



ANNUAL REPORT 2014



HAIL

Housing Association for Integrated Living



MISSION

HAIL's mission is to provide housing and individually tailored services to support people, primarily those with mental health difficulties, to integrate and live independent lives in the community.

VISION

HAIL's vision is to be the provider of choice for housing and support for people with mental health difficulties, enabling them to achieve and sustain independent living in the community by having secure, quality, affordable accommodation with appropriate support services tailored to their needs.

VALUES

- Equality of access to good quality housing
- Highest standards of organisational governance
- Outstanding service with innovation, passion and integrity
- Relationships built on respect and trust with our tenants, clients, partners and staff
- Empowerment of people with mental health difficulties to achieve independence and integrated Living

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Chairperson's Address



'HAIL operates within a multi-faceted national policy and strategy context'

I am privileged to present our Annual Report for 2014. The Annual Report includes a report from our CEO, a report from the Finance Director, the audited financial statements, reports on our housing and support services and stories from our tenants and clients about their journey to living a rewarding and independent life, integrated within the community.

HAIL operates within a multi-faceted national policy and strategy context. Our position as an Approved Housing Body places us within the realm of social housing policy. Our mission to provide homes for people with mental health difficulties means that the housing strategy for people with disabilities is relevant because providing homes for people with mental health difficulties is covered in that strategy document. Our focus on supporting people with mental health difficulties to sustain their homes means that mental health and housing policy is highly relevant. Hence HAIL's housing and support services operate within the following current Government's policy documents: Social Housing Strategy 2020, National Housing Strategy for People with a Disability 2011-2016, Implementation Plan on the State's Response to Homelessness, and the Vision for Change Report of the Expert Group on Mental Health Policy.

A comprehensive strategic review of the key challenges and opportunities available to HAIL, under the current Government policies and strategies, was carried out during the last six months. The board, management, staff and stakeholders participated in the strategic review. A Strategic Plan for the five years 2015 to 2019 was prepared and approved by the board. The Plan sets ambitious but realistic targets for additional houses and growth in support services over the five years. It is recognised that to achieve the targets set HAIL will pursue opportunities for partnerships and collaboration with other organisations. The Plan reaffirms our commitment to our current tenants and clients. Under the Plan we will ensure the standards of housing and support services provided to existing and future tenants and clients is maintained at the highest level. The Strategic Plan is on the company web site.

In 2014, for the second successive year, our Annual Report and Financial Statements was short listed for Published Accounts Awards run by the Chartered Accountants Ireland. This is an important independent recognition of the transparency and disclosures in our financial reporting. It is extremely valuable to receive external verification of the quality of our reporting because it gives reassurance to our stakeholders and funders of HAIL's commitment to transparency and good governance.

Dr. Serena Condon, a Consultant Psychiatrist, Kieran Gallagher, an Architect, and Geoff Corcoran, Director of Development with the National Association of Building Co-Operatives joined the board since our last Annual Report. I welcome them onto the board and look forward to their contribution to the development of HAIL.

Dr. Sylvia Finley has retired from the board. Sylvia was a founder member of HAIL. Her vision, along with the other founder members, that HAIL could provide secure housing, with appropriate visiting support, to people with mental health difficulties brought HAIL into being thirty years ago. I thank Sylvia for her vision and contribution to the growth of HAIL. Clare Touhy and Vincent Keenan also resigned from the Board. I thank Clare and Vincent for their contribution to the deliberations of the Board. I also thank Clare and Vincent for their commitment and expertise on the Support Services Sub Committee and on the Properties Sub Committee respectively.

I would like to thank our management team and every member of staff, under the leadership of Patricia Cleary our Chief Executive Officer, for their contribution to the achievements and successes of 2014. We have a wonderful team of committed professionals who believe passionately in equality of access to good quality housing and empowering people with mental health difficulties to achieve independence and integrated living.

Finally I believe HAIL has the ambition and the financial resources to face the current challenges and opportunities with confidence.

Éanna McHugh Chairperson

CEO's Report



'we have continued to build on our excellent reputation'

Throughout 2014 HAIL continued to review, consolidate and improve our position as a social landlord that provides quality housing and support.

The demand for our services increased significantly during the year. The shift towards community-based care for people with mental health difficulties, and greater public acceptance that such people should not be stigmatised, combined to create additional requirements for our services. At present, we own over 250 properties across Dublin city and county, with more than 260 tenancies: 432 people are currently housed in HAIL properties – 321 adults and 111 children. Approximately two-thirds of our tenants are also clients of the HSE community mental health services, with the other one-third having general housing needs. In 2014 we continued increasing, in a measured way, the number of homes, tenants and clients that we can support. We continued to maintain a clear focus on the integrated living model while seeking to meet the specific needs of our tenants and clients with mental health difficulties.

During the year we continued to explore opportunities for new developments alongside other approved housing bodies and partnerships with local authorities. We were pleased to take into management 25 mixed housing units from Dublin City Council in Coultry Ballymun. We also worked with Kildare County Council for the acquisition of a Part V compliance in Maynooth. Capital Assistance Funding allowed the association purchase 7 homes and a further 6 were acquired using a mix of Capital Advance Leasing funding from the Department of the Environment and private finance.

We are very mindful of the wider economic situation and the dynamic nature of the property market. These factors are now tending to increase construction costs and second-hand property prices in the Dublin area back towards pre-recessionary levels. Recent government

announcements in respect of investment in social housing are very welcome. We note the role of the Housing Finance Agency in providing access to finance for Approved Housing Bodies, and the requirement for such organisations to obtain approved borrower status with the HFA. HAIL will apply for approval over the coming year and we are confident that the HFA will be an important element in the future financing of HAIL properties.

We also recognise the growing requirements for the regulation of approved housing bodies and not-for-profit organisations more generally, and will continue to ensure that we comply with all of the relevant regulatory requirement and standards.

We are passionate about our work and very proud of what we have achieved over the past year in providing opportunities for independent living for those with mental health difficulties – an area which is not well served by voluntary or statutory housing providers.

I would like to thank our funders, the HSE, Dublin City Council, Fingal County Council, South Dublin County Council, Dun Laoghaire Rathdown County Council, Kildare County Council, the Dublin Region Homeless Executive, and the Department of the Environment, Community and Local Government for ensuring we can continue to do this valuable work.

My thanks to the staff in HAIL, our volunteers, and the voluntary Board members for their work. I would like to commend their expertise, their flexibility and their tireless commitment to ensuring HAIL continues to meet the needs of our tenants and our clients with the provision of good quality, affordable housing and support to live independently in their community.

Patricia Cleary CEO

New HAIL Brand and Corporate Identity

During 2014, HAIL were happy and proud to launch our new brand and corporate identity. As we celebrated almost 30 years of positive community impact, our new brand showcases our status as a charity organisation and highlights the social impact on providing housing and support services, primarily to those with mental health difficulties.

The brand identity features a triangle, representing both a house and the community. It was chosen as it emulates HAIL's mission to "provide housing and individually tailored services to support people primarily those with mental health difficulties." The door is "integrated", yet remains independent of the triangle conveying one of the core services provided by HAIL. The triangle can also represent the 3 elements of HAIL's work. The base of the triangle signifies the support service and housing provided by HAIL. The apex of the triangle symbolises the tenant/client. The support and housing provided by HAIL can help to sustain the tenant/client both in relation to their personal wellbeing and their housing needs.

The chosen typeface is Futura. Its' crisp, clean forms reflect the appearance of efficiency and forwardness even today. Futura had the honour of being the first typeface on the moon.

Turquoise is invigorating, cooling and calming. It is good for mental strain (nervous system), immune system and tiredness. It is helpful for feelings of loneliness, and heightens communication, sensitivity and creativity. Orange is a joyous colour, it frees and releases emotions and releases feelings of self pity and lack of self worth. It stimulates the mind and renews interest in life. It is a natural anti-depressant and lifts the spirit.





SUPPORT

HAIL's In-House support service continues to work with HAIL tenants, helping them to maintain their tenancies and integrate into the wider communities in which they live.

HAIL Support Services

2014 was a particularly busy and exciting year for the HAIL support service with a high increase in the number of new tenants, the development of two new HAIL Genio projects and the recruitment of new support staff.

Following on from the huge success of the HAIL Genio Doras, Sa Bhaile and Connections projects, HAIL received continued funding to develop the Slan Abhaile project. The purpose of the project is to support people to move from HSE homeless hostels back into the community, working in partnership with the HSE Mental Health Rehab Teams in both Blanchardstown and Fairview. The role of the team is to source appropriate independent accommodation for their designated clients and support them to reconnect back into their community. Three new staff were employed to facilitate this project, including a Project Leader and two Settlement/Support Workers.

2014 also seen the development of a new HAIL Genio funded project, Prison In-Reach Courts Liaison Service (PICLS). PICLS is a psychiatric team based in Cloverhill Remand Prison with the role of identifying those with major mental health problems and accessing appropriate mental health care for these individuals. The HAIL Genio PICLS project maintains a housing support role within the team to address the housing needs of those identified by the team as homeless or at risk of homelessness.

IN-HOUSE SUPPORT SERVICE

HAIL was delighted to witness a large increase in the number of new tenancies in 2014. This was due to the opening of 25 new homes in Coutry in Ballymun and the acquisition of

a number of properties purchased through Capital Acquisition Scheme (CAS) and private finance arrangements, across the four local authorities.

The In-House service directly supported 21 of these new tenants to settle into their new homes and communities. Due to the rapid increase in the number of supported tenants being served by the In-House service, HAIL employed a forth experienced full-time Settlement/Support Worker for the In-House support service.

During 2014, 174 tenants were supported by the HAIL's In-House service. Three of HAIL's Settlement/Support Workers provided a medium to high floating support to just under half, of these tenants. The HAIL Support Liaison Service offered a lower level visiting support, aimed at promoting increased independence; to just slightly over half of the HAIL supported tenants.

In 2014 HAIL observed an increase in demand for our medium to high floating support service due to the increase in housing stock, new tenant profile and change in need of existing tenants.

The In-House service continued, in 2014, to regularly review the case loads of all Settlement/Support Workers to ensure that tenants who require a lower level support are referred to the liaison service to ensure their continued journey towards recovery and independence is maintained.

An integral part of the role of the In-House support team is to develop an individual tailored support plan in partnership with the tenant, honouring the principle that the tenant owns his/her own recovery. The support plan is based on the following;

- Emotional and Mental Health
- Managing Money
- Managing Tenancy and Accommodation
- Meaningful Use of Time
- Motivation and Taking Responsibility
- Physical Health
- Self Care and Living Skills
- Social Networks and Relationships
- Drug and Alcohol Misuse
- Offending.

HAIL as an organisation is very aware of the power and value of the outcomes and positive changes that can be realised within the lives of those tenants that we work with and for.

Some of the changes that HAIL have been in the position to support people in achieving are highlighted below. These are just some of the outcomes or changes that were identified through a partnership process with our tenant and clients.

- Increased tenancy security and sustainment
- Better knowledge and awareness around mental health and recovery
- Developed sense around and actual attainment of community integration.
- Improved personal control over money and budgeting issues
- Increased motivation in regards to exploring and attaining fulltime or part-time Education/Training/Employment options.





Alan

"I cook dinner when I want, eat when I want... I was waiting 20 years for this..."

Alan is originally from Ballymun. He is from a large family with whom he has always maintained strong ties. Alan was diagnosed with schizophrenia in his late teens. Alan's first admission to hospital was in 1991 and for many years was very unwell. As a direct result of his mental ill health, Alan found himself homeless;

"I couldn't consider myself as being in the proper mind at the time, I wasn't well...you feel sick and stupid and you you're fighting with your parents or fighting with your brothers or sisters...I was homeless for a good while, I lived on the streets and in the flats on the stairs and in hallways. I'd have a blanket and cardboard to lie on. I wasn't talking to anyone...I wasn't claiming any income at the time...most of the time I had nothing."

Due to Alan's health at the time and periods of homelessness it was clear it was no longer viable for him to return to his family home and he moved to St. Brendan's hospital in 1998. Things began to improve for Alan while living in St. Brendan's and in 2005, Alan moved into a HSE High Support Hostel, and lived there for the next 7 years. Alan's mental health continued to improve over time due to ongoing intensive support from his mental health team. In 2011, Alan moved to the Blanchardstown Mental Health Rehab Team (MHRT). From here, Alan was referred to the HAIL Doras project in 2013, and through intense support they prepared him for moving on into independent living and reconnecting back with his community.

In February 2014, Alan attended an interview for a one bedroom property with HAIL and was offered the apartment, moving in March 2014.

"The day I got the letter I was being offered the property...I was jumping around. I couldn't believe it...my support worker helped me with the move...unpacking everything..."

Alan receives weekly support from his HAIL Support Worker, and continues to link in with his MHRT. He is settled back into his community, is partaking in a course close to home, has made new friends and reconnected with old friends and with his family.

"I always wanted a flat here...I love it...I am doing a course for two years...It is really good here...I get my shopping in Aldi and Tesco...I visit my family, my parents, brothers and sisters, nieces and nephews all nearby...I cook dinner when I want, eat when I want...I was waiting 20 years for this..."

Bernie is originally from Howth, Co Dublin. She worked in the civil services for years before becoming very unwell after her mother passed away. Bernie moved into Carlton House in Swords, a care in the community residential home for adults with mental health difficulties. Bernie remained living there for 8 years.

“I wasn’t very happy there; we had to share a kitchen and dining room. You would have your dinner in the evening and you had no choice when to eat or what to cook. There were staff there at all times and that was difficult. When you are an adult, you need your own space.”

Bernie was linking in with the Community Mental Health Rehabilitation Team based in Coolock and it was through the team that she was referred to the HAIL Genio Sa Bhaile project. The aim of the project was to enhance the independence and quality of life for six individuals living in hostel accommodation in North Dublin, providing them with the opportunity to live independently in the community with appropriate supports in place.

Bernie attended for interview with HAIL and was offered a one bed apartment in Baldoyle in early 2014.

“I was delighted, thrilled to bits to be offered the apartment. I thought it was lovely. It is a nice location, it is central for me, there is a new train station near by and bus routes straight into town. It is near all the shops in Baldoyle. I go to Howth to see my sister a few times a week and it is very handy for me. I have a few friends from Howth living in the area and they are near by if I need anything. There are good, friendly people living around here too.”

Bernie speaks very highly of the support that she has received from HAIL;

“The support has been very good. I seen my support worker a lot in the beginning as there was a lot of things to be done when moving in. He looked after everything for me. He helped a lot when I was looking for courses. He linked me in with a Healthy Eating Course which I completed and got a certificate for. He has referred me to Crosscare College where I have applied to study French and Hair and Beauty. He rings me regularly to check in and I know I can ring for help if I need to. Everything is going really well for me.”



Bernie

“I was delighted, thrilled to bits to be offered the apartment”



Richie

"HAIL offer a fantastic service, it has done great things for my self confidence"

Richie was living in private rented accommodation in a bedsit on the North Circular Road. The accommodation was very small and not suitable for helping Richie in his ongoing recovery and was insufficient for his needs.

"It was tiny, everything – the living room, kitchen and bedroom were all in one room."

Richie was linking in with the Community Mental Health Team in Connolly Norman House who referred him to HAIL. Richie attended for interview and was offered a one bed apartment in Finglas.

"I was blown away; it (the apartment) was amazing. Even just the view – looking out onto the park is beautiful. It is fantastic what HAIL did for me, what you are still doing for me."

Richie found the move in a little tough, but felt that the support he received from HAIL helped to make the transition much easier.

"I see my support worker as a mentor. He encourages me, puts me wide to things I wouldn't have known about, for example; different courses. HAIL offer a fantastic service, it has done great things for my self confidence."

Since moving into his new apartment in 2014, Richie's life has become busy and fulfilling.

"I have applied for a course in Crosscare College in the city centre to learn the guitar and in September I am starting a full time course in Music Performance in Ballyfermot College. I wouldn't have known about these courses if it weren't for my support worker. I attend Saol Clubhouse and I have started walking there most days to get fit. I volunteer with the Simon Community doing the soup run in the city centre every second Saturday night and I volunteer in the Simon shop on Camden Street."

"I have begun writing goals for myself after meeting Katie Taylor at the Christmas lunch, which is what she does. My mental health is good and I only need to see my doctor every 3 months. I am doing well and there is no going back now!"

**MARK O' MAHONEY, SOCIAL CARE WORKER
CLUAIN MHUIRE MENTAL HEALTH SERVICES,
STILLORGAN.**

The Cluain Mhuire Mental Health Services provide community based mental health support to people in the South Dublin / Dun Laoghaire / Rathdown local authority areas. An integral part of the Cluain Mhuire Service is to provide community based transitional accommodation. Mark works in a community based shared house where residents are supported to prepare for independent living. To support people in moving on, Mark states that there can be great difficulty in sourcing appropriate accommodation;

"There is a huge waiting list for local authority accommodation and someone could be at the end of the list.... Private rented accommodation in the area can be too expensive, with a lot of landlords not accepting rent allowance... they have worked really hard on recovery and are ready to take the next step, but often there is no housing available to them. Voluntary Housing Associations, like HAIL, are fantastic for that reason; they provide a quality venture for people moving on to independent living".

One particular client moved on from Marks' service into HAIL accommodation during 2014. He recalls how his client was very anxious at the start, however, the knowledge that there would be support along the way, made a huge difference and his client began to see the move as a huge achievement, a chance to thrive and move forward. As an anxious individual in the past, he is now more self assured, taking responsibility and is more empowered in his life.

"He is now part of the fabric of everyday life.....things seem much more achievable than they did before. He has pride in himself and his home."

Speaking of the HAIL Support Service, Mark expressed the importance of the referral agent working closely with HAIL to ensure that the transition to independent living for the new tenant was a positive, quality experience;

"Dave (HAIL Settlement / Support Worker) and I maintained very open communication over the period of the move. It made the transition easier for the client."

"I would recommend HAIL to other services. They have been quick to embrace what I, as the referral agent, had to say and there was always openness for dialogue to bring about the common good for the client. For other clients, they have seen how well others have been supported in their transition to HAIL and throughout the move. This creates a sense of optimism."



Mark

"Voluntary Housing Associations, like HAIL, are fantastic for that reason; they provide a quality venture for people moving on to independent living"

HAIL Genio Funded Projects

SLAN ABHAILE PROGRAM

The Slan Abhaile program was established following reports such as A Vision for Change (2006), Time to Move on from Congregated Settings – A Strategy for Community Inclusion (2011) and National Housing Strategy for People with Disability 2011 – 2016. One of their main purposes was aimed at advancing the deinstitutionalisation agenda in Ireland with its core recommendations that individuals living in mental health institutions such as HSE Hostels are moved into the community. It recommends a multi-disciplinary approach with the client being at the centre of all decisions. They emphasise the importance of the person centred approach and stress the importance of community inclusion. Therefore the Slan Abhaile program and practice is strongly influenced by governmental recommendations which guide the direction of the program.

It recommends a multi-disciplinary approach with the client being at the centre of all decisions.

The Slan Abhaile Project was built on the success of HAIL's two previous Genio funded projects – Doras and Sa Bhaile. The Slan Abhaile team currently work in coordination with HSE Mental Health Rehab Teams (MHRT) in Whitepoint, Blanchardstown, and Fairview. Each team is assigned a HAIL Housing and Connections Support Worker, who works with the client in order to source accommodation within their area of choice, and/or to help them reconnect back into their community. The team seek out community organisations within their client's locality, which are based on their interests for social activity, education and employment. Referrals come directly from the MHRT's who have identified that the clients move to independent living is a necessity for their ongoing recovery. They strongly commit to supporting the client in their own home, and working with them into the future.

Both the MHRT and HAIL support staff have completed Self Directed Supported Living training which is strongly influenced by Social Role Valorisation theory and provided by Genio. This theory further assists the team to work in a person centred approach, which has been integrated into their practice.

OUTPUTS FOR 2014

HOUSING

In 2014, the program registered 19 people with their Local Authorities, and they were placed on the homeless or housing list. The team advocated for all of their 31 referrals for housing, and ensured that the Local Authorities were aware of the unique support package offered to their clients. In 2014, the team sourced housing for ten people. Two people declined to move as they felt they were not ready at this time. Four people signed tenancies with Dublin City Council and four people moved into Long Term Supported Housing with Dublin Simon Community.

CONNECTIONS

The team provided support to all of their clients with regard to reconnecting back into their communities and participating in activities they identified as interest. Utilising Social Role Valorisation theory was central to this. The team spent time with people, meeting with their families and peers, and explored options of interest in their local communities or area of choice. The team strove to give their clients choices, outside of the HSE programs if they desired and provided information around this.

The team also endeavored to meet people in the community in local coffee shops, gardens, art galleries etc. to remove them from the typical institutional setting. 19 of the 34 people referred to the program are actively participating in new community based activities. These include educational courses, social outlets, and voluntary employment. All 34 clients have explored new options and through conversation, reading brochures and many have met with program facilitators – educational or community based to find out further information.

Originally from Cork, Thomas moved to Dublin as a young man and spent many years travelling between Dublin and London. Thomas lived in private rented accommodation on the North Circular Road before moving to Weir Home, a HSE High Support Hostel for men, where he remained living for over 20 years.

Thomas was referred to the HAIL Genio Slán Abhaile project in early 2014 by the HSE Dublin North City Mental Health Services. Through his involvement with the Slán Abhaile project, Thomas was offered accommodation in Dublin Simon Community's Riversdale House. This is a residential care home providing high support housing to men and women whose health, and other needs are such, that they are unable to live independently. It is staffed 24 hours a day by experienced care workers and volunteers. Here, Thomas has his own private room, bathroom and a tenancy agreement.

"I have a lovely new room, it is clean and tidy. I have my own TV and fridge. It is a lovely place"

Thomas has linked in with the Slán Abhaile project throughout the transition to his new home and will shortly transfer over solely to the support of the staff of Riversdale House. He has a key worker and lead worker who are currently working on a care plan, and various programmes with Thomas based on a holistic needs assessment in order to build skills, increase independence and enhance his quality of life.

Thomas has recently celebrated his 83rd birthday and enjoys keeping fit and healthy. Thomas goes walking a lot, enjoys having a cup of tea in the local pub and delights in studying horseracing and sharing his tips! He is also a talented tin whistle player and entertained staff, residents and neighbours at the Riversdale Christmas party.



Thomas

*"I have a lovely new room,
it is clean and tidy"*

PRISON IN-REACH AND COURT LIAISON SERVICE (PICLS)

The Prison In-Reach and Court Liaison Service (PICLS) is a dedicated psychiatric team that was set up in Cloverhill Remand Prison. It aims to screen all committals to Ireland's main remand prison in order to identify those with major mental health problems and divert to appropriate mental health care. There is a high prevalence of psychotic illness in the Irish male remand population with the majority charged with minor offences. In 2013, over 23% of those screened by the PICLS team at committal were recognised as homeless. In 2014, the Genio Trust funded a housing support role with the PICLS team to address the housing needs of those identified by the team as homeless or at risk of homelessness.

In 2014, 57 referrals were made to the housing support worker of which 36 were identified as long-term homeless. 16 of these individuals were sleeping rough prior to their remand to Cloverhill prison while 3 were identified as entrenched rough sleepers.

Cloverhill prison receives remands from across the country so an important part of the project is to liaise with local authorities nationwide as well as community mental health teams in these areas. An important part of the project is to ensure that each client is registered on their local authority's homeless list so that better outcomes can be achieved for the client.

Below is a breakdown of the geographical location of referrals:

Local Authority Areas:

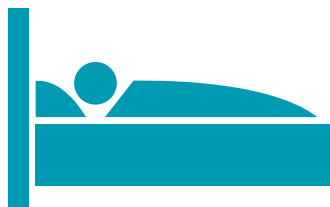
DCC	27
SDCC	7
Fingal	2
DL/Rath	3
Kildare	5
Louth	3
Meath	1
Monaghan	1
Tipperary	1
Offaly	1
Limerick	1
Carlow	1
Other (Hungary & England)	2
Not disclosed	1

As well as local authorities, PICLS Housing Support Service has also developed relationships with other statutory and community agencies. Communication between all agencies involved with the client provides the best chance for a positive outcome for the client when released. Key agencies that have been involved in the first year of this project include:

- Homeless Mental Health teams and community mental health teams across Ireland
- Focus Ireland, Oisín House, PACE/ Priorswood House, Merchants Quay, IASIO*, ISM** within the Irish Prison Service, Probation Services, Peter McVerry Trust.

As well as advocacy for clients, it is important that each client is provided with information on relevant services in the community prior to their release from prison. The project has produced an information booklet that is distributed to each client prior to their release with detailed information on a wide variety of housing and community services. The project also provides support with medical card applications prior to release as well as referral to community services when required.

There are a number of challenges that face this project including the shortage of appropriate accommodation in the community. This is an issue that is ongoing and involves continuous discussion with local authorities to highlight the needs of our client group. Also, a remand setting can be unpredictable in terms of scheduled release dates which makes release planning more difficult and requires ongoing communication between services involved with the client.



21
accommodation
placements



5
returned to the
family home



1
returned to
own home

The project has been successful in arranging 21 accommodation placements for men referred to the project which included crucial communication at time of release with social workers and homeless services regarding the individuals support needs. 5 people were supported to return to their family home while 1 person was supported to return to their own home. The remaining people referred received custodial sentences in other prisons or were diverted to a hospital setting. There were 11 of these referrals still active in the project at the end of the year i.e. they were still awaiting court outcomes in Cloverhill prison.

*Integrated Sentence Management

** Irish Association for the Social Integration of Offenders

Regional Mental Health Visiting Support Service

2014 commenced for the Regional Mental Health Visiting Support Service with a new staff member joining the team bringing with her, her Social Work qualifications and experience adding a most beneficial discipline to the teams already strong skills set.

The team worked in tandem with 64 unique individuals this year. Between Jan – July the most pressing support needs identified and evidenced via their support plans inputs and subsequent outcomes were as follows;

- Managing symptoms of their diagnosed illness
- Coping with isolation and loneliness
- Engaging in recreational activities
- Attending vital appointments (i.e. psychiatrist, welfare, GP)
- Local area social integration
- Understanding their illness
- Budgeting/Debt Management
- Coping with Anxiety/Stressful situations

The most prominent referring agencies continue to be mental health social workers, local authority staff, homeless prevention teams such as Dublin Simon Community, SLI and Tenancy Sustainment Service colleagues, Focus Ireland and some of the Supported Accommodation providers across Dublin. The team developed simple steps for potential referring agencies to access and understand the service which is utilised during presentations and within mailshots to Local Authority, HSE and Homeless Service Providers.

All of the Regional Mental Health Visiting Support Service client's tenancies were sustained and no client entered a Homeless situation whilst engaged with the service. There were several challenging cases within the Private Rented sector with the common dominator being an increase in rents beyond the client's disposable income. The team managed to negotiate successfully in 3 of these cases with the 4th disengaging due to alcohol misuse before a satisfactory outcome could be reached.

The Regional Mental Health Visiting Support

team continue to work in the sector as a member of the Homeless Prevention subgroup and to this effect support each other in both exploring creative early intervention options for clients at risk and in clearly documenting and reporting to funders on the day to day very real and significant challenges that are faced due to a dire lack of housing.

The client support needs of the service, across each Local Authority area are widely different, for example; in South Dublin County Council the team facilitated and advocated for a number of clients housing transfers, subsequent resettlement and maintenance/debt management issues. In Dublin City Council, issues included sub standard private rented tenancies, antisocial behaviour, extreme hoarding and resettlement from a former homeless status.

The team had the pleasure of facilitating the placements of three Dublin City University/St Vincent's Fairview student Mental Health Nurses throughout the year and two Trinity College Occupational Therapists working alongside specific clients and assigned to team members. Each of the students brought a fresh perspective to the work and as a result the team hope the students increased their learning and gained an insight into the lives of their clients outside an institutional setting.

In late 2014 on foot of seeking written and verbal feedback from both clients, referring agencies, students and other professionals who had experienced the service, the team compiled their "Commentary and Evaluation of the Regional Visiting Support Service" brochure (available on our website).

**CLAIRE CONSIDINE, TRINITY COLLEGE
OCCUPATIONAL THERAPIST STUDENT AND VOLUNTEER
WITH THE REGIONAL MENTAL HEALTH VISITING
SUPPORT SERVICE**

Claire completed her first year Occupational Therapy student placement from Trinity College, Dublin with the HAIL Regional Mental Health Visiting Support Service. Claire initially completed her seven month placement and decided to remain working with the team on a voluntary basis throughout the following two summers. Claire also continued her student placement with the team one day per week throughout her second academic year.

Claire began her work with the team by shadowing staff members and moved onto working with some clients on a one-to-one basis, providing invaluable support to both the clients and the team.

Claire recalls how she witnessed the impact the HAIL support service had on clients;

“There are clients who have just blossomed as a result of HAIL’s Regional Mental Health Visiting Support Service. The service is invaluable to some clients, often providing the necessary support needed to manage practical day to day things such as budgeting, but it also offers more. It offers a sense of companionship. For some clients, the consistency of the same person calling to see them every week, someone who cares about them and has their best interest at heart is very important. HAIL offers that.”

Claire worked with one particular client who had specific challenges. Claire enjoyed working with the team on this case, researching the issues from an O.T. perspective and feeding that information back to the support staff. Claire also worked alongside one of the Regional Support Workers to assist a lady who was very determined and very capable, but just lacked the practical skills to make progress. Claire and the Regional Support Worker pointed her in the right direction, providing the necessary practical tools she required and she moved on very successfully building the life she envisioned for herself.

Claire believes that HAIL can offer invaluable experience to students or volunteers who may wish to follow in her footsteps;

“Clients can be vastly different. Different clients are at different stages coming to the service, as a result working with HAIL offers such a broad and fulfilling experience. “HAIL is not just another service and clients are not just another number on the books”.

Speaking of her overall experience with HAIL, Claire says;

“My overall experience was extremely positive. I learned a lot about myself and I feel I have grown through my experiences. I felt working with HAIL was a great benefit to me professionally and personally.”



Claire

“HAIL is not just another service and clients are not just another number on the books”



HOUSING

Our position as an Approved Housing Body places us within the realm of social housing policy.

Housing Management Report

2014 was a busy and productive year for our Housing Management team. We entered in to a leasing partnership with Dublin City Council, launched our Avondale development in July, acquired 13 new units in Finglas, Baldoyle, Perrystown, Walkinstown areas, signed 42 new tenancies, responded to 467 maintenance calls, and upgraded 19 boilers.

COULTRY – A NEW VENTURE

We were delighted to enter in to a management agreement with Ballymun Regeneration Limited and Dublin City Council in 2014. Under this arrangement we took into management 25 units in Coultury, Ballymun, consisting of 1, 2, 3 and 4 bedroom houses, apartments and duplexes. We worked closely with Dublin City Council in Ballymun to allocate the units to families and single households with a range of housing need in the Ballymun area. All of our new tenants attended interview and a pre tenancy course which took place over two evenings in Ballymun. Tenants began moving into their new homes in March and we are delighted to say that they quickly settled in to their new community. The properties are sustainable, energy efficient A rated homes featuring high efficiency gas boilers, solar panels, triple glazed windows and self-regulating ventilation systems resulting in very low fuel costs for our tenants.

MAINTENANCE

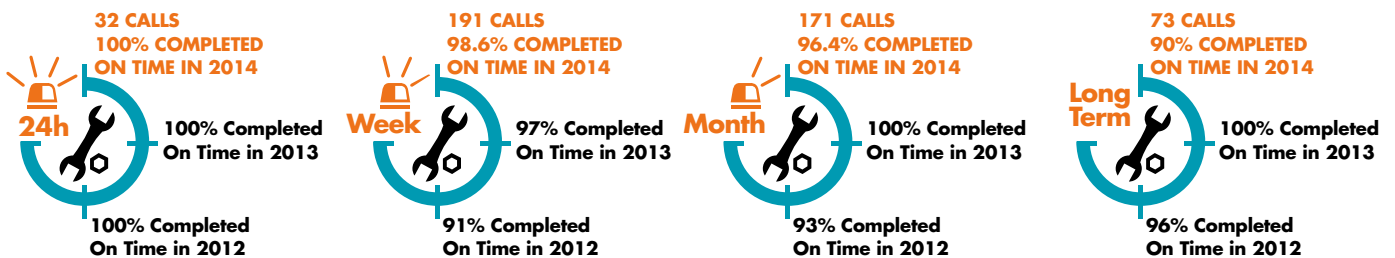
We continue to provide a quality housing management service to our tenants.

As part of our planned maintenance programme we upgraded 19 boilers in our properties in Edenmore, Raheny with high efficiency boilers which it is envisaged will greatly reduce fuel bills for our tenants. We also upgraded the heating system in our house in Dundrum from oil to gas. The communal areas in our apartments in Edenmore and North King Street were painted. We continued with our cyclical maintenance programme which included cleaning of gutters, drains, windows and fire alarm servicing.

We remain committed to placing Health & Safety as a priority and all smoke alarms, carbon monoxide alarms and fire blankets are checked annually together with twice yearly fire drills. We installed cctv security system in Avondale.

HAIL received a total of 467 maintenance calls from tenants during 2014.

In 2014 we reviewed all our polices and procedure. We have developed long established relationships with our maintenance contractors who understand and value HAIL's mission to provide good quality accommodation to our tenants. Our tenants provide a valuable role in assessing the work of our contractors by providing feedback through our Tenants Feedback Form. We would like to take this opportunity to thank our contractors for their loyal and dedicated service to HAIL in 2014.



VOIDS AND LETTINGS

Void turnaround was an average of 9.5 weeks which performs really well against HAPM results of 13 weeks. Delays were due mainly to awaiting estate management checks.

We accommodated a mutual transfer between HAIL tenants and South Dublin County Council which allowed our tenants to move to larger accommodation to meet the changing needs of their household. We had 42 new tenancies in 2014.







RENT

We continue to perform well in keeping our rent arrears within our target of 1% throughout the year. We support our tenants in managing rent arrears and provide a number of options for them to pay their rent. In order to continue to provide the best possible service in maintaining and repairing our homes, 20% of our rental income goes into our sinking fund to provide for our planned maintenance programme.

PERFORMANCE

In order to build on and improve our already strong performance we continue to monitor our service delivery in order to identify and implement any improvements. We continue to perform strongly against HAPM overall sector results (Housing Association Performance Management) standardised tool - developed by the Irish Council for Social Housing. **See Table below.**

Encouraged by the achievement of 2014 HAIL is committed to assessing and improving our service and providing good, quality affordable accommodation to our tenants.

	HAPM Sector Results 2014	HAIL Results 2014
Rent Collected as % of Rent Receivable 	99.98%	102.2%
Average Time Taken to Re-Let Unit 	9.5 weeks	6.6 weeks
Average Length of a Void 	13 weeks	9.5 weeks
Emergency Repairs completed in Target Timescale 	86.2%	100%
Urgent Repairs completed in Target Timescale 	89.8%	98.6%
Routine Repairs completed in Target Timescale 	91.3%	96.4%

Official Opening of Avondale Court, Mulhuddart

On the 3rd July 2014, Minister Jan O’Sullivan, TD, formally declared open our development at Avondale Court, Mulhuddart, Dublin 15. There was an impressive attendance on the day, including Avondale Court residents, HAIL tenants, clients, staff and Board members, local representatives and community groups. Minister Joan Burton also attended, just days before she was announced as Tánaiste.

Minister O’Sullivan said that “HAIL are doing tremendous work in addressing the housing need of people, particularly people with mental disabilities. HAIL’s 2013 Annual Report clearly demonstrates the contribution it is making to the lives of many people and the role it has in fostering thriving, sustainable communities.”

“HAIL are doing tremendous work in addressing the housing need of people, particularly people with mental disabilities.”

At the opening the Executive Director of HAIL Patricia Cleary stated that “HAIL has been in existence for nearly 30 years. During that time HAIL has developed into an organisation with a reputation for high quality governance, high quality housing and high quality support to its tenants and clients, primarily those with mental health difficulties.”

She went on to say that “Avondale Court is a typical housing led project by HAIL. It is an example of best practice partnership working between Department of Environment, Community and Local Government, Fingal County Council the National Association of Building Co-Operatives and HAIL. It won an award for HAIL from the Irish Council for Social Housing for housing for people with a disability. HAIL’s philosophy is to house people in mainstream housing in ordinary communities. This development brings together tenants of different household types and different cultural backgrounds.”



HAIL tenant Miriam Breen, kindly contributed by telling her story at the celebration. Miriam spoke of her transition from shared accommodation to her apartment in Avondale Court. Miriam spoke of the positive impact securing the apartment has had on her life and that of her son.

Minister O’Sullivan went on to say that “HAIL’s vision of a society where people, primarily those with mental health difficulties, can achieve and sustain independent living in the community is fully endorsed by this Government and my Department and we constantly strive to achieve this objective for all members for our society.”

“Having secure, quality, affordable accommodation with appropriate support services can transform people’s lives and I look forward to working with HAIL over the coming years to ensure that more people can benefit from their philosophy and practical approach.”

Minister O’Sullivan unveiled the plaque, officially announcing the development open. Children from the Avondale Court development presented the Minister and Ms. Breen with flowers. Afterwards, HAIL tenants and clients provided musical entertainment.



Community Integration

HAIL continues to be committed to supporting the active participation and integration of our tenants and clients into their communities. During 2014, HAIL hosted a number of community events and activities both independently and in collaboration with our partner organisations.

HAIL SEE CHANGE GREEN RIBBON EVENT 2014

For the second year running, HAIL enthusiastically participated in the See Change Green Ribbon campaign. Established in 2010, See Change is Ireland's national stigma reduction programme, working to change minds and attitudes about mental health. HAIL is one of over 90 partner organisations of See Change.

During the month of May, 2014, HAIL distributed Green Ribbons to all of our tenants and clients, staff, services and organisations we work along side. People were asked to wear the Green Ribbon and support a movement to spark a national conversation about mental health throughout Ireland. To mark the occasion, HAIL organised a Green Ribbon Guided Tour and Walk & Talk in the Botanic Gardens, Dublin. A large number of HAIL tenants and clients came to the event on a beautiful summer's afternoon. Afterwards, the group enjoyed lunch and a chat in a local pub.

NEIGHBOURS DAY 2014

Neighbours Day is an international event celebrated around the world by millions of people. Neighbours Day takes place every year during the month of May. In 2014, HAIL celebrated Neighbours Day with our partner Clúid Housing Association in Belmayne, Balgriffin. Sonas Housing and Dublin City Council tenants were also in attendance, with 134 families in total invited to participate in the event. There were a large number of activities organised to celebrate the day, including bouncy castle, games, DJ, magician, reptile zoo plus many more. The day was a great success with a large number of tenants from all four housing bodies participating in the celebrations.

CHRISTMAS LUNCH WITH KATIE TAYLOR

The community of HAIL was delighted to welcome the newly crowned World Boxing Champion and London 2012 Olympic gold medal winner Katie Taylor to join us for Christmas lunch at the Martello Hotel in Bray, Co Wicklow.

As part of her visit, Katie brought her recent World Champion gold medal which she won in Jeju, South Korea. She also brought her Olympic gold medal which definitely caused quite a stir!

Katie was very generous with her time and spent over two and a half hours with us. Sandra Fox, Project Leader of the Regional Mental Health Visiting Support Service thanked Katie for joining us for lunch and spoke about what an inspirational Irish woman she was and how proud we were of her and her achievements. Sandra then presented Katie with a bouquet of flowers.

Katie then made a speech of her own where she spoke about what a pleasure it was to meet everybody at HAIL. Katie mentioned that some days she finds it hard to muster up the motivation and can have her own struggles from time to time. To help her stay on track, she always keeps looking forward and continually sets goals for herself. Her departing message was one filled with positivity and hope. Katie says she always hangs onto the belief that "your best days are always ahead of you".

Katie's visit was really well received and we at HAIL are delighted that some of our tenants and clients had the opportunity to meet such an inspirational person and hear her motivational tips.

OTHER HAIL COMMUNITY EVENTS

Throughout 2014, HAIL arranged a number of events and activities for our tenants and clients, including a Walk & Talk trip to Glendalough in Co Wicklow, a Mindfulness Workshop in Dublin city centre and a Gardening Competition for our tenants. All events were a huge success and HAIL plan to continue hosting these activities into 2015.



Reports and Financial Statements

for the year ended 31 December 2014

Registered Number 109465

Financial Report



'HAIL is confident that it can contribute strongly as a highly expert market participant in the area of social housing'

HAIL's financial position at the end of 2014 remains strong. We continue to manage our finances in a prudent manner. We achieved this by setting rents at levels that are affordable to our tenants, providing a quality service and controlling our costs.

In the financial year under review the income exceeded expenditure by €219k compared with an excess of €257k in 2013. Total income for the year amounted to €2,387k compared to €2,197k in the previous year. We continue to receive funding from a number of established agencies including grant funding from the Genio Trust. This continued funding is a strong vote of confidence in reputation and the capabilities of HAIL in this area of specialist services provision. Rental income for the year amounted to €794k compared to €684k in the previous year, an increase of 16%.

The total expenditure for the year amounted to €2,167k, an increase of €228k over 2013 with salary costs amounting to €908k. A total of €203k was spent on repairs and maintenance to our properties with an additional contribution of €151k to the building maintenance sinking fund. The depreciation charge on our properties amounted to €625k.

The surplus for the year under review is €219k with accumulated unallocated funds of €758k at the end of 2014. HAIL now has €2.4 million in a Development Fund Reserve and €1.5m in a Building Maintenance Fund Reserve at the end of 2014, a strong position for the organisation to develop and protect its properties in the coming years.

The economic context we operate in continues to be challenging but we are encouraged by the increased emphasis on housing provision, and associated support services from governmental agencies. HAIL is confident that it can contribute strongly as a highly expert market participant in the area of social housing, homelessness and mental health support to support these new initiatives.

We are satisfied that HAIL has continued to secure additional funding by broadening its services, by adding to its existing expertise and by capitalising on its reputation for excellence.

We will continue to apply our financial resources, including leveraging our Development Fund Reserve, as productively as possible and to work in close co-operation with all of our partners. Our primary goal is to ensure that we continue to meet the housing and support needs of people in the greater Dublin Area.

Our financial base remains strong and with the support of our Board and our committed staff we are confident we can continue to deliver housing and support services that are of the highest possible quality to meet the needs of the groups we serve.

Mike Hoey Finance Director

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Directors, Bankers and Professional Advisors

DIRECTORS:

Mr. Éanna McHugh (Chairperson)
Mr. Kenneth Carroll (Vice Chairperson)
Mr. Michael Hoey (Finance Director)
Mr. Con Buckley
Dr. Serena Condon
Dr. Sylvia Finley
Mr. Kieran Gallagher
Mr. Vincent Keenan
Mr. Seosamh M. O'Ruairc
Ms. Nicola Palmer
Ms. Clare Tuohy

SECRETARY AND REGISTERED OFFICE:

Mrs. Patricia Cleary
Shamrock Chambers
59/61 Dame Street
Dublin 2

BANKERS:

Bank of Ireland
39 St. Stephens Green
Dublin 2

AUDITORS:

Clifford Desmond & Associates
Chartered Accountants &
Registered Auditors
185 Rathmines Road Lower
Dublin 6

SOLICITORS:

Ryans Solicitors
46 Harrington Street
Dublin 8

Directors' Report

The Directors have pleasure in submitting their report together with the audited financial statements of Housing Association for Integrated Living (the Company) for the year ended 31 December 2014.

OBJECTIVES AND ACTIVITIES

VISION

The Company's vision is to be the provider of choice for housing and support for people with mental health difficulties, enabling them to achieve and sustain independent living in the community by having secure, quality, affordable accommodation with appropriate support services tailored to their needs.

MISSION

The Company's mission is to provide housing and individually tailored services to support people, primarily those with mental health difficulties, to integrate and live independent lives in the community.

PRINCIPAL ACTIVITIES

The Company provides housing and individually tailored services to support individuals, primarily those with mental health difficulties, to integrate and live independent lives in the community both as our own tenants and as supported tenants of other landlords. The activities of the Company are charitable.

VALUES

The Company's values are as follows:

- Equality of access to good quality housing
- Empowerment of people with mental health difficulties to achieve independence and integrated living
- Relationships built on respect and trust with our tenants, clients, partners and staff
- Outstanding service with innovation, passion and integrity
- Highest standards of organisational governance.

ACHIEVEMENTS AND PERFORMANCE

The Company increased the number of units provided to families and individuals by thirty eight, an increase of 17.5%, during the year. The thirty eight units were across the four Dublin local authority areas. Seven of these homes were purchased using CAS funding and six using a mix of CALF and private funding. The Company was also delighted to accept the management of twenty five mixed housing units in Coultry in Ballymun on behalf of Ballymun Regeneration Limited and Dublin City Council. The development will be a combination of general and supported housing. The Company had 261 tenants in homes owned by the Company at the year end.

Many of the people housed during the year came from mental health group homes and congregated settings. The provision of good quality housing greatly improves their mental health and tenants feel they can stop just existing and begin to live and feel part of a community.

We continue to maintain our existing properties to the highest possible standards.

The Company continued to provide a personalised support service to people with mental health difficulties to manage their tenancies and live independently in the community. The Company had 261 tenants in our accommodation during 2014 of whom 174 had mental health support needs. All of our tenancies were sustained during the year. Security of tenure in itself is a major relief for people with a mental health disability. The disability may be episodic and needs at the very minimum security of tenure for recovery.

The Company's specialised mental health visiting support service is utilised by Local Authorities and HSE Social Inclusion Services to support people with diagnosed mental illness from losing their tenancy and becoming homeless. During 2014 we secured tenancies for 64 clients, most of which were successfully completed with only 4 homeless outcomes. The Company, in conjunction with HSE Mental Health Rehabilitation Services in north Dublin, supported 31 predominantly male clients to

Directors' Report (Continued)

move from institutional care – some of whom had been there for up to 10 years – to find independent accommodation in the community. Our support service assisted these male clients to move into and settle in their new apartments and integrate into their new communities. The service also supported 3 clients to connect and integrate into their community. The Company also supported 57 individuals with mental health history on remand in prison. The objective of the support was to link these individuals up with relevant homeless prevention services to minimise, as much as possible, the risk of returning to prison. In all 21 people accepted accommodation placements. The latter two projects were funded by the Genio Trust.

The Company has, during the year, continued to improve its levels of governance. It has introduced and updated policies in relation to governance, reporting, accounting and risk. The Company has introduced a risk register which is reviewed by both management and the Board on a regular basis.

A new Finance Manager was employed during the year. The financial sustainability of the Company is continually assessed and the resources required to support all the activities of the organisation are regularly reviewed.

Members of management attend strategy meetings with the Irish Council for Social Housing, Disability Federation of Ireland, Mental Health Reform. The objective of these meetings is to ensure the housing and support needs of our tenants and clients remains high on the agenda for any future policy documents relating to housing and mental health supports.

Meeting were held with the Department of the Environment and the Health Service Executive to advocate for our strategic policies and goals.

STRATEGIC PLANNING

A five year strategic plan covering the period 2015-2019 was approved at a board meeting held on 30 March 2015. The strategic plan is available on the Company's web site www.hail.ie.

FINANCIAL PERFORMANCE

RESULTS FOR THE YEAR

The financial results for the year are considered satisfactory by the Board. The results are a reflection of the achievements of the Company both in the acquisition of new homes and management of all our homes and in providing successful support to all our clients. There was a surplus for the year of €219,377 (2013 €257,058). The Directors expect that the present level of activity will be increase over the foreseeable future.

RESERVES

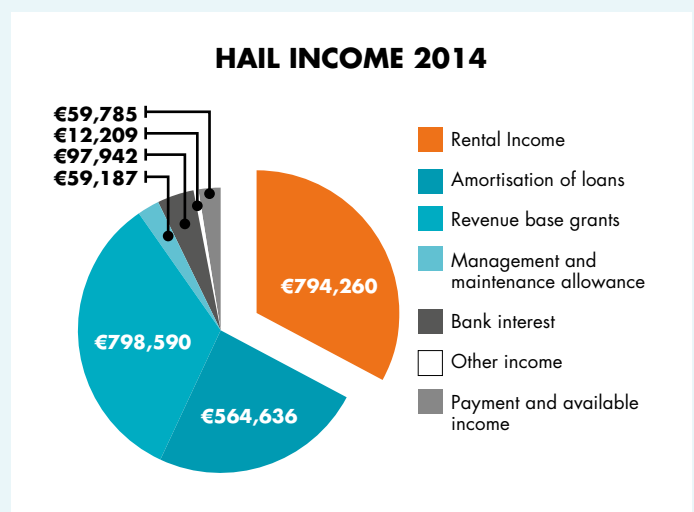
At the 31st December 2014 the Company held reserves totalling €5,271K. These reserves were split as follows:

Development fund reserve	€2,400K
Building maintenance reserve	€1,524K
Accumulated funds	€758K
Unrestricted capital reserve	€589K

Details of the reserves and their movements are in the notes to the financial statements.

INCOME

The Company had a gross income for the year of €2,386,609. This compares with €2,196,537 for 2013 an increase of €190,072. The main increases were to rental income €110,244, payment and availability income €20,875 and revenue based grants by €31,579. A breakout of the income is as follows:



Directors' Report *(Continued)*

EXPENDITURE

Total expenditure for the year was €2,167,232 compared to €1,939,479 for 2013 an increase of €227,753. The main increase was in payroll costs €907,527 (2013 €741,582) an increase of €165,945. This increase was driven by the extra staff as a result of expanding our support services and the recruitment of a full time administrator and a Finance Manager towards the end of the year. Other increases were in the repair and maintenance of property costs €353,987 (2013 €239,166) mainly due to an increase in the provision for the sinking fund offset by a reduction in other costs.

significant professional skills and experience and decision-making abilities together with a broad range of views and life experience.

There is a clear division of responsibility at the Company with the Board retaining control of major decisions under a formal schedule of matters reserved to the Board for decision, with the Chief Executive Officer responsible for devising and implementing strategy and policy decisions within the authorities delegated to her by the Board.

The Company has a comprehensive process for reporting management information to the Board to allow decisions to be made. The Board meets regularly and as required. It met five times during 2014 (five times in 2013). The Board, management and staff meet annually for a day. This gives the Board an opportunity to meet all staff to familiarise themselves with the challenges and opportunities of the Company and to see the progress made by staff in delivering the mission and objectives of the Company.

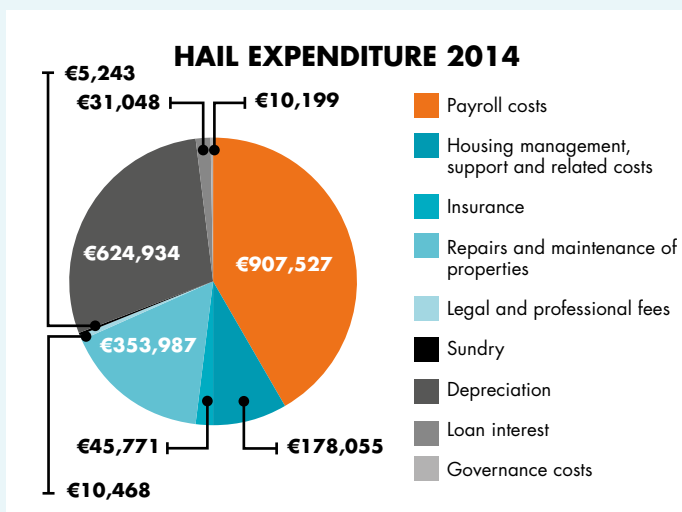
On appointment, directors receive briefing sessions and comprehensive briefing documents. These documents are designed to familiarise newly appointed directors with the Company's operations, management and governance structures. Directors are appointed for an initial period of three years. There are five sub-committees of the Board:

THE NOMINATIONS SUB-COMMITTEE

This committee assists the Board in ensuring that the composition of the Board and its sub committees has the appropriate skills, knowledge and experience. It supports the Chairman in monitoring performance of the Board as a whole and of individual directors. It recommends the appointment of new directors when vacancies arise and assists directors to understand their responsibilities and the expectations of them. During 2014 the committee met twice.

PROPERTIES SUB-COMMITTEE

The primary function of this committee is to support the CEO in all matters relating to the Company's property portfolio and the



STRUCTURE GOVERNANCE AND MANAGEMENT

The Board is committed to maintaining the highest standard of corporate governance and they believe that this is a key element in directing and controlling the activities of the Company. The Board recognises that robust and transparent governance within the voluntary and not for profit sector is essential to maintain credibility and trust.

The Board is responsible for providing leadership, setting strategy and exercising control over the Company. The Board accepts it needs to work effectively, behave with integrity and be transparent and accountable. It comprises of eleven non-executive directors – at present seven male and four female. The directors bring to Board deliberations their

Directors' Report *(Continued)*

acquisition of properties. This committee considers the cost and cash flow implications of proposed acquisitions of properties and advises the Board on appropriate levels of reserve funding to adequately maintain properties. During 2014 the committee met three times.

SUPPORT SERVICES SUB-COMMITTEE

This committee oversees the work of the support services of the Company. It has particular responsibility for the review, development and implementation of best practice in the ongoing work of support to the Company's tenants and clients of all the Company's support service. This committee has particular responsibility for monitoring the health and safety elements of support operations and evaluating the capacity of the service to take on increased roles. This committee ensures that developments remain consistent with the Company's mission and remains up to date with and in a position to help shape housing with support policies into the future.

This committee evaluates service developments and funding arrangements in relation to mental health and social housing needs and considers developments and strategic changes to support delivery arrangements and makes recommendations to the Board. During 2014 this committee met five times.

FINANCE SUB-COMMITTEE

This committee reviews and monitors all aspects of the Company's financial performance and controls. It provides an independent review of annual budgets, management accounts, annual financial statements and reports and liaise with the Company's auditors. It makes recommendations to the Board as appropriate. During 2014 the committee met five times.

RISK SUB-COMMITTEE

The Company has devised and adopted a risk policy which the Board has approved. The policy requires a risk register to be maintained. This committee evaluates, reviews and monitors all aspects of the Company's potential risks and makes recommendations to the Board as appropriate. During 2014 the committee met five times.

INTERNAL CONTROLS

The directors acknowledge their overall responsibility for the Company's systems of internal control and for reviewing its effectiveness. They have delegated responsibility for the implementation of this system to Executive Management. This system includes financial controls, which enable the board to meet its responsibilities for the integrity and accuracy of the Company's accounting records.

BUDGET CONTROL

A detailed budget was prepared for 2014 in line with the strategic plan. The budget was reviewed by the Finance Sub-committee and approved by the Board. The actual results were compared against the budget during the year to ensure alignment with the strategic plan, tight budgetary control and value for money. Management accounts are sent to the Chairman, Finance Director and Board on a regular basis.

UPKEEP OF HOUSING PROPERTIES

The Company's policy is to maintain its housing properties to a very high standard. The Company has in place a planned maintenance programme for the next twenty five years. In order to provide for this expenditure, which is not grant-assisted, we have a designated building maintenance reserve for the long term refurbishment of our properties. This fund has been built up over many years and is shown within our reserves. In 2014 20% of rental income has been set aside to this fund for the long term maintenance of the Company's properties.

PENSIONS

The Company operates a defined contribution pension scheme which employees are eligible to join. The Company matches staff contribution up to a maximum of 5% of salary. The Company changed the management of the pension scheme for the majority of the employees during the year. The new pension scheme is managed by BHP insurances and is invested with Zurich.

Directors' Report *(Continued)*

MANAGEMENT AND STAFF

The Board acknowledge with appreciation the committed work of our management team and staff. The present staffing level is nineteen, eighteen full time and one part time – the gender split of the staff is fourteen female and five male.

Our continuing success and our achievements are due to their professionalism, dedication and commitment to our mission. The Board has delegated the responsibility of the day to day management and decision making of the Company to the CEO and her senior management team.

ENVIRONMENT

The Company has a proactive approach to assisting all personnel to conduct the business in a manner that protects the environment of tenants, staff and the community. The Company is compliant with relevant environmental legislation.

HEALTH & SAFETY AT WORK

It is the policy of the Company to ensure the health and welfare of employees by maintaining a safe place and system of work. This policy is based on the requirements of employment legislation, including the Safety, Health and Welfare at Work Act 2005. A Health & Safety Risk Register has been drawn up and is reviewed annually. A Health & Safety consultant reviews the Company's Health & Safety Statement and procedures annually.

DIVIDENDS AND RETENTION

The Company is precluded by its Memorandum of Association from paying dividends either as part of normal operations or on a distribution of its assets in the event of a winding-up.

POST BALANCE SHEET EVENTS

There were no significant events affecting the Company since the year end.

REFERENCES AND ADMINISTRATIVE DETAILS

STATEMENT OF DIRECTORS RESPONSIBILITIES

We are responsible for the preparation of the Company's annual report and the financial statements in accordance with applicable Irish law and Generally Accepted Accounting Practice in Ireland including the accounting standards issued by the Accounting Standards Board and published by Chartered Accountants Ireland.

Irish company law requires the directors to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the Company and of the profit or loss for that year. In preparing the financial statements, the directors are required to:

1. select suitable accounting policies and then apply them consistently;
2. make judgments and estimates that are reasonable and prudent;
3. prepare the financial statements on the going concern basis unless it is inappropriate to assume the company will continue in business.

The directors confirm they have complied with the above requirements in preparing the financial statements.

The directors are responsible for keeping proper books of account, which disclose with reasonable accuracy at any time the financial position of the Company and to enable them to ensure that the financial statements are prepared in accordance with accounting standards generally accepted in Ireland and comply with the Irish Companies Acts, 1963 to 2013. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

Directors' Report *(Continued)*

Where financial statements are to be published on the web, the directors are responsible for the maintenance and integrity of the corporate and financial information included on the Company's website.

In so far as the directors are aware all relevant audit information has been made available to the Company's auditors. The directors have taken all the steps necessary to make themselves aware of any information relevant to the audit and to ensure that the Company's auditors are aware of that information.

DIRECTORS

The current directors are set out on page 27.

In accordance with the articles of association one third of the directors are required to retire annually by rotation and if eligible may offer themselves for re-election.

The following directors resigned during the year:

Ms. Catherine Bourke

Ms. Maeve Turner

The following directors were appointed during the year:

Dr. Serena Condon

Mr. Kieran Gallagher

TRANSACTIONS INVOLVING DIRECTORS

There were no contracts entered into by the Company in which any director had an interest, as defined in the Companies Acts, at any time during the year ended 31 December 2014.

BOOKS AND ACCOUNTING RECORDS

The measures taken by the directors to secure compliance with the requirements of Section 202 of the Companies Act 1990, regarding the company's obligation to keep proper books of account, include the use of systems and procedures appropriate to the Company's circumstances and the employment of competent and reliable persons. These books and accounting records are maintained at Shamrock Chambers, 59/61 Dame Street, Dublin 2.

LEGAL STATUS

The Company is a company limited by guarantee, not having a share capital, incorporated in Ireland on 5 September 1985 under the Companies Acts 1963 to 2013, registered number 109465.

The Company has been granted charitable status, for taxation purposes, by the Revenue Commissioners, charity number CHY 6796. All income is applied solely towards the promotion of the charitable objectives of the Company.

The reporting requirements of the Companies (Amendment) Act 1986, relating to the financial statements do not apply to the Company, as it is a company limited by guarantee and does not trade for the acquisition of gain by its members.

AUDITORS

The Auditors, Clifford Desmond & Associates, Chartered Accountants have indicated their willingness to continue in office in accordance with Section 160 (2) of the Companies Act, 1963.

On behalf of the board

Éanna McHugh

Director

Michael Hoey

Director

30 March 2015

Independent Report of the Auditors

We have audited the financial statements on pages 35 to 44, which have been prepared under the historical cost convention, and the accounting policies set out on page 38.

RESPECTIVE RESPONSIBILITIES OF DIRECTORS AND AUDITORS

As described in the statement of directors' responsibilities the Company's directors are responsible for the preparation of the financial statements in accordance with applicable law and Irish Accounting Standards published Chartered Accountants Ireland.

Our responsibility, as independent auditors, is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (ISAs) issued by the Auditing Practices Board applicable in Ireland and the United Kingdom. This report, including the opinion, has been prepared for, and only for, the Company's members as a body in accordance with section 193 of the Companies Act, 1990 and for no other purpose. We do not, in giving this opinion, accept or assume responsibility for any other purpose or to any other person to whom this report is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

We report to you our opinion as to whether the financial statements give a true and fair view and in accordance with Generally Accepted Accounting Practice in Ireland and Irish Statute comprising the Companies Acts, 1963 to 2013. We state whether we have obtained all the information and explanations we consider necessary for the purposes of an audit and whether the financial statements are in agreement with the books of account. We also report to you our opinion as to;

- Whether the Company has kept proper books of account
- Whether the directors report is consistent with the financial statements, and

We also report to you, if in our opinion, any information specified by law regarding director's remuneration and transactions are not disclosed and where practicable, include such information in our report. We read the directors report and consider the implications

for our report if we become aware of any apparent misstatements within it.

BASIS OF OPINION

We conducted our audit in accordance with International Standards on Auditing (ISAs) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgments made by the directors in the preparation of the financial statements, and of whether the accounting policies are appropriate to the Company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

OPINION

In our opinion the financial statements give a true and fair view in accordance with Generally Accepted Accounting Practice in Ireland of the state of the Company's affairs as at the 31 December 2014 and of its surplus and cash flows for the year then ended and have been properly prepared in accordance with the Companies Acts 1963 to 2013. We have obtained all the information and explanations we considered necessary for the purposes of our audit. In our opinion proper books of account have been kept by the Company. The financial statements are in agreement with the books of account. In our opinion the information given in the directors' report on pages 28 to 33 is consistent with the financial statements.

Clifford Desmond & Associates

Chartered Accountants Registered Auditors
32 Lower Leeson Street, Dublin 2

Auditors Number AI 3001157
30 March 2015

Statement of Financial Activities

FOR THE YEAR ENDED 31 DECEMBER 2014

	Note	Restricted Funds €	Unrestricted Funds €	2014 Total €	2013 Total €
Incoming Resources					
Rental income		-	794,260	794,260	684,016
Amortisation of Local Authority loans		-	564,636	564,636	550,391
Revenue based grants	1.	798,590	-	798,590	767,011
Payment and Availability income		-	59,785	59,785	38,910
Management and maintenance allowance		59,187	-	59,187	63,033
Bank interest		-	97,942	97,942	81,887
Other income		-	12,209	12,209	11,289
Total Incoming Resources		857,777	1,528,832	2,386,609	2,196,537
Resources expended					
Charitable Activities					
Housing management services	2.	103,180	1,321,493	1,424,673	1,284,437
Support Services	2.	732,360	-	732,360	649,042
Governance costs	3.	7,139	3,060	10,199	6,000
Total Resources Expended		842,679	1,324,553	2,167,232	1,939,479
Net Incoming Resources		15,098	204,279	219,377	257,058
Accumulated funds at beginning of year		-	538,373	538,373	723,115
Transfer to development fund		-	-	-	(400,000)
Transfer from Capital Assistance mortgage loan		-	-	-	(41,800)
Accumulated funds at end of year	14.	15,098	742,652	757,750	538,373

The Company had no gains or losses in the financial year, or the preceding financial year, other than those dealt with in the statement of financial activities above and therefore no separate statement of total recognised gains and losses has been presented. The results above are from continuing operations.

The accompanying notes are an integral part of these financial statements.

On behalf of the board

Éanna McHugh

Director

Michael Hoey

Director

Balance Sheet

AS AT 31 DECEMBER 2014

	Note	2014 Total €	2013 Total €
Fixed Assets			
Tangible assets	5.	24,780,215	24,785,046
		24,780,215	24,785,046
Current Assets			
Debtors and prepayments	6.	452,928	64,796
Cash at bank		3,639,297	4,127,991
Financial - Prize Bonds		20,000	20,000
		4,112,225	4,212,787
Current Liabilities			
Creditors and Accruals	7.	172,045	258,447
Net Current Assets			
		3,940,180	3,954,340
Total Assets Less Current Liabilities			
		28,720,395	28,739,386
Long Term Liabilities			
Capital assistance mortgage loans	8.	11,650,361	11,779,814
Capital loan and subsidy mortgage loans	9.	11,181,941	11,472,124
Capital advance leasing facility	10.	278,529	165,819
Bank loans	11.	338,159	352,440
		23,448,990	23,770,197
Net Assets			
		5,271,405	4,969,189
Reserves			
Development fund reserve	12.	2,400,000	2,400,000
Building maintenance reserve	13.	1,524,518	1,441,679
Accumulated funds	14.	757,750	538,373
Unrestricted capital reserve	15.	589,137	589,137
Total Reserves			
		5,271,405	4,969,189

The accompanying notes are an integral part of these financial statements.

On behalf of the board

Éanna McHugh
Director

Michael Hoey
Director

Cash Flow Statement

FOR THE YEAR ENDED 31 DECEMBER 2014

	Notes	2014 €	2013 €
Reconciliation of Net Outgoing Resources to Net Bank Position			
Net incoming resources		219,377	257,058
Depreciation	5	624,934	608,995
Purchase of fixed assets	5	(620,103)	(1,062,105)
Amortisation	8&9	(564,636)	(550,391)
(Increase) in debtors and prepayments		(388,132)	(28,186)
(Decrease) in creditors and accruals	7	(86,402)	9,223
Increase in building maintenance reserve	13	82,839	51,042
Interest receivable		(97,942)	(81,887)
Interest accrued on CALF loans	10	4,185	2,843
Net cash (outflow) from operating activities		(825,880)	(793,408)
Cash flow statement			
Net cash (outflow) from operating activities		(825,880)	(793,408)
Interest received		97,942	81,887
Net cash (outflow)		(727,938)	(711,521)
Reconciliation of net cash outflow to movement in net bank position			
Cash at bank 1 January		4,127,991	3,605,182
Bank loans 1 January		(352,440)	-
Net Bank position as at 1 January		3,775,551	3,605,182
CALF/CAS loans received	8&10	253,525	881,890
Cash at bank 31 December		3,639,297	4,127,991
Bank loans 31 December		(338,159)	(352,440)
Net Bank position as at 31 December		3,301,138	3,775,551
(Decrease) in net bank position		(727,938)	(711,521)

Accounting Policies

ACCOUNTING CONVENTION

The financial statements are prepared under the historical cost convention and in accordance with generally accepted accounting principles and Irish Statute comprising the Companies Act 1963 to 2013. The financial statements conform to the accounting concepts set out in the Statements of Accounting Practice and Financial Reporting Statements promulgated by Chartered Accountants Ireland. Compliance with the Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2015), is not mandatory for Irish Charities; however the Company has adopted most of its disclosure requirements.

INCOMING RESOURCES

Income consists of rental income, revenue based grants, allowances, payment and availability income, amortisation of loans, donations and bank interest. These are included in the financial statements on the basis of amounts received and receivable. Certain income is recorded as deferred income initially and shown as income in the Statement of Financial Activities as expenses are incurred.

TANGIBLE FIXED ASSETS AND DEPRECIATION

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Freehold Property	- 2% Straight Line
Furniture and Fittings	- 20% Straight Line
Computer Equipment	- 33% Straight Line
Motor Vehicles	- 20% Straight Line

MORTGAGE LOANS FROM LOCAL AUTHORITIES

Capital Assistance Mortgage loans and capital loan and subsidy mortgage loans are received from local authorities. These loans are treated as deferred credits and are amortised to income over the expected useful lives of the asset to which they relate.

PENSIONS

Pension benefits for employees are met by payments to a defined contribution pension fund. Contributions are charged to the statement of financial activities in the year which they fall due.

GOVERNANCE COSTS

Governance costs represent direct expenditure and overhead costs on the strategic as opposed to the day to day management of the Company and on compliance with constitutional and statutory requirements.

ACCUMULATED FUNDS

The Company maintains and splits the funds it receives into the designated categories to which the funds have been assigned.

RESTRICTED FUNDS

These represent income received less directly related expenditure that can only be used for particular purposes as specified by the donor.

UNRESTRICTED FUNDS

These consist of general funds which are expendable at the discretion of the Company in furtherance of the objectives of the Company.æ

Notes to the Financial Statements

FOR THE YEAR ENDED 31 DECEMBER 2014

1. Revenue based grants	Restricted Funds	Unrestricted Funds	2014	2013
	€	€	€	€
HSE: – Mid Leinster Area Health Board	171,238	-	171,238	171,238
Dublin Region Homeless Executive:				
- Local Authority	230,904	-	230,904	230,907
- HSE Dublin North Central	210,465	-	210,465	210,468
Genio Trust Doras	-	-	-	58,240
Genio Trust Sa Bhaile	-	-	-	56,354
Genio Trust Connections	-	-	-	33,417
Genio Trust Slan Abhaile	140,364	-	140,364	5,884
Genio Trust Nat. Forensic Mental Health Service	45,619	-	45,619	503
	798,590	-	798,590	767,011
2. Housing and support services	Restricted Funds	Unrestricted Funds	2014	2013
	€	€	€	€
Housing management services				
Payroll costs	103,180	206,670	309,850	232,246
Depreciation	-	624,934	624,934	608,995
Housing management related costs	-	65,290	65,290	157,202
Insurance	-	32,040	32,040	37,577
Repairs and maintenance of property	-	353,987	353,987	239,166
Legal and professional fees	-	5,654	5,654	7,869
Loan interest	-	31,048	31,048	-
Sundry	-	1,870	1,870	1,382
	103,180	1,321,493	1,424,673	1,284,437
	Restricted Funds	Unrestricted Funds	2014	2013
	€	€	€	€
Support Services				
Payroll costs	597,677	-	597,677	509,336
Support related costs	112,765	-	112,765	137,420
Insurance	13,731	-	13,731	58
Legal and professional fees	4,814	-	4,814	776
Sundry	3,373	-	3,373	1,452
	732,360	-	732,360	649,042
3. Governance costs	Restricted Funds	Unrestricted Funds	2014	2013
	€	€	€	€
Audit fee and board costs	7,139	3,060	10,199	6,000
	7,139	3,060	10,199	6,000

Notes to the Financial Statements *(Continued)*

FOR THE YEAR ENDED 31 DECEMBER 2014

4. Particulars of employees

The average number of persons employed by the Company during the year was 17 (2013:13).

	2014	2013
	€	€
Salaries	787,086	629,453
Employers PRSI	84,135	70,667
Pensions	36,306	41,462
	907,527	741,582

The number of employees with remuneration for the year falling within the rate bands:

	2014	2013
€70,001 - €80,000	1	0
€80,001 - €90,000	1	1

Remuneration includes salary, pension and other benefits but excludes employer PRSI contributions. The remuneration of the CEO is noted in the €80,001 - €90,000 band.

5. Fixed assets

	Freehold Properties	Furniture & Computer Equip.	Motor Vehicles	Total
Cost	€	€	€	€
At 1 January 2014	30,237,282	6,090	14,500	30,257,872
Addition	608,133	11,970	-	620,103
At 31 December 2014	30,845,415	18,060	14,500	30,877,975
Accumulated depreciation	€	€	€	€
At 1 January 2014	5,466,150	2,568	4,108	5,472,826
Depreciation for year	616,910	5,124	2,900	624,934
At 31 December 2014	6,083,060	7,692	7,008	6,097,760
Net book value	€	€	€	€
At 31 December 2014	24,762,355	10,368	7,492	24,780,215
At 31 December 2013	24,771,132	3,522	10,392	24,785,046

Notes to the Financial Statements *(Continued)*

FOR THE YEAR ENDED 31 DECEMBER 2014

6. Debtors and prepayments

	2014	2013
	€	€
Deposits/costs incurred on properties	78,427	17,698
Grants receivable	198,400	-
Amount owed by Homeless Executive	57,727	-
Amount owed by Genio trust	57,512	-
Prepayments	30,655	36,967
Bank interest receivable	23,094	-
Sundry debtors	7,113	10,131
Total debtors and prepayments	452,928	64,796

7. Creditors and accruals (due within one year)

	2014	2013
	€	€
Deferred income	80,000	178,892
PAYE/PRSI/USC	24,109	17,527
Sundry accruals	67,936	62,028
Total creditors and accruals	172,045	258,447

8. Capital Assistance Mortgage Loans

The current terms of the Capital Assistance Scheme (CAS) provide mortgage loans to approved housing bodies from the local authorities up to the amount approved, with the repayments and interest charges fully waived, provided the Approved Housing Body complies with the terms of the scheme and the mortgage deed agreement with the local authority.

Loans advanced by local authorities to the Company have a twenty year repayment period for those advances prior to 2002, and a thirty year repayment period for those advanced post 2002.

There is a contingent liability to repay these loans in the event of the above terms not being complied with within the term of the loans. The Local Authority has legal charges registered against the mortgage properties. However the Company will be relieved in full repayments of capital and interest so long as the local authority is satisfied that the accommodation continues to be properly maintained and to be let to eligible categories of persons at reasonable rent levels. No mortgage loans were redeemed in 2014 but in 2013 loans of €104,500 were redeemed and are no longer registered against properties because the terms of the mortgage deed have been fully complied with.

Details of mortgage loans received by the Company under CAS are:

	2014	2013
	€	€
Gross		
At 1 January	13,722,641	13,010,142
Additional Loans	145,000	817,000
Transferred to capital reserves	-	(104,501)
At 31 December	13,867,641	13,722,641
Amortisation		
At 1 January	1,942,827	1,724,424
Credited to statement of financial activities	274,453	260,203
Transferred to capital reserves	-	(41,800)
At 31 December	2,217,280	1,942,827
Net book value		
At 31 December	11,650,361	11,779,814

Notes to the Financial Statements *(Continued)*

FOR THE YEAR ENDED 31 DECEMBER 2014

9. Capital Loan and Subsidy Scheme Mortgage Loans

The current terms of the Capital Loan and Subsidy scheme (CLS) provide for mortgage loans to Approved Housing Bodies from the local authorities, with the annual repayments and interest charges fully subsidised by the Department of the Environment, Community and Local Government, provided the Approved Housing Body complies with the terms of the scheme.

There is a contingent liability to repay these loans in full in the event of the above terms not being complied with, within the terms of the loans. The Local Authority has legal charges registered against the mortgage properties.

Details of mortgage loans received by the Company under CLS are:

	2014	2013
	€	€
Gross		
At 1 January	14,509,419	14,509,419
Amortisation		
At 1 January	3,037,295	2,747,107
Credited to statement of financial activities	290,183	290,188
At 31 December	3,327,478	3,037,295
Net book value		
At 31 December	11,181,941	11,472,124

10. Capital Advance Leasing Facility

Capital advance payments of up to 30% of the acquisition of properties are available from the Department of the Environment, Community and Local Government under the Capital Advance Leasing Facility (CALF). The capital advance is repayable at the end of the approved period of the advance usually a twenty five year period. Interest is payable on the principal amount only at 2% per annum.

Details mortgage loans received by the Company under CALF are:

	2014	2013
	€	€
Balance at 1 January	165,819	98,086
CALF loan received	108,525	64,890
Interest accrued	4,185	2,843
At 31 December	278,529	165,819

11. Bank loans

The Company's bank loans are secured by fixed charges on specific housing properties. Interest and capital repayments are required to be made in respect of these loans.

Notes to the Financial Statements *(Continued)*

FOR THE YEAR ENDED 31 DECEMBER 2014

12. Development fund reserve

The Company has a development fund reserve to purchase new properties or to meet any deficit in funding on the housing expansion programme.

	2014	2013
	€	€
Balance at 1 January	2,400,000	2,000,000
Transfers from the statement of financial activities	-	400,000
Balance at 31 December	2,400,000	2,400,000

13. Building maintenance reserve

The Company has a building maintenance reserve to meet the planned maintenance programme to maintain the properties to the very highest standards and to meet the long term refurbishment of the properties. This reserve is build up on an annual basis by transferring 20% of our rental income into a sinking fund.

	2014	2013
	€	€
Balance at 1 January	1,441,679	1,390,637
Amount allocated to sinking fund	151,519	131,142
Amount expended	(68,680)	(80,100)
At 31 December	1,524,518	1,441,679

14. Accumulated Funds

	2014	2013
	€	€
Balance at 1 January	538,373	723,115
Surplus from statement of financial activities	219,377	257,058
Transfer to building maintenance reserve	-	(400,000)
Transfer from CAS – Amortisation	-	(41,800)
At 31 December	757,750	538,373
Restricted reserve	15,098	-
Unrestricted reserve	742,652	538,373

At 31 December

Notes to the Financial Statements *(Continued)*

FOR THE YEAR ENDED 31 DECEMBER 2014

15. Unrestricted capital reserve

	2014	2013
	€	€
Balance at 1 January	589,137	484,636
Transfer from Capital Assistance Mortgage loan	-	104,501
Balance at 31 December	589,137	589,137

Loans received from Local Authorities for the acquisition of property are released in full when the term of the mortgage is completed provided the Company has met the conditions of the loan. Eight Dublin properties acquired over 20 years ago under the Capital Assistance Mortgage Loans have met all the requirements under the scheme and were relieved in full of any repayment of Capital or interest. The title deeds for these properties were handed over by the Local Authorities to the Company solicitor for safekeeping on behalf of the Company. The liability has been removed from the Balance Sheet and transferred to reserves. No properties were released during 2014.

16. Capital commitments and contingent liabilities

At 31 December 2014 there are capital commitments of €540,000 (2013 – €190,000) for the purchase of properties.

There were no contingent liabilities outstanding at 31 December 2014 (2013-nil) other than the CAS and CLS loans.

17. Taxation

The Company has been granted charitable status by the Revenue Commissioners.

18. Related party transactions

There were no related party transactions during the year or in the previous year.

19. Approval of financial statements

The financial statements were approved by the board of directors on 30 March 2015.

Acknowledgements

THANK YOU TO ALL THOSE WHO CONTRIBUTED TO THE PUBLICATION OF THIS REPORT

The Board and Staff of HAIL

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Alan, Bernie, Richie, Tom

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Member of the Irish Council for Social Housing



HAIL's mission is to provide housing and individually tailored services to support people, primarily those with mental health difficulties, to integrate and live independent lives in the community



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