



# ANNUAL REPORT 2020



**HAIL**

Housing Association for Integrated Living



# About HAIL

Housing Association for Integrated Living (HAIL) is a registered charity in Ireland, and is a company limited by guarantee. It was founded in 1985 as a not for profit, Approved Housing Body (AHB).

HAIL is governed by an independent Board of Directors who volunteer their expertise, services and time to ensure the highest quality standards of governance. The Board delegates HAIL's day-to-day operations to the Chief Executive and provides strategic direction, leadership, financial and risk management. It's commitment to governance is reflected in the emphasis on transparency, accountability, effectiveness and value for money in all aspects of HAIL's work.

HAIL provides exceptional quality social and affordable rented accommodation for people registered on local authority waiting lists, primarily those with mental health difficulties while supporting them to live in their homes.

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## Our Mission

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

## Our 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.

## Our Values

**Equality of access** to good quality housing

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**Empowerment of people** with mental health difficulties to achieve independent and integrated living

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**Relationships built on respect and trust** with our tenants, clients, partners and staff

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**Outstanding services** with innovation, passion and integrity

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**Highest standards** of organisational governance.

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# CHAIR AND CEO STATEMENT

HAIL was established 35 years ago this year. We are immensely proud of the reputation we have earned for excellence in the care and support of individuals with enduring mental health difficulties. Our key aim remains unchanged – all our services seek to ensure a safe and secure home for our tenants, helping them to live independently and become part of the community.

It is fair to say that in the lifetime of HAIL, 2020 represented a year of unprecedented challenges. The enduring pandemic continues to put pressure on the wider economy and society, having a significant impact on the operations and viability of the charitable sector. HAIL has seen first-hand the impact which isolation resulting from extended lockdowns can have on vulnerable individuals. We have sought to adapt and respond to the needs of our tenants and clients within the constraints of public health guidance.

We are proud that we have been able to change and respond by introducing new innovative ways of working. This has included providing online services for our tenants and clients and running some of our Peer Support Volunteer led groups online too. We delivered 23 new homes and commenced a new mental health tenancy sustainment project in County Wicklow in partnership with the Local Authority and HSE. We provided mental health tenancy sustainment support to 527 people through our wide range of projects.

HAIL is committed to continuously evolve our ways of working, to ensure the organisation has the resilience and the flexibility to survive and to thrive.

HAIL has seen first-hand the impact which isolation resulting from extended lockdowns can have on vulnerable individuals. We have sought to adapt and respond to the needs of our tenants and clients within the constraints of public health guidance.



Our strategic commitment to expand our operations remains to:

- Provide an additional 100 homes in the next two years
- Provide both housing and tenancy sustainment support in new geographical areas

In the coming year, our focus will be on the following key issues:

- The continued implementation of our Strategic Plan 2020–2022
- Delivering our part under the new National Housing Strategy for People with Disabilities which we hope will highlight the success of and reaffirm the necessity for housing and support models like that provided by HAIL
- Positive engagement with our funders to secure increased, multi-annual financial support for the ongoing provision of our essential support services
- Working with the newly established Approved Housing Bodies Regulatory Authority and continuing to refine our governance structures and operations as appropriate

To achieve our goals in 2020, we have worked in partnership with the HSE, the Housing Agency, the Department of Housing, Local Government and Heritage (DHLGH), other Approved Housing Bodies, lending institutions and local authorities to deliver our homes and services.

We also welcomed two new experienced Directors to our Board. Four of our Directors retired – Kenneth Carroll, Con Buckley, Heather Musgrave and Eanna McHugh – and we would like to take the opportunity to thank all of them for their expert and selfless contributions to HAIL over many years. Eanna, our former Chairperson, played a key role in guiding the growth of HAIL over the years, ensuring the organisation had the vision and the governance framework, to operate successfully as a Tier 3 Approved Housing Body.

Finally, we would like to thank our dedicated staff, operating in the most challenging of environments, for their attitude, commitment and contribution, without whom we could not deliver the services that we do for our tenants and clients.

Michael Hoey  
Chairperson



Martina Smith  
CEO



# WHAT WE DO & HOW WE WORK

## Property and Estate Management

HAIL owns and manages over 400 tenancies mainly in the greater Dublin area. Our Housing Management Team ensures that the highest standards of accommodation are maintained and our tenants are provided with secure tenancies.

The team is responsible for:

- repair and maintenance of our properties
- rent and arrears collection
- dealing with anti-social behaviour and tenancy issues
- tenant engagement
- lettings to our new properties
- working in partnership with management companies and other Approved Housing Bodies (AHBs) to manage the areas our tenants live in



## Mental Health Support Services

Our team of community based Mental Health Tenancy Sustainment staff provide a wide range of individually tailored services to support people with mental health difficulties in their own homes.

This service includes but is not limited to:

- assisting new tenants with moving into their homes
- explaining tenancy conditions
- linking into community resources such as opportunities for further education or hobbies
- managing mental health crises and relapse
- arranging training and employment opportunities
- money and budget management
- developing living skills to manage their home
- setting mental health recovery goals

In addition to supporting our own tenants, we provide services to clients living with mental health difficulties who do not live in HAIL owned properties. These services include:

- **A Regional Visiting Support Service**, provided in partnership with the HSE and Dublin Regional Homelessness Executive (DRHE). This service supports people with mental health difficulties who are living in Local Authority or private rented accommodation, who are at high risk of losing their tenancies and also require help with social integration.
- **A Prison In-reach Courts Liaison Service (PICLS)**, which provides help sourcing accommodation for adult males with mental health difficulties who are on remand in Cloverhill Prison. This project is run in partnership with the Central Mental Hospital and the Department of Justice and Equality.
- **A Slán Abhaile project** is provided in partnership with the HSE Dublin North City Rehab Teams. This project supports people with severe and enduring mental health difficulties who are currently living in HSE congregated housing or homeless accommodation but who are more suited to independent living.
- **Partnership with the HSE and Local Authorities** (Wicklow County Council and Louth County Council) providing visiting support to people with mental health difficulties who are homeless or in danger of losing their homes.

HAIL also has a team of 16 Peer Support Volunteers, who are tenants or clients with lived experience of mental health difficulties or homelessness. They complement our support services, offering one-to-one social, emotional and practical supports to our tenants and clients.

In 2020, we worked with 527 tenants and clients through our combined support services.





## Growth and development

In 2020, we delivered 23 new homes for HAIL tenants and celebrated reaching over 400 tenancies. Despite the current restrictions in place, due to COVID-19, we continue to remain committed in our ambitions to grow the organisation both in terms of expanding our services and providing much needed new housing. We plan to deliver over 100 units over the next two years, and having reviewed our forecasts, we now plan to increase our housing stock by 55% by the end of 2024.

HAIL continues to pursue opportunities for partnership and collaboration with other organisations in order to deliver services to those that need them. We will continue to work in partnership with other Approved Housing Bodies, local authorities, the Department of Housing, Local Government & Heritage (DHLGH), the Dublin Regional Homelessness Executive (DRHE) and the Health Service Executive (HSE) to deliver on this ambitious programme.

We plan to deliver over 100 units over the next two years, and having reviewed our forecasts, we now plan to increase our housing stock by 55% by the end of 2024.





# WHERE WE WORK



**406**  
Total Homes

### Number of Homes Per Local Authority

|   |     |
|---|-----|
| Dublin City Council (DCC)                     | 204 |
| Dún Laoghaire-Rathdown County Council (DLRCC) | 50  |
| South Dublin County Council (SDCC)            | 65  |
| Fingal County Council                         | 59  |
| Co. Laois                                     | 12  |
| Co. Kildare                                   | 8   |
| Co. Offaly                                    | 5   |
| Co. Longford                                  | 3   |

HAIL provides Regional Visiting Support Service

Commenced support services (2021)

**141**  
General needs tenants

**265**  
Supported tenants

# OVERVIEW 2020



We celebrated reaching a landmark **400 tenancies** and supported over **520 individuals** in 2020.



**527**  
**tenants and clients supported**  
to live independently and integrate into their community

**406**  
**homes**  
owned and managed by HAIL

**23**  
**new homes delivered**



**38**  
**HAIL staff**

Plan in place to increase housing stock by **55%** by end of 2024

**1,333**  
works orders reported



**96%**  
of repairs completed on time



**\*** Established new **Mental Health Tenancy Sustainment service** in Co. Wicklow. Service works in partnership with the HSE and Wicklow County Council

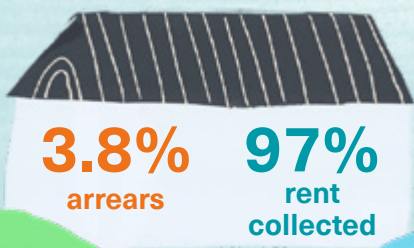
**Secured Sláintecare funding for Peer Support Programme** and extended the service to external clients

**\*** Allocated **64 properties to new tenants** in 2020

**\*** HAIL expanded its **National Mental Health Transfer Project** to County Longford

In the beginning, I thought a new move might prove too much for me to cope with, but I quickly realised that HAIL ensures that the move is also focused on how you're doing and coping with everything. My support worker is always there and works closely with my mental health team. The support from HAIL really does keep my mental health worries under control.

**Niamh O'Shaughnessy**  
HAIL Tenant



# Impact of COVID-19

HAIL acted quickly during the early stages of COVID-19. We put in place continuity plans aimed at reducing the impact of the virus on our tenants, clients and staff.

On the 11th of March 2020, the World Health Organisation officially declared COVID-19, the disease caused by novel coronavirus, a pandemic. The Senior Management Team closely followed the evolution of the pandemic and continued to assess the effect it could have on the company. The Finance Committee and the Audit and Risk Committee, met regularly in 2020 to review the operational and financial effect on HAIL and reported to the Board.

There were a number of immediate changes in the organisation, including the manner in which we interacted with our tenants and clients and also the fact that the majority of staff were moved to working from home. An updated business continuity plan was put in place, with the aim of reducing as much as possible the impact of the Government's COVID-19 restrictions on the health, safety and wellbeing of our tenants and clients and that of our staff.

We closely monitored the financial impact and we are continuing to do so in 2021. Monthly accounts and forecasts are being produced, based on the latest information available. We have assessed and continue to assess the risks to the income stream and to the delivery of our services. Depending on the level of restrictions, the majority of our support and housing services remain in place, albeit to a more limited extent.

Our day-to-day and planned maintenance programmes were only reduced to essential or emergency works when high level COVID-19 restrictions were enforced by Government. We have continued to allocate our vacant properties, to enable people to move out of homelessness or shared accommodation. We are monitoring on a regular basis our risk register, our budgets, and cash flow, to ensure we can continue to provide the high quality services we always have for 2021 and the future.

# Strategic Report

Our Strategic Plan runs from 2020 to 2022 and commits the organisation to making progress on four key goals.

Some of our main achievements in 2020 in relation to each goal are set out in the following pages (12–15). Overall, given the ongoing global pandemic, we believe that we made strong progress during 2020 and that the delivery of our objectives is broadly on track.



## Strategic Priority

# 1 Customers

Continue to provide high quality homes for all our tenants

Continue to provide specialist tenancy sustainment service to our tenants and clients with mental health issues, enabling mental health recovery and integration into the community



### Some of what we did in 2020

Ensure current property standards are continuously improved

Ensure current high-quality specialist support and housing services are maintained

Listen to and involve our tenants and clients in the delivery, management and improvement of our services

Provide services that meet the changing needs of our tenant profile

Continue to develop effective partnerships with other organisations to provide best outcomes for our tenants and clients.

#### We:

- developed new procedures and guidance for staff, contractors and HAIL tenants and clients during COVID-19
- reviewed our Business Continuity Plan taking into consideration the likely impact of COVID-19 on the organisation
- adapted our housing and mental health support services in line with Government guidance to ensure we continued to deliver for our tenants and clients throughout the pandemic
- undertook a review of our Asset Management Strategy
- completed 96% of our response repairs on time
- carried out repairs and maintenance to the value of €426,968 including a cyclical and planned maintenance programme to the value of €215,941
- continued to ensure our Tenants Forum met virtually in 2020
- completed the ICSH Tenant Satisfaction Survey and set up an action plan to deliver any required improvements in our service following feedback
- worked in partnership with the HSE and DRHE to ensure we continued to deliver our much needed services to vulnerable tenants during the COVID-19 pandemic, including by phone, virtually or in person
- reviewed our case management procedure, which resulted in a formal focus on tenants taking the lead on their support plan
- developed a more robust system for our Client Engagement Service, resulting in more frequent support connections with low support tenants
- developed communications to help facilitate HSE colleagues become more familiar with our model

## Strategic Priority

# 2 Growth

Expand our model of housing and mental health tenancy sustainable services



Grow our housing stock by 55% by 2022

Grow our niche specialist support services

Develop further strategic partnerships to deliver on our growth plans

Explore new ways of meeting the changing needs of clients and new tenants

Embed and continue to develop our Peer Support Volunteer programme

## Some of what we did in 2020

### We:

- reviewed our growth target due to the impact of COVID-19. Our new target is to increase our stock by 38% by 2022 and 55% by 2024. A target for delivery of approx. 140 units in the lifetime of the plan
- provided 23 new homes for HAIL tenants bringing our total homes to 406
- expanded our services under the National Mental Health Transfer Project. We will now support new HAIL tenants in Limerick, the Midlands and CHO7 (South Dublin, Kildare and West Wicklow)
- put in place a new SLA with the HSE and Wicklow County Council for the delivery of Mental Health Tenancy Sustainment Support
- recruited and trained an additional 9 Peer Support Volunteers
- extended the Peer Support Volunteer Programme service to external clients for first time. Extended our activities to include evenings and weekends as well as establishing online programme activities during COVID-19
- secured Sláintecare funding for a full-time Peer Co-ordinator

## Strategic Priority

### 3 Profile

Be the recognised leading expert provider of housing with mental health tenancy sustainment services in Ireland



Actively demonstrate the impact of our work

Enhance our profile in both the housing and mental health sectors

Be part of the policy for influencing and informing best practice through user led experience and professional evidence

Be the lead voice for the housing needs of people with mental health difficulties

Be the trusted partner in jointly providing 'homes and support services'

#### Some of what we did in 2020

**We:**

- took part in key sector wide working groups, including: the National Housing Strategy for People with a Disability Housing Sub-group, Local Authority Disability Steering Groups the Irish Council for Social Housing's Committees
- delivered on our Communications Strategy priorities including the distribution of our Annual Report to key partners, pre-budget submissions, regular updates via social media on our services and delivery throughout the pandemic, tenant newsletters
- demonstrated the impact of our services and statistics in new easy to read formats
- continued our membership of the Homeless Network, highlighting HAIL's prevention-based services for the homeless sector
- raised the profile of HAIL and our services in Co. Wicklow
- ensured a Peer-led voice was in place, by having our Peer Support Volunteers present at conferences, including Sláintecare and HSE meetings
- worked in partnership with key advocacy groups in both housing and mental health sectors to advocate on behalf of our tenants and clients



## Strategic Priority

# 4 Organisation

Continue to be an exceptionally well governed and managed organisation



Have motivated, engaged and professional staff

Be an employer of choice

Strive to achieve best practice in Human Resources Management

Have a diverse workforce and Board

Maintain our robust governance structures and systems

Achieve ongoing regulatory compliance in governance and risk management

Consider environmental sustainability in our decision-making process

Have effective governance structures that allow us to deliver our Strategic Plan in a transparent and accountable manner

Maintain current excellent financial standards and controls

Secure adequate resources to be effective, efficient and financially stable

Demonstrate Value for Money in our services

Explore alternative funding sources to achieve our strategic aims of growth and service improvement

## Some of what we did in 2020

### We:

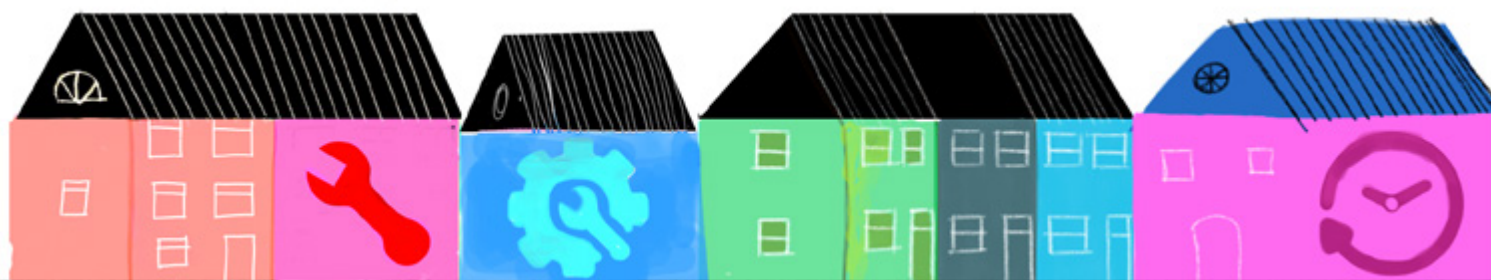
- carried out an internal review of HAIL's Policies and Procedures
- continued with our training programme for our staff and Peer Support Volunteers
- held staff events held online including quarterly staff meetings, regular team meetings, social events, and a staff and board event
- sourced €165,000 in new funding for our support services
- continued robust financial monitoring throughout 2020 to ensure the impact of Covid 19 was managed and planned for, including reforecasting budgets
- maintained rent arrears to under 4% of the annual rent roll
- recruited 2 new directors to the Board with skills in the area of property and housing management
- established an Audit and Risk Committee of the Board and reviewed our risk management structure
- submitted our final return to the Housing Regulatory Office under the Voluntary Regulations Code. The next submission will be under the statutory body, the Approved Housing Bodies Regulatory Authority (AHBRA)
- created 4 new key staff roles within the organisation to support our growth programme

# HOUSING

HAIL continued to maintain its properties to a very high standard throughout 2020. While emergency repairs were mainly only carried periodically throughout 2020 due to level 5 government restrictions, we ensured that all repairs were completed once restrictions were lifted and that the delivery of this service continued where possible. Throughout 2020, HAIL received 1,333 repair requests of which 96% were completed on time. HAIL had a maintenance spend of €1,802 per unit in 2020, highlighting our continued commitment to our tenants.

In terms of our longer term asset management HAIL continued to ensure that our targets for 2020 were completed. The planned maintenance spends mainly comprised completing fixed wire testing on our properties. HAIL's overall maintenance spend in 2020 amounted to €426,968 and we have an investment commitment of approximately €18 million for our current properties over the next 30 years.





## Key Housing statistics

### Maintenance Spends:

**€426,968**

total spend  
on maintenance in 2020

**€121,700**

on response repairs

**€58,562**

on cyclical maintenance

**€89,327**

on void maintenance

**€157,379**

on planned maintenance

### Maintenance Performance:

**96%**

of works orders  
were completed on time

**1,333**

works orders  
raised in 2020

### Housing management:

Rent Roll of

**€1,954,344**

Rent Arrears are

**3.8%**

of the rent roll

**64**

properties allocated  
to new tenants





## Additional homes

During 2020 HAIL added a further 23 homes to our portfolio and celebrated reaching 400 tenancies. This brings us to a total to 406 tenancies in 380 properties. We also celebrated delivering our first home in Co. Longford. 19 of the new homes delivered in 2020 were allocated to clients with mental health difficulties and four were allocated to general needs tenants in the following local authority areas:

|                              |    |
|------------------------------|----|
| Dublin County Council:       | 8  |
| Fingal County Council:       | 10 |
| South Dublin County Council: | 2  |
| Kildare County Council:      | 1  |
| Laois County Council:        | 1  |
| Longford County Council:     | 1  |

The majority of our new properties were acquired using the Capital Assistance Scheme (CAS) which is a non-repayable capital loan of up to 100% from local authorities for the provision of accommodation for people with specific categories of need. Three properties were purchased using the Capital Advance Leasing Facility (CALF) and private finance provided by AIB and the Housing Finance Agency.

In addition, by the end of 2020, 3 further houses were contracted to be delivered in early 2021.

HAIL's ambitious target of 96 units in 2020 was significantly impacted by the COVID-19 pandemic. However, we hope to deliver a substantial number of these units in 2021.

While the demand for housing remains high we anticipate further challenges across the sector over the coming year, particularly due to the economic impact of the pandemic and the dynamic nature of the property market.

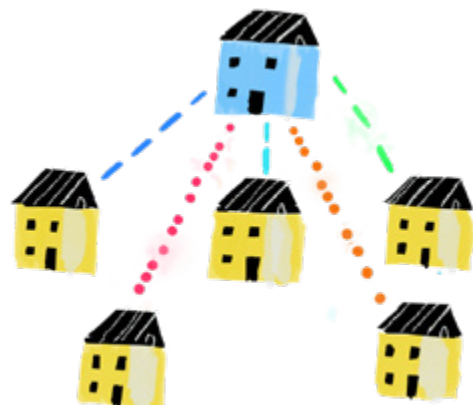
One of the main challenges remains an ongoing shortage of affordable one-bedroom properties in Dublin. This is the type of accommodation most

suited to our tenants' needs and work is ongoing to explore new opportunities to meet this demand.

We continue to work towards our goal of increasing our housing stock by 55% by the end 2024 and aim to deliver an additional 70 units in 2021. We will continue to work closely with our partners to deliver these new homes planned for Dublin, Kildare, Longford and Limerick.

## New opportunities and partnership working

HAIL is actively seeking new opportunities for the provision of social housing by working in partnership with the HSE, Local Authorities, developers and other AHBs to purchase off-the-shelf properties or turnkey properties. Although the Dublin property market is especially challenging due to the insufficient development of appropriate housing stock, particularly one-bedroom apartments, HAIL is committed to growing our housing stock and tenancy support service. The continued requirement for community-based care for those with mental health difficulties is leading to an increase in demand for HAIL services across the country. HAIL has embraced this opportunity and is actively pursuing partnerships with the HSE and other organisations to deliver more housing and tenancy sustainment services not only in Dublin but also across the country including Sligo, Limerick, Longford, Offaly and Laois.



# SUPPORT SERVICES

Sustaining tenancies, integrating clients into the community

## Key Support Services statistics

**118**

in-house tenants supported

**111**

individuals supported through Client Engagement Scheme (CES)

Regional Visiting Support Service expands to Co Wicklow and supported

**115**

in 2020

**9**

new Peer Support Volunteers in 2020, as service expands to external clients

**51**

individuals supported through Peer Support Volunteer Service

National Mental Health Transfer Project expands to Co Longford and supported

**19**

clients

**52**

remand prisoners referred to HAIL from Cloverhill Remand Prison

**19**

Support Service staff employed by HAIL



## In-house Service (Mental Health Tenancy Sustainment support for HAILs Tenants)

Our In-house support team currently work across four local authorities within Dublin and also within areas of County Kildare. The in-house service primarily works with tenants who are diagnosed with enduring mental health difficulties. The model is focused on preventing homelessness, reducing unnecessary and protracted hospitalisations and harnessing our tenant's resilience to aid their mental health recovery. The approach focuses on tenancy sustainment, the integration of tenants into the community and further independence.

The service is based on a partnership approach between the relevant local authority, HSE mental health service teams, HAIL's Mental Health Tenancy Sustainment workers and our housing management team. Nominations are approved by the Local Authority based on referrals from rehab and community-based mental health teams.

The levels of support needed can change amongst tenants, as is the nature of mental illness, and HAIL adapts its approach to ensure any risk to a tenancy, or potential relapse (such as hospital admissions) are at the forefront of our support plans. Our In-house team also work directly with community-based services, such as recovery and employment programmes and educational services.

## Key In-house Service statistics

Provided

**74**  
face-to-face essential or emergency-based visits with tenants during initial lockdown period in 2020

Supported

**229**  
individuals during 2020



While the global pandemic in 2020 presented barriers for us in delivering our support model, our In-house team worked closely with the HSE's mental health teams to ensure we continued to deliver an appropriate level of visiting support to tenants in the community and to mitigate risks to staff and our tenants.

Our support staff also facilitated more visits in community-based settings with tenants, encouraging improved physical and mental health through exercise and wellbeing activities. We supported 118 tenants and a further 111 tenants were supported through our Community Engagement Service in 2020.



## Regional Visiting Support Service:

(Mental Health Tenancy sustainment for non-HAIL tenants)

HAIL's Regional Visiting Support Service works with clients with mental health difficulties who are residing in a tenancy in one of the four Dublin local authority areas. 2020 was a successful year for the service, and although the pandemic posed challenges for our visiting support service, we were able to adapt our way of working to safely provide visits throughout all levels of restrictions. HAIL supported 115 clients in 2020, an increase of 14 clients from the previous year. All HAIL client's maintained their tenancy during 2020. We supported 17 clients who were moving out of homelessness and into their own tenancy. In addition, we also supported 18 clients with a dual diagnosis – individuals who have an active addiction as well as a mental health diagnosis.

### Wicklow

June 2020 saw the commencement of HAIL's visiting support service in County Wicklow. This service is jointly funded by Wicklow County Council and the HSE and provides mental health tenancy sustainment support and resettlement support including social integration. Despite the challenges, HAIL helped 15 clients maintain their tenancy during the year.

In Co. Louth, our Regional Visiting service entered its third year in 2020. The project is funded by Louth County Council and works in partnership with Drogheda Homeless Aid. It has the dual role of providing mental health supports, while also sourcing suitable accommodation.

## Key Regional Visiting Support Service statistics

Supported

**115**  
clients in our Regional  
Visiting Support Service  
in 2020

an increase of

**12%**  
from the previous year



## Prison In-reach Courts Liaison Service

HAIL's Prison In-reach Courts Liaison Service (PICLS) works with prisoners on remand in Dublin's Cloverhill Prison. It provides a much needed service, assisting adult males with mental health difficulties to find accommodation. The project aims to ensure that no person is released from prison without temporary accommodation in place or access to appropriate support.

PICLS clients are among the most vulnerable in society and will commonly suffer from severe and enduring mental health problems. They may also have long-standing substance addiction problems, and a history of homelessness.

2020 was a challenging year for the PICLS project with COVID-19 impacting the project in several ways. Restrictions resulting from the pandemic meant that HAIL staff were no longer able to enter prison and had to make contact via video-link with clients. This required adaptation on the part of both the support worker and prison staff, as new lines of communication were developed. Referral numbers were also down by about 50%, as less people were imprisoned. Our work with clients outside of prison was also severely restricted, and required our support worker to develop closer links with community resources in order to assist clients post release. Despite these challenges, our efforts to support some of our most vulnerable clients continued throughout 2020 and we supported 52 clients.

## Mountjoy and Dóchas Expansion

Plans have recently been finalised to recruit a new position within HAIL to work with prisoners in both Mountjoy and Dóchas prisons. This expansion will see HAIL work with female prisoners.

A stylized illustration of a blue hill with several people walking on it. At the top left, a man in a blue jacket and black pants walks. In the middle, a woman in a red dress and another in a blue top and striped pants walk. To the right, a man in a red shirt and brown shorts walks a dog. At the bottom right, a person in an orange coat and blue hat walks away from the viewer.

**52**  
clients were referred  
to HAIL for support  
in 2020 via PICLS



## National Mental Health Transfer Project

2020 saw the ongoing development of our National Mental Health Transfer Project. This nationwide project, established under the National Housing Strategy for People with a Disability (2011–2016), involves the transfers of both HSE and local authority owned properties and their residents to HAIL. The scope of the project includes providing secure independent tenancies to the residents and the refurbishment and upgrading of properties by HAIL.

HAIL was initially part of a successful pilot programme for this project in counties Laois and Offaly. To date, HAIL manages 16 tenancies in 7 properties in both counties, with an addition of four new tenants during the year. 2020 also saw the expansion of the project to County Longford, with the purchase of a new property for three new tenants who also received pre-tenancy support in 2020.

2020 saw **the expansion of the National Mental Health Transfer Project to County Longford,** with plans also made to extend service to other countries.

## Expansion of Transfer Project

Significant preparation work also took place during 2020, which will help facilitate the transfer of a further 21 properties into HAIL's ownership during 2021 and 54 tenancies. These properties are located in South Dublin, Kildare, Limerick and Longford, with pre-tenancy support work being carried out in most of these counties during 2020.

## National Forensic Mental Health Project

Our National Forensic Mental Health Project (NFMH) works in partnership with rehab and recovery teams from the Central Mental Hospital. This project supports people who are under the care of the National Forensic Mental Health Service, to help them reintegrate into the community and progress toward their recovery focused goals. The approach presents a transitional model of support, where clients can move from high-level support models of care, to a step down, peer-led support model, and into shared property within the community. As part of the transition to a permanent home in the community, our support service maintains contact with tenants, when required, offering a period of support so any brief interventions required in the community can be made. In 2020, HAIL met its targets of providing secure tenancies in permanent homes to 3 people.



Personal Story:

# Jade Molloy

Dublin-born Jade Molloy (24) started having mental health difficulties when she was 14 years old. Already diagnosed with epilepsy since the age of 7, Jade spent time in and out of psychiatric units as her mental health deteriorated. After dropping out of college, she spent six years looking for a place to live, until she was put in touch with HAIL in November of 2019.

*Upon learning that I got a tenancy with HAIL, it felt like I was in a dream. HAIL doesn't forget about its people, and for me, that is the key to my wellbeing.*



Although I had mental health problems from the age of 14, my mental health really started to deteriorate when I was 17, and I became quite ill. I started a college course in Co. Sligo and I began drinking quite heavily. I was also suffering with depression and that was getting worse too. I then started self-harming, which was becoming more frequent.

The extent of my problems meant that I dropped out of college, and quickly found that I had nowhere to live. I didn't realise how ill I was at the time, but I was quite unstable and a lot of things were going wrong.

I spent time couch surfing between my friends' homes, but my mental health continued to deteriorated further, to the point where I was admitted to a psychiatric unit when I was 19. I was then in and out of psychiatric units until I was 22. The doctors there diagnosed me with Borderline Personality Disorder, anxiety and I was suffering from Post-traumatic Stress. I had to live on the street for a while after leaving the last psychiatric unit, and I slept behind a church for a number of weeks.

I then ended up in hostel for about a year, but it had a lot of drug-use associated with those who used the service. I became quite fearful of this.

My neurologist had become concerned for my safety, as was I. My seizures had gotten much worse. I often woke up under a door in the hostel following a seizure, without knowing how I got there.

In November of 2019, I remember saying to someone at the time, and I will never forget this, I think I'm going to be dead soon. I thought I could die from my seizures or else I would die by suicide. I was starting to give up hope of finding somewhere to live. The following month, I also found out that I was pregnant, and it was a scary time.

I was eventually put in touch with HAIL in November of 2019, by persistently going to my local council office, and pushing to get a place. I had little success for a numbers of years – six years in total looking for a place to live. It's a long time trying to manage that with mental health difficulties and to keep sane. In December of 2019, HAIL had a tenancy offer for me. I have now been living as a HAIL tenancy since May of 2020.

### *On moving into a HAIL property*

Upon learning that I got a tenancy with HAIL, It felt like I was in a dream, and to be honest, in many ways, it still feels like a dream. It didn't feel real for ages, as I had been waiting so long that I had given up hope – six years is a long time to wait. My life was finally falling into place, and I could finally move forward. That took a lot of getting used to. The unique way that HAIL operates is just brilliant. The support is always there with HAIL. I know my support worker with HAIL is there at the end of the phone, if I need help, and that security is making the difference. Support staff also comes to visit and check-in. HAIL doesn't forget about its people, and for me, that is the key to my wellbeing.

The evidence of my recovery with HAIL can be seen in my latest medical checks. I have not had a seizure since I became a HAIL tenant, and that is almost one year. My doctor said this is because I am in a stable home and a stable environment.

### *Plans for the future*

I will return to some form of study, and I do hope to do that at some point. My main priority at the moment is looking after my daughter who is now eight months old, and to keep an eye on my own health, as it continues to gradually improved. I am thankful to HAIL, and the new chance in life which the organisation has provided me with.

## Slán Abhaile

Our Slán Abhaile project is a collaboration with the HSE's Mental Health Rehabilitation Teams in Dublin North City and HAIL. The project supports clients with mental health difficulties currently living in HSE congregated housing, homeless accommodation or those who are long-stay residents in acute hospitals. HAIL supports clients by sourcing appropriate permanent housing to meet their needs. We liaise with clients on an individual level and their families on support plans and assisting them to acquire and practice the skills to manage a tenancy.

**'Brendan' was long-term on the Slán Abhaile waiting list due to lack of housing in his areas of choice. He was living with low support needs but at risk of deteriorating mental health due to his ongoing homeless situation before finally moving into a HAIL tenancy.**

Names have been changed to protect identity of clients



### In 2020, Slán Abhaile

|                |                  |                       |
|----------------|------------------|-----------------------|
| worked with    | received         | and moved             |
| <b>35</b>      | <b>14</b>        | <b>6</b>              |
| <b>clients</b> | <b>referrals</b> | <b>people</b>         |
|                |                  | <b>into their own</b> |
|                |                  | <b>accommodation</b>  |

- The project's tenancy sustainment record remains strong, with no tenants relinquishing their accommodation during 2020.
- A full review of the service with the HSE has resulted in an expansion of HAIL's role, which will see us work with 13 local Community Mental Health Teams across Dublin North City in 2021.

#### Email from Brendan's Aunt to HAIL support staff in 2020:

“ I just wanted to say a huge thank you to you for persevering with Brendan's apartment. As you can imagine, it means a great deal, not only to Brendan, but also to his family. It has been a long road trying to find somewhere safe and secure for him. It is a credit to you, and the team at Usher's Island and HAIL that Brendan has continued to engage with you and place his trust in you. He is not only clearly delighted with the outcome, he is heartened and there is a renewed confidence in his voice. These are the things that are life changing. I hope for Brendan that it is the start of him being able to rebuild his life. For him to have the keys in his hand is really one of those pivotal moments in life. ”



## Peer Support Service

2020 was a year of growth and adaptation for HAIL's Peer Support Service. Our Peer Support Volunteers (PSVs) are trained individuals who engage and provide support to people with mental health difficulties on an equal basis by listening and working together to identify and achieve meaningful life goals, as part of their recovery process. PSVs have all gone through their own process of recovery and draw on their own lived experience in a positive way to support people in the area of mental health. HAIL has clients accessing the service through its various projects. The service was also extended to external clients for this first time during 2020, where people can be referred by Community Mental Health Teams.

In 2020, HAIL recruited a Peer Support Co-Ordinator with the support of Sláintecare funding. 16 PSVs engaged in the delivery of the peer support service. PSVs delivered a programme of one-to-one and group support, significantly increasing the reach and depth of the programme. Despite COVID-19 restrictions, our Peer Support Service adapted and continued to provide opportunities to connect and access supports to maintain mental health recovery. The service also expanded its work in terms of evenings, weekends and online activities and supports. HAIL's Peer Support Service was also successfully awarded funding for training through the National Lottery. Funding for technology to support connection and engagement was also granted by the RTE Comic Relief Fund.

**Peer Support Service extended to external clients for the first time in 2020**

**Funding from Sláintecare and National Lottery contributes to significant expansion of HAIL's Peer Programme**

**HAIL trained**

**9**

**new Peer Support Volunteers in 2020**

**HAIL extended its Peer Support Services to operate at weekends following COVID-19 outbreak**

## Peer Social Groups

The Peer Social Groups met in the first quarter of 2020. Due to COVID-19 restrictions, activities were temporarily suspended from March and the group met intermittently when COVID-19 protocol allowed. During Level 3 restrictions, all group peer meetings moved online. Football, music, walking and our women's' groups operated outdoors in July and August. Groups adapted their sessions online under Level 5 and increased the frequency of their meetings from fortnightly to weekly. In addition, groups relating to self-care, recovery and WRAP (Wellness Recovery Action Planning) were also introduced during 2020. The delivery and design of these projects were led by our PSVs.



Personal Story:

# Christy Stapleton

Peer Support Volunteer

*The Peer Support Volunteer Programme in HAIL is quite unique as a support service as it gives us volunteers the opportunity to share our story of recovery. Those in recovery know our story is real – and they can relate to our story.*



*I suffered with mental health difficulties in the early part of my life. ...*

It was a gradual process of progression, where I had bouts of depression and anxiety. I think it stemmed from not fitting in, not feeling worthy. Sometimes I had an overwhelming feeling of not being good enough and falling into the trap of trying to win the approval of people. It ultimately came to a crisis point, and I decided to ask myself a question – am I going to suffer in this anguish for the rest of my life, or can I find help? I sought mental health supports and resources. It took some time, but I gradually got there slowly and I started to feel better. In terms of my own mental health, I am very well recovered thankfully, but I still take nothing for granted and live one day at a time.

*On motivation to become a Peers Support Volunteer*

I guess with hindsight I was able to put my own mental health difficulties into better perspective. Recovery can help you see things a lot more clearly. Over the course of my life, I did experience lots of kindness from others, but because of the darkness that I was going through, I wasn't able to give back that kindness to others. I didn't have the ability, tools or even the language to understand what I was going through. I had people in my life that never gave up on me and now I see an opportunity to give back. It's a chance

to repay my gratitude to other people that believed in me. That is what motivates me. I believe to some extent that everyone has a mental health issue at some point, because no one can negotiate life 100% every day. For those who go through a mental health difficulty, it is important that their status is not diminished and that their difficulties don't become a negative label.

*On what makes the Peers Support Programme work*

The Peer Support Volunteer Programme in HAIL is quite unique as a support service as it gives us volunteers the opportunity to share our story of recovery. Those in recovery know our story is real – they can relate to our story. It helps them understand the process of recovery and that it is ok to feel like they feel at different times. I think it also gives them confidence to speak and they don't feel threatened. Recently, we had one person who needed support. His difficulties were so overwhelming that he wouldn't enter a Zoom meeting. But with gradual small steps, he opened up. First, he attended a meeting with no Zoom camera and then entered the meeting with a camera, before later engaging in full group discussion. These are small steps, but they are also tremendous steps for someone who at one stage didn't have the confidence to do these kinds of things. When I see the rewards of our efforts, it's really great. It's the small things – like seeing the difference in someone's eyes when they start believing in themselves again. It's very rewarding.

**Christy Stapleton (60) has been engaged with HAIL Peer Support Volunteer for since 2020.**

# Governance

HAIL is governed by a voluntary Board of Directors who provide their time and expertise to ensure the highest quality standards of governance. The Board reviews and approves the strategic direction, annual budgets and long-term financial plans. It also monitors company policies, performance and approves capital expenditure and investment decisions. It's commitment to governance is reflected in the emphasis on transparency, accountability, effectiveness and value for money in all aspects of HAIL's work.

The Board meets regularly as required. It met five times during 2020. There are five Committees of the Board:

Audit and Risk Committee

Finance Committee

Nominations Committee

Properties Committee

Support Services Committee

HAIL follows the Code of Practice for Good Governance for Charitable Organisations and complies with the Statements for Recommended Practice (SORP) for Charities where appropriate. We comply with the Voluntary Regulation Code for Approved Housing Bodies issued by the Department for Housing, Local Government & Heritage. We are also registered with the Charities Regulator and under the Lobbying Acts.

## Profile of Directors

### 1 Michael Hoey Chairperson

Michael is an experienced finance professional with over 25 years' experience in a range of sectors including retail, financial services and asset management. Michael was a senior manager in the National Asset Management Agency, and is a member of the Chartered Institute of Management Accountants.

### 2 Michael Morris Vice Chairperson & Finance Director

Michael is an engineer turned investment banker and portfolio manager. He has many years of experience advising Boards and large institutional investors on strategy, finance, valuations, governance, growth and business efficiency. Michael is Chair of the Finance Committee and the Nominations Committee.

### 3 Kieran Gallagher Director

Kieran is an experienced architect and has worked in both the private and public sectors and held a number of senior posts in two Dublin Local Authorities. Kieran is retired and currently provides architectural consultancy services to Government Departments. Kieran is Chair of the Properties Committee.

### 4 Kevin O'Sullivan Director

Kevin is a qualified Civil Engineer with over 20 years' experience in property and infrastructure development, including delivering projects and programmes across Ireland, Europe and the Middle East.

### 5 Keith Blizzard Director

Keith is a qualified Barrister and currently works as a Director with a legal firm advising on specialist contract negotiations for derivatives and capital markets. He has worked previously as a transaction manager and lawyer in the banking industry bringing both legal and financial experience to the Board. Keith has also lectured for the Law Society of Ireland and is a published author.





### 6 Josephine Ryan Director

Josephine is Chief Operations Officer in the Mater Misericordiae Hospital (MMUH). She is part of the Executive Management Team responsible for delivering key operational and strategic objectives and ensuring effective management and development of Directorate services. Josephine is Chair of the Support Services Committee.

### 7 Jack Lee Director

Jack is a Director in Deloitte and is an experienced professional with over 14 years' experience working in finance with financial services companies leading engagements in portfolio management, real estate, internal controls and advisory projects. He leads the sustainability reporting assurance team in Deloitte. Jack is Fellow Chartered Accountants and holds a Bachelor degree in Business and Finance.

### 8 Rose-Marie Kennedy Director

Rose is a Director in Deloitte's Risk Advisory Department with over 15 years of experience working in financial services. Rose specialises in regulatory advisory in all aspects of financial services regulation advising a wide range of financial institutions, including credit institutions, investment firms, payment institutions and insurance companies. Rose is a Fellow Chartered Accountant and holds a Bachelor degree in Commerce.

Rose is Chair of the Audit and Risk Committee.

### 9 Áine Myler Director

Appointed 19 October 2020

Áine is a Chartered Surveyor and Real Estate Consultant with over 30 years' of industry and Board experience. Specialising in property strategy and management, development appraisal and dispute resolution, Áine advises a wide range of not-for-profit organisations and public sector bodies. In a previous role, she was the Director General of the Society of Chartered Surveyors Ireland, the professional standards body for the property and construction sectors in Ireland.

### 10 Ned Brennan Director

Appointed 19 October 2020

Ned has over 30 years' experience in the local government and social housing sectors. He worked for over 10 years as Chief Operations Officer with one of Ireland's largest housing charities and was the architect of the Family Hub model for the provision of accommodation and support services for homeless families. Ned currently works in a senior management role in human resource management in Cork County Council.

### Kenneth Carroll Director

Resigned 6th January 2020

Kenneth comes from a background in hospitality, management and marketing and is currently the managing director of his own independent contract catering company.

### Con Buckley Director

Resigned 13th February 2020

Con is a retired Community Mental Health Nurse with a particular interest in resettlement and rehabilitation, service user advocacy and Peer Support. In recent years, Con was involved in the development of Recovery based models of care in the mental health services.

### Éanna McHugh Director

Resigned 30th June 2020

Éanna is a retired Chartered Accountant. Since his retirement, Éanna has served as a director and chairperson on many Boards, including a number of Financial Services Companies and not-for-profit organisations.

### Heather Musgrave Director

Resigned 6th August 2020

Heather is a registered mental health nurse and is currently Head of Operations for a Private Home Care organisation. She has extensive experience in the care sector both here and in the UK.

## Board of Directors attendance

Our Board meets regularly as required and held five meetings during 2020. There are five sub-committees of the Board, with each sub-committee meeting between three and five times during the year.

### Attendance at Board of Directors Meetings during 2020

|                    | 24 Feb 2020 | 25 May 2020 | 10 Aug 2020 (AGM) | 19 Oct 2020 | 07 Dec 2020 |
|--------------------|-------------|-------------|-------------------|-------------|-------------|
| Mike Hoey          | ✓           | ✓           | ✓                 | ✓           | ✓           |
| Michael Morris     | ✓           | ✓           | ✓                 | ✓           | ✓           |
| Kieran Gallagher   | ✓           | ✓           | ✓                 | ✓           | ✓           |
| Kevin O'Sullivan   | a           | ✓           | ✓                 | ✓           | ✓           |
| Keith Blizzard     | a           | ✓           | ✓                 | ✓           | ✓           |
| Jack Lee           | ✓           | ✓           | ✓                 | ✓           | ✓           |
| Rose-Marie Kennedy | ✓           | ✓           | ✓                 | ✓           | ✓           |
| Josephine Ryan     | ✓           | ✓           | ✓                 | ✓           | ✓           |
| Áine Myler         |             |             |                   | ✓           | ✓           |
| Ned Brennan        |             |             |                   | ✓           | ✓           |
| Éanna McHugh       | ✓           | ✓           |                   |             |             |

Both Áine Myler and Ned Brennan joined HAIL in October of 2020.

## Risks, Challenges and the future

HAIL has in place a robust risk management process that identifies the critical risks to which it is exposed and ensures that appropriate risk mitigation measures are taken. The Management Team maintains a risk register detailing the key current strategic risks. Each item is analysed with regard to its potential impact along with actions to mitigate that risk. The Audit and Risk Committee carries out robust assessments of the key risks and control measures in place on a quarterly basis.

The main risks identified by HAIL and managed in 2020 were:

| Risks  | Mitigating actions   |
|--|--|
| The immediate and longer term financial impact of COVID-19 on the organisation                             | <ul style="list-style-type: none"> <li>• Key impact areas identified and managed</li> <li>• Regular monitoring and reforecasting of budgets</li> <li>• Long Term Financial Plan in place and stress tested</li> </ul>  |
| The performance of the organisation while working in a more restricted environment                         | <ul style="list-style-type: none"> <li>• Review of business plan and KPIs for the year</li> <li>• Business continuity plans in place for key areas of service delivery</li> </ul>  |
| The mental health and wellbeing of our tenants and clients   | <ul style="list-style-type: none"> <li>• Ongoing risk assessment of our tenants and client's mental health, action plans in place to deal with any issues</li> <li>• Tenancy Sustainment Workers continuing to visit and linking in with HSE</li> <li>• Arranging social events when restrictions are lowered</li> </ul> |
| The mental health and wellbeing of our staff   | <ul style="list-style-type: none"> <li>• Health and wellbeing sessions for staff</li> <li>• Good supervision structures and management support</li> <li>• Staff surveys and good communication</li> <li>• Assistance with the changed work environment, clear policies and procedures in place</li> </ul>                |
| The sustainability of the support services function  | <ul style="list-style-type: none"> <li>• Risks identified and highlighted with key funders</li> <li>• Immediate and medium term impact assessed</li> <li>• Demonstrating the impact and value for money of our service</li> </ul>  |
| Insufficient capacity and resources to deliver on the Strategic Plan                                       | <ul style="list-style-type: none"> <li>• Good financial planning</li> <li>• Rental income management</li> <li>• Ensure adequate staffing structure in place for the delivery of the plan</li> <li>• Programme in place to retain qualified and experienced staff in a buoyant labour market</li> </ul>                   |
| Expansion of the organisation is not properly managed or controlled, either strategically or operationally | <ul style="list-style-type: none"> <li>• Strong vision and strategy</li> <li>• Good functioning Board and good governance practice</li> <li>• Development and growth plan in place</li> <li>• Adequate resources allocated to annual business plan</li> <li>• Staff development programme</li> </ul>                     |
| Non-compliance with relevant laws, regulations or health and safety regulations                            | <ul style="list-style-type: none"> <li>• Suite of policies and procedures in place</li> <li>• Ongoing monitoring of KPIs</li> <li>• Ongoing staff training and awareness</li> </ul>  |

# Financial Highlights 2020

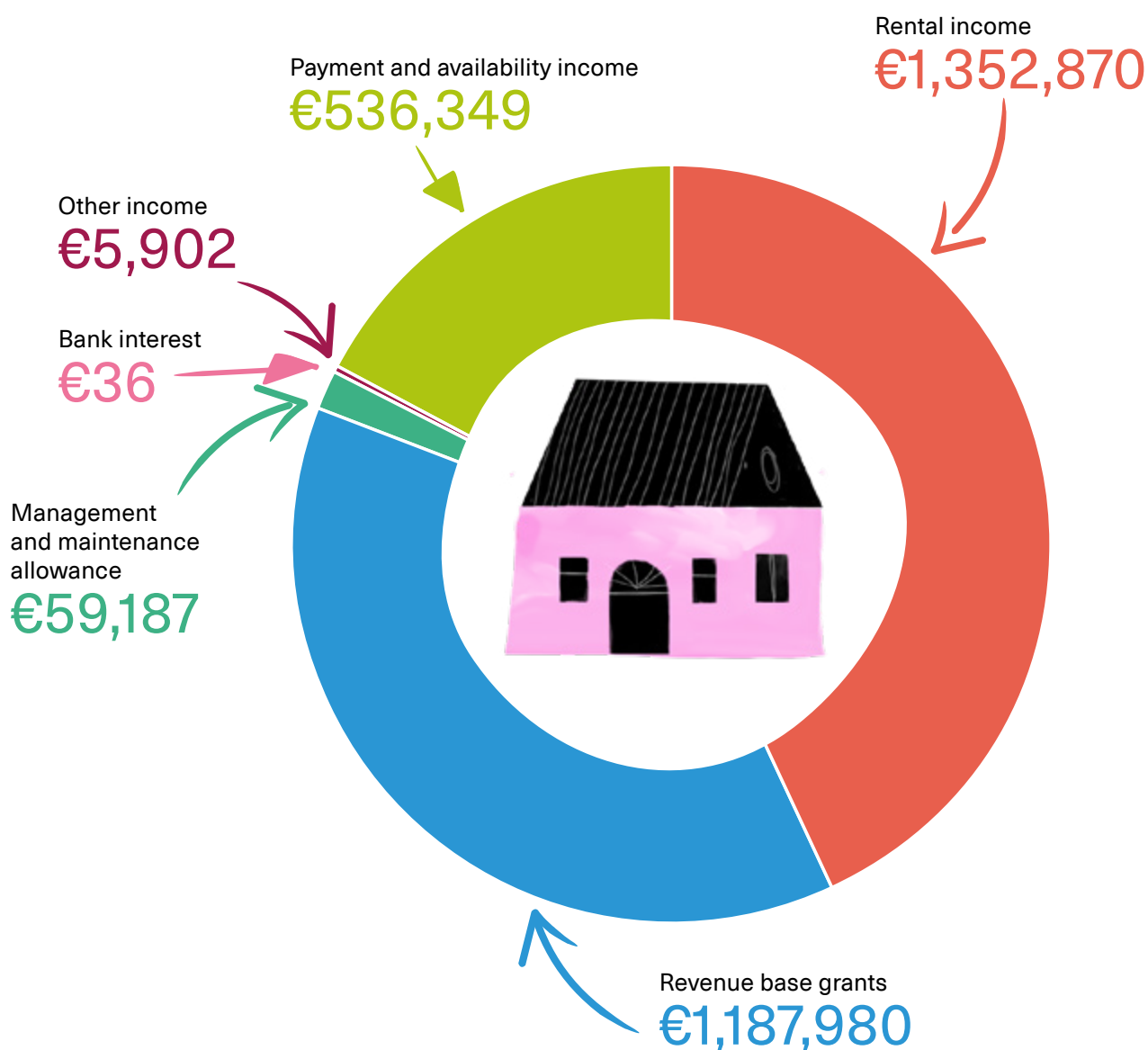
## Income

HAIL's total income for the year is €4.8M which, if the non-cash amortization is excluded, this equals €3.1M (2019 €2.9M).

Our income of

**€3.1M**

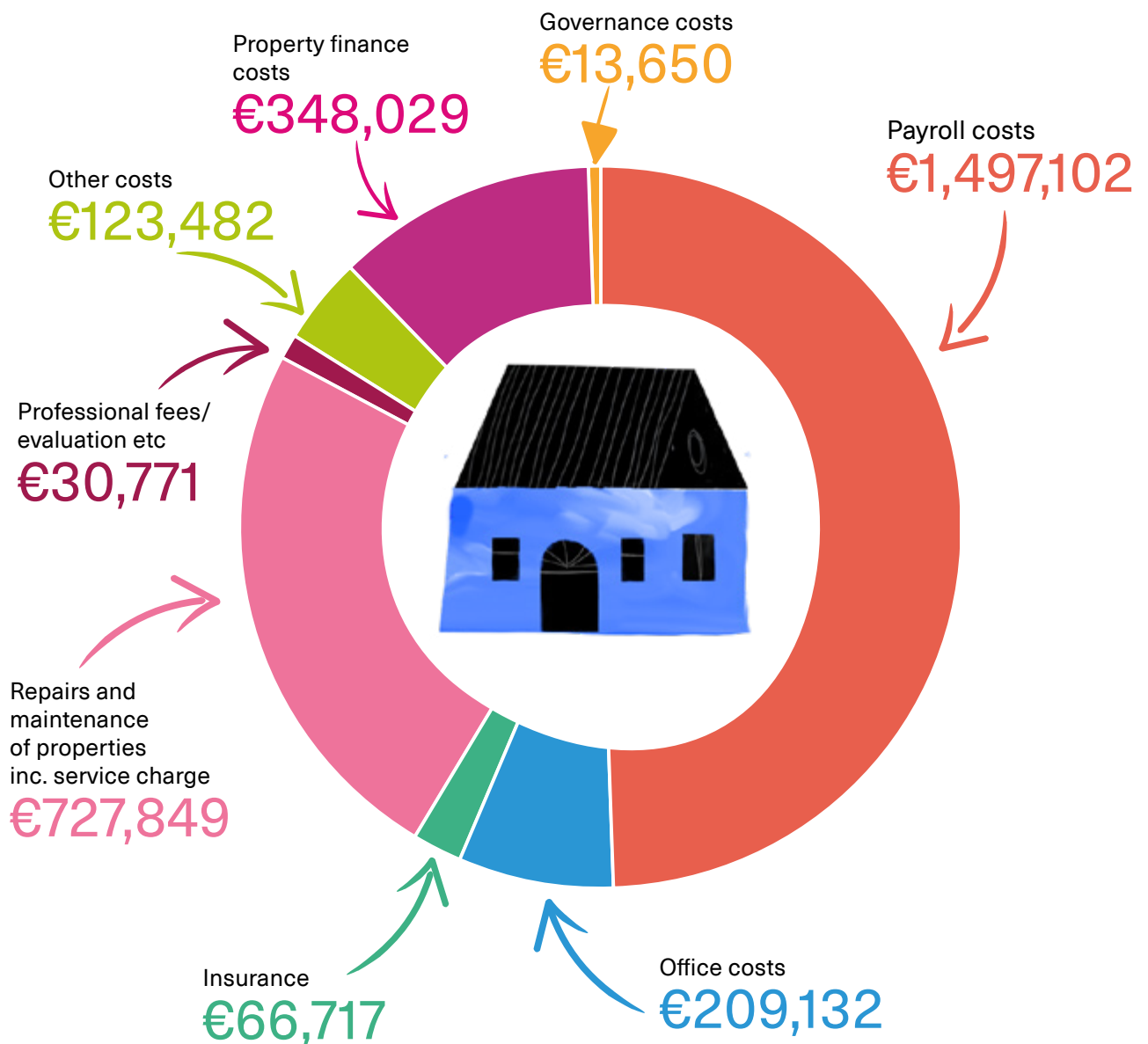
is made up as follows:



## Expenditure

HAIL has a total expenditure of €4.1M which, if depreciation is excluded, equals net expenditure of €3M. Of that, €1.5M relates to payroll costs representing 50% of our costs, excluding depreciation. We benchmark our staff payroll and remuneration against sector payroll reports – National Guide to Pay and Benefits in Community, Voluntary and Charitable Organisations.

A breakout of our expenditure is as follows:



## STATEMENT OF FINANCIAL ACTIVITIES

### INCORPORATING THE INCOME & EXPENDITURE ACCOUNT

FOR THE FINANCIAL YEAR ENDED 31 December 2020

|  | Note | €<br>Restricted<br>Funds | €<br>Unrestricted<br>Funds | 2020<br>€<br>Total | 2019<br>€<br>Total |
|--|------|--------------------------|----------------------------|--------------------|--------------------|
| <b>Income</b>                                  |      |                          |                            |                    |                    |
| Rental income                                  |      | -                        | 1,352,870                  | 1,352,870          | 1,357,711          |
| Amortisation of local authority mortgage loans |      | -                        | 1,656,282                  | 1,656,282          | 1,544,066          |
| Rental payments from Local Authorities         | 5    | -                        | 536,349                    | 536,349            | 476,878            |
| Management & maintenance allowance             |      | -                        | 59,187                     | 59,187             | 59,187             |
| Revenue based grants                           | 6    | 1,187,980                | -                          | 1,187,980          | 999,945            |
| Bank interest                                  |      | -                        | 36                         | 36                 | 1,556              |
| Other income                                   |      | -                        | 5,902                      | 5,902              | 2,617              |
| <b>Total income</b>                            |      | <b>1,187,980</b>         | <b>3,610,626</b>           | <b>4,798,606</b>   | <b>4,441,960</b>   |
| <b>Expenditure</b>                             |      |                          |                            |                    |                    |
| Housing management services                    | 7    | 50,239                   | 2,897,874                  | 2,948,113          | 2,946,446          |
| Support services                               | 8    | 1,170,838                | 0                          | 1,170,838          | 974,162            |
| Governance                                     | 9    | 6,920                    | 6,731                      | 13,650             | 13,608             |
| <b>Total expenditure</b>                       |      | <b>1,227,996</b>         | <b>2,904,605</b>           | <b>4,132,601</b>   | <b>3,934,216</b>   |
| <b>Net income</b>                              |      | <b>(40,017)</b>          | <b>706,021</b>             | <b>666,005</b>     | <b>507,744</b>     |
| Accumulated funds at beginning of year         |      | -                        | 7,977,906                  | 7,977,906          | 7,470,162          |
| Funds Transfer                                 |      |                          | (40,017)                   |                    | -                  |
|  |      |                          | -                          | -                  |                    |
| <b>Accumulated funds at end of year</b>        |      | <b>-</b>                 | <b>8,643,911</b>           | <b>8,643,911</b>   | <b>7,977,906</b>   |

A copy of the Directors' Report and the audited financial statements for the financial year ended 31 December 2020 are available on our website [www.hail.ie](http://www.hail.ie). or you can contact the registered office for a copy.

## STATEMENT OF FINANCIAL POSITION

As of 31 December 2020

|  | Note | 2020<br>€         | 2019<br>€         |
|--|------|-------------------|-------------------|
| <b>Fixed Assets</b>                          |      |                   |                   |
| Tangible Assets                              | 11   | 44,245,399        | 40,819,122        |
|  |      | <b>44,245,399</b> | <b>40,819,122</b> |
| <b>Current Assets</b>                        |      |                   |                   |
| Debtors and prepayments                      | 12   | 449,446           | 644,565           |
| Cash at bank                                 |      | 3,843,703         | 3,718,305         |
| Financial – Prize Bonds                      |      | 20,000            | 20,000            |
|  |      | <b>4,313,149</b>  | <b>4,382,870</b>  |
| <b>Current Liabilities</b>                   |      |                   |                   |
| Creditors and accruals                       | 13   | 618,222           | 485,810           |
| Capital assistance mortgage loans            | 14   | 939,673           | 827,536           |
| Capital loan & subsidy mortgage loans        | 15   | 716,562           | 716,530           |
| Bank loans                                   | 17   | 143,417           | 138,727           |
| Housing Finance Agency loans                 | 18   | 73,722            | 47,755            |
|  |      | 2,491,597         | 2,216,358         |
| <b>Net Current Assets</b>                    |      | <b>1,821,553</b>  | <b>2,166,512</b>  |
| <b>Total Assets Less Current Liabilities</b> |      | <b>46,066,951</b> | <b>42,985,634</b> |
| <b>Long Term Liabilities</b>                 |      |                   |                   |
| Capital assistance mortgage loans            | 14   | 20,480,764        | 18,183,109        |
| Capital loan & subsidy mortgage loans        | 15   | 9,176,786         | 9,893,426         |
| Capital advance leasing facility             | 16   | 1,230,672         | 1,118,613         |
| Bank loans                                   | 17   | 1,348,685         | 1,071,819         |
| Housing Finance Agency loans                 | 18   | 1,114,570         | 669,194           |
|  |      | <b>33,351,477</b> | <b>30,936,161</b> |
| <b>Net Assets</b>                            |      | <b>12,715,475</b> | <b>12,049,473</b> |
| <b>Reserves</b>                              |      |                   |                   |
| Reserves and Accumulated funds               | 19   | 12,715,475        | 12,049,472        |
| <b>Total Reserves</b>                        |      | <b>12,715,475</b> | <b>12,049,472</b> |

## Key Financial Statistics

### Turnover

**+8%** increase in Turnover

**2020: €4,798,606**

2019: €4,441,960

### Total Spending on Maintenance of Properties

(including service charges)

**2020: €727,849**

2019: €835,450

### Support Services Funding

**+19%** increase in Funding

**2020: €1,187,980**

2019: €999,945

### Split of 2020:

|                     |          |
|---------------------|----------|
| HSE                 | €872,422 |
| DRHE                | €230,908 |
| Louth CC            | €25,000  |
| Wicklow CC          | €30,000  |
| Sláintecare / Pobal | €20,594  |
| Other               | €9,054   |



**Private Finance to Date****HFA****€1,188,292**

(HAIL has Certified  
Body Status with the HFA)

**Bank of Ireland****€1,132,752****AIB****€359,350**

As at 31 December 2020  
the Company held  
reserves totalling

**2020: €12,715k****2019: €12,049k**

This reflects the Company's  
continuing growth.

# ACKNOWLEDGEMENTS

We would like to thank our partners and funders without whom we could not provide our housing and tenancy sustainment services: the HSE/ Sláintecare, the Dublin Region Homeless Executive, the Housing Agency, Dublin City Council, South Dublin County Council, Fingal County Council, Dun Laoghaire Rathdown County Council, Kildare County Council, Louth County Council, Laois County Council, Offaly County Council, Longford County Council, Sligo County Council and the Department of Housing, Local Government and Heritage. We would also like to thank the Housing Finance Agency, AIB and Bank of Ireland for their continued assistance in facilitating us to deliver new homes. We remain committed to working with all our partners and funders in the future to ensure we deliver much needed housing and support services.

We would like to thank our voluntary Board Directors for their continuing leadership and their commitment to the highest standards of corporate governance. We would like to thank the management team and all our staff and Peer Support Volunteers for their flexibility in dealing with the impact of Covid 19 on our work and their dedication and contribution to the achievements of 2020.

A company limited by guarantee and  
not having a share capital

Registered in Ireland No. 109465

Registered Charity No. 20013394

CHY No. 6796





# HAIL

Housing Association for Integrated Living

## Contact details

### Registered Office:

Second Floor  
Central Hotel Chambers  
7 – 9 Dame Court  
Dublin 2, D02 X452

Follow us on twitter  @HailHousing

[www.hail.ie](http://www.hail.ie)



Irish Council  
for Social Housing

Member of the Irish Council  
for Social Housing



Seirbhís Sláinte  
Níos Fearr  
á Forbairt

Building a  
Better Health  
Service

Sláintecare®



Feidhmeannacht um Dhaoiné ar Easpa  
Dídeine Réigiún Bhaile Átha Cliath  
Dublin Region Homeless Executive

  
**Rebuilding  
Ireland**

Action Plan for Housing and Homelessness