

Annual Report

Together we
Enrich Lives

choice-housing.org

18/19



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Donard Street, Newcastle

Joint foreword from Chair and Group Chief Executive

The Choice strategy to 2021 is very clear, we will ultimately make a difference by increasing the supply of decent, affordable homes, ensuring access to excellent support services, and making best use of our resources to the benefit of our tenants and their communities. Our end of year report for 2018/19 could be summarised as ‘lots done, but so much more to do’.

In terms of operating environment, not much has changed since this time last year. The continuing absence of a Northern Ireland Assembly has undoubtedly impacted negatively on the social housing sector. The absence of a local legislature has compounded uncertainty over the potential reclassification of Housing Associations, left the future of our key strategic partner NIHE unresolved, and heightened anxiety amongst the most vulnerable in our society about the imminent removal of welfare mitigations. Whilst Choice will continue to lobby forcefully about the ongoing inadequacies of Universal Credit, ultimately it is our tenants and society as a whole that bears the brunt of squeezed affordability.

Choice believes that access to a decent and affordable home remains the ‘bedrock’ for both personal and collective well-being. But by any measure, the local housing system falls well short of what our residents require. With the uncertainty around Brexit, continued pressure on funding for the crucial Supporting People programme and challenges for all public service providers to create seamless service provision in an era of austerity, there is little surprise that both housing stress and the scourge of homelessness persist. In many ways, our tenants and their communities are undoubtedly better served than they were when our predecessor associations began over 40 years ago. However, our core purpose encompassing ‘the prevention or relief of poverty’ remains unfulfilled.

If we look at progress within the Choice Group in the year to 31st March 2019, there is much to be pleased about. At a macro level, despite all the uncertainty, we achieved 75% of the business plan objectives set for the year, with outstanding goals targeted to complete in the first quarter of 2019/20. In relation to the strategic key performance measures reviewed by Group Board at each meeting, the final out-turns for 2018/19 represented improvements on the prior year for all metrics bar one. And the KPI that fell short – SHDP completions – was still well ahead of the in-year target set.

Increasing social housing provision across Northern Ireland remains our pervading imperative, absolutely essential to addressing persistently high and unmet demand. Choice is committed to providing **Great Homes** at affordable rents for those who need them. But this challenge can only be met with hard work and significant resolve in the face of protracted planning processes and often local opposition to public housing. Not surprisingly, Choice is embracing the benefits of competitive Design & Build procurement as a means of supplementing our own sites for development, and to compensate for the lack of clear, local planning policies. We will also retain our leadership role in promoting integrated and more sustainable communities.

Carefully managed growth in the Maple & May subsidiary continues to provide affordable homes for private rent and sale. The strategy here is to meet both the demand for other tenures and to reflect the inherent strength of diverse housing development. But Maple & May is also about generating a return on these investments to support the work of the housing association parent as the latter strives to do more with less. Whilst our ongoing and valued partnership with Oaklee Housing in the Republic of Ireland is absolutely not about profit share, the shared service arrangement benefits both charities in terms of efficiency gains and quality of outcomes.



Michael McDonnell
Group Chief Executive

Hazel Bell
Chair

Whilst the Choice Group more often gets publicity around our new build activity or planned maintenance investment, tenants rely day and daily on the range of **Great Services**, which we strive to provide. Tenancy sustainability is absolutely fundamental to developing stable and thriving communities. Hence our focus is on building relationships with tenants, their families and their public representatives. Effective tenant engagement and a preoccupation with tenant participation remain central to our evolving patch-based housing and property service teams. We are delighted with progress against our Tenant Involvement Strategy, although there is a lot more to do. Our commitment to T:Buc and Peace IV programmes are also crucial.

The focus on **Value for Money** is essential, particularly when public monies are committed to the social housing development programme. But notwithstanding the latter, it is essential for Choice to make the very best use of the limited resources at our disposal as we are ultimately accountable to our tenants and their communities.

Choice has evolved and grown for the last 40+ years and we intend to be around for many more years to come. Continued investment in **Digital Transformation** will enable the achievement of the VFM agenda, and will underpin each of our strategic aspirations encompassing the provision of both homes and services. Smart use of emerging technologies will make it easier for tenants to engage with Choice, and for our staff to engage with you.

On behalf of the Group Board and Senior Management Team, we would like to thank colleagues across Choice for their hard work and dedication over the past year. We are immensely proud of the talent and commitment routinely displayed by our staff and of their passion for making a positive difference. This Annual Report is ultimately a record of the inspiration and perspiration of the people that represent Choice and our values. Working together both within the Choice Group and with our partners across the housing sector, we remain focused on enriching the lives of people across the island.

Foreword from Chair of the Central Tenants' Forum

The last year has been an immensely busy period for the Tenants' Forum and representing residents' issues remains a priority. Active representation across Northern Ireland has increased the Forum's ability to inform and influence.

We have been working hard to engage, listen and be positive advocates for Choice tenants.

Each year always brings a mix of change and challenges and this year has been no different. We keep a close eye on what is happening across the region, in local politics, uncertainty around Brexit and other social and welfare initiatives that are government led. Through the Pensioners' Parliament, upon which we have representation, we are able to give our feedback and share enthusiasm for advances in social housing rights for older people across Northern Ireland.

Our Tenants' Forum continues to have a strong presence, providing an essential link for tenants who need support and advice while ensuring they have a voice on issues that affect their lives. We are a landmark housing association. As one of the biggest in Northern Ireland, it is vital that we are able to evolve. Our Forum keeps tenants up to date on all information through regular engagement and publications such as Choice News. We pride ourselves on learning from best practice and continue to monitor the work of housing associations across the islands, evaluating their approach and assessing whether similar initiatives could be tailored to suit our environment.

Over the last 12 months, Choice has continued to address issues around housing need whilst investing and upgrading existing stock, spending nearly £1 million on Elm Court and £2m on St James' Court in Belfast. As well as representation on the Tenant and Client services committee we have worked in close partnership with Choice management across a number of working groups including 'Repair and Assets.' This is a valuable way for us to

give feedback on all areas of maintenance, new developments and refurbishments. I happen to live in Elm Court and know that the standard of living and accommodation has improved significantly thanks to the continual investment and modernisation by Choice.

We have worked hard to influence decisions especially around rent and housing charges. We are conscious that tenants expect quality services and indeed value for money. With support from Choice, there is regular training provided across a range of areas for Forum members. From Mystery Shopping to all aspects of effective and responsible communication - this all helps foster and maintain stronger relationships between tenants and the Association.

We are proud of what we have achieved over the last reporting year. We've been heavily involved in initiatives including 'Walkabouts', where we engage with residents and Housing Managers about issues at the heart of Choice schemes covering everything from general amenities right through to anti-social behaviour.

Choice has introduced some new 'tenant focused' initiatives and we appreciate the commitment that they have made across all areas of social housing. Initially in Lisburn and Belfast, the Credit Union Community Scheme allows tenants to create savings and build upon them on a weekly basis. After some time participants are eligible for a loan without the worry of having to use a doorstep lender. Successfully piloted last year, it is currently in the process of roll out across the rest of Northern Ireland. It has had a positive uptake with hundreds of tenants to date.

I hope you agree that the Tenants' Forum continues to be a powerful voice to bring about positive change. We can be proud that through on-going engagement and collaboration, Choice is making a real difference enhancing lives for communities, families and individuals. Finally, my term as Chair of the Central Tenants' Forum has ended.



Bill Jeffrey
Outgoing Chair
of the Central
Tenants' Forum

Rita Murray
Incoming Chair of
the Central Tenants'
Forum

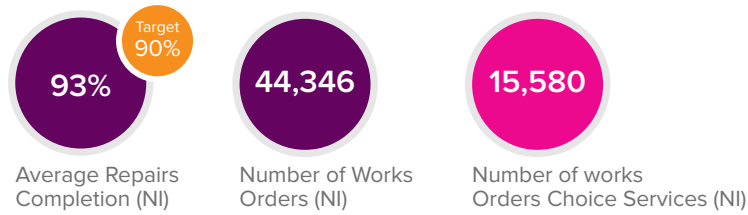
I would like to thank the Association for listening and bringing change to where it needed most. I started as a volunteer and did not want anything back in return. I wanted to ensure that every tenant was represented and had everything they needed for a better quality of life. If I have achieved that, I am very happy and grateful for the opportunities that this role has given me. I am passionate about the future for Choice and the Tenants' Forum and look forward to seeing everyone reap the benefits of this special partnership.

I would like to wish Rita Murray well as she takes on the reigns as Chair of the Central Tenants' Forum. Rita has been a member of the Tenants' Forum for 11 years and a tenant of Choice for 13 years. Rita brings a wealth of experience to the role of Chair, including chairing the West Belfast 50+ Group Forum. I have no doubt that Rita will continue to raise awareness of the forum and what it does for tenants.

“The Forum continues to have a strong presence, providing an essential link for tenants who need support and advice while ensuring they have a voice on issues that affect their lives.”

How we're Performing

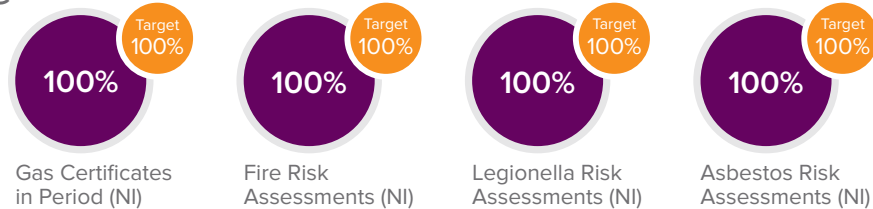
Repairs



New Builds



Compliance



Customer Enquiries



Business Awards

- Business in the Community Responsible Business Awards**
Finalist - Employability & Jobs Award – WorkChoice
- UK Housing Awards**
Finalist - Resident Employment & Training award - WorkChoice
Finalist - Housing Heroes Awards - Martin Watson (Building Supervisor in Derry~Londonderry)
- Social Enterprise UK Awards**
Finalist - Transformative Community Business
- CIH NI Awards**
Finalist - Best Housing Story - Aughrim Court
Finalist - Excellence in Communications - 126 Strand Road

STRATEGIC GOAL
GREAT HOMES



Nixons Corner, Derry~Londonderry



New Starts, Completions, Regeneration

Our focus is on delivering high quality homes, better services that help create stronger and more inclusive communities. Choice invested heavily in both new and existing homes to address housing need.

During the year, we completed 301 dwellings throughout Northern Ireland, catering for both general needs and supported living housing. We also started a further 399 dwellings and the purchase of 'Off the Shelf'/ Existing Satisfactory Purchases (ESP) Units, which contributed to our efforts to meet high social housing demand.

We have continued to contribute to addressing urgent housing need in all areas of Northern Ireland, with the completion of general needs schemes in Belfast, Larne Road Ballymena, Main Street Glenavy, Donard Street Newcastle, Castle Place Castlecaulfield and Market Road Ballymena.

Our Development team continue to listen to our tenants and we use our new "Homes Survey" to identify design improvements for future schemes.

Ballyclug Mews, Larne Road Ballymena is a "flagship" scheme for the association, providing 74 new homes, accommodating 238 families. This brings the number of completed schemes in this area to three, with a further three in development.

Fahan Street in Derry~Londonderry was completed in March 2019, providing 11 units of general needs social housing. This was designed to complement and preserve existing housing. The area is one of the busiest and historic thoroughfares within the city. The development has enhanced the character of Fahan Street, boasting fantastic views along the city walls.

With 399 social homes started and 301 social homes completed in Northern Ireland, and a further 206 homes completed in the Republic of Ireland, Choice was the leading social housing developer on the island in 2018/19.

In March 2019, we commenced construction on a new build scheme in Belvedere, Belfast, consisting of 53 Units of much needed housing in West Belfast. In the same month, construction began at Nazareth House on Bishops Street in Derry~Londonderry. It is an amalgamation of new build and refurbishment works to provide 64 units of accommodation for General Needs, Category 1 Elderly and Complex Needs clients.

Nazareth House is a listed building and the Association's design team worked closely with the Planning Service and Historic Environment Division (HED) to ensure that the proposed project was sympathetic to the existing structure.

Three Design & Build schemes also started in the reporting period. They are located at Ormeau Road Belfast, Beersbridge Road, Belfast and Summerhill Road, Belfast which will provide a further 108 homes.

Ballyclug Mews,
Ballymena



Choice continues to provide services and housing solutions to meet the demand for complex needs by developing seven bespoke units for wheelchair clients across the region.

Two supported housing schemes also commenced on site in March 2019. Altigarron in Belfast will provide 14 units of accommodation for those with mental health issues, a project which we have collaborated on with the Belfast Health & Social Health Trust and our managing partner Inspire.

Kimberly House in Newtownards will be re-modelled to provide seven homes for those with specific mental health needs, demonstrating the Association's commitment to the continued re-provision of our supported housing stock and working closely with our partners to secure the future of these schemes.

Meeting Housing Need

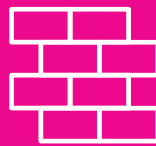
£11m

Capital spend on planned maintenance in 18/19



89

Total number of dwellings remodelled



301

Social homes completed in Northern Ireland



£37m

Capital spend on Social Housing Development Programme (SHDP)

£7m

Capital spend on Maple and May



399

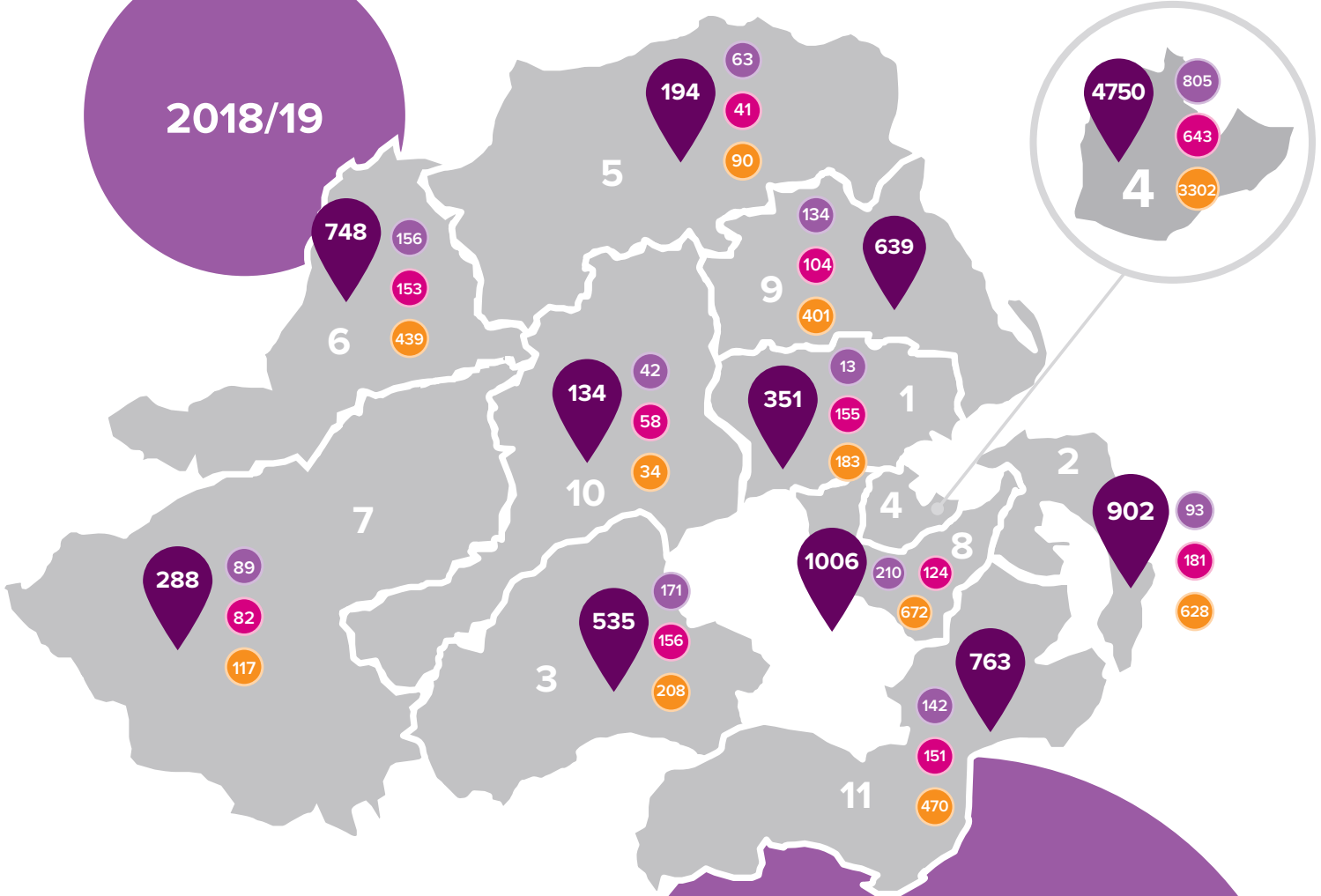
Social homes started in Northern Ireland



Our Homes

Total
10,310

2018/19



Housing Types

GENERAL NEEDS

SHELTERED

SUPPORTED

Local Councils

- 1 Antrim and Newtownabbey
- 2 Ards and North Down
- 3 Armagh, Banbridge and Craigavon
- 4 Belfast City Council
- 5 Causeway Coast and Glens
- 6 Derry and Strabane
- 7 Fermanagh and Omagh
- 8 Lisburn and Castlereagh
- 9 Mid and East Antrim
- 10 Mid Ulster
- 11 Newry, Mourne and Down

Energy and Sustainability

Building Sustainability

At Choice, we take our corporate social responsibility seriously, recognising the importance of a company contributing positively to the ecological, social and economic environment in which we operate.

We are committed to long-term environmental sustainability and have this year, developed an ambitious two-year Energy and Sustainable Development Strategy for 2019–2021, aimed at building on our achievements to date. We have successfully completed 92% of the targets outlined in our Energy and Sustainable Development Strategy 2016–2019, with estimated saving for customers of more than £100,000.

Choice has continued to invest in our existing homes through energy efficiency measures such as insulation improvements, lighting upgrades and boiler replacements.

During the 2018/19 period, our procurement exercises resulted in savings of around 7.5% against market or average energy prices. This included a two-year natural gas contract, procurement of our landlord electricity, and our participation in a UK framework for heating oil.

These savings have made a significant impact for our customers, showing an overall average energy efficiency rating of 76 (Band C), which is substantially higher than the Northern Ireland average of 60 (Band D).

Our target for the period 2018/19 aimed to reduce our energy consumption by 5%, when compared to our base year. By the end of Q2 2018/19 Choice had already delivered energy savings of approximately 8%.

Choice has installed 375 Solar PV systems across our housing stock and in 2018/19; these systems generated around 560,000k watt-hour of renewable electricity. This represents a reduction in CO2 emissions of around 245 tonnes of carbon emissions.

During Energy Week 2018, Choice collaborated with a range of partners to support and raise awareness of energy efficiency. Partners included the Housing Executive, Energy Saving Trust, NI Federation of Housing Associations, Consumer Council and Bryson Energy. A number of high profile events were organised throughout the region, aimed at promoting energy efficiency and providing information and where necessary guidance. Training was provided to each of our Regional Tenants Forums on the work of our Energy Management Team.

This year, Choice renewed its Environmental Management System (EMS) with a successful external audit to Phase 3 of the Environmental Standard BS8555. Other energy efficiency initiatives Choice has been involved in include a partnership with Fusion Heating in completing an Energy Efficiency Upgrade Programme.

We have successfully completed 92% of the targets outlined in our Energy and Sustainable Development Strategy 2016–2019, which has delivered for customers...



Over
£100,000
Saving

Maple and May



Since its launch in February 2018, Maple and May have made considerable progress in their aim to provide affordable new homes for rent or purchase across Northern Ireland.

Maple and May has already acquired 80 apartments and houses throughout Northern Ireland and signalled an intention to buy or develop more than 500 new homes in the next five years. An ambitious 'design and build' programme offers alternative housing options for renters or first time buyers who want to get a foothold on the property ladder.

This year, Maple and May outlined plans to move onto phase two of a new private housing scheme in East Belfast, the first phase launched in May 2018. The £1.8million project at Park Avenue Heights is aimed at the first time buyer market. Phase one, which included seven townhouses and six apartments have all sold with many buyers using Co Ownership as their preferred purchasing option. The new builds have revitalised an area of derelict land, providing a mix of much needed rental and purchase options.

Maple and May has plans for a number of other projects in 2019, including the re-development of the former Metropolitan College on Tower Street, Belfast.

After purchasing the site in 2018 Maple and May has collaborated with local Arts Charity, Vault Studios, who used the vacated space for a range of community lead projects, which allowed the company time to identify the best development fit for the local area and its community.

Thousands of commercial and industrial buildings are vacant in towns and cities across Northern Ireland, many of which are long-term derelict sites. The planned regeneration of Tower Street is good news for the area and for those looking to invest in a new home.

**Atlantic Court,
Coleraine**



Oaklee Housing



Oaklee Housing is part of the Choice Group, managing more than 1,000 high quality homes in the Republic of Ireland.

Homelessness is a growing issue that now affects almost 8,000 people in Ireland. Mortgage defaults, increases in private sector rents and a limited supply of housing have added to an already acute demand for social homes. In this changing operating environment, Oaklee Housing is playing a key role in meeting the challenge of Ireland's housing and homelessness crisis. In the last 12 months, Oaklee Housing welcomed tenants to 206 newly completed homes across Ireland while starting on site on 60 homes.

In 2018, Oaklee Housing opened a number of exciting and much-needed new developments across the country including schemes in Enniscorthy, Co. Wexford, Ballymun, Co. Dublin and Mountrath, Co. Laois.

Oaklee Housing has developed strong working relationships with a range of partners that allows for the delivery of much needed social housing developments in Ireland. Working with local councils, Housing Finance Agency, Department of Housing, Planning and Local Government and a range of contractors Oaklee Housing have established themselves as a vital social housing provider in Ireland.

Most recent announcements on new housing developments include €9.5m development in Co Offaly which will provide 41 much needed new homes.

In 2018, Oaklee Housing announced details of a long-term (25 years+) €50m debt financing agreement with German-based Norddeutsche Landesbank (NORD/LB).



**Sharon Cosgrove,
Chief Executive
of Oaklee Housing, said:**

“Our innovative financing structure and subsequent agreement with NORD/LB is putting more than €50million directly into the delivery of circa 250 social homes in the areas where they are needed most. It is pleasing to see an international bank investing with confidence in large scale housing programmes and we hope others will follow.”

“This is one of the most cost-effective long-term finance arrangements ever used in Ireland and means that we can make public money go further and deliver more. It represents good business for Oaklee Housing and is a strong vote of confidence in our ability to deliver high quality homes for those in greatest need across Ireland in the years ahead.”

Choice Services



Following on from a successful first year for Choice's in house Maintenance and Repairs Company, Choice Services has continued to meet the challenge of maintaining over 4,200 Choice dwellings across Northern Ireland.

In the reporting period, a 24 hour, 7 days a week service was provided and over 15,500 repairs were carried out on Choice properties.

With a team of more than 50 staff, Choice Services are ensuring the highest of standards in their service provision, which serves to ensure greater efficiency throughout the organisation. Since its launch in May 2017, the organisation focuses on expanding and delivering services to more tenants in areas across the region.



Michael Davidson, Choice Services Engineer

STRATEGIC GOAL
GREAT SERVICES

Carol Ervine, Group
Director of Tenant &
Client Services at
St Gall's Avenue, Belfast
Community Fun Day

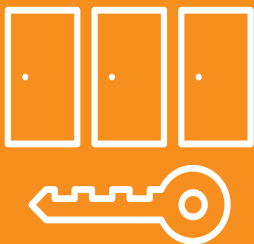


Allocations

Local area based Housing and Property Services Officers work together to ensure properties are ready and tenanted as soon as possible. A specialist Allocations Team ensures new developments are let at time of handover. The specialist team also have a dedicated focus on difficult to let voids, ensuring every effort is made to find tenants for properties which have been vacant for a longer period of time.

335 - 1st letting of new and remodelled general needs and supported schemes
807 - relets completed by area housing teams

Total Allocations 2018/19 = **1,142**

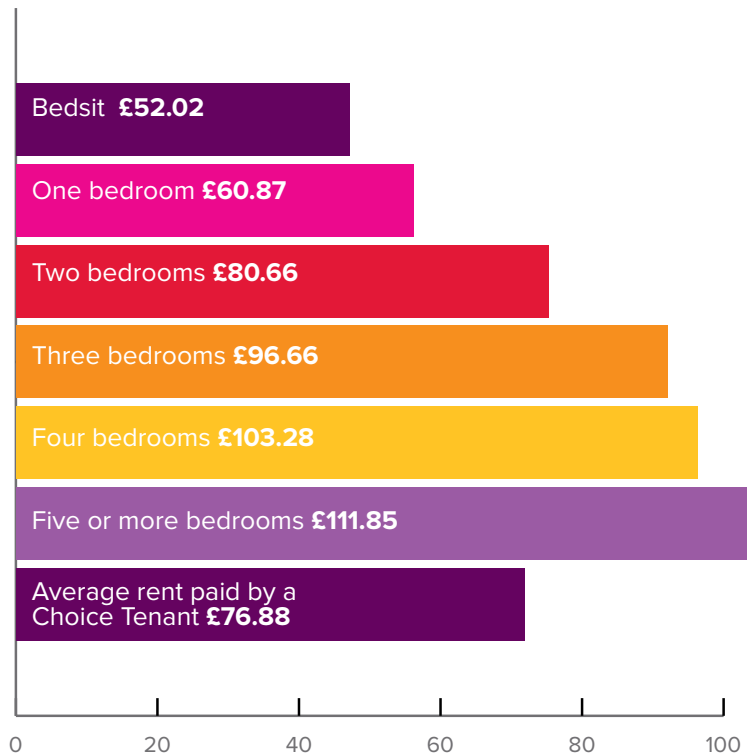


Allocation Breakdown

463 General Needs
284 Sheltered
60 Care and Support

807 - relets completed by area housing teams

Sum of Average Rent (£)



£76.88

Average rent paid by a Choice Tenant

Choice continues to work hard to ensure that we have one of the lowest average rents across the sector, which reflects our commitment to delivering affordability and value for money for our tenants.

Care and Support Services and Partners

Working in Partnership

It takes more than one organisation to address social housing need in Northern Ireland and without collaboration and partnership, delivery of these much needed services would not happen.

Throughout Northern Ireland, Choice work with more than 40 Joint Management Partners to deliver much needed quality supported living, tailored to the needs of the tenants and the community we are serving. This collaboration allows Choice to identify all areas of need required for a supported living scheme, whether this is structural elements of the building, communal requirements or new innovative ideas aimed at improving the wellbeing of tenants.

This year we established the Joint Managed Partner (JMP) Forum. This facilitates engagement between Choice partners, which allows for information sharing, best practice, creative ideas and future proofing services.

The 5% cuts within the Supporting People Programme continue to affect the delivery of Housing Support across the sector. Whilst no further cuts have applied for the year 2018/19, many of our services are already operating at a deficit.

The final two directly managed services have successfully transferred to Supporting People this year. Inverary House, Belfast now managed through JMA by Mindwise and Dillon Court, Strabane managed by First Housing Aid & Support Services. Choice has an existing relationship with both providers and we were pleased to these enhance this partnerships.

Key Projects

Supported living ensures many vulnerable people within society are able to live independently, safe in the knowledge that support is there when they need it. This is a vital service and can aid many aspects of an individual's life, including their social and mental wellbeing. Choice has completed a number of supported living schemes in the last year, delivering in areas of high demand and need.

The Croft, Abbots Road, Newtownabbey consists of 24 self-contained apartments specifically designed for those living with dementia. The £3.1m project was designed for those who can no longer maintain their home within the community but who can sustain enough independence that they do not require registered care. This service is managed through JMA with Praxis Care.

Donaghadee Road, Bangor offers self-contained accommodation for 12 young people leaving care. Belfast Central Mission provides 24hr support to vulnerable tenants encouraging the development of independent living skills.

Going forward Choice will continue to develop innovative and progressive supported living offerings for those most in need across the region. However, support from Government both in capital and revenue funding will be essential if services to the most vulnerable in our society are to be retained.

You can find a full list of our partners on our website @www.choice-housing.org

40+

number of joint
management partners



Community Investment

Building strong and resilient communities is just as important to Choice as providing high quality homes. An integral part of our Corporate Plan to 2021 is to drive regeneration and sustain communities through a housing-led approach.

Through this, our work focuses on creating sustainable and thriving neighbourhoods that promote respect for everyone and provide opportunities for social inclusion.



Building Futures

The popular WorkChoice programme, managed in partnership with Byson FutureSkills focuses on upskilling people through a range of activities and disciplines to help them secure long-term employment.

The initiative lasts for 26 weeks and works directly with participants to tailor their own career paths and interests. A central focus for Choice is to support its tenants in the journey towards employment, including developing skills, work experience and confidence. This approach demonstrates our commitment to enriching lives, going beyond the traditional bricks and mortar element expected of a housing association.

WorkChoice equips participants with practical hands on training alongside OCN accreditations and boosts potential whilst earning a decent salary. A number of participants have successfully completed the programme this year and have received placements with a range of companies.

A Helping Hand

This initiative is an exciting scholarship programme launched during the reporting period in partnership with Queen's University and their Widening Participation Unit. Targeting those who have the ability but are less likely to be encouraged to progress onto higher education, the programme gives confidence and support and helps students reach their full potential.

The Widening Participation Unit at Queen's comprises of the Junior Academy, the Senior Academy and more recently the Pathway Opportunity Programme. These scholarships are awarded to either the Pathway Opportunity Programme or Senior Academy students from each faculty who have achieved highest overall mark in Level one, and plan to continue to Level 2.

Choice believes that academic achievement should be open to all regardless of background and circumstances. This partnership will offer students the chance to flourish, succeed and play a role in creating stronger, more inclusive communities.



Local Enterprise

Building neighbourhoods that encourage and nurture talent from a young age is key to developing long-term prosperity. Choice teamed up with the charity Young Enterprise to help some young people engage in business and entrepreneurship. In the last year, groups of young people from Rathcoole in North Belfast and Poleglass in West Belfast were challenged and supported to display their entrepreneurial talent and run their own business.

The programme is OCN accredited and offers those involved the opportunity to gain insight in business whilst improving teamwork, communication, presentation skills, confidence and problem solving. Participants were invited to develop an idea from concept right through to production, bringing it to market at Young Enterprise fairs across Northern Ireland, where young people have the chance to promote and sell their products to the public.



CASE STUDY: Tenancy Sustainment Project

Choice is committed to addressing the issue of homelessness in Northern Ireland, working with partners to offer housing options to those most in need.

Choice collaborated with local homelessness charity Simon Community NI on a new initiative aimed at tackling homelessness and helping the most vulnerable in society enter the private rented sector, when they are ready to do so.

The Tenancy Sustainment Project is part funded by Choice and provides the support needed for many of those being supported by the Simon Community who are deemed 'tenancy ready' but do not have the means to afford a deposit to rent a private property. The funding provided by Choice goes to Simon Community's Tenancy Liaison Service to help identify and secure tenancies for clients.

Louise Davies was going through a difficult time when she was receiving support from Simon Community NI. Louise availed of the Tenancy Sustainment Service where she received support from a range of support workers who provided the support she needed before she was able to take the next step to go back to independent living.

With support from Choice this service provides housing clinics across six Simon Community projects in Northern Ireland with a dedicated Tenancy Liaison Officer operating across Northern Ireland. The scheme is supporting individuals move into private rented properties with the additional support and guidance to make that next step.

At a time when social housing waiting lists are growing and demand for temporary accommodation is rising, the private rented sector is an increasingly important source of housing for people moving out of hostels. The expense of private renting can be an incredibly difficult barrier to overcome. Creating this alternative pathway is an innovative step forward that will act as a vital lifeline for those in need.



Louise Davies
Tenant

Jim Dennison
Simon Community NI
Chief Executive

Michael McDonnell
Choice Group
Chief Executive



LOUISE
DAVIES
TENANT

“Thanks to Simon Community, I’ve overcome my demons. Without Choice’s investment into the scheme, I would not have been able to afford the security deposit for my new home.”

CASE STUDY: Financial Inclusion Services

Choice is committed to supporting our customers with money management and maximise their income. Our financial inclusion approach ensures that tenants can plan effectively for their futures as well as receive support and advice for any money concerns.

As living costs continue to rise alongside concerns around the roll out of Universal Credit, we know that everyone's budget is stretched.

The Financial Inclusion Team spend a lot of time with clients, individually completing benefit health checks and to confirm they are receiving any benefits they are entitled to, as well as giving advice and guidance on all welfare reforms, bedroom tax & benefit cap, helping with claiming and renewing PIPs when they are migrated from the old DLA. The team also help with Universal Credit claims and advise on how to maintain these online accounts successfully.

Getting the right advice and making some small changes in a daily routine can deliver big changes and enhance quality of life for our customers.

If a tenant is struggling financially, we encourage our housing officers and income recovery officers to intervene. They will look at their household budget and give practical advice and guidance on budgeting.

All new tenants are also offered a benefit check and advice on local charities and grants that could assist them when setting up home or moving should they need it.

The Financial Inclusion Team also plan to branch out into full in-house debt advice in the future and are investigating a range of financial inclusion activities such advice on basic bank accounts, home contents insurance and access to affordable credit. We intend to expand our partnerships with local Credit Unions and promote the Choice Savings Scheme for our tenants so residents can have savings set aside and peace of mind.



MANDY
McMORRIS
Choice Tenant

CARLEEN
STEVENSON
Financial
Inclusion Officer

“Thanks to Choice’s support with benefits and even budgeting on a daily basis, I learnt about my rights and was able to avail of a £1000 discretionary payment, which enabled us to furnish our new home.”



“I was homeless for two years with my two kids waiting to get a suitable property and I then lived with Women’s Aid for one and a half years. After Women’s Aid was no longer an option, I had no choice but to rent privately for four months and as a single mum I was lost.”

“Luckily, I was allocated a house with Choice and before I’d even moved in, their Financial Inclusion Officer, Tom was in touch.”

“We literally had nothing because the majority of our belongings in storage had to be dumped. From the very beginning, Tom was a Godsend and let me know about everything to which I was entitled. There was also a smooth transfer across to the new Universal Credit from my previous benefits. I was extremely worried that there might be shortfalls in rent but Choice helped me ensure that everything was covered.”

STRATEGIC GOAL
**DIGITAL
TRANSFORMATION**



Digital Transformation

One of our key strategic goals to 2021 is to develop a comprehensive, accessible digital platform for tenants and staff using innovative technology.

It is vital for the success of any organisation to adapt to the changing needs and expectations of their customers and staff. This new digital-led approach will allow us to connect better with customers and staff, making it easier for customers to contact us at the same time as streamlining internal processes to help staff become more efficient.



Promoting Channel Shift - will enable tenants to embrace online engagement with Choice, providing them with a smoother more user-friendly service. They will be able to manage their own information and report repairs.



Agile Working - customer facing staff will have the tools available to help tenants in their own homes in real time.



Business Transformation - improvements in IT systems and data have the potential to unlock greater efficiency and reduce costs. We plan to upgrade our core operating systems and to overhaul key business processes starting with the purchase order to pay process.



Strengthen Cyber Security - the security of our core systems and our tenants data is paramount. As we work to give greater access and control to tenants we will ensure that all necessary steps are taken to guard against malicious threats. Choice understands that change only works if it is customer-centred, and hence we will engage closely with tenants and staff throughout.

GREAT PEOPLE



Michael Stuart, Housing Officer



Our Team

It has been another busy year for Learning & Development in Choice with training delivered by external trainers and in-house providers. As a good employer and responsible housing association, Choice invests continually in its team so that our clients can continue to receive quality services and support.

A total of 357 employees completed 208 different courses during the reporting period. Thirteen staff members were provided with financial support to undertake external qualifications. Overall, Choice invested £130,000 in learning and development activities over the last year.

Training courses delivered during the year included:

Supporting Tenants

- Basic Sign Language Skills
- Effective Measures for Dealing with Anti-Social Behaviour
- Rent Collection / Arrears Management Workshop
- Universal Credit
- Customer Service workshop
- Building Resilience workshop

Health and Safety

- Gas Safety Level 1 VRQ Award
- Risk Assessment, Support Planning
- Fire Safety
- Food Hygiene
- Emergency First Aid at Work
- Asbestos Awareness

Professional Development

- Business Continuity Workshop
- Conducting Effective Performance Appraisals
- Documotive Training
- Recruitment & Selection
- Corporate Induction Training
- People Management

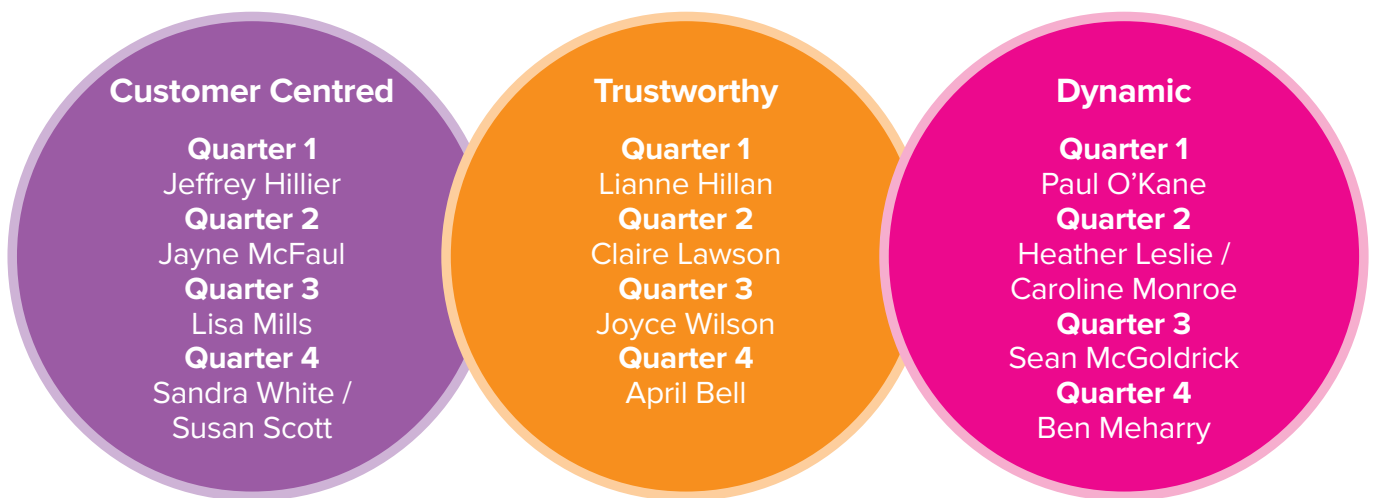
Choice Services Centre



Staff Recognition

At Choice, we pride ourselves on recruiting and retaining talent across the organisation. It is our people who deliver growth and success. Each quarter the senior management team recognise those staff who best epitomise our core values.

Congratulations again to this years winners and nominees.



All employees have an opportunity to vote annually for colleagues they feel best represent the our values. The annual staff recognition awards for 2018/19 were presented to the following:

- **Customer Centred Staff Member of the Year** - Joe Whyte and Carleen Stevenson
- **Trustworthy Staff Member of the Year** - Martin Watson and Brian Glazebrook
- **Dynamic Staff Member of the Year** - Jenny Mawhinney
- **Overall Staff Member of the Year** - Edel McLaughlin
- **Team of the Year** - Gas Servicing Team - Frances Clawson, Graham Woods, Anton Taylor, Sean McKinney and Diarmuid Gilmore.

Fundraising Committee

Fundraising Achievements

As part of our commitment to Corporate Social Responsibility, we work hard to raise funds for good causes in local communities in which we operate. It is important that Choice employees are central to choosing causes that matter to them and the local community. Our volunteer staff fundraising committee manages all fundraising activities which have included quiz nights, raffles, Christmas jumper day, the regular dress down Friday as well as direct Staff and Board donations.

During the year, Choice staff raised over £5,000 for three nominated charities, namely:



Choice Fundraising Committee with NI Knights

Staff Forum

The Staff Forum is an information and consultative body providing an opportunity for dialogue and exchange of views between Management and staff on issues of mutual concern and interest.

The Forum consists of 10 members of staff from many disciplines throughout Choice and Choice Services. The Staff Forum was established nearly three years ago and has been involved in providing support for the staff conference; reviewing the staff survey findings and action plans. Within the Staff Forum now sits the Health and Wellbeing champions who highlight best practice and health and wellbeing activities throughout the Organisation.

Staff Forum



Group Board

OUR BOARD



Hazel Bell
Group Chair / Vice Chair
of Choice Services Board
Oaklee Housing
Board Member



John Cullen
Group Board Member
Chair Oaklee Housing
(Retired October 2018)



Mary Donnelly
Group Board Member
Vice Chair of Audit
& Risk Committee



Catriona Gibson
Group Board Member
Vice Chair of Tenant &
Client Services Committee



Helen Harrison
Group Board Member
Development & Growth Committee /
Maple and May Board Member



Joe Higgins
Group Board Member
Chair of Audit & Risk Committee
Vice Chair of Finance Committee



Paul Leonard
Group Board Member
Chair of Choice Services Board
Vice Chair of Development & Growth
Committee / Maple and May Board



Andrew Logan
Group Board Member
Audit & Risk Committee Member



Ciaran McAreavey
Group Vice Chair
Chair of Development and Growth /
Maple and May



Robert Moore
Group Board Member
(Retired September 2018)



Laura O'Dowd
Group Board Member
(Retired September 2018)



Bill Reilly
Group Board Member
(Retired September 2018)



Bert Rima
Group Board Member
(Retired September 2018)



Ken Slattery
Group Board Member
Chair of Oaklee Housing
Chair of Finance Committee



Noreen Taggart
Group Board Member
Chair of Tenant & Client
Services Committee



Committees

Audit & Risk Committee

The Audit & Risk Committee supports group board by ensuring that effective control systems and good governance is maintained across Choice.

During 2018/19, a number of key issues were significantly progressed, including:

- Internal audit assurance reports
- Compliance / gas servicing
- External audit strategy
- Review of risk reporting
- Fraud reporting

Key priorities for 2019/20 include:

- Internal audit plan for 2019/20
- Monitor progress of Finance Transformation Plan

Member	Meetings Held	Meetings Attended
Ken Slattery (Chair)	6	6
Mary Donnelly (Vice Chair)	6	4
Elizabeth Clarke	6	4
Karen Doran	6	5
Andrew Logan	6	6

Development & Growth Committee

The Development & Growth Committee oversees the delivery of the Social Housing Development Programme (SHDP), strategic asset management and energy management. It monitors value for money in all of its property development and reconstruction activities and the achievement of the financial targets set by the Board. It assists in the identification of key financial and property risks and the controls necessary to monitor that the appropriate responsibilities are planned, managed and discharged.

During 2018/19, a number of key issues were significantly progressed, including:

- Social Housing Development Programme 2018/19
- Strategic Review of Fire Safety Management
- Approved scheme design reports and site/property purchases
- Energy Reporting
- Assets Reporting

Key priorities for 2019/20 include:

- Social Housing Development Programme 2019/20
- Review of Impact of Housing Associations on Land Values
- Energy & Sustainable Development Strategy 2019/20

Member	Meetings Held	Meetings Attended
Ciaran McAreavey (Chair)	6	5
Paul Leonard (Vice Chair)	6	6
Bill Kennedy	6	5
Tim Nelson	6	4
Gerry Millar	6	3
Helen Harrison	6	5

Finance Committee

The Finance Committee oversees the financial management and treasury matters of the organisation.

During 2018/19, a number of key issues were significantly progressed, including:

- Approved policy changes on treasury, accruals and financial viability.
- Review of financial projections
- Review of Treasury Management

Key priorities for 2019/20 include:

- Reviewing the Group's funding strategy, including funding for subsidiaries
- Overseeing implementation of the VFM strategy
- Overseeing implementation of the Finance Transformation project

Member	Meetings Held	Meetings Attended
Robert Moore (Chair)	7	3 (Retired from Committee Sept 2018)
Hazel Bell	7	7
Joe Higgins (Chair)	7	5
John Cullen	7	4 (Retired from Committee Sept 2018)
Seamus Corrigan	7	7
Ken Slattery (Vice Chair)	7	3 (joined Committee 3/12/18)

Tenant & Client Services Committee

The Tenant & Client Services Committee is the major interface between the Association and its tenants. The Committee oversee the formulation and implementation of strategies and policies, the delivery of Business Plans and monitoring output against targets.

During 2018/19, a number of key issues were significantly progressed, including:

- Void Management – substantial improvements are evident in a number of key metrics
- Welfare Reform Project – major resources invested to devise and implement Ph2 of the project, including awareness campaign. Financial Inclusion Team also recruited.
- Fire Safety Management – Strategic review completed and Action Plans implemented, including communications to tenants etc.

Key priorities for 2019/20 include:

- Revise ASB Strategy and deliver the City Centre Security Plan
- Implement Financial Inclusion Strategy & Action Plan, and prepare for further Welfare Reform changes
- Support Digital Transformation to improve efficiency and effectiveness within T&C

Member	Meetings Held	Meetings Attended
Noreen Taggart (Chair)	6	6
Laura O'Dowd	6	1 (Retired from Committee May 2018)
Danny Cochrane	6	6
Catriona Gibson (Vice Chair)	6	5
Janet Hunter	6	4
Bill Jeffrey (Tenant Representative)	6	6

Remuneration of Board Members

None of the members of the Board are remunerated and all give their time voluntarily. Total aggregate expenses (in single pounds) reimbursed to the Board Members and not chargeable to income tax was £4,603.

REGISTERED OFFICE

Leslie Morrell House 37-41 May Street Belfast BT1 4DN

Company Number IP000408

Charity Number 100095

Housing Number R56

BANKERS

First Trust Bank	31-35 High Street, Belfast BT1 2AL
Barclays Bank	Donegall Square North, Belfast BT1 5LU
Ulster Bank	Donegall Square East, Belfast BT1 5UB
Bank of Ireland	Donegall Square South, Belfast BT1 5LR
Housing Finance Corp	107 Cannon Street, London EC4N 5AF
Danske Bank	Donegall Square West, Belfast BT1 6JS
Santander Bank	Donegall Square East, Belfast BT1 5HL

EXTERNAL AUDITORS

KPMG	17-25 College Square East, Belfast BT1 6DH
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INTERNAL AUDITORS

TIAA	53-55 Gosport Business Centre, Aerodrome Road, Hampshire PO13 0FQ
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SOLICITORS

Elliott Duffy Garrett	34 Upper Queen's Street, Belfast BT1 6FD
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Senior Management Team

Back row L-R

Michael Rafferty
Group Director
of Finance
& Resources

Niall Sheridan
Group Director
of Development
& Assets

Middle row L-R

Wilton Farrelly
Managing Director
of Choice Services

Carol Ervine
Group Director
of Tenant
& Client Services

Jon Anderson
Group Director
of Growth

Front row L-R

Lawrence Jackson
Group Director
of Corporate Services

Sharon Cosgrove
Chief Executive Officer
of Oaklee Housing

Michael McDonnell
Group Chief Executive



A Tribute to our friend and colleague Brian McKenna

This year we were deeply saddened by the passing of a dedicated and highly respected member of our team. Brian McKenna died after a long battle with illness. As Group Director of Governance & Communications, Brian was a committed, talented and loyal colleague who was deeply passionate about making a positive difference to tenants and their local communities.



Brian was a member of the Choice team from 1996 and during that time, he made a positive impact on the organisation and the people within it, colleagues and tenants alike. Brian was part of a team who began the process of pioneering new and innovative solutions aimed at making the lives of tenants better – leaving a lasting impression on the Association.

Brian gave so much of his time outside Choice to causes that were important to him, including as a Board member with Voice of Young People in Care (VOYPIC).

Our heartfelt thoughts continue to be with Brian's family during this difficult time. He will be missed for his positivity, endless encouragement, sound advice and great sense of humour.

Value for Money (VFM)

STRATEGIC GOAL VALUE FOR MONEY

Choice believes that a focus on Value for Money (“VFM”) leads to improved outcomes for customers and stakeholders, and generates savings on resources which can either be taken as short-term gains or recycled back into the organisation as additional longer-term investment.

Our VFM strategy has the following aims:

- Setting VFM targets which become the focus for enhancing delivery;
- Establishing management systems and structures aimed at promoting VFM; and
- Establishing a VFM culture at all levels of the organisation.

The overall VFM process is continuous and we recognise that the quest to improve is never complete. However, areas where we have focused our efforts are:

- Improving tenant satisfaction levels;
- Improving core operating metrics;
- Achieving 100% compliance on health and safety;
- Enhancing our delivery on new build; and
- Improving returns from our assets.

We aimed to achieve these targets while maintaining average rents at affordable levels.

We are making progress in all of these areas, as follows:

VFM Area	Progress
Improving tenant satisfaction levels	We have improved our overall tenant satisfaction (based on the STAR methodology) from 79% in 2016/17 to 88% at March 2019.
Improving core operating metrics	There have been improvements in overheads, housing management costs, voids, re-let times, SAP rating, and tenancy turnover. Other metrics require further improvement including: response maintenance costs and arrears.
Achieving 100% compliance on health and safety	We have achieved target levels of compliance and closely monitor on-going performance.
Enhancing our delivery on new build	We completed 301 new social units in 2018/19. We have implemented a number of initiatives to further enhance performance.
Improving returns from our assets	Our return on assets (at 1.80%) was in line with local peers, but was lower than the previous year due to our additional maintenance expenditure in the year. We plan to improve this ratio in future years.



In delivering these improvements we have taken forward a number of key initiatives:

1. Our Tenant & Client Services directorate has been completely re-organised to facilitate improved effectiveness.
2. We have made large investments in our stock improvement programme, including £6m in remodelling unsuitable schemes for future use.
3. We introduced Choice Services as our in-house maintenance contractor covering over 4,200 units. This initiative is generating improvements in both quality and cost efficiency, and will ensure continuity of service.
4. We launched Maple & May, our private rented sector and build-for sale brand. This is already generating additional income and qualitative improvements which will support our core social housing business.
5. We implemented a new rent policy which will improve fairness, affordability, sustainability and transparency in our rents. We applied a below-inflation rent increase in April 2018 and April 2019.
6. We were able to pass on energy cost savings to tenants with an overall reduction of £140k in heating charges in 2018.
7. We became the first Northern Ireland housing association to draw down low cost development funding from the European Investment Bank. This will enable us to deliver more social homes in the future.
8. We participated in the Housemark and Sector Scorecard benchmarking.
9. We performed business improvement reviews across three business areas using the Lean methodology and have commenced implementation.
10. We have improved the effectiveness of our procurement function.
11. We commenced use of procurement frameworks, including Procurement for Housing and Crown Commercial Services.
12. We introduced the competitive design & build procurement process.
13. We implemented the eTenders system.
14. We implemented VFM workstreams to review:
 - a. Financial analysis and benchmarking
 - b. Budgetary control
 - c. Procurement
 - d. Business improvement
 - e. Construction costs
 - f. Maintenance costs
 - g. Order to Pay processes

Social impact

VFM is also about enhancing the social impact we deliver. During the 2019 financial year we:

1. Invested heavily in community enhancement initiatives.
2. Invested in the Live Here Love Here initiative for environmental improvement.
3. Invested in the WorkChoice programme to provide employment opportunities to tenants.
4. Enhanced our debt advice service.
5. Implemented the Choice Savings Scheme to promote credit union membership.
6. Created new digital inclusion opportunities for tenants.

We aspire towards continuous improvement and we will continue to place considerable emphasis on improving VFM. We will routinely review our policies, processes, systems and measures to ensure that these underpin our VFM strategy and priorities. In particular, our KPI metrics have been updated to ensure that the management of Choice have the information to assess our VFM performance against the objectives outlined above.

We will also ensure that relevant VFM actions and outcomes are communicated regularly with our customers and stakeholders to demonstrate progress against our plans.

Group Financial Performance

The financial statements reflect the financial performance and financial position of the Choice Group for the year ended 31 March 2019 and has been prepared in accordance with FRS102 and Housing SORP 2014. The figures for 'Group' include the Parent and our subsidiaries: Oaklee Housing, Acorn Housing, Maple & May Limited, Maple & May (Homes) Limited, Comhar FM Limited and Choice Services (Ireland) Limited.

The Group reported a strong financial performance for the 2018/2019 financial year with a surplus of £8.5m (2018: £8.2m). These surpluses will be set aside to cover our debt repayments and invested into projects such as our planned and cyclical maintenance programme in later years.

Our annual turnover was £68.8m in 2018/19 compared to £62.9m last year. Rental income increased in Choice by £3.5m and in Oaklee/Acorn by £2.4m.

The Group invested an additional £75m in housing assets, bringing their total value to £1057m. The number of units in management at the balance sheet date within the Group was 11,604 (2018: 11,123). This increase reflects our development activity in Choice, Oaklee/Acorn and Maple & May.

Long-term borrowing is an essential element in financing our projects. During the year our debt increased by £45m to £276m. We operate a prudent treasury management policy and at all times maintain sufficient liquidity to meet near term commitments. We achieved further drawdowns under our £150m finance contract with the European Investment Bank (EIB) which will provide us with the private finance we need for our social housing development programme in Northern Ireland into the medium term. Oaklee and its subsidiary continued to fund its development programme in the Republic of Ireland through borrowings from Nord, HFA and local authorities.

ACCOUNTS

The Group continues to grow from strength to strength each year and this is clearly reflected in our consolidated balance sheet, where we now have total reserves of £110 million.

During the year events outside our control continue to pose financial challenges and opportunities. These include:

- Political uncertainty and Welfare Reform;
- Reclassification of the sector;
- Constraints on public sector funding;
- Changes in the local property market; and
- Economic uncertainty.

We believe we are well placed to meet these challenges. We have set out our financial plans for 2019/2020 and beyond and are already looking forward to another successful year ahead.



Group Income & Expenditure Account

for the year ended 31 March 2019

Choice Housing Ireland

	2019	2018 (Restated)
	£'000	£'000
Turnover	68,800	62,877
<i>Operating expenditure</i>		
Operating costs	(52,318)	(49,066)
Operating surplus	<u>16,482</u>	<u>13,811</u>
Gain on disposal of tangible fixed assets	514	600
Interest receivable and similar income	187	61
Interest payable and similar charges	(8,441)	(6,044)
Net finance charges relating to pension scheme	(105)	(165)
Fair value uplift in investment properties*	634	618
Reversal of impairment of financial assets	–	–
Transfer of disposal proceeds fund	(485)	(564)
Movement in fair value of financial instruments	(171)	(50)
Surplus before tax	<u>8,615</u>	<u>8,267</u>
Taxation	(97)	(23)
Surplus for the year	<u>8,518</u>	<u>8,244</u>

Group Balance Sheet

for the year ended 31 March 2019

Choice Housing Ireland

	2019	2018 (Restated)
	£000s	£000s
Fixed assets		
<i>Tangible assets</i>		
Housing Properties	893,124	818,700
Other tangible fixed assets	3,112	3,495
Investment property	12,357	5,270
Financial Assets	-	-
	908,593	827,465
Current assets		
Stock	1,130	414
Trade and other Debtors	16,344	13,795
Cash Investments	1,793	-
Cash and cash equivalents	16,067	29,326
	35,334	43,535
Creditors: amounts falling due within one year	(68,253)	(60,945)
Net current liabilities	(32,919)	(17,410)
Total assets less current liabilities	875,674	810,055
Creditors: amounts falling due after more than one year	(758,596)	(700,093)
Provisions for liabilities		
Pension Liability	(6,869)	(4,351)
Net assets	110,209	105,611
Capital and reserves		
Share capital	-	-
Foreign exchange translation reserve	260	346
Cash-flow hedge reserve	(9,349)	(8,508)
Revenue reserve	119,298	113,773
Total reserves	110,209	105,611

Parent Income and Expenditure Account

for the year ended 31 March 2019

Choice Housing Ireland

	2019	2018 (Restated)
	£000s	£000s
Turnover	59,813	56,327
<i>Operating expenditure</i>		
Operating costs	(46,510)	(44,415)
Operating surplus	13,303	11,912
Gain on disposal of tangible fixed assets	514	600
Interest receivable and similar income	411	170
Interest payable and similar charges	(6,519)	(5,010)
Net finance charges relating to pension scheme	(105)	(165)
Fair value uplift in investment properties*	141	–
Reversal of impairment of financial assets	617	772
Transfer to disposal proceeds fund	(485)	(564)
Movement in fair value of financial instruments	14	(44)
Surplus before tax	7,891	7,671
Taxation	–	–
Surplus for the year	7,891	7,671

Parent Balance Sheet

for the year ended 31 March 2019

Choice Housing Ireland

	2019	2018
	£000s	(Restated) £000s
Fixed assets		
<i>Tangible assets</i>		
Housing Properties	753,955	718,864
Other tangible fixed assets	3,092	3,426
Investment property	352	210
Financial Assets	<u>2,700</u>	<u>2,083</u>
	760,099	724,583
Current assets		
Stock	17	12
Trade and other Debtors	27,692	19,096
Cash Investments	1,793	–
Cash and cash equivalents	<u>13,200</u>	<u>27,168</u>
	42,702	46,276
Creditors: amounts falling due within one year	<u>(55,353)</u>	<u>(56,747)</u>
Net current liabilities	(12,651)	(10,471)
Total assets less current liabilities	747,448	714,112
Creditors: amounts falling due after more than one year	(634,392)	(608,617)
Provisions for liabilities		
Pension Liability	<u>(6,869)</u>	<u>(4,351)</u>
Net assets	<u>106,187</u>	<u>101,144</u>
Capital and reserves		
Share capital	–	–
Foreign exchange translation reserve	–	–
Cash-flow hedge reserve	(8,111)	(8,256)
Revenue reserve	<u>114,298</u>	<u>109,400</u>
Total reserves	<u>106,187</u>	<u>101,144</u>



Together we enrich lives

Choice

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