



Annual Report 2021



a home for life

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About Cabhrú

Founded in 1965, Cabhrú Housing Association (Cabhrú) provides social housing for older people in the Dublin area who are capable of independent living.

Cabhrú is a registered Approved Housing Body (AHB) with the Approved Housing Body Regulatory Authority (AHBRA), and a registered Charity with the Charities Regulator. It is also a Certified Body with the Housing Finance Agency.

With 174 units of social housing located in the Dublin City Council and Dún Laoghaire–Rathdown County Council areas, Cabhrú caters for Tenants who are usually over 55 years of age and wish to live independent lives. For Tenants with particular

needs, the provision of assistance by other agencies is encouraged and facilitated.

Cabhrú is governed by a Board of Trustees and is signed up to the Charities Regulator Code of Governance and the AHBRA Standards.

As a provider of housing for older people, Cabhrú believes in the need to provide age-friendly homes that support older people as they age, enabling them to remain living in the community for as long as possible.



Company Information

Board membership: 7 Directors

Liam Meagher, Chairperson
Daniel O'Connor, Vice-Chairperson
Cathy McVicker, Treasurer
Dearbhla Kelly, Company Secretary (from March 2022)
Maurice Ginty, Company Secretary (up to 2022 – retired)
Rachel Markey
Yan Barry
Jim Toomey

Full-time employees: 5 Permanent staff

Pat Doherty, Operations Manager
Analise Ciantar, Finance Manager
Audrey Stewart, Tenant Liaison Officer
Audrey McCormac, Finance Officer
Zvonimir Blasko, Buildings and Facilities Officer

Registered address

Fr Scully House
Gardiner Street Middle
D01 YY26

Independent auditors

Crowe Ireland
Chartered Accountants and Statutory Audit Firm
40 Mespil Road, Dublin 4

Solicitors

Killeen Solicitors
14 Mountjoy Square North, Dublin 1

CRO registration number

23302

Revenue registered charity number

CHY5549

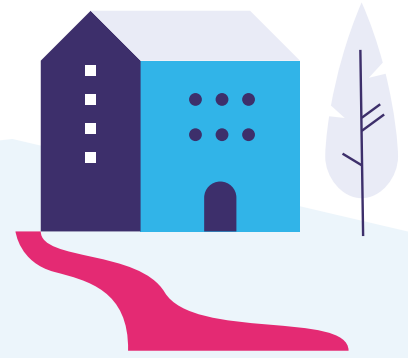
CRA registered charity number

20008543

AHBRA registration number

AHB-02816





Cabhrú's Vision

Cabhrú, through its age-friendly homes, supports making Ireland a great place in which to live.

Cabhrú's Mission

Cabhrú Housing provides quality age-friendly housing for the people we support – a home for life, where they can live as independently as possible in a safe and secure environment.

Cabhrú's Values

Transparent and accountable

In Cabhrú, we believe that we need to:

- › Be accountable and transparent in all that we do in our day-to-day work
- › Communicate effectively with our stakeholders – both internal (Tenants, staff and volunteers) and external (funders and other stakeholders)
- › Review our performance and practice regularly and not be afraid to change.

Person centred

In Cabhrú, we believe that we need to:

- › Place the needs and capabilities of our Tenant group at the centre of the design of our homes and services
- › Foster an empowerment approach to how we work with our Tenants
- › Encourage and support staff and volunteers in the fulfilment of their roles and responsibilities.

Collaborative

In Cabhrú, we believe that we need to:

- › Work closely with Tenants, seeking their feedback and including them in decisions that affect their day-to-day living
- › Engage with staff and volunteers when planning for the future
- › Foster an openness to partnership with other agencies who can provide access to essential and ancillary services that promote independent living
- › Engage proactively with external stakeholders (local authorities, regulators and the Department of Housing, Local Government and Heritage) in the delivery of our existing and future housing needs.

Quality driven

Cabhrú is committed to quality in all aspects of our day-to-day work. We believe that we need to:

- › Ensure that the homes and services we provide to Tenants are of the highest quality possible
- › Make certain that staff and volunteers are valued and supported to carry out their roles within Cabhrú
- › Ensure that how we work reflects our Mission and our Vision.



Overview of 2021

The year 2021 was a busy one for Cabhrú. We celebrated completing the tenanting of our new scheme, Donagh O'Daly House, 579/583 North Circular Road. We also met all of our Key Performance Indicators. The following key figures give a flavour of the year:

General performance



Number of social housing units – **174**



Number of Tenants – **204**



Number of new tenancies in 2021 – **21**



Voids – **2%**

Maintenance



Number of repair requests – **330**



Maintenance response repairs completed on schedule – **96%**



Spend on maintenance – **€205k**

Finance



Rent collected – **99.3%**



Rent arrears – **0.7%**



Operating Surplus – **€279.7k**



Chairperson's Statement

On behalf of the Board of Trustees of Cabhrú Housing Association, I am pleased to introduce the *Annual Report*, which provides a very brief summary of the charity's activities in 2021.



Liam Meagher
Chairperson

With COVID-19 restrictions extended into 2021, it is a tribute to the preventative measures taken by all Tenants, carers and staff, that there was no outbreak in any of Cabhrú's premises. The Trustees are confident that the organisation is sufficiently robust to deal with any possible resurgence.

In April 2020, the Charities Regulator had initiated an investigation into the affairs of the organisation. At the same time, the charity was placed in Engagement by the Housing Agency Regulation Office. At the beginning of 2021, the principal objectives of the Board were: to continue to co-operate openly and transparently with the Charities Regulator; to engage a new senior manager, reporting directly to the Board; and to draft and adopt the policies and procedures necessary to demonstrate compliance with all of the requirements of the Code of Governance of the Charities Regulator.

The Board and staff co-operated fully with the Charities Regulator during the course of its investigation, and the investigation report was published in July 2021. Having comprehensively addressed the conclusions of the investigation,

Cabhrú also initiated a review of its operating policies and procedures to ensure compliance with the Housing Regulator's Standards.

Cabhrú received notification from the Charities Regulator in January 2022 that the investigation was closed, and no further updates were required.

Mr Pat Doherty, formerly Head of Housing with Alone, was appointed to the role of Operations Manager, reporting directly to the Board, and he took up duty on 15 March 2021.

Following this appointment, 24 virtual Board meetings were held between April and December 2021, to review and approve more than 50 policies and procedures. An internal assessment of compliance with the Code of Governance of the Charities Regulator, carried out in April, showed a 51 per cent compliance score. Following the adoption of the new policies and procedures, that score was increased to 90 per cent when making the annual compliance report submission to the Charities Regulator in October 2021. In 2022, following Board approval of a further 15 policies and procedures, the score has increased to 98 per cent compliance.

Cabhrú also initiated a review of its operating policies and procedures to ensure compliance with the Housing Regulator's Standards. That work continues, in order to ensure compliance with the new Standards and Guidelines issued by the Approved Housing Bodies regulator (AHBRA) on, Governance, Finance, Property & Asset Management, and Tenancy Management.

In relation to personnel management, following consultation and agreement with all staff, the Board approved a number of new employee benefits: in future, salaries will be adjusted in accordance with the public service pay agreements; monthly payments will be made to a defined contribution

pension plan for all employees, where each employee will be entitled to nominate an independently administrated and approved pension plan provider of their own choosing; and employer pay and pension contributions will be paid while on maternity leave.

At a specially convened General Meeting on 30 November 2021, the Board approved a change of name for the charity, from Cabhrú Housing Association Services (CHAS) to Cabhrú Housing Association. A new constitution was also approved at that meeting. The original constitution, adopted in 1965 when the charity was established, included objects no longer applicable to Cabhrú. The new constitution better reflects the

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activities now being undertaken by the charity.

Cabhrú looks forward to working with its stakeholders to play a role in supporting the Government plan, *Housing for All – A New Housing Plan for Ireland*, and to achieve Cabhrú's long-term objective to grow and achieve Tier 3 status.

I would like to take this opportunity to thank all of the staff who continue to work hard to provide an excellent service to all of Cabhrú's Tenants. I would also like to thank Cabhrú's stakeholders who have co-operated with and assisted the organisation, including the Department of Housing, Local Government and Heritage, the Housing Agency, the Housing Finance Agency, Dublin City Council, Dún Laoghaire–Rathdown County Council and the Irish Council for Social Housing. Finally, I would like to extend thanks to all of the Trustees for their contribution throughout the year, in particular to Maurice Ginty who stepped down as Company Secretary in March 2022 after twelve years in that role.



Operations Manager's Overview

I was delighted to join Cabhrú Housing Association in March 2021 as Operations Manager. Cabhrú has a long history of providing homes for older people in the Dublin region and I am proud to be part of this dynamic team.



Pat Doherty
Operations
Manager

The year 2021 was challenging for Cabhrú as we continued to provide housing services and support to over 200 Tenants. The COVID-19 working and travel restrictions, introduced in 2020, extended into 2021 and the health and welfare of Tenants continued to be a key focus for Trustees and staff. Staff worked diligently and effectively to ensure that all

Tenants were written to and advised as Government and HSE guidelines were updated, that all vulnerable Tenants were contacted regularly and that the common areas in all premises were regularly cleaned and sanitised. I am glad to report that there were no outbreaks of COVID-19 in any of our housing schemes, which is testament to the manner in which our Tenants and staff responded to the situation.

In 2021, we commenced a review of our governance and operating policies, procedures, and practices. The staff and Board worked together to ensure that our documentation is and will continue to be fit for purpose and that the appropriate systems and processes are in place to ensure that Cabhrú continues to provide a high-quality service to our Tenants. The review work continues in 2022 and is being structured around the Charities Regulator Code of Governance and the new Guidelines and Standards issued by the Approved Housing Bodies Regulatory Authority (AHBRA).

The Charities Regulator published its investigation report on 28 July 2021. The report did not make

recommendations but drew attention to five investigation conclusions. All matters arising from those conclusions were addressed by Cabhrú and, following correspondence with the Charities Regulator, the Director of Compliance and Enforcement notified the Board on 11 January 2022 that the investigation had been closed and no further updates were required.

In September 2021, the Government published its plan for housing, *Housing for All - A New Housing Plan for Ireland*. The plan includes the construction of more than 10,000 social-housing homes each year up to 2030, with 9,500 newly built homes in each of the first five years.

The Department of Housing, Local Government and Heritage has approved Cabhrú's plan to make a formal application for funding to redevelop McSweeney House on Berkeley Road, from a 21-unit complex to a 35-unit complex, and it is intended to proceed with these works as soon as possible. It is also intended that the proposed construction of six additional apartments in St Anne's Court, Ballinteer, will proceed as soon as possible.

In 2021, Cabhrú provided homes to over 200 older people in its 174 social housing units, and we welcomed 21 new tenancies during the year. This was a high number for Cabhrú compared to previous years and can be attributed to the successful tenancing of our new scheme, Donagh O'Daly House, 579/583 North Circular Road, the redevelopment of which was completed in November 2020.

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Cabhrú continues to adapt to a new world where pandemics are part of the living and working environment. Inflation is increasing the cost of delivering core services such as maintenance, heating and lighting, as well as spiralling knock-on costs to

building new homes. These are all added challenges confronting every AHB. However, 2021 has shown that Cabhrú can emerge from these times with renewed energy and drive, by working together in partnership with our stakeholders – our Tenants, funders, regulators and legislators – and playing our role in continuing to make Ireland a great place in which to live.

I close by thanking again the Tenants, staff and Board of Cabhrú for all the support and work that has gone into making 2021 a memorable year – a year of challenge but also a year of great achievement.



Tenants' Stories





Broderick's Story

Address: St Anne's Court, Woodpark, Ballinteer

Nominated by Dún Laoghaire–Rathdown County Council Housing Department, he took up residence in November 2021.

Broderick is 60 years old and is from Dublin. He was nominated to Cabhrú on 21 September 2021 for a vacancy that had arisen in Cabhrú's scheme in St Anne's, Ballinteer.

Following the return of his completed application on 13 October, he met with Audrey, the Tenant Liaison Officer, a week later. Having been offered a 1-bed apartment, he moved into his new home on 1 November. Prior to that, Broderick had lived for nine years in a private rental apartment in Rathmines but had been 'very unhappy' there because of the uncertainties of private rental.

With the assistance of the Tenant Liaison Officer, Broderick found the transition to his new home in St Anne's easy. The apartment is very secure, well maintained and of an excellent standard. His rent is

He is very comfortable in the apartment, which he finds easy to keep clean. In his own words: 'I find that since moving ... I can relax and enjoy my safe and secure new home.'

affordable, and he finds himself located close to all amenities. He is very comfortable in the apartment, which he finds easy to keep clean. In his own words: 'I find that since moving ... I can relax and enjoy my safe and secure new home'. He will be 'ever grateful to Cabhrú' for providing him with 'a place I can call home'.



June's Story

Address: James McGee House, Grenville Street, Dublin 1

Nominated by Dublin City Council Housing Department, she took up residence in May 2021.

June is 58 years old and is from Dublin. She was nominated to Cabhrú in March 2021 for a vacancy that had arisen in Cabhrú's scheme in James McGee House, Dublin 1.

Having returned her completed application on 16 April, she met with Audrey, the Tenant Liaison Officer, on 22 April, and was offered an apartment four days later. She moved into her new 1-bed apartment on 1 May 2021. Prior to moving to her new home, June had lived for 13 years in a private shared-rental apartment in Dominick Street. She was very unhappy in her studio apartment, which she described as being 'very small, depressing and dark', with little space for people to visit.

June found the transition to her new home very easy because of the help of the Tenant Liaison Officer. She loves the space that her new home gives her: 'I now have room to invite my children and grandchildren for dinner which makes me happy too.' She feels very safe and secure and says that the people who live in the building

are friendly and that the staff are 'excellent at making sure everything is running smoothly and have been more than helpful and kind to me since I moved in here'. She is thankful for her new home and wrote in a letter to Cabhrú, 'I would like to say thank you so much for giving me this opportunity to improve my life.'

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Marie's Story

Address: Donagh O'Daly House, 583 North Circular Road, Dublin 1

Nominated by Dublin City Council Housing Department, Marie and her partner took up residence in May 2021.

Marie is 63 and is from Dublin. She and her 62-year-old partner were nominated to Cabhrú on 28 January 2021, for a vacancy to a new scheme that Cabhrú opened in late 2020 – Donagh O'Daly House, Dublin 1.

They returned their completed application on 2 February. As it was during the Covid lockdown, Audrey, the Tenant Liaison Officer, conducted an interview via Zoom later that day. Marie and her partner were offered an apartment on 9 February. They moved into their new apartment on 1 March, having given their previous landlord notice.

Marie and her partner moved from a privately rented apartment on Blessington Street in Dublin 1 to a new 2-bedroom apartment at 583 North Circular Road, and they 'could not be happier with the move'. According to Marie, 'the monthly rent at my previous dwelling was a struggle and very stressful at times, which in turn led to a few sleepless nights ... the move to here has relieved that pressure enormously.' In the privately owned building in which they previously lived, they had found the most recent occupants of the adjacent apartments

to be 'very noisy and [they] had little respect for the other neighbours which was very uncomfortable'.

Their new home, however, was 'completely different as the building is very well maintained and looked after and the neighbours are fine'. Marie wrote, 'All in all, I feel much better in myself with the relief of the above pressures gone. I am very grateful for the opportunity to be given the chance to make the move here and count myself very lucky indeed.'

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Summary of Financial Position

Income and Expenditure

For the period ended 31 December 2021

	31 December 2021	31 December 2020
	€	€
Operating income	1,118,388	906,265
Administration expenses and overheads	(685,782)	(659,586)
Amortisation of capital grants	385,500	385,500
Interest payable and similar charges	(87,777)	(73,305)
Depreciation of assets	(450,642)	(439,523)
Operating expenditure	(838,701)	(786,914)
Operating surplus for the year	279,687	119,351
Sinking fund reserve allocation	165,288	122,160
Net movement in accumulated fund for the year	114,399	(2,809)

Balance Sheet

As at 31 December 2021

	31 December 2021	31 December 2020
	€	€
Fixed assets		
Tangible assets	29,988,314	30,428,113
Financial assets	200,635	200,635
	30,188,949	30,628,748
Current assets		
Debtors	761,155	731,687
Cash at bank	1,684,449	1,310,862
	2,445,604	2,042,549
Creditors: amounts falling due within one year	(278,480)	(286,620)
Net current assets	2,167,124	1,755,929
Total assets less current liabilities	32,356,073	32,384,677
Creditors: amounts falling due after more than one year	(3,306,198)	(3,255,888)
Capital grants	(22,243,589)	(22,593,888)
Sinking fund reserve	(501,419)	(344,433)
Total net assets	6,304,867	6,190,468
Accumulated funds at end of year	6,304,867	6,190,468

For full audited accounts please visit:
<https://cabhru.ie/financials>



Cabhrú Housing Association

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