

Building Communities

Annual Review & Accounts 2019



Key Highlights at a Glance



Turnover

€7.3m

Voids HWC
0.2%



Maintenance Spend

€327k



Total Loans

€44.7m



Homes Under Management

367



Staff

111

Voids GN

0.7%

Arrears GN

0.77%



Staff Training Courses

159

Arrears hwc

2.37%



Surplus of

€138k

Registrations, Affiliations & Memberships

- Approved Housing Body (AHB) in Ireland with charitable status. CHY. No. 15142
- Tier 3 Registration with the Department of Housing, Planning, Community and Local Government (DHPCLG)
- HIQA Registration
- A Member of the Irish Council for Social Housing
- Company Registration 357889
- Certified Body Status with Housing Finance Agency (HFA)

Registered Office

Suite C, Ashtown
Business Centre,
Navan Rd, Dublin 15

Internal Auditor

PricewaterhouseCoopers
Waterfront Plaza
8 Laganbank Road
Belfast BT1 3BN

External Auditor

Crowleys DFK
16/17 College Green
Dublin 2

Solicitor

Eugene F. Collins
Temple Chambers
3 Burlington Road
Dublin 4

Banker

Bank of Ireland
Baggot Street
Dublin 2

Our Mission

Our mission is to provide the best housing, care and support to those in need of such services.






In This Report

What We Do	2
CEO and Chairman's Foreword	4
Board and Governance	7
Board of Management	8
Current Housing Schemes	10
Growth and Development	14
Finance and Performance	18
Housing with Care	22
General Needs Housing	24
Staff and Communications	26
Tenant and Staff interview	28
Key Contacts	29
A year in Activities	30



Discover more

Visit our website **FOLDIreland.ie**

-  @Fold_Ireland
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-  fold_ireland

What We Do

Enhancing the quality of life for many people in the community

FOLD Housing provides apartments and houses for older people and families. In addition, the Association provides supported housing with 24 hour care for frail and older people. We enhance the quality of life for many people in the community by providing a unique combination of accommodation and associated service options. These include: Housing-with-Care and day care for frail older people and people with dementia; sheltered housing; and general needs accommodation for families.

Over 55's

At Fold Ireland we are a leading provider of specifically designed apartments or bungalows for older people and couples. Our services have been developed to meet the housing and the support needs of older people and are designed to promote the quality of life and maintain an independent lifestyle in an environment that breaks down barriers of social isolation and promotes overall wellbeing. A key objective of this service is to actively encourage residents to maintain their independence. Fold Ireland also provides affordable family housing across Dublin.

To achieve our objective of providing a safe, independent living environment in our older person accommodation each property is fitted with an emergency 24 hour connect 24 call system. When triggered this alerts Radius Connect 24 call Advisors.

All our tenants will have a dedicated Housing Officer who will be able to advise on any tenancy issue and an Assets Officer who will advise on any property maintenance queries.

252 

Number of general needs homes under Fold's management

Housing with Care

Our schemes for older people provide a relaxing and friendly atmosphere where residents can feel secure and well cared for. Person-centred care and support is provided whilst promoting a healthy lifestyle through social activities, exercise, and maintaining links with the local community.

Residents have their own flatlet with an en-suite bathroom and are encouraged to create their own home by bringing personal belongings to make their flatlet feel like home-from-home. All flatlets have built-in wardrobes.

Our Housing with Care schemes are specifically designed to provide personal space and communal areas. There are open spaces both inside and outside each scheme which enables residents to walk freely in a secure and safe environment.

Our Housing with Care schemes provides 24-hour care and support to frail older clients and clients with a diagnosis of dementia.

112 

We currently have 112 residents over two Housing with Care Schemes

Radius Connect

Radius Connect 24 provides support to anyone of any age who is concerned about personal well-being or home safety, or who may feel anxious about managing their own. The service is designed to support a range of people of any age, an alarm can help if you;

- Live alone and are at risk of falling,
- Are living with dementia,
- Are at risk and worried about your safety or security.

Radius Connect personal alarms are a discreet, quick and reliable way of getting 24/7 help at the touch of a button if a tenant has an accident or emergency in their home. The service gives users the freedom to live independently in their own home but with the knowledge that they have instant help if needed.

Radius Connect is formerly known as Telecare, and have been providing telecare services throughout Ireland for over 25 years.

156 

We currently have 156 Radius Connect systems installed over 5 schemes

Maintenance

Fold Ireland is responsible for the maintenance and many repairs to our properties, however, tenants also have a responsibility to maintain the property in a reasonable condition.

Fold Ireland's response maintenance team provides 24-hour service through our contracted repair provider. Depending on the urgency of any issue, repairs will be made between 24 hours and 20 days.

Response Repairs that are the responsibility of Fold Ireland will broadly be defined as:

- Emergency: A response and repair will be carried out within 24 hours of the request being made;
- Urgent: A response and repair will be undertaken in four (4) working days;
- Routine: Repairs will be undertaken and completed within twenty (20) working days.

Common examples of response repairs are:

- Emergency: Burst pipes, entire loss of power to property;
- Urgent: Blocked bath/shower, leak from water/heating pipe;
- Routine: Internal doors not closing properly repairs to plasterwork.

We carry out general, cyclical and major repairs and maintenance to Fold Ireland's properties, ensuring they remain in good condition.

100% 

of repairs are carried out within the target time.

Foreword

Fold Housing's purpose is to provide the best housing, care and support for those in need of our services.

We have a specific focus on housing for older people. Our staff are at the centre of our success, maintaining the trust of our tenants, residents and business partners.

They demonstrate professionalism, dedication and compassion through their actions. We are committed to a culture of accountability, openness and transparency and are always looking to improve our services and to deliver value for money. We value our relationship with tenants, residents, their friends and families and take pride in what we have achieved together.



Peter Ayton
Chairperson

Denis Buckley
Chief Executive

Financial Review

Surplus 2019

€138k

(2018: €108k)

Fixed Assets

€78.8m

(2018: €50m)

Total Reserves

€3.8m

(2018: €2.1m)

We have exceptional staff working throughout our organisation, meeting housing needs, helping to sustain tenancies and expertly supporting vulnerable older people. Since its establishment in 2002 Fold Housing has been supported by Radius Housing (formerly Fold Northern Ireland). A very successful cross-border partnership has thrived since this time, with Fold Housing drawing on over 40 years of expertise and knowledge in housing, care and support by way of a Service Level Agreement. Our progress and growth would not have been possible without the assistance of Radius Housing, initially by way of prime funding and development of policies and procedures and subsequently the sharing of knowledge and expertise in finance, HR, ICT, property management and housing with care. The support given to our local management team and Board by the senior staff in Radius has enabled us to grow quickly in a sustainable and financially viable manner. However, it was always intended that Fold Housing would become fully self-sufficient. A transitional programme to decouple the two organisations commenced in 2017 and was completed in December 2019 with the appointment of a Chief Executive. We are now fully self-sufficient and independent of Radius Housing. In addition, for greater clarity of our role we rebranded the organisation from Fold Ireland to Fold Housing.

Our two innovative Housing with Care (HwC) schemes at Cherryfields, Clonsilla and Anam Cara, Glasnevin remain in great demand. In these two schemes we manage 115 homes and provide day-care facilities for frail older people and those with dementia.

We continue to receive very positive Health Information and Quality Authority (HIQA) inspection reports confirming high standards of care and assurance. We acknowledge the hard work and dedication of our care staff and their exceptional fundraising efforts during 2019 to boost the residents' comfort funds. Fold Housing own and manage a further 252 homes for active older people, singles and general needs family tenants. We had a very busy 2019 for both the housing and development teams with our stock increasing by 65 units to a total of 367 units. The 65 new units are located in three developments; Wellview House on Tonleeg Road, Raheny was tenanted with 47 older persons from the Dublin City Council housing list, 5 units in Carrickmines were tenanted with families from the Dun Laoghaire-Rathdown County Council housing list and 13 homes in The Rise, City West were tenanted with families from the South Dublin County Council housing list. All three developments are fully owned and managed by Fold Housing.

The highest levels of personal care for residents, good governance and sound financial management are key priorities for us. We received very positive feedback from residents and their relatives in our annual customer surveys on the standard of care and treatment of residents and our engagement with relatives and friends. We are delighted to highlight the list of activities and events for residents sponsored by businesses, charities, sports clubs and churches. It is said that communities should be judged by how they look after their most vulnerable.

We are pleased to confirm that corporate social responsibility is alive and well in Dublin City and Fingal County Council areas. Our residents are truly grateful of all such support. Fold Housing is regulated by the Charities Regulator, HIQA, the HSE and the Housing Regulator Ireland. We are also annually assessed by the Housing Finance Agency (HFA) in relation to our borrowing capacity. We are pleased to report that Fold Housing received favourable reports in all cases.

Fold Housing finished 2019 with a surplus of €138k, up from the previous year's surplus of €108k. Fold Housing's fixed assets as of 31st December 2019 were €78.8 million (net of depreciation). Total reserves rose to €3.8 million.

During the year Mary Walsh, Noel Mulvihill, Alan Bradley and John Campion resigned from the Board of Fold Housing. We are grateful for their contributions to the Association over the years and for bringing their intellect, insight, experience and expertise to the Association.

We were pleased to welcome to the Board Teresa Harrington, Pauline Daly, Mary Flanagan and Belinda O'Connail. Their knowledge and expertise will help guide Fold Housing through its ambitious growth programme.

Foreword (continued)

Our growth ambitions are set to continue in 2020 with the completion of 31 apartments at the Phoenix Park Racecourse, 103 apartments at St. Agnes, Crumlin, 43 apartments at Dolphin Park, 22 apartments at The Mews, City West and 24 apartments at Cuil Duin, City West. The Development Department team will continue to focus on opportunities in the Greater Dublin area. Outside of Dublin, we are looking at several opportunities in Dundalk and Drogheda.

The year 2019, represents the third year of our strategic plan for 2017-2021 for Fold Housing. Over the term of this plan we will substantially increase our housing stock whilst expanding and refining our support and administration functions. This will enable us to better serve our existing customers, meet housing demand and reduce homelessness.

We continue to operate in a challenging business environment seeking efficiencies in all we do whilst providing value for money for our tenants and funders. We are grateful for the exceptional efforts of our voluntary Board members who continue to provide sound leadership and to champion the needs of our tenants and residents. We also acknowledge the support of our business partners including local authorities, the HSE, the DHPLG, the HFA and all who have helped to make 2019 another successful year for Fold Housing. Finally, we thank all our residents, tenants and their families and friends who continue to put their trust in us.

Peter Ayton
Chair of the Board

Denis Buckley
Chief Executive

“
**We continue to operate
in a challenging business
environment seeking
efficiencies in all we do
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money for our tenants
and funders.**”

Board and Governance

Fold Housing's Mission Statement is "to provide the best housing, care and support to those in need of such services"

The Fold Housing Board continued to provide strong support and guidance to the senior executive team through Board and Sub-Committee Meetings during 2019. The Board sets the strategic direction of Fold Housing and ensures that a robust system of assurance and controls is in place and being followed. In a voluntary capacity, Board members attended conferences and seminars and participated in meetings with stakeholders and business partners.

Annual Strategy Workshop

Fold Housing's Annual Strategy Workshop took place in September, in Malahide. The event included presentations and discussions from external guests. This was followed by our Annual Partner Dinner for local public representatives, business partners and key stakeholders.

Board of Management and their Interests

The company is limited by guarantee and does not have any share capital. We confirm that the Board of Management who served during the year did not have a beneficial interest in the company.

All Board members serve in a voluntary capacity and do not receive remuneration for their services to Fold Housing. Fold Housing annually reviews its skills base as part of its Annual Appraisal. Potential Board members are invited to join the Board and provide leadership on the basis they have no conflicts of interest and agree to the Rules of the Approved Housing Body and its Code of Governance. Members annually declare their interests and restate their acceptance of Fold Housing's Code of Conduct. Members are invited to declare any interests at the commencement of all Board and committee meetings. The names of the persons who at any time during the financial year were Board members of the company are as follows:

- Peter Ayton (Chair)
- Belinda O'Conaill
- Alan Bradley
- Mary Flanagan
- Máire Cunningham
- John Lumsden
- Peter Gibson
- Teresa Harrington
- Pauline Daly
- Noel Mulvihill
- Mary Walsh
- John Campion

Risk Management

The Board of Management of Fold Housing Association Ireland CLG has overall responsibility for establishing and maintaining the organisation's internal control systems and for reviewing their effectiveness. The system of internal controls is designed to manage risk and to provide reasonable assurance that key objectives and expected outcomes will be achieved.

Management responsibility has been clearly defined for the identification, evaluation and control of significant risks. There is a formal and ongoing process of management review in each area of the Association's activities. The senior management team regularly considers significant risks facing the Association and the Chief Executive is responsible for reporting to the Finance, Audit and Risk Committee and to the Board any significant changes affecting key areas.

Fold Housing's Board continually monitors the key strategic, operational, financial and regulatory risks. These risks are included in various Risk Registers, which are considered at each meeting of the Board, the Finance, Audit & Risk Committee, the Development Committee and the Operations Committee.



Board of Management

Experienced, effective and diverse leadership.



Peter Ayton Chairperson

Peter was an Executive Manager with Dublin City Council. During his career he worked at management level in the Finance and Housing Departments. He has extensive experience of social housing construction, development and policy.



Peter Gibson

Peter is a retired social worker. Previously he was Deputy Director of Social Services for the Health and Social Services Board. His responsibilities included commissioning services for older people, people with mental health needs and people with learning and physical disabilities.



John Lumsden

John is an economics graduate of Trinity College Dublin and a former employee of the Civil Service with the Department of Transport. He has held senior positions in that Department with the responsibility for road, rail, maritime and aviation matters.



Máire Cunningham

Máire is a member of the Business Law Committee of the Law Society of Ireland and has been a partner at Beauchamps since 2006. Beauchamps is one of Ireland's leading full service law firms.



Teresa Harrington

Teresa is a chartered accountant. She is director on a number of Not for Profit Boards, a member of the Finance Committee of the Royal College of Surgeons in Ireland and the Audit Committee of the National Library of Ireland. Previously she was an audit partner with PricewaterhouseCoopers.



Belinda Ó'Conaill

Belinda is a Senior Human Resources Executive with experience that encompasses all elements of HR. She has delivered facilitation, strategy development and HR consulting services to voluntary sector organisations and also provides interview coaching. She holds a Bachelor of Commerce Degree from University College Dublin, a Masters of Business Studies (HR Strategies) from Dublin City University and a Diploma in Employment Law.



Mary Flanagan

Mary is currently Director of Nursing Quality & Clinical services at Our Lady's Hospice & Care services since 2016. She was previously employed in the Health Service Executive (HSE) as Director of Nursing for services for older people. She has extensive experience in corporate and clinical leadership and management both in Ireland and England.



Pauline Daly

Pauline Daly is a European Director of JLL (formerly Jones Lang LaSalle) and head of the Valuation Advisory Department with almost 30 years professional experience in all sectors of the property market. Pauline is President of the Society of Chartered Surveyors Ireland (SCSI), and a Fellow of both the SCSI and the Royal Institute of Chartered Surveyors (RICS).

Name	Board member	Development	Audit and Risk	Operations
Peter Ayton	Chair	✓	✓	✓
Peter Gibson	✓		Chair	
John Lumsden	Vice Chair		✓	
Máire Cunningham	✓	✓		
Teresa Harrington	Secretary		✓	
Mary Flanagan	✓			✓
Pauline Daly	✓	Chair		
Belinda Ó'Conaill	✓			Chair



Schemes delivered in 2019

3

FOLD Ireland Housing Schemes

Delivering high quality developments in sought after places that enhance the neighbourhoods in which they are located.



Wellview House

Tonleeg Road, Raheny



New Seskin Court

Block C3, New Seskin Court,
Whitestown Way, Tallaght, Dublin 24



Fortfield Square

Block 1, The Courtyard, Fortfield Square,
College Drive, Terenure, Dublin 6W



Farmleigh Woods, Castleknock

Chestnut Lodge, Farmleigh Woods, Whites Road, Castleknock, Dublin 15



Anam Cara HWC

St. Canices Road, Glasnevin, Dublin 11



Rathborne Court

Rathborne Court, Earlswood, Rathborne, Ashtown, Dublin 15



Ballygall Road East

Glasnevin, Dublin 11



Dunboyne

Co. Meath



Phibblestown Woods

Ongar, Dublin 15



Latchford, Clonee

Hansfield, Castaheany, Dublin 15

**Carrickmines**

The Avenue, Carrickmines Green

**Citywest The Rise**

Citywest Road, Citywest, Dublin 24

**Marianella**

Orwell Grove, Orwell Road, Rathgar, Dublin 6

**Monkstown**

Grange Abbey, Abbey Road,
Monkstown, Co. Dublin



Homes handed
over to management

65

New homes on site

223

Growth & Development

For more than a decade FOLD Ireland has sought to develop sustainable and thriving communities in partnership with Local Authorities, local people, political representatives, and other key stakeholders.

We have a track record in delivering developments that are not only sympathetic to their surroundings and the environment, but are high in quality, in sought-after places to live and enhance neighbourhoods in which they are located.

Through effective consultation and the application of contemporary design intent, our development team has brought forward a number of much needed quality homes for those in need.

During 2019, we handed 65 new homes into management while commencing a further 223 new homes on site. At the same time, we increased our pipeline of development prospects, identifying a number of new opportunities and securing a further 109 homes for future delivery.

Our development team continue to engage with developers, local authorities and investors on additional new projects. FOLD Ireland is recognised by many as the partner of choice on new Part V developments and turnkey opportunities, we provide expert advice on design and tenant requirements for houses and apartments for the over 55's. Our Development Team routinely offer practical guidance on design specifications, programme management, conveyancing contracts and planning obligations.

The regeneration of communities through Rebuilding Ireland remains a core objective and we were very pleased to be selected for the Dolphin's Barn Regeneration Project in Rialto by Dublin City Council. FOLD invested time and effort in engaging with the local community to ensure we develop the most sustainable housing solution for this long-established city community and neighbourhood.



“

The regeneration of communities through Rebuilding Ireland remains a core objective.”

Growth & Development (continued)

The development is in an ideal location which gives easy access to the city as well as a wide range of local services and amenities. Having commenced the construction phase of this project early 2018 we were very disappointed when the main contractor, MDY, entered examinership and works halted in September 2018. This situation was a considerable obstacle to overcome and caused a lengthy delay to the works, however by working with our consultants and legal team, engaging with our stakeholders, the community and their representatives, we successfully navigated our way through and MDY were able to exit examinership with a new investor on board which resulted in the recommencement of the works in January 2019.

The 43 apartments at New Dolphin Park is an excellent example of purpose-built accommodation for Older Persons, each home has the highest levels of safety, security and efficiency built in as standard and the finish is of a very high standard. We hope that New Dolphin Park will become the benchmark for similar type developments in the future.

Tonlegee Completed 2019

We were delighted to open the doors and welcome the new tenants to Wellview Court, Tonlegee Road. This much sought after development has good public transport links – there is a bus stop just opposite the entrance with a regular service to the city centre and elsewhere. The site was originally the Smurfit Carton Co and had fallen into disrepair and become derelict. The site was purchased by a private nursing home provider some years ago. A nursing home and staff accommodation was built on part of the site. Fold Ireland partnered with the developer to design and deliver 47 quality apartments for older people on the remainder of the site.

The scheme was designed to allow ease of access within the building and within each apartment for all tenants and those with restricted mobility. Universal Design principles were applied throughout. Wider doors facilitate the use of mobility aids and wheelchairs and the hall cupboard has a charging point and will accommodate a mobility scooter. There is level access throughout the building and each apartment,

including level access showers, and fold down seats. We increased bedroom size to facilitate carers' access from both sides of the bed and for use of hoists if necessary. The bedrooms are spacious enough for couples. There are low surface temperature radiators, higher toilet pans, and reinforced areas throughout the bathroom to allow the installation of additional grab rails if necessary, all discretely installed to modern domestic standards. FOLD has installed a self-closing door system throughout the building for ease of use and to ensure fire safety for tenants.

Each apartment has its own door entry system and speech units which provide immediate access to Connect24 which gives each resident 24/7 access to assistance in the event of an emergency. Additional technology can be added if required i.e. bed and floor sensors, individual pendants etc. Each apartment's fire and smoke detection equipment which is linked to the Connect24 monitoring centre which allows the monitoring agent to notify the emergency services in the event of a fire or other emergency.

Wellview Court is at the heart of a thriving community with a post office, banks, shops, cinema, doctors and dentists, garda station and churches in close proximity. Residents can shop locally and the scheme provides additional business for local shops, doctors and other services. Each resident has their own front door offering complete privacy whilst at the same time, access to Connect24 and neighbours in close proximity makes our residents feel very safe.



Citywest Rise Completed May 2019

This development is delivering 13 high spec 3 bed houses located in the Citywest Campus with easy access to the LUAS, N7, N81 and M50 motorway. This is the first phase of a two-phase purchase arrangement by Fold under the Part V Agreement between Davy Hickey Homes and South Dublin County Council. Dublin based Conroy Crowe Kelly were the architects and the units were constructed by Davy Hickey Properties. The properties comprise three bedroom terraced and semi-detached homes which form part of a new development of approximately 339 properties with over 6 acres of open recreational space for residents to enjoy.

Each of the FOLD homes are spacious (113sqm) and include an entrance hallway, w.c. living room, kitchen/diner, three bedrooms (master en-suite) and family bathroom. The houses have a 10 year Homebound structural guarantee and a redbrick front façade in traditional Edwardian style with double glazed windows and doors. Central heating and hot water are delivered by Dimplex A Class heat pumps. The houses are A-rated and built to a high specification and deliver a high quality end product. Gardens are provided to the rear of each property and parking is to the front. Residents enjoy easy access to many local amenities including, green areas, schools and the Citywest shopping centre. Fold are delighted to be working with Davy Hickey Homes providing quality much needed homes in this desirable location.

Carrickmines Part V Completed 2019

Fold purchased 5 apartments for families in this residential development located on the Glenamuck Road area of Dun Laoghaire. Fold are delighted to work with Dun Laoghaire Rathdown County Council delivering these much needed quality homes. This site offers spacious quality accommodation with easy access to the M50 motorway.

There are naturally strong ties between our core values and our ambition for continued growth; both reflect the way in which we deliver value to our stakeholders and enhance the areas in which we operate. It is important to us that we deliver the Fold values in all that we do. The continued investment in our staff in a changing environment is critical to the services we provide to our tenants and crucial to our obligation to not only meet but exceed where possible our statutory and regulatory requirements. To this end we have initiated a baseline training regime for all Development Staff with the aim of ensuring that all our staff have the correct training to augment their knowledge and experience.

By focussing on Near Zero Energy Building (NZEB) we hope to mirror the drive towards efficient, high quality, low energy housing seen in other parts of Europe.

In addition to this we are ensuring that our Housing Professionals are encouraged to pursue industry recognised accreditation through the many programmes offered by the Housing Agency and the Institute of Public Administration. By empowering and supporting staff and fostering a prosocial culture with strong corporate responsibility we have been fortunate to work with our peers in other AHBS through the establishing and resourcing of working groups. These collaborations whether through the Local Authority Forums, the ICSH, Community or other means help us all to meet the specific challenges that Housing Professionals and AHBS face. We have laid good foundations in many areas including greening, procurement, value for money, digital, inclusion and innovation, stakeholder engagement, culture, diversification of funding, communicating our message, and corporate social responsibility.





Total Borrowings

€44.7m

(2018: €16.6m)

Finance & Performance

2019 was a pivotal year for FOLD Ireland in terms of growth and the financing of new developments.

FOLD Ireland finished 2019 with a surplus of €138k, up from the 2018 surplus of €108k. During this year of rapid growth, we continued to carefully manage costs and protect income. Our fixed assets as at 31 December 2019 were €78.8m (net of depreciation) up from €50.1m in 2018. FOLD Ireland's total reserves rose to €3.8m.

In terms of housing management, our void levels in HWC and non-care housing at year end were 0.70% and 0.2% respectively against targets of 2.5%.

We assess financial and operational risks around all new business development opportunities. This is in addition to periodic reviews of the financial capacity of the organisation.

FOLD Ireland's total borrowings rose to €45.0m by 31 December 2019 (2018 - €16.6m). At the end of 2019, we had borrowings from the Housing Finance Agency (HFA) of €30.4m, €3.0m from Bank of Ireland and €11.6m in CALF funds. We conduct stress tests of our business model against rising interest rates, costs and unfavourable rent settlements amongst other assumptions.

In 2019 we continued our engagement with Treasury Specialists, to independently review our cash flow projections and future financial ratio assumptions. We anticipate continued increases in borrowings and received further assurance regarding the adequacy of our capacity and reserves.

A successful Transition Project was finalised in 2019 whereby all systems were de-coupled from Radius Housing and independently run by Fold Ireland. A new SAGE 200 online system was also implemented at the start of 2019.

“

We anticipate continued increases in borrowings and received further assurance regarding the adequacy of our capacity and reserves.”



Income and Expenditure Account

For the Financial Year Ended 31 December 2019

	2019 €	2018 €
Income	7,314,523	6,091,285
Direct costs	(5,141,060)	(4,956,916)
Gross surplus	2,173,463	1,134,369
Administrative expenses	(1,102,728)	(713,095)
Operating surplus	1,070,735	421,274
Interest Receivable	88	49
Interest payable and financing costs	(933,035)	(313,392)
Surplus for the year	137,788	107,931

Balance Sheet

As at 31 December 2019

	2019	2018
Fixed assets		
Tangible assets	78,798,593	50,074,883
	78,798,593	50,074,883
Current assets		
Debtors: amounts falling due within one year	197,531	396,185
Cash at bank and in hand	3,280,063	3,620,341
	3,477,594	4,016,526
Creditors: Amounts falling due within one year	(13,787,954)	(1,631,236)
Net current assets	(10,310,360)	2,385,290
Total assets less current liabilities	68,488,233	52,460,173
Creditors: Amounts falling due after more than one year	(64,726,103)	(48,835,831)
Net assets	3,762,130	3,624,342
Reserves		
Income and expenditure reserve	3,762,130	3,624,342
Total reserves	3,762,130	3,624,342



An active lifestyle can make a huge difference to our residents. Staff arrange activities that stimulate the mind and body.

Housing with Care

FOLD Ireland currently operates two Housing with Care schemes, Cherryfields, in Hartstown and Anam Cara, in Glasnevin.

Fold Ireland provides 24 hours care services to frail older people and people with a diagnosis of dementia.

At Fold Ireland we see the person and not their dementia. We actively encourage our residents to express their individual personality.

Each resident has their own tailored care plan that reflects their individual tastes, interests, care and support needs. Every Resident is supported to maintain their independence. Residents are given an exercise choice whilst also enjoying a healthy lifestyle through social activities that also help to maintain links with the local community. We also provide a relaxing and friendly atmosphere where residents can feel secure and well cared for. Our schemes are specifically designed for people with dementia. There are open communal spaces both inside and outside to enable residents to walk freely in a secure and safe environment.

We arrange medical and other professional service providers to visit the scheme, such as:

- Hairdressers
- Dentists
- Opticians
- Chiropodists
- And other requested providers

An active lifestyle can make a huge difference to our residents. Staff arrange activities that stimulate the mind and body, and also encourage socialising with others. All our activities are tailored to each individual residents' interests, ensuring that they are engaged and willing to get involved. Residents are encouraged to bring their own ideas for activities and participate in developing the programme of events with staff at the scheme.

Our scheme managers arrange day trips and shopping outings for residents, whilst providing a range of activities in the home, including arts & crafts, musical entertainment, reminiscing, exercise sessions, spa days, quizzes and other entertainment. We aim to ensure each resident can continue to maintain links with the local community by getting out and about.



**I'M KEEPING ACTIVE BY
DANCING EVERY DAY**



“

Each resident has their own tailored care plan reflecting their tastes, interests and individual care and support needs. ”



24hr

care services provided to frail older people and people with a diagnosis of dementia.

General Needs

At Fold Ireland we provide specifically designed social housing for families, single people and over 55's.

Our services have been developed to meet the housing and support needs of older people.

They are designed to promote quality of life and to help older people maintain an independent lifestyle in an environment that breaks down barriers of social isolation and promotes overall well-being. A key objective of this service is to actively encourage residents to maintain their independence.

Each of our schemes has a housing officer. The housing officer's primary role is to provide person-centred housing support to each resident in a way that respects their dignity and confidentiality while promoting independent living.

To achieve our objective of providing a safe, environment for independent living, each property is fitted with an emergency, 24-hour radius Connect 24 call system which when triggered alerts Connect 24 call advisors who will respond and provide assistance. Fold Ireland are committed to providing a home for life if that is their wish. Tenants can be signposted to agencies that can provide extra support, such as carers to their home, should they seek more assistance.

Tenants are encouraged to participate in the broad range of social activities within the scheme and in the wider community.

Fold Ireland supports setting up and maintaining Tenants Associations. This is great opportunity for our tenants to meet their Neighbours and arrange social activities and to promote a healthier community and make the neighbourhood a better place to live.

At Fold Ireland we want to maximise the opportunities for tenant involvement to ensure our tenants are at the Centre of everything we do. Tenant engagement is a way for Fold Ireland and our tenants to work together to improve our services. Periodically, Fold Ireland will contact a random sample of tenants to conduct a Tenant satisfaction Survey. This provides Fold Ireland with an insight about how our customers feel about the service they receive including where tenants feel Fold Ireland could do better.

“

At Fold Ireland we want to maximise the opportunities for tenant involvement to ensure our tenants are at the Centre of everything we do. ”





Staff turnover rate

6.1%

Staff sickness rate

2.8%

Staff and Communications

We greatly value the professionalism and dedication of all our staff. As at 31 December 2019 Fold Ireland employed an average total of 111 staff members.

In line with our continued growth and expansion we have hired a number of staff to fill specialised roles in our Housing /Development/ Finance and Human Resources departments.

Our staff turnover was 6.1% which remains below target. The Association continues to retain skilled staff by offering a comprehensive training programme across all departments. During 2019 a total of 159 training sessions was delivered to Fold Ireland staff. These programmes included mandatory and supplementary training in areas such as First Aid, Fire Awareness, Health and Safety, Management Development, Advanced Excel, and Lone Working to name a few.

We recorded a sickness rate of 2.8% which is marginally above our target of 2.5%. We continue to support staff to maintain regular attendance at work by offering a range of supports such as occupational health and an employee assistance programme.

2019 saw the implementation of a new cloud-based HR system. The system provides a number of software solutions to support our staff base and HR management in Fold Ireland. It allows management to accurately capture employee hours, optimise staff rostering and simplify absence management processes currently in operation in the Association.



Chairman's Reception 2019

Housing Officer—Cathy Norris



Chairman's Reception 2019

Fold Ireland staff.



Chairman's Reception 2019

Nolito Gellangarin—Care Assistant, Haide Murphy—Care Worker and Rose Behan—Scheme Manager.



Chairman's Reception 2019

Mairead Reardon—Senior Care Worker and Rose Behan—Scheme Manager.

Tenant Interview

Nora Quigley

I recently rightsized from a house in Crumlin to the new Fold Ireland apartment in Crumlin with my partner Raymond and we have been absolutely delighted with the whole process.

A few months ago I was coming home and I was very worried at the time about our bills and our mortgage. We began to house a few students in order to help out with paying the bills and mortgage. I was also concerned with the future and what would happen to the other if something ever happened to myself or Raymond. That evening I popped into Joan Collins who put me in touch with the Dublin City Council. DCC recommended a new build from Fold in Crumlin. We had been on the housing list for a few years but had been too young for any Fold development. Once we got the call that we had been successful we were absolutely delighted and started sorting through our belongings straight away to get rid of rubbish and clutter as we were rightsizing. We were so excited and once we were ready to move in our nephew kindly helped us as he had a van and suddenly we were in our new home. The only stressful aspect of the move was when COVID-19 happened but our Housing Officer kept us informed throughout and we managed to move in without any problems.

The apartment is amazing and is so much easier to keep than the house we moved from. We have no garden to upkeep or clutter. We still feel like we are on our holidays and are waiting for someone to knock on the door and tell us it is time to check out. We never dreamt that something like this would be possible and we think it is just wonderful that people can do this for other people. I would love to see this all over the country as it would help so many people and the homelessness problem.



Nora and Raymond Quigley

Staff Member Interview

Alison Foran

My name is Alison Foran and I am the Senior Human Resource Officer in Fold Ireland. I graduated from the National College of Ireland in 2006 with a BA (Hons) in Human Resource Management.

I have worked for Fold Ireland since 2011 and during this time the role of HR Officer has changed significantly. Initially the role was supported by the Human Resource function in Radius Housing who acted in an advisory/support capacity. However, following the transition from Radius Housing in 2019 my role is now a stand alone post which sits within the Finance/Corporate Services function of the Association.

The primary function of my role is to support the various directors, managers and employees in aspects of Human Resources such as recruitment, selection, training, development, employee relations, policy development and implementation and absence management.

At times, the role can be challenging however I get great satisfaction knowing I am working for an organisation who are providing the best housing, care and support for families and older people.

Working for Fold Ireland has given me the opportunity to develop my own professional skills and competencies and as the Association continues to grow, I am looking forward to being part of this growth and contributing to an organisation who are improving the lives of so many people.



Alison Foran

Key Contacts



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A years activities 2019

Fold have had an extremely busy and exciting 2019 with all departments right across the organisation engaging in a variety of activities.

ICSH Awards 2019

Director of Development Tina Donaghy with Minister for Housing 2019 Eoghan Murphy and ICSH President Pat Doyle.



10 Years of Service at FOLD

At Chairman's reception 2019.



Wellview House

Minister for Housing 2019 visits Wellview House on Tonleeg Road.



Housing with Care

Housing with Care residents keeping active with staff in Cherryfields.



Christmas lunch

Residents and staff of Housing with Care enjoy Christmas lunch at the Parnells GAA in Coolock.



Ballygall

Ballygall residents raise money for breast cancer.



Afternoon Tea

Ballygall Residents at Mansion House for Afternoon tea.






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