

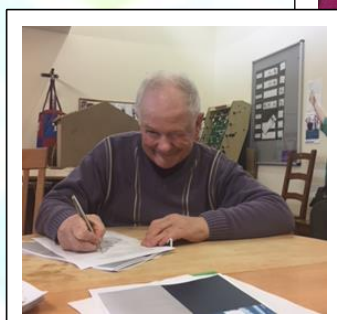
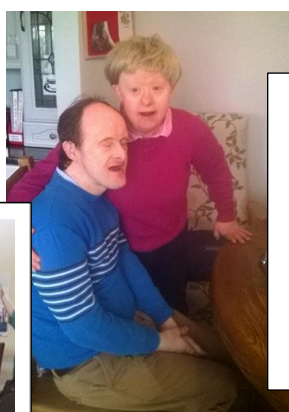


**Saint John of God  
Housing Association clg**

# Annual Report 2019

# OPENING DOORS

To Affordable Housing



*Hospitality • Respect • Justice • Compassion • Excellence*

## Chairperson's Report



**John Lowe, Chairperson**

It is a privilege to chair Saint John of God Housing Association's Board of Directors, and this year has been particularly rewarding. I'm pleased to share this annual report showing progress in the year 2019.

The Board is committed to being a truly great landlord; offering affordable, well maintained accommodation that our tenants can call home. We're proud of our strong community focus and should be well placed to deliver excellent housing services. We're well underway with our plans to improve how we do things. The team is focussed on hitting higher levels of satisfaction with our services.

An important part of our commitment to our tenants is to build more homes to ensure that as many people as possible can meeting their housing needs. We've used our borrowing capacity effectively to support our development aspirations.

During 2019, our Housing Association had an in-depth Assessment carried out by the Housing Regulator for Approved Housing Bodies. This is a regular check on governance, financial viability and risk management. I'm pleased to report that we received excellent feedback.

The Board is responsible for providing leadership, for setting the strategic direction, for the achievement of our mission and for exercising control over the Housing Association. The Directors bring to the Board their significant professional skills, experience and decision-making abilities reflecting their broad range of views and life experiences. This year, we welcomed three new members, Karen Hubert, Hubi Kos and Lisa Vaughan to the Board of Directors. These individuals bring an invaluable set of skills that will significantly strengthen our ability to govern effectively. I'm grateful to the Board, staff, tenants and stakeholders who have been so involved during the year in making our Housing Association such a thriving and dynamic housing provider.

I very much look forward to seeing further improvements and new homes emerge in the year to come.



## Strategic objectives 2019-2024

The new company strategic plan was agreed by the Board in November 2019 and was based on a review of the environment, key stakeholder analysis and a review of the societal needs currently not being met by other housing associations. The strategy focuses on three main pillars of housing provision: Intellectual Disability, Mental Health and Older Persons. The strategy sets out the path for delivery and reinforces the role of the Saint John of God Housing Association as the leading specialist housing provider. Resources, particularly human resources may be required to achieve its ambitious plans.

In summary, there are three pillars of the strategy and high level objectives as per the following:

### ***Pillar I: Housing for People with Intellectual Disability***

- ✧ SJOG HA plans to increase its stock of housing for people with Intellectual Disability from 325 units in 2019 to 425 by 2024.
- ✧ SJOG HA intends to partner with intellectual disability care agencies, in addition to SJOG CS, to provide housing services to complement their care services.
- ✧ SJOG HA will seek opportunities to provide appropriate housing in the community for people with intellectual disability now living with their families. It will work with care organisations to seek the statutory funding for care services that would make such housing in the community feasible.
- ✧ SJOG HA will work with care organisations to define Pathways for Ageing for adults with intellectual disability so that residents and their families can have confidence that plans are in place for residents' long-term housing needs.
- ✧ SJOG HA will commit management time to advocating for increased housing provision for adults with intellectual disability. It will give specialist input to future policies on housing needs. It will host a conference on the specific housing needs of adults with intellectual disability that will bring together the various housing and care providers in the sector and set an agenda for appropriate housing for this community.

**Pillar II:      *Housing for People Mental Health Issues***

- ✕ SJOG HA plans to increase its stock of housing for people with mental health issues from 44 units in 2019 to 80 by 2024.
- ✕ SJOG HA intends to partner with mental health care agencies, in addition to SJOG CS, to provide housing services to complement their care services.
- ✕ SJOG HA will seek opportunities, within the Housing First policy framework, to provide long-term housing for people with mental health issues, who have experienced homelessness.
- ✕ SJOG HA will commit management time to advocating for appropriate housing provision for adults with mental health issues, including people with acquired brain injuries. This advocacy will focus on issues such as the length of time that single adults with mental health issues remain on Local Authority housing lists and the adequacy of care in the community.

**Pillar III:      *Supported Housing for Older People***

- ✕ SJOG HA plans to increase its provision of supported housing for older people. The HA already had 39 units of accommodation for older persons in 2019 where the residents' support needs are very limited. The rate of growth in housing units will depend on the complexity of the needs to be met and the funding framework for new housing projects.
- ✕ SJOG HA will prepare a Feasibility Study for a Supported Housing Project for Older People, within the policy context of Housing Options for an Ageing Population. The Feasibility Study will build on analysis prepared by the SJOG Research Department and the wider resources of the SJOG Group. Having established an appropriate model for housing for older people, SJOG HA will seek to partner with statutory, voluntary and commercial agencies to agree an implementation plan.

# Strategic highlights 2019



## Strategic Amalgamations

The Housing Association completed an amalgamation with a smaller, special-needs housing provider and took charge of the properties during 2019.



## The Regulation Office

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



## CAS / CALF Approvals

During 2019, the Housing Association was granted CAS approval for 7 units of accommodation and we received CALF approval for 5 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.



## GDPR

The Housing Association activated compliance with GDPR in May 2018 and continues to work on improving all aspects of and communication.

## Chief Executive Officer's Overview



As Chief Executive, I've been fortunate to meet with and hear the views of many of our tenants. We know that for many of our tenants, it's important to get our housing services right. Great communication is central to achieving this aim. We have so much potential to do this really well and we are determined to see significant improvements to services carried through during 2019 and 2020.

**Bernie Cadden, Chief Executive** Saint John of God Housing Association conducted a Tenant Satisfaction Survey in May 2019. This was posted to 334 tenants and we received 116 completed surveys, which is equivalent to a 35% response rate. The survey was the first nationwide appraisal conducted by the Housing Association from which we collected the tenants' views on topics such as rents, management fees, repairs and tenant engagement. I'm grateful to tenants who have given positive feedback in our Tenant Survey and who are actively participating in and supporting our work.

The ICSH Community Housing Awards, sponsored by Allianz, is a biennial competition that celebrates trailblazing excellence within the social housing sector and showcasing housing quality, innovation and partnership. We were delighted when our Housing Association was shortlisted for a housing development located in Celbridge, Co. Kildare in the category, "Housing for People with Disabilities". Approximately 30 housing schemes were shortlisted for the prestigious biennial ICSH Allianz Community Housing Awards which took place in October 2019.

Saint John of God Housing Association was approached by the Lighthouse Fellowship to take over the management of their two houses in Dublin and we agreed to provide their tenants with a continuum of service in their well cared for homes. We would like to take this opportunity to welcome all of our new tenants from Lighthouse Fellowship to the Saint John of God Housing Association family. We would also like to thank all of the volunteers who carefully looked after their tenants over the years. They can rest assured that we will continue to ensure that the tenants are as happy as they were with the Lighthouse Fellowship.

This report sets out our performance during 2019 and the service tenants can expect from our Housing Association. We report here on our performance and achievements in tenant involvement, value for money rents and repairs and much more.



### Financial Management

I am delighted to report that Saint John of God Housing Association is financially secure with further funding secured in 2019.

Strong controls are in place to monitor performance against budget across all the financial KPIs. Key deliverables for the final year of the 2019 vision have been identified to ensure that the focus remains on unlocking performance and meeting the targets. Performance against target has been exceptional in all KPIs.

### Investing in New Homes

We are working with the Department of Housing, Planning and Local Government and our Local Authorities to provide new homes for vulnerable people with special needs. Our vision is to provide 18 new homes during 2020, and we're on track to deliver. 20 new homes have been provided in 2019. This is an increase of 5% of our stock, at a cost of €2.9 million which is a major investment. The development pipeline remains strong with a number of housing projects gaining planning permission this year.

Our particular focus during 2019 was to provide homes exclusively for the over 55's; helping to respond to the changing housing needs of an ageing population. We have plans to invest further in this sector in the future.



### Investing in Existing Stock

In addition, we have carried out major refurbishment projects to our houses in Dublin (Kill Avenue); rebuilding and remodelling existing houses to improve the living environment for our tenants. We continued to carry out necessary repairs and maintenance to existing stock through our planned maintenance programme. Contractors delivered a full year's programme of upgrading kitchens, bathrooms, painting & decorating and fire safety actions.



### Housing Management

In Saint John of God Housing Association, we are investing in our tenants' wellbeing. Bringing groups of tenants together to tackle loneliness and foster community spirit is central to our approach. We work hard to provide opportunities for our tenants to come together and meet other groups. During 2019, we concentrated on three Top Priorities:

1. Increased Tenant involvement in events;
2. More events like the Weekly Coffee Morning, and Easter & Spring Clean in Gleann na hEorna; and,
3. Computer courses and training for tenants.

In July 2019, we launched our new Tenancy Agreement, a new Tenant Handbook and Easy-To-Read Guidance Notes for both to help tenants understand the complexities of the Tenancy Agreement.

### Empowering Tenants to speak up

We made a commitment to establish a forum to ensure that the voice of our tenants is heard and considered. So in 2019, we invited tenants to register their interest in establishing a Tenant Forum in 2020, which will comprise Saint John of God Housing Association staff and tenants. The forum will deal with the following:

- Improving the services to our tenants;
- Tackling issues affecting our tenants; and,
- Involvement in Community events.

This is an exciting opportunity for our tenants to have more influence in our operations and we are hoping for a great response!

### Complaints

I am heartened to say that as a Housing Association, we receive very few complaints. Nevertheless, lessons learned from complaints will be acted upon and used to affect change and improvements across the Company. We continue to streamline processes, speed up internal queries and build much better collaboration between teams.

## Communication

In 2019, we reviewed our communications strategy and we've implemented the following recommendations:

- Revamped our website;
- Included communications in induction training for new staff; and,
- Ensured our tenant publications are regularly reviewed by the Management Executive.

## New Management Information System

Our Housing Association invested heavily in a new Management Information System, which is an information system that evaluates, analyses, and processes our organisation's data to produce meaningful and useful information which the Management can use to make the right decisions to ensure future growth of the organisation. Work is still ongoing to implement the system, but we have high expectations that it will improve the ability of management to evaluate and improve performance in the future.

## Our Team

We now have an incredibly talented staff at Saint John of God Housing Association, who are committed to continuing to improve our services to tenants. From providing new homes to support with housing issues and services, we are here to serve them. This is what makes it such a brilliant organisation that I am honoured to lead.

**INTRODUCTIONS**

**How to contact us?**

- By Phone: 01-468 6452
- By Email: [housing@sjog.ie](mailto: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
- Niall O' Shea, Head of Finance
- Eimear O' Hagan, Housing Officer
- Alan Balmaine, Development Officer
- Brian Eyre, Development Officer
- Donna Coulahan, Finance Officer
- Declan Corrigan, Estate Caretaker

Activate Windows  
Go to Settings to activate Windows.

### Regulation

The company operates in a highly regulated environment, which can result in associated cost pressures and constraints on income streams. It will continue to develop a co-ordinated corporate approach to achieving efficiency targets in line with the Strategic Plan. Priorities have been set to ensure that efficiencies are gained without an adverse impact on service delivery or service user satisfaction.

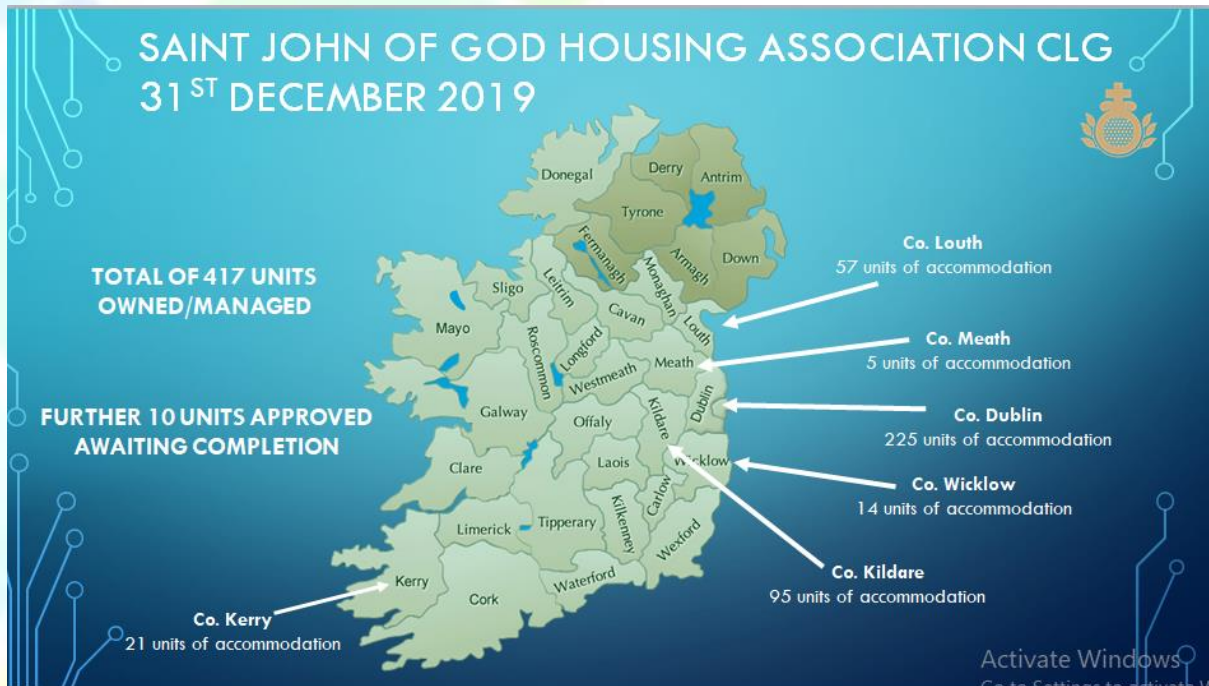
The company currently works to the Irish Council for Social Housing 'Working for Good Governance' guide and has signed up to the Voluntary Regulation Code. This code sets out key basic principles of good governance and financial management and the range of reporting obligations that currently apply to the sector. In the Regulatory Assessment Report 2018 on the company issued by the Housing Agency Regulation Office in December 2019, the company was awarded a grading of a satisfactory assessment with recommendations.

### Key objectives for 2020

In looking back, we take the time to refocus on the future and identify the key opportunities and challenges that face us in 2020. To meet the ever changing needs of the Social Housing sector and to ensure we have the capacity to fulfil our vision and mission, the key objectives for 2020 include:

- (i) Implementation of our new strategic plan;
- (ii) Investigation of opportunities to collaborate with other Housing Associations
- (iii) To support staff to deliver high quality services to those for whom we provide shelter.

## Housing management summary for 2019



### Properties in the Pipeline:

1. 5 units in a house in Clogherhead, Co. Louth;
2. 6 units in Sallynoggin, Co. Dublin;
3. 4 units in a house in Kilcock, Co. Kildare;
4. 4 units in a house in Maynooth, Co. Kildare;
5. 1 unit in an apartment in Monkstown, Co. Dublin;
6. 4 units in a house in Drogheda, Co. Louth;



## Statement of financial activities to December 2019

|  | 2019<br>€        | 2018<br>€        |
|--|------------------|------------------|
| Turnover                                       | 1,299,016        | 1,172,079        |
| Operating expenditure                          | (1,904,293)      | (1,549,936)      |
| Other income                                   | 1,484,642        | 1,253,261        |
| <b>Operating surplus</b>                       | <u>879,365</u>   | <u>1,100,404</u> |
| Net gains on investment                        | 289,472          | (54,397)         |
| <b>Surplus before non-recurring items</b>      | <u>1,168,837</u> | <u>1,046,007</u> |
| Non-recurring transfer of fixed assets         | 679,202          | 850,355          |
| <b>Surplus before tax</b>                      | <u>1,848,039</u> | <u>1,896,362</u> |
| Taxation                                       | ---              | ---              |
| <b>Surplus for the year</b>                    | <u>1,848,039</u> | <u>1,896,362</u> |
| <b>Total comprehensive income for the year</b> | <u>1,848,039</u> | <u>1,896,362</u> |

## Balance sheet at December 2019

|  | 2019<br>€           | 2018<br>€           |
|--|---------------------|---------------------|
| <b>Fixed Assets</b>  | <u>38,131,366</u>   | <u>35,181,986</u>   |
| <b>Current Assets</b>  |                     |                     |
| Debtors  | 72,943              | 11,117              |
| Current Investments  | 1,687,319           | 2,897,847           |
| Cash and bank  | <u>1,212,563</u>    | <u>868,059</u>      |
|  | <u>2,972,825</u>    | <u>3,777,023</u>    |
| <b>Less:</b>   |                     |                     |
| <b>Creditors: Amounts falling due within one year</b>          | <u>(1,968,802)</u>  | <u>(1,877,650)</u>  |
| <b>Net current assets</b>                                      | <u>1,004,023</u>    | <u>1,899,373</u>    |
| <b>Total assets less current liabilities</b>                   | <u>39,135,389</u>   | <u>37,081,359</u>   |
| <b>Creditors: Amounts falling due after more than one year</b> | <u>(20,577,010)</u> | <u>(20,371,019)</u> |
| <b>Net Assets</b>  | <u>18,588,379</u>   | <u>16,710,340</u>   |
| <b>Reserves</b>  |                     |                     |
| Development Fund   | 1,142,491           | 1,142,491           |
| Endowment Fund   | 9,311,490           | 8,632,288           |
| Accumulated unrestricted income funds                          | <u>8,104,398</u>    | <u>6,935,561</u>    |
| <b>Total Net Assets</b>  | <u>18,588,379</u>   | <u>16,710,340</u>   |

# Snapshot of performance & achievements in 2019

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 successfully secured funding from the Housing Finance Agency.

## Increased Tenancies in 2019

Having added 7 new tenancies to our housing list, the year ended with 417 units under the Housing Association's management and ownership.



## Rent Affordability

Our average weekly tenant rent is €77 for CAS and €28 for leased. During 2019, 99.8% of total annualised rent and service charges was collected. 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.



## Repairs & Maintenance

Total spend on repairs & maintenance during 2019 was €342k; an increase of 9% on 2018.



## Total Turnover 2019

Annual turnover for the year ended at €1,299k, which is an increase of €127k or 10.8% year on year.





## Surplus

Surplus for the year amounted to €1,848k demonstrating 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 €18,558k at year end which is an increase year on year of 11%

Sufficient reserves are available to ensure that properties can be maintained in good condition.



## 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. The Housing Association's investment strategy advocates a cautious approach to investments which are diverse and support an ethical investment portfolio.

## Towards a New Funding Model

## Funding for New Development

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.

## Board of Directors and other information

### Board of Directors



John Lowe



Mary Condell



James Crowe



P. J. Drudy



Michael Francis



Karen Herbert

John Lowe (Chairperson)

Mary Condell

James Crowe

Patrick J Drudy

Michael Francis (Bro. Michael)

Karen Herbert

Paul Kinsella

Hubi Kos

Laurence McCabe

William Maher

Lisa Vaughan

### 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



Paul Kinsella



Hubi Kos



Laurence McCabe



William Maher



Lisa Vaughan







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