

Environmental, social and governance (ESG) sustainability

Sustainability for the HFA has three interconnected elements - environmental, social and governance - which are detailed separately below.

Environmental

Energy Conservation

Ordinarily the HFA operates from 46 St Stephen's Green, Dublin 2, where it leases space on one floor. Our main use of energy is for lighting, heating/air-conditioning, and the powering of computers.

The HFA's energy requirements were reduced in 2020, as a result of our staff working from home from the month of March onwards, due to the COVID-19 pandemic.

In 2020, the HFA used 19.6 MWh (2019: 27.2 MWh) of electricity. This represents an average consumption of 1.3 MWh (2019: 1.8 MWh) of electricity per employee.

Our leased premises were redeveloped during 2009/2010, with energy-efficient lighting & heating installed at that stage. The HFA's offices have a BER rating of B1.

Under normal working arrangements:

- The HFA recycles paper and cardboard, electronic equipment, printer toners and mobile phones.
- The HFA purchases and operates energy-rated servers, personal computers and printers.
- 84% of HFA staff use public transport for commuting, while 16% of staff cycle or run to and from work, encouraged by the availability of appropriate facilities in the HFA, and the cycle to work scheme.
- HFA employees are encouraged to be energy conscious, and we endeavour to ensure that our office is operated in the most energy-efficient manner possible.

Sustainable procurement

The HFA endeavours to procure services and goods in a way that is as sustainable as possible, taking account of our small size – a staff of 15 and our location on one floor of an office building in the centre of Dublin City. Our office is leased, and this reduces the HFA's control over elements of our spending.

Energy efficient builds

2020 saw the approval of €1,004m (2019: €694m) in AHB loan finance for the provision of 4,526 (2019: 3,280) social housing units. 95% of these homes are new-builds, which will have an energy-efficiency rating of A2 or higher. The HFA also lends for energy-efficient retrofitting of homes. The HFA hopes to expand on this success over the coming year and aims to consider the development of other sustainable energy products and to bring these to the market.

Maximisation of recycling

HFA staff are encouraged to practice recycling to the greatest extent possible. The HFA has segregated bins for waste, glass, paper and used print ink cartridges sent for recycling.

Actions planned for 2021

Due to the COVID 19 pandemic, which moved all employees to remote working, the planned upgrading of lighting to LED was not undertaken in 2020 and we aim to have this work implemented upon our return to working in the office.

Energy conservation is very important to the HFA. We will continue to deliver efficiency savings in all aspects of our business in 2021.

Environmental, social and governance (ESG) sustainability (continued)

Social

Social Investment Fund

The HFA Board agreed to the arrangement of a Social Investment Fund of €150,000 for 2020.

There was a high level of interest in the Fund in 2020, with thirteen eligible applications received, totalling €295,000. Of these applications, seven were successful in full or part for the allocated amount.

Despite the restrictions of Covid-19 over the last year, the entire €150,000 has been fully drawn. Promotional opportunities were restricted to a large extent by the lockdowns, but one photoshoot was arranged by Túath Housing, and other applicants have agreed to follow up with appropriate PR when restrictions are eased.

Because of the high level of interest generated in the Fund in 2020, it was agreed by the Board that the annual allocation towards the Fund will be increased to €250,000 in 2021. Individual allocations will continue to be limited to a maximum of €30,000 and applications for this new funding will be sought shortly.

An outline of some of the projects allocated funding are detailed below:

ALONE

ALONE were awarded €35,000 towards financing provisions in the kitchen, sitting room, bedroom, fitting & fixtures of their Jamestown Court Development, Inchicore, Dublin 8. The Jamestown Court refurbishment scheme has 12 units of accommodation for older people where we are adopting the use of universal design principles. This design ensures tenants are limited from bending down thus reducing risk of falls and will help ALONE in its vision of enabling older people to age at home, safely and securely.

Dún Laoghaire-Rathdown County Council

Dún Laoghaire-Rathdown County Council received funding of €7,780 for the provision of positive parenting support programmes in the Mounttown area. The proposal was developed by the Council's Housing and Community Services Departments in partnership with "My Project Minding You", a community-based service offering support to children, young people and families. This programme will help parents to learn how to protect and nurture their children from babies through to teenage years, while fostering the child's independence, and understanding the particular emotional needs a child may be expressing through difficult behaviour.

HAIL

HAIL was awarded €30,000 to recruit a part time Tenancy & Housing Support Worker who will work with clients with mental health difficulties that have experienced delayed discharge due to ongoing accommodation issues. This is a much-needed partnership project with the Sligo Leitrim Mental Health Service, Sligo County Council and HAIL.

Túath Housing Association

€10,000 was awarded to the Túath Housing 'Be Connected' initiative which provided elderly tenants with digital tablets to enable them to stay connected with friends and family members whilst also allowing them to take part in Túath's digital initiatives. The funding will also help enhance and improve the tenant engagement services provided by Túath to its tenants.



Louise Thompson of Túath Housing, Barry O'Leary, HFA CEO, and Greystones resident David Caffrey).

Foscadh Housing Association

€6,835 was provided to Foscadh Housing Association for professional support and guidance to the "Loving Life Choir" (children aged 8-18 from the Moneymore area, Drogheda) to write a song together reflecting on their experience of the Covid-19 lockdown and re-emergence to "normal". The choir was formed in May 2019 to help alleviate ongoing drug-related violence in the community.



Governance

The HFA's Board, collectively, has considerable experience in the areas of social housing policy, the building sector, finance, legal and banking. The Board of Directors holds annual reviews and discussions of its performance – seeking ways to better its contribution to the sustainable growth of our business.

The HFA complies with the Code of Practice for the Governance of State Bodies (the "Code"), as detailed in the Corporate Governance Statement in this report.

In accordance with the Code, the HFA has a Risk Register detailing all of the major risks in the HFA's business. The Code requires that the Board monitors its effectiveness, reviews material risk incidents, and notes or approves Management's actions, as appropriate. The Chief Executive Officer, Head of Treasury and Company Secretary collegially manage the risk of the HFA, in place of a Chief Risk Officer, and as permitted under the Code of Practice. The Register is segregated into the following five categories of risk: legal and regulatory, financial, process, adaptability and external.