



# Annual Report 2022



a home for life

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# Contents

- 3 About Cabhrú
- 4 Company Information
- 5 Cabhrú's Vision, Mission and Values
- 6 2022 Overview
- 7 Chairperson's Statement
- 9 Operations Manager's Overview
- 11 Cabhrú's Tenants
- 20 Tenant Satisfaction Survey 2022
- 24 Summary of Financial Position



# Annual Report 2022

## About Cabhrú

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

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

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

is encouraged and facilitated. Cabhrú endeavours to ensure that all Tenants are comfortable and safe.

Cabhrú is governed by a Board of Trustees and is signed up to the Charities Regulator Governance Code and the AHBRA Standards. The charity has always been directed by a volunteer Board and a small team of staff, together with some volunteer assistance.

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



# Company Information

## Board membership: 8 Directors

Liam Meagher, Chairperson  
Daniel O'Connor, Vice-Chairperson  
Cathy McVicker, Treasurer  
Dearbhla Kelly, Company Secretary (from March 2022)  
Maurice Ginty, Company Secretary (up to 2022 – retired)  
Rachel Markey  
Yan Barry  
Jim Toomey  
Brendan Kenny (from April 2023)

## Employees

Pat Doherty, Operations Manager  
Analise Ciantar, Finance Manager  
Audrey Stewart, Tenant Liaison Officer  
Audrey McCormack, Finance Officer  
Zvonimir Blasko, Buildings and Facilities Officer  
Tetiana Khadzhy, Finance Officer (fixed-term contract)

## Registered address

Fr Scully House  
Gardiner Street Middle  
D01 YY26

## Independent auditors

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

## Solicitors

Killeen Solicitors  
14 Mountjoy Square North, Dublin 1

## CRO registration number

23302

## Revenue registered charity number

CHY5549

## CRA registered charity number

20008543

## AHBRA registration number

AHB-02816



# Cabhrú's Vision

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



# Cabhrú's Mission

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

# Cabhrú's Values

## Transparent and accountable

We believe that we need to:

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

## Person-centred

We believe that we need to:

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

## Collaborative

We believe that we need to:

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

## Quality-driven

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

- › the homes and services we provide to Tenants are of the highest quality possible
- › staff and volunteers are valued and supported to carry out their roles within the organisation
- › how we work reflects our mission and our vision.

# 2022 Overview



2022 was a busy year for Cabhrú. We met all of our Key Performance Indicators and, in some instances, improved on our performance in 2021, achieving occupancy of 99%, compared with 98% in 2021, and maintenance response times of 99%, compared with 90% in 2021. The following key figures give a flavour of the year:

## General performance



Number of social housing units: **174**



Number of Tenants: **200**



Number of new tenancies: **9**



Occupancy: **99%**



Voids: **1%**

## Maintenance



Number of repair requests: **398**

**24 hours**

Repairs response within  
Emergency KPI (24 hours): **100%**

**5 days**

Repairs response within  
Urgent KPI (5 days): **100%**

**20 days**

Repairs response within  
Routine KPI (20 days): **99%**

**On schedule**

Repairs completed  
on schedule: **99%**



Total spend on maintenance: **€287,408**

Average spend on repairs  
per request: **€330**

## Finance



Total income – **€1.094m**



Rent collected – **97.5%**



Rent arrears – **2.5%**



Operating surplus – **€66,183**

# Chairperson's Statement

On behalf of the Board of Trustees of Cabhrú Housing Association, I am pleased to introduce the Annual Report for 2022, which provides a summary of the charity's activities during the year.



**Liam Meagher**  
Chairperson

The Covid-19 travel and working restrictions, introduced in March 2020, were withdrawn in February 2022, and employees across all business sectors returned to their place of work. Cabhrú staff quickly returned to work in the office, some with blended working arrangements. It is a tribute to the preventative

measures taken by all staff, Tenants and carers that there was no outbreak of Covid-19 in any of Cabhrú's premises during the pandemic.

## The Board's priority continued to be the strengthening of governance within the organisation.

The Board's priority continued to be the strengthening of governance within the organisation. A Consultant was engaged in January 2022 to undertake an independent review of Cabhrú's governance, including its policies and procedures. The Consultant reviewed the organisation's governance effectiveness and carried out a skills audit of the Board. The overall finding was that *'the organisation is fundamentally sound, with a committed Board and a very positive dynamic between the Board and senior management'*. The main recommendations of the

Consultant's report were that the Board should revise the committee structure, update the current Trustee's Handbook accordingly, and recruit a number of additional Trustees with particular expertise in three identified areas. The Board subsequently approved a new governance handbook, a new policy on delegation and a new risk management framework. The Board intends to recruit a number of additional Trustees to populate the new committee structure, at which stage the new governance handbook will be adopted.

The Department of Housing, Local Government and Heritage approved Cabhrú's plan to make a formal application for funding to demolish and redevelop McSweeney House on Berkeley Street, increasing the size of the complex from 21 to 35 units. The Chair and Operations Manager had two virtual meetings with Councillors from the Central Area Committee, Dublin City Council, during the course of the year. The Councillors agreed in principle to allow Cabhrú to retain ownership of McSweeney House and to redevelop the property. Subsequently, at a council meeting in September 2023, the council formally approved the transfer of lands to Cabhrú. It is intended to commence the demolition works in November 2023 and to complete construction works by the end of 2025.

Cabhrú looks forward to working with its stakeholders to support the government plan *'Housing for All - a New Housing Plan for Ireland'* and to achieve its long-term objective of growing its portfolio of properties.

Maurice Ginty (Company Secretary) retired from the Board in March 2022, and a new Trustee, Dearbhla Kelly, was elected to the Board, taking on the role of Company Secretary. More recently, Brendan Kenny joined the Board in March 2023. I welcome both new Trustees to the Board and extend our appreciation to Maurice for his long service to Cabhrú.

**I would like to take this opportunity to thank all of the staff who continue to work hard to provide an excellent service to all of Cabhrú's Tenants.**

I would like to take this opportunity to thank all of the staff who continue to work hard to provide an excellent service to all of Cabhrú's Tenants. I would also like to thank Cabhrú's stakeholders who have assisted the organisation, including the Department of Housing, Local Government and Heritage, the Housing Agency, the Housing Finance Agency, Dublin City Council, Dún Laoghaire–Rathdown County Council and the Irish Council for Social housing. Finally, I would also like to thank all of the Trustees for their efforts throughout the year.







# Operations Manager's Overview

2022 was a busy year for Cabhrú as we continued to provide housing for older people in the Dublin area.



**Pat Doherty**  
Operations  
Manager

Cabhrú has 174 social housing units, providing homes to 200 older people throughout the city: Fr Scully House, Gardiner Street, 99 homes; James McGee House, Grenville Street, 10 homes; Ignatius Nordell, Grenville Street, 12 homes; Donagh O'Daly House, North Circular Road, 12

homes; and St Anne's Court, Ballinteer, 41 homes. Nine new Tenants were accommodated in 2022.

The profile and needs of Cabhrú Tenants are changing. In 2022, there was an increase of 9% in the number of Tenants aged over 75 (34% of the total number) and an increase of 5% in the number aged between 65 and 75 (42% of the total number). Along with a change in Tenants' age profile, there has been an increase in Tenants' support needs. These changes may, in due course, require a review of Cabhrú's housing model.

Throughout 2022, Cabhrú staff continued to update and/or introduce new policies and procedures in an ongoing effort to ensure that internal controls are fit for purpose and that the organisation is fully compliant with the new AHBRA (Approved Housing Bodies Regulatory Authority) Standards, published in February 2022. Some of the changes introduced in 2022 include a new Complaints Policy, an Anti-Social Behaviour Policy and Procedure, a Voids Management Policy and a new Asset Management Strategy.

**I am happy to report that Cabhrú's performance in repairs and maintenance was very strong in 2022, with a response 'on-schedule' of 99%, compared to 96% in 2021.**

I am happy to report that Cabhrú's performance in repairs and maintenance was very strong in 2022, with a response 'on-schedule' of 99%, compared to 96% in 2021. Also, there was an improvement in apartment void time, 1%, compared to 2% in 2021. A dedicated out-of-hours emergency maintenance service was introduced in 2022.

Towards the end of 2022, the Irish Council for Social Housing was commissioned to carry out Cabhrú's first Tenant Satisfaction Survey. There was a 45% response rate, and we are glad to report that the overall satisfaction level amongst Tenants was very positive, with 93% saying that they were either satisfied or very satisfied with the overall service. More details on the Tenant Satisfaction Survey can be found on page 20. The survey is just the start of our journey in Tenant Engagement. Continuing into 2023, a programme of further consultation is planned, starting with Tenant focus groups drawn from all Cabhrú premises. A Tenant Working Group, comprising representatives of the various focus groups, has been established, and Cabhrú has engaged the services of an external Facilitator to assist in devising a Tenant Communications and Engagement Strategy for 2024–2026. We hope that this key document will be in place in the first quarter of 2024, ready for implementation.

In addition to the governance review carried out in 2022, we are currently working with a Consultant to review Cabhrú's financial controls. This review is part of Cabhrú's continuing work to strengthen our internal controls, with a mix of staff and consultant lead reviews.

Cabhrú is committed to growing its portfolio of age-friendly housing in Dublin. In 2022, the Board approved new design guidelines that will form the basis of future developments. Central to these design guidelines is the importance of age-friendly housing design that supports a policy of 'ageing in place', facilitating older people to remain living in their own homes for as long as possible.

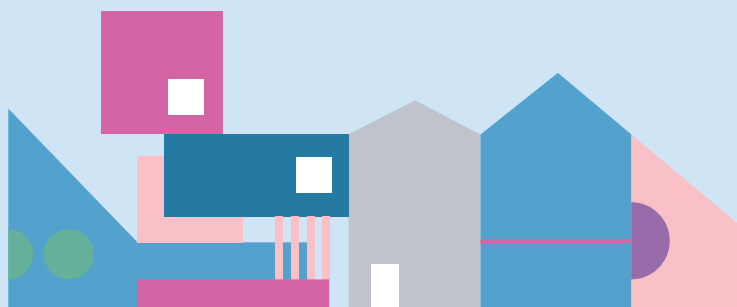
Cabhrú is at an advanced stage in the development of 35 apartments in the new James McSweeney House and 6 additional apartments in St Anne's Court. It is intended that the demolition works contract for James McSweeney House will be signed at the end of the fourth quarter of 2023 and that the main works will commence in the second quarter of 2024. It is planned that works will commence in St Anne's in the first quarter of 2024, to be completed by the end of that year.

At Cabhrú we are committed to working with partners, and I would like to take this opportunity to thank our key stakeholders, Dublin City Council, Dún Laoghaire-Rathdown County Council, our funders, the Department of Housing, Local Government and Heritage, and the Housing Finance Agency, local

elected representatives in both local authority areas, and the many other agencies and organisations who supported us in 2022 and continue to work closely with us. We continue to work with the Irish Council of Social Housing and other AHBs in the sector, believing that in sharing our knowledge we can strengthen both Cabhrú and the wider AHB sector.

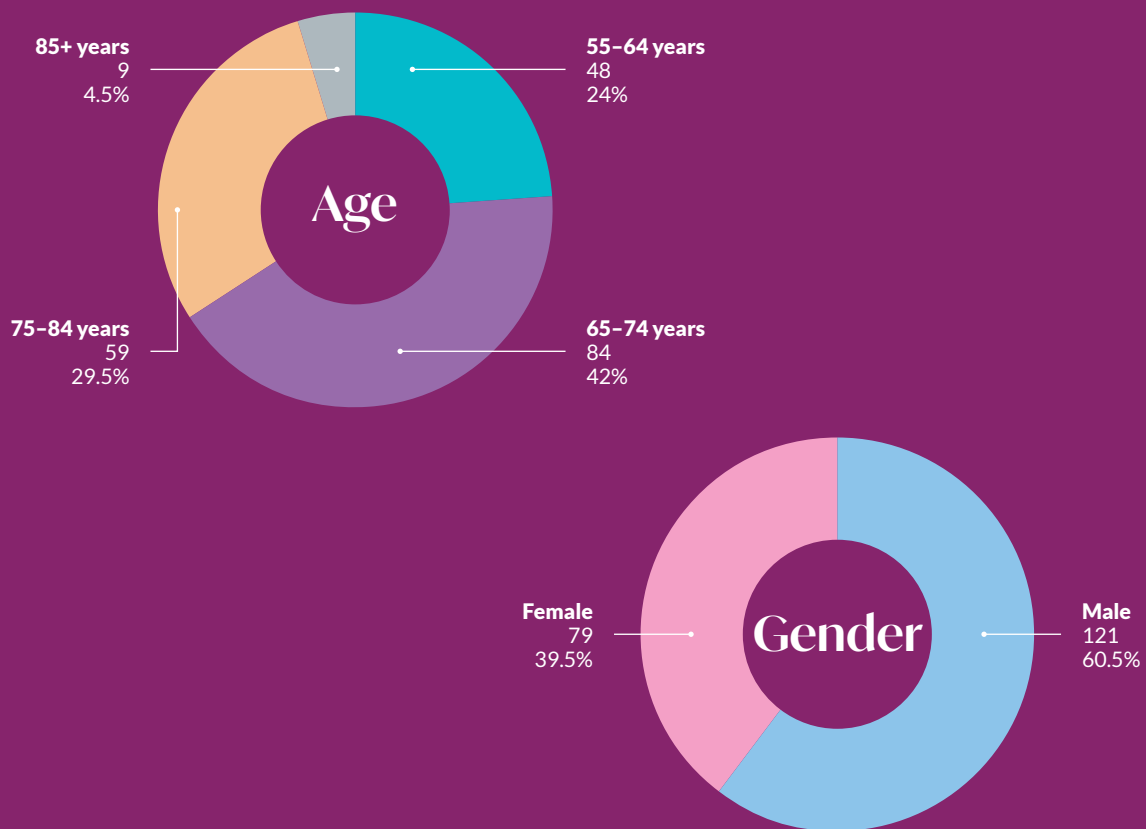
I close as ever with a big thank you to the Cabhrú community. This community is wide and varied and includes our Tenants, staff and Board members who strive to make sure that our Tenants receive the best housing supports possible and that our assets are safeguarded into the future. I would like to thank Maurice Ginty for his work with Cabhrú over the years as a Company Secretary and a Board member. I welcome Dearbhla Kelly and Brendan Kenny to the Cabhrú family and look forward to continuing our journey into 2023 and onwards.

**I close as ever with a big thank you to the Cabhrú community. This community is wide and varied and includes our Tenants, staff and Board members who strive to make sure that our Tenants receive the best housing supports possible and that our assets are safeguarded into the future.**



# Cabhrú's Tenants

The following information provides some demographic information about Cabhrú Tenants.



Four Cabhrú Tenants generously agreed to be interviewed to share their background and experience of staying in Cabhrú accommodation. Some have asked for their names to be changed to respect their privacy.

## Helen's story

Helen is in her 80s and has been living in Cabhrú accommodation for over 23 years. In March 2021, she moved from McSweeney House, Berkeley Street, to Donagh O'Daly House, which was redeveloped by Cabhrú and opened in November 2020. It is situated beside Croke Park.

Helen is originally from the midlands and when she moved to Dublin she lived in shared accommodation on the North Circular Road near the Phoenix Park. Unfortunately, some of the residents in that accommodation had problems and could be rowdy and loud at night, sometimes leaving the main door unlocked. This behaviour made Helen feel unsafe. One resident accidentally set fire to his accommodation, falling asleep with a lit cigarette.

When Helen moved to Cabhrú accommodation she felt so much safer. The other residents were friendly, welcoming and looked out for each other. Helen now feels safe and has no hesitation walking outside at night.

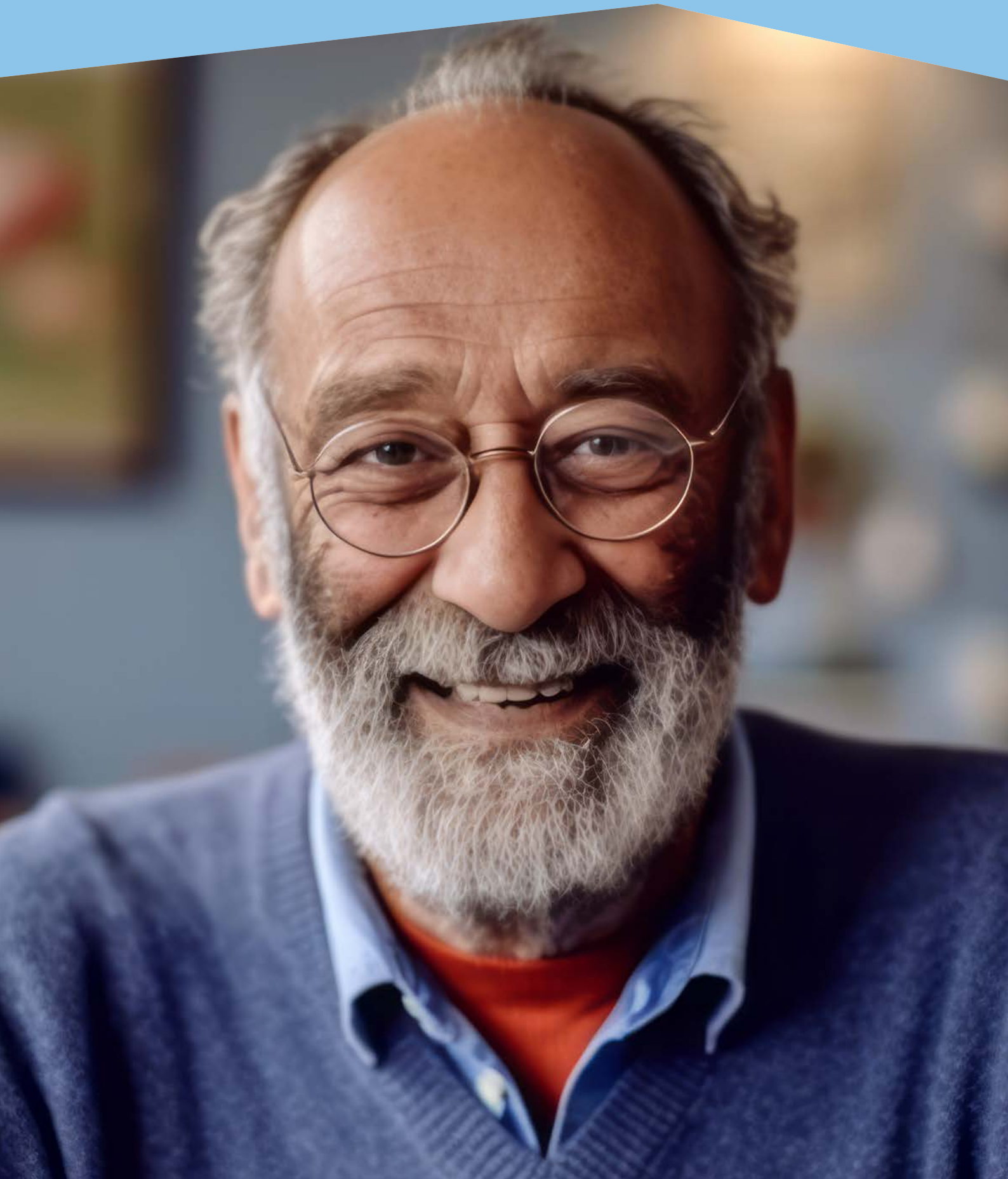
Helen is very happy with the location of her accommodation as it is central to everything that she needs. In addition, the apartment is comfortable and spacious. She finds the staff 'friendly and obliging' and when she needs something done in the apartment, she always gets 'a prompt response'.

She has a few suggestions for how things could be improved for residents: individual post boxes; some seating and flowers in the communal area to the rear; and the wall to the adjoining property painted white to brighten it up.

Helen is very active and hopes to continue her cycling and swimming into the future. She is happy to be a Cabhrú resident.

**When Helen moved to Cabhrú accommodation she felt so much safer. The other residents were friendly, welcoming and looked out for each other.**





## Brendan's story

**Brendan is in his mid-seventies and has been living in Cabhrú accommodation for 14 years, 5 years in Tyrone House and 9 years in Father Scully House.**

Brendan's family lived on the North Circular Road before moving to Glasnevin. Brendan lived in America for a while with his wife and four children and when the marriage ended, he returned to Ireland and lived in the family home in Glasnevin. Following the death of his parents, he had to move out and came to live in Tyrone House.

Of his Cabhrú accommodation, Brendan says: 'The accommodation is very comfortable and the layout of the apartment is very good,

with adequate space to live in. The neighbours are friendly and there is a feeling of comradery.' He feels very safe and secure and finds the staff 'friendly, helpful and obliging'.

Brendan would like to see 'more interaction with staff, more social events where both the staff and community are mixing' and 'a better social scene in the building, with organised group activities'.

Apart from 'maybe a few minor improvements on the social side', Brendan is happy.

**Of his Cabhrú accommodation, Brendan says: 'The accommodation is very comfortable and the layout of the apartment is very good, with adequate space to live in. The neighbours are friendly and there is a feeling of comradery.'**

## Lorraine's story

Lorraine is in her mid-70s and has been living in Cabhrú accommodation for over 20 years. Born in Kildare, Lorraine lived for a while in County Meath before moving to Cabra Park, Phibsborough, where she stayed in a bedsit. In this accommodation, Lorraine had her own shower but shared toilet facilities with six other Tenants.

Unfortunately, it became impossible for Lorraine to stay in Cabra Park as some Tenants were difficult, with one Tenant having parties all night and others arguing and threatening each another. The atmosphere became very uncomfortable, so Lorraine moved into the newly redeveloped Ignatius Nordell House in 2002. She was one of the first Tenants in this new development.

**Now she feels very secure and has more freedom in her life. She has plenty of space in her apartment and feels very comfortable.**

Now she feels very secure and has more freedom in her life. She has plenty of space in her apartment and feels very comfortable. In addition, she has no problems with her neighbours and says that Cabhrú staff are very approachable and respond quickly when there is a problem.

Lorraine would like to stay in her current accommodation though she worries that she may have to transfer if her mobility deteriorates. In terms of any suggested changes, she thinks that the communal area could do with a face lift as it is currently looking very grubby.







# Marie's story

Marie, who is in her eighties, has been living in St Anne's Court for five years. Before that she lived in McSweeney House, Berkeley Street, for 16 years.

Marie is from Co. Laois and moved to Dublin in 1984 before going to Peru to do missionary work. She loved the 11 years she spent there, working with youth groups and doing pastoral care. In 1995 she had to return to Dublin to help care for members of her family who were unwell.

Before moving into Cabhrú accommodation in 2002, she lived in a small apartment in Phibsborough. The high rent in this privately rented apartment was a big financial strain on Marie.

Her move to McSweeney House brought security, peace and new friendships. It enabled her to stay close to family and to support them. When McSweeney House was earmarked for redevelopment, Marie was offered alternative accommodation in St Anne's Court.

**Marie is very happy in her accommodation and hopes to remain in good health and to continue to live independently.**

Marie loves the comfort, peace, security and welcoming feeling of her current accommodation. She finds the other residents very friendly and loves the fact that she has her own balcony where she can sit in good weather, enjoy a coffee and chat with her neighbour.

She has never had a problem with the staff and finds that they deal promptly with any issues she brings to their attention.

Marie is very happy in her accommodation and hopes to remain in good health and to continue to live independently.

She wishes to thank Cabhrú for the welcome, kindness and care she has received since she became a Cabhrú Tenant. After leaving her apartment in Phibsborough and moving to Cabhrú, she felt that she had gone to heaven.

# Tenant Satisfaction Survey 2022

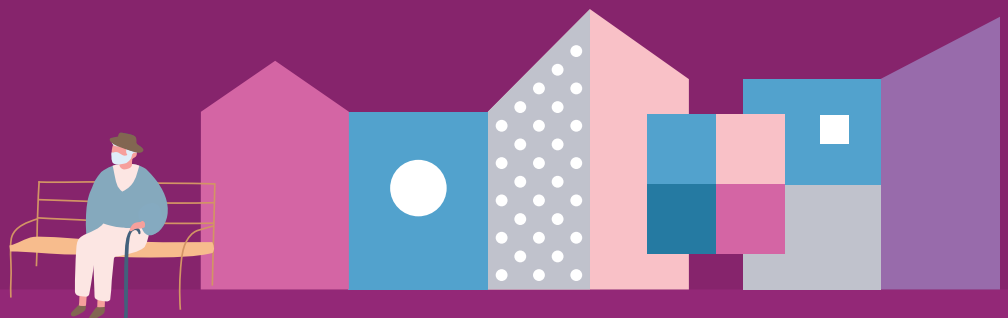
Cabhrú carried out a Tenant satisfaction survey in 2022. This is the first stage in a process of developing a Tenant Communications and Engagement Strategy, to ensure that Tenants' voices are front and centre of how the organisation is run.

The survey was conducted by the Irish Council of Social Housing (ICSH) between October and December 2022. Of the 164 Tenants asked to participate in a telephone interview, 74 agreed, a 45% response rate. This is considered by the ICSH to be a positive outcome for a first Tenant survey, compared to a sector average of 50%.

## The aims of the survey

The aims of the Tenant satisfaction survey were to support Cabhrú by:

- › identifying the overall satisfaction of Tenants with their homes and the housing association
- › ascertaining Tenant views about the quality of current housing services and supports provided
- › identifying areas where Cabhrú can improve Tenant engagement
- › assisting in demonstrating compliance with the Tenancy Management Standard under the Housing (Regulation of Approved Housing Bodies) Act 2019.

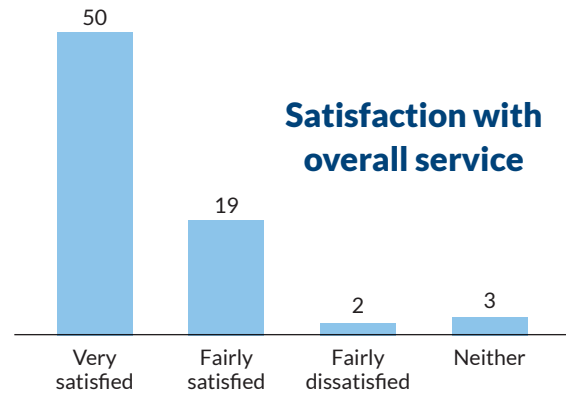




## Summary of key survey findings

### Services in general

There was a very high satisfaction level with the overall service provided by Cabhrú; 93% of Tenants stated that they were satisfied.



### Maintenance and repairs

There was strong satisfaction with Cabhrú's repair/maintenance service – response time and overall.

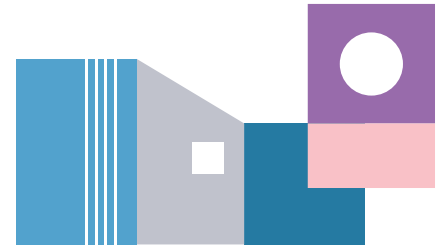


### Estate management services

There was strong satisfaction with Cabhrú's estate management services, in particular the maintenance of communal areas.

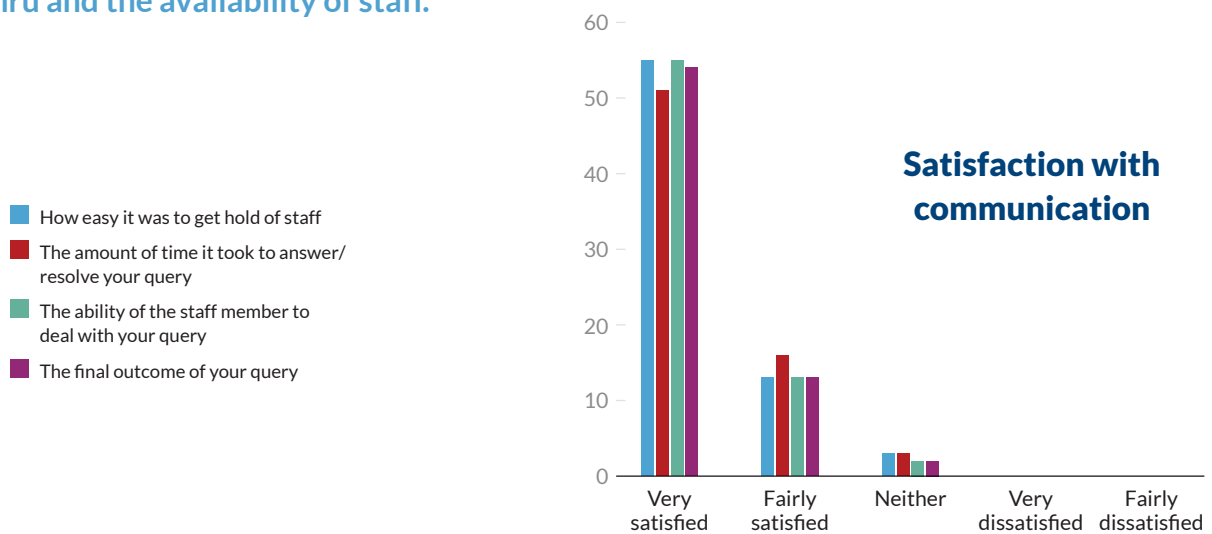
- Cleaning of communal areas
- Gardening
- Waste collections
- Waste areas
- Lifts





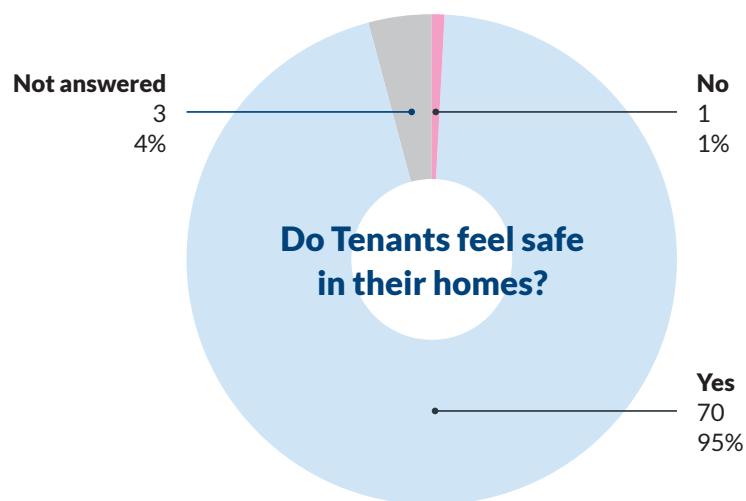
## Tenant contact and communications

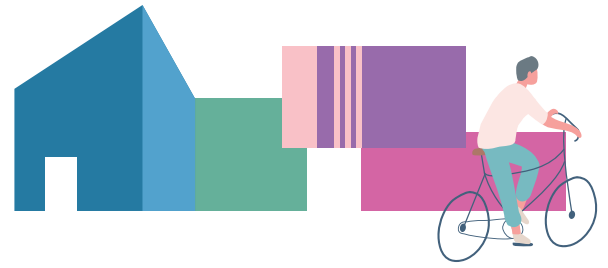
Tenants were very satisfied with the level of communication they have with Cabhrú and the availability of staff.



## Security and access

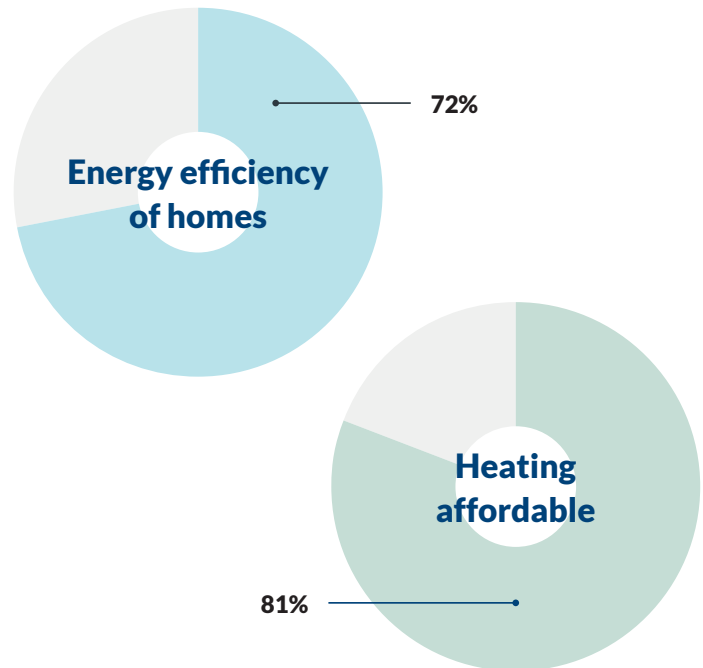
Overall, Tenants feel very safe in their homes. In addition, 78% of respondents stated that they were satisfied with accessibility to their home/housing scheme.





## Energy efficiency

There was strong satisfaction with the energy efficiency of homes (72%), and 81% of the Tenants surveyed stated that their heating was affordable. However, there were some concerns about increased energy costs, and 12% of Tenants stated that they were not happy with the energy efficiency and affordability of their home.



## Conclusions

The survey indicated that Tenants are very happy with where they live and with the services being provided by Cabhrú. The repairs and maintenance service in particular received high praise, with a fast and efficient service being noted.

In terms of additional support for Tenants, there may be an opportunity to provide some additional services in the areas of literacy, translation services, computers and internet access.

It was apparent that some Tenants were concerned about energy/utility costs, and additional support and guidance in this area would be useful.

While Tenants were happy overall with the accessibility to their homes and schemes, there may be a few specific areas to address such as issues with the automatic door systems and improved indoor and outdoor communal spaces.

Finally, Tenant responses demonstrated that they are very happy with communication from Cabhrú, including the various methods of communication, the information provided and the availability of staff.

For full Tenant Satisfaction Survey 2022 please visit: <https://cabhru.ie>

# Summary of Financial Position

## Income and expenditure

For the period ended 31 December 2022

	31 December 2022	31 December 2021
	€	€
<b>Operating income</b>	<b>1,094,813</b>	<b>1,118,388</b>
Administration expenses and overheads	(874,230)	(685,782)
Amortisation of capital grants	385,500	385,500
Interest payable and similar charges	(86,484)	(87,777)
Depreciation of assets	(453,416)	(450,642)
<b>Operating expenditure</b>	<b>(1,028,630)</b>	<b>(838,701)</b>
<b>Operating surplus for the year</b>	<b>66,183</b>	<b>279,687</b>



Total income –  
**€1.094m**



Rent collected –  
**97.5%**



Rent arrears –  
**2.5%**



Operating surplus –  
**€66,183**



## Balance sheet

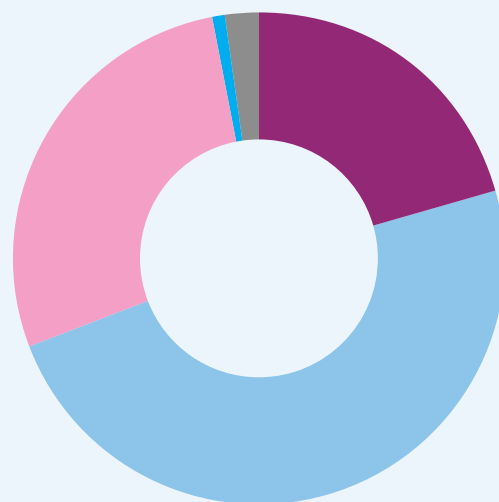
As at 31 December 2022

	31 December 2022	31 December 2021
	€	€
<b>Fixed assets</b>		
Tangible assets	29,585,595	29,988,314
Financial assets	200,635	200,635
	<b>29,786,230</b>	<b>30,188,949</b>
<b>Current assets</b>		
Debtors	826,121	761,155
Cash at bank	1,630,135	1,684,449
	<b>2,456,256</b>	<b>2,445,604</b>
<b>Creditors (amounts falling due within one year)</b>	<b>(209,954)</b>	<b>(278,480)</b>
<b>Net current assets</b>	<b>2,246,302</b>	<b>2,167,124</b>
<b>Total assets less current liabilities</b>	<b>32,032,532</b>	<b>32,356,073</b>
<b>Creditors (amounts falling due after more than one year)</b>	<b>(3,301,974)</b>	<b>(3,306,198)</b>
Capital grants	(21,858,089)	(22,243,589)
Sinking fund reserve	0	(501,419)
<b>Total net assets</b>	<b>6,872,469</b>	<b>6,304,867</b>
<b>Accumulated funds at end of year</b>	<b>6,872,469</b>	<b>6,304,867</b>

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

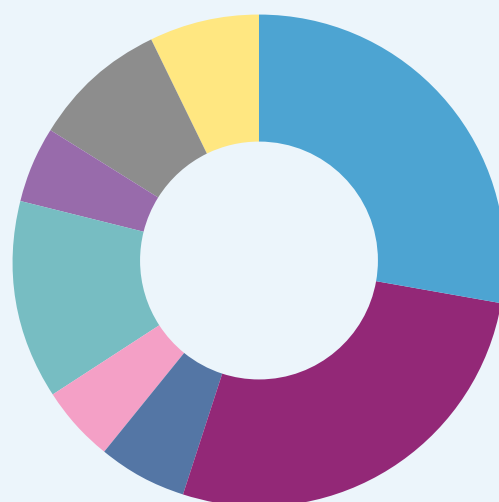
## Income breakdown

	2022	%
Government/Local Authorities	€228,528	21%
Tenants' rents	€537,395	49%
Tenants – Rental Assistance Scheme	€304,747	28%
Other sources	€5,543	0.5%
Commercial rents	€18,600	1.5%
<b>Gross income</b>	<b>€1,094,813</b>	



## Operating expenses

	2022	%
Repairs and maintenance	€287,408	28%
Staff related costs	€280,509	27%
Insurances	€62,955	6%
Utilities	€54,349	5%
Legal and professional fees	€133,961	13%
Administration	€55,048	5%
Loan interest	€86,484	9%
Depreciation/amortisation	€67,916	7%
<b>Total expenses</b>	<b>€1,028,630</b>	







**Cabhrú Housing Association**

Fr Scully House  
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Dublin 1 D01 YY26

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[cabhru.ie](http://cabhru.ie)

**a home for life**

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