



FOLD Ireland

www.foldireland.ie

Annual Review & Accounts 2017

2017 Fold Ireland Highlights

The last 12 months have been very successful for Fold Ireland.



Sheltered
Voids 0.8%
Arrears 1.6%



7.5%
Staff Turnover



Housing with Care
Voids 1.8%
Arrears 1.2%



€1.9m
Major Repairs
Reserves

Our Mission

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

REGISTERED OFFICE

Fold Ireland
Suite C
Ashtown Business Centre
Navan Road
Dublin 15

BANKER

Bank of Ireland
Baggot Street
Dublin 2

SOLICITOR

Eugene F. Collins
Temple Chambers
3 Burlington Road
Dublin 4

INTERNAL AUDITOR

PricewaterhouseCoopers
Waterfront Plaza
8 Laganbank Road
Belfast
BT1 3BN

EXTERNAL AUDITOR

Crowleys DFK
16/17 College Green
Dublin 2

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)

Foreword

We are pleased to present our Annual Report for 2017. The year saw us commit to our latest five-year Corporate Plan with a focus on growth, leading customer service, being the employer of choice and responsibly managing our finances. This was a critical year for Fold Ireland as we prepared to undertake a significant development programme aimed at doubling our housing stock by 2021.

Homelessness and the demand for social housing have reached a crisis point. In addition we have an aging population with more people living longer and with complex needs including dementia. Fold Ireland has positioned itself with a range of housing options for tenants and residents, enabling them to live independently, with dignity and to maximise their quality of life.

In recent years we have achieved considerable success in working with local communities on the regeneration of apartments and neighbourhoods for the over 55's. These in turn have freed up larger homes for families in housing stress elsewhere in the city. We were especially delighted this year to see our Ballygall project win the Regeneration Award and the overall Winner Award at the 2017 Irish Council for Social Housing Awards. The awards recognise the innovative approach to design, sustainability and housing management by our staff, design and contracting partners.

During the year we progressed three exciting new developments to the point of commencement on site in Crumlin, Dolphins Barn and Tonlegee Road. These alone will deliver 180 homes. Our ambitious plans were only made possible through a careful consideration of our financial capacity as well as our risk strategy during 2017.

At the same time we have a responsibility to our existing tenants and to maintaining all our housing stock to the highest possible safety and quality standards. We continue to seek efficiencies across our business thereby delivering value for money for service user and tax payer alike. Whilst we welcome the return to confidence in our economy, we are mindful of the cost pressures on our supply chain, rising staff and construction costs and land prices. At the same time we continue to work with our health partners towards determining an economic care rate reflecting the true cost of provision of service.

The comfort, safety and security of our tenants and residents is of paramount importance. To this end we embrace the learnings and best practices of Tier 3 and HIQA Regulation, giving greater assurance and transparency in all our operations, for the benefit of our customers and stakeholders.

Our staff are at the heart of what we do. We greatly value their hard work and dedication. They are led by the Fold Ireland Board. These are voluntary experts from the Private and Public Sector who provide support and leadership, as well as a challenge function. Our former Chairperson Jim McCaffrey resigned from the Board having completed his term of office.

Jim proved to be an inspirational leader in Fold Ireland's short history guiding us through the challenges of an economic downturn as well as overseeing the development of our latest Corporate Plan.

We are grateful for the support of all our delivery partners including the Local Authorities, the Housing Agency, HFA, HSE, ICSH, DHPCLG and all who have helped to make this year a success. Finally we thank all our residents, tenants, their families and friends who continue to put their trust in us.



Peter Ayton
Chairperson



John McLean
Chief Executive



“Meeting the residents who benefit from the work we do every day makes me feel part of something special.” *Aisling Gilroy*

My name is Aisling Gilroy and I work as an Accounting Technician for Fold Ireland.

I completed the Accounting Technician course in 2007. I have a higher diploma in Management Accounting from CIMA. I started with Fold in January this year and I have settled into my new role well.

For me I have enjoyed embracing new challenges as I learn the Fold policies and procedures, more importantly building new relationships with all the staff and our suppliers has been vital.

One of the challenges we encounter is the widespread nature of our stock and staff and so effective communication is key to first class service delivery.

Fold Ireland is experiencing growth and change and I look forward to growing with the organisation. Some of the key highlights to date have been the sod turning event at Dolphin Park and visiting our different schemes.

Meeting the residents who benefit from the work we do every day makes me feel part of something special.

Board and Governance

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

The Board sets the strategic direction of Fold Ireland. They support and challenge management and ensure a robust system of assurance and controls is in place and being followed.

New Corporate Strategy for 2017 to 2021

We embarked on the first year of our fourth corporate planning cycle. The new corporate plan commenced amid exceptionally high growth expectations of Government, as set out in their 'Rebuilding Ireland' plan. At its centre is a commitment to build 47,000 new social houses by 2021. Over the next 5 years we plan to play our part in helping to deliver the strategy by doubling our housing stock and commencing on site close to 500 new starts.

At the same time we will consolidate our Housing with Care (HWC) business, seek further efficiencies and negotiate a higher care rate with the HSE. All while seeking out service enhancements for our residents as well as more 'dementia friendly communities' around our schemes.

Should we achieve our growth expectations we would expect to see private funded debt rise tenfold over the next 5 years to €30m. Key ratios such as interest cover, gearing and debt per unit will rise significantly in the initial years of the plan. The Board reviewed detailed modelling and scenario testing before satisfying themselves that the plans were achievable and would not give rise to unmanageable risk. The Board reviews Fold Ireland's borrowing capacity at least once a year. On top of this extra assurance measures were introduced to provide regular monitoring of cash flow and progress on site.

Board of Management and their Interests

The company is limited by guarantee and does not have any share capital. Therefore 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 Ireland. Fold Ireland 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 will abide by the Rules of the Approved Housing Body and its Code of Governance. Members annually declare their interests and restate their acceptance of Fold Ireland's Code of Conduct. Members are invited to declare any interests at the commencement of all board meetings. The Fold Ireland Board welcomes members from all sections of the community.

Board members supported the management team through their leadership and challenge function. Members attended conferences and seminars and participated in meetings with stakeholders and business partners. Board Members did not claim for any expenses during 2017. Fold Ireland submitted Lobbying Returns in accordance with statutory requirements.

Jim McCaffrey resigned from the Board and his position as Chairperson in October having served the approved body for over 13yrs. Under his leadership Fold Ireland had successfully navigated the challenges of the economic downturn from 2008. This was a period of strict cost control and service enhancement as we embraced HIQA and Tier 3 regulatory compliance and best practice. Board members and senior management marked Jim's retirement with a special presentation at the Annual Partners Dinner. Dermot Power also resigned from the Board having completed 5 years. Dermot's knowledge and experience in dementia care and clinical matters had been greatly valued by Board and Management. The Board reviewed skills and knowledge gaps prior to taking steps to fill the vacancies created following Jim and Dermot's departures.

	Fold Ireland Board	COMMITTEES		
		Business Development	Finance & Audit	Operations
Jim McCaffrey	Chair	•	•	•
Mary Walsh	Vice Chair & Treasurer		Chair	•
Martha De Buitléir	Secretary	•		•
Alan Bradley	•	Chair		
John Campion	•			Chair
Pat Farrell	•			
Peter Gibson	•		•	
Peter Ayton	•	•		
Máire Cunningham	•	•		
Alice Quinn	•		•	
Noel Mulvihill	•			
Dermot Power	•			•

Key • attends the Committee

Board of Management

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.



Martha de Buítléir

Martha de Buítléir has 20 years experience as a nurse in a variety of roles in Ireland, UK and Australia. She is a specialist in palliative care and has worked on the home care team and is a Clinical Education Facilitator in Our Lady's Hospice. She is a Past President of Junior Chamber Dublin.



Mary Walsh

Mary Walsh is a chartered accountant. She is an independent member of the National Economic & Social Council and serves on the board of a number of public sector, not for profit and private companies. She was formerly a tax partner with PricewaterhouseCoopers, Dublin.



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 Campion

John Campion is a HR/Change Management Consultant and Executive Coach. John was formerly Executive Director of Sustainability and HR at ESB. John is a Fellow of Engineers Ireland and is also a Fellow of the Chartered Institute of Personnel Development.



Alan Bradley

Alan Bradley is a Chartered Surveyor (fellow of the Royal Institution of Chartered Surveyors) and former International Director of Jones Lang LaSalle before retiring in 2001. He is currently a Trustee of the Iveagh Trust and Consultant of the Clancourt Group.



Pat Farrell

Pat is Group Head of Communications with Bank of Ireland. Pat has served as CEO of the Irish Banking Federation, and is Chairman of Sightsavers Ireland.



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.



Noel Mulvihill

Noel is currently CEO of the TLC Group of Nursing Homes in Santry, Maynooth and City West. His background is in General and Psychiatric Nursing. He previously worked in the Public Health sector.



Alice Quinn

Alice actively works with a wide range of charitable organisations. She had a high profile career in retailing with Marks and Spencer, both in the UK and mainland Europe, spanning almost 30 years' in the Finance and Commercial disciplines.



Growth & Innovation

Overall winner at the 2017 ICSH Housing Awards

In 2017 we completed the regeneration of Ballygall Road East and the development of 50 modern and fuel efficient apartments. The successful project was completed in partnership with Dublin City Council (DCC), the local community and public representatives. We managed to breathe new life into what had become an almost derelict estate and a centre of anti-social behaviour. The project had been all the more successful insofar as tenants were able to continue living on site throughout construction. We were delighted to be awarded the Irish Council for Social Housing (ICSH) Community Housing Regeneration Award in 2017. This recognised the excellence in design, management, community development and sustainability of the project. Indeed Fold Ireland went on to be selected as the Overall Winner of the ICSH Community Housing Awards in 2017, a great honour for the approved body in its 16th year. Ballygall was also highly commended at the Chartered Institute of Housing Awards in Belfast.

Name of Scheme	Location	Units
Cherryfields	Hartstown, Dublin 15	59
Anam Cara	Glasnevin, Dublin 11	56
Whitestown Way	Tallaght, Dublin 24	35
Farmleigh Woods	Castleknock, Dublin 15	12
Fortfield Square	Terenure, Dublin 6	23
Phibblestown Wood	Ongar, Dublin 15	9
Rathborne Court	Ashtown, Dublin 15	8
Latchford	Castaheany, Dublin 15	15
Ballygall Road East	Glasnevin, Dublin 11	50
Dunboyne Castle	Dunboyne, Co. Meath	13
TOTAL		280



Following on in the theme of regenerated neighbourhoods, we were pleased to be appointed by DCC to the Dolphins Barn Regeneration Project, to provide 43 apartments for active older people. Again we have invested time and effort in engaging with the local community to ensure we develop the most sustainable housing solution for this historic city neighbourhood. Following a lengthy consultation process we were successful in achieving planning for the new development and successfully procured a contractor for the project.

We continued to build a development pipeline through 2017, negotiating contracts and making successful applications for funding from the DHPCLG and the Housing Finance Agency (HFA). Major projects for delivery in coming years include St Agnes, Crumlin; Dolphins Barn and Tonleegge Road, Raheny. This is in addition to minor Part V projects in Carrickmines and Monkstown.

Fold Ireland has ambitions to more than double its housing stock to 600 completed homes by 2022 with a further 200 homes started on site. The Board is cognisant of the need to balance growth aspirations with sound financial

planning. Throughout 2017 extensive cash flow and treasury modelling was carried out to ensure that Fold Ireland has the necessary financial capacity and controls to deliver such growth. At the same time we have invested in new IT systems and increased our in-house finance and development resources.

We manage 115 homes for frail older people and those with dementia in our Anam Cara and Cherryfields Housing with Care schemes. A further 165 homes cater for active older people, singles and general needs family tenants. During the year we successfully progressed further social housing projects through feasibility, community consultation, planning and funding application stages. We expect to commence close to 195 new homes on sites in Dublin in 2018. These will be located in the Dublin City and Dun Laoghaire/Rathdown areas.



Fold Ireland Housing Schemes



Cherryfields HWC
2D Cherryfields Lawn, Hartstown, Dublin 15



Anam Cara HWC
St. Canices Road, Glasnevin, Dublin 11



Ballygall Road East
Glasnevin, Dublin 11



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



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



Dunboyne,
Co. Meath



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



Rathborne Court
Rathborne Court, Earlswood, Rathborne, Ashtown, Dublin 15



Phibblestown Woods
Ongar, Dublin 15



Latchford, Clonee
Hansfield, Castaheany, Dublin 15

“Fold Ireland provide a wonderful housing with care service.” Ade



My name is Ade Stack and I am the lead pharmacist for Stacks Pharmacy in Dublin.

Having worked in the pharmacy sector in Ireland after qualifying as a certified Pharmacist and having travelled around the world, I always wanted to own and run my own pharmacy.

My ambition was to blend the friendliness and sense of community that is synonymous with Irish pharmacies with the best of the rest of the world's innovation in pharmacy practice. A dedication to medication management has become a particular

interest for me and my team, and we now lead the field in Ireland with regard to practical ways to get the most from patients' medication.

Fold Ireland provide a wonderful housing with care service. We were approached by Fold Ireland to review their medication standards and we worked together to ensure that they not only comply with but exceed the regulations and standards set for us by the Health Act. In my spare time, I founded a housing with care

charity called Hugh's House which provides free family accommodation to families while their children are in hospital in Dublin. I believe that housing with care has an important role to play in how we care for each other as a country and Fold Ireland is leading the way.

Finance & Performance

Throughout 2017 our care and housing teams focussed on maximising occupancy levels and income whilst reducing expenditure, where possible. We managed to negotiate an improved care rate with the HSE which goes some way towards securing the financial future of this business. We will continue to work with the HSE in determining an economic rate which reflects the actual cost of care for older people with dementia.

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 private borrowings are €3.3m. We have a further €1.7m in CALF loans with the DHPCLG. We are progressing several new developments towards an onsite start in early 2018. We have already secured borrowing approval with the Housing Finance Agency for these new schemes.

In terms of housing management, our void levels in HWC and non-care housing at year end were 1.8% and 0.8% respectively against targets of 3%.

Through carefully monitoring cash collection and occupancy levels across our tenancies we protected income in spite of the challenging economic climate.

Fold Ireland finished 2017 with a surplus of €465k, up €76k (20%) from 2016 and exceeded budget, due largely to the additional contributions from both HWC and non-HWC housing, as well as cost controls across the business. Fold Ireland's fixed assets as of 31st December 2017 were €41 m (after depreciation). Fold Ireland's total reserves rose to €3.5m.



INCOME AND EXPENDITURE ACCOUNT FOR THE FINANCIAL YEAR ENDED 31ST DECEMBER 2017

	2017 €	2016 €
Income	<u>5,994,796</u>	<u>5,895,874</u>
Direct costs	<u>(4,795,894)</u>	<u>(4,858,001)</u>
Gross surplus	1,198,902	1,037,873
Administrative expenses	<u>(523,763)</u>	<u>(428,281)</u>
Operating surplus	<u>675,139</u>	<u>609,592</u>
Interest Receivable	<u>696</u>	<u>1,793</u>
Interest payable and financing costs	<u>(211,336)</u>	<u>(223,546)</u>
Surplus for the year	<u>464,499</u>	<u>387,839</u>

BALANCE SHEET AS AT 31ST DECEMBER 2017

	2017 €	2016 €
Fixed assets		
Tangible assets	<u>40,985,985</u>	<u>41,551,237</u>
	<u>40,985,985</u>	<u>41,551,237</u>
Current assets		
Debtors: amounts falling due within one year	365,030	399,110
Cash at bank and in hand	<u>1,782,514</u>	<u>1,436,329</u>
	2,147,544	1,835,439
Creditors: Amounts falling due within one year	<u>(1,717,311)</u>	<u>(1,664,659)</u>
Net current assets	<u>430,233</u>	<u>170,780</u>
Total assets less current liabilities	<u>41,416,218</u>	<u>41,722,017</u>
Creditors: Amounts falling due after more than one year	<u>(37,899,807)</u>	<u>(38,670,105)</u>
Net assets	<u>3,516,411</u>	<u>3,051,912</u>
Reserves		
Income and expenditure reserve	<u>3,516,411</u>	<u>3,051,912</u>
Total reserves	<u>3,516,411</u>	<u>3,051,912</u>



Customer

We conducted our annual customer surveys among residents and their relatives, receiving very positive feedback on the standard of care, treatment of residents and the engagement with relatives and friends.

Age Action continues to act as an advocate for our residents and their families and holds regular meetings in both our HWC schemes. Actions and outcomes requested by residents or their families are displayed on notice boards in the schemes.

We provide social activities for our HWC residents and are very grateful to all those volunteers and partners who help to make each event special for all our residents. Some of the highlights of the year included:

- A Valentine's Day tea dance in collaboration with Dublin City Council's active age group;
- A Mothers Day afternoon tea party was held in each of the schemes;
- Residents attended outings including a trip to Farmleigh, The Guinness Storehouse, The National Art Gallery of Ireland and many more;
- Events collaborating with local nursing homes and day centres for Neighbours Day in May. This was also in collaboration with Ballygall Day Centre.
- Events collaborating with local nursing homes and day centres for Alzheimer's month in September;
- Staff from Docusign visited the schemes and performed handyman duties around each scheme in November;
- A "Lip Sync Battle" event was hosted in Parnell's GAA club in order to raise money for the residents comfort fund. The event took place over the May bank holiday and included performances from staff. Residents were in attendance and over €5,000 was raised for the residents comfort fund;
- The annual Mass for all deceased residents held in November and was well attended by staff, residents, family and friends;
- Residents from Cherryfields and Anam Cara attending a barn dance in Parnell's GAA club in partnership with the Active Age Group North County Dublin;
- Entertainment activities every bank holiday weekend for residents (usually with a band);

- The residents enjoying a bus tour around Dublin to view the Christmas lights;
- The Dublin Gospel Choir performing for the residents during our lighting of the Christmas tree event.

Anam Cara and Cherryfields work in partnership with the HSE and the Alzheimer's Society to provide day care Monday through to Friday on site and in purpose built facilities. This service is attended by older people with dementia, living in the community. We continue to seek to ensure the future viability of our day care services despite financial deficits on this aspect of our business.



Continuous Improvement

Fold Ireland operates an assurance and continuous improvement process with four levels of control.

Management in their day to day activities monitor and inspect the work and records of staff. Internal and External Auditors monitor adherence to strategic and operational processes as well as financial regulations. Their inspections take into consideration the latest risks as identified through Fold Ireland's Risk Register. The annual regulatory Tier 3 and HIQA inspections provide an additional level of assurance with particular focus on: conditions of funding by DHPCLG; clinical governance matters; risk and asset management; and the wellbeing of service users.

Finally Fold Ireland commissions a number of specialist inspections, projects and reviews during the year to inform on quality of service, process enhancements and compliance with standards. These include specialist audits and checks, Lean Six Sigma reviews and ISO9000 inspections.

Voluntary Regulation

Fold Ireland is registered as a Tier 3 Approved Housing Body with the DHPCLG. We held our third review with the Interim Housing Regulator in the summer of 2017 at which they considered our 2016 return. We received positive feedback in relation to our governance and controls systems and our approach to managing growth aspirations within our financial capacity.

HIQA

Fold Ireland's HWC schemes are registered with HIQA. We annually receive announced and unannounced inspections. These consistently confirm high levels of care and assurance. We welcome the extra peace of mind from HIQA inspections. The associated audit reports are available for our residents, carers and prospective service users to view on-line. We look forward to working with HIQA in developing a regulatory framework which more fully reflects the needs of our residents, living independently within a housing and social care model.

Audit and Risk Management

Fold Ireland's Internal Auditor, PwC, completed a programme of audits in 2017 covering a number of key business areas. Their findings were acted upon by management.

We reviewed our Risk Strategy and Risk Register during 2017 enabling the Board to more formally consider Tolerance and Risk Appetite. Meanwhile the Risk Register was reviewed at each board meeting and at the Operations, Finance & Audit Committee meetings.

We continue to carry out independent quality inspections of our HWC schemes. Announced and unannounced inspections take place in and outside normal working hours. The findings are reported to the Operations Committee. They provide further assurance as to the adherence of staff to Fold Ireland policies and procedures as well as identifying areas for process and service enhancement.



Staff & Communications

Staff Engagement

We greatly value the professionalism and dedication of all our staff. Their partnership with residents' friends and family, district nurses, GP's and other healthcare professionals ensures our residents can sustain their tenancies and achieve the best possible quality of life.

Staff turnover at 7.5% was well within the target of 10%. Absence levels at 2.2 % were well within our target of 2.5%.

All mandatory training was completed within the year. In total we had 58 training programmes over the 12 months with almost 100% attendance levels. This broke down to 23 mandatory and 35 specialist training events, covering Epilepsy Awareness, Managing Responsive Behaviour and Dementia Education, Person Centred Language, and Safeguarding of Vulnerable People amongst others.

Communications

The Board reviewed the Marketing and Communications plan in 2017 and agreed a resourcing proposal for 2018. Our staff actively uses social media to highlight the

positive experiences of our residents. We have active Twitter and Facebook sites. The Fold Ireland website provides key information on our services and our housing projects. We display details of our achievements. Each scheme distributes a quarterly newsletter for the benefit of residents and their families.

ICSH Representation

Our managers continue to represent the interests of tenants, residents and the organisation through participation on a number of working groups within the ICSH. Tina Donaghy, our Head of Development sits on the Board and the Council of the ICSH. She also represents the organisation on the Tier 3 working group and the Development committee. Martina Conroy, our Head of Housing and Care Services sits on the supported housing committee and Urs Lanz, Head of Finance, represents the organisation on the Finance Committee of the ICSH. Our staff are regular attendees of IBEC training events and attend various seminars relevant to the sector.



Key Contacts



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Mary Clarke
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“The only improvement I would suggest is build more for others to enjoy.” *Sheila*



My name is Sheila; and I live in a Fold development.

I was living alone in Castleknock after being widowed. I was living in rented accommodation; the house was very run down and had been neglected by the landlord.

I was unable to make the necessary repairs. Family members asked me to stay with them, but I am a very private and independent person and would prefer my own space. I was looking around for accommodation that would suit me in the area and also financially. After a chance meeting with a friend, she suggested I try Fold Housing. I've been living here since September 2013.

It is not too far from my previous address so I am familiar with the area. I enjoy the privacy Cherryfields offers and it is also close to the Church, shops and post office which are very important to elderly people. I feel very safe, as staff are here on duty 24 hours, they are very kind and obliging.

There is always staff available if I need a question answered or need assistance with anything. The grounds here have ample space for me to walk around and get some fresh air, I also do some light gardening (flower pots). I have recommended FOLD as an option to many of my friends as it's such a wonderful place to live. The only improvement I would suggest is build more for others to enjoy, this will also help reduce waiting lists too as I was waiting quite some time for my place



FOLD Ireland

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