

Annual Review & Accounts 2021

Supporting those
who need it most



Key figures

€11.3m

Income

€761k

Surplus

€66m

Total Loans

603

Homes Under Management

€836k

Maintenance Spend

0.5%

Voids HwC

1.1%

Arrears HwC

1.3%

Voids General Needs

1.1%

Arrears General Needs

121

Staff

373






Staff Training Courses

74

Total Persons Housed

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Registrations, Affiliations & Memberships

Approved Housing Body (AHB) in Ireland with charitable status CHY No. 15142

Tier 3 Registration with the Department of Housing, Local Government and Heritage (DHLGH)

HIQA Registration

A Member of the Irish Council for Social Housing

Company Registration 357889

Certified Body Status with Housing Finance Agency (HFA)

Registered Office

The Crescent Building, Northwood Office Campus, Santry, Dublin 9, D09 X8W3

Internal Auditor

Mazars, 3 Harcourt Centre, Harcourt Road, Saint Kevin's, Dublin 2, D02 A339

External Auditor

Crowleys DFK, 16/17 College Green, Dublin 2

Solicitor

Addleshaw Goddard, Temple Chambers, 3 Burlington Road, Dublin 4

Banker

Bank of Ireland, Baggot Street, Dublin 2



OUR

Mission

Our Mission is to provide quality homes and support to people who need them and also, to be a leader in developing housing solutions for older people.



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Foreword

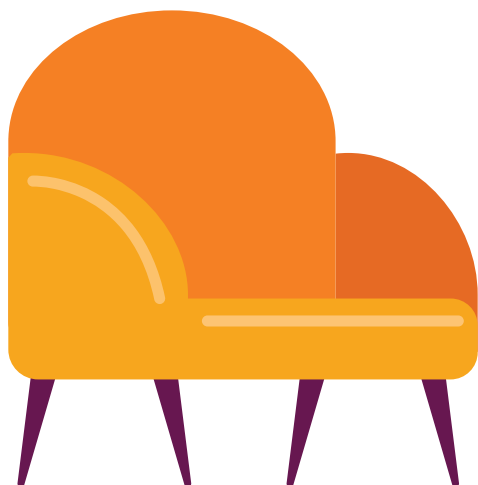
Welcome to Fold Housing's Annual Review and Accounts for 2021. Fold Housing is an Approved Housing Body (AHB) who specialise in providing homes for older persons and families including 58 older residents with dementia.



Denis Buckley
Chief Executive



Peter Ayton
Chairperson



Given our responsibilities for the care of our residents with dementia we operate in both the housing and health sectors.

Fold Housing Association Ireland CLG's (Fold Housing) mission is to provide quality homes and support to people who need them and also, to be a leader in developing housing solutions for older people.

Fold Housing's vision is to visibly improve the quality of people's lives through the accommodation and support we provide, developing our services through growth and innovation to become the provider of choice with all our stakeholders.

We are an Approved Housing Body (AHB) in Ireland with charitable status, established in 2002 and regulated by the State. We operate within the regulations of the Department of Housing, Local Government and Heritage (DHLGH) and the Approved Housing Bodies Regulatory Authority (AHBRA). Our Housing with Care (HwC) schemes are additionally regulated by Health Information and Quality Authority (HIQA). The responsibility for the general policy, management and operation of Fold Housing resides with the voluntary members of the Board of Management.

Fold Housing offers apartments and houses for active older people and general needs accommodation. Our principal activities include:

- Development of new social housing projects.
- Housing and estates management.
- Provision of care and support for older people including those with dementia; and
- Partnering with statutory and third sector providers of day care services.

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.

2021 was the fifth and final year of Fold Housing's strategic plan for 2017- 2021. We have substantially increased our housing stock whilst expanding and refining our support and administration functions. Our housing stock increased by 214 units during 2021 to 603 units. This has enabled us to better serve our existing customers, meet housing demand and reduce homelessness. Our strategy is to grow this number further over the next three years, reaching 900 units by the end of 2024.

The Covid-19 pandemic impacted on all our activities in 2020 and 2021 especially on the Housing with Care schemes at Cherryfields in Hartstown and Anam Cara in Glasnevin. At its most severe we had in excess of thirty staff affected by the pandemic and 13 residents had to be hospitalised. Unfortunately, two residents in Anam Cara passed away due to complications. We acknowledge the hard work and dedication of our care staff during this most challenging of times.

Despite the impact of Covid-19 on our operations, 2021 was a very busy year for the housing and development teams. We also acknowledge the commitment of the staff of these teams who successfully completed and tenanted major developments despite the restrictions imposed because of the pandemic.

Throughout 2021 our care and housing teams focused on maximising occupancy levels and income whilst reducing expenditure, where possible. We continued to work with the HSE in determining an economic rate which reflects the actual cost of care for older people with dementia. We assessed the financial and operational risks around all new business development opportunities. This is in addition to periodic reviews of the financial capacity of the organisation.

Total income for the period was €11.3m. Our gross fixed assets increased by €5.5m to €112.3m. Total loans as at the end of December 2021 are €65.7 million. These comprise of €2.6m with Bank of Ireland, €8.8m CALF and €54.3m Housing Finance Agency (HFA). Loan interest in total for the year was €1.7m. The year finished with an overall net surplus at €761k for the 12 months. Total reserves rose to €5m. Total cash available in the bank at 31st December was €4.3 million.

In terms of housing management, our void levels in HwC and General Needs housing at year end were 0.5% and 1.3%. Arrears were also low at an average of 1.1%. Through carefully monitoring of cash collection and occupancy levels across our tenancies we protected income despite the challenging economic climate.

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.

During the year we continued to provide social activities for our HwC residents and are very grateful to all those volunteers and partners who helped to make each event special for all our residents.

Financial Summary

761k

Surplus 2021
(2020: 481K)

€112m

Gross Fixed Assets
(2020: €96m)

€5m

Total Reserves
(2020: €4.2M)

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 continued to operate in a manner to seek 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, DHLGH, the HFA and all who have helped to make 2021 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
Chairperson

Denis Buckley
Chief Executive



Board and Governance

The Fold Housing Board members continued to provide strong support and guidance to the senior team through Board and Committee meetings during 2021. Meetings were conducted by video conference due to Covid-19; however recent Board meetings are now worked on a hybrid model consisting of video conference and physical attendance.



Regulation

Fold Housing is registered as a Tier 3 Approved Housing Body with the DHLGH. We are also registered with the Charities Regulator, the Housing Finance Agency and the AHBRA. Our Housing with Care Schemes are registered with HSE and audited by HIQA.

Annual Strategic Workshop

Fold Housing's Annual Strategy Workshop did not take place in 2021 due to Covid-19. Instead, several strategy meetings with the Board and senior management were held by Microsoft Teams. The strategic plan for the 3-year period 2022 – 2024 was concluded in 2021 with a summarised version published and issued to our various stakeholders in January 2022. Previous plans were for five years; however, it was agreed in view of the fast-moving pace of the housing and care sectors and the significant targets laid down in the Government's Housing Strategy "Housing for All" that a three-year plan will allow us to adapt and respond quickly to any sectoral changes.

Board of Management

The company is limited by guarantee and does not have any share capital. Therefore, the Board of Management do not have a beneficial interest in the company. All Board members serve in a voluntary capacity and do not receive remuneration for their services. Fold Housing annually reviews its skills base as part of its Annual Appraisal. New 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 AHB 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 Board members who served during the year were:

Peter Ayton (Board Chair, Nominations and Capital Requirements Committee Chair)

Peter Gibson (Finance, Audit & Risk Committee Chair)

Máire Cunningham (resigned 16 February 2021)

John Lumsden (Vice Chair)

Teresa Harrington (Co. Secretary)

Mary Flanagan (The HIQA Registered Provider Representative)

Belinda O Conaill (Operations Committee Chair)

Pauline Daly (Development Committee Chair)

Michael Flynn (Remuneration Committee Chair)

In accordance with the Articles of Association, 50% of the Board are required to retire by rotation and all are entitled to offer themselves for re-election.

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. A new risk management software programme was implemented during 2021.

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. In addition, three further committees were set up during the year; the Remuneration Committee, to review overall payroll increases and benchmarking of staff responsibilities; the Nominations Committee, to identify and recruit new Board members and the Capital Requirements Committee, to determine the overall Capital and funding requirements of the organisation for the foreseeable future.

Audit and Risk Management

Fold Housing appointed Mazars as Internal Auditors in 2020 and continued their programme of audits in 2021 covering several key business areas. Their findings were acted upon by management. Our Risk Register was reviewed at each Board meeting and at each Operations, Development and Finance, Audit and Risk Committee meeting. Mitigation plans for each risk were also reported to the Board.



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.



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.



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).



Michael Flynn

Michael is a Fellow of the Institute of Chartered Accountants and an Associate Member of the Chartered Institute of Internal Auditors. Michael has extensive experience of both chairing and membership of Audit Committees in the Property Registration Authority, the Road Safety Authority and the Legal Aid Board.



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.



Name	Board Member	Development	Audit and Risk	Operations
Peter Ayton	Chair	✓	✓	✓
Peter Gibson	✓		Chair	
John Lumsden	Vice Chair		✓	
Teresa Harrington	Secretary		✓	
Mary Flanagan	✓			✓
Pauline Daly	✓	Chair		
Belinda Ó Conaill	✓			Chair
Michael Flynn	✓		✓	

Attendance Meeting Name	16.02.21	27.04.21	29.06.21	5.09.21	6.11.21	7.12.2021
Peter Ayton	✓	✓	✓	✓	✓	✓
Peter Gibson	✓	✓	✓	✓	✓	✓
John Lumsden	✓	✓	✓	✓	✓	✓
Maire Cunningham	Resigned 16.02.21					
Teresa Harrington	✗	✓	✓	✗	✓	✓
Mary Flanagan	✓	✓	✓	✓	✓	✗
Pauline Daly	✓	✓	✓	✗	✓	✓
Michael Flynn	✓	✓	✓	✓	✓	✓

Current Housing Schemes



New Dolphin Park Rialto, Dublin 8

Local Authority: Dublin City Council



St. Agnes

Captain's Road, St. Agnes Avenue, Crumlin,
Dublin 12

Local Authority: Dublin City Council



▲
Ballygall Road East
Glasnevin, Dublin 11

Local Authority: Dublin City Council



▲
The Mews
The Court, Citywest Village, Citywest, Dublin 24

Local Authority: South Dublin County Council



▲
Orwell Grove
Orwell Road, Rathgar, Dublin 6

Local Authority: Dublin City Council



▲
The Rise
 Citywest Village, Citywest, Dublin 24

Local Authority: South Dublin County Council



▲
The Court
 Dunboyne Castle, Dunboyne, County Meath

Local Authority: Meath County Council



▲
Wellview House
 Wellview Court, Tonlegee Road, Coolock, Dublin 5

Local Authority: Dublin City Council



▲ **The Avenue**

Glenside, Carrickmines Green, Dublin 18

Local Authority: Dun Laoghaire-Rathdown, County Council



▲ **The Quarter**

Mount Argus Mill, Dublin 6W

Local Authority: Dublin City Council



▲ **Grange Abbey**

Monkstown, County Dublin

Local Authority: Dun Laoghaire-Rathdown County Council



▲ Phibblestown Woods

Ongar, Dublin 15

Local Authority: Fingal County Council



▲ Rathborne Court

Earlswood, Rathborne, Ashtown, Dublin 15

Local Authority: Dublin City Council



▲ Latchford

Hansfield, Castaheany, Dublin 15

Local Authority: Fingal County Council



Block 1

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

Local Authority: South Dublin County Council



Abelard Square

Phoenix Park Avenue, Castleknock, Dublin 15

Local Authority: Fingal County Council



Cuil Duin Green

Cuil Duin, Citywest, Dublin 24

Local Authority: South Dublin County Council



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

Local Authority: Fingal County Council



▲
Citywest Village House
 Citywest Village, Dublin 24

Local Authority: South Dublin County Council



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

Local Authority: South Dublin County Council

Growth and Development

Fold Housing prides itself on developing high quality homes for older people. Every Fold home is well-designed and tenure neutral.

We believe that social housing should be designed using the best design and build standards and should blend naturally into its surroundings – wherever they might be. We work with our development partners to ensure that each property is built using high quality materials and Universal Design principals are implemented to ensure every property will support and adapt to the changing needs of each tenant as they grow older.

During 2021 the development team continued to deliver new properties and to ensure that our pipeline of projects will continue to deliver new homes for vulnerable older people into the future. We are at pre-contract stage on a number of large new developments which will be delivered in the coming years. We continue to be the housing provider of choice for a number of large developers and work closely with our partners in the various local authorities to bring new opportunities forward.

We were delighted during 2021 to win the ICSH/Allianz Community Housing Award – Best Older Persons Development for our New Dolphin Park scheme.



Minister for Housing Daragh O'Brien presenting CEO Denis Buckley and Director of Development Tina Donaghy with the ICSH/Allianz Community Housing Award for best Older Persons scheme for New Dolphin Park. Also pictured are Martina Conroy, Sarah Dunne-Rogers and Wanita Maher from Fold Housing.

We were also pleased to be successful with an Expression of Interest to Dublin City Council for the planned redevelopment of the existing DCC depot site at Orchard Road D3 and we hope to build on our experiences of previous projects to deliver another outstanding older persons Housing scheme here in partnership with the local community and DCC. We also look forward to the conclusion of the work of the Implementation Group on Housing Options for Our Ageing Population which will inform the range and type of housing supports to be provided by Fold Housing.

We are acutely conscious that the Housing sector continues to change and the needs of stakeholders continue to evolve. Housing for All has set ambitious targets for AHB's and we are determined to play our part in meeting these. To that end we have sought to build on our capacity to deliver with planned new recruitment and the bolstering of our existing staff through support, training and professional development. In order to ensure best practice governance, compliance and risk management we have actively engaged with programs of training in the Public Spending Code, Capital Works Management Framework, Housing Policy, etc. We have built a strong relationship with the Institute of Public Administration through the engagement of our staff and we look forward to continuing to ensure our staff are trained to the highest standard. In addition the team are actively involved in various interest groups and sit on committees and participate in working groups and research projects with the ICSH and Housing Agency, Age Friendly Ireland among others.

In the Pipeline

2021 was a quieter year for Fold in terms of unit completions compared to over 200-unit completions in 2020. Throughout 2021 the Development Department managed a total of 236 units in line with the defects liability arrangements. We will continue to engage with the consultants, contractors, tenants, and Fold Housing Management until the final sign off.

In parallel, a significant amount of pre-contract work and new business continued throughout 2021. The Development Team continue negotiations with various partners including Local Authorities, Developers, Land Agents and Landowners with a view to exploring future development opportunities and agreeing Heads of Terms on pre-contract projects.

Millwood Court Dublin 5

The Development team are progressing a new development in Millwood Court in partnership with Dublin City Council. Having progressed through a Part 8 planning process we have been engaging extensively with the local community and will continue to do so for the duration of the delivery of the project. This scheme when completed will provide 52 new homes for older people on the housing list.

Orchard Road Dublin 3

Fold were delighted to win an EOI from Dublin City Council to deliver older persons housing on the old DCC Depot site. Plans are being finalised and we look forward to beginning engagement with the local community on the future development. It is hoped to bring forward between 40 and 50 specially designed homes for older people on the local area housing list.

All the new apartments will be 55 sqm minimum and designed to be future proofed to resident's needs. Every home will be open plan with generous living and kitchen space and will be dual aspect offering views to and from landscaped amenities.

Each apartment will be served by a generous balcony with level access from the apartment. Ancillary rooms will also be provided to serve the residents which will include a meeting room, caretakers room, working shed and central waste storage. Subject to site constraints several on-site car parking spaces will be provided for residents and visitors to utilise.

Dundalk, Co Louth

Planning has been granted on this iconic landmark site and the team are excited to be bringing our sector-leading Older Persons development approach to Co Louth. In partnership with Louth County Council this scheme of more than 70, purpose built older persons apartments will offer those in need a bright modern efficient home in the centre of the town.

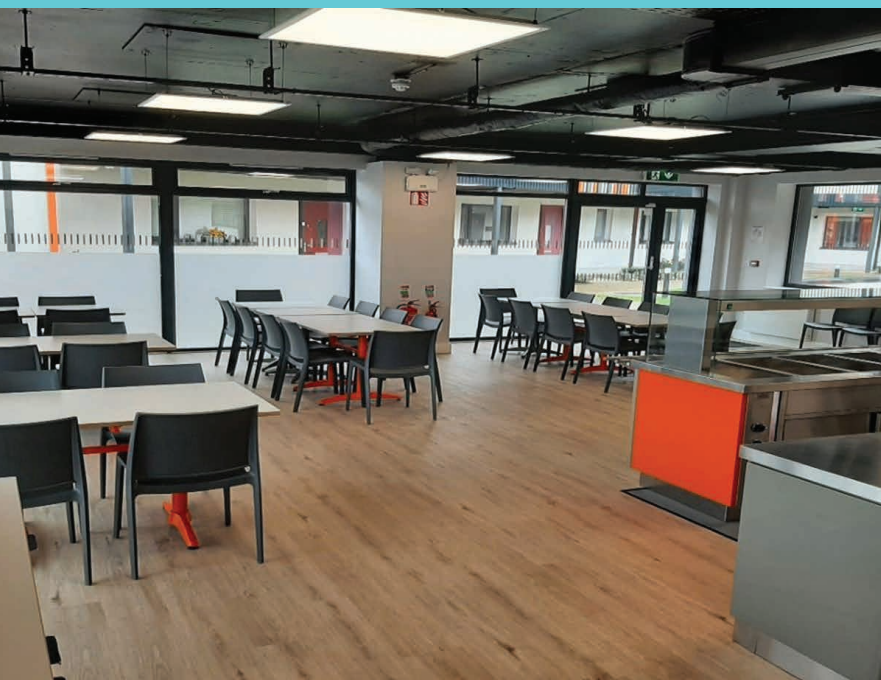


During 2021 Fold welcomed new tenants into the following schemes:

▶ **The Mews** Citywest (22 Units - Older Persons)

In 2021 we were delighted to complete the acquisition of and tenancing of this landmark scheme at Citywest Village, Citywest. The Mews is specifically designed for older persons and consists of twenty-two, modern, A-rated, spacious, own front door apartments for older persons with a residents' community room. The buildings elevations are finished in brick and render, aluminum windows and feature railings/glass private and circulation balconies. The balconies will provide maximum light ingress into the apartments as well as allowing good passive security.

A bright and sunny high quality landscape enclosed garden for the enjoyment of the residents and their guests is also included. All apartments are dual aspect for maximum amenity enjoyment with level access entrances throughout to include level access shower/wet room, level access private balcony. Each home is equipped with Radius Connect 24 which provides the residents with the peace of mind that help is only a call away should they ever need it. The delivery of The Mews in Citywest bring Fold Housing's total number of dedicated older persons schemes in the county to 12.



▶ **New Dolphin Park** No. 44

In partnership with DCC, Fold Housing delivered a state-of-the-art kitchen at our scheme in New Dolphin Park. This facility will be run by the local area partnership and provide hot meals, snacks and meals on wheels for the residents and the local area. The new café has been called No. 44 and we hope it will become a hive of activity for both residents and older people from the local area alike.

Future Development

We continue to progress pre-contract negotiations on a number of exemplary projects and development and viability exercises are on-going. The current total pipeline of development projects amounts to more than 850 units across approximately 30 individual projects and our strategy is to reach 900 units under management by the end of 2024. In line with this aspiration, we are committed to develop our organisation capability consistent with our goals to become a leading provider in the housing sector in Ireland. By pursuing and maintaining full regulatory compliance and employing best practice governance we look forward to meeting the needs of an aging population and ensuring that those in need have a home where they can age in place.

As a fully regulated and approved top tier AHB, all Fold Housing development projects are systematically reported on and audited by a dedicated subcommittee of the Board of Management of the Association. This Development subcommittee is made up of the senior board members and CEO. Total scheme costs and ongoing financial management is reported on regularly to this dedicated subcommittee and all costs are tracked at Board level. The Board of Fold Housing also insists that all development projects are supported by industry leading, independent, cost consultants.

These additional governance and oversight measures dovetail with our in-house Housing and Development professional resources and all projects have a full and comprehensive, project specific cost plan. We ensure rigorous cost control measures throughout the course of the project and we look to avoid a wholly reactive approach of simply reporting costs and strive to control cost while looking to add value. Ultimately this saves time and money on our development projects. Detailed cost estimates provide a cost model framework and inform our project brief to the design team as to which elements of the project are economical. This attention to detail on project cost management ensures that we get the highest quality and best possible service from the outset.



Finance and Performance

Fold Housing delivered strong results for 2021 with a surplus of €761k, compared to the 2020 surplus of €482k. Our income for 2021 was €11.3m, an increase of 21% on 2020 (€9.3m).

This increase was driven by the significant growth in our units over the last 2 years. Our housing stock increased by 22 units during 2021 to 603 units.

Fold Housing fixed assets as at 31 December 2021 were €112m (gross of depreciation) up from €106m in 2020. Fold Housing's total reserves rose to €5m.

In terms of housing management, our void and arrears levels in HWC and non-care housing at year end were strictly controlled and well below our set targets.

Fold Housing's total borrowings rose to €66m by 31 December 2021. At year-end, we had borrowings from the Housing Finance Agency (HFA) of €54.3m, €2.6m from Bank of Ireland and €8.8m in CALF funds (including deferred interest).

Fold Housing assesses financial and operational risks with all new business development opportunities, in addition to regular reviews of the financial capacity of the organisation. Fold Housing continues to operate in a challenging business environment seeking efficiencies in all we do whilst providing value for money.

We continue to conduct various stress tests of our business model against rising interest rates, costs and income scenarios amongst other assumptions. Fold Housing is registered as a Tier 3 Approved Housing Body and has certified status with the Housing Finance Agency.

We performed well with our key ratios and metrics against targets. Continuous improvement is a key value of the Finance Department and we are always seeking innovative solutions to meet the challenges that lie ahead in our sector. Our positive financial results in 2021 strengthens our business model and gives confidence to all our stakeholders.



Income and Expenditure Account

For the Financial Year Ended 31st December 2021

	2021 €	2020 €
Income (net of deferred grants)	11,326,175	9,346,991
Direct costs	(6,996,094)	(5,948,515)
Gross surplus	4,330,081	3,398,476
Administrative expenses	(1,861,184)	(1,436,487)
Operating surplus	2,468,897	1,961,989
Interest Receivable	19	92
Interest payable and financing costs	(1,707,700)	(1,480,084)
Surplus for the year	761,216	481,997

Balance Sheet

As at 31st December 2021

	2021 €	2020 €
Fixed assets		
Tangible assets (net of depreciation)	99,522,037	96,006,520
	99,522,037	96,006,520
Current assets		
Debtors: amounts falling due within one year	160,678	303,823
Cash at bank and in hand	4,299,868	4,063,936
	4,460,546	4,367,759
Creditors: Amounts falling due within one year	(3,688,358)	(3,074,626)
Net current assets	772,188	1,293,133
Total assets less current liabilities	100,294,243	97,299,653
Creditors: Amounts falling due after more than one year	(95,288,900)	(93,055,526)
Net assets	5,005,343	4,244,127
Reserves		
Income and expenditure reserve	5,005,343	4,244,127
Total reserves	5,005,343	4,244,127

Housing with Care

Although the pandemic is still very much a part of our lives, the innovation of the vaccination programme during the year has brought some excellent prospects of recovery and was very much welcomed in helping us to take active steps in handling the impact of the virus on our most susceptible residents.

The programme has been a great success and we are pleased that the interest in vaccinations has been so high.

We continue to support and urge new residents and colleagues to have the vaccine as this will not only protect them but will also help lessen the possibility for transmission of Covid-19 across health care facilities, including hospitals and our housing with care schemes. We were also at the forefront of early testing to support safer visiting in our schemes. In late 2021, we welcomed the decision by the National Immunisation Advisory Committee to give approval to rollout the booster vaccine to frontline healthcare workers, including those in nursing homes and housing with care schemes and we were equally delighted with the uptake from both our staff and residents. Our residents really missed their families during 2021 and whilst we have all done our best to support and love them, we can't replace their loved ones, so the updated guidance to allow visitors see their families was very much welcomed. During challenging periods, we rely heavily on our excellent staff to provide exceptional care to our residents. Throughout 2021 our staff came together and produced a very creative catalogue of safe activities for our tenants to help keep them busy during, what was a challenging year. We also Implemented an electronic medication system into Anam Cara and Cherryfield during 2021.



General Needs Housing

Fold Housing improves the quality of life for many people in the community by providing an exceptional blend of accommodation and associated services.



At Fold Housing we offer social housing for families, single people, couples and over 55's, with 25 housing schemes and over 600 homes throughout the Greater Dublin Area and in Meath (Dunboyne).

We also liaise with several different management companies and have built up excellent relationships with all our partners. We retain our properties to a very high standard, and we have a devoted maintenance team and an out of hours response maintenance team, in addition to the response repairs. Fold Housing undertakes thorough major repair and an ongoing planned and cyclical maintenance programme across the entire stock, ensuring our properties are maintained to a very high standard.

Fold Housing have a devoted housing team that support all our tenants with the management of their tenancy agreements. Fold Housing's dedicated Housing Management Team provides information and support to our current and potential tenants in all facets of their tenancy with Fold Housing. This guidance is wide ranging and includes help and advice on settling into their new home, dealing with rent and payment issues, and providing information and advice to support them in maintaining their tenancy. Fold Housing is committed to promoting equality of opportunity and good relations with an overall objective of creating an environment of equality and embracing diversity. Having insight into how residents and tenants feel about the homes and services we provide helps us to understand when we are getting things right and the areas we need to focus on and improve. During the year we engaged the services of an independent research company to carry out a telephone survey of our tenants across all our schemes. Here's what residents and customers told us.

Tenant Satisfaction Survey

Satisfaction with services provided by Fold Housing

95%

Satisfied with service received from Staff

89%

Satisfaction with repairs and maintenance

77%

Satisfaction on timely answer to queries

92%

Satisfaction with Fold Housing's performance

80%

Satisfaction that homes are safe and secure

97%

Satisfaction with neighbourhoods as a place to live

82%

Satisfaction with the overall condition of homes and shared spaces

85%

Satisfaction with the overall quality of homes

99%

Satisfaction with Communications from Fold Housing

94%

Satisfaction with precautions taken during Covid-19

89%



At Fold Housing, we like to make sure tenants are at the heart of our work. As such we like to engage tenants in ways that are effective and meaningful for both them and for our organisation. We also like to ensure that everyone in the business appreciates the value and the importance of including tenants in decisions that affect them. To this end, we worked with "Supporting Communities" to ensure our staff are well equipped to provide excellent service to our tenants through the year. Supporting Communities works with large and small housing providers who want to step up their tenant engagement efforts and put effective tenant participation practices into effect. We agreed a proposal with the company who outlined several activities that are due to take place throughout 2022 which will assist the Fold Housing management team in writing the three-year tenant engagement strategy. Fold Housing management, in collaboration with our tenants, aim to complete the strategy document by Q4 2022.

Response Maintenance 2021

	Totals	Emergency	Urgent	Routine
January	48	20	19	9
February	34	10	15	9
March	28	5	13	13
April	31	14	4	13
May	25	7	9	9
June	30	6	14	10
July	34	12	11	11
August	28	8	17	3
September	34	6	20	8
October	38	5	20	13
November	38	10	19	9
December	46	23	20	3
	414	126	181	110

Tenant Engagement

Fold Housing employed their first Tenant Engagement Officer in September 2021, Sarah Dunne Rogers. This is a new role to Fold Housing so the initial period of 2021 was spent raising tenant engagement understanding with residents through social events such as coffee mornings. The Tenant Engagement Officer also supported a number of residents on a 1 to 1 basis to link in with supports where a need was identified by the Housing Officer. Fold Housing have engaged Supporting Communities in Northern Ireland to support the writing of our first tenant engagement strategy which is planned to launch in 2022.

Staff and Communications

Fold Housing appreciate the continued hard work, commitment and collaboration shown by staff across all locations over the last 12 months. In particular, we thank our staff for their support during the year with the challenges of Covid-19.



The Association continues to invest in their staff. As at 31st December 2021, Fold Housing employed a total of 121 staff members. This increase in staffing is attributed to our sustained growth and reflects key appointments made at Head Office and our Housing with Care schemes.

Our staff turnover was 6% which remains below target of 10%. We continue to retain skilled staff by offering comprehensive training and education programmes, competitive terms and conditions of employment as well as remote working arrangements across departments.

The professional development of our staff is a key priority for Fold Housing. During 2021, a total of 38 classroom-based training sessions were delivered to Fold Housing staff. In addition to this, 335 individual on-line training courses were also completed. In 2021, Fold Housing continued with a blended learning approach to training staff in response to the ongoing Covid-19 pandemic. Training programmes included mandatory and supplementary training in areas such as Fire Awareness, Health and Safety, Medication Management, First Aid Responder, Procurement Management and Microsoft Teams.

Fold Housing continues to support staff to maintain regular attendance at work. The Association recorded a sickness rate of 3.5% which is above target of 2.5%. While this is an overall reduction in sickness rates since 2020 the above target figure reflects the continued impact Covid-19 has had on the absence rate.

Staff Wellbeing

Fold Housing is committed to the health and wellbeing of staff. In 2021 the Association offered a range of wellbeing related supports to staff, in addition to the Employee Assistance Programme offered by Inspire Workplaces.

Remote Working

Hybrid working for office staff remained a key feature of working practices in Fold Housing in 2021.

A gradual return of staff to the office commenced in late 2021. Staff whose roles are conducive to remote working continue to work a blend of remote and office based work.



Staff Interview

My name is Marie Brennan and I am the Business Support Officer in Fold Housing.

I am based in Anam Cara Housing with Care in Glasnevin where we have 56 residents, 28 of whom are living with Dementia. I have been with Fold Housing since 2019 and I have found my time here both fulfilling and rewarding. Interacting with the residents on a daily basis gives me a sense of satisfaction and enjoyment to be able to make a difference in people's lives. Working with colleagues that are highly skilled and helpful makes my role much easier.

My main responsibility is to support the Manager of Anam Cara anyway I can. My duties include looking after resident's finances, to interact with family members through phone calls and automated text messages. Every day in Anam Cara is different which is what I really enjoy. The hardest part of the job is when we lose a resident but then it's the opportunity for someone else to enjoy a room and the care that comes with it at Anam Cara.



Tenant Interview

“Since moving into our new apartment nearly two years ago, it has felt like home. It has given us a new lease of life and a chance at living independently due to our medical conditions.

We love it here. All our neighbours are very friendly and very helpful, as are the management and staff of the complex. Fold have been great and welcoming, helping us when needed and keeping us informed, special thanks to Wanita.

Because of our medical conditions, our home is especially important and as such, we love it.”

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A Year in Activities







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