

2015 Fold Ireland Highlights

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



















HFACertified Body
Status



€3.6m Private Loans



100% Staff Vacancies filled in 3mths



Sheltered Voids 2.0% Arrears 0.4%



2.3%
Staff Turnover



Housing with Care
Voids 0.45% Arrears 1.47%



€1.2m Major Repairs Reserves

Our Mission

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

		ED		

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 DECLG (Department of Environment Community and Local Government)
- HIQA Registration
- A Member of the Irish Council of Social Housing
- Company Registration 357889
- Certified Body Status with Housing Finance Agency (HFA)

Foreword

An ageing population together with an acute housing shortage and limited public funding present serious challenges and opportunities for Ireland's Social Housing Sector. The need has never been greater for Approved Housing Bodies to develop more new homes, innovate and demonstrate value for money.

Fold Ireland is well positioned to do so thanks to our clear strategic direction, strong governance, the resourcefulness of our senior management team and the professionalism of our staff. We are fully committed to providing the best housing, care and support to all our residents and tenants and ensuring all our properties are maintained to the highest possible standards.

We greatly value our business partnerships with the Department of the Environment, the HSE, the Housing Agency and Dublin's local authorities. Not to mention funders, design consultants, builders and developers. Minister Coveney's new housing strategy 'Rebuilding Ireland' sets extremely challenging targets for tackling homelessness, developing new social housing and improving the rental sector between now and 2021.

Effective collaboration is crucial if the private and public sector are to achieve the necessary step change in housing supply. Fold Ireland is keen to play its part in alleviating housing stress while creating new sustainable communities.

We were delighted to commence the final phase of Ballygall Road

East housing project during 2015 and have Minister Kelly meet the tenants. With Ballygall East we demonstrated the necessary skills and sensitivities around community regeneration. The project was all the more remarkable as many of the older residents were able to continue living on site throughout construction.

We are now working with the Dolphins Barn Community Regeneration Group to finalise a planning application and commence the development of up to 50 homes for older people. Dolphins Barn is only one of several exciting development prospects we are taking forward at this time.

Meanwhile we continue to enhance our core housing and care services offering for existing customers. Their comfort, safety and security remain priorities for our organisation. We have embraced the learnings and best practices of Tier 3 and HIQA Regulation, leading to greater assurance and transparency for our customers and all our stakeholders.

We welcome the recovery in the wider economy. However the reality is for many of our vulnerable service users is that few benefits

have filtered through to them. The demands on our staff, resources and partners have never been greater. Fold Ireland continues to pursue efficiencies and value on their behalf. This is despite funding freezes and rising costs. We are pleased to report another year of positive financial stewardship by Fold Ireland.

We value the excellent and hard work of all our staff. We commend the exceptional efforts of our voluntary board members who remain highly committed to good governance and continuous improvement. We acknowledge the support of our key delivery partners including the Local Authorities, the Housing Agency, HSE, ICSH, DECLG 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.

Jim McCaffrey Chairman



John McLean
Chief Executive





I was an Executive Manager with Dublin City Council until I retired in 2014. My career was mainly in the Finance and Housing Departments; my work in the housing department was in the housing construction, development and policy

areas.

I knew and respected Fold as an organisation through working with them on housing projects such as the refurbishment of 5 blocks of apartments at Ballygall Road East, Glasnevin where 80 old studio type units were converted into modern one bed apartments.

When the Chair Jim McCaffrey, asked me to join the Board I was more than happy to assist.

I hope my experience in social housing, development and policy continues to help Fold provide, housing care and support to those in need of such services.

"I hope my experience in social housing, development and policy continues to help Fold provide quality housing in Ireland" Peter

Board and Governance

The Fold Ireland Board provides support and guidance to the senior team through Board and Sub Committee Meetings.

In a voluntary capacity board members attended additional conferences and seminars and participated in meetings with stakeholders and business partners. The total sum of expenses claimed by Board Members during 2015 was epsilon1,445 (2014 epsilon1,319). In line with the requirements of the Regulation of Lobbying Act 2015, we introduced a Lobbying Policy at the end of 2015.

Annual Strategy Workshop

Fold Ireland's Annual Strategy Workshop took place in October, in Malahide. The event included presentations and discussions from external guests. The Annual Partner Dinner for local public representatives, business partners and stakeholders concluded events. A special awards event was incorporated into the evening which showcased the professional development achievements of staff. The Board will completed its Annual Appraisal in June 2016.

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 each year as part of an Annual Group Appraisal. Potential board members are invited to join the board and provide leadership on the basis they have no conflicts of interest and will accept 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 interests at the commencement of all board meetings. The Fold Ireland Board welcomes members from all sections of the community.

We were pleased to welcome on to the board Dermot Power and Noel Mulvihill during 2015. Their valuable expertise gained in the Health Sector will help guide Fold Ireland on its future supported housing strategy.

		COMMITTEES			
	Fold Ireland Board	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 Farell	•		•		
Peter Gibson	•		•		
Peter Ayton	•	•			
Máire Cunningham	•	•			
Alice Quinn	•		•		
Noel Mulvihill	•				
Dermot Power	•			•	

Key • attends the Committee

Board of Management

Jim McCaffrey - Chairman

Jim McCaffrey was formerly an Assistant Secretary in the Department of Finance, working mainly on social spending and social policy. He has been a member of the board of FÁS and the Mediator's Institute of Ireland.



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.



John Campion (co-opted)

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



of the Chartered Institute of Personnel Development.

Peter Ayton

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.



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.



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.



Martha de Buitléir

Martha de Buitléir 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

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.



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.



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.



Alice Quinn

Alice actively works with a wide range of charitable organisations and is the Chair of the Audit Committee of Fold NI. 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.

Dermot Power

Dermot qualified from University College Dublin (UCD) in 1991 and undertook his internship and basic specialist training at the Mater Misericordiae University Hospital (MMUH).



Growth & Innovation

Fold Ireland provides housing, care and support for 269 households in Ireland.

We welcomed the 2020 Social Housing Strategy at the end of 2014 setting out ambitious and challenging targets for the Approved Housing Sector. This was laterally expanded upon by the Partnership Government's Programme for Government and its 'Rebuilding Ireland' housing plan. The Government has committed to deliver an additional 47,000 social homes over the next 6 years.

We welcome this significant commitment in government policy in recent years. We now have a strategy to tackle the housing crisis and a promise to reduce homelessness, increase housing supply and improve the Rental Sector. Fold Ireland has been positioning itself in recent years for a return to social housing development levels in line with demand. We have sought to build up a pipeline of development prospects, and to expand our private financing options

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 Phases 1 & 2	Glasnevin, Dublin 11	39
Dunboyne Castle	Dunboyne, Co. Meath	13
Under Construction		269
Ballygall Road East Phase 3	Glasnevin, Dublin 11	11
TOTAL		280



Fold Ireland and other Approved Housing Bodies are seeking to demonstrate good governance and sound financial stewardship as we take a leading role in the delivery of the Government's new housing plan. We have developed a financial modelling system which enables us to review development prospects against borrowing capacity and other key financial ratios.

Fold manages homes for 115 frail older people and those with dementia in its Anam Cara and Cherryfields HWC Schemes. A further 154 homes are managed across sheltered, general needs and leasehold housing tenures. We continued to grow our stock through 2015 taking 8 new homes into management on Phase 2 of Ballygall Road East, Dublin. We also commenced a further 11 new homes in Phase 3 of the same housing project.

Future Development Opportunities

The regeneration of the Ballygall Road East development has served as a beacon for the sector, demonstrating what can be achieved through private and public partnership. The project both in its conception and delivery has shown how inner city housing schemes can be regenerated, breathing new life back into the community. Ballygall Road East was all the more ground breaking as tenants continued to live within the development during construction.



Following this success, we were appointed in 2015 by Dublin City Council as developing partner for over 55 apartments and community facilities for the Dolphin Park Community in Rialto, Dublin. We quickly engaged with local residents and politicians to develop outline proposals for a new development of 40 homes. We expect to lodge a planning application in late 2016 and to commence the project on the site in 2017.

Fold Ireland's development team have been extremely busy taking forward new social housing prospects for delivery over the next 3 years. We were delighted to receive approval for CAS funding of our Balglass Road project in Howth. This should see 15 single bed apartments purpose built for the over 55's. The project will be submitted for planning in mid 2016.

Housing-with-Care (HWC)

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The 2014 Irish National Dementia Strategy committed to examine long term care options for people with dementia, taking account of new residential models, including the housing with care (HWC) model. Fold Ireland's HWC schemes at Anam Cara and Cherryfields have proved extremely popular maintaining healthy waiting lists.

In 2015 we commissioned an independent consultant Glenn Thompson to review the Fold Ireland HWC model. The schemes offer 24hr care and support for frail older people and those with dementia, they have a particular emphasis on independent living. Glenn confirmed a high quality of service and value for money. He concluded that HWC had a critical part to play in the fight against dementia. We were delighted to welcome Minister Vradkar to our Cherryfields HWC scheme in 2015 where he met residents and reviewed Glenn's findings at first hand.

We look forward to the Departments of Health and the Environment agreeing a way forward where older people with dementia can maximise their independence and live with dignity.

Fold Ireland Housing Schemes



Cherryfields HWC
2D Cherryfields Lawn, Hartstown, Dublin 15



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



Ballygall Road East Ongar, Dublin 15



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



"I choose Fold Ireland as an employer because of its location, the employees benefits, safe work practices and also for its vision and innovative services." Daryl

I'm Daryl Vanessa Agsalud and working as a Health Care Assistant.

I'm from the Philippines and married to a Construction Engineer, we have two children. I graduated with a Bachelor of Science in Banking and Finance in the Philippines and after that I worked as an assistant treasurer in a private school. I migrated to Ireland in 2006 and studied a Health Care Assistant foundation course. After that I decided to apply to work as a Health Care assistant on full time night shift with Fold.

I've been working as a Health Care Assistant for more than 9 years with Fold. I choose Fold as an employer because of its location, the employee benefits, safe work practices and also for its vision and innovative services.

If someone was looking for a similar career my advice would be that they

should have the technical competence and have the FETAC qualifications on Health Care Support. They should also have an understanding of the health conditions of older people, which includes immobility and associated behaviours.

They should have excellent interpersonal skills as it is important to properly communicate and be able to address resident's needs. Empathy with residents, being able to understand their needs and anxieties, to give them comfort and good care are all necessary attributes for a Health Care Assistant.

Finance & Performance

Throughout 2015 our care and housing teams have focussed on maximising occupancy levels and income, managing expenditure and achieving efficiencies. Careful financial stewardship and effective project and risk management of the Ballygall Road East project ensured we emerged at year end in good financial health.

Funding for care and support of the frail older people and those with dementia continues to be a challenge. For 6 years Fold has had to absorb funding cuts and freezes in the face of increasing costs. We have demonstrated that the cost of providing a HIQA compliant care service is not sustainable at current price levels. We call on the HSE and the Department of Health to commit to a longer term pricing strategy for HWC.

Fold Ireland's private borrowings now total €3.6m. CALF loans of €1.4m have been agreed with DECLG. A pipeline of development prospects has been built up, enabling us to engage with the HFA and other lenders in aligning private finance alongside public funding.

Our void levels in HWC and sheltered housing respectively at year end were 0.45% against a target of 3% and 2% against a target of 3%. Likewise our HWC arrears were 1.47% against a target of 2.5% and for sheltered housing, 0.37% versus a target of 2.5%.

We protected vital revenues against the backdrop of a recovering economy by carefully monitoring cash collection and occupancy levels across all our housing stock.

Fold Ireland finished 2015 with a surplus of €351k, marginally down by €21k (or 6%) from 2014. This was €50k better than budget, due mainly to the contributions from non-HWC housing revenues, as well as cost controls across the business. Fold Ireland's fixed assets at year-end were €41.6m, up €825k (2%) on 2014. Fold Ireland's total reserves rose to €2.66m.

The Housing Finance Agency (HFA) renewed its acceptance of Fold Ireland's application for Certified Body status, paving the way for future loan applications. We assessed our financial capacity for development in line with the targets within the Minister's 'Rebuilding Ireland' Strategy. This will inform our future treasury strategy including loan requirements.



INCOME AND EXPENDITURE ACCOUNT FOR THE FINANCIAL YEAR ENDED 31ST DECEMBER 2015

	2015	2014
	€	€
Income	<u>5,734,809</u>	<u>5,418,817</u>
Direct costs	(4,743,787)	(4,598,542)
Gross surplus	991,022	820,275
Administrative expenses	<u>(441,681)</u>	(399,050)
Operating surplus	<u>549,341</u>	<u>421,225</u>
Interest Receivable	<u>10,771</u>	<u>16,671</u>
Interest payable and financing costs	(209,240)	<u>(66,338)</u>
Surplus for the year	<u>350,872</u>	<u>371,558</u>

BALANCE SHEET AS AT 31ST DECEMBER 2015

	2015 €	2014 €
Fixed assets		
Tangible assets	<u>41,588,521</u>	40,764,720
	<u>41,588,521</u>	40,764,720
Current assets		
Debtors: amounts falling due within one year	406,980	543,880
Cash at bank and in hand	<u>1,671,863</u>	<u>1,908,223</u>
	2,078,843	2,452,103
Creditors: Amounts falling due within one year	(1,696,930)	(1,709,216)
Net current assets	<u>381,913</u>	<u>742,887</u>
Total assets less current liabilities	<u>41,970,434</u>	<u>41,507,607</u>
Creditors: Amounts falling due after	(39,306,361)	(39,194,406)
more than one year		
Net assets	<u>2,664,073</u>	<u>2,313,201</u>
Reserves		
Income and expenditure reserve	<u>2,664,073</u>	<u>2,313,201</u>
Total reserves	<u>2,664,073</u>	<u>2,313,201</u>



Customer

In April 2015, we were the first HWC provider to achieve HIQA registration.

We went on to achieve positive follow-up inspections in December. We conducted our annual customer surveys among residents and their relatives, receiving very positive feedback on: the standard of care; the treatment of residents; the quality of food; and the quality of 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. This service is very well received. Actions and outcomes requested by residents and their families are displayed on notice boards within the schemes...

Our Housing-with-Care team remains committed to ensuring residents feel part of the community and have regular access to stimulating activities and events. We are very grateful to all those volunteers and sponsors who help to make each event special for our residents, their families and friends. Highlights during 2015 included:

- Christmas parties and other special events, sponsored by Parnell's GAA Club, community groups and local businesses;
- A Valentine's day tea dance in the local community
- A Mother's day dinner in a local hotel;
- A summer bus trip around the sights of Dublin, followed by dinner at a hotel in Glendalough;
- The Alzheimer's month events in September in collaboration with local nursing homes and day centres:
- Staff from Wells Fargo International Bank attended Anam Cara and helped the residents bake and make arts and crafts;
- The annual mass for all deceased residents was very well attended by staff, residents, family and friends; and
- A barn dance for the residents of Cherryfields and Anam Cara.

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. These are 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 the Department; clinical governance matters; risk and asset management; and the wellbeing of residents.

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 DECLG. We held our first review with the Interim Housing Regulator in the summer of 2015 where they considered Fold's 2014 regulatory return. We were pleased to receive positive feedback in relation to the governance framework and the controls established within the organisation.

HIQA

Fold Ireland's HWC schemes were successfully registered with HIQA in April. Since this time we have received a number of unannounced inspections confirming high levels of care and assurance. We welcome the extra peace of mind HIQA inspections bring. The HIQA findings 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 2015 covering a number of key business areas. Their findings were acted upon by management. Our Risk Register was reviewed at each board meeting and at the Operations, Finance & Audit Committee meetings. Mitigation plans for each risk were reported to the Board. We also operate individual risk registers for new developments in order to maintain oversight of financial, operational and tenant issues.

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 carried out our staff survey in 2015 and received very positive feedback in almost all categories. A sample of the findings includes:

- 90% are proud to work with Fold Ireland
- 88% are satisfied with their job
- 85% felt their job allowed them to contribute to society
- 95% felt they had the necessary training to do their job
- 100% understand Fold Ireland's health and safety policy
- 85% felt Fold listens and acts upon the views of customers
- 88% felt managers are committed to reviewing and improving work procedures

Staff turnover at 2.3% was well within our target of 5%. Agency spend was down to €4k, again well below our €20k provision for the year. Absence levels at 1.6% were down on the previous year's figure of 2.6% and within the annual target of 2.5%.

Professionalism through personal development

All mandatory training was completed within the year. In total Fold Ireland ran 70 training programmes over the 12 months with high attendance levels. This broke down to 58 mandatory and 18 specialist training events, covering Care Planning, Risk Assessment, Diabetes Awareness, Elder Abuse, Palliative Care, Challenging Behaviour and Procurement.



We were especially proud of the achievements of our care staff with 11 staff completing QQ1 Level 5 Qualifications on Care for the Elderly. We recognised the efforts of staff from across our organisation at a special staff awards event, aligned with our Annual Partner Dinner.

Communications

We secured extensive media coverage for the visit to Ballygall Road East of Minister Alan Kelly. During the year we approved a new marketing strategy for Fold Ireland. This included incorporating external and internal communication activities. We want to publicise Fold Ireland's good work and breadth of activities, so relatives, future service users and the general public are informed of the positives of living in a Fold. We display details of our achievements and the latest Fold Ireland news on high visibility screens in our HWC schemes.

We now have Twitter and Facebook sites which are updated regularly with details of scheme activities and other useful information. Each HWC scheme distributes quarterly newsletters for the benefit of residents and their families. We also publish the Fold Ireland's Annual Report and place it on our website. In 2015 we developed a short film which captures the breadth of our services. This has been shown at key partner events and conferences and is available on the Fold Ireland website.

We plans to enhance our communications moving forward on the back of a customer engagement strategy. We will establish a tenant forum, expand the use of social media and investigate self-service options via the Fold Ireland

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 Housing and Development manager sits on the ICSH Council and Board whilst Martina Conroy, our Care Services Manager sits on the supported housing committee. Our staff are regular attendees at IBEC training and awareness events.

Key Contacts



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My name is Derek and I live in Ballygall Road East, it's a housing complex in North Dublin run by Fold Ireland.

When I tell my friends about the place where I live I tell them I feel blessed to be here. Some days I actually pinch myself that at last I have my own place; a place that I can call my home.

Getting my own place was life changing for me, before I moved in here I had been living in hostels around Dublin city centre. I had moved around different hostels for over 3 years. Some hostels were terrible places, really rough and trying to fill your day and get through was tough. I didn't mix in with the people there.

As a recovering alcoholic my day was filled by going to AA meetings around the city. I went to one in the morning and to Merchants Quay Project for some food and meet friends. I still go to AA, there's one locally in Ballymun.

Having a key to your own door and the independence to come and go is the best thing for me. I like to be able to do my own shopping and cooking. There's a great butcher where I buy my dinners now and I'm spoilt for choice for places to bring the dog. This area has three parks around and I bring him out several times a day for exercise; he needs it and it gets me out and about.

I have also got a bike since I moved here something I could never have when you don't have a home.

Here is a great spot, it's so central and people look out for each other, but don't interfere. I like to keep to myself and do my own thing with 'Smokie' my dog.

At my age these things are important to have in your life.

FOLD Ireland

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- @Fold_Ireland

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