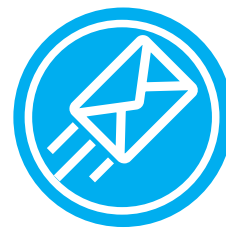


# RADIUS MAIL

Providing our tenants up-to-date news & advice



ISSUE NO. 049

DECEMBER 2024

Radius  
HOUSING

## £7,320 LOTTERY GRANT AWARDED TO TENANT ASSOCIATION

**Tenants in Fruithill Fold have had a busy year since they made the decision to become a constituted group and set up a Tenant Association, resulting in a recent lottery award of over £7,000.**

From organising monthly afternoon tea, music nights, growing their own produce to use at lunch clubs from potatoes, carrots, cabbage and radishes, going on bus trips and fundraising efforts the new TA has been hard at work.

The successful application for a grant of £7,320 will go towards the creation of a sensory and tranquil garden which will enable everyone to enjoy the outdoor space along with an allotment to grow more produce and become even more self-sufficient.

Earlier this month our Tenant Engagement Officer Lesa met with Fruithill Fold Tenant Association to find out more.

**L: Why did the tenants at Fruithill Fold want to form a group?**

TA: We felt that by having a tenant led group we would have a bigger voice than as individuals when resolving any problems or challenges within our scheme.

For example, since Covid, many tenants weren't socialising together anymore so we wanted to bring events back to the Common Room and give people a reason to come out of their apartments which would help reduce isolation and loneliness.

There has also been lots of changes with new people moving into Fruithill Fold, so by having social events we knew this would be a good way to get to know everyone.



**How did you decide who was best suited for different roles within the Committee and had any of you have any previous experience in a similar role before?**

None of us had experience like this before but we didn't let it stop us.

All of us have different strengths individually and together, so we knew who would be best suited for the different roles of Chairperson, Treasurer and Secretary and put our names forward as part of the voting process.

**Did you receive additional funding or support to get you up and running?**

We were encouraged by our Scheme Coordinator and the Tenant Engagement team to set up a Tenant Association.

Radius provided us with a Tenant Association Guidebook, including a constitution which helped put in place the aims for Fruithill plus a £100 start up grant once we had a bank account opened.

**Have you found any challenges setting up the group?**

We thought having a Tenant Association would be really simple, but there is more involved as you have legal responsibilities.

Thankfully our Scheme Coordinator and Radius are there to answer our questions and help us if we require any support and keep us right when it comes to paperwork.

**What advice would you give to other tenants that are thinking about starting their own groups?**

We would say go for it! Tenants within your community will get behind the group as it benefits everyone, it is very rewarding as you see people spending time together and our lottery grant shows you have nothing to lose!

To read more about Fruithill Fold's TA, or to learn about starting your own, visit our website.



CHRISTMAS OFFICE CLOSURES: 25th, 26th & 27th December and 1st January 2025

**Would you like to feature in the next Radius Mail newsletter?**

Please speak to your Scheme Coordinator, Housing Officer or email us at: [tenant.engagement@radiushousing.org](mailto:tenant.engagement@radiushousing.org)

# STEER CLEAR OF CHRISTMAS DEBT

Radius Welfare Advice are urging people to avoid getting into debt over the Christmas period.

In recent months Northern Ireland has seen huge rises in the cost of living, which has led to many of us turning to credit to pay for everyday living expenses.

The changes around Winter Fuel Payments has added to this stress with many not receiving this extra payment.

As Christmas is just around the corner, we are encouraging everyone not to overspend and avoid high-interest credit to cover the additional costs incurred over the festive season which can result in hefty bills in January.

Here are some tips for the festive season from our Welfare Advice Team

## Plan Ahead

There's still time to make a full budget so your regular outgoings such as rent and utility bills are covered, and then plan for Christmas expenses such as food, presents, and social events. Our Welfare Advice Team can help with this.

## Be Honest

If after paying your regular outgoings, you find you only have money left to spend on essentials then talk to family/friends to manage expectations.

Setting limits on spending will help you avoid rushed overspending.



## Be Aware of High Interest Credit

If you absolutely have to turn to credit to make ends meet this year, shop around for the best deals, including interest-free deals. Make sure you know how much needs to be paid back, and by when to avoid paying interest.

## Keep an Eye on your Spending

It's easy to get carried away at Christmas and let the bills be January's problem, but keeping a track of what you have spent, who you owe money to, and what date the direct debits come out of your account can help you manage.

## Seek Help Early

If you are struggling to make ends meet then help is available from our Welfare Advice Team. Our Advisers will help you navigate your debt and carry out benefit checks to ensure you are in receipt of all benefits you are entitled to.

Together we can make a difference.

# CHRISTMAS SAFETY ADVICE

Christmas time is a busy time and unfortunately scammers are out in full force to try and get your money.

It is important to be on your guard so here are some tips to help you spot and avoid scams as the festive season approaches:

## MESSAGING SCAMS

Watch out for messages such as emails, text messages and calls claiming to be from Amazon or the Post Office.

These are all scamming attempts so be vigilant - don't click any links, don't provide any information and just ignore the messages.



Don't let anyone pressure you – scammers often use urgency to trick people into paying quickly.

Be cautious of deals that seem too good to be true – they probably are.

When out shopping keep your handbag or wallet securely fastened.

If you are using an ATM be aware of who is around you, conceal your PIN and put your cash away safely before leaving.

At home, keep gifts and expensive items out of view and don't leave large amounts of cash in your home.

Report any suspicious activity to the Police by calling 101. You can also use the PSNI non-emergency reporting form on the PSNI website.



## Welfare Advice

Providing advice, support and advocacy on all aspects of benefit entitlement.

Radius Welfare Advice Officers are on hand to support and assist you with:

- Benefits
- Universal Credit
- Budgeting

Get in touch with your Scheme Coordinator or Housing Officer if you would like a referral.



## Report a Repair Online

To report a repair, visit our website and fill in our online Report a Repair form or scan the QR Code.



You can also contact the Radius Office directly on 0330 123 0888 or speak to your Scheme Coordinator.

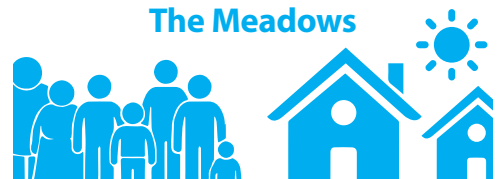
For Emergency Repairs, contact us immediately on 0330 123 0888

## ESTATE WALKABOUTS

Thursday 12th December

at 10.00 am

The Meadows



## TENANT EXECUTIVE COMMITTEE MEETING

Thursday 12th December

at 11am in Holywood

## FUNDRAISING IN ACTION!



Well done to Tonic Fold who raised £600 hosting a party and selling raffle tickets and Cullingtree Fold who held a Coffee Afternoon and raised over £360 all for Action Cancer, our charity partner.

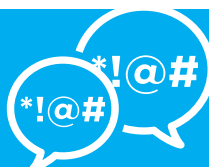
## Find us online

Why not keep up to date with Radius Housing news through our Facebook channel?

Simply search for "RadiusHousing"



# Anti-Social Behaviour IT HAS NO PLACE!



If you have an emergency repair while our offices are closed, call us on 0330 123 0888

