



Saint John of God Housing Association clg

Annual Report 2017



OPENING DOORS
To Affordable Housing



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Vision

The vision of the Housing Association is to open doors to people with specific needs and capacities. It has done this by supplying safe, secure and affordable housing and by carrying out stock condition surveys and introducing a planned preventative maintenance programme across the existing housing stock.

Mission

As a not-for-profit organisation, the purpose of the Housing Association is derived from a clear policy mandate to create affordable housing opportunities for some of the most vulnerable people in the State and to make sure that their right to a home of their own is not overlooked. To realise the vision, the Housing Association plans to work alongside various partners, including government agencies, local authorities and Saint John of God Community Services CLG to transform the lives of people with specific needs and provide a place for them that they can call home.

Values

A set of five values have been identified which guide the Housing Association's daily activities and the way we engage with our employees, tenants and stakeholders.



Hospitality

Hospitality is a welcoming openness to all, to the familiar and the mystery of self, people, ideas, experience, nature and to God



Compassion

Compassion is feeling with another in their discomfort or suffering, striving to understand the other's experience with a willingness to reach out in solidarity



Respect

Respect is the attitude which treasures the unique dignity of every person and recognises the sacredness of all creation



Justice

Justice is a balanced and fair relationship with self, our neighbour, all of creation and with God



Excellence

Excellence is giving the optimum standard of care and service within the scope of available resources

Chairperson's Report



This Annual Report outlines the Housing Association's progress and achievements in 2017 and the advances made in our delivery of housing and its oversight during the year. Over 2017, we have continued to work to improve our service provision to tenants and the governance of our organisation. A number of quality measures were introduced; in particular I make reference to the work on improving tenant services and safeguarding our vulnerable adults.

Michael J. Murphy - Chairperson

Behind our achievements is a great deal of hard work, dedication and enthusiasm. All our achievements were made possible by the people who work for and with the Housing Association across the government departments and agencies, local authorities and community groups, and I would like to take this opportunity, on behalf of the Board, to acknowledge their individual and collective contribution, and for their assistance and support during 2017 to help us meet the housing needs of vulnerable people with specific needs.

The Housing Association is in good financial health as evidenced by the audited Financial Statements for 2017. These accounts, prepared using FRS102 and the Charities SORP, reflect our commitment to be as transparent as possible to all relevant stakeholders.

I acknowledge and very much appreciate the contribution and commitment of the Board of Directors who lend their expertise and time to the Housing Association on a voluntary basis. Thanks also to our Chief Executive, Bernie Cadden, and her staff for their dedication and professionalism throughout the year. Sadly, one of our Directors, William Brennan-Whitmore, passed away in June 2017 and his contribution to the work of the Housing Association over many years is acknowledged and will be missed. Also, John Pepper retired as a Director in December 2017 and his contribution to the work of the Board is also acknowledged.

In conclusion, the Housing Association has had an eventful and successful year in 2017. We look forward with confidence to 2018 when we hope to provide many more secure tenancies to people in need of housing.

Michael J. Murphy

Chief Executive Officer's Overview



Bernie Cadden – Chief Executive

As an organisation, we have responded to the challenges facing social housing for people with specific needs in the State and our Strategic Plan 2015-2020 has guided us along our path.

The Housing Association's activities are underpinned by research which demonstrates that safe, secure and affordable housing is fundamental to the health and wellbeing of people with specific needs.

What an exciting and challenging year 2017 has been! As a result of a growing economy, there was a palpable feeling of buoyancy in the air and our main aim was to devise a means of exploiting that buoyancy.

Regulation of the housing sector was the catalyst that prompted us to reassess the quality of the service we provide. The only questions on our minds were, 'how could we do things better for our current and future tenants?' and, 'are we stepping up to the mark in relation to the tasks we have taken on?'

Happily, the Housing Association has seen the continuation of a growing need for the type of specialist housing in the niche sector in which we concentrate our efforts and talents. During 2017, twenty-four apartments were refurbished and tenanted, providing a home for people with additional support needs; a cohort of individuals not previously provided for by the Housing Association and a further seventeen new units were acquired for tenants with mental health issues and intellectual disability.

During the year, the Hospitaller Order of Saint John of God continued to support our strategic objectives by providing the Housing Association with three properties from its portfolio for the provision of twelve new tenancies. The Housing Association works with national and local advocacy groups to ensure that tenants are supported to make the right decisions for themselves.

I hope that 2018 will be a year of new challenges that will be underpinned by a renewed strategy and a Board of Directors revitalised with some new members.

I give gratitude firstly to all the governmental, local authority and support providers, and secondly and most importantly, to my amazing staff and volunteers whom I can always depend upon to go that extra mile to deliver first-class housing.

Strategic plan 2015-2020

The Strategic Plan provided a road map for the growth of the Housing Association in line with the Social Housing Strategy 2020 and gives us direction to achieve a clear vision and mission.

The Housing Association recognises the difficulties experienced by smaller voluntary housing associations in coping with new company law, corporate governance and housing regulations. Our Housing Association can provide the benefit of a team of experienced housing practitioners, economies of scale and scope. Therefore, in line with the Housing Association's strategy, negotiations commenced regarding plans to amalgamate with a second, small Housing Association that provides housing to tenants with mental health difficulties. This was the second amalgamation with a smaller housing association that our Housing Association has undertaken.

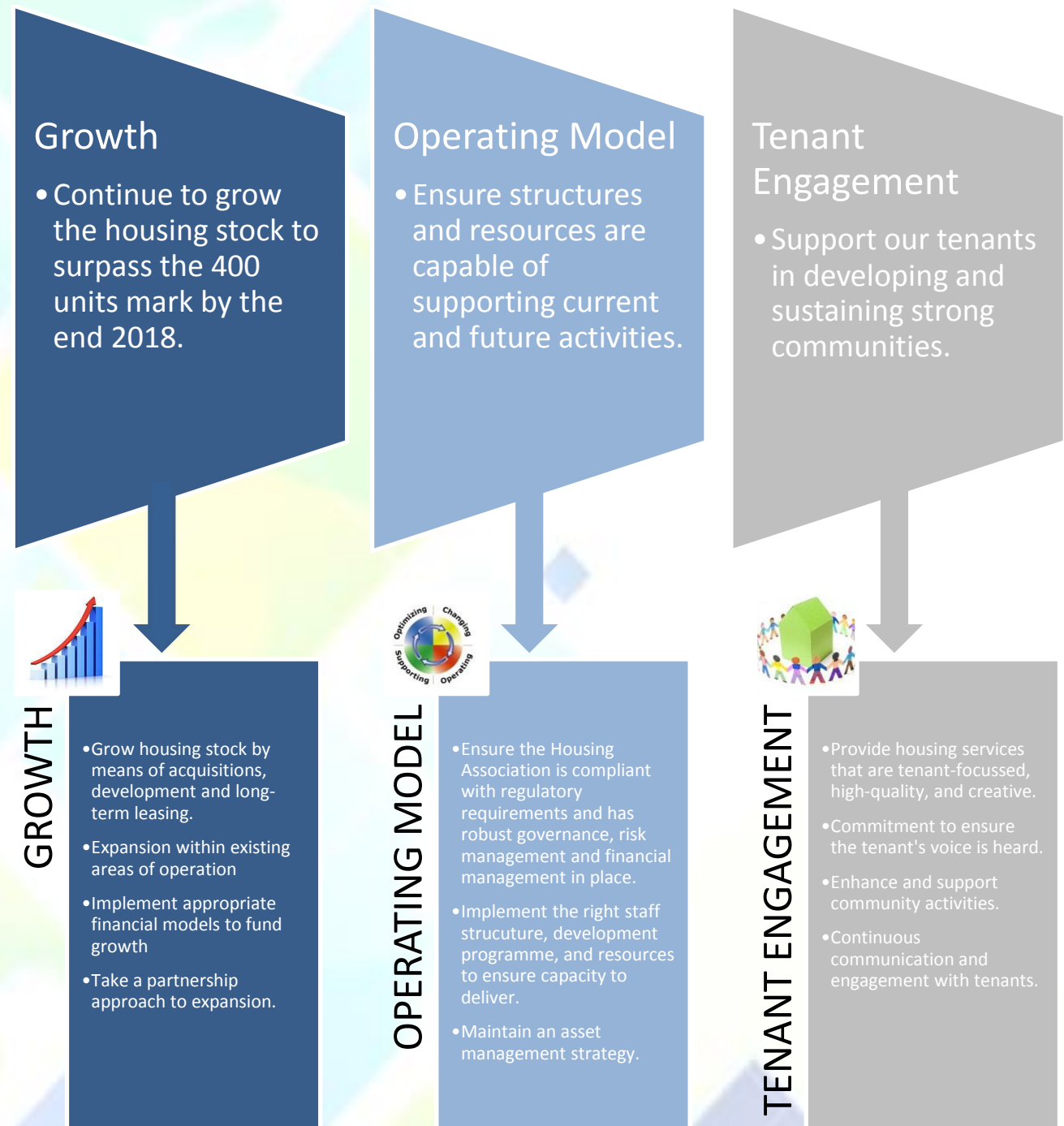
Principal risks and uncertainties

Whilst there are many challenges for our Housing Association in continuing housing provision, it will continue to develop and create innovative housing solutions in this dynamic, changing environment.

The principal strategic risk to the planned growth of the Saint John of God Housing Association clg is the ability of Service Providers to obtain the necessary revenue funding to provide the appropriate supports to people with disabilities who are in need of housing. The Housing Association seeks to highlight the shortage of supports to people with disabilities which limits their ability to live a full and active life in a house that they call home.

Strategic objectives

Taking into account our key challenges during the year, the Housing Association has identified three principal pillars for its strategic direction, as follows:



Strategic highlights 2017



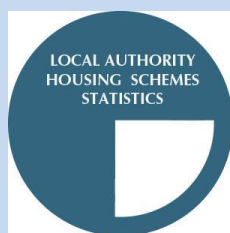
Strategic Amalgamations

The Housing Association engaged with a smaller, special-needs housing provider with a view to taking it over. When completed, this will be the second amalgamation we have successfully undertaken.



The Regulation Office

Since signing up to the voluntary regulatory code in 2014, the Housing Association has achieved regulatory and financial compliance year on year. The Housing Association enjoys a professionally supportive relationship with the Regulation Office.



Shared Leasing Applications

In expanding its models of delivery, the Housing Association made application to the Department of Housing, Planning & Local Government, with the support of local authorities. These applications will provide much wanted housing for 12 tenants with disabilities across 3 properties including 3 caretaker units.



CAS / CALF Approvals

During 2017, the Housing Association was granted CAS approval for 26 units of accommodation over 6 properties and we received our first CALF approval for 2 units in the Dun Laoghaire-Rathdown area.



Tenant Support & Advocacy Services

With the help of the advocates from SAGE, a new protocol was introduced and a support and advocacy service was rolled out to benefit the most vulnerable tenants.



Preparation GDPR

With the impending introduction of the GDPR in 2018, the Housing Association has put a process in place to review all records, processes and policies in order to activate compliance in May 2018.

Transforming the organisation

As part of our commitment to our tenants, during 2017, we continued to invest in our people and in our overall organisational capability.

- ✦ We are actively pursuing a new management information system to facilitate real time, accurate and appropriate tenant and asset management information. The new system will integrate with our financial system to provide high-level metrics.
- ✦ To ensure that the standards of our housing are maintained at the highest level, our Housing Association is committed to a planned preventative maintenance and sustainability programme. Preventative maintenance is an important focus for the Housing Association in the year ahead.
- ✦ We have committed and talented people working in the Housing Association, across a range of disciplines with shared values and a common purpose. I take this opportunity to acknowledge and commend their work during the year.
- ✦ The Housing Association is pleased to welcome its first volunteer and intends to seek to increase the number of active volunteers over time.

Our structure

INTRODUCTIONS

How to contact us?

- By Phone 01-468 6452
- By Email housing@sjog.ie
- In writing Saint John of God Housing Association CLG
Tessa House
Gleann na hEorna
Block D
Springfield
Tallaght
Dublin 24

Staff Members:

- Bernie Cadden, CEO
- Kevin Lunny, Planning & Development Manager
- Eimear O' Hagan, Housing Officer
- Alan Balmaine, Development Officer
- Sean Crowley, Development Officer
- Donna Coulahan, Finance Officer
- Declan Corrigan, Estate Caretaker

Housing management report 2017

In the wider context, safe and secure, affordable, and appropriate housing contributes to positive social outcomes in health and wellbeing of vulnerable people. The Housing Association contributes to the wellbeing and quality of life of vulnerable people by providing housing for people with specific needs who may not otherwise be able to afford housing.

Throughout 2017, the Housing Association continued to review, consolidate and improve its position as a landlord that provides quality, affordable housing for people with specific needs. The Housing Association's funds are not only used to buy new properties; the maintenance and refurbishment of existing stock is a big part of its operations. The Housing Management services have continued to benefit the tenants through a range of tenant engagements and social events. Additionally, training and equipment has been successfully provided through grants and other available funding opportunities.

Housing maintenance

In compliance with the Housing Regulatory requirements, our Development Team conducted an internal review of the Housing Association's properties. A planned maintenance programme was drafted and implemented in 2017. A stock condition review was externally commissioned on a cross section of properties. From both the internal stock condition and external review, a planned maintenance schedule was prepared and implemented. The roll out of future externally commissioned stock condition surveys will happen during 2018.

Legal

In compliance with the Residential Tenancies (Amendment) Act 2015, the Housing Association registered all tenancies with the Residential Tenancies Board.

Our Housing Association is working closely with advocacy services in preparation for the introduction of the Assisted Decision Making Act 2015.

GDPR

The Housing Association is preparing a review of all records, processes and policies in order to activate compliance with GDPR by May 2018.

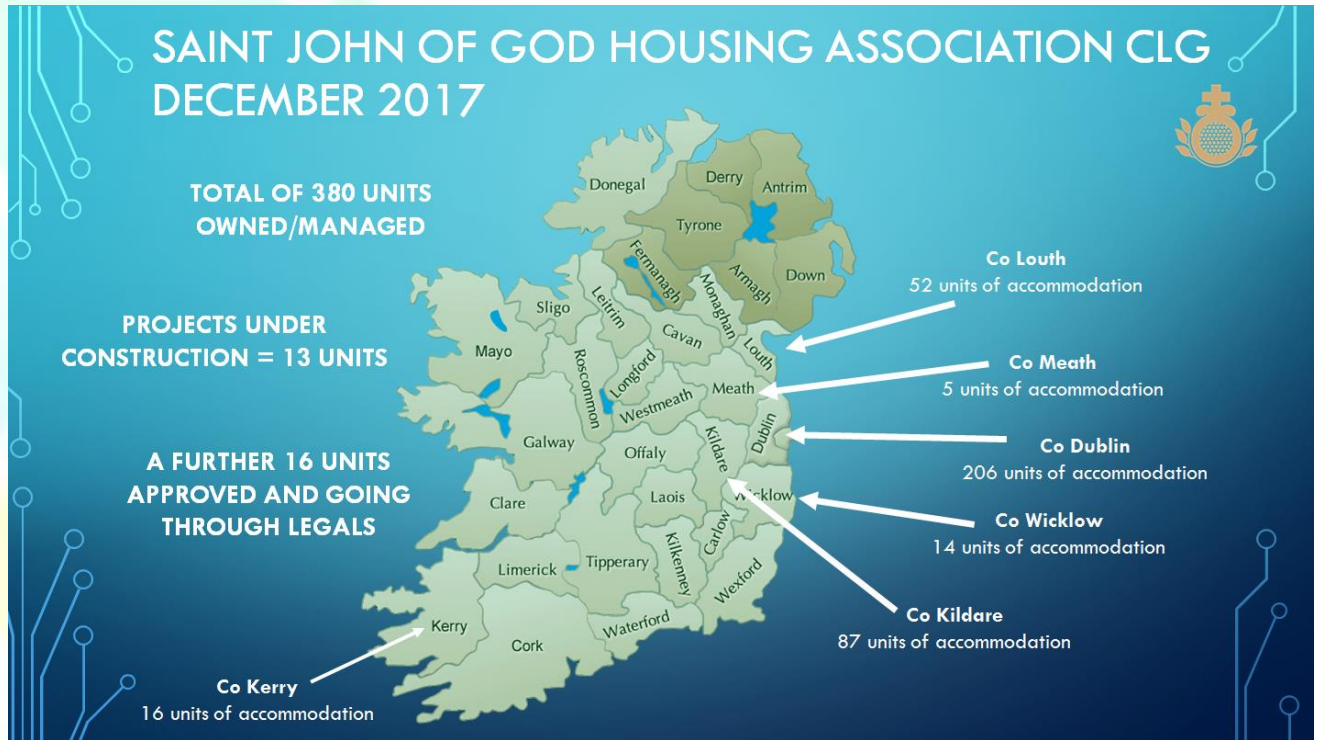
HAPM

We measure our performance against key performance indicators and deliverables. With the addition of new staff to the team, we managed to:

- make 24 new units of accommodation available for letting at Cookstown Way, Tallaght, Dublin 24, following a reconfiguration project, in addition to 21 units already occupied. The project was entirely funded from reserves at a cost of circa €1.3 million. The new apartment block was fully tenanted before the year end by nominations from South Dublin County Council;
- implement a planned maintenance strategy with emphasis on preventative maintenance by carrying out condition surveys across its properties regionally, and building a photographic portfolio;
- carry out an external survey of a cross section of 10 locations;
- draw up and agree further housing policies, protocols and procedures to ensure that our Housing Association is compliant with regulatory requirements with robust governance, risk management and financial management in place; and,
- register all tenants with the Residential Tenancies Board and make contact with each of our tenants to inform them of the changes in legislation which directly affects them.

Housing management summary for 2017

The Housing Association achieved Certified Borrow Status with the Housing Finance Agency. This will provide private funding for the expansion of the property portfolio and associated tenancies.



Properties in the Pipeline:

1. 5 units in a house in Celbridge, Co. Kildare;
2. 4 units in 2 apartments in Dun Laoghaire, Co. Dublin;
3. 5 units in 5 apartments in Tralee, Co. Kerry;
4. 4 units in apartments in Maynooth, Co. Kildare
5. 5 units in a house in Co. Louth
6. 5 units in a house in Bray, Co. Wicklow
7. 5 units in a house in Blackrock, Co. Dublin.

Performance & achievements in 2017

We have 380 units of accommodation

In 2017, we added 31 more people to our list of residents

We've increased our staff to manage our tenancies and our assets

1. 324 tenants in residence (an increase of 31 year on year.
2. A total of 380 units comprising 350 CAS units, 19 Leased units and 11 purchased from the Housing Association's own reserves
3. Average Rent charges: CAS €72.93 and Leasing €25.37
4. Annual rent collection during 2017 = €1,107,757
5. Number of new lets in 2017 = 25
6. Number of re-lets during 2017 = 11
7. Total spend on Repairs in 2017 = €283,220
8. Two Development Officers joined the Housing Association services team to manage the assets including repairs, stock condition surveys, safety and servicing programmes and planned investment programmes to support the projected growth of the Housing Association.

Events & new facilities organised for tenants during 2017



Many new facilities and activities were organised by the Housing Officer for Tenants during 2017.

Library in Gleann na hEorna, Tallaght

Little Free Library



On DVD

Take a Book
Return a Book



Add books or DVDs that you are finished with

There is a new Library in The Restaurant in Gleann na hEorna, where a choice of books, CD's and DVD's are available for tenants to borrow.



A weekly Coffee Morning has been set up. All of our tenants and also our surrounding neighbours are more than welcome to pop in every Thursday at 11am for a cup of coffee, a bit of banter and refreshments.

Public Participation Network (PPN) & South Dublin County Council (SDCC) Community Grant

With the aid of a grant from the PPN and SDCC, we purchased 3 computers, a printer and software for use by the tenants of Gleann na hEorna. The equipment was set up by the ICT Department and ready in time for Christmas 2017.



The Community Foundation – Older Persons Fund

A grant of €3,510 was approved for information sessions and clinics for the older people in Gleann na hEorna in respect of advocacy, awareness of rights, awareness of fire safety, the roles of the Citizens Information Bureau and MABS. The Housing Officer will roll out the project during 2017.

International Neighbour's Day & Spring Event– 19th May 2017

A total of 141 tenants were invited to our International Neighbour's Day events. It was a great success as 30 tenants and neighbours turned up for a Coffee Morning in Gleann na hEorna, Tallaght. That afternoon, 92 tenants of Elvira Close, Crinken and their families, friends, Tidy Town representatives and Fire Prevention Officers attended a similar event.



Co-ordinated by the Tidy Town representatives, the event commenced with a 'Litter Pickup' within the grounds of Elvira Close, Saint Joseph's Nursing Home and moved to the local park. This was followed by Afternoon Tea, graciously supplied by a local Café, and our tenants were joined by some of the residents of Saint Joseph's Nursing Home. The day ended with a talk by the Fire Safety & Prevention Officer and then our tenants danced the afternoon away to some music.



neighbours' day



**Gleann na
hEorna,
Tessa
House,
Tallaght
19th May
2017**





Our neighbours' day In Shankill





Directors' Report

for year ended 31 December 2017



Michael Murphy



Mary Condell



P. J. Drudy



Terence Flynn



Michael Francis



John Lowe



Laurence McCabe

William Brennan-Whitmore (Deceased)

John Pepper (Retired)

The Directors are pleased to present the Annual Report for 2017. The Housing Association is a registered charity with established charitable status (Registered Charity No: CHY18279). The Housing Association's objectives and principal activities relate to the provision of special needs housing and associated amenities for persons in necessitous circumstances. The Housing Association provides for the relief of poverty and deprivation caused by poor housing conditions and homelessness or other social and economic circumstances. All income is applied solely towards the promotion of the charitable objectives of the Saint John of God Housing Association clg, which is a company limited by guarantee.

The 2017 Annual Report and results are presented here in a summary format. The audited Financial Statements for the financial year ended 31 December 2017 are published separately.

Board Responsibilities

The Board is responsible for providing leadership, setting strategy and exercising control over the Housing Association. It accepts that it needs to work effectively, with integrity, transparency and accountability. The Directors bring to the Board their significant professional skills, experience and decision-making abilities reflecting their broad range of views and life experiences.

The Board is committed to maintaining the highest standard of corporate governance and believes that this is essential in directing and controlling the activities of the Saint John of God Housing Association clg. It recognises that robust and transparent governance is essential to maintain credibility and trust.

There is a clear division of responsibility within the Housing Association with the Board retaining control of major decisions, whilst the Chief Executive is responsible for devising and implementing strategy and policy decisions within the authorities delegated to her by the Board.

The strategic goals of the Board

- a) To serve its current and future tenants by providing professional services that meet the needs of the residents.
- b) To maintain and uphold the values of Saint John of God as reflected in all the Housing Association's policies, protocols and strategic endeavours.
- c) To work in consultation with the Saint John of God Community Services clg to develop 3-year Development Plans and implement Annual Plans in each area.
- d) To acquire additional housing in the areas of greatest need, such as for those 400 clients in congregated settings, and to ensure a personalised support service to tenants based on Needs Assessment, with support provided by Saint John of God Community Services clg.
- e) To ensure the housing stock is maintained in accordance with best practice by introducing a 'Preventative Maintenance Programme'. Upgrading the housing stock will continue with special consideration given to energy conservation projects.
- f) To build the Housing Association's organisational capacity to navigate the new environment of increased risk and limited access to funding.
- g) To meet expectations and demands of the new regulatory requirements for the Housing Association, i.e. the Housing Regulator, the Department of Housing, Planning, Community and Local Government, ECLG Voluntary Code, Residential Tenancies Act and Charities Legislation.

Snapshot of financial outcomes in 2017

We have continued to deliver strong operating and financial performance, as we continued to grow our services to meet the needs of tenants and build our capacity to maximise the supply of new, affordable housing units.

During the year, we explored and sought out new sources of funding, having successfully secured funding from the Housing Finance Agency.

Increased Tenancies in 2017

Having added 31 new tenancies to our housing list, the year ended with 380 units under the Housing Association's management and ownership. The increase in the number of tenancies has contributed enormously to the solid financial performance of the company during 2017.



Rent Affordability

Under HAPM, the CAS rent is €74.00 per week. Our average weekly tenant rent is €72.93 for CAS and €25.37 for leased.



Rent

Rent collection has increased and rent arrears are down to 1% of total annualised rent and service charges receivable. The Housing Association deals with rent arrears on a firm but fair basis; offering advice and support on a one-to-one basis for those who have difficulty managing their resources.



Total Turnover 2017

Annual turnover for the year ended at €1,107,757, which was an increase of €57,420 or 5.5% year on year





Surplus



Surplus for the year amounted to €1,170,134, demonstrating strong growth and sound financial management. The Housing Association achieved above average metrics in line with requirements under the Housing Agency Regulation Office.

Reserves



The Housing Association's continuing growth is reflected in the balance sheet. Reserves are at €14,813,978 for year end which is an increase of €2,050,104 year on year or 16%

€2,339,583 of reserves has been set aside in a sinking fund to meet the future costs of planned and cyclical maintenance programmes to the housing stock.

Investment Strategy



The Housing Association's deposits are held by banks in Ireland and are placed on short-term interest bearing deposits so as to meet the on-going cash-flow requirements of the Housing Association. In addition, €3,152,244 has been placed with DAVY Investment Managers to earn a higher expected return than available on deposit.

Funding for New Development

Towards a
New Funding
Model

The Housing Association continues to invest in housing through its planned development programme and is actively seeking private finance through the HFA and other sources to enable future development projects. The Housing Association has no bank borrowings.

Statement of financial activities

Period ended 31 December 2017

	2017	2016
	€	€
Turnover	1,107,757	1,050,336
Operating expenditure	(1,179,989)	(1,120,944)
Other income	1,202,044	1,185,377
Operating surplus	1,129,812	1,114,769
Net gains on investment	40,178	62,066
Interest receivable	144	430
Surplus before non-recurring items	1,170,134	1,177,265
Non recurring transfer of fixed assets	879,970	1,050,000
Non recurring transfer of CAS	0	0
Surplus before tax	2,050,104	2,227,265
Taxation	0	0
Surplus for the year	2,050,104	2,227,265
Total comprehensive income for the year	2,050,104	2,227,265

The results above derive wholly from continuing operations.

Balance sheet

As at 31 December 2017

	2017 €	2016 €
Fixed Assets	33,417,072	30,034,590
	<u>33,417,072</u>	<u>30,034,590</u>
Current Assets		
Debtors	36,962	83,739
Current Investments	3,152,244	3,312,066
Cash and bank	72,463	1,822,077
	<u>3,261,669</u>	<u>5,217,882</u>
Less:		
Creditors: Amounts falling due within one year	(2,056,644)	(2,028,000)
	<u>1,205,025</u>	<u>3,189,882</u>
Net current assets		
Total assets less current liabilities	34,622,097	33,224,472
Creditors: Amounts falling due after more than one year	(19,808,119)	(20,460,598)
	<u>14,813,978</u>	<u>12,763,874</u>
Net Assets		
Reserves		
Development Fund	1,142,491	1,142,491
Sinking Fund	2,339,583	2,007,256
Endowment Fund	7,781,933	6,901,963
Accumulated unrestricted income funds	3,549,971	2,712,164
	<u>14,813,978</u>	<u>12,763,874</u>
Total Reserves		

Directors and other information

Period ended 31 December 2017

Board of Directors

Michael Murphy (Chairperson)
Mary Condell
Patrick J Drudy
Terence Flynn (Brother Terence)
Michael Francis (Brother Michael)
John Lowe
Laurence McCabe
William Brennan-Whitmore (Brother Fintan) (RIP 19 Jun 2017)
John Pepper (Retired December 2017)

Secretary & registered office

Ciaran Cuddihy
'Granada'
Stillorgan
Co. Dublin

Company no.
426952

Charity tax exemption no.
CHY 18279

Charity Reg. Number
20069834

Auditors

PricewaterhouseCoopers
One Spencer Dock
North Wall Quay
Dublin 1

Solicitors

Porter Morris & Co.
10 Clare Street
Dublin 2

Bankers

Bank of Ireland
College Green
Dublin 2

Investment Managers

Davy Stockbrokers
49 Dawson Street
Dublin 2





Saint John of God
Housing Association CLG
'Granada'
Stillorgan
Co. Dublin

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