



Universal Credit - Managed Migration

**Don't worry,** we are here to support you in this transition.

# Question 1:

Have you received your Universal Credit Managed Migration Notice Letter?

#### Question 2:

Are you being transferred from Employment and Support Allowance?

#### **Question 3:**

Do you need help with the next steps?

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#### Five Week Wait/ Financial Support

- People moving from Legacy
  Benefits onto Universal Credit
  will be entitled to an additional
  two-week payment of their legacy
  benefit, known as a run-on.
- The first Universal Credit payment will be made around five weeks after a claim is made.
- People who are entitled to Universal Credit may be able to claim extra financial support to help while waiting on their payment to help with essential costs. They can apply for:
  - A Universal Credit Advance Loan - this will have to be paid back from their Universal Credit payments.
  - A Universal Credit New Claims Grant - this will not have to be paid back.

Contact us for further information:
T: 0300 111 2211
E: financial.inclusion@ choice-housing.org
choice-housing.org

You can also contact your Housing Officer or Income Recovery Officer for a referral.



# Illegal Money Lending

#### What is Illegal Money Lending /Predatory Lending?

Across Northern Ireland, illegal lenders target vulnerable people in desperate circumstances – that's why we call them predatory lenders. They charge very high interest rates and keep people in a cycle of debt. It is not unusual for borrowers to pay back their loan many times over, often for years. Those who can't make payments are often forced into committing crimes, or can even be sexually exploited.

#### **Illegal Money Lending Team**

The Police Service of Northern Ireland (PSNI) has a dedicated team of detectives who specialise in illegal money lending. Our job is to support victims and keep them safe, and to take action against illegal lenders.

Contact us
Email: predatorylending@psni.police.uk
Telephone: 028 9070 0563
Report online: at
https://www.psni.police.uk/report

What if you owe money to a loan shark? If you are a victim of an illegal lender, please contact us.

You are under no pressure to make an official statement. We will support you in whatever way is best for your personal circumstances.

Lenders rely on the shame and stigma of debt to continue exploiting people.

You are not alone - there are countless people in a similar situation to you. You have not done anything wrong.

You are not under a legal obligation to pay any money back, and there are many ways in which we and other organisations can support you to take control of your situation in the way that's best for you.

Remember - you have not committed a crime – you are the victim of a crime and we are here to help.

Victims of illegal lenders are often afraid and ashamed. It is very difficult for them to come forward. If you have information which could help our investigations, please speak up on their behalf.

Contact us, or if you prefer, report anonymously to Crimestoppers on 0800 555 111 or online at www.crimestoppers.uk.org



# **Choice Launches New Complaints Procedure**

Choice has introduced a new Complaints procedure reaffirming our commitment to delivering high-quality services and continually improving the experience of our tenants. We understand the value of feedback and we welcome complaints as an important opportunity to learn, develop and enhance the services we provide. Our approach will include handling all complaints quickly, effectively and with fairness and transparency.

Our new leaflet clearly outlines how customers can raise concerns, what they can expect from our process and how we ensure every issue is addressed thoroughly and respectfully.

You can download a copy of our complaints leaflet on our website: choice-housing.org



### HELP US TO KEEP YOU AND YOUR

# **NEIGHBOURS SAFE**

AT CHRISTMAS



Keep all communal areas, including corridors, entrance areas and stairwells clear at all times.

Clutter is a fire risk - it stops you getting out and the emergency services getting in.

We'll remove and dispose of any items left in communal areas. Where possible, we will notify residents in advance, but items that pose a serious risk, such as electric bikes or scooters may be removed withour warning.

Communal areas are also escape routes and must be kept clear at all times



# Out & About

Choice has more than 13,000 tenants, over 400 staff and works with numerous partners and stakeholders; so it's no surprise that there is always plenty of activity going on in all the communities we support.

Read our Out & About section to find out more and don't forget to let us know about your events!

### Contact us at:

editor@choice-housing.org



AFTERNOON TEA DELIGHT AT POUND GREEN COURT

Residents at Pound Green Court enjoyed a delicious afternoon tea filled with plenty of sweet treats, sandwiches and good company! Everyone got the chance to relax under the summer sun with their tea in hand, it was a perfect way to spend a Monday afternoon.





PLAY AND UNITE SUMMER CAMP

The Play and Unite Summer Camp is already in it's fourth year and still continues to make such a big impact on our community. This year the turnout was amazing with 150 students from across 14 different football clubs coming together for five days of games, expert coaching and interactive workshops. The programme encourages teamwork, personal development and mental health awareness, supported by the Department for Communities NI and the Housing Executive's Shared Housing for All Programme.



NEW LIFT INSTALLED AT MCNEIL COURT, LARNE

A new lift has been installed at McNeill Court, improving accessibility for all tenants and enhancing everyday life within the scheme. The upgrade has been warmly welcomed by residents and is already making a positive difference to their daily routines.



FRYDAY FUN AT HILL COURT, LURGAN

Tenants from Hill Court in Lurgan fueled up their Friday with a tasty fry-up followed by their weekly swimming session. Great food, great company and a splash of fun to start the weekend right!



**BBQ FUN AT ST BRONAGH'S ROSTREVOR** 

Our tenants came together to soak up the last of the summer sun at St Bronagh's in Rostrevor with a lovely BBQ filled with good food, laughter and community spirit. The perfect way to celebrate the end of summer together.

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SUMMER CELEBRATIONS AT THE BEECHES, DROMORE

Tenants at the Beeches, Dromore had such a wonderful afternoon enjoying a delicious buffet out in the summer sun. The event was made even more special with live music from the talented singer, Paul Lilly whose music created such a joyful atmosphere for everyone there.



# WELLNESS AND RELAXATION AT BENMORE COURT, BELFAST

For the past two years, yoga teacher Lisa Copeland has kindly led weekly chair sessions at Benmore court in Belfast and our tenants love them! Her calm and caring approach has brought a sense of connection to everyone who takes part and it is a much-loved feature of community life at the scheme.



# Out & About



#### **JOLLY JESTURES AND MUSICAL FUN**

Residents at The Beeches enjoyed a lively musical afternoon as the Jolly Jestures performed a selection of much-loved songs. Tenants were also delighted to receive donated food hampers to enjoy over the Halloween period.



The health improvement team from Belfast health and social care trust joined our tenants at Benmore Court Finaghy for a fun and interactive session exploring, tasting and making healthier snacks.



# BREAKING BARRIERS, BUILDING BRIDGES, ANTRIM

Our Good Relations Officer recently attended the launch of a sign language course hosted by the Antrim Eagles FC and the Antrim Community Fridge. Participants learned British Sign Language through fun and interactive sessions, promoting inclusion and understanding. This was supported by the Shared Housing Programme, an initiative that demonstrates our ongoing commitment to removing barriers and building stronger, more connected communities.



#### **BAT WALK ADVENTURE**

Families joined the wonderful Aidan Crean for a magical evening exploring Organgefield and Ligoniel Dam. With the help of bat detectors, they were successful in spotting a range of wildlife from Daubenton's and Leisler's to Soprano Pipistrelle's and common bats. The walk was a beautiful reminder of how precious our natural world is and why these wonderful species deserve our care and protection.



#### **CINEMA TRIP FOR TUGHAN COURT, BANGOR**

Tenants from Tughan Court enjoyed a lovely trip to the cinema to see the new Downton Abbey film. There were plenty of smiles, laughter and relaxations thanks to the recliner seats. It was a wonderful day out celebrating Positive Ageing Month and the joy of staying active, social and connected in later life.



# MEET THE TEAM AT MEADOWVALE VIEW, CARRYDUFF

A fantastic day was had at the 'Meet the Team' event in our new sheltered housing area at Meadowvale View. The Community Development and Housing teams were joined by local police representatives, helping to build strong connections and a welcoming neighbourhood spirit for all.



#### ARTIST IN THE MAKING

This year's Children Colouring Competition produced an impressive range of entries but it was the talented Alba who was named the well-deserved winner. Alba has received a voucher for Belfast Zoo and we hope she enjoys her animal adventure.



# Out & About



# UKULELE TUNES BRING JOY TO TUGHAN COURT

Tughan Court in Bangor recently welcomed a visit from the Loughries Men's Shed Ukulele Group from Newtownards. Tenants enjoyed a lively and entertaining performance, tapping along to the music and sharing in a joyful afternoon of song and community spirit.



Nell recently celebrated this

milestone birthday at
The Silvergrove in Belfast enjoying
laughter, good company and lots of
birthday cheer. Wishing Nell health,
happiness and many more joyful
years ahead!



# BENMORE SUPPORTS JAKE'S CHARITY CHALLENGE

Over the past month, Jake Armstrong (Tenant Grandson) has been raising funds for The Little Princess Trust which supports vital research and providing wigs for children with cancer. After growing his hair for over a year, Jake recently shaved it for the Charity to be used for wigs. To further support his fundraising, he hosted British Sign Language sessions for tenants at Benmore Court in Belfast and concluded his campaign with a charity coffee morning in November. Thanks to the generosity of Benmore Court tenants and friends, Jake has raised just over £200 for this worthy cause! Well done Jake!



#### **CLACHAN COURT COFFEE MORNING**

Clachan Court in Derrylin recently held a very successful coffee morning in aid of Macmillan. Thanks to the fantastic support from the community, the event was a huge success raising an incredible £2,176! A huge thank you to everyone who contributed, what a wonderful achievement!



#### **HONOURING HELEN**

Tenants at Edgar Boyd Court in Carryduff recently honored the memory of Helen, a beloved neighbor of 28 years and founder of the Gardening Club at the sheltered living scheme. To commemorate her lasting impact, tenants created a plaque and rockery in her honor. On a sunny late-summer day, tenants, Helen's family and her Minister gathered to dedicate the tribute and share fond memories of her life.



#### A FUN DAY FOR THE SILVERGROVE

Tenants from The Silvergrove in Belfast enjoyed a delightful day out to Ballymena, topped off with a lovely lunch at the Tullyglass Hotel. It was a wonderful opportunity to relax, socialize and enjoy good food with great company!



# HANDMADE WITH HEART: TENANTS RAISE FUNDS FOR CHARITY

Every year, The Silvergove Craft Club from Belfast raises money for charities by creating and selling handmade items. This year, the Club is fundraising for Motor Neurone Disease and have already raised over £300 through the sale of craft bags, cushions, and crochet items. Friends and family are invited to join in with the tenants who thoroughly enjoy this annual project. Each year, tenants choose a different charity to support and we are very proud of how they maintain this tradition whilst also enjoying the social connections it brings.



# KEEPING ACTIVE AND CONNECTED AT BENMORE COURT

Tenants at Benmore Court in Belfast have been enjoying a variety of wonderful activities at the sheltered living scheme. Highlights from the last few months include evening outings to a Garth Brooks tribute and Hugo Dungan performance, hands-on work with the Conservation Volunteers, visits from relatives from South Carolina and weekly art and craft sessions. It's wonderful to see how sheltered living at Benmore Court provides such a supportive and vibrant community where tenants can stay active, social and engaged!



# Drop in with Dirk

COMMUNITY



#### Welcome back to Drop in with Dirk!

This blog was created by a Choice tenant, for Choice tenants, a space for everyone, whether you're a green-thumbed gardener, a confident home cook or just learning to cook your first meals or grow your very first plants.

With the colder months rolling in, I'm sharing some simple, budget-friendly recipes to keep your home cozy, your garden thriving, and your spirits lifted. I've also answered some of your questions on staying nourished, hydrated and prepared as we settle in for the winter ahead.

Think of this blog as a cozy kitchen table somewhere to pull up a chair, swap stories, share ideas, and grow together, one post at a time.

So grab a cuppa, and feel free to drop in anytime.





# A<sub>3</sub>Q

#### Q1. Do you have any tips on how to stay healthy during the winter months?

A. You want to make sure your immune system stays healthy during the cold winter months so I would recommend eating lots of root vegetables like carrots and parsnips, leafy greens such as spinach and kale and citrus fruits like oranges as these will all provide you with essential vitamins and minerals needed to keep your immune system happy. It is also important to get some fresh air, even if it is chilly outside, just make sure to wrap up warm. Lastly don't forget vitamin D, whether that's through some safe sun exposure, your diet or taking supplements, it is important to keep your body stocked up with vitamin D.

## Q2. How much water would you recommend drinking every day? What tips can make this goal easier to reach?

A. The recommended amount is between 6-8 glasses of water a day, though this can vary depending on your age and activity level. It can feel tricky to reach at first, so here are some simple ways to make it easier. Keep a reusable water bottle with you at all times as this makes it more likely that you will take sips throughout the day. Add natural flavour to your water with lemon, lime and cucumber to make it more enjoyable. Remember that herbal teas also count towards your daily hydration, so find some flavours that you enjoy. Finally, try having a glass of water with every meal as this can also help you reach your goal in a more attainable way.

## **Potato Skins**

Cut baking potatoes in quarters or in six wedges, then scoop out the inner part and leave about ½ inch and bake in the oven for healthy eating, rather than deep fry them.

For the skins softening use an oven temperature of  $170^{\circ}$  C and for browning increase to maximum or  $210^{\circ}$  C.

Boil or Steam the potato bits that remain and use them for gratin. Layer finely sliced boiled potatoes with cheese, cream, and other ingredients for a rich potato gratin.



### Ratatouille

This has now become a popular dish made up from:

1 onion & 2 cloves of garlic, sautéed in a little butter rather than oil

Once caramelised just a little add olive oil for the remainder of the sautéing of the vegetables

Add 1 bell pepper in ½" squares

Add 1 cubed courgette, followed by

1 cubed aubergine

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Size of cubes will determine the frying/cooking time, the smaller the cubes the quicker they cook. I like to cook my veg all al dente, but I also like Ratatouille soft and cooked a little longer.

Once you're happy with the slight colouring of the added veg, add a dessert spoon of balsamic vinegar and a small 400 gsm tin of tomatoes.

Add salt and pepper to taste, a few cloves, some bay leaves and star anise, if you don't have those spices no worries, just use a dessert spoon of balsamic vinegar or ordinary vinegar, balance it with a little honey or brown or white sugar.

Simmer for 15 to 30 minutes depending how soft you want your vegetables to be, either way is ok. Taste after about 15 minutes and finish the seasoning.

PLEASE NOTE: WHEN YOU SEE TV CHEFS THEY TASTE THEIR SAUCES AND WET DISHES AS THEY GO ALONG, FINAL SEASONING SHOULD BE DONE JUST BEFORE SERVING OR PLATING THE FOOD.





# Protecting your home from condensation & mould

#### Where does the moisture come from?

All air contains some moisture. Modern appliances such as dishwashers, washing machines and tumble dryers all produce large amounts of moisture. As many as 20 pints of moisture is added to the air in the home by an average family per day.

#### How do the problems start?

Generally, the problems start in winter when there is too much moisture in the air which condenses on cold surfaces. In older properties which were poorly insulated and drafty, any excess moisture could easily escape.

Today our homes are much better sealed and insulated. Unfortunately excess moisture, once sealed into our homes now makes them prone to problems such as windows streaming with condensation. Excess moisture, if left unchecked, will lead to damp in the building fabric. Double glazing, insulation and draught proofing all help to retain heat, but can make condensation problems much worse by reducing natural ventilation. Since it is neither practical nor desirable to make our homes less-well sealed, the answer is to reduce the amount of moisture we produce and physically remove the excess moisture.

If excess moisture is allowed to build-up in the home. moist air will inevitably come into contact with a cold surface such as a window or external wall when the outside temperature falls. At these low temperatures beads of condensation form, initially on windows and then spread elsewhere. Soon the condensation turns into damp and may result in mould spots growing.

#### How does the moisture spread?

Moist air is never concentrated in one place for long, it will drift around the home. Moisture produced in one room, for example a kitchen or bathroom will circulate around the house, until it finds a cold place where it will condense and create areas of mould. This may be a cool bedroom or inside a wardrobe for example. Condensation and mould can, therefore occur in any room of the home. Usually these are the rooms that are least well heated, not necessarily the ones where the moisture was produced.

#### How do you reduce condensation?

Condensation can be effectively managed by controlling moisture generation, adequate heating and ventilating your home.

In cold weather, opening windows for 5-10 minutes several times a day will remove moist air without allowing the fabric of the building to cool significantly. This method will conserve heat and reduce energy loss as most heat in a property is held within the building fabric (walls, floors etc.) and not

> IF YOU FIND MOULD, **HIGH LEVELS OF CONDENSATION** or you suspect rising damp, penetrating damp such as defective render or leaking pipework, please contact us to arrange an inspection.

**CALL US ON:** 0300 111 2211



It is important that tenants are aware of the need to control and manage indoor air quality which contributes to condensation and mould growth that may damage your health, home and belongings.

All homes produce some amounts of excess moisture and we are all familiar with condensation on windows and pools of water on window sills. In severe cases, if not managed, this can lead to damp patches on walls and mould growth. In homes, unsightly mould can form around window panes, corners of rooms and behind furniture.

Condensation is the first sign that your home is producing excessive moisture or that moisture cannot escape through ventilation. Moisture and mould build up is not only unsightly but can cause damage to clothing, furnishings, decorations and can aggravate certain health conditions.

## TOP TIPS!

Do not dry your clothes indoors each load of washing pints of water

Keep lids on pots

when cooking,

open a window and

use the extractor

fan if provided

When filling a bath or

sink run the cold wate

first before adding hot

this reduces steam and

will prevent scalding

the cloth or sponge into the sink

Keep bathroom doors closed during and after bathing or showering. Open the window or use the fan if provided

Wipe condensation

from windows in the

morning and wring

Consider using mould resistant paints in rooms exposed to high humidity such as bathrooms and kitchens

Don't block or close wall, ceiling or window vents

Ensure all rooms are adequately heated even if rarely used

Keep a space behind furniture to allow air movement and avoid lacing furniture agains external walls

Don't isolate fans or ventilation systems if fitted - they are efficient and cost very little to run

Treat mould with a mild acid, such as undiluted white vinegar

Let fans run or leave windows open for at least 15 mins after showering, bathing or cooking

> Don't use stand-alone gas heaters as these appliances produce water

Ventilate properly to remove stale, moist air. The most effective way is to open several windows to allow a through draft



radiators with curtains or furniture



choice-housing.org choice-housing.org

### **Anti-social Behaviour**

# Support for our customers



Choice appointed
Insec Security to provide
assistance to tenants
whenever problems are
encountered in relation
to Anti-social Behaviour
(ASB). This may include
problems with excessive
noise or threatening
behaviour.

**Insec Security** 028 9020 0080

Please note the following:

- This service is only available to Choice tenants OUTSIDE OFFICE HOURS.
- Tenants should continue to report all cases of ASB to the Services Centre on 0300 111 2211, during normal office hours.
- Any tenant who has concerns for their own safety, or believes that a crime has been committed, should contact the PSNI.
- Tenants living in sheltered housing schemes should continue to report all cases of ASB directly to their

Scheme Co-ordinator or to the Services Centre on 0300 111 2211, during normal office hours.

 Insec Security will only visit the person who is causing the ASB.

INSEC WILL NOT VISIT THE TENANT MAKING THE COMPLAINT. THIS PROCESS IS TO ENSURE CONFIDENTIALITY IS MAINTAINED.

Please contact the
Association if you require
further information
regarding this service.

## **Useful Information**



As a Choice tenant, we're here to support you. You can find essential information, helpful guides, and resources for your home available on our website:

- Understand your rights
- Get tips on repairs and maintenance
- Find out how to get involved

Visit our website to explore: https://www.choice-housing.org/news/useful-information-and-resources

# How we're performing

Choice are at the forefront in the provision of social housing and are committed to delivering quality housing and excellent customer services that enhance the lives of customers and communities.

It is important that your voice, in relation to our services, is heard as the feedback that we receive is vital for Choice to identify and correct any problems within our service delivery and to ensure that we meet the needs of all our customers.

Gas Safety

99.97%

**Target - 100%** 

Units with valid gas certificate

Repairs

94.46%

**Target - 90%** 

Average repairs completed on time

**Customer Satisfaction** 

84%

**Target - 86%** 

Satisfaction with the overall services provided by Choice

Complaints Response Time

13

Target - 20 days

Average stage 1 and 2 complaints resolved within target (in days)

Staff Absenteeism

3.38%

Target - 4%

Staff absenteeism

We want to hear from you!
It is important that your voice, in relation to our services, is heard.

Performance figures are from 1 April 2024 - 31 March 2025



# Children's Colouring Competition



Open to children 16 years and under

> Win a family pass to **Belfast Zoo!**

BELFAST

It's really easy to enter, just pull out this page and colour it in anyway you like! Then pop it in the post along with your name, age, address and telephone number in the reply slip below.

One lucky winner will receive this great prize! Entries must be received by 9th January 2026. (Please note that the parent or guardian must be a tenant of Choice Housing Ireland). Ts & Cs apply.

Name	Age
Address	
	Tel.

POST TO: Choice Housing Ireland LTD, Freepost BEL 2371 Belfast BT1 6BR

# Different ways to pay your rent and other charges

In order to make paying your rent, rates and service charges both safe and easy, we offer a wide range of options that will mean you can choose how you pay.

#### Ways to pay your rent:

**Direct Debit** – You can set up a Direct Debit agreement. Please contact the Income Recovery Team on 0300 111 2211.

Going Online – You can pay your rent online at www.choice-housing.org by clicking on 'Pay Rent' on the homepage.

The allpay App – You can pay your rent via the allpay App which is available to download from the Apple App Store, Windows Phone Store or Google Play.

Phone us using your debit or credit card – You will need to give us your rent reference number (on your rent payment card), your debit or credit card details, and the amount you want to pay.

#### At any Post Office, shop, garage displaying the Paypoint sign

You can pay cash and show your rent payment card. Make sure you get a receipt and keep it safe.

**Post** – Send a cheque or postal order to our head office. Never send cash. You need to allow three days for your payment to reach us on time.

*Universal Credit direct payment* – if you claim Universal Credit, the housing cost element is automatically paid directly to your rent account. However, if this does not cover the full amount of your rent you need to pay the difference.

# Have you registered for My Choice?

You can pay rent, report a repair and more through My Choice.

Use the tenant portal- 'My Choice'- a minimum of two times between December 2024 to March 2025 to be eligible to be entered into the prize draw to win a £50 voucher.

4 winners will be selected at random per month! Ts&Cs apply. To get started simply register today by scanning the QR code.





**AVAILABLE HOUSING** 

Woodland Manor

OVER 55s

# Your new home with Choice

Woodland Manor, 14 Cedarhurst Rd, Castlereagh, Belfast BT8 7RH

Contact our Allocations Team today to find out more information on **0300 111 2211** 



## We welcome your input

Here is your chance to become involved in future editions.

If you would like to submit a feature for consideration – such as a poem, a personal achievement, an interesting story, or indeed anything you feel would be of interest to other Choice tenants – then please send your article(s) to:

The Editor, Choice News, FREEPOST BEL2371, Belfast BT1 6BR





**Choice**Leslie Morrell House

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