



Circle Voluntary Housing Association

Report 2015-2016



Making a difference by
providing quality homes for
people in housing need.



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Cover image: Thornton Heights Inchicore

Circle Voluntary Housing Association CLG is a company limited by guarantee, not having a share capital, incorporated in Ireland under the Companies Act 2014. The company has charitable status. It has approved status from the Department of Housing, Planning & Local Government to provide social housing. All income is applied only for the promotion of the charitable objectives of the company. Circle VHA has certified status from the Housing Finance Agency.



Chairs Statement

This report summarises the main activities of Circle VHA in the 2015-2016 period. It has been a period of consolidation and of strategic planning for Circle VHA. During the period of this report we acquired an additional 115 new homes via different funding and leasing mechanisms. This marked the slowest growth in the number of additional homes since Circle VHA was founded in 2003. The reason for this was a shortage of housing supply for Circle to lease or to purchase at reasonable cost. So by 2016, your Board decided that two thirds of any additional homes would be built by Circle itself: achieving this has proved more difficult than we could have expected, but we will persist! The period 2016/17 also saw improved governance of the voluntary housing sector with the establishment of the Housing Regulator's Office, which we welcome. Your Board recruited two additional Board Directors during the period to enhance its capacity and in 2016 approved a revised 30 Year Business Plan and Asset Management Plan.

In Ireland at large, the major crisis in housing has been the growth in homelessness. In January 2015 there were 3,607 homeless persons, but by December 2016 this had almost doubled to 7,167 adults and children. As in the case of Circle, the main cause was the shortage of housing supply. Why this is occurring is not readily apparent: the economy has been growing strongly in recent years, full employment has almost been reached and the Exchequer is moving into surplus. In more straitened times in the past, we did better. After the shock of the first Oil Crisis, almost 8,000 social houses were built each year from 1974 – 1977. After the greater shock of the 1929 Crash, a strong social house building programme in the 1930's wiped out the Dublin slums which, up to then, had been among the worst in Europe. It would seem that Irish housing provision is bedevilled by structural problems, rather than by merely economic problems, when compared to well-working housing systems in Germany and its neighbouring countries. Taking their example on board and with a nod back to Davitt and Parnell who secured the "3 F's" for tenant farmers in 1880, Circle would ardently wish that "Fair Rent" and "Fixity of Tenure" would be implemented for those renting property rather than land, over the next five years. "Fair rent" would aim at securing a gross 8% and a net 5% return on investment for the landlord, as in Germany, with little or no booms and busts in house prices over the long-term. To achieve this requires structural change in the way regulation is applied to the

private rented sector, both by the physical regulators (the local authorities) and the financial regulator (the Dept. of Finance). The local authorities will have to abandon "the best is the enemy of the good" approach to housing regulation. Because they shared bathroom facilities, bedsits were banned, thus cutting 3,000 dwelling units from the bottom of the market. During 2015/2016 the Dublin local authorities persisted in applying the most onerous apartment building standards in Europe to the weakest apartment market in Europe; thankfully these have now been revised. The continuing failure to halve or abolish development and planning levies is self-defeating, since it helps to render new apartments unaffordable. But financial regulation remains the biggest stumbling block to an expansion of housing supply. The Dept. of Finance penalises traditional, Irish landlords, but allows commercial freedom to newly-arrived international landlord companies. Domestic landlords cannot claim full deductibility of interest and other charges, nor can they easily form companies: as a result they are leaving the sector much faster than they can be replaced. Hence the reduction in housing supply and the enormous increase in private rents.

As a quid pro quo for providing a regulatory regime which will increase rented housing supply, rather than, as at present, reducing it, private landlords should have to agree to provide "Fixity of Tenure" to tenants. This is normal in Continental countries. Circle VHA, as with other voluntary housing bodies and local authorities, guarantees lifetime tenancies to those tenants who pay their rent on time and who respect their neighbours. Contrary to the fears of some private landlords, this does not mean that the Constitutional right to private property will come crashing down. The reality is that the courts, and the Residential Tenancies Board, will readily agree to evict a tenant who does not abide by their contractual obligations, since they recognise that for every disruptive tenant, there are upwards of ten potentially new tenants desperately trying to access housing from the local authority's waiting list.

The Board of Circle VHA works in partnership with the Department of Housing, Planning and Local Government and local authorities so that we can increase the scale of our social housing provision to those in need; and we would like to express our appreciation of that working relationship. We would like to thank all our fellow Board Directors for their serious contribution to the work of the Board and its

committees over the past 2 years. Finally, we would like to express our thanks to all the staff of Circle VHA for their arduous work over the past two years.

Aoife Watters, Director of Finance and Corporate Services with De Paul Ireland was appointed my successor as Chairperson for the Board of Circle VHA at our Strategy Away Day in October 2016. Circle VHA are committed to delivering high quality homes to those in housing need in the Dublin and surrounding counties. We have been working with Local Authorities, the Housing Finance Agency and the Housing and Sustainable Communities Agency to develop housing that meets the requirements of the housing policy. Our intention is to accelerate this housing delivery over the coming three years and to ensure that our

tenants receive the highest quality services and support from our hard working staff. As part of our expansion programme we are also open to the potential of working with other Approved Housing Bodies to form strategic alliances up to and including the potential for mergers, where they make sense.

We will be moving to the production of an annual report for each year and changing the format to take advantage of the changes in our financial reporting and regulatory requirements. This will keep all our stakeholders up to date on an annual basis with the development of Circle VHA and the excellent work it does with its tenants.

J. Jerome Casey,
Chair of Circle VHA in the 2015-2016 period



Chief Executive Report

The 2015-2016 period has been one of consolidation for Circle VHA. During this period, we have completed a stock condition survey of an 18% sample of the properties that we own and manage. This has enabled the completion of an asset management plan for the next 30-year period whereby we can plan for the component replacement of our housing stock so that we can maintain the provision of good quality housing to our tenants. During the period we have increased the scale of our housing provision by 115 homes of accommodation via CAS, CALF, HFA loan finance and NARPS leases. We now provide 1020 homes, of social housing, to eligible tenants in 28 different estates in the four Dublin local authorities and in Kildare County Council. Separate to that we provide facilities management services to over 1300 households in mixed tenure and exclusively social housing estates.

In 2015 a strategic plan for the next three period was agreed. Ambitious growth targets are set alongside the ongoing need to enhance organisational capacity to achieve the strategic goals for the period. In 2015 our tenant satisfaction survey was conducted and the overall tenant satisfaction survey findings were very positive with a 92% overall satisfaction rating provided by our tenants. Separate to that we undertook a survey of our new communities' tenants who constitute 21% of our tenants to establish how integrated the new communities' tenants felt they were and whether they had experienced racial harassment within the

scheme they resided in. The findings were mixed with 56% of the tenant stating that they felt integrated, 76% stating that they felt safe in their homes while 16% had experienced racism where they lived. Both tenant surveys while positive present challenges to us in different areas as to how we can improve the delivery of our housing and facilities management services. In 2016 the approved housing sector came under the remit of the Residential Tenancies Board. Circle VHA has had to learn how to adjust to the proceedings of the RTB, however we welcome being under their remit for landlord tenant disputes and an independent process being in place for the resolution of such disputes.

During the 2015-2016 period we have worked in close partnership with the local authorities, the Housing Agency, NAMA and the Dept. of Housing, Planning and Local Government to deliver new social housing which I would like to acknowledge. I am as always grateful and appreciative of the guidance and support of Jerome Casey as chair for this period and then of Aoife Watters who was appointed Chairperson at our Strategy Away Day in October 2016. I also wish to express my appreciation of the Board Directors for their support and guidance as well. I am of course grateful to all the Circle VHA staff for their work and commitment to Circle VHA in enabling us to deliver our vision and provide good quality homes to our tenants.

Justin O'Brien, Chief Executive

Activities 2015-2016

In the 2015-2016 period we increased the scale of our new housing provision by 115 new homes via CAS funding, CALF, HFA loan finance and leasing arrangements in the Greater Dublin area. We now provide 1,020 affordable social housing homes to over 2,000 adults and children. Our current housing schemes are located in some 28 separate schemes alongside a range of dispersed homes in the greater Dublin area. In some twelve schemes we provide both the social and facilities management services in an integrated manner.

Now providing
1,020
affordable social
housing homes

Our current tenant population is primarily in the 25-44 age groups with some 79% of our accommodation is for families with children. These families' children are primarily under 13 years of age. We make determined efforts to provide support to families and children where this is required, and we link families to the relevant services. Some 21% of our accommodation is provided to single persons. Some 79% of our tenant population are Irish born citizens and 21% are families and persons who have the right to reside in Ireland.



The Waterways Ashtown.



Red Arches Park, Baldoye



Richmond Hall, Fairview



Minister of Environment Community & Local Government, Alan Kelly with the tenants in Peadar Kearney House



Thornton Heights, Inchicore

The latter population come from over 35 different countries across the globe. This trend reflects current social housing need and the in migration of persons into the country in the past 15 years. This diversity of persons from Europe and Africa presents new challenges in our housing management. The diversity also contributes considerable vibrancy in our housing schemes.

The provision of stable good quality housing has enhanced the life chances and opportunities for all our tenants. All our housing schemes are stable and settled and there is a small-scale void rate and re-letting of our social housing. In four of our schemes staff engaged with

tenants and organised clean up days and social activities for tenants and their children. We also work with our tenants to establish Tenant Forums across our schemes whereby tenants' views on collective housing and estate management issues are communicated to our staff and where activities for tenants are arranged. Partnership with our tenants and locally based statutory and community based agencies is important and enables us to provide effective responses to antisocial behaviour problems which may arise, provide housing in locations that our tenants feel safe in and enables the provision of support to tenants where they may need such support.

In the 2015-2016 period we increased our new housing provision by
115

Tenants' Stories



Rosemary Donnelly, Beacon South Quarter

Rosemary Donnelly, Beacon South Quarter, Sandyford:

I like living where I do. The standard of accommodation is excellent. There are great local facilities such as shops, medical, the hospital, great transport facilities. I find it perfect for me and my daughter Lorna living here together. Most of the tenants are friendly and helpful. We have a long corridor here in the common area and people need to respect it more. Circle VHA are very good. They are just a phone call away. The staff respond back and communication is very good and staff work to resolve issues of concern.

Patricia Dillon, Deerpark Tallaght:

I like my neighbours. I love my house. The schools and the shops are close and I am from the neighbourhood. I always find Circle VHA very helpful. They respond to my requests. They promised me a house and they kept their word. The Caretaker and Maintenance Man are helpful and approachable when I need help. The clean up days are really good. I have been a Circle VHA tenant now for 11 years and I am happy here.

Pauline Hoban:

I have been a tenant of Circle VHA at Cushlawn Way Tallaght for the past 11 years. I have loved living here but unfortunately, I had to move as I needed an extra bedroom. I found staff in Circle VHA very approachable and friendly to deal with and they were quick to deal with any issue that I had. Neil was great to have as a Housing Officer and I know that we will still be good friends. I will miss living here but it is a new chapter in my life. Thanks again, Pauline

Andrea Bracken, Deerpark Tallaght:

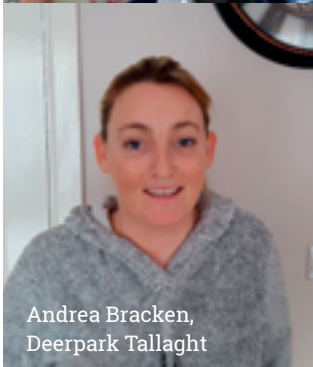
I like living here. There is a great community spirit where I live. There are good community events organised. My extended family live in the local area and that is great for me having them near me and my children. I prefer Circle VHA to the local Council. I can ring up and ask questions. I like the fact that there is a strong housing presence with the Caretaker, Maintenance Operative and Housing Officers. I can ask questions and get a response back and Circle have always been fair to me.



Denise Fitzgerald, Lea Bardin
and Carina McNally, Thornton Heights



John and Bridget Fennell, Peadar Kearney House



Andrea Bracken,
Deerpark Tallaght



The Meehans,
Peadar Kearney House



Patricia Dillon,
Deerpark Tallaght



Natalie and Lorraine Hanney,
Peadar Kearney House



Elaine McCann,
Peadar Kearney House



Bridget McKeever and Mary Thurlow, Peadar Kearney House

Mohamed and Cathy Khan, Lansdowne Gate Drimmagh:

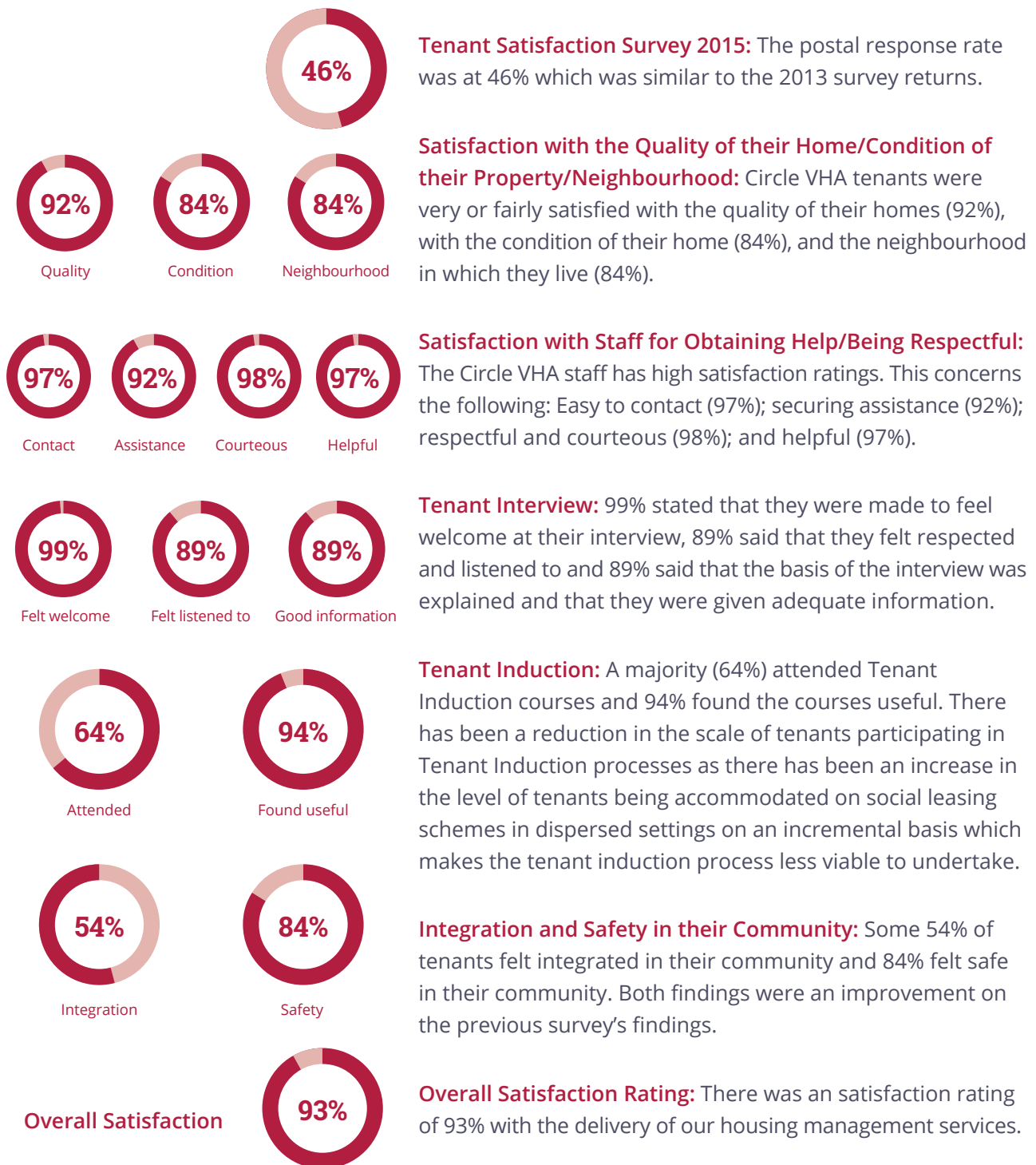
It's a pleasure, its great living here. They are great apartments, good sized and well insulated. We have good neighbours in the scheme. It is secure and safe for our children. It is centrally located and close to the shops, schools, transport and other amenities. It is well maintained and managed.

Circle VHA is always helpful. They respond to maintenance problems and get things fixed usually quickly. They are very fair to deal with.



Mohamed and Cathy Khan,
Lansdowne Gate Drimmagh:

During 2015 a Tenant Satisfaction Survey was analysed by an external researcher, Taemur Consulting. The summary results were as follows:



In 2015 we undertook a survey of our new communities' tenants from 35 separate countries who constitute 21% of our tenant population.

This survey of new communities' tenants living in social housing was one of the first such surveys undertaken. The purpose of the survey was to establish how integrated the new communities' tenants felt they were in their Circle VHA housing scheme and local neighbourhood.

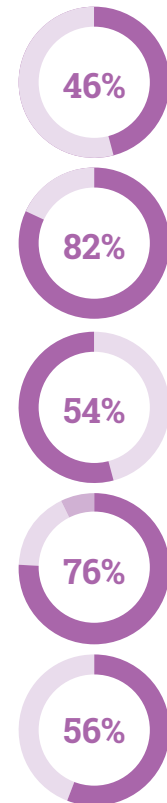
There was a 46% response rate to the postal survey.

The majority (82%) of the tenants surveyed had been living in Ireland for more than 10 years. 60% of these surveyed had Irish citizenship, 28% were EU citizens while another 9% were long term residents. These findings confirm that they all see Ireland as being their home.

54% of the tenants were in fulltime or part time employment which is a higher ratio than our overall tenant population employment profile while 44% were unemployed.

The majority (76%) of the tenants felt safe and secure living in their neighbourhood while 17% said that they sometimes felt unsafe and some 7% not feeling safe.

56% felt integrated in their local community which is a slightly higher figure when compared to our overall tenant satisfaction survey findings.



Our facilities management services were provided to 1,319 residents in twelve different schemes, some of mixed tenure and some exclusively social housing schemes. The integrated delivery of social housing and facilities management is a vital component of the services that we deliver. In 2015 we undertook a stock condition survey of 18% of our owned and managed housing. This has informed the basis of our future financial planning and the formulation of an asset management plan for the ongoing maintenance of our housing.

The survey findings were overall positive and the tenants themselves had suggestions as to how to improve greater integration via intercultural events across our schemes.

These results are affirming in terms of the scale of response and the overall positive feedback from our tenants on the delivery of our housing management services. The survey results also pointed to where we needed to improve the quality and efficiency of our housing management services. Circle VHA was also awarded an Excellence in Business Awards in 2015 and again in 2016 by the Public Sector Magazine which is a further recognition of the quality of our housing management services.

Strategic planning and Direction

In 2015 the Board undertook a review of the Strategic and Business Plan for the 2015-2018 period that had been agreed in 2014. The external policy and housing environment was reviewed, and the key strategic goals for the next 3 years were reviewed and approved with a range of key performance indicators. The Board reviewed the Social Housing Strategy 2020 and how Circle VHA could achieve its vision and mission. During 2015 the Board approved a 30 Year Business Plan and Asset Management Plan. The Board affirmed the five key strategic goals to direct and guide the company:

- A.** Grow the scale of our housing management provision to 1,900 homes by end of 2020 via acquisitions, design and build, leasing/stock transfer/mergers
- B.** Develop the quality and effectiveness of our internal processes and management systems to ensure a robust and adaptable organisation that provides quality housing, facilities and corporate services to its tenants and stakeholders
- C.** Improve and develop the quality of our housing and estate management services to our tenants
- D.** Promote the brand of Circle VHA as being a trusted social housing provider of good quality social housing and facilities management services
- E.** Maintain and develop the financial stability of the company so that the core activities of the company are sustainable for current social housing provision and future growth

In order, to achieve the five strategic goals, the Board approved the allocation of additional staffing for the development area to enable the ambitious targets that we have for growth. The Board also approved the recruitment of additional staff in the Finance and Housing management sections of the organisation to maintain a quality housing and facilities management services and to enable the growth of our social housing provision. The Board also approved a 30-year Business Plan for the company based on a development pipeline for the 2015-2020 period. During 2015 new offices were secured for the company which will enable the continued growth of the organisation for the next 5-10-year period. The Board also approved the extension of our housing provision into the adjoining counties in Louth, Wicklow, Meath and major urban areas outside of Dublin.

Governance

In 2015 Circle VHA was governed by a Board of eight Directors, who are not paid for their services. In 2016 the Board reviewed its constitution to be compliant with the Companies Act 2014. In that context the Board decided to increase its number of directors to ten to have a broader range of competencies within the Board. The Board is responsible for providing leadership, approving strategy for the company to achieve its vision and mission, for reviewing the performance and management of our services, for reviewing risk and ensuring proper probity and compliance with required governance and legal requirements. There is a clear division of responsibility between the Board and the Chief Executive with the Chief Executive being responsible for implementing the strategy and policy decisions made by the Board.

Current Board Directors



Aoife Watters (Chair): became chair of the board in October 2016. She is currently Director of Finance and Corporate Services with De Paul Ireland and accountant and tax consultant by profession



Jerome Casey: is an economist by profession. He has provided economic analysis for the construction and transport industries over the past 30 years. Jerome retired as chair in October 2016 after a 7 year term.



Fr. Patsy Carolan: is an Oblate Father in Dublin and was formerly Director of a hostel and centre for Irish emigrants in London. He has developed the Basket Ball centre in Inchicore which provides a range of community activity.



Tom Corcoran: is a retired Assistant Secretary of the Department of Environment. As a Principal Officer in the Department he had responsibility for housing policy.



Jane Doyle: is a town planner by profession. She has previously worked in that role with Dun Laoghaire Rathdown County Council and was an inspector with An Bord Pleanála. She is currently a planning consultant.



Chris Ellison: is currently a housing management consultant. He was a senior manager in the Circle Housing Group in England. He has extensive experience of managing and developing both general needs and supported housing.



Jim Murphy: is an architect by profession. He has extensive experience in both Ireland and abroad as a practicing architect and has lectured in the School of Architecture in UCD.



Grainne Ni Dhubhghaill: is a commercial contract lawyer by profession who has extensive experience of working with legal firms in Dublin and London where she was involved in large scale developments in housing, hospitals and infrastructure.



Brian Shefflin: is a chartered accountant by profession. He is currently director of corporate finance with KPMG and has particular expertise in treasury management.



David Williams: is currently a senior partner with Campbell Tickell. Previously he was Group Director of Business Growth in the Circle Housing Group in England. He has experience of both housing management and development.

The Directors bring their experience in architecture, finance, commerce, economics, housing policy, housing management, law and planning to bear on guiding the Association. Eight Board meetings were held during 2015 and again in 2016. This included a full day meeting where the Board reviewed the strategy and direction of the organisation. Matters such as policy, strategic planning, budgets, and operational delivery of our housing services are reported on to the Board for their consideration and approval.



The Hastings, Balbriggan

Board Meetings 2015

In 2015, 8 Board meetings were held: attendance of the directors was as follows:

Jerome Casey	8
Fr. Pat Carolan	8
Tom Corcoran	7
Jane Doyle	6
Chris Ellison	2
Jim Murphy	8
Dave Williams	6
Aoife Watters	5

Board Meetings 2016

In 2016, 8 Board meetings were held. This includes a full one-day meeting to review the strategic directions of the company and the internal and external environment.

The attendance of the directors at these was as follows:

Jerome Casey	8	— retired as Chair in October 2016
Fr. Pat Carolan	8	
Tom Corcoran	6	
Jane Doyle	6	
Chris Ellison	4	
Jim Murphy	6	
Dave Williams	4	
Aoife Watters	8	— Chair since October 2016
Grainne Ni Dhubhghaill	2	— Board Director since 08 November 2016
Brian Shefflin	2	— Board Director since 08 November 2016

The Board takes seriously its responsibilities as a charitable body and the absolute requirement for the Board to act with probity and diligence to achieve the companies vision and mission. The Board is very aware of the necessity for excellence in governance and the requirement for probity from all employees, contractors. The Board has reviewed its performance annually and its governance on a regular basis during the calendar year. The Board reviewed its governance and compliance with the Voluntary Code of Governance as per the principles established in the code in late 2015. Based on the review that was undertaken it has now signed up to the Governance Code. The company has also taken steps to register with the Charity Regulators office. We are registered with the Voluntary Regulator for Approved Housing Bodies and have provided the required information to them for an annual return and assessment of our capacity. The Board is assisted by three committees who are authorised to make recommendations to the Board:

1. Audit and Risk: (Chair, Aoife Watters/Brian Shefflin):

The committee members are Aoife Watters- replaced by Brian Shefflin -after becoming chair of Circle VHA, Jerome Casey and Larry Tuomey who is an external member. Their role is to review the internal control systems and reporting and to review the external audit and risk management policies. The committee met on several occasions in 2015 and 2016 to undertake its activities. The committee reviewed our existing financial controls and a risk register policy and plan. They also met with our auditors and reviewed the financial statements for 2014 and 2015.

2. Finance and Strategy (Chair Thomas Corcoran):

The committee members are Tom Corcoran, Jim Murphy and Jerome Casey. The role of the committee is to review the proposed strategic and business plans, examine budgets for each calendar year and proposed acquisitions via loan finance. The committee met on many occasions in 2015 and 2016. They reviewed the proposed 2015 and 2016 budgets, the 30-year Business Plan and the feasibility of proposed development acquisitions that were to be decided upon by the Board.

3. Human Resources and Succession (Chair, Jane Doyle):

This committee members are Fr Pat Carolan and Jane Doyle. The role of the committee is to review the company's human resource policies, staffing levels and remuneration of staff. The committee met on several occasions in 2015 and 2016. They reviewed proposed changes to the staff structures, staffing roles and remuneration.

Circle VHA Summary

1,020

Total homes

+60

units being acquired

24

Total Staff

41

No. of Relets in 2015/2016

2,989

Total Maintenance and Repair Jobs –
Emergency Urgent Routine

€79m

net fixed assets in 2016

€3.53m

income in 2015

€3.89m

income in 2016

Highlights of 2015 & 2016 Financials

Circle Voluntary Housing Association Company limited by guarantee

Balance Sheet as at 31 December 2016 & 2015

	2016 €	2015 €
Fixed Assets		
Tangible assets	73,305,002	66,434,364
Current Assets		
Debtors: Amounts falling due within one financial year	1,532,276	1,229,289
Cash at bank and in hand	3,781,723	3,605,432
	5,313,999	4,834,721
Creditors: Amounts falling due within one financial year	(1,029,780)	(714,299)
Net current assets	4,284,219	4,120,422
Total assets less current liabilities	77,589,221	70,554,786
Creditors: Amounts falling due after more than one financial year	(58,435,887)	(53,400,012)
NET ASSETS	19,153,334	17,154,774
Reserves		
Retained earnings	5,040,318	4,772,366
Capital reserves	14,113,016	12,382,408
	19,153,334	17,154,774

Financial Position

Circle VHA grew the value of its' housing portfolio by €8.1m over the two years, with the addition of 54 homes to the portfolio through the CAS and CALF funding streams. In October 2016, Circle VHA drew down its' first loan with the HFA to fund a 14-unit development in Lucan Co. Dublin.

Over the two years, income and expenditure surplus of €1m was generated. At the financial year end 2016, total reserves were €19.1m compared to €14.4m at 31 December 2014.

Statement of Comprehensive Income

For the Financial Year ended 31 December 2016 & 2015

	2016 €	2015 €
Turnover	3,895,634	3,530,229
Administrative expenses	(3,614,690)	(2,684,761)
Operating surplus	280,994	845,468
Depreciation and amortisation	1,730,608	1,601,435
Interest receivable	1,266	3,812
Interest payable and similar charges	(14,258)	-
Surplus on ordinary activities before taxation	1,998,560	2,450,715
Tax on surplus on ordinary activities	-	-
Total comprehensive income for the financial year	1,998,560	2,450,715

Results

The Board of Circle VHA are satisfied with the finance performance of Circle VHA in 2015 and 2016. Operating Surplus in the two-year period totalled €1.1m; with an operating margin of 15.17% over the two years. Financial year 2015 showed the greater performance in terms of financial results, with a total surplus of €2.4m. In 2016, total surplus for the year was €1.9m, a reduction of 18.4%. This reduction in surplus was expected and is a result of investment in resources both in terms of staffing and in terms of the infrastructure of the Organisation. This investment will ensure that Circle VHA is prepared to undertake its' ambitious development program which is targeted for the next five years and to meet challenges such as increased regulation with the AHB sector.

Registered Company No. 374693. Registered Charity No. 15529

PRSA No.: 002408. CRA Reg No.: 20053840.

Bank: AIB 7/12 Dame Street Dublin 2

Solicitors: McCann Fitzgerald Solicitors, Riverside One, 37-42 Sir John Rogerson Quay, Dublin 2

Ferry's Solicitors, Inn Chambers, Ormond Quay, Dublin 1

Mason Hayes & Curran, South Bank House, Barrow Street, Grand Canal Dock, Dublin 4

Auditors: Deloitte, Deloitte House, 29 Earlsfort Terrace, Dublin 2.





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