

Annual Review & Accounts 2010 – 2011



FOLD

housing • care • support
www.foldgroup.co.uk

MISSION STATEMENT

**PROVIDING THE BEST HOUSING,
CARE AND SUPPORT TO THOSE
IN NEED OF SUCH SERVICES.**

REGISTERED

OFFICE

FOLD House
3 Redburn Square
Holywood
BT18 9HZ

TEL:

(028) 9042 8314

FAX:

(028) 9042 8167

BANKERS

Bank of Ireland
82a Main Street
Bangor
BT20 4AE

SOLICITORS

Wilson Nesbitt
33 Hamilton Road
Bangor
BT20 4LF

INTERNAL AUDITORS

PricewaterhouseCoopers
Waterfront Plaza
8 Laganbank Road
Belfast
BT1 3BN

EXTERNAL AUDITORS

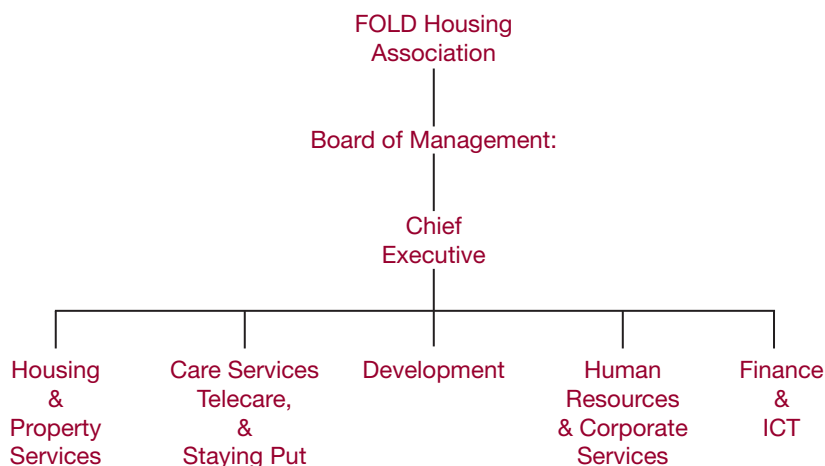
PricewaterhouseCoopers
Waterfront Plaza
8 Laganbank Road
Belfast
BT1 3BN

REGISTRATIONS, AFFILIATIONS & MEMBERSHIPS

- Registered under the Industrial and Provident Societies Act (NI) 1969 - number IP169 on 9/8/79
- Registered under the Housing (NI) Order 1992 - number RI on 14/12/76
- Registered with the Inland Revenue for charitable status - number XN 48778 on 1/8/89
- Registered with the Fair Employment Commission - number 499 on 6/2/90
- A Member of the Northern Ireland Federation of Housing Associations
- Registered under the Data Protection Act
- A Corporate Member of Age N.I.
- A Corporate Member of Disability Action
- The FOLD Group is comprised of FOLD Housing Association and FOLD Housing Trust
- A Member of the Northern Ireland Council of Voluntary Action
- A Member of Business in the Community
- A Member of the Accord Procurement Group



FOLD GROUP STRUCTURE



FOLD COMMITTEES

	Audit	Business Development	Finance	Housing	Governance	Care Services	Human Resources
William Cameron	•	Chair	•	•	Chair	•	•
Robin Holliday	•				•	•	Chair
Chris Murdock	•	•	•		•	Chair	•
Brendan Henry		•		Chair	•		
Anne Harper				•			
Aileen Graham			•				•
Paddy McIlroy		•	•			•	
Norma Evans							•
Arthur Halligan	•		Chair		•		
Alice Quinn	Chair						•
David Crothers		•		•			
Dierdre Hamill						•	
Des Neill		•		•			
Peter Gibson			•			•	
Elizabeth Jack				•			
James Morrison				•			

Key • attends the sub Committee

COMMITTEE STRUCTURE

The above diagram shows the Committee structure in place from 1st April 2009.

FOLD operates the following subcommittees; Audit, Governance, Business Development, Finance, Housing, Care Services and Human Resources.

RECRUITMENT AND SELECTION PROCEDURES FOR BOARD MEMBERS

FOLD aspires to maintain a balance of Board Members who are representative of all sections of the local community. New members are recruited by a process of election from the tenant body, through public advertisement and by direct recruitment where skills shortages cannot be met through public advertisement. Three members of the Board are elected representative tenants.

BOARD OF MANAGEMENT



William Cameron OBE
CHAIRMAN



Christopher Murdock
VICE-CHAIRMAN



Arthur Halligan
TREASURER



Aileen Graham



Paddy McIlroy



Robin Holliday



Des Neill



Alice Quinn



Dierdre Hamill



Brendan Henry



Peter Gibson



Anne Harper



Norma Evans



David Crothers

CHAIRMAN

William Cameron OBE MRICS
Chairman of Business Development Committee
Chairman of Governance Committee

VICE-CHAIRMAN

Christopher Murdock MIHM DipHSM MCM
Chairman of Care Services Committee

TREASURER

Arthur Halligan FCCA
Chairman of the Finance Committee

MEMBERS

Alice Quinn CBE
Chairman of the Audit Risk Committee

Paddy McIlroy ISO
Deceased September 2011

Aileen Graham OBE BSc Hons M.Ed

Brendan Henry Dip Soc Admin
Chairman of Housing Committee

Anne Harper
Tenant Representative — Retired June 2011

Dierdre Hamill
Tenant Representative

Robin Holliday BSc (Pharm)
Chairman of Human Resources Committee

David Crothers

Des Neill

Peter Gibson BSSc (Hons) CQSW, MBA

Norma Evans
Appointed June 2010

Elizabeth Jack
Appointed June 2011

James Morrison
Appointed June 2011

COMPANY SECRETARY & CHIEF EXECUTIVE

John McLean

FOLD MANAGEMENT TEAM



Senior Management Team

SENIOR MANAGEMENT TEAM

Chief Executive

Mr J McLean BEng MSc DipM MBA CEng MIEI

Care Services Director

Mrs F McAnespie RSCN RGN

Finance Director

Mr T Dillon B Com (Hons) ACMA

Human Resources Director

Mrs M Pickles Dip Ism

Director of Development

Mrs M Armstrong PG Dip MAPM ACIOB)

Director of Housing

Mrs E Patterson MSc PG Dip MCIH

HOUSING DIRECTORATE

Director of Housing

Mrs E Patterson MSc Pg Dip MCIH

Area Housing Manager

Mrs G Mullin Pg Dip MCIH

Area Housing Manager

Mr J Glendinning

Area Housing Manager

Mrs B Doherty Dip Housing MCIH

Area Housing Manager

Mrs J Gilmore

DEVELOPMENT DIRECTORATE

Acting Director of Development

Miss L Whillock BSc (Hons)

Accord Project Manager

Mr A Han

CARE SERVICES DIRECTORATE

Director of Care Services

Mrs F McAnespie RSCN RGN

Care Services Manager

Mrs H Irwin BA (Hons) Bus Studies RGN

Care Services Manager

Mr G Morris BA (Hons) Public Policy & Management Cert CIH HNC

Care Services Manager

Mrs R Smith CSS Cert CIH PG Dip Mgt

Care Services Manager

Ms N Culpeper

Staying Put Manager

Mr R Harper

Executive Director of TeleCare

Mr K McSorley BA (Hons) MBA

HUMAN RESOURCES DIRECTORATE

Human Resources Director

Mrs M Pickles Dip Ism
(Retired November 2010)

Mrs G Somerville BSc (Hons) MSC MCIPD
(Appointed April 2011)

Acting Human Resources Manager

Mrs F Campbell MCIPD

Corporate Services Manager

Mr C Muldoon MSSC BA (Hons)

FINANCE DIRECTORATE

Finance Director

Mr T Dillon B Com (Hons) ACMA

Finance Manager

Mr S Green CAT

IT Manager

Ms K Cronin MSc (ED) PGDip BSc

Finance Officer

Ms J Curran IPPM

CHAIRMAN'S FOREWORD

Fold continues to be affected by the downturn of the local economy in the face of changes in the wider GB, EU and World markets. Whilst the downturn appears to be slowing, it has had a profound impact on many of our residents and business partners. More people are falling into fuel poverty whilst many older people are struggling to live on their pensions. And the threat of a double-dip recession hangs over our ailing construction industry. As revenues reduce further, the challenge has never been greater for Fold and fellow social housing providers to meet the needs of all our customers and deliver value for money.

We were pleased to see over 300 new homes come into management this year and to secure the Telehealth vital signs monitoring contract. This will support up to 5,000 people living at home. Elsewhere it was a case of consolidating our supported housing business and learning to live within a reducing income stream. We were very disappointed by the lack of referrals to our new Gngara housing-with-care scheme in Enniskillen, for people with dementia. Despite staff agreeing to halve their hours, considerable losses were accrued on the scheme and its future remains uncertain. This at a time when the number of people diagnosed with dementia continues to grow and capital monies have been ring-fenced for new projects to realise the recommendations of the Bamford Review.

Sound judgement by the Board and management team continues to ensure we maintain a sound financial base whilst pursuing efficiencies in all that we do. We were particularly pleased to see many targets exceeded in relation to the performance of staff and housing management. At the end of

the year we bade farewell to our long serving board members Robin Holliday and Anne Harper. We were also pleased to confirm the appointment of our new Directors of Human Resources and Corporate Services and Care Services, Gillian Somerville and Fiona McAnespie.

As we finalised this Annual Review the very sad news broke of the loss of our dear friend and board member Paddy McIlroy. Paddy had been one of the founding members within the social housing sector in Northern Ireland, having acted as the original liaison with housing associations in his role with the Department of the Environment. A gentleman who gave very generously of his time to Fold, he will be greatly missed by the staff and his fellow board members.

We look forward to working with our new Minister, Nelson McCausland, towards providing the best housing, care and support for the vulnerable in our society. We call upon him and our partners in the Department for Social Development, the NIHE and in the local Assembly to protect vital revenue streams such as SNMA and Supporting People and to continue highlighting the need to maintain capital investment in the social housing programme.

As one of the leading providers for care and support for older people we have a duty to protect and champion the interests of our most vulnerable customers. By highlighting the impact of reducing Supporting People funding and the possible removal of Special Management Needs Allowance (SMNA) we seek to make aware the decision makers in government as to the inevitable hardship which may result from such actions.

I am grateful to Board members for their continued dedication and to all our employees and business partners. We thank all our customers for putting their trust in Fold and allowing us to serve and support them.

William Cameron OBE
Chairman



Official opening of Castle Erne.

CHIEF EXECUTIVE'S FOREWORD

The past year proved to be both successful and challenging for Fold. We grew the value of assets on our balance sheet by £36m to £306m whilst maintaining a turnover of £33m. Additional new housing projects took our housing stock past the 5000 mark with 346 completions in the year. Our Accord Group recorded construction savings of close to £7m versus the pre-tendered estimate. This was coupled with reductions of 27% in consultant fees against those tendered in the benchmark year.

Our Telecare business was boosted by the award of the £16m 6 Year Telehealth Contract to TF3, a consortium comprising Fold, Tunstall and S3. We went on to secure the Oaklee telecare account at the end of the year bringing the potential combined customer base up to 30,000.

Our housing management performance held well despite the difficult economic climate. We kept void properties well below our 2% target at 1.13% and net arrears, including past tenant debt at 3.16%. We responded well within DSD response targets to over 10,000 emergency, urgent and routine repair callouts. We invested £6m in the maintenance and improvement of our housing stock. We approved further regeneration works at Manor Court housing-with-care in Lurgan.

We were pleased to see 88% of respondents to our tenant survey confirm they were satisfied or very satisfied with Fold's overall service, while 89% believed their rent was value for money. Of great concern was the fact that 31% of general needs respondents confirmed they had struggled to heat their homes. The Housing Executive's Supporting People team through a quality assessment of our sheltered housing service confirmed it

exceeded statutory requirements and engaged meaningfully with its clients.

Our residents and tenants experienced some of the harshest weather in years through December and January. Our stock performed well in the face of the unprecedented freeze and thaw. We thank our Telecare team for their dedication and professionalism during this period and also all those volunteers who came forward to assist our tenants in hardship.

Housing benefit reform and the rising cost of living is poised to impact on our revenue streams whilst the availability of grant funding and competitively priced private finance is set to shrink. In response to these challenges we will continue to drive through efficiencies in all our activities, and to seek new, innovative and collaborative ways of delivering our services.

The achievements of the past year are down to the commitment of the staff and Board and the support we receive from all of our customers. Our continued focus on customer service and performance will stand us in good stead for the challenges which lie ahead.



John McLean
Chief Executive



John McLean with Eileen Patterson and residents at Torrens, North Belfast

1. GROWTH

WE AIM TO GROW AND DEVELOP OUR SERVICES THROUGH:

- Maximising development opportunities to meet housing need.
- Accessing additional private finance.
- Developing innovative and complimentary services.
- Growing Telecare Sales.
- Supporting Fold Ireland activities.

ACCORD DEVELOPMENT

The Accord Consortium comprising Fold, Alpha, Gosford, Habinteg and Triangle housing associations completed the second year of the Accord Business Plan. In all 49 out of 55 business objectives were completed within the 24 month period. Five are no longer relevant and one is outstanding. Accord's tendering exercise for a Consultant Framework was completed on time enabling Fold to make timely appointments on projects designated for 2011/12. The key Accord achievements in 2010/11 included:

- 163 new homes started on site
- £7m saving on construction prices versus pre-tender estimate
- 27% reduction in consultant fees
- 16% reduction in construction costs versus pre-tender estimate

Business risks in the 2011/12 year may curb Accord's potential development performance:

- Uncertainty around land valuations
- Further cuts in Housing Association Grant
- Continued heavy discounting between contractors and consultants
- Delays in the planning process



FOLD DEVELOPMENT

- **£47m of Fold Private Finance for Development**
- **106 New Fold Starts**
Number of new homes commenced by Fold
- **163 New Accord Starts**
Number of new homes commenced by Accord
- **346 Completions**
Number of new homes available to tenants

Our Development department drew down £14.7m of Housing Association Grant during the year. We commenced 10 new housing projects (Table 1.) and completed 14 housing projects (Table 2.) This enabled Fold to achieve the milestone of providing 5,000 homes in early 2011/12.

Table 1. Table of new properties commenced in 2010/11.

Lawnbrook URA	26
Oldpark Avenue	4
Alliance Avenue	4
Rashee Drive	14
Ballycorr Rd	1
Mullacreevie	21
Dufferin Avenue (OTS)	6
Springfield Heights (OTS)	16
Upritchard Gardens (OTS)	9
Castlereagh Rd Ph2	5
Total	106

Table 2. Table of new properties taken into housing management in 2010/11.

Clough (OTS)	8
Dunanney Avenue (OTS)	30
Annadale (OTS)	11
Enniskillen EMI	30
293 Antrim Road (OTS)	8
34 Cliftonville Road (OTS)	15
162-172 Antrim Road (OTS)	16
Eden Phase 3A	12
Crossmaglen Phase 4	18
Roden Street Phase 2	43
Springfield Heights (OTS)	16
Upritchard Gardens (OTS)	9
Torrens Phase 3A	91
Skeoge Road Phase 1	41
Total	348

TELECARE SUCCESS

Fold's Telecare service helps people to live more independently in their homes through assistive technology and it provides security and peace of mind. Our Telecare business was boosted at the end of 2010/11 by the securing of two key contracts. We were delighted to secure the Oaklee Housing Association account for telecare monitoring of their sheltered tenants. In addition and after three years of piloting a vital signs monitoring service and an extensive tendering process, Fold along with its TF3 partners was awarded a 6 year contract by the European Centre for Connected Health. Both contracts should provide a further 5,000 customers on top of Fold Telecare's existing customer base of 23,000. This contract is valued at around £16m.

This innovative service is the first of its kind in the UK. It will see triage nursing staff working alongside call advisers, providing care and support to people in their own homes who have chronic diseases. The project is due to commence in autumn 2011.

SUPPORTED HOUSING AND DAY CARE SERVICES

We completed our latest supported housing project, Gngangara, in Enniskillen in 2010/11. The specialist dementia scheme had been developed in partnership with the Western Health and Social Care Trust and Supporting People and comprises 15 bungalows and 15 apartments for older people. Despite its registration in December 2010, the scheme has failed to secure a viable level of referrals, achieving only 20% occupancy by April 2011. Despite Fold taking action to mitigate losses in the scheme, Gngangara managed to achieve a deficit of £250k at year end. Given the economic downturn and budget constraints within the Western Health and Social Care Trust, the medium to long term future of Gngangara remains uncertain.

In the past year we provided over 14,000 day care places at:

- Millbrook Court, Bangor — Dementia
- Avondale, Newtownards — Learning Disability
- Manor Court, Lurgan — Frail Elderly, Learning Disability & Dementia
- Seven Oaks, Londonderry — Dementia

Fold launched its Brain Bus service in May 2010 to provide cognitive and physical stimulation for people living with dementia in the community. The project was part funded by Atlantic Philanthropies. During the year the technology, provided by US based technology company IN2L was evaluated by the NI Dementia Centre and Stirling University. The original business case for the Brain Bus service had envisaged significant usage by the Health Trust. In the face of the economic downturn and budget constraints this business has not materialised and the Care Services team are attempting to source alternative business partners.

STAYING PUT

Our Staying Put team continues to assist people with disabilities by offering them free practical advice and support to repair or adapt their homes through the Housing Executive Grants Scheme.

The team assisted or advised 2,537 clients on NIHE grant applications. They further guided 650 families in adaptation works to their homes, worth some £6.5m in grant aid. Staying Put exceeded most of the targets set by the Housing Executive in the year and continues to achieve high levels of customer satisfaction. Of 132 customers surveyed, 98% were either satisfied or very satisfied with our overall service and 92% would recommend the service to another person.



Students choose the name for Clonavogie Gardens.

2. CUSTOMER SERVICE

WE SEEK TO PROVIDE THE BEST HOUSING, CARE AND SUPPORT THROUGH:

- Consulting regularly with our customers.
- Promoting participation of staff and customers in the design and delivery of all our services.

During 2010/11 we expanded our understanding of customer needs and expectations and enhanced our service offering accordingly, through:

- Revamping Fold's website and increasing self-user capability
- Achievement of Customer Service Excellence across the whole organisation
- Staging a successful Staff Conference focussing on the best possible customer service
- Undertaking a number of key customer surveys
- Enhancing our tenant dialogue through focus groups

TENANT SURVEYS

We engaged Perspective Insight Market Research to survey a sample of 100 sheltered and 100 general needs family residents through face to face interviews. The survey offered residents the opportunity to score Fold's performance, to comment on service and suggest ways our services could be improved.

Some of the key findings are included below:

- 89% were satisfied/very satisfied with their Fold property
- 88% were satisfied/very satisfied with Fold's overall service
- 81% of those reporting repairs were satisfied/very satisfied with the way Fold dealt with it
- However 18% of general needs tenants were either dissatisfied/very dissatisfied with how staff dealt with it
- 13% of respondents reported an incident of anti-social behaviour
- 89% felt their rent was value for money
- 39% of general needs and 10% of sheltered tenants said they would avail of debt advice
- 31% of general needs tenants confirmed they struggled to afford to heat their homes

The survey gave us valuable feedback on tenant perceptions around services and largely confirmed positive satisfaction levels in many areas. Those living in general needs family accommodation were less satisfied with how Fold dealt with their repair requests than those living in sheltered housing. Our housing team has taken forward an action plan to deal with areas where performance can be improved and positive suggestions implemented. The survey also illustrated the financial pressures facing our tenants and particularly the rising impact of fuel poverty.

TENANT PARTICIPATION

We remain committed to enabling our tenants to help shape the way we run our business. Fold has three board members recruited from its core customer base. We held three Tenant Forums in the last year including our first bespoke General Needs Family Forum. Our housing staff continued to liaise with tenants throughout the year via the tenants' focus group network.

Our development and housing teams continue to work closely with the local communities on new developments. We have been working with local community groups, the PSNI and elected representatives to tackle the rising challenge of Anti-Social Behaviour within the neighbourhoods we manage.



Fold receives Customer Service Excellence Award.

SUPPORTED HOUSING PARTNERSHIPS

We offer a diverse range of services to those in need of housing, care and support. We work with many partners to provide key support services within our housing schemes, including:

- Mencap
- First Housing Aid and Support Services
- Presbyterian Board of Social Witness
- N.I. Health & Social Care Trusts
- Northern Ireland Housing Executive
- Prospects
- Health Service Executive – Republic of Ireland
- Tunstall and S3 (TF3)

CUSTOMER COMPLAINTS FOR 2010/11

We received 111 complaints last year across our total customer base of 28,836. A breakdown of the complaints is included in Fig 3 below. Of these, 95% were resolved in accordance with our internal targets. The management team as part of the Monthly Performance Meeting review complaints collectively on an ongoing basis. Where necessary corrective action is taken including additional training, performance management and procedural review.



Activities at Millbrook, Housing with Care.

Table 3. Customer Complaints summary for 2010/11

Fold Customer Type	No. of Complaints	No. Resolved	Percentage Resolved	No. Of Customers
Housing tenants & residents	48	43	90%	4981
TeleCare Customers	60	60	100%	23,205
Staying Put Customers	3	2	67%	650

BREAKDOWN OF HOUSING COMPLAINTS

Category	No. of Complaints	No. answered	Performance Met	Resolved
Attitude or behaviour of staff	6	5	1	5
Contractor workmanship/behaviour	3	3	2	3
Delays in provision of service	3	3	2	3
Other	5	5	4	4
Policy/Procedural failure or issues	12	11	10	10
Quality of Service	17	14	13	14
Charges	2	2	2	2
TOTAL	48	43 (90%)	34 (71%)	41 (85%)

Performance Met indicates that a final response was sent within 20 working days of receipt of the complaint.

3. RESULTS

WE MONITOR PERFORMANCE AND SEEK CONTINUOUS IMPROVEMENT THROUGH:

- Key Performance Indicators framework for regulatory and business performance.
- Challenging targets for key business activities.
- Ensure skills and tools are in place to deliver against targets.
- Regularly review and report on performance.
- Maximise staff performance.

FINANCIAL PERFORMANCE

£33m
TURNOVER

£1.5m
SURPLUS

98.87%
OCCUPANCY

3.16%
NET ARREARS

Despite pressures in key areas of our business we achieved a robust surplus of £1.55m (4.7%), after transfers to designated reserves. The turnover held at £33m whilst the asset value of our properties, before depreciation, increased by £36m to £306m (see Fig. 1 below). Fold's pension liability in the year reduced significantly from £6.5m in 2009/10 to £1.4m. The strength of our balance sheet continues to serve us well as we borrow funds in the private market for new social housing projects. Fold has drawn down £24m of private finance to fund new developments and has a further £23m in place to fund the 2011/12 development programme.

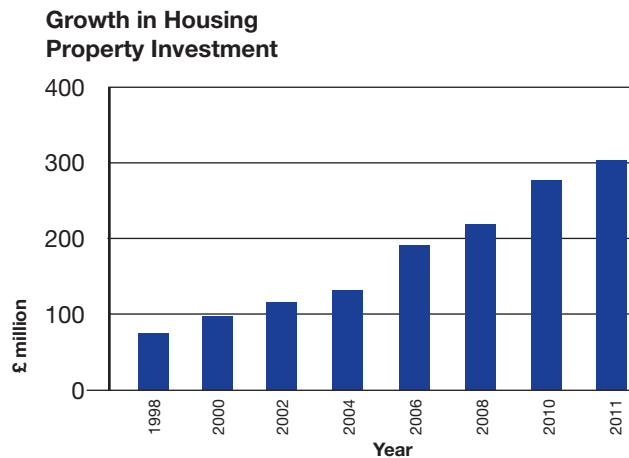


Fig 1. Growth in Fold Asset Base

The Income and Expenditure Account and the Balance Sheet (Table 4), extracted from the audited accounts, set out how FOLD is well placed to complete the final year of our Corporate Planning Cycle and commence a new cycle in 2012/13.

An improved financial position has been achieved through:

- Controls on staffing and agency costs
- High levels of occupancy
- Office administration efficiencies
- A reduced pension liability
- Growth in housing stock
- Proactive Risk Management



Trevor Dillon Director of Finance.

INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 MARCH 2011

	2011 £	2010 £
Turnover	32,957,629	33,082,696
Less Operating Costs	<u>(29,570,039)</u>	<u>(27,064,438)</u>
Operating Surplus	3,387,590	6,018,258
Surplus arising from Property Sales	62,208	—
Transfer to Disposal Proceeds Fund	(59,952)	—
Interest Receivable	172,736	166,820
Interest Payable	(1,078,915)	(952,968)
Other Finance Costs	<u>(280,000)</u>	<u>(483,000)</u>
Surplus for the Year	2,203,667	4,749,110
Transfers to Designated Reserves	<u>(658,583)</u>	<u>(2,179,385)</u>
Surplus/(Deficit) for the Year after transfers	1,545,084	2,569,725

BALANCE SHEET YEAR ENDED 31 MARCH 2011

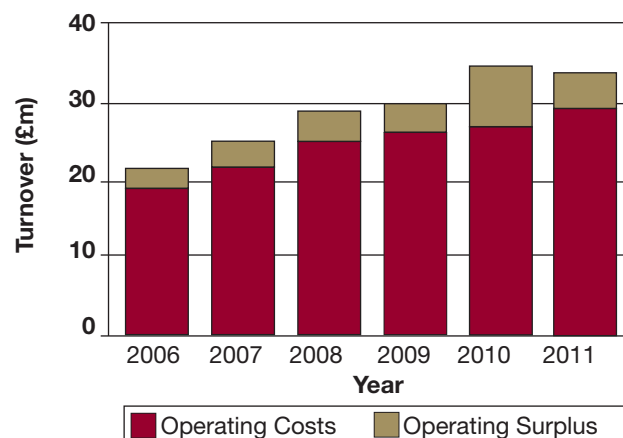
	2011 £		2010 £	
Fixed Assets				
Housing properties	306,023,430		270,172,021	
Less: Housing Assoc. Grant	<u>(250,383,544)</u>		<u>(228,120,991)</u>	
		55,639,886		42,051,030
Other Tangible Assets	3,747,493		3,640,442	
Investments	<u>2</u>		<u>2</u>	
		59,387,381		45,691,474
Current Assets				
Debtors/Stock	4,656,784		9,073,980	
Cash on Deposit	14,167,182		24,710,881	
Cash at Bank and in Hand	<u>194,716</u>		<u>115,579</u>	
	19,018,682		33,900,440	
Creditors – Amounts falling due within one year	<u>(9,523,088)</u>		<u>(12,369,137)</u>	
		9,495,594		21,531,303
Total Assets less Current Liabilities		68,882,975		67,222,777
Creditors – Amounts falling due after one year	(22,965,169)		(23,825,639)	
Pension Deficit	(1,385,000)		(6,494,000)	
Net Assets		44,532,806		36,903,138
Capital & Reserves				
Shares / Capital Reserve	118		117	
Revenue Reserves	23,623,195		16,652,111	
Designated Reserves	<u>20,909,493</u>		<u>20,250,910</u>	
Net Funds		44,532,806		36,903,138

Fig 2 Fold Turnover and cost trends for 2006 to 2011.

The summary financial statements have been extracted from the Association's full financial statements for the year-ended 31 March 2011 which were approved by the Board of Management on 21 June 2011.

Table 4. Summarised Fold financial statements for 2010/11.

TURNOVER/COST TRENDS 2006-2011



HOUSING MANAGEMENT PERFORMANCE

Housing Rents

Apartments for older people
Family housing (5person/3bedroom)

£31 to £80 per week (average £44 pw)
£68 to £88 per week (average £76 pw)

Arrears Management (March 2011)

Net Total Arrears
(incl. past tenant debt)

3.16% (Gen. Needs and Sheltered Housing – 4981 homes)
5.05% (Supported Housing – 654 homes)

Voids Management (March 2011)

Total Voids

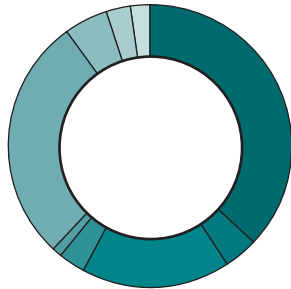
1.13% or 49 (Gen. Needs and Sheltered Housing – 4981 homes)
2.45% or 16 (Supported Housing – 654 homes)

Lettings and Allocation Profiles

There were 733 lettings of which 312 (43%) were allocations of new accommodation and 421 (57%) were re-lets of existing accommodation.

Types of Household

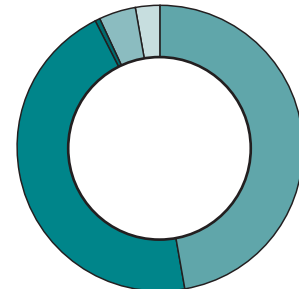
Fig. 3



Older single person 38.6%
Single adult 17.3%
Young person 0.1%
Couple w. children 5.7%
Other 0.4%
Older couple 4.6%
Couple 1.1%
Single parent 29.7%
Multi-Adult 2.3%

Community to which Household belongs

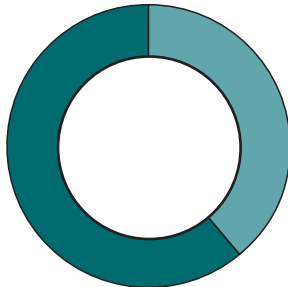
Fig. 6



Protestant 47.2%
Mixed 0.5%
No Religious Belief 4.2%
Catholic 45.3%
Other not stated 2.7%

Gender of Head of Household

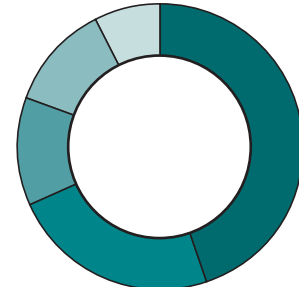
Fig. 4



Male 39.1%
Female 60.9%

Marital Status of Head of Household

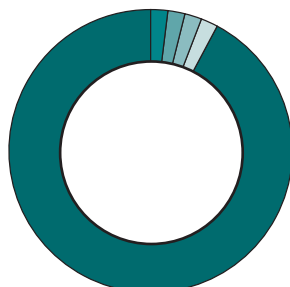
Fig. 7



Unmarried 44.9%
Married 12.2%
Divorced 7.5%
Widowed 23.5%
Separated 11.9%

Ethnic Composition of Household

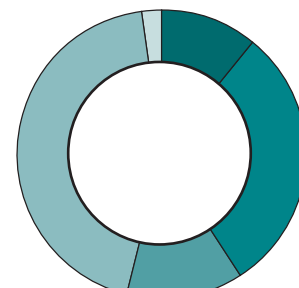
Fig. 5



White 99.5%
Irish Traveller 0.1%
Other 0.1%
Chinese 0.1%
Black African 0.1%

Age of Head of Household

Fig. 8



18-24 — 11.8%
45-59 — 13.7%
16-17 — 0.1%
25-44 — 30.2%
60 plus — 44.2%

4. ASSET MANAGEMENT

WE ARE COMMITTED TO MAKING THE BEST USE OF ALL FOLD'S ASSETS THROUGH:

- **Robust project appraisal systems.**
- **Providing for timely maintenance, renewal and replacement services.**
- **Regularly reviewing usage and maintenance of assets.**
- **Ensuring most cost effective financing is being employed.**
- **Ensuring ICT strategy delivers a modern, efficient and robust system.**

PROPERTY SERVICES PERFORMANCE

We continue to enhance, refurbish and modernise our housing stock. Our investment in response and cyclical maintenance and major repairs reached £6 million during the year. We responded to 10,500 emergency, urgent and routine repair requests for repairs whilst completing a substantial programme of equipment servicing, cyclical maintenance, major repairs and improvements.

We implemented many of the recommendations of the Property Services Best Value Review – 2009/10. Whilst delivering the day to day service, the team re-structured the department and introduced new work and quality processes. New procurement processes ensure adherence to the Housing Association Guide whilst file management is on track for ISO9000 accreditation by 2011/12. The DSD Corrective Actions from the 2009 Final Inspection Report have been largely implemented. A new measured term contract for response repairs is being tendered through the Accord Procurement Group and is expected to be operational by April 2012.

In relation to the requests for repairs, our response times achieved during the 2010/11 year are shown below in Table 5.

Response Category	DSD Target	FOLD Result
Emergency Response (24 hours)	85%	98%
Urgent Response (4 days)	80%	96%
Routine Response (4 weeks)	80%	88%

Table 5. Maintenance Response Performance for 2010/11

During the freezing weather conditions in December 2010 and the subsequent rapid thaw in January 2011, Fold's housing stock performed well in the face of unprecedented conditions. Repair requests equated to around 8% of stock at the time whilst only 5 properties suffered significant water damage.

ASSET MANAGEMENT

The Board approved a 3 year investment plan for cyclical and major repairs across Fold stock. This will be revisited following the commissioning of a new Stock Condition Survey in 2011/12. The modernising and refurbishment of the Glenowen housing-with-care scheme was completed during the year whilst the Board approved a similar programme of works for Manor Court housing-with-care for 2011/12. Under our asset management strategy we will continue to monitor voids and analyse the benefits of refurbishment and modernisation.



Skeoge Road Playpark.

5. CONTINUOUS IMPROVEMENT

WE SEEK TO PROVIDE THE HIGHEST STANDARD OF SERVICES AND BEST VALUE FOR ALL OUR CUSTOMERS THROUGH:

- Adoption of up to date policies, procedures and processes.
- ‘Best Value’ Reviews.
- Benchmarking with best practice inside and outside our sector.
- An EFQM Quality Framework.
- Maximising the potential of staff through best-practice quality systems.
- Ensuring compliance with Health and Safety legislation.

REGULATION

We have a track record in delivering excellent services for all our customers. Our services are regulated by the Department for Social Development, the Housing Executive’s Supporting People team and the Regulation and Quality Improvement Authority (RQIA).

RQIA inspections take place continuously across our supported schemes and present Fold’s staff and services in a very positive light. We also maintained our Telecare Services Association (TSA) accreditation of telecare services. Meanwhile our Development, Property Services and Staying Put businesses are working towards ISO9000 accreditation by the end of 2011/12.



Daycare Activities.

CUSTOMER SERVICE EXCELLENCE (CSE)

Following a rigorous assessment Fold was awarded the Customer Service Excellence (CSE) standard for the whole organisation. The Assessor was very positive about the extent of Fold’s engagement with residents and the imaginative and effective use of resources. Out of the 57 elements of assessment, we had 5 compliance plus outcomes and only 7 elements of partial compliance. Our compliance plus outcomes related to:

- Customer identification
- Engagement and consultation
- Staff professionalism and attitude
- Quality of information
- Co-operative working with other providers, partners and communities

SUPPORTING PEOPLE ASSESSMENT

The NIHE’s Supporting People team carried out a Quality Assessment and Scheme Review of our sheltered housing services in the 2010/11 year. The team assessed Fold’s sheltered services at Level B stating that we provided ‘a service that can evidence good practice, takes a proactive approach, goes beyond statutory requirements, meaningfully engages with

clients, has staff who are confident to take the initiative, challenges its own performance and demonstrates a commitment to continuous improvement'.

CENTRE FOR HOUSING & SUPPORT (CHS)

Fold is accredited with the CHS quality standard for sheltered housing, Chartermark for its Care Services and the EFQM Mark of Excellence. Throughout the year our scheme coordinators prepared for Fold's third CHS Submission which will culminate in an organisational inspection by October 2011.

BEST VALUE REVIEWS

Through a series of Best Value Reviews we have sought to introduce best practice into our business processes. We have benchmarked performance and resources against best-in-class and tested terms and conditions for 'value for money'. Two key reviews commenced during 2010/11 covering Telephony and our Staying Put service. Both projects are due to complete in 2011.

BUSINESS CONTINUITY

We commenced a review of our business continuity and major incident planning procedures during the year. This work coincided with the unprecedented adverse weather conditions in December and January. The weather brought hardship to many of our residents whilst the prolonged freeze and water shortages in January put considerable pressure on our services. We are pleased to report that Fold's housing stock stood up well to the freeze and thaw. This follows years of investment in heating and insulation and quality materials and systems. We were able to draw on these experiences as we refined our new Business Continuity Plan for the whole organisation.

HEALTH & SAFETY AND RISK MANAGEMENT

We are committed to ensuring our tenants, staff and members of the public experience a safe working environment at Fold. Our Health, Safety, Risk and Insurance Committee continue to monitor performance, investigate incidents and oversee corrective actions where necessary. In 2010/11 we recorded 2 Riddor incidents. Our Risk Register continues

to be reviewed quarterly by the Audit and Risk Committee and the Fold Board.

MODERNISATION OF ICT SYSTEMS

During 2010/11 we invested a further £0.6m in new software and hardware systems as part of a four year, £2.3m investment in ICT. We bedded in key support systems such as EPIC for Care Services and enhanced our HR, Housing and Property Services reporting systems. We further reinforced our server network and will have in place a telecare back-up facility to cope with major service interruptions by mid 2011/12.

FUEL POVERTY

With rising fuel and energy costs bringing hardship to our tenants we have sought to raise awareness of energy saving measures through focus groups, forums and tenant communications. New housing will be built to Code Level 3 rating whilst plans are afoot to develop more efficient Code Level 4 developments.



Cullingtree IT Class.

6. COMMUNITY

WE SUPPORT AND CONTRIBUTE TO THE COMMUNITY THROUGH:

- **Our Corporate Social Responsibility strategy accredited by BITC.**
- **Ensuring our communities offer security and protection**
- **Regularly engaging with the community.**
- **Enabling staff to contribute to the community.**
- **Seeking environmentally friendly solutions.**

We recognise that successful and sustainable housing projects must have the support of the local communities and every practical effort should be made to incorporate their views and suggestions. There will be financial constraints in relation to community aspirations, particularly in the current climate. However this should not preclude good design detail which ensures a link with the past or which provides the optimum lifetime costs.

We include the following case studies which illustrate the variety of ways in which Fold engages with future and existing tenants, working together to achieve sustainable communities.

THE VILLAGE AND MONARCH AREAS, SOUTH BELFAST

Following the successful regeneration of the Roden Street area of South Belfast, Fold was appointed as the social housing development partner within the Village Regeneration Plan. We engaged with the Village and Monarch Area Community Design Team under the independent chairmanship of Michael Hegerty. The engagement process has been facilitated by the Greater Village Regeneration Trust and supported by NIHE and DSD. The NIHE have been proactive in successfully decanting and vesting properties in the area to enable their timely demolition and the clearance of sites.

We have through a series of consultations decided upon high level planning and detailed design matters. The Design Team worked with us to determine the revised streetscapes, the housing mix and the internal layouts. They were particularly keen to see defensible spaces at the front of the dwellings together with reasonably sized secure rear gardens. From a detailed perspective, the community have opted for a Code Level 4 design which will further include passive elements in relation to the building fabric. Heating costs will reduce significantly through extremely airtight design, low thermal bridging and installed heat ventilation with heat recovery. In terms of modern construction we also managed to incorporate an enhanced timber frame design within the new scheme.

Phases 1 and 2 of the redevelopment project will see 87 new homes created, representing an investment in the community of around £10m. We also expect to refurbish a number of properties currently pepper potted throughout the redevelopment area. We have been delighted by the support of the Social Development Minister, Nelson McCausland MLA who has attended several community events and by the support for the project by the Chair of the Social Development Committee, Alex Maskey MLA.

Photographer Michael Cooper.



Minister for Social Development Nelson McCausland MLA at the demolition of houses at The Village, Belfast.

TORRENS, NORTH BELFAST

The redevelopment of Torrens has taken place over three phases, stretching back to 1999. In all some 177 new homes have been created, making Torrens Fold's largest general needs and family housing scheme. The development forms a vital element in the NIHE's North Belfast Strategy and has seen a previously blighted area replaced with modern and energy efficient social housing.

Fold engaged with the local community particularly those within the Oldpark Avenue Residents Association and defined the new streetscapes and design details within the homes. The homes were built to 'Eco-Homes Excellent' with tenants very quickly citing major savings in their fuel bills versus their previous experiences in private rented accommodation. The development project also included the dismantling of a 'Peace Wall' running from Cliftonville Road to Oldpark Road, reflecting the changing demographics in the area. The new tenants of Torrens are enthused about their new community and with Fold's support are in the process of establishing their own representative group within the wider North Belfast community network.

Torrens represents a total investment of £25.4m in the local community. The project was highly commended at the 2011 Northern Ireland Housing Council Awards under the Best Housing Association Scheme Category.

MALTON FOLD AND SIMON COMMUNITY'S BELFAST FOYER

Two years ago the tenants of Malton Fold under the guidance and support of their Scheme Coordinator, Pauline Irwin, engaged with young people living in Simon Community's Belfast Foyer. They worked together on the intergenerational project - The Tree of Life, which had Big Lottery funding. The learning experiences for both groups were significant. Their interactions culminated in a presentation of their experiences at a special reception at the Ulster Museum.

This year Malton Fold and the Belfast Foyer cooperated on a further project, again funded by the Big Lottery through the not-for-profit organisation BYTES and part funded by Live & Learn Open Doors Project. This initiative focussed on mental health issues and in particular depression. Pauline again facilitated intergenerational meetings with the assistance of organisations such as Engage with Age, Aware Defeat Depression and the BBC. This project led to the development of a film, jointly scripted and acted out by both groups

which focussed on mental health issues affecting young and older people. The film was launched at the Crescent Arts Theatre, Botanic Avenue, Belfast. Fold is currently exploring expanded opportunities for more schemes to become involved with younger people on intergenerational initiatives in partnership with the Simon Community and BYTES.



First Minister Peter Robinson MLA visits Dean Crooks Fold for 20th anniversary.



Christmas Card Competition 2010.

7. STAFF AND EQUALITY

WE REMAIN A PEOPLE FOCUSED ORGANISATION, SEEKING TO CONTINUALLY IMPROVE AND TO BE BEST IN CLASS THROUGH:

- **Developing, empowering and retaining management**
- **Managing staff equally and fairly.**
- **Ensuring effective Health and Safety management.**

Our staff are renowned for their professionalism and dedication and for the special relationship they nurture with our tenants, residents, their families, and carers.

Fold employs over 800 staff in 100 work locations across Northern Ireland. Over 50% of our staff work part time and avail of Fold's family-friendly terms and conditions. We are committed to providing a flexible working environment within the constraints of our business which empowers our staff to reach their full potential and ensures retention.

STAFF DEVELOPMENT AND LEADERSHIP

We held our Staff Conference in October of which the theme was 'Celebrating Excellent Customer Service'. Over 200 staff heard contributions from leaders across the UK Service Sector from a private and public service perspective. We also held our 3rd Putting People First Staff Excellence Awards Event which showcased those cases where

our staff 'go the extra mile'. Staff from all across Fold, whether they manage sheltered schemes, provide dementia care, develop new housing projects or provide training and support all have an integral part to play in helping to support people in need.

We invested around £200k in the training and development of our staff in 2010/11. Fold's corporate training programme delivered over 35 training courses covering: corporate induction; recruitment and selection; health and safety; the NI Housing Association Guide; Equality, Contract Management and Performance Management.

We completed the fourth year of our Management Development Programme during the year with over 30 members of Fold's senior management team covering:

- Governance and Inspection
- Effective one-to-one supervision
- Auditing and Sampling of staff performance
- Budget and Risk Management
- Health and Safety Training for Directors

NATIONAL VOCATIONAL QUALIFICATIONS

33 staff achieved National Vocational Qualifications. We were grateful for funding from the DHSSPS's Training and Support Programme which helped enhance skills and knowledge in 2010/11.

ABSENCE AND STAFF TURNOVER

Attendance is a key staff performance indicator. Through a careful programme of monitoring and employee support we managed to achieve an absence rate less than target at 3.71%, our best performance on record. Staff turnover in the same period levelled out at 12.6%, a very stable outcome for our sector.



Fold's Belfast Marathon Team fundraiser for NICH&S.

STAFF WELFARE

We invest in our staff and aim to provide a working environment where both the employer and the staff member are jointly responsible for staff welfare. We provide a number of support functions for staff and promote themes based around healthy living. These include:

- A free health 'MOT' assessment by our OHN
- An office based independent OHN service to support staff through illness
- Access to Care Call
- Regular talks / presentations to staff by charities on health related matters
- Flexi-time for office based staff
- Lone worker policy with working arrangements for staff
- Health and Safety training
- Flu vaccines for care staff on request
- Part funding of cancer screening for staff

FOLD'S VOLUNTARY BOARD

Fold's voluntary board continued to provide direction and guidance to the senior team and to monitor their performance throughout the year. We are fortunate to have a highly skilled and dedicated board with expertise in key areas such as estates management, housing, governance, finance, health and delivery of customer services in the private sector. Three positions on the board are held by residents and users of our services. Fold board members in 2010/11 gave very generously of their time in supporting the association with attendance at:

- Fold Board and Sub Committee meetings
- Strategic workshop at Enniskillen
- Consultation meetings with department officials and elected representatives
- Official Openings of new housing developments
- Accord Committee and Review meetings
- Senior staff recruitment exercises
- Staff Excellence and Conference Events

The total expenses claimed by members during 2010/11 amounted to £4,798.

EQUALITY REVIEW

We adopt the principles of Equality and Diversity by:

- Ensuring all policies and procedures conform to equality legislation.
- Providing diversity in housing, care and support for the total community.

We submitted our latest Equality Progress Report to the Equality Commission along with the Annual Monitoring Return.



Fold Halloween Fundraiser for NICH&S.



Fold 'Putting People First' Awards Night.

8. COMMUNICATIONS

WE SEEK TO BE A CLEAR COMMUNICATOR THROUGH:

- Implementing an effective communications plan.
- Ensuring effective communication with Fold and Customers.
- Keeping customers, stakeholders and partners regularly informed of Fold's performance, services and achievements.
- Providing a modern and informative website.
- Keeping all our partners informed of key issues.

MARKETING

Our 2010/11 marketing campaign continued with the prime focus on the education of the general public into the benefits of living within Fold 'Apartments for Older People.' This was delivered through a community based programme, supported by poster and shopping centre campaigns and door to door marketing in places.

The Fold website underwent a major revamp with added functionality and self service features. We published the latest edition of our Fold News for tenants, our Fold Insight for business stakeholders and continued our ezine for business partners. We have also setup a Fold Face Book site for customers and business partners to follow.

The rollout of the Fold intranet continued during the year with all scheme co-ordinators now connected. In addition around 60 schemes now offer free broadband access to residents living in our apartments.

to take a number of measures to protect valuable resources and keeping services charges to a minimum. These messages are relayed to tenants through our Fold News publication, regular flyers and through talks given by Scheme-Coordinators and Housing Officers. In the year ahead we plan to include additional guidelines and advice for preparing for living through prolonged spells of freezing cold weather and snow.



TENANT SAFETY AND WELFARE

We focussed on a number of key themes in relation to tenant welfare throughout the year. These included personal security and vigilance in relation to bogus callers to sheltered schemes.

We have focussed on the threat of fire and the need to take care when cooking. We have also raised awareness in relation to energy and water conservation, encouraging our tenants

MARKETING PROJECTS

We ran a bespoke marketing campaign in support of our Gnangara housing-with-care scheme in Enniskillen aimed at raising the profile of the new supported housing project and attracting new residents. This included bill board advertising in the town, editorial coverage in local newspapers, a poster campaign for public offices and running a number of open days for health professionals.

We also continued with the promotion of the Fold Brain Bus. We organised a viewing day at Stormont for MLA's to view the bus and 'try out' the technology. We also brought the bus to many key conferences and events associated with older people support services. The Chair of the Health and Social Care Committee, Jim Wells, MLA inspected the bus on a further visit to Stormont.

Gnangara
Housing with Care

State of the art accomodation for older people diagonosed with dementia.

Call 028 9039 4558
or visit www.foldgroup.co.uk

Enniskillen, County Fermanagh

FOLD

OPEN HOUSE VIEWING
Saturdays & Sundays
From 2pm till 4pm

'PUTTING PEOPLE FIRST AWARDS' EVENING AT THE HILTON HOTEL BELFAST



ABBREVIATIONS

- NIHE – Northern Ireland Housing Executive
- SNMA – Special Needs Management Allowance
- BITC – Business in the Community
- EFQM – European Foundation for Quality Management
- OTS – Off the Shelf
- DSD – Department for Social Development
- In2L – It's never too late
- GB – Great Britain
- TF3 – Tunstall, Fold and S3 consortium
- RQIA – Regulation and Quality Improvement Authority
- TSA – Telecare Services Association
- CSE – Customer Services Excellence
- NICH&S – Chest Heart & Stroke
- ICT – Information Communications Technology
- HR – Human Resources
- MLA – Member of local Assembly
- OHN – Occupational Health Nurse
- EC – Equality Commission



FOLD

housing • care • support

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