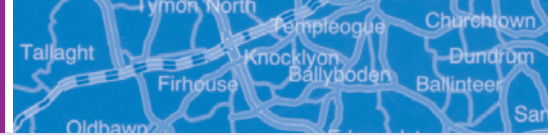


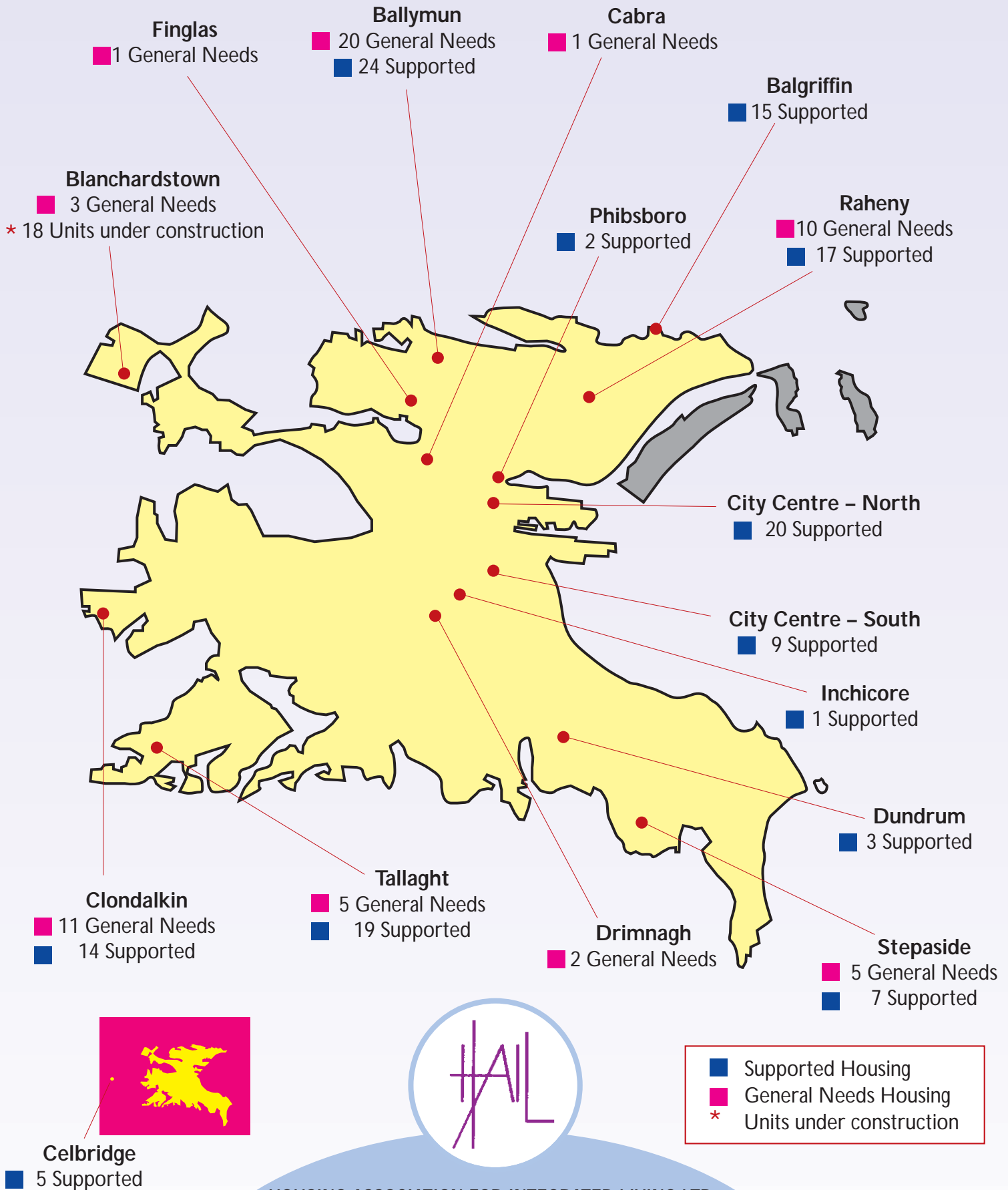
**HOUSING
ASSOCIATION FOR
INTEGRATED
LIVING LTD**



ANNUAL REPORT 2009



WHERE WE OPERATE



HOUSING ASSOCIATION FOR INTEGRATED LIVING LTD.,
SHAMROCK CHAMBERS 59-61 DAME STREET, DUBLIN 2.

TEL: 01 671 8444 FAX: 01 671 9591

E-mail: info@hail.ie Website: www.hail.ie Charity No: CHY 6796

Registered in Ireland No. 109465. Registered Office: 59/61 Dame Street, Dublin 2.

Chairman's Message 2009



I am pleased to report that throughout 2009 HAIL has continued to increase its contribution in the voluntary housing sector. The Association continues its work, providing high quality housing and support services, and working in partnership with many other agencies. As a provider of permanent solutions that respond to the increasing need for long term housing, HAIL also ensures that all our tenants receive a service that is both responsive and flexible. HAIL is constantly striving to achieve excellence in everything we do.

Independent living can be a real challenge and sometimes the solution is not just about providing a house, as many of our tenants need on-going support. HAIL provides a unique Support Service and our recent publication *Housing People, Changing Lives* outlines the various models of support provided.

At the end of 2009 we started the celebration of our 25th Anniversary which occurs in 2010. Members of the Board of HAIL, staff and a number of HAIL tenants were very pleased to be invited to Aras an Uachtarain to meet President McAleese. We will continue to mark our 25th year of providing quality housing and support throughout 2010.

Sadly just a few months ago we lost a valuable member of our Board when Sean Gaynor died. Sean was a member of the board for a number of years and his voluntary contribution and commitment to the work of HAIL was immeasurable.

I am very happy to commend the achievements of the staff of the Association under the leadership of our Executive Director Patricia Cleary. This Annual Report reflects another year of dedication and commitment from all of the people who work for HAIL. I would like to pay tribute to all my fellow board members who work with drive and enthusiasm to ensure that HAIL continues to play a significant role in the voluntary housing sector.



Looking towards the future I anticipate exciting times, with new relationships and collaborations, the development of new types of housing projects and a creative programme of growth for the Association. I am confident that HAIL will respond to all of the challenges ahead. We will continue to provide homes to individuals and families, not just giving our tenants the key to a door, but the key to a new life.

To all those who assisted with the production of the Annual Report, tenants, staff, board members, service users and volunteers – Thank you.

John D. Carroll
Chairman

The members of the Board are:

Chairman: **John D. Carroll**, FHCIMA, FMII, FMgtl
Vice Chair: **Kenneth Carroll**, MA, BSc (Mgmt) ABHA, FIHI
Finance Director: **Éanna McHugh**, B. Comm., DPA, FCA

Sylvia Finley, MB. CH., M.R.C. Psych
Bernard Thompson
Nicola Palmer, B.A. (MOD)

Clare Tuohy, B.SocSc. Dip, ASS
David Mc McCaughey
Seosamh O'Ruairc, BA, BAI, CEng, M

Catherine Bourke, BArch
Maeve Turner, B.A.(Sc), M.A.(Ed),
B.Sc in Psych/Counselling

Executive Director's Report 2009



Throughout 2009 HAIL continued to review, consolidate and improve our position as a Social Landlord that provides quality housing and support.

We moved forward with our strategic plan in 2009 completing a full review of our associations Policies and Procedures. The new Operational Manual was approved by the HAIL Board in November 2009 and is a comprehensive document that aims to ensure best practice and fair access.

We completed upgrades of several of our older properties throughout the year and continued our work with partners to secure the acquisition of new housing in the greater Dublin area.

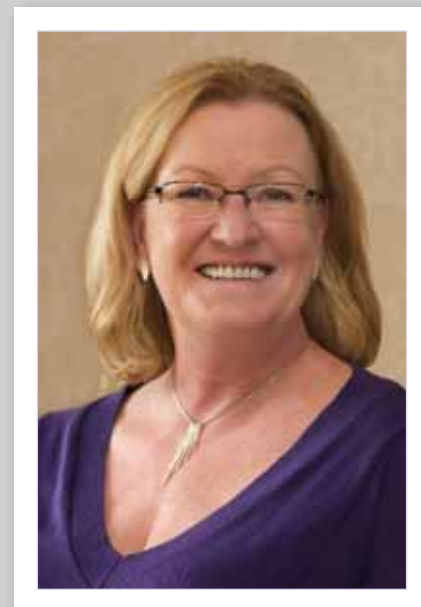
HAIL recognises our responsibility as a social landlord to manage the environmental impact of our housing. By providing our tenants with good standard housing we can reduce both emissions and energy consumption, and in turn reduce the financial burden on low-income households. In 2009 HAIL began issuing Building Energy Rating Certificates for new lets and we successfully applied for grants to insulate all of our eligible housing.

In keeping with our commitment to encourage professional development for our employees 2009 also saw the publication of a new staff handbook. All of our staff members participated in a variety of training throughout the year with two employees completing the ICSH Housing Management Course in 2009.

While it was inevitable that growth opportunities would slow during a recession we sought to ensure that HAIL evolved alongside national strategy. We began to research new opportunities for our housing and support services. In 2009 HAIL investigated the alternatives of private leasing and of cross-tenure support provision. We explored all options for increasing our services and were successful in securing an additional 15 units in Belmayne, off the Malahide Rd that came on stream in late December 2009.

HAIL has good communication and working relationship with our partners both statutory and voluntary. This enables us to make a contribution towards the design and delivery of successful mixed tenure housing projects. We believe that

partnership projects make a difference and we will continue to play our role as part of larger developments of mixed tenure housing with other providers. The relevance of this partnership work is evident in the success for individual tenants and the positive impact on the communities as a whole.



It is important that we continue to explore new opportunities available to our housing association and improve our services to meet the growing demand for housing within a difficult economic climate. In challenging times our focus remains steady; the provision of quality housing and support for those with mental health difficulties.

My role as Executive Director of HAIL is a demanding and rewarding one, made easier by the team of people I work with. I want to acknowledge the part played by each of our staff members who are conscientious and professional in their work. I am also grateful for the on-going support and enthusiasm of our Chairman John D. Carroll and all our board members who contribute to the success of HAIL.

I would also like to acknowledge the support of the Department of the Environment Heritage and Local Government, the Homeless Agency, the Local Authorities and the Health Service Executive and all of the partner organisations that assist in our work.

Patricia Cleary
Executive Director

Supporting People 2009



We said in our Strategic Plan, that in 2009 we would consolidate and expand our housing accommodation and our support services within the Greater Dublin area.

HAIL is committed to supporting our tenants to maintain their tenancy, especially those who have experience of the mental health services and require a stable and secure accommodation base as a platform for wellness and recovery.

In our supported housing in Belarmine in Dun Laoghaire Rathdown we continued to support our tenants as they settled into their accommodation and prepared to reduce the frequency and intensity of the support accordingly. Reviews took place with the tenants, their sponsors and support services. The two tenants of Cluid Housing Association whom HAIL had supported in the settlement phase took off on their own without the support and are doing well.

In Celbridge, Co Kildare all the support tenancies were reviewed in consultation with the tenants, their sponsors and their support services. The support continues as the tenants each develop their abilities and skills to maintain their tenancies under their own steam with reducing assistance from the support worker.

The tenants in our latest development in the North Inner City are getting used to their new community and settling in at the pace which suits them. Two of them have been long standing HAIL tenants and moved out of their previous apartments to allow major refurbishment work. They decided that they would remain in the new places. Each of these tenants also had a review in conjunction with their sponsors and support services.

HAIL subsequently was able to relet the newly refurbished apartments to new tenants: 1 gentleman from transitional homeless accommodation and 1 lady whose landlord wanted to end the tenancy and who needed more accessible ground floor accommodation.



New Supported Tenants 2009

Single	M	F	Supported	Referral from:
✓	✓		✓	Homeless, Transition & Mental Health Service
✓	✓		✓	Homeless Transition & Mental Health service
✓		✓	✓	Mental Health Service & at risk of eviction
✓		✓	✓	Mental health service & at Risk of Homelessness
✓		✓	✓	Mental Health service
✓		✓	✓	Internal transfer & at risk of eviction



Our overall plan was to increase our number of units by 30% from our 2008 base. Given the economic situation especially in the house building sector we were becoming pessimistic about the real possibilities of hitting our targets.

So it was good news when we heard not long before Christmas 2009 that we were going to get the units we had been expecting in Belmayne near Clare Hall, in Dublin City Council area in North Dublin. We acquired 9 X 1bedroomed apartments and 6 X 2 bedroomed apartments in a mixed development with 2 of our consortium partners, City Council and private homes.

We began a comprehensive selection and allocation process by introducing HAIL to the Community Mental Health teams in the areas, transitional housing services and Dublin City Council Housing Allocation Department. We explained our support service and detailed our letting policies and application process. We invited them to submit applications from interested and appropriate candidates. By the time this annual report is published we hope it will be read by our new tenants in this exciting new development.

Referrals for Belmayne 2009

Single Male	12
Single Female	10
1 bed	20
2 bed	2
From MH Services	18
From Psychiatric Hosp	1
From Transitional Housing & Mental Health Need	2
Suaimhneas/Clubhouse	1

HAIL reviewed and revised all our policies and procedures during 2009. Our Core Services subcommittee met seven times, reviewed them and the HAIL board approved them in November.

HAIL Happenings was published three times and circulated to all our tenants.

HAIL was represented on the Safety Forums in Ballymun & Clondalkin and participated with staff from our consortium partners and SDCC in Fortunestown/Russell Square estate management forum. HAIL staff also participated in the Homeless Fora in Fingal Co. Co., Dun Laoghaire Co. Co. and in Dublin City Council.

In the beginning of 2009 the board of the Homeless Agency adopted The Pathways Approach to ensuring that there is no need for anyone to be homeless or sleep rough in the streets of Dublin. Essentially the Agency committed itself to a Housing First approach. In its simplest terms this means that all services funded by the agency will be dedicated to moving people off the streets and out of emergency accommodation as fast as possible. Resources will be targeted at getting people into long term accommodation as soon as possible and providing the supports in house/on site or in the community to assist them to maintain their accommodation, target and make best use of primary community care services and other relevant mainstream, statutory and voluntary support mechanisms. A key principle is that supports will be floating ie they will aim to assist the person to be self sufficient allowing the support to float off to where it can be of use to another person emerging from 1st stage services into long term mainstream social housing supplied by the local authority, approved voluntary housing associations or private rented accommodation.

Much of the resource in homeless services is supporting emergency services either through voluntary hostel provision





or private emergency provision. In order to achieve its vision of housing first with the appropriate floating support, the agency is determined to achieve among other things value for money and so it is necessary to reconfigure services.

From a HAIL perspective this is not new. Our mission is to provide tenants especially those with a mental health support need with affordable, secure housing and the support to sustain it. We are an experienced provider of relevant support to people with a history of severe and enduring mental ill health. The HAIL board and staff have in principle no objection to working in partnership with statutory and voluntary bodies to achieve our mission and to make best possible use of resources. We have indicated this to the Homeless Agency both on our own behalf and through our participation in the Agency partnership and the Homeless Service Providers Network.

At the same time as homeless services are being reconfigured, there is a clear commitment to achieving value for money (VFM) across the health services. There is evidence that there are many people in mental health facilities (across the range of support need - low to high) who are capable of living independently in the community with appropriate housing supports and with clear protocols supporting interaction between tenant/client, housing support and mental health support.

2010 will be a challenging time for housing associations, particularly those which, like HAIL, offer support in housing to particular groups of people. Our mission remains constant but we will have to be open to try and manage the various levels of risk which will present.

In the photographs below Tenants, Staff and Board Members celebrate 25 years with President Mary McAleese and look forward to the challenges ahead.

Seán Megahey,
Services Manager



Celebrating 25 Years of Quality Housing and Support -



People and Places





Housing Management 2009

In 2009 HAIL's Housing Management service focussed on consolidating and upgrading our existing housing stock, expanding our Tenant Participation programme and improving our repairs service .

In 2009 HAIL dealt with 532 repair calls from our tenants and issued 6 new tenancies.

HAIL continued to participate in the Housing Association Performance Management Programme (HAPM) being piloted by the Irish Council for Social Housing (ICSH). HAPM aims to offer a benchmarking facility to members, in order to better record and improve service quality across Housing Associations in Ireland.

Voids & Lettings

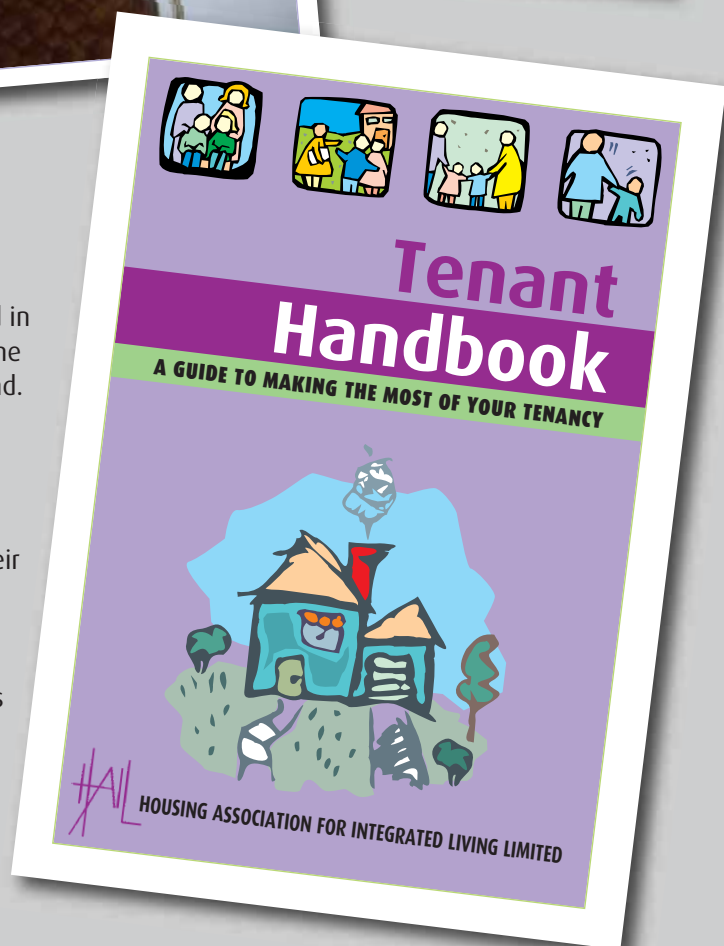
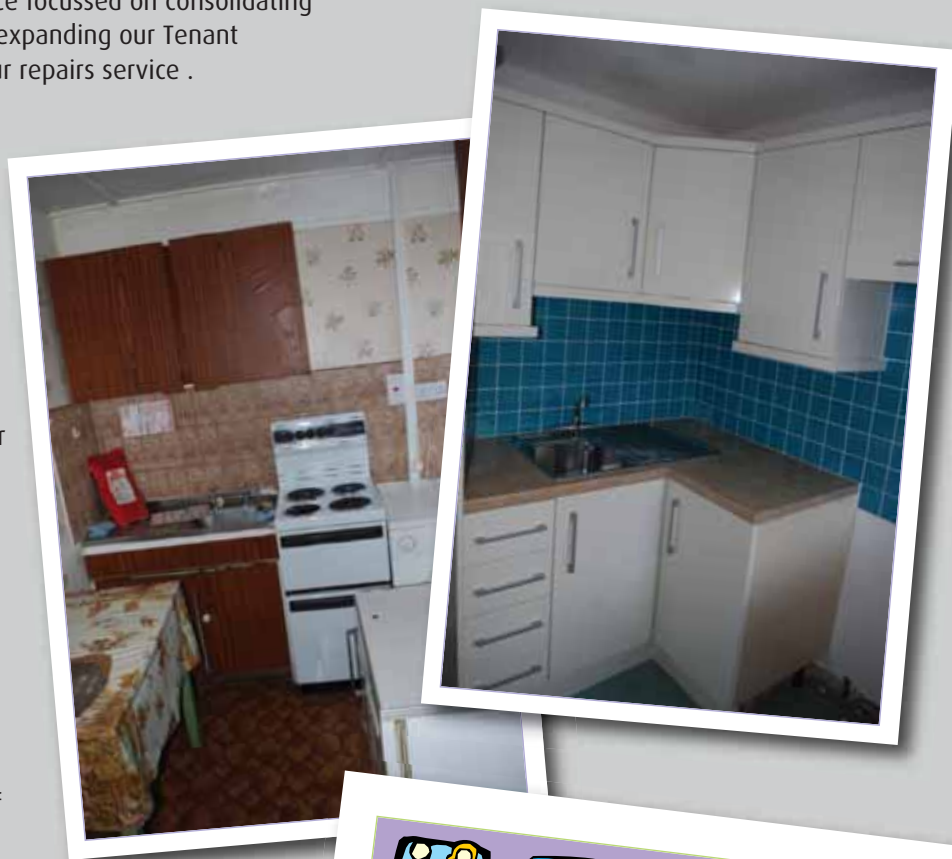
HAIL achieved an excellent void management rate of 1.65% in 2009. Void turnaround time in HAIL was an average of 3.6 weeks; which compares well with the HAPM average of 9 weeks.

Tenant Participation and Communication

A second edition of HAIL's new Tenant Handbook was launched in 2009 and we were delighted when we were joint winners of the ICSH award for the best Housing Association Handbook in Ireland.

Feedback from this year's *New Tenants Survey* evidenced continuing high levels of tenant satisfaction. As with last years results 100% of our new tenants stated they were either 'very satisfied' or 'completely satisfied' with both the standard of their accommodation and the housing support services, that they received in the first 6 months of their tenancy:

HAIL provided an on-site presentation and visit to ICSH students completing the Housing Development certificate in our Ballymun estate and the Housing Office facilitated the development of the Woodhazel residents group to address and raise awareness of the numerous incidences of anti-social behaviour from the Coultury area.





Bike racks were installed in Celbridge and Stepside following tenant requests, and designated parking was introduced to the apartment car-spaces in Kilcronan as a response to resident's concerns.

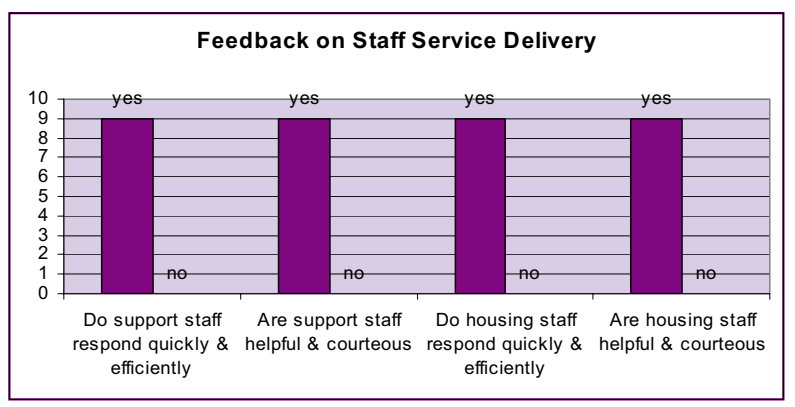
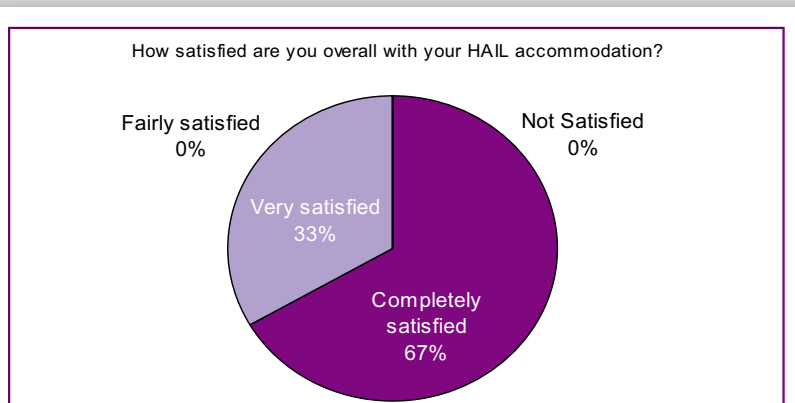
A consultation strategy was drafted in 2009, due to be approved in 2010 to help deliver our ongoing commitment to accountability, transparent working and Tenant involvement.

Refurbishment and Maintenance

Kitchen and heating system upgrades took place in the Belvedere Road and Carigallan properties and a huge upgrade to our property in Westway was completed, this included the building of a ground floor accessible bathroom extension to meet tenant needs.

In Kilcronan Lawns the apartment block entrances were re-modelled, in consultation with Tenants, to remove the external porches to reduce anti-social behaviour and in Edenmore the kitchen window panels were replaced and cyclical painting was completed in both the Celbridge and Tallaght communal areas.

The refurbishment of Everton was completed and the properties were brought back into management and let. HAIL also contributed to the capital adaptation costs of a property in Ballymun to meet the changing needs of Tenants with physical disabilities, who wish to remain in their HAIL homes.



Regarding cyclical maintenance, gutter clearance and minor roof repairs were completed in our Russell Square properties, working in consortium with other Housing Association partners to access best value services and the annual gas boiler servicing of over 143 properties was undertaken in 2009.





HAIL received a total of 532 calls from tenants concerning repair reports in 2009 and continued to improve performance and meet targets on response and target completion times for these.

	Number of calls 2009	% completed on target 2009	% completed on target 2008	% completed on target 2007
Emergency repairs (24 hour response target)	21	100	89	84
Urgent repairs (1 week response target)	154	91	89	81
Medium term repairs (1 month response target)	357	96	91	84

Housing management good practice emphasises that it is important to ensure a significant proportion of budget spending is focussed on pro-active maintenance of the stock such as planned and cyclical works. HAIL continues to take this approach with the maintenance budget management; in 2009 from the receivable income available HAIL spent 30% on planned and cyclical maintenance and 12% on responsive repairs, with 20% going into our sinking fund, this shows good evidence of pro-active housing management and prudent budgeting.

Arrears

The end-of-year arrears level was 0.71% which is an improvement on last years 0.82% and well within our 1% target for the year. HAIL continues to address arrears issues as soon as possible with Tenants who are experiencing difficulty with managing their rental payments. We use a direct contact and affordable agreements approach to deal with outstanding debts to the Association. Tenants in difficulty make good use of HAIL's openness to making repayment agreements to deal with rent arrears.



Handyperson Services

HAIL continues to provide a free Handyperson service to our tenants who need extra practical assistance with managing their homes. This service was provided to dozens of our Tenants in 2009. Services provided included painting and decorating, fitting curtain rails, garden maintenance and lock changes.

John Conroy, HAIL's Handyperson, fitted fire blankets to all of our properties in 2009, to ensure HAIL is operating in compliance of the new *Housing (Standards for Rented Houses) Regulations 2008* which apply to all rental properties in Ireland.



Financial Report 2009



I am pleased to report that the HAIL has been successful in managing constructive growth during 2009. We have demonstrated the Association's flexibility and capacity to evolve to suit the changing financial and statutory environment in which it operates.

The Association has focused on cost control in all areas of our operations over the past few years. This has resulted in a very strong balance sheet and ensuring its financial viability. I am happy to report that the Association continues to operate on a sound financial basis with rising income spent on the support and property needs of our tenants. HAIL remains in good operating and financial health and has a dedicated and energetic staff team ready to meet the challenges ahead.

In the financial year under review the income exceeded expenditure by €281k. Total income for the year amounted to €1,712k a decrease of €163k over the previous year while interest earned decreased by €261k over the previous year.

Interest income for the year amounted to €62k compared with €323k in 2008. The interest earned in 2008 was earned mainly on funds of €8,200k received from the Department of Environment, Heritage & Local Government to pay for the Ballymun Properties. The €8,200k was paid to the Developer for the Ballymun Properties in August 2008.

Rental income for the year amounted to €599k: an increase of 14.5% over the previous year. Grants received from the Homeless Agency amounted to €222k and grants from the Health Service Executive amounted to €204k.

The total expenditure for the year amounted to €1,431k: an increase of €94k over 2008. A total of €280k was spent on repairs and maintenance to our properties. The depreciation charge on our properties amounted to €560k: an increase of €72k over 2008.

The surplus for the year under review is €281k and left the Association with Unrestricted Accumulated Reserves of €732k at the end of 2009. There was a balance of €900k in a Building Maintenance Reserve Account at the beginning of 2009. This Reserve enabled the Association to spend €205k on refurbishing properties at Everton Avenue during the year.



The Association has a Development Fund Reserve of €1,500k at the end of 2009. This Reserve is available to meet any deficit funding on the Associations housing expansion programme.

The Directors are responsible for the preparation of the company's financial statements. The directors are required to apply suitable accounting policies consistently and make judgements and estimates that are reasonable and prudent.

The Association's financial statements are audited by an independent auditor who reports that our financial statements give a true and fair view of our financial state and of the result of our operations for the year. A full copy of the financial statements is available from Association's central office or alternatively may be downloaded from our website.

Éanna McHugh
Finance Director.

Statement of Accounts

THE HOUSING ASSOCIATION FOR INTEGRATED LIVING LIMITED

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2009

Income and expenditure	€ Restricted Funds	€ Unrestricted Funds	2009 € Total	2008 € Total
Incoming resources				
Donations & fundraising income	-	2,676	2,676	10,215
Amortisation	-	543,354	543,354	472,373
Revenue based grant	426,335	-	426,335	471,248
Rental income	-	599,259	599,259	523,451
Management & maintenance allowance	66,608	-	66,608	63,480
Bank interest	-	62,280	62,280	323,569
Other income	-	11,499	11,499	11,119
Total incoming resources	492,943	1,219,068	1,712,011	1,875,455
Resources expended				
Expenses	492,943	938,421	1,431,364	1,336,845
Total resources expended	492,943	938,421	1,431,364	1,336,845
Net incoming resources	-	280,647	280,647	538,610
Accumulated funds at beginning of year	-	451,793	451,793	672,041
Transfer to Development Fund Reserve	-	-	-	(758,858)
Transfer to Building Maintenance Reserve	-	-	-	-
Accumulated funds at end of year	-	732,440	732,440	451,793

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 accompanying notes are an integral part of this financial statement. The results above are from continuing operations.

On behalf of the board:

John D Carroll
Director

Éanna McHugh
Director

19 April 2010



THE HOUSING ASSOCIATION FOR INTEGRATED LIVING LIMITED

BALANCE SHEET AS AT 31ST DECEMBER 2009

	2009	2008
	€	€
FIXED ASSETS		
Tangible Assets	24,799,123	21,569,800
Financial - Prize Bonds	20,000	20,000
	<u>24,819,123</u>	<u>21,589,800</u>
CURRENT ASSETS		
Sundry debtors – prepayments	34,423	33,537
Cash at Bank	2,519,422	2,437,909
	<u>2,553,845</u>	<u>2,471,446</u>
CURRENT LIABILITIES		
Creditors and accruals	65,346	39,917
NET CURRENT ASSETS	<u>2,488,499</u>	<u>2,431,529</u>
TOTAL ASSETS LESS CURRENT LIABILITIES	<u>27,307,622</u>	<u>24,021,329</u>
LONG TERM LIABILITIES		
CAPITAL LOANS		
Capital Assistance mortgage loans	11,476,602	8,178,914
Capital Loan & Subsidy mortgage loans	12,632,879	12,923,067
CAPITAL GRANTS		
Capital grant funding	22,434	23,069
National lottery funding	43,267	44,486
	<u>24,175,182</u>	<u>21,169,536</u>
NET ASSETS	<u>3,132,440</u>	<u>2,851,793</u>
RESERVES		
Development Fund Reserve	1,500,000	1,500,000
Building Maintenance Reserve	900,000	900,000
Accumulated funds: Unrestricted	732,440	451,793
Restricted	-	-
	<u>3,132,440</u>	<u>2,851,793</u>

The accompanying notes are an integral part of this financial statement.

On behalf of the board:

John D Carroll
Director

Éanna McHugh
Director

19 April 2010



HOUSING ASSOCIATION FOR INTEGRATED LIVING LIMITED

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Registered Office: 59-61 Dame Street, Dublin 2.



Member of the Irish Council
for Social Housing