

ANNUAL REPORT 2024

Building Homes, Improving Lives.



respond

Respond is a company limited by guarantee and not having share capital and registered in Dublin, Ireland.

Company Registration Number: 90576

Charity Number: CHY 6629

CRA Number: 20012625

Registered Office: Airmount, Dominick Place, Waterford, X91 A397, Ireland

Auditors: PricewaterhouseCoopers, Chartered Accountants and Registered Auditors, Ballycar House, Newtown, Waterford, Ireland

Bankers: Allied Irish Banks, Lisduggan, Waterford
Housing Finance Agency, 46 St Stephen's Green, Dublin 2

Solicitors: Beauchamps Solicitors (Dublin) / Luke House Solicitors (Waterford)

Respond, as a registered charity, complies with the Charities Act 2009 and the Charities Governance Code. As an Approved Housing Body, it complies with the Housing (Regulation of Approved Housing Bodies) Act 2019 and the Approved Housing Bodies Regulatory Authority (AHBRA) Standards.

Respond Directors	Appointed	Resignation
Noel Kelly (Chairperson)	26 July 2016	
John O'Connor	13 December 2016	
Joseph O'Connor	26 July 2016	
Michael Dominick Anglim	13 June 2017	
Brendan Cummins (Vice Chair), RIP.	11 December 2018	9 February 2024
Cathleen Callanan	11 December 2018	
Daniel Vincent McCarthy	16 February 2018	
Cathal O'Connell	23 August 2022	
Aidan Skelly	28 March 2023	
Marian Keane	12 March 2024	
Sinead O'Neill	12 March 2024	
Aileen McHugh	30 April 2024	
Company Secretary: Olivia McCann	1 January 2023	

Interviews in this report have been lightly edited for clarity.

Our work in 2024 was only possible with the support of our partners, which include:



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SECTION 1

Introduction

INTRODUCTION

Message from our Chair and Chief Executive Officer

We are honoured to present Respond's Annual Report for 2024, a year of delivery, growth and transition for our organisation. Despite challenges facing the housing and community sectors, Respond has continued to demonstrate resilience, ambition, and a commitment to scaling up our capacity to meet the needs of families and individuals across Ireland.

In 2024, we delivered 885 new homes. A further 2,667 homes commenced on site with 3,206 under construction by year end. These achievements highlight the strength of Respond's construction-led model and our ability to deliver at scale, supported by strong partnerships with the Department of Housing, Local Government and Heritage, Local Authorities, The Housing Agency, and the Housing Finance Agency.

We also strengthened our leadership in Cost Rental housing. With 223 new Cost Rental homes delivered during the year, our Cost Rental portfolio is now supporting 734 tenants. Demand remains strong, as shown by over 8,000 applications received through our online lottery system, underlining the demand for this new tenure.

The Housing team continued to play a vital role in shaping Respond communities, ensuring that housing is not just bricks and mortar but communities where people feel safe and supported. Our latest tenant satisfaction survey, carried out by Behaviours and

Attitudes, showed tenant satisfaction at 95%, reflecting the commitment of colleagues across our estates, supported by our continued investment in tenant engagement, energy upgrades and repairs.

Alongside this, our Services teams continued to make a difference — from supporting 161 families through our Family Homeless Services, to providing Early Years services for 546 children, to delivering inclusive family programmes such as the Monday Club in Limerick. We also deepened our commitment to Trauma-Informed Practice, embedding it further across Housing, Services, and our organisational culture.

2024 also brought wider recognition of Respond's work. Our Brain Health Village project, developed with the Global Brain Health Institute, won the Excellence in Health and Wellbeing award at the Chartered Institute of Housing Awards, while Elanora Court received the Ireland Housing Award at the KPMG Property Industry Excellence Awards. These achievements reflect both innovation and collaboration in action.

This year also marked a significant change in leadership for Respond. In March 2025, Declan Dunne stepped down as Chief Executive Officer. Declan's decade of leadership transformed Respond, guiding the organisation through a period of exceptional growth and innovation. His deep commitment to social justice and his tireless energy have left an enduring legacy, and on behalf of the Board, staff, tenants, and service users, we extend our profound gratitude for his service.

As we look forward, Respond is now entering the next phase of its development. We are focussed not only on transforming large scale development programmes into high quality homes but also on creating strong, connected communities. Excellent tenant experience principles, guided by evidence and tenant engagement, will remain at the heart of our approach.

Our impact in meeting the challenges of the housing and homelessness crisis is central to our mission. The results presented here show that we are firmly on track, with strong foundations, dedicated people, and a clear vision to continue to deliver at scale while improving lives In 2025. We will progress a pipeline of 1,931 new homes, across large scale mixed tenure schemes and strengthen our commitment to building communities where people want to live.

We wish to sincerely thank our tenants, service users, employees, partners, funders, and supporters for their ongoing trust and collaboration. We also recognise the commitment of our Board of Directors, who generously give their time and expertise on a voluntary basis in support of social justice.

With over 40 years behind us, Respond has always risen to the challenges it has faced. With resilience, ambition, and a clear sense of purpose, we are ready for the next chapter.



Noel Kelly
Chairperson



Aoife Watters
Chief Executive Officer



Respond 2024

Building Homes



8,611

Properties owned and/or managed¹



855

New homes built



2,667

Homes commenced on site

26,835

Reactive repairs and maintenance undertaken

48

Homes retrofitted, 2 group homes and 2 community buildings

Partially funded under Sustainable Energy Authority Ireland (SEAI).

Improving Lives

89%

Tenant
Satisfaction

18,935

Tenants

161

Families supported
in Homeless Services



546

Children supported in Early
Learning and School Aged Care
Services

137

People supported in Daycare
Services for Older People

34

Programmes organised by
Family Support Services

67

People supported by Refugee
Resettlement Services

1. As of 31.12.2024, these include:

- Family Homeless Services Respond owns and/or manages.
- Group homes managed by third parties.
- 523 iCare tenancies under management. These will be handed back to iCare's management over the course of 2025.
- 532 units leased from Local Authorities and NARPS.

- Some properties that, due to age or new regulations, need regeneration or conversion (we're proactively engaging with relevant Local Authorities and the Department of Housing, Local Government and Heritage on this)
- Normal levels of voids including new units in management.

It does not include housing built for Local Authorities and that we no longer own.

Respond at a Glance



People and Culture

- Talent Acquisition and onboarding
- Organisational development
- Learning and Development
- Compensation and benefits
- Performance Management
- Employee Relations
- Employee engagement and retention
- Employee wellbeing
- Equality, Diversity and Inclusion (EDI)
- Health and Safety

Development

- Assessments of schemes
- Planning applications
- Construction management
- Project management
- Architectural design

Finance and IT

- Financial administration
- Treasury management
- Infrastructural funding
- 5-year/30-year financial planning
- Information technology
- IT Support
- Network administration
- Cyber security

There is ongoing monitoring of internal and external factors critical to the success of our Goals, facilitating agility, flexibility and change where needed.

Delivering consistently effective services, ensuring we're responsive to the needs of our service users, tenants and communities.

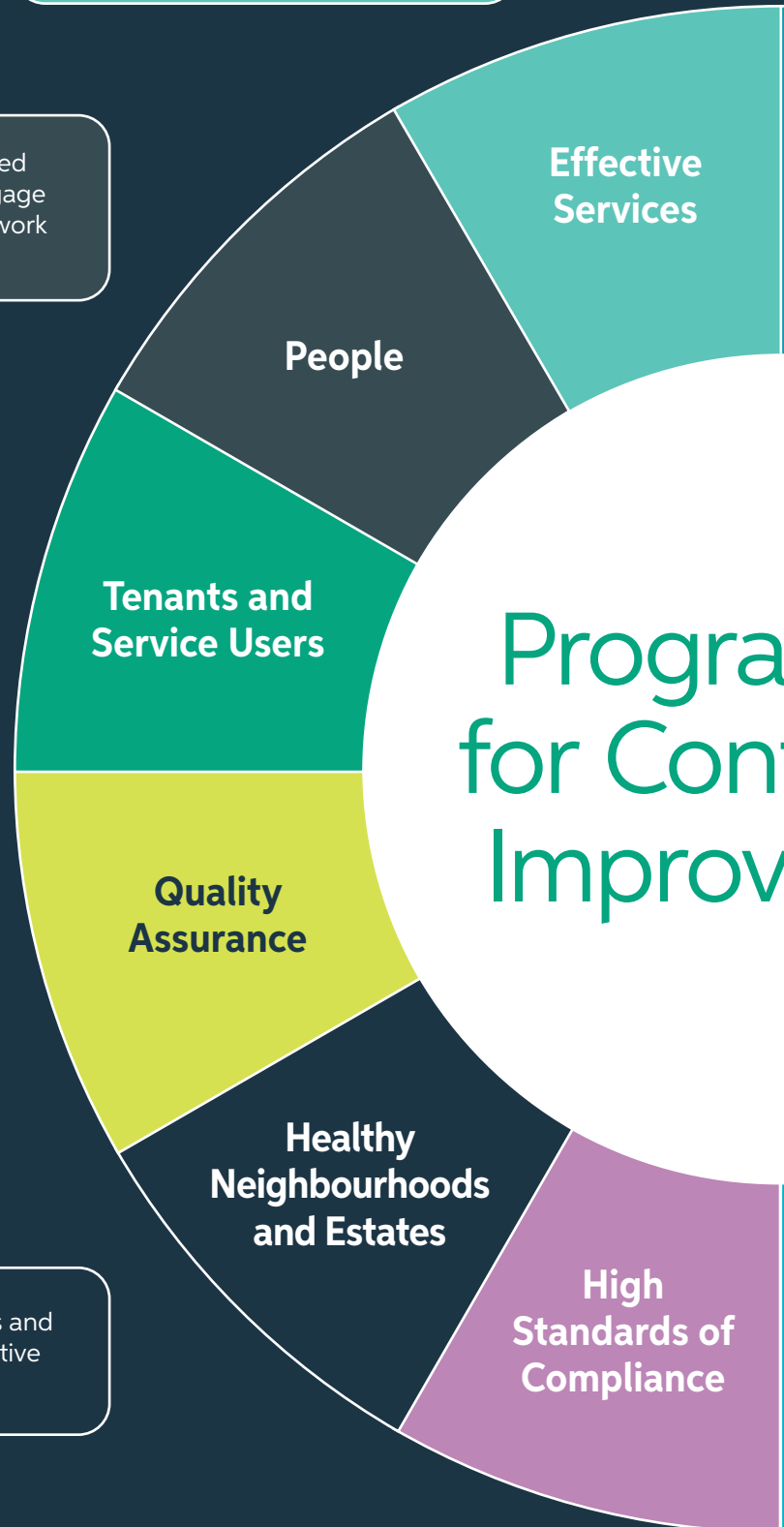
Becoming a trauma-informed organisation so we can engage better with the people we work for and with every day.

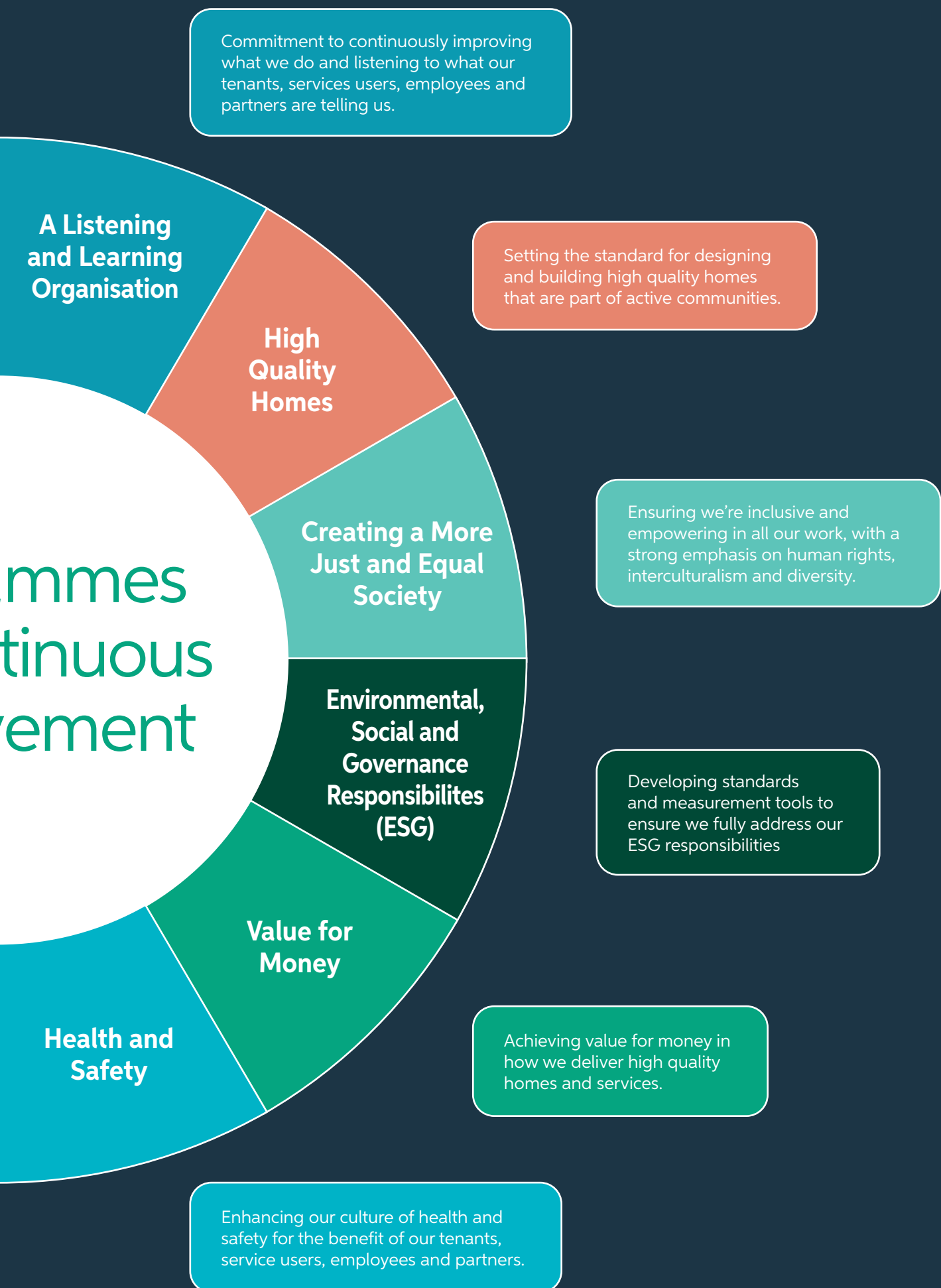
Championing tenant and community engagement.

Ensuring our organisation, activities and services are quality assured.

Promoting healthier neighbourhoods and estates based on socialisation and active lives, resulting in good brain health.

Delivering activities, services and products to high standards of compliance and reliability.

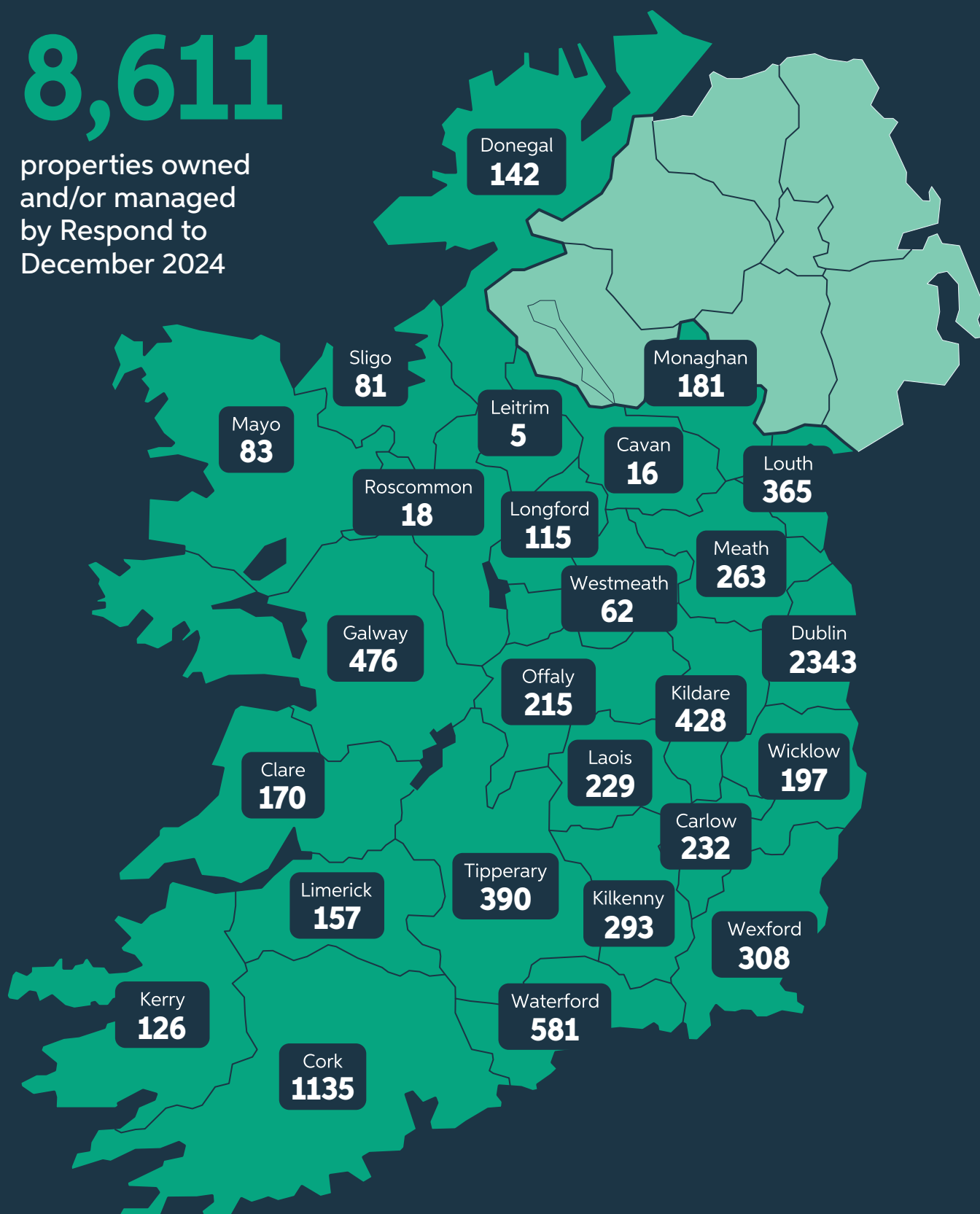




Providing Homes Nationwide

8,611

properties owned
and/or managed
by Respond to
December 2024





Our Vision, Mission, Values and Guiding Principles



Our Vision

That every family and individual in Ireland will have high-quality housing as part of a vibrant and caring community.



Our Mission

Respond will play an enhanced role in effectively addressing the specific housing and homelessness crisis in Ireland by expanding and improving the housing services we provide.

We will significantly increase our housing stock, while seeking to maintain our focus on alleviating poverty. Respond estates will be well-designed, vibrant communities, with new developments prioritising mixed tenure to ensure true social integration and inclusion.

We will strive to contribute to an Ireland where everyone can have a home to call their own and where individuals, families and communities are empowered to reach their full potential.



We will consult with and listen to our tenants, service users and employees. We will reflect their opinions in the planning, design and delivery of housing and housing support services.

Always conscious that we use State-backed loans and tenants' rental income to finance our building and service-delivery programme, we will ensure that all our expenditure and investment provides clear value for money with evidence-based, testable outcomes.

We will aim to be a trusted and reliable social landlord to our tenants and service users, a trusted partner for those with whom we collaborate and a trustworthy employer for Respond employees.

Honesty, truthfulness and transparency of purpose and method will be our constant watchwords.



All our developments will try to enhance the natural world around us and not adversely impact the environment without redress. Through the design of our housing and communities, we will be mindful of our ethical obligations to pursue national goals of sustainable development through energy efficiency and the reduction of carbon emissions.

In our work, we will try to see the situation from the point of view of the tenant or the community with which we are engaging. We will be non-judgemental, regardless of past or current difficulties. We will listen to and value their stories and experiences and endeavour to have a positive influence on their lives.

All our developments will be based on principles of place-making and of creating sustainable and safe living environments. We will seek to follow best practice to deliver integrated housing developments designed to high quality standards capable of being used by all including those with specific needs.

Our Guiding Principles

In our work, we're informed and inspired by the following guiding principles:

A Human Right to Housing

Respond believes that every human being is equal in rights and dignity and has the right to a secure, affordable home that meets their needs throughout their lifetime.

Respond will strive to ensure the services we provide are inclusive and empowering, and value the human rights of the people we work with and support.

Social Justice

All our initiatives will focus on creating a more just and equal society. We will seek to identify the root cause of social problems and, where we can, seek to address these through the deployment of our resources, expertise and energies.





Our Eight Strategic Goals

1

Building Social Housing

Respond will aim to deliver up to 1,000 new social homes each year with support from Government and other partners.

2

Tenants at the Centre of Our Work

In seeking to improve lives, Respond will place our tenants at the centre of our work, focusing on proactive tenant engagement, tenancy management and asset management to ensure positive outcomes and tenant satisfaction.

3

Homeless Services

Respond will work to prevent and ease homelessness, and to support families and individuals who are homeless on their path back to independent living by providing emergency accommodation with 24/7 wrap-around support.

4

Services in the Community

Respond will provide high-quality services in the heart of the community, including Family Support, Early Learning and School Aged Care, Day Care for Older People, and Refugee Resettlement Services. We will work with partners to explore the future provision of services that address identified needs.

5

Affordable cost rental homes

We will aim to deliver up to 250 affordable cost rental homes annually for those for whom the market rents are too high.

6

Financial Sustainability

Respond will maintain a sufficient level of financial health to grow, develop and sustain our planned housing and other services and activities.

7

Organisational Excellence and Accountability

In pursuit of social justice, Respond will be a high-performing, compliant, results-driven and accountable organisation that values our employees and those we work with.

8

Advocates for Change

Respond will be an effective voice with, and for, people in housing need, people who are homeless and those using our services in the community to effect positive change in their lives.



SECTION 2

Building homes

BUILDING HOMES

Development – Delivering Homes for Life

The housing and construction sectors have undergone extraordinary change in recent years. Since 2020, macroeconomic pressures - from geopolitical instability and inflation to interest rate increases and supply chain disruption - have challenged the viability of residential schemes, particularly large-scale apartment projects. Despite this, Respond has continued to lead the way delivering homes with flexibility and adaptability.

Strategic Response to a Dynamic Market

In 2024, Respond's Development team worked in close partnership with the Department of Housing, Local Government and Heritage, The Housing Agency, Local Authorities, and the Housing Finance Agency to progress new measures that improve viability for large scale mixed-tenure developments including both social and Cost Rental homes, including complex apartment schemes with communal facilities.

By working closely with the Construction Industry Federation, the Irish Home Builders Association, and other state and private sector stakeholders, Respond facilitated construction on multi-tenure developments ranging from 200 to 725 homes.

Construction commenced on several major mixed-tenure schemes, including Airton (502 homes), Pipers Square (590 homes), Clonburris (318 homes), and Hole in the Wall (387 homes with 210 having commenced in 2023). We also broke ground on our largest development to date, Rathborne, which will deliver 725 homes.

These are long term homes for individuals and families in need and part of our vision for strong, connected communities that people feel a part of and want to live in.

Adapting Our Development Strategy

To address market volatility, including rising construction costs, inflation, and the retreat of private investment, Respond adopted a refreshed Development Strategy in early 2023. This new approach focuses on unlocking large-scale, multi-tenure schemes that integrate both social and cost rental housing.

A key milestone of this strategy in 2024 was the commencement of 2,667 homes, including 1,084 cost rental homes, a clear demonstration of the impact and scale Respond is achieving.

This approach is particularly critical in high-demand urban areas such as Dublin, Cork, Limerick, and Galway, where integrated tenure housing is essential to meeting growing housing needs. The 2024 Housing Commission Report reinforced this urgency, identifying a need for 50,000 new homes annually across all tenures.

Looking Ahead

In 2025, Respond will progress a Board-approved pipeline of 2,399 new homes, designed to support mixed communities and include communal amenities that promote social connection and wellbeing.

As a construction-led Approved Housing Body, we remain committed to delivering housing at scale and at pace with a continued focus on:

- High-quality design and construction
- Environmental sustainability and biodiversity.
- Risk management and responsible investment.
- Supporting the people and communities who call these homes their own.

We will continue to collaborate actively with both the State and private sector, drawing on more than four decades of experience to help shape the future of housing in Ireland.

Our Track Record

Since 2018, Respond has commenced 6,667 homes, representing an investment of over €2.5 billion.

In 2024, we delivered new homes across numerous Local Authorities, including several flagship schemes.

We are currently assessing further opportunities to deliver additional social and cost rental homes, and remain ambitious about the role we can play in meeting Ireland's housing need through collaboration, innovation and partnership.

Our Team: The Foundation of Our Success

At the heart of Respond's development success is a team of 24 dedicated professionals from a range of disciplines across construction and housing development.

In 2024, we strengthened the team further by recruiting Kevin Duke as Head of Procurement and Cost Management - a strategic role that will enhance commercial oversight as we scale.

Looking ahead to 2025, we will continue to invest in our team's growth and capacity, ensuring we have the right people, expertise, and leadership in place to deliver our expanding pipeline of high-quality, affordable homes.



Development 2024

2024 at a Glance

885

new homes delivered
(social and cost rental).

2,667

new homes commenced
on-site.

855

New homes completed
nationwide; of these:

662

Developer agreement

632

Social



3,206

homes under
construction
at year-end.

6

Public contract works

227

Turnkey

223

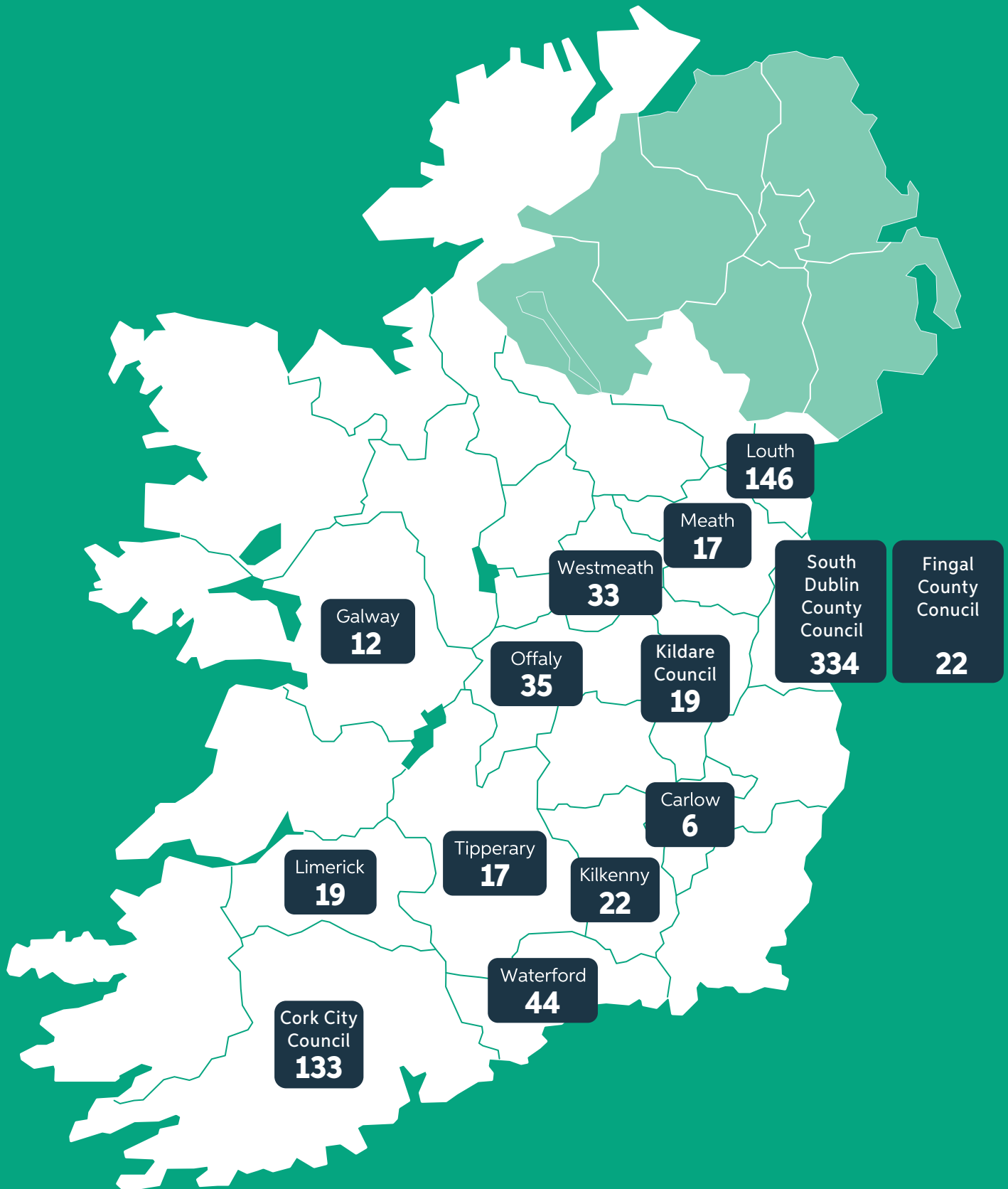
Cost Rental



2,667

Homes commenced
on site

Homes Completed in Local Authority Areas





CASE STUDY

Liam Fewer, Senior Development Manager*

I am a Quantity Surveyor by training. That's how I came to Respond in 2000, I suppose knowing the work that Respond did, and trying to help a little bit. I started in November 2000 and the role was called a Production Manager at that point. That was nearly 25 years ago now.

When I started originally, there was one Production Manager and that was me. And basically, it has evolved from doing, say, 300-400 units a year to coming up close to a thousand. And I went from Production Manager to National Production Manager, and we have everybody on board now, I am Senior Development Manager.

What's involved is the full remit from inception to completion of the development. We bring the project from the very initial stages when we look for requests for tenders from developers for doing new projects, through various committees in terms of approvals and board approval and then on to the Department [of Housing, Local Government and Heritage] for funding approval. You then have all the legal and contractual situations to get those completed, the construction period, then linking in with the folks on site and with

the contractors as well. Finally, completion and the handover of the scheme for people to move into their new homes.

In terms of future plans for my own area, it's very exciting, there are a number of large projects which are coming up. We have a scheme in Redforge Road, which is 114 units, of which 102 will be Cost Rental and 12 will be Social Housing. We have Lough Mahon, which is 190 units, 99 of those will be Cost Rental, and 91 will be social. We have Creamfields coming up, which is one of the largest ones outside of Dublin, which will be 606 new homes, 381 Cost Rental and 225 Social Housing. We have Waterfall Heights in Ardrostig, which is a two phase scheme of which there are 60 social and 79 Cost Rental, with the Social Housing due to be delivered in the middle of this year.

I was bringing my daughter to school, she was about eight or nine at the time, and she asked me, what do I do? I told her, and she said that that was really cool. That's the first time I've been told that my job was actually cool!

Scan the QR code to
watch the full video:



Respond Developments 2024

The following pages show a selection of our 2024 developments. These homes were delivered working in partnership with Local Authorities supported by the Capital Advanced Leasing Facility (CALF) and the Cost Rental Equity Loan (CREL) Scheme from The Department of Housing, The Housing Agency, Local Government and Heritage and private finance from The Housing Finance Agency (HFA).







Brindle Close, Kilbarry, Waterford

37 social homes comprising 8 one-bedroom apartments, 8 two-bedroom apartments, 18 three-bedroom houses and 3 four-bedroom houses.

37 NEW
HOMES



Parkleigh, Seven Mills, Dublin

334 cost rental and social homes comprising 92 one-bedroom apartments, 149 two-bedroom apartments, 5 three-bedroom apartments, 32 two-bedroom duplexes, 32 three-bedroom duplexes, 2 two-bedroom houses and 22 three-bedroom houses.

334 NEW HOMES





Cronan's Well, Swords, Dublin

13 cost rental homes comprising 13
three-bedroom houses.

13 NEW
HOMES





Mariners Way, Rush, Dublin

9 cost rental and social homes
comprising two-, three- and four-
bedroom houses.

9 NEW
HOMES







Arden Road, Tullamore, Offaly

31 social homes comprising 27 two-bedroom houses and 4 three-bedroom houses.

31 NEW HOMES





Millfield Cottages, Blackpool, Cork

18 social homes comprising 18
two-bedroom houses.

18 NEW
HOMES





Jacobs Island, Mahon, Cork

69 social homes comprising 35 one-bedroom apartments and 34 two-bedroom apartments.

69 NEW
HOMES





Barr an Uisce, Ballybrit, Galway (Phase 3)

12 social homes comprising 4 one-bedroom apartments, 4 two-bedroom duplexes and 4 three-bedroom duplexes.

12 NEW HOMES



Ballinamona, Mullingar, Westmeath

33 social homes comprising 9 two-bedroom houses, 18 three-bedroom houses and 6 four-bedroom houses.

33 NEW
HOMES







Newtown View, Drogheda, Louth (Phases 1 & 2)

97 social homes comprising 38 two-bedroom houses, 57 three-bedroom houses and 2 four-bedroom houses.

97 NEW
HOMES





SECTION 3

Highlights 2024



Highlights 2024

Advancing Trauma-Informed Practice

In 2024, Respond deepened our commitment to Trauma Informed Practice, recognising the importance of compassion, safety, and understanding in how we support tenants, service users, and staff.

Key Milestones included:

- **Staff Training:** 32 additional employees were trained in Trauma-Informed Practice (TIP), with a further 37 receiving specialised training for Early Years settings.
- **Sector Leadership:** Respond sponsored the Quality Matters Trauma-Informed Conference in Malahide, engaging with leading experts in the field.
- **Reflective Practice:** We expanded our resource library with case studies from across services, supporting learning, knowledge exchange and reflection among staff.
- **Organisational Development:** Our internal Trauma Change Group was further developed and evaluated, helping to shape a roadmap for embedding TIP across all levels of the organisation.
- **Leadership Engagement:** Senior managers and team leaders began integrating TIP principles into supervision, team meetings, and everyday decision-making — setting the tone for trauma-informed leadership.
- **Looking Ahead:** In 2025, we will introduce structured, facilitated reflective practice sessions across key service areas to strengthen peer support and embed trauma-informed values in day-to-day work.

These initiatives reflect Respond's understanding that Trauma-Informed Practice is not a programme — it's a mindset that shapes how we treat each other and go about our work, every day.

Visit of An Taoiseach to Seven Mills

In July, Respond welcomed An Taoiseach Simon Harris, TD to the Parkleigh housing development at Seven Mills, Dublin. This significant project will deliver a mix of private, social, cost rental and affordable homes, providing secure accommodation at affordable prices to thousands of families and individuals upon completion.

Located between Lucan and Clondalkin, Seven Mills is part of the Clonburris Strategic Development Zone (SDZ), the largest residential development of its kind in Europe. Upon completion by 2030, Seven Mills will comprise over 5,500 new homes, with the overall SDZ accommodating approximately 9,500 homes and 25,000 residents. Respond are delivering 372 much needed social and cost rental homes at Seven Mills, in partnership with South Dublin County Council, The Housing Agency and the Housing Finance Agency.



Celebrating Difference with the Monday Club

Our Family Support service launched the Monday Club at Ballygrennan Close in Limerick. Developed in response to parents seeking inclusive activities for children with additional needs, the 12-week programme brought together children, parents, grandparents, and guardians for creative after-school sessions.

With activities like baking, arts and crafts, and science experiments, the club nurtured connection, confidence, and creativity. It also provided a space for neurotypical children to learn about difference, supporting inclusion and understanding in the community.

Recognition for High Quality Homes

Respond's commitment to delivering high-quality social and cost rental housing was recognised at two prestigious national awards in 2024:

- **Chartered Institute of Housing All-Ireland Housing Awards.**

Our Brain Health Village in Rathcoran, County Wicklow, with our partners in the Global Brain Health Institute (GBHI) Trinity College Dublin, was named overall winner at the 2024 Chartered Institute of Housing Awards. This innovative project explores how brain health principles can shape housing design and support the development of sustainable, connected communities. The award reflects the strength of our partnerships with GBHI, Wicklow County Council, the Department of Housing, Local Government and Heritage, the Housing Finance Agency and The Housing Agency.

- **KPMG Property Industry Excellence Awards.**

Elanora Court, our flagship development delivering 153 homes, was awarded the Ireland Housing Award at the 2024 KPMG Property Industry Excellence Awards. This achievement celebrates the dedication of all those involved, including Dublin City Council, the Department of Housing, Local Government and Heritage, the Housing Finance Agency and The Housing Agency.





New Respond Website Launched

In 2024, Respond launched a redesigned website to enhance accessibility, improve user experience, and better serve tenants, partners, and stakeholders. The modern layout, clearer navigation, and responsive design make it easier to find essential information and services across all devices.

A key feature of the new site is the ReciteMe accessibility tool, which allows users to customise their experience by adjusting text size, translating content, or using text-to-speech functionality.

Functionality has also improved significantly. Tenants can now pay rent online, submit rent review and Early Learning and School Aged Care (ELSAC) expression of interest forms, and use streamlined tools that make it easier to communicate with Respond.

Since its launch in September 2024, the website has welcomed over 28,000 users - a 165% increase from the previous period. Engagement has also improved, with a 55% engagement rate, a 44% reduction in bounce rate, and an average session time of 3 minutes and 5 seconds.



Irish Centre for Diversity – Diversity Silver Medal

In 2024, Respond was proud to be awarded the Investors in Diversity Silver Accreditation, Ireland's premier benchmark for Diversity and Inclusion.

This recognition reflects our commitment to creating a fair, inclusive workplace where all colleagues feel a sense of belonging. The accreditation acknowledges both the strong practices already in place and our ongoing work to embed inclusion at every level of the organisation.

The structured framework provided by the Investors in Diversity programme has supported Respond to benchmark progress, identify areas for growth, and continue to build a culture rooted in equity, respect, and representation.

Investing in Warmer, More Energy-Efficient Homes

This included €1.44 million in direct investment and an additional €1.19 million in grant support from the Sustainable Energy Authority of Ireland (SEAI) and our energy provider. Over the past 11 years, our total energy retrofit investment has exceeded €36 million.

Key projects included:

- Energy-efficient refurbishments of 48 homes, 2 community buildings, and 2 group homes across Wexford, Galway, Offaly, and Mayo.
- Works included air-to-water heating systems, upgraded windows and doors, and improved wall and attic insulation.

In addition:

- 54 homes received new windows and doors (€835,000).
- 87 homes had external doors replaced (€503,000).
- 3 homes received solar PV panels under the Solar PV Scheme for Medically Vulnerable Households, delivered in partnership with Active8/SSE Airtricity.

- We replaced 80 gas and oil boilers, 44 bathrooms, and 119 kitchens — a €1.95 million investment.
- €588,000 was invested in upgrading fascia, soffits, and rainwater systems across 114 homes in 5 estates.

These works reflect Respond's continued commitment to delivering warm, safe, and sustainable homes for tenants - now and into the future.

Sheltered Outdoor Playrooms for Early Learning and School Age Care

Thanks to a generous donation from an anonymous donor, Respond introduced sheltered outdoor playrooms across six of our Early Learning and School Aged Care (ELSAC) centres in 2024.

Recognised by our ELSAC team as a key need, these bespoke shelters allow children to enjoy the benefits of outdoor play, even in poor weather. Outdoor learning is widely recognised as vital to child development, supporting physical activity, creativity, and social connection. Designed and delivered by Respond's Asset Management team, the new shelters are now in use at:

- Plas Fionn Barra, Carrickmacross, Co. Monaghan.
- Millennium Court, Kilkenny, Co. Kilkenny.
- Ard an Ghleanna, Tramore, Co. Waterford.
- Manor St John, Lisduggan, Co. Waterford.
- Stonecourt, Drumbiggle, Ennis, Co. Clare.
- Distillery View, Limerick, Co. Limerick.

These new outdoor spaces have transformed how our services can support play, exploration, and creativity - rain or shine.

SEAI Grants Enabling High-Efficiency Homes

In 2024, Respond completed major energy upgrades across 5 residential estates, supported by SEAI grant funding. Over 30 houses and 6 apartments were retrofitted, with 44 homes achieving A3 Building Energy Ratings (BER) and 4 homes reaching B1, a significant improvement from initial ratings as low as G and C1.

These upgrades included high-performance insulation, heat pump systems, airtightness measures, and solar PV installations. Homes at Westlands Apartments, Lioscolbhinn, and Garran an Chaisleann were among those transformed.

Respond tenants now benefit from lower energy bills, improved indoor air quality, and greater thermal comfort. The project has also delivered a meaningful reduction in carbon emissions, helping to support national climate targets and a more sustainable housing future.

Community Buildings

Respond is proud to support the work of local organisations by providing access to 82 community buildings across our estates, each rented at a nominal rate. These spaces are used to deliver a wide range of valuable supports and services that meet the needs of our tenants and local communities - from childcare and youth services to disability supports, healthcare, and education. We're especially proud that 16 of these buildings house Respond's own Early Years child care services and 3 for child day care, while others host groups like the Alzheimer's Society, community healthcare providers, and youth services. Each one plays a part in building stronger, more connected communities.

The Growth and Impact of Cost Rental Homes

Cost Rental housing is more than a rental model, it's a part of the long-term solution to Ireland's housing crisis. By offering secure, high-quality homes at affordable rents, Cost Rental supports mixed communities, reduces housing stress, and provides tenants with real stability.

In 2024, Respond continued to lead the way in delivering and expanding this innovative tenure:

- 223 new Cost Rental homes were delivered across Ireland.
- Over 8,467 applications were received through our online lottery system — a clear reflection of demand.
- Respond's total Cost Rental portfolio grew to 335 homes, up from 112 at the beginning of the year.
- These homes now support 734 tenants, including 236 children, across Cork, Dublin, Kildare, Limerick and Louth.

To deepen our understanding of how Cost Rental is impacting lives, Respond partnered with Tuath Housing and Clúid Housing to commission new research in 2024: *The Impact of Cost Rental Housing: Security, Affordability and Place*, led by Dr Michael Byrne (UCD) and Dr Cian O'Callaghan (TCD), with support from Dr Sarah Sheridan and Dr Robert McSweeney. The findings were clear:

- 80% of tenants described their housing as very secure.
- 83% found their rent very or fairly affordable.
- 73% never worry about eviction.
- 80% feel positive about their neighbourhood and connected to their community.

These results affirm that Cost Rental is delivering on its promise: providing homes people can afford, in communities where they feel they belong.

COST RENTAL TENANT

Gemma Sweeny, Parkleigh, Seven Mills

“When people hear affordable housing, they instantly think of HAP [Housing Assistance Payment], and how they don’t qualify for that, but they don’t know there’s a middle ground.

The Cost Rental scheme was easy from the start. It was very quick. We put our application in in September, I believe. We got picked from a pool, I got notified that I’d need to submit supporting documents, and it was a quick turnaround time. And then we got our offer. We were told we can move in pretty quickly as well.

I’ve recommended it to my friends, who are in a similar situation where you might earn too much for HAP but you don’t earn enough to private rent.

I saw the advert, I saw the area, applied, and I was notified immediately that it was a pool, which I really like because it’s not discriminatory in any way. Like you’re genuinely just picked from a hat, rather than first come, first served.

I was shocked when I received my first electricity bill. The whole apartment, as most modern buildings are, are purely electric. There’s no gas, which is safer

and more economical given the cost of gas in recent years. It was under €150 for a month and a half. In my growing up, I never thought electricity would be that cheap.

A situation where something in our apartment had to be fixed, so the frame at the bottom of our window has slightly come loose. Within two days, someone was over, fixed it, and I think I brought that to Aoife’s attention on the weekend. And it was seen on the Monday, and it was immediately fixed.

From what I’ve experienced so far, we’ve been here a couple of months. I can picture us staying the six years, but I’d like to think, and I do actually believe we will be in a position to buy after those six years, because Respond gives us the chance to live an independent life, get that experience, and still be able to save.”

Scan the QR code to
watch the full video:





SECTION 4

Improving Lives



IMPROVING LIVES

Housing Services: Supporting Tenants and Growing Communities.

2024 was a year of growth and adaptation as we continued to shape our housing services around the evolving needs of our tenants and their communities. Building on the progress of 2023, we adapted to the demands of new, larger, urban, high-density estates coming into management.

These new developments increasingly include both childcare and after-school facilities, as well as multifunctional community spaces. These shared spaces sit at the heart of our communities and are open to everyone - not just Respond tenants, but also the wider community. As new developments become home to both Cost Rental and social tenants, it's vital that our services reflect and support the needs of all households.

Recognising this, our Board approved the creation of a new Estate Services function in mid-2024. To lead this area, we established a new role - Head of Estate Services - and appointed Rachel Parry in late 2024. Rachel brings deep experience and a wide range of relevant skills, particularly in delivering services

across large-scale, mixed-tenure estates. This role sits alongside our existing Asset Management and Tenant Experience teams. We were delighted to formally appoint John O'Sullivan as Respond's first Head of Tenant Experience - a role that reflects work he has been leading for some time. John now heads up a team of 77 colleagues, all dedicated to ensuring tenants have the best possible experience. Under his leadership, the team continues to focus on delivering innovative services and achieving meaningful outcomes for those living in Respond homes.

A breakdown of the roles and responsibilities of our Housing teams is outlined here, illustrating the breadth and depth of the services we provide.



Director of Housing

Head of Tenant Experience

Communities

- Allocations
- Tenancy Management
- Customer Service Centre
- Rent Management
- Tenant Engagement
- Service Transformation (CES)
- Quality & Performance Management

Head of Strategic Asset Management

Asset Management

- Repairs
- Void Works
- Planned Programmes
- Cyclical Maintenance (Compliance)
- Strategic Asset Management
- Energy Management

Head of Estates*

Estates*

- Ground Maintenance
- Cleaning Contracts
- Est Man. Large Scale Developments
- Caretaking
- OMCs/MA Management
- Cost Rental Management

* New service head role ** New service area

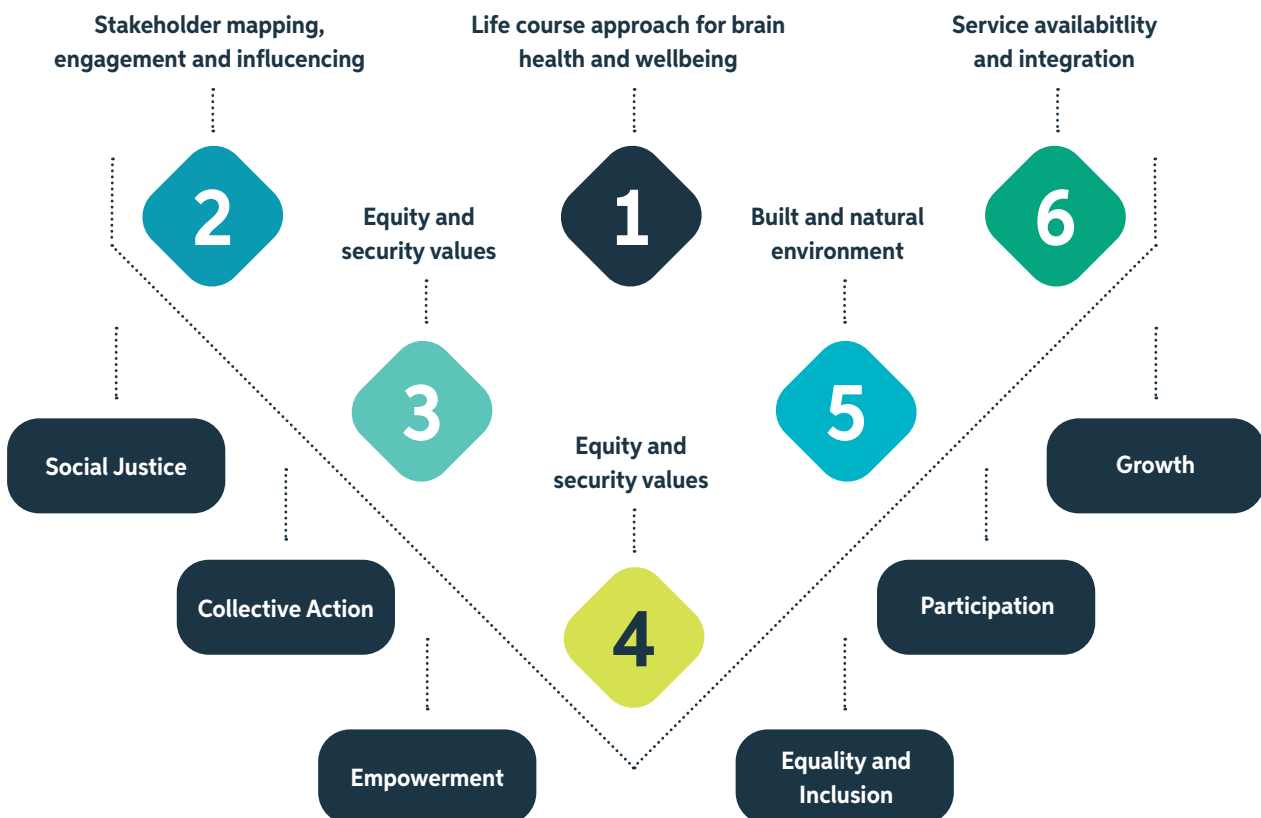
Brain Health Village

At Respond, we are committed to learning and improving, always asking how we can better meet the needs of tenants. One example of this in practice is Ireland's first Brain Health Village, based in Rathcoran, Baltinglass, developed in partnership with the Global Brain Health Institute (GBHI), Trinity College Dublin.

We are working to support lifelong wellbeing by promoting good brain health. The model we've adopted is outlined in the figure below.

All activities are co-designed with the tenants of Rathcoran. We completed the first year of our Brain Health Workplan in 2023. As an evidence-informed organisation, we aim to evaluate and learn from our work wherever possible. Just Economics was commissioned to conduct an ongoing evaluation and delivered several micro-evaluations during the year.

While this work is still in its early stages, initial findings are promising. There are positive trends emerging, particularly in relation to tenant wellbeing. We saw an increase in the number of tenants reporting that they are very satisfied with their lives. There was also a strong understanding among tenants of the importance of brain health and overall wellbeing.



Across the year, the Brain Health Village Action Plan continued to offer tenants and the wider Rathcoran community opportunities to take part in activities that support brain health and strengthen community ties. These were delivered in partnership with local stakeholders including Wicklow County Council's Arts Office, Wicklow Sports Partnership, Kildare and Wicklow ETB, Wicklow Local Partnership (SICAP), Kildare MABS, and the Healthy Food Made Easy programme.

Activities included:

- Healthy Food Made Easy cookery course.
- Walking groups and chair yoga/pilates.
- Eco-art and gardening projects through the Creative Places programme.
- Street Feast and community celebration events.
- Health and wellbeing training sessions.
- Information sessions with the Irish Heart Foundation and MABS.
- Baking and creative workshops for children and families.

"The classes and activities have been great. They have gotten me out of the house a bit. I've met people in the community which I wouldn't have otherwise, it's nice to spot people in town and stop and have the chat now. The Time for Me programme led me back to education. I'm completing the follow-up course, Level 3 Health and Fitness in Baltinglass Further Education Centre, and doing some computer classes to help with it."

— Ray Brookes, Rathcoran resident

The Brain Health Village continues to grow and evolve, placing tenant wellbeing and community connection at its core, offering a model for what responsive, human-centred housing can look like.

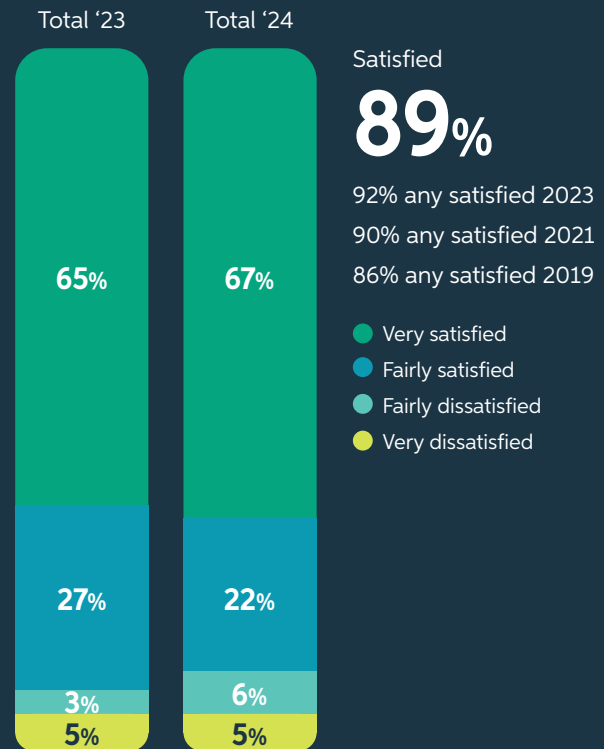


Tenant Satisfaction

Delivering high-quality services that meet tenants' needs is central to our work. Tenants are our customers, and they should expect excellent service. We carry out independent annual surveys to ensure we are listening and responding to tenant feedback.

In early 2024, Behaviour and Attitudes (B&A) conducted our tenant satisfaction survey. While overall satisfaction saw a slight dip - from 92% to 89% - this remains a strong result compared to sector benchmarks.

Overall Satisfaction



Overall Satisfaction with Customer Service Centre

Our Customer Service Centre (CSC) in Waterford recorded particularly strong results, with 91% of tenants expressing satisfaction with the service. While the CSC communicates through email, text, and letter, the telephone remains the most popular method. For 75% of tenants, the phone is still the preferred way to contact us.

91% satisfaction in 2024 ↑ +3%

87% satisfaction in 2023

84% satisfaction in 2021

- Very good
- Fairly good
- Neither
- Fairly poor
- Very poor

Customer Service Centre (CSC)

Our CSC is a vital frontline service and often the first point of contact for both tenants and other stakeholders. Many of our Customer Service Advisers (CSAs) are new to social housing when they join, but through a thorough induction and ongoing hands-on training, they develop deep knowledge of our services and a strong understanding of tenant needs. This makes the CSC one of the best training grounds in the sector.

It's encouraging to see CSAs progress into other roles within Respond. This is a testament to the training, experience, and support they receive - and to the leadership of our CSC management team, Susan Goodison and Megan Ronan. Susan has led the CSC since its creation in September 2014, steadily growing the team in step with Respond's own expansion. Her commitment to investing in her team is evident, and she is rightly proud to see many former CSAs move into more specialist roles.

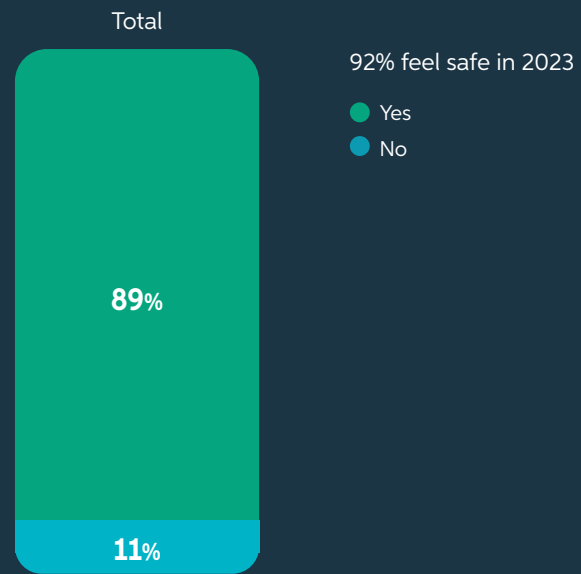
Examples include:

- Sophie Bray, who joined the CSC in August 2020, and is now part of our Rent Support Officer (RSO) team, supporting tenants through financial changes.
- Sam Swift, is now a Business Support Analyst in our IT team having developed her skills within the CSC. She plays a key role in adapting our IT systems to tenant needs.
- Faye Butler, Eoin Reynolds, and Richie Powell, now key members of our Asset Management team.
- Ciara Phelan and Mick Rowe, working in Housing Allocations.
- Louise Grant, who leads our annual rent reviews.
- Brian Dunne, now part of the Quality & Performance team.

Feeling Safe at Home

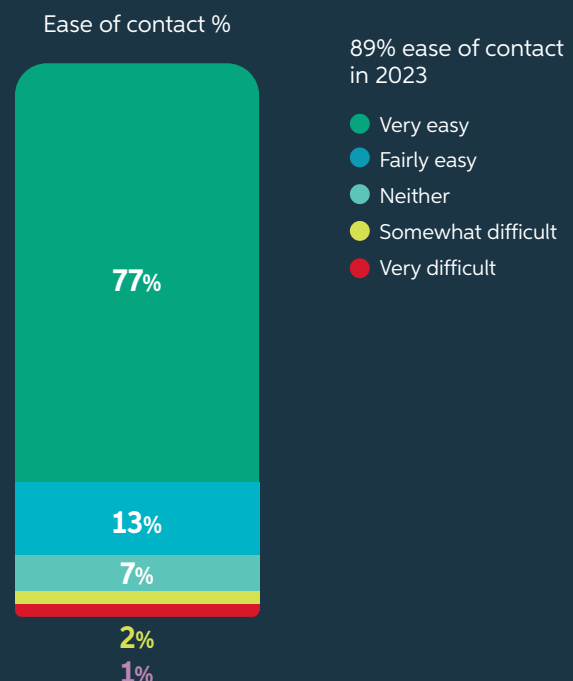
Feeling safe is fundamental. In 2024, 89% of tenants said they feel safe and secure in their homes.

Where safety concerns exist, we are committed to understanding the root causes and taking action to ensure all our estates are places people want to live.



Easy to Contact

Nearly 9 in 10 tenants said Respond is easy to contact, and 90% said we are easy to deal with. These results reflect the dedication of our CSC team and our locally based staff.



Repairs Service

Repairs are the most common reason tenants contact us. Like the CSC, this is one of our most important frontline services. Timely, effective repairs are crucial to tenant satisfaction and demonstrate value for money.

In 2024, we began reviewing our repairs service in preparation for a public procurement process, which we now plan to launch in 2025.

Despite the delay, 83% of tenants expressed satisfaction with the current repairs service, with only 7% dissatisfied, with results remaining consistent with 2023.

Investing in Our Homes

We continue to invest significantly in our homes, with a focus on energy efficiency, especially in older properties.

- In 2024, we invested €3.5 million, upgrading insulation and heating systems as well as replacing windows and doors.
- We invested €1.2 million in energy updates. This work was supported by the Sustainable Energy Authority of Ireland (SEAI), helping us maximise value for money.

- Over the past 12 years, we have invested more than €37 million in energy retrofit works.
- In addition, more than €1.4 million was spent replacing kitchens and bathrooms, and over €400,000 on gutters, fascias, and soffits.
- In total, over €6 million was spent on replacing major building components and upgrading homes in 2024.

Maintaining Our Homes

In addition to upgrades, we spent €14.2 million on essential maintenance. This included:

- Responsive repairs.
- Cyclical servicing (e.g., fire alarms, lifts, gas appliances).
- Estate maintenance (e.g., groundskeeping and cleaning).
- Refurbishing void properties for re-letting.

These investments are vital to ensuring tenants live in warm, safe homes and that our estates remain attractive and welcoming places to live.





EMPLOYEE PROFILE

Cherish Walsh, Tenant Relations Officer

I am the Tenant Relations Officer covering the Midlands area, including Rathcoran in Baltinglass, our Brain Health Village. My role entails estate management and tenancy management. In my estate management work, I carry out regular inspections on the estate walks, health and safety checks plus engaging with tenants and the wider community on any issues that may arise on the estates, such as anti-social behaviour. With my tenancy management work, I carry out housing assessments, organise viewings of properties, move in days, and then I would manage the tenancy thereafter with the tenants. What I really enjoy about the job is the interactions with the tenants on the estate. I think it's really important to have a good presence on the estate to build strong relationships and to understand the needs of the local community and to work with the tenants to build a strong, thriving community.

On a daily basis, you are required to advocate for and assist tenants. I'd have a number of tenants who would have a language barrier or literacy issues. Examples are working with tenants to fill out different forms or if somebody requires their washing machine fixed. They may not know how to apply for the additional needs grants, and you assist in successfully make an application. It may be something really small but makes such a difference to the tenants.

The toughest part of the job is you are often the first point of contact when somebody has had a significant life change. Maybe a bereavement in the family or a change in the household circumstances. They are often difficult conversations to have. Tenant Relations Officers sometimes deal with very personal disclosures with tenants. Respond are working really well to ensure that the frontline staff are trained in Trauma Informed Practice. We all have a toolkit prepared for these situations. While they are difficult, Respond is working with staff to ensure that they have the right skills to address these matters.

Respond are always trying to make improvements. It's a very progressive organisation. I enjoy working for Respond, there is a great culture and great people. I am part of a really strong team who have a superb work ethic. If a tenant needs support, we are always at the end of the phone and that can be really beneficial. We make a difference and I think Respond are always very focused on improving services and transforming the organisation.

I feel that it is a learning organisation. There are opportunities for training and upskilling. I've been with the company for a year and a half now, and I think nearly every quarter I've done some piece of training. Recently, I have completed neuro diversity ascension training and trauma informed practice training.

I work within the Brain Health Village. It is a pilot programme with the Global Brain Health Institute and Respond. What we are doing here is taking a community development approach in education, engaging our tenants and the wider community around the importance of brain health across the life cycle. It's keeping our brain healthy and elastic across generations. We do that through several activities, of which I'm a project manager on the ground. We're trying to implement activities which are helping our tenants develop brain healthy habits. Sleeping well and focusing on health eating, physical activity, mentally stimulating actions and exploring creativity. We use our space on the estates and within the wider community for community connection and social engagements.

Scan the QR code to
watch the full video:



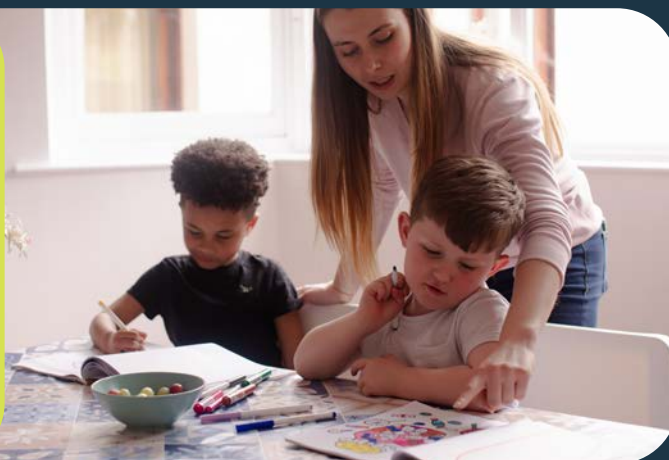


Housing 2024



8,611

Properties owned
and/or managed ²
(including 1,330 iCare properties)



18,935

Tenants
(including 734 iCare Tenants)

12,473

Adults

6,462

Children

2,558

New tenants

89%

Tenant Satisfaction Rate





65,582

Customer
Service Centre
inbound calls



26,835

Asset
management
reactive repairs



48

homes, 2 group homes and 2
Community Buildings.

Partially funded under Sustainable Energy
Authority Ireland (SEAI).

Window and door replacements

3,161

Respond homes meeting
BER B1 or above.

2. As of 31.12.2024, these include:

- Family Homeless Services Respond owns and/or manages.
- Group homes managed by third parties.
- iCare tenancies under management. These will be handed back to iCare's management over the course of 2025.
- 532 units leased from Local Authorities and NARPS.

- Some properties that, due to age or new regulations, need regeneration or conversion (we're proactively engaging with relevant Local Authorities and the Department of Housing, Local Government and Heritage on this)
- Normal levels of voids including new units in management.
It does not include housing built for Local Authorities and that we no longer own.
- 3. Including iCare tenants



TENANT PROFILE

James Wynne (Woodside, Enniskerry Road)

I've been a tenant here at Woodside for the last three years. Like a lot of people, I was on the housing list for a long time and I was expecting to take anywhere, but a new build and new place and it's so close to the mountains, not in the city is just ideal for me. I was delighted.

The community here in Woodside is growing and it's very connected. I know all our neighbours and we see people out at events here in a Community Centre, where the kids get together and we try to organise things just where we get together as a community.

The Respond team has been very accommodating and there's always somebody here or on the end of the phone. There's always someone in the Community Centre and it is a lot easier when you have a friendly face to talk to rather than waiting on hold or something like that. I find them very good.

I was up here in the Community Centre and every time I'm here we're trying to think of different ways to use it, so it can be put to use and I just thought like, what can I offer? As a musician I play a guitar for a living and sing. So I thought that I could offer some beginner guitar lessons to the community. And so we've been doing lessons for a month and a half and it's going pretty well. People are taking to it and I'm thrilled to do it. I'm only around the corner, so it's just taking an hour just to give back a bit to the community, which is a great feeling!

Scan the QR code to
watch the full video:



IMPROVING LIVES

Family Homeless Services

Respond's Family Homeless Services are more than a roof over a family's head. We provide emergency accommodation with round-the-clock, trauma-informed, wraparound support, delivered by expert staff who understand the complexities and challenges families face.

Our approach is grounded in dignity, safety, and recovery. Unlike services that offer little more than a hotel room, Respond's model creates space for healing, connection, and hope. In 2024, our focus was on nurturing a sense of community and belonging for the families in our care. Through collaborative activities, therapeutic supports, and dedicated staff, we worked to help families move forward — not just stay afloat.

Building Connection

Clean-Up Day: Improving Shared Spaces

In partnership with Dublin City Council and South Dublin County Council, our teams organised Clean-Up Days across services, encouraging participation from both parents and children. Families came together to care for their environment, weeding raised beds, tidying garden areas, and cleaning the spaces around the buildings. The children's pride in their efforts and sense of ownership were clear, and the arrival of an ice cream van made the day even more special.

Painting Picnic Tables and Benches

To bring colour and joy to our outdoor spaces, families collaborated on painting picnic benches and tables. Simple DIY tasks became a source of fun, fulfilment and community pride, turning a garden into a place of connection.

Supporting Literacy and Learning

Mobile Library

In partnership with South Dublin County Council, we welcomed a mobile library to one of our services during the summer. Families were able to borrow books, sign up for library cards, and engage in educational activities, all from their doorstep. The initiative sparked interest across all ages and will continue in the year ahead.

Book Club

Following the success of the mobile library, we launched a book club for adults in our services. The group read *Small Things Like These* by Claire Keegan, with copies provided for participants. Hosted over coffee mornings, the book club became a space for conversation, connection, and cultural exchange - especially valuable for service users learning English as a second language.

Health, Nutrition and Parenting Support

Cookery and Healthy Eating Programme

Delivered across three services, our Cookery and Healthy Eating Programme helped families learn how to prepare affordable, nutritious meals using fresh ingredients. These practical workshops gave parents tools to support healthier lifestyles and helped build confidence in the kitchen. Families also shared recipes and cooking tips with one another, creating a strong sense of peer support.

Baby Yoga and Massage

Supporting the youngest in our services is vital. In 2024, we introduced Baby Yoga and Baby Massage sessions, supporting infant development while offering parents tools to bond and soothe their babies. Led by trained instructors, these classes promoted relaxation, flexibility, and wellbeing for both parent and child, as well as giving families time to connect with one another in calm, nurturing settings.

Staff Development: Erasmus+ Life Design Programme

In late 2024, eleven staff members participated in an Erasmus+ programme focused on life design, personal empowerment, and strategies for re-entering education or employment. Staff returned with new tools and renewed energy to support families in planning their next steps.

These learnings are now being embedded into a new Life Design Programme for service users. It will include workshops on building resilience, setting personal goals, and gaining practical job-search skills. There will be a strong emphasis on emotional wellbeing, confidence building, and addressing the real barriers families face when trying to move on from homelessness.

Commitment to Quality: National Quality Standards Framework (NQSF)

In 2024, two of our Family Homeless Services were audited under the National Quality Standards Framework for Homeless Services. Both audits were completed successfully, affirming our commitment to best practice and continuous improvement. This achievement reflects the care, professionalism, and dedication of our staff and their belief that every family deserves the highest standard of support.

Meeting Challenges Head-On

The biggest challenge we continue to face is the severe shortage of affordable, secure housing for families experiencing homelessness. Rising rents and a lack of supply have made it extremely difficult for families to move on from emergency accommodation, even with Housing Assistance Payment (HAP) supports.

As a result, families are staying in emergency accommodation for longer periods with real consequences for their wellbeing. This is especially acute for children, who need stability to thrive.

Despite these pressures, our staff are steadfast in their support. They provide practical help with housing searches, education, job seeking, and access to childcare. They advocate for families, connect them with resources, and stand beside them during some of the most difficult moments in their lives.

The psychological toll of homelessness is profound. In 2024, our in-house psychotherapist delivered 265 counselling sessions to 34 service users. There were also 40 family check-ins and two emergency interventions, offering immediate mental health support in crisis situations. These supports are not just helpful, they are often life-changing.

Celebrating Moments Together

Throughout the year, we organised events that celebrated culture, identity and connection. From International Women's Day to St. Patrick's Day, Easter and Christmas, every major holiday was marked across our services. These moments brought joy and normalcy, helping families feel seen, valued and part of something bigger.

These moments of celebration, big and small, remind us that connection and community are essential parts of recovery. They help families feel seen, supported, and hopeful about the future. At Respond, we're proud to walk alongside them every step of the way.

Family Homeless Services 2024



6

Family
Homeless
Services



161

Families provided
with emergency
accommodation
and 24/7 support



220

Adults (Including
14 dependents
over 18)



224

Children under 18 years

70

Babies under the age of 1

**27**

Pregnant women
accessed services

59

Newborn babies discharged
from maternity hospital to
a Respond service with
their parent

49

Families supported
to move on

265

Counselling sessions provided
by Respond Psychotherapist

14.7

months, average
length of stay

Support needs of families:

- Support to source long term accommodation
- Support plan
- Social work involvement
- Mental health
- Addiction support
- Accessing PPS number
- Accessing medical card
- Wellbeing/risk assessment

IMPROVING LIVES

Early Learning and School Aged Care Services

Respond recognises the critical role of community-based services in creating sustainable, thriving communities. We are committed to delivering high-quality, inclusive Early Learning and School Aged Care (ELSAC) services that support children, families, and communities alike. We take a values-led approach, driven by the needs of the communities we serve.

Vision and Approach

Our vision is simple but powerful: that every child knows their value and discovers their magic. We create warm, safe, nurturing and stimulating environments where each child feels seen, supported and free to grow.

Our services cater to children aged 9 months to 12 years, offering a comprehensive range of programmes, from full-day care for younger children to enriching school-age services. We support not only early learning but also each child's sense of belonging — to their setting, to their peers, and to their wider community.

Enhancing Our Learning Environment.

Outdoor play is central to how children explore the world. It gives them space to move freely, make noise, and express themselves. In 2024, thanks to the generosity of a donor, we were able to install fully resourced outdoor play shelters across several of our settings. These shelters have transformed outdoor learning - allowing children to play, learn, and connect even in typically Irish weather!

Partnering with Parents

In 2024, we deepened our focus on quality enhancement through the extended use of COR Advantage, our developmental assessment tool, administered in partnership with Kayumba.

Every child in our settings received their first digital learning story - a personalised portfolio that captures growth across nine key developmental areas. These digital storybooks not only celebrate children's progress, but also help build recall and communication skills, as children reflect on the photos and share their experiences with both practitioners and parents.

Strengthening Our Commitment to Inclusive and Accessible Settings. The Access and Inclusion Model (AIM) Programme

In September 2024, the Access and Inclusion Model (AIM) was extended to allow children receiving AIM support to increase their hours from 15 to 30 per week, and to access this support year-round — not just during the school term.

Respond was proud to ensure families could benefit from this additional support, by providing full-time AIM support practitioners across our services. This continuity of care is essential during the early years, when consistent support can have a lasting impact on a child's development and a family's wellbeing.

Supporting Children with Additional Needs

Throughout 2024, we continued our rollout of private assessments for children with additional needs through funding from the RTÉ Toy Show Appeal. Thanks to this initiative, 24 children accessed much-needed assessments, including speech and language therapy, play therapy, occupational therapy, and support in accessing Special Needs Assistants (SNAs) at school.

In the face of long public waiting lists, these early interventions can be life-changing for children, their families, and their future learning journey.



Improving Lives

CASE STUDY

Shiobain Duffy and her son Shea

'Shea has been attending speech therapy since January 2024. Shea is now 33 months old, he can follow instructions appropriately for his age. The speech therapist has said that being at crèche has brought Shea on much more than she could have thought possible and it's due to the hard work that his teachers have put in to him.

I was told that sending a child to crèche, that has limited social skills, is difficult on the child and they normally are left behind because they cannot make noise to be heard. However, the opposite has happened for Shea and the speech therapist said that's down to the care, time, and effort that the girls have given Shea. Also, as a parent I can see the kindness and effort that is given to Shea.

Shea attends the toddler room and is very fortunate to be in a small group of 6 children, being looked after by Sharon and Gunta. He has come on so, so much since he started crèche; he's loud and has more words (just not said properly yet), also Shea was a fussy eater and had a poor diet, he has now put on weight, eats most foods, and his level of independence has grown so much. He loves all sorts of activities including small world play with tractors and animals but he really, really enjoys being outdoors and makes full use of all the ride on toys every day...rain or shine.

Respond's team at Carrickmacross creche have improved Shea's quality of life so much but also ours, as a family seeing him grow, as a person, and get to where he is amazing, you are all truly wonderful!!



Early Learning and School Age Care



17

Early Learning and School Aged Care Services



456

Children accessing Early Learning and School Aged Care services



44

Children living in Respond homes



Education and Support Needs of Children

**37**

Children accessing services through the Access and Inclusion Model (AIM)

40

Children referred by the National Childcare Scheme (NCS)

26

Children awaiting needs assessment

79

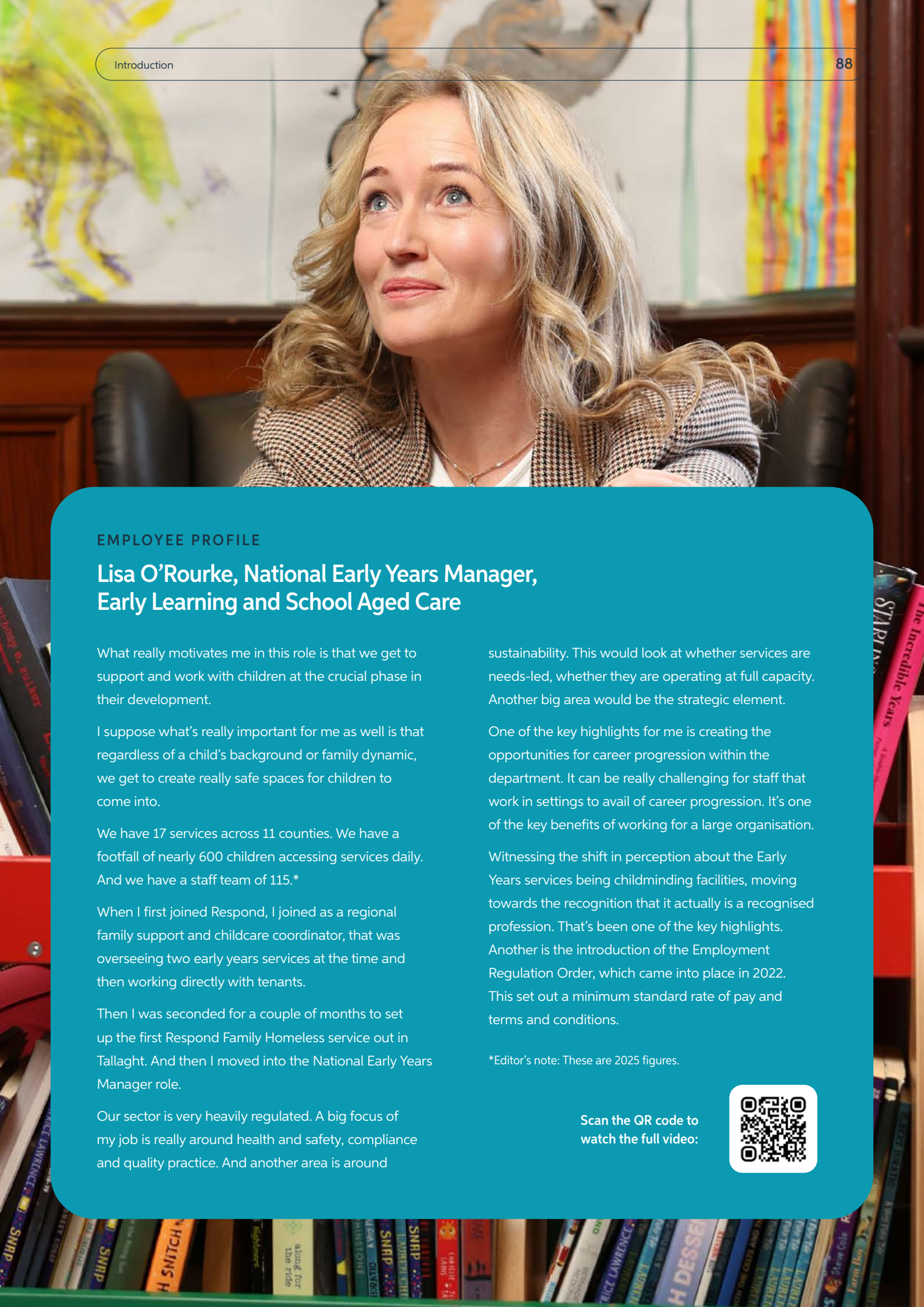
Children for whom English is an additional language

36

Children from Traveller and Roma communities

15

Asylum seeker and refugee children



EMPLOYEE PROFILE

Lisa O'Rourke, National Early Years Manager, Early Learning and School Aged Care

What really motivates me in this role is that we get to support and work with children at the crucial phase in their development.

I suppose what's really important for me as well is that regardless of a child's background or family dynamic, we get to create really safe spaces for children to come into.

We have 17 services across 11 counties. We have a footfall of nearly 600 children accessing services daily. And we have a staff team of 115.*

When I first joined Respond, I joined as a regional family support and childcare coordinator, that was overseeing two early years services at the time and then working directly with tenants.

Then I was seconded for a couple of months to set up the first Respond Family Homeless service out in Tallaght. And then I moved into the National Early Years Manager role.

Our sector is very heavily regulated. A big focus of my job is really around health and safety, compliance and quality practice. And another area is around

sustainability. This would look at whether services are needs-led, whether they are operating at full capacity. Another big area would be the strategic element.

One of the key highlights for me is creating the opportunities for career progression within the department. It can be really challenging for staff that work in settings to avail of career progression. It's one of the key benefits of working for a large organisation.

Witnessing the shift in perception about the Early Years services being childminding facilities, moving towards the recognition that it actually is a recognised profession. That's been one of the key highlights. Another is the introduction of the Employment Regulation Order, which came into place in 2022. This set out a minimum standard rate of pay and terms and conditions.

*Editor's note: These are 2025 figures.

Scan the QR code to watch the full video:



IMPROVING LIVES

Daycare Services for Older People: Enhancing Independence and Wellbeing.

Respond's Daycare Centres in Blackpool (Cork), Finglas, and Baldoyle (Dublin) support older people to live independently in their own homes, while staying socially connected and supported in both body and mind

Our centres provide a safe, welcoming space for older people living with chronic health conditions, cognitive impairments, frailty, and social isolation. Referrals come from a wide range of healthcare and community services, including public health nurses, GPs, geriatricians, community mental health teams, social workers, and voluntary organisations such as ALONE.

We offer dementia-specific care, recognising the complex and long-term journey that families navigate as cognitive decline progresses. For many carers, our centres provide consistent respite and support over years, not just weeks or months.

Respond's approach is built around continuity, trust, and person-centred care. Older people attending our centres can form lasting friendships, take part in meaningful activities, and feel a continued sense of purpose, even as their health needs change. Families tell us that our centres are one of the few places where their loved ones can truly feel at ease, accepted, and engaged.

A Trusted Point of Contact

Our teams work closely with families and carers, often becoming a central point for advice, information, and onward referrals. This continuity of care is invaluable — offering practical help, emotional support, and peace of mind.

We tailor activities to meet social, recreational, health, and therapeutic needs, with a focus on cognitive stimulation and physical activity. Where required, we also support service users with bathing, feeding, toileting, and mobility challenges — always delivered with dignity, respect, and compassion.

All staff are Garda vetted and trained in Care of the Elderly and Safeguarding of Persons at Risk of Abuse.

Flexible Support in the Community

In Dublin, we provide door-to-door transport using our own buses. In Cork, we help subsidise transport costs for service users, and also operate a meals on wheels service for residents of St Francis Gardens, delivering 1,737 meals in 2024 alone.

These initiatives reflect the flexibility and responsiveness of our Daycare Services, adapting to meet the needs of older people in the communities we serve.

IMPROVING LIVES

Refugee Resettlement Services: Integration and Community

Respond, in partnership with the Department of Children, Equality, Disability, Integration and Youth (DCEDIY), the Irish Refugee Protection Programme (IRPP), and Local Authorities, act as Implementing Partner for the integration of Programme Refugees from Syria and Afghanistan.

We have worked with 82 individuals across Louth, Waterford, and Cork, helping families who have endured trauma to build new lives in Ireland.

Additional arrivals are expected throughout 2025 under the same programme.



A Compassionate, Intercultural Approach

Refugees bring rich cultural traditions and diverse life experiences but often carry the heavy burden of displacement and loss. Our intercultural resettlement approach is rooted in empathy, cultural competence, and Trauma-Informed Practice. We strive to create mutual respect, diversity, and support both individual healing and community integration.

Our teams assist families with every step of the transition, including:

- Setting up housing, utilities, and bank accounts.
- Registering with health services and schools.
- Accessing psychological support.
- Participating in English language classes and employment preparation.
- Connecting with local services, clubs, and community groups.

At the heart of our work is a focus on independence. We support refugees to build the skills and confidence they need to navigate life in a new country, while also helping local communities to welcome and understand their new neighbours.

Supporting Integration and Belonging

Respond's teams work closely with local networks to coordinate essential supports, including:

- Collaborating with the HSE to ensure access to medical services.
- Partnering with schools to secure places for children and teens.
- Engaging with ETBs to enhance access to English language education.
- Working with Family Resource Centres, local development companies, and migrant support services to meet more complex needs.

Respond's teams work closely with local networks to coordinate essential supports, including:

- Securing appropriate education for young people with limited English.
- Supporting adults beyond the hours currently offered by formal language classes.
- Managing employment expectations in a new and unfamiliar labour market.

These initiatives reflect our belief that integration is more than access to services, it's about belonging, empowerment, and shared community life.



IMPROVING LIVES

Family Support Team - Maximising wellbeing

Respond's Family Support Team works with individuals and families across our communities, guided by the principles of early intervention, prevention and partnership. Whether supporting a single tenant or an entire household, our team offers strengths-based, needs-led supports to promote wellbeing, resilience, and confidence.

In 2024, the team delivered 34 distinct programmes, offering a mix of online and in-person supports — from one-to-one sessions to group-based initiatives. These included:

- Parents Plus programmes.
- Online parent and toddler groups.
- Parenting and stress management webinars.
- Positive parenting and personal development sessions.
- Activity groups and seasonal community events.

Programmes addressed a wide range of topics including family learning, wellness, self-care, budgeting, and peer support. The common thread across all was connection, helping people feel seen, supported, and not alone.

"Thank you for the mindfulness class yesterday. It was such a relief when the group was brought into deeper breathing from shallow."

— Mindfulness participant, 2024

Local Impact: The Monday Club

One of our proudest achievements this year is the Monday Club at Ballygrennan Close in Limerick — a direct response to parents who identified a lack of activities for children with additional needs in their area.

Over 12 weeks, the Family Support Team co-facilitated an inclusive, creative space where children, parents, and grandparents came together after school to engage in activities like baking, arts and crafts, science experiments and games. Each child had a dedicated station to work alongside their caregiver, boosting connection, cooperation, creativity, and confidence.

Importantly, the club created space for neurotypical children to learn about difference, building a sense of inclusion and understanding that parents had long advocated for.

Working in Partnership

The reach and impact of our work is made possible through the generous support of our funders and collaborators. In 2024, a significant grant from the Housing Finance Agency (HFA) enabled us to offer intensive Educational, Psychological and Therapeutic (EPT) support to families living with neurodivergence.

Additional Highlights from 2024

- Provision of clinical assessments and sensory boxes for families in need.
- Launch of the Kids' Own Book Project (publication due March 2025).
- Collaboration with Children's Books Ireland for World Book Day.
- Creative Mindfulness programmes delivered in partnership with Respond's ELSAC services.
- Staff completed PEEP (Peers Early Education Partnership) training.
- Recruitment of a new Family Support Worker for the Dublin region.

Looking Ahead

Based on identified needs and in response to emerging challenges within communities, the Family Support Team will expand its collaboration across Respond's housing, ELSAC, and homeless services teams. This approach ensures a more integrated, holistic and coordinated response, allowing support to be tailored and delivered where it is most needed. As always, our focus will remain on working with families, not for them - nurturing small beginnings that grow into lasting change.



Services



3

Daycare Services
for Older People



137

Service users
worked with



1,737

Meals on wheels
delivered



Family Support

961

Engagements with Family Support services

56

One to one intensive personalised support

34

Programmes and activities organised by Family Support services

2

Refugee resettlement services



67

Service users worked with

33

Adults (including adult dependents)

34

Children

IMPROVING LIVES

People and Culture

At Respond, our work is, above all, about people. Our vision is that every family and individual in Ireland has access to high-quality housing within a vibrant and caring community. That same vision shapes how we support and empower our employees. In 2024, we continued to build a culture rooted in fairness, inclusion, wellbeing, and growth, evolving the way we work to support our people and help them thrive in their roles.



Valuing Our People

Our Employee Value Proposition is built on four key pillars:

- Fair pay, benefits, and recognition.
- Opportunities for career development.
- A healthy work-life balance.
- A shared sense of purpose and values.

These elements guide our approach to people management and help make Respond a rewarding and meaningful place to work.

Fair Pay and Transparent Structures

In 2024, Respond introduced job levelling, a structured, organisation-wide approach to ensure roles are fairly graded and transparently rewarded. This system enables consistent decision-making on pay and progression, while aligning with sectoral benchmarks.

Key outcomes included:

- Becoming a Living Wage Employer, ensuring all employees earn at least the Living Wage.
- Introducing salary ranges for all roles, based on external benchmarking.
- Addressing legacy pay anomalies to promote equity across the organisation.

Gender Pay Gap and Inclusion

Respond published its third Gender Pay Gap Report in December 2024. Our overall Mean GPG rose slightly to 21.47% (up from 20.47% in 2023), while the Mean GPG for non-funded roles was 12.24%, in line with national estimates. We remain committed to narrowing this gap through:

- Transparent pay structures via job levelling.
- Enhanced family-friendly policies.
- Increased mileage and subsistence rates in line with civil service.
- Implementation of a new HR system to reduce unconscious bias in recruitment.
- Achieving the Investors in Diversity Silver Award.

Supporting People in Work and Life

In 2024, we further enhanced our Family Leave Policies, recognising the importance of supporting employees during key life moments. This included:

- 24 weeks paid leave for adoptive and surrogacy leave.
- 10 days paid Fertility Support Leave.
- 5 days paid Early Pregnancy Loss Leave.
- 4 weeks paid Paternity Leave.
- Enhanced Compassionate Leave policies.

These updates reflect our ongoing commitment to a compassionate and inclusive workplace.

Strengthening Internal Culture

Internal Communications and employee engagement remained a key focus, with our March 2024 online Town Hall providing a platform to share organisational updates and connect staff across services.

Our Partnership Forum, renewed in early 2024 with newly elected members, continues to be a valued space for employee voice, helping shape decisions and improve transparency across the organisation.

Growing Our People

Respond is committed to offering a workplace where people can grow and contribute meaningfully. In 2024:

- We welcomed 80 new colleagues.
- Celebrated 45 internal promotions.
- Marked 19 long-service awards.
- Offered 46 e-learning courses through our Learning Hub, with 69 employees completing or progressing through training.

Wellbeing at the Centre

Our Employee Wellbeing Strategy was launched on National Wellbeing Day in April 2024. Staff received a token of appreciation, and were invited to participate in a range of initiatives, including:

- Mental health and financial wellbeing presentations
- Online fitness and gym classes
- A dedicated Wellbeing Hub on our e-learning platform
- Social events, including a summer BBQ and team lunches
- Access to our Employee Assistance Programme (EAP)

We also trained 28 Mental Health First Aiders, with 23 employees completing certification in 2024. These trained peers are now available across the organisation to support colleagues experiencing mental health challenges.

Looking Ahead

People and culture will remain at the heart of Respond's work. As we grow, we are committed to continuing our journey of inclusion, equity, and shared success, supporting every employee to thrive in a workplace that reflects our values and purpose.



IMPROVING LIVES

Strategy and Public Affairs

In 2024, Respond formally restructured its Advocacy and Communications department, recognising the growing breadth and strategic focus of its work. The newly named Strategy and Public Affairs department better reflects the organisation's commitment to shaping policy, strengthening partnerships, and sharing our voice and values with purpose.



The department brings together three core functions:

- Communications.
- Strategy and Public Affairs.
- Partnerships.

Together, these teams work to position Respond as a leader in housing, services, and community development, using research, narrative, collaboration, and advocacy to drive positive change for the people and communities we support.

The department is led by Niamh Randall, Director of Strategy and Public Affairs and Respond's media Spokesperson. Niamh is supported by Helen McCormack as Head of Communications, Reyhana Cushnan as Strategy and Policy Lead and Paul Ahearne, Partnerships Lead.

This integrated structure strengthens Respond's capacity to influence national dialogue, shape evidence-informed policy, and build trusted relationships that amplify our impact.

Policy and Research

At Respond, we aim to be an effective voice with and for people in housing need, people experiencing homelessness, and those using our services. In 2024, we continued to advance this aim through focused policy engagement, collaboration, and evidence-informed advocacy.

Growing Our People

We engaged closely with ministerial offices, government departments, local authorities, and sectoral colleagues to shape housing, care, and inclusion policies. Our partners included the

Department of Housing, Local Government and Heritage, Housing Agency, Housing Finance Agency, Local Authorities, the Department of Children, Equality, Disability, Integration and Youth, the HSE, Tusla, Pobal, and many others. We also worked collaboratively with the Housing Alliance, Irish Council for Social Housing (ICSH), Chartered Institute of Housing (CIH), Early Childhood Ireland, Mental Health Reform, and the Homeless Network.

In 2024, Respond made a number of key policy submissions, including:

- Social Housing Income Eligibility Thresholds.
- AHB Strategic Forum Consultation.
- Pre-Budget Submission 2025.



Developing the Evidence Base

A cornerstone of our approach is developing and sharing evidence-informed policy and practice. In 2024, Respond undertook several major research initiatives:

Evaluating Our Services and Developing a Good Practice Guide

Research: Just Economics

This organisation-wide evaluation of Respond's non-housing services captured insights from service users and staff to shape future delivery. High satisfaction and strong outcomes were reported across all services, with the commitment of staff highlighted as a key strength. A Good Practice Guide is now being finalised to support continuous improvement across community-based services and will be shared both internally and sector-wide in 2025.

The Impact of Cost Rental Housing: Security, Affordability and Place

Partners: Tuath Housing, Clúid Housing | Lead

Researchers: Dr Michael Byrne (UCD), Dr Cian O'Callaghan (TCD)

This first-of-its-kind study examined the experiences of Cost Rental tenants. Findings showed strong perceptions of security, quality housing, and a sense of belonging. However, the research also raised important considerations around affordability thresholds and the need for better communication on tenancy terms. Launched at Buswells in September 2024, the research received national media coverage and continues to inform Respond's internal model and wider policy advocacy.

Evaluation of the Brain Health Village Pilot Project

Partner: Global Brain Health Institute

Research: Just Economics

The Brain Health Village initiative at Rathcoran is showing early signs of positive impact, including reduced anti-social behaviour, improved wellbeing, and stronger community connections. A developmental evaluation has helped shape the Year 1 workplan, and further reflections and recommendations are planned for 2025. The project is helping position Respond at the forefront of linking brain health to community wellbeing.

ESG Strategy and Implementation Plan

Research: Sustainability Works

In 2024, Respond began developing a comprehensive Environmental, Social and Governance (ESG) Strategy. The discovery phase found strong staff engagement and a wide range of existing ESG initiatives. Upcoming phases will include a staff survey, prioritisation of key ESG issues, and the co-creation of an implementation plan. A key future focus will be enhancing performance tracking on emissions and embodied carbon.

Urban Village Placemaking: Evaluation of Elanora Court

Partner: Centre for Implementation Research at University of Limerick (CIRcUL)

In late 2024, Respond's proposal was selected by CIRcUL to be part of their flagship evaluation programme. The three-year study will assess the rollout of our new Urban Village Placemaking approach at Elanora Court, our largest social housing development. This approach brings together a dedicated on-site team, including a Community Support Worker, to strengthen tenancy support and local engagement. Learnings from the evaluation will inform future large-scale developments.

Communications: A Strategic Driver for Growth, Trust and Engagement

In 2024, the Communications team played a central role in supporting Respond's ambitious growth, reinforcing our reputation, and building trust with tenants, stakeholders, and the public. As Respond continues to expand its construction-led approach to deliver social and cost rental homes, the need for clear communication has never been greater.

Our team ensures that Respond's voice is heard where it matters, whether through national media, public events, internal communications, or digital platforms.

Communications is a strategic enabler across the organisation, helping to shape public understanding of our work, attract the right talent, support service delivery, and create a sense of connection and shared purpose among our employees and communities.



Key Areas of Work in 2024

Promoting Cost Rental: A Targeted Marketing Push

Respond advertised and promoted our cost rental homes in 2024. This work supports our aim of providing secure, affordable homes for working households and helped build awareness of this important tenure in the housing mix.

Launching Our New Website

We launched a fully redesigned and user-friendly website. The new site improves access to information for tenants, stakeholders, and the wider public, while better reflecting the scale and professionalism of our organisation.

Thought Leadership and Public Engagement

Respond staff took part in a wide range of speaking engagements during the year, sharing our knowledge across housing, services, and community development.

- Annual Report Launch
- Exhibitor at Trauma Informed Practice Ireland Conference
- Held the Cost Rental Report launch in partnership with Cluid and Tuath.
- Attended Creative Brain Health Week where we had an exhibit stand 04-09.03.2024
- Attended Eolas Housing Ireland Conference 06.03.2024
- Attended Housing Practitioners Conference 25.04.2024

This is part of our continued focus on thought leadership, using our experience on the ground to shape national conversation and influence housing policy.

High-Level Stakeholder Engagement

Respond hosted several major visits throughout 2024, including a visit by An Taoiseach to Seven Mills, and a number of events with the Minister for Housing and other stakeholders at new developments across the country. These visits helped showcase our progress, strengthen key relationships, and build understanding of our construction-led delivery model.

- Exhibitor at Labour Party Conference
- Roof topping Ceremony with Minister Darragh O'Brien at Griffin Point, Hole in the Wall Road, Dublin
- Participated at Green Party Conference as an exhibitor
- Harpur's Crescent, Portlaoise, Minister Darragh O'Brien visit to housing estate.)
- Cork Lord Mayor Visit to Haig House, Boreenmanna Road Cork
- Elanora Court Launch by Minister Darragh O'Brien and Dublin Lord Mayor Cllr Daithi Di Roiste
- Day Care Service for Older People (Cork), reopening by Cork Lord Mayor Cllr Dan Boyle
- Exhibitor at Sinn Féin Ard Fheis

Strategic Recruitment Support

We supported the People and Culture team in the recruitment of a new CEO, developing communications to reflect the strategic importance of the role and attract top-tier candidates. We also led a mini recruitment campaign for a number of key internal positions.

Content Creation

Across the year, we consistently created and shared content through social media and internal channels. This content plays a vital role in shaping public perception of Respond, celebrating our work, and keeping our teams informed and engaged.

We also ran online all-staff town halls, providing important opportunities for staff to hear directly from leadership, ask questions, and stay connected. These sessions are now embedded in our internal communications calendar.

Events and Sponsorship

Respond sponsored the CIH All-Ireland Policy Conference in November and had a presence at several sectoral events throughout the year.

- Sponsorship of CIH All Ireland Summit
- Exhibitor at Trauma Informed Practice Ireland Conference
- Participated at the CIF Annual Conference as an exhibitor
- Attended Eolas Housing Ireland Conference
- Attended Housing Practitioners Conference

Cross-Departmental Support

The Communications team worked closely with departments across Respond to provide strategic communications support. Highlights included:

- Supporting the Housing team with tenant communications and producing accessible, well-designed tenant newsletters.
- Working with People and Culture to deliver staff events, explain the new job levelling framework, and support internal change communications
- Update of the Early Learning and School Aged Care outdoor branding in five of our centres
- Coordinating Respond's internal Diversity and Inclusion Group, culminating in our successful achievement of the Silver Diversity Award from the Irish Centre for Diversity

Publications

Our team ensured the high quality and branding of several publications this year, including:

- The Impact of Cost Rental Housing: Security, Affordability and Place
- Homeless Services Welcome Booklet
- Tenant Newsletter(s)
- Annual Report 2023
- Gender Pay Gap Report 2024
- Pre Budget Submission 2025

Each piece was designed with clarity, accessibility, and audience needs in mind.

Media Impact and Reputation

In 2024, Respond significantly expanded its media presence, reinforcing our reputation as a leader in social and cost rental housing.

Across the year, we secured nearly 300 media mentions across print, online, and broadcast outlets. Coverage consistently highlighted our commitment to delivering high-quality, affordable homes and building vibrant communities across Ireland.

Media interest peaked in the final quarter of the year, with coverage tripling compared to the previous quarter. This surge was driven by the launch of our Annual Report and key milestones, including major project announcements, community investment initiatives, and high-profile stakeholder visits.



Providing

2,069
Respond
Homes in
Construction
Today



Sláintecare.
**Healthy
Communities**



Healthy
Waterford



**Comhairle Cathrach
& Contae Phort Láirge**
Waterford City
& County Council

Partnerships

In 2024, Respond was proud to collaborate with a diverse range of philanthropic partners who share our vision of building vibrant, inclusive communities. With their generous support, we delivered innovative, high-impact initiatives that directly benefitted tenants and service users across Ireland.

We are deeply grateful to each of our partners for their belief in our work and for helping us improve the lives of so many.

Below are just some of the impactful projects made possible through partnership:

Smurfit Kappa Foundation

Thanks to the Smurfit Kappa Foundation, Respond introduced Magic Tables (Tovertafel) in our Daycare Services for Older People in Blackpool (Cork) and Nethercross (Finglas), with a third to be installed in La Verna (Baldoye) in 2025.

Magic Tables use interactive light projections to stimulate movement, memory, and connection among people with mid-to-late stage dementia, supporting cognitive and physical activity.

In addition, Able Tables were installed at each service, promoting inclusion with their accessible, wheelchair-friendly design.

The Arts Council

Supported by the Arts Council's Young People, Children and Education Project Award, Respond partnered with Kids' Own Publishing to deliver summer camps and co-create a new book titled *Up the Hill, Down the Hill*. Written and illustrated by children living on Respond estates in Waterford, the book was launched in April 2025, celebrating young voices and the power of creative expression.

ESB Electricity for Generations Fund

With ESB's support, we introduced digital tablets across our 15 Early Learning and School-Aged Care (ELSAC) centres. These devices have enabled the rollout of the COR Advantage early childhood assessment app, supporting communication with parents and tracking children's developmental milestones. Children also use the tablets for homework, learning, and creative play.

Erasmus+ Programme

In 2024, Respond participated in our first Erasmus+ initiative, funded by the European Union and Léargas. Eleven team members from our Family Homeless Services engaged in Symbol Work and Life Design methodologies training. This experience has equipped staff with key tools to support personal development programmes in-house, enhancing long-term outcomes for families.

Economic Social Intervention Fund (ESIF), Limerick City & County Council

Through ESIF support, we launched the Growell Healthy Eating and Gardening project at our ELSAC service in Distillery View, Limerick. Children now learn about sustainability and food origins through onsite gardening, while weekly cooking classes with parents promote nutritious home-cooked meals. The funding also enabled upgrades to the service's sensory room and outdoor play area.



SECTION 5

Finance & Governance

FINANCE & GOVERNANCE

Business Review and Financial Performance for 2024

Corporate Governance

For the reporting year, the Board comprised eleven non-executive members drawn from a wide background, bringing together professional, commercial, local and international experience. The Board aims to meet regularly throughout the year, and for this current reporting year it met nine times. Noel Kelly is Chair of the Board.

While the Board is responsible for the overall strategy and governance in the organisation, the day-to-day management is delegated to the Chief Executive Officer (CEO), who is not a member of the Board. Declan Dunne was appointed as CEO in August 2016. In March 2025, the appointment of Aoife Watters as CEO was announced and she commenced her role in April 2025.

The CEO chairs regular management meetings throughout the year to deal with all major management issues and decisions of the organisation. Additional meetings are held to discuss corporate issues that do not fit with the scheduled meetings.

The Board has established four sub-committees to assist it in carrying out its responsibilities:

- Finance, Risk and Audit committee
- Development committee
- Remuneration, Succession and Nominations committee
- Community Support, Research and Advocacy committee

Regulatory Compliance

As a registered charity, Respond is regulated by the Charities Regulatory Authority and must comply with the Charities Act 2009 and the Charities Governance Code.

Respond is also regulated by the Approved Housing Body Regulatory Authority (AHBRA) which was established under the Housing (Regulation of Approved Housing Bodies) Act 2019 to protect housing assets owned or managed by approved housing bodies. Respond must also comply with the new AHBRA standards published in 2022.

Respond is also regulated by Pobal, Tusla, HSE, and DRHE in relation to the services it offers its tenants and service users.

Conflict of interest

The Respond conflict of interest policy is reviewed every two years or is amended to take account of any external regulatory changes, best practice guidance or internal organisational changes as necessary. Any conflicts with agenda items are declared at the beginning of every executive management team, sub-committee and Board meeting.

Board induction

Respond is committed to and provides comprehensive induction training for all its new Board members. Respond has implemented a formal Board Induction Policy and it is reviewed every two years or is amended to take account of any external regulatory changes, best practice guidance or internal organisational changes as necessary. All Board members have access to the Respond training portal. Regular legislative and regulatory updates are deployed to Board members through this portal.

Risk management

Respond has established a risk framework for the effective management of risk across all of its functions. Over the last four years it has developed and implemented robust processes and procedures to ensure that risk management is firmly embedded across all departments in order to primarily protect its tenants, service users and employees as well as ensuring compliance with its legal and regulatory requirements. Respond's Corporate Risk Register is reviewed by the Executive Management Team, Finance Risk and Audit Committee (FRAC) and Board on a quarterly basis. Risk appetite metrics are set and monitored in relation to the top 10 risks listed in the Corporate Risk Register. Board Risk Workshops are held in March and September every year.

Respond Risk Management Framework

- Respond's Risk Management Policy
- Corporate Risk Register
- Risk Assessment Health and Safety
- Risk Appetite Statement
- Risk Incident / Accident Management System
- Incident Management Policy
- Internal Audit (O'Neill Foley)
- Internal Audit (Respond Legal and Compliance Department)
- Departmental Risk Registers



Profit & Loss Account

for the financial year ended 31st December 2024

	Year ended 31 December 2024 €	Year ended 31 December 2023 €
Turnover	85,548,605	67,452,492
Cost of sales	-	-
Gross profit	85,548,605	67,452,492
Administrative expenses	(42,873,289)	(38,593,049)
Other operating expense	(9,044,302)	(4,747,088)
Operating profit	33,631,014	24,112,355
Interest payable and similar charges	(22,234,191)	(15,653,640)
Profit before taxation	11,396,823	8,458,715
Tax on profit	-	-
Profit for the financial year	11,396,823	8,458,715

The company had no recognised gains or losses in the financial year other than those included in the profit and loss account above and therefore no separate statement of comprehensive income has been presented.

Balance Sheet

as at 31st December 2024

	31 December 2024 €	31 December 2023 €
Fixed assets		
Intangible assets	225,715	95,550
Tangible assets	2,198,611,060	1,502,700,429
Current assets:		
Debtors	10,861,011	9,750,472
Investments	-	815,442
Cash at bank and in hand	84,929,576	63,040,592
	95,790,587	73,606,506
Creditors: amounts falling due within one year	(83,022,862)	(43,845,077)
Net current assets	12,767,725	29,761,429
Total assets less current liabilities	2,211,604,500	1,532,557,408
Less:		
Creditors: amounts falling due after more than one year	(2,025,300,726)	(1,357,650,457)
Net assets	186,303,774	174,906,951
Capital and reserves		
Reserves	186,303,774	174,906,951
Total equity	186,303,774	174,906,951

On behalf of the board

Director: Noel Kelly / **Director:** John O'Connor / **Date:** 28 April 2024

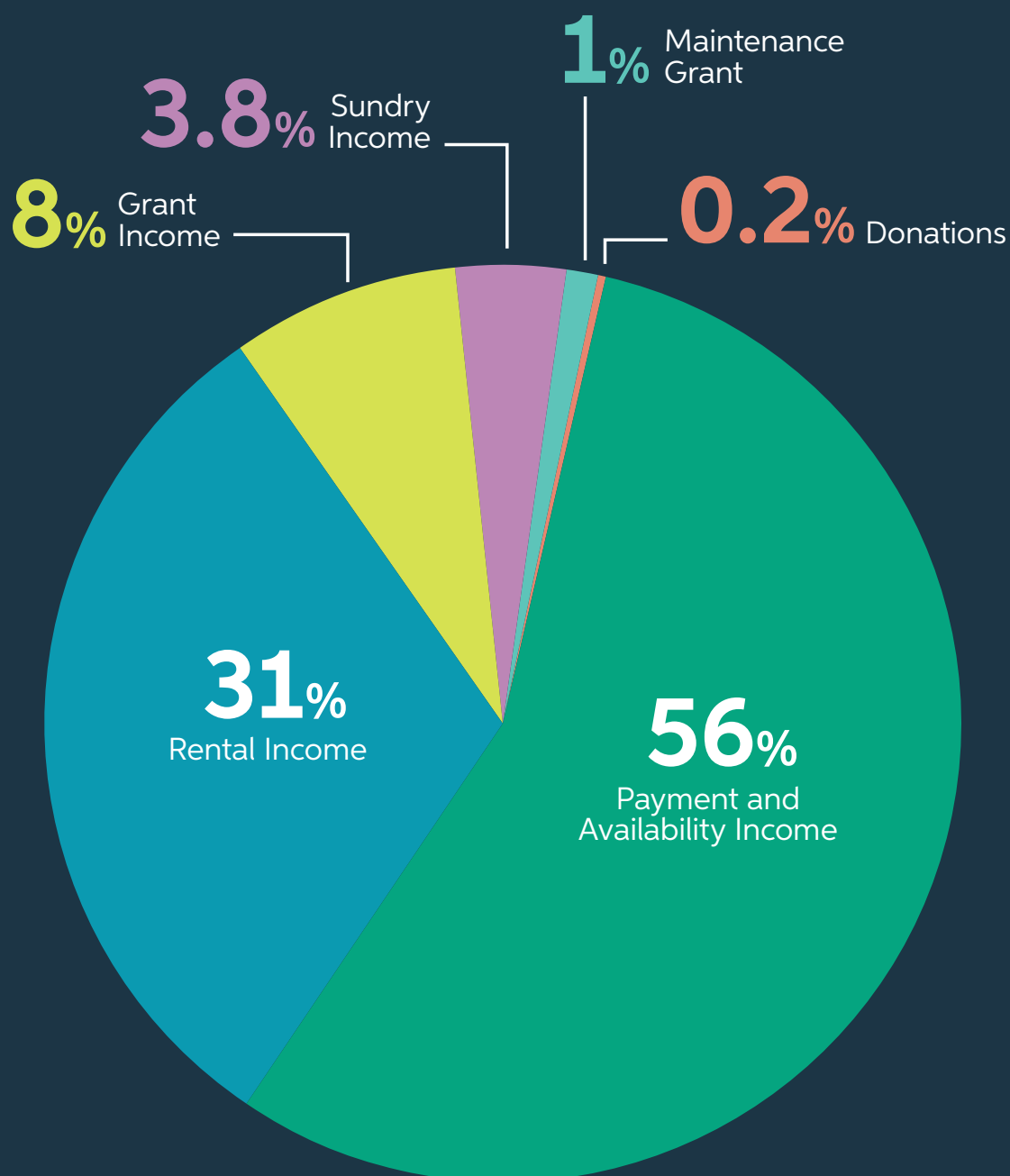
Cash Flow Statement

for the financial year ended 31st December 2024

	Note	31 December 2024 €	31 December 2023 €
Cash from operations	20	74,216,699	36,920,355
Income taxes paid		-	-
Net cash generated from operating activities		74,216,699	36,920,355
Cash flows from investing activities			
Purchase of tangible fixed assets		(708,747,515)	(247,272,345)
Purchase of intangible fixed assets		(182,873)	(41,418)
Decrease/(increase) in investments		815,442	(525)
Net cash used in investing activities		(708,114,946)	(247,314,288)
Cash flows from financing activities			
Mortgages		472,249	3,396,677
CALF loans		187,180,402	65,568,889
CREL loans		80,592,134	20,108,248
Cost Rental Equity Finance		115,729,177	-
HFA loans		305,465,595	175,692,568
Capital grants		1,132,165	1,069,196
Interest paid on HFA loans		(25,883,527)	(17,860,542)
Capital repayments of HFA loans		(8,905,299)	(5,017,978)
Net cash generated from financing activities		655,782,896	242,957,058
Net increase in cash and cash equivalents		21,884,649	32,563,125
Cash and cash equivalents at beginning of financial year		(63,044,927)	30,481,802
Cash and cash equivalents at end of financial year		84,929,576	63,044,927
Cash and cash equivalents consists of			
Cash at bank and in hand		84,112,081	63,040,592
Short-term deposits		817,495	4,335
Cash and cash equivalents		84,929,576	63,044,927

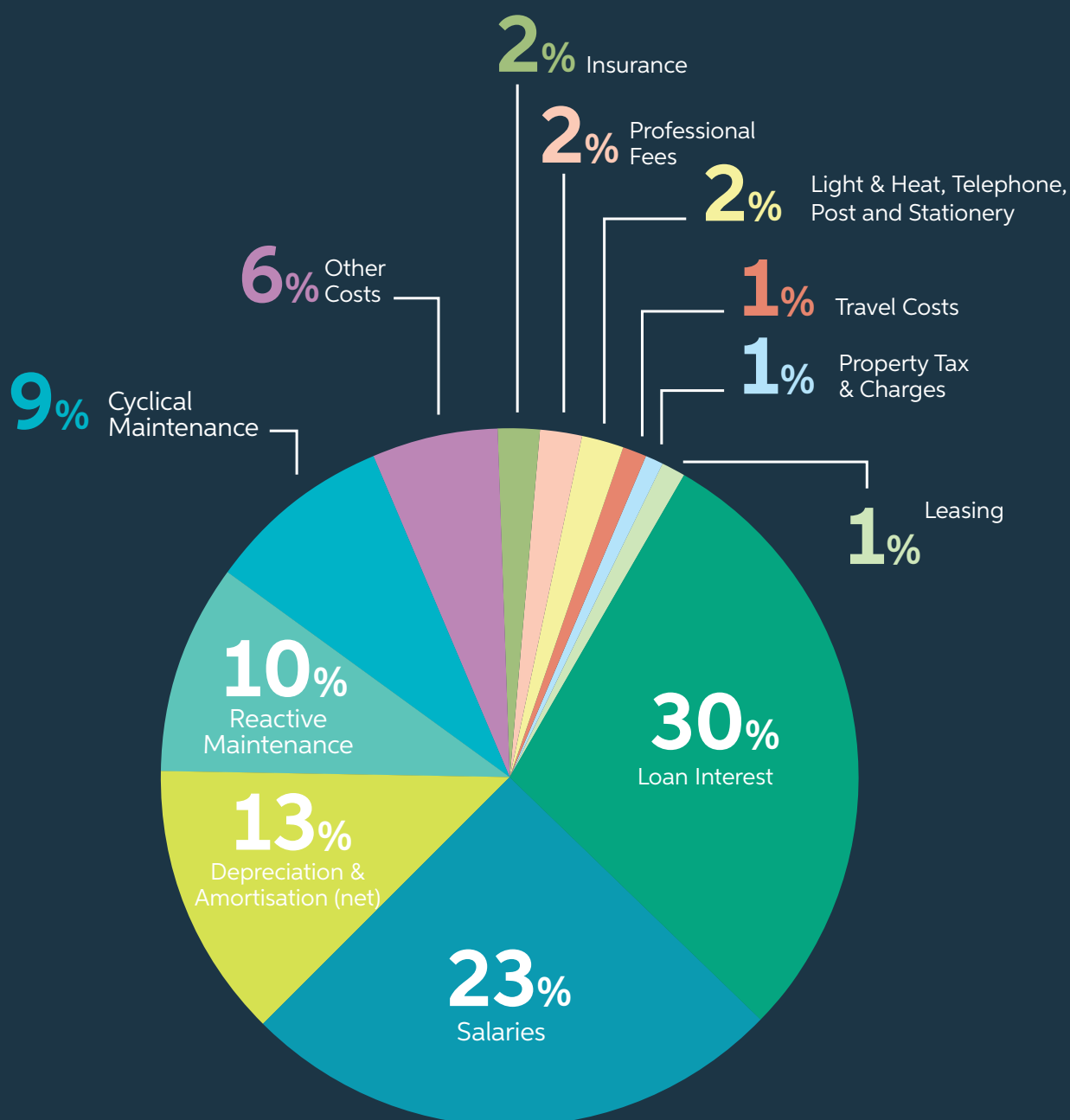
Respond Income for year ended 31st December 2024

Income 2024



Respond Expenditure for year ended 31st December 2024

Expenditure 2024



Respond Capital Funding and Maintenance Expenditure for year ended 31st December 2024

Capital Funding	AFS Dec 2024 (€)	AFS Dec 2023 (€)	Increase Year on Year (€)
Capital Assistance Scheme (CAS)	192,300,923	191,828,674	472,249
Capital Loan & Subsidy Scheme (CLSS)	260,523,965	260,523,965	-
Other Government Grants	42,045,507	40,913,342	1,132,165
Capital Advance Leasing Facility (CALF)	523,780,430	329,135,177	194,645,253
Cost Rental Equity Loan Scheme (CREL)	109,082,014	27,929,304	81,152,710
Housing Finance Agency (HFA) Loans	1,102,059,527	805,499,229	296,560,298
Total	2,229,792,366	1,655,829,691	573,962,675

FINANCE & GOVERNANCE

Respond Board of Directors



Noel Kelly (Chairperson)

Noel is the Principal and Founder of ILSS (Inspired Leaders Shape Success), a business focused on executive coaching and business improvement initiatives. A professional engineer with a Higher Diploma in Applied Finance, Noel has more than 30 years' experience as a Global Business Leader, most recently as Senior Business Unit Director in Jabil Healthcare responsible for a global \$200M complex medical device manufacturing business. He has held senior leadership roles with Jabil Healthcare, Nypro, Honeywell and Waterford Crystal. A dynamic, passionate and forward-thinking leader, with a strong track record of success, he has had a fast-moving career in business, engineering, operations and supply chain, with a proven history in developing and leading high-performance teams to deliver superior performance. Noel joined our board in 2016.



Brendan Cummins, RIP. (Vice Chairperson)

Formerly, Brendan was Chief Executive Officer of Ciba Inc, the major international chemicals company headquartered in Switzerland. During his executive career, Brendan worked for many years at the Ciba-Geigy Group and then at Ciba Inc, which was formed in 1998 when Ciba-Geigy separated its chemical and pharmaceutical interests. He joined Ciba-Geigy in Ireland in the early 1970s and went on to hold many senior international positions in locations including Switzerland, China, UK, Hong Kong, and Singapore until January 2024. Brendan was a non-executive director of Ashland Inc, a global specialty chemical company quoted on the New York Stock Exchange, where he had previously also been a member of The Ashland Audit Committee and Chair of the Nominations and Governance Committee and the Compensation Committee. Brendan also served as a non-executive Board Member of The Perstorp Group headquartered in Sweden and was a member of the Remuneration Committee. In addition, he was the Senior Non-Executive Director of the Nanoco Group, chaired that company's Remuneration Committee, and was a member of the Audit Committee. Brendan was also a strategy advisor to several Irish enterprises.



John O'Connor

John O'Connor joined Respond's Board of Directors in December 2016 and was chair from 1st January 2017 until 31 December 2022. From 2013 to 2019, John was also Chairperson of the Board of EirGrid, the electricity transmission market operator for the island of Ireland. He served as Chairman of the Pyrite Resolution Board from 2013 to 2016. From 2000 to 2011, he was the Chairperson of An Bord Pleanála, the independent national tribunal for the determination of planning appeals and strategic infrastructure projects. Prior to that, he served for 35 years as a civil servant in the Department of the Environment, where he occupied senior positions as Finance Officer, Principal Housing Policy and Finance and Assistant Secretary in charge of the Planning and Water Services Division. He has also served as director of three commercial State Bodies: the Housing Finance Agency, Temple Bar Properties and the Dublin Docklands Development Authority. He holds a Diploma in Public Administration from UCD.



Dr. Cathleen Callanan

Dr. Cathleen Callanan has a background in social work and social policy. Since the 1980s, she has worked as a social worker, as a probation officer, and as a lecturer in social work and social policy. She also holds a qualification to teach social work. Cathleen has held managerial posts in the voluntary and statutory sector such as director of a voluntary adoption agency, and childcare manager with the Health Service Executive (HSE). She was an Area Manager for the Health Information and Quality Authority from 2009 until 2014, when she left to establish a private consultancy for social service organisations. Cathleen holds a Masters in Social Service Administration and a PhD in Social Policy. She has had a long-standing interest in the complexities of homelessness, having been responsible for the young people out-of-home service while a childcare manager with the HSE. Cathleen joined our board in 2018.



Joseph O'Connor

Joe qualified as a Chartered Accountant with PWC and worked in various roles in AIB Capital Markets over an extended period. (Capital Markets included the treasury, corporate banking and investment banking operations of AIB Group.) Joe was a Board member of that division for 16 years and his roles included Head of Banking, Head of Risk Management, Finance Director, Head of HR and Chief Credit Officer. Joe was recalled from retirement in 2010 and served on the AIB Group Executive for some years. He was Chairman of the Irish AIB DB Pension Fund, one of the largest pension funds in Ireland, between 2003 and 2020. Joesph joined our board in 2016.



Michael Dominick Anglim

Michael Anglim joined our Board in June 2017. Michael worked with McNerney's from the early 1960s to the mid-1980s in various departments. He became a director in the early 1970s. Michael left McNerney's in the mid-1980s to join Gannon Homes, where he worked for 31 years and was eventually appointed a director. Michael is a past Chairman of the Irish House Builders Association. He also served as a director of the Workers Pension Scheme. Presently Michael is a Trustee of the Construction Industry Federation, where he has been actively involved for many years.



Daniel Vincent McCarthy

Daniel Vincent McCarthy is the co-founder and CEO of The Festival of Curiosity, which is Dublin's annual international festival of science, arts, design and technology with over 45,000 attendees each year. Vincent previously was the curator of Dublin City of Science 2012 at the Irish Office of the Chief Scientific Adviser. He worked with the Irish Department of Foreign Affairs as a consultant on science and technology projects in Mozambique. He was a contributor for RTÉ Young Peoples on Science and Technology and features regularly on Irish radio shows. Vincent is the former President of the Ireland United States Alumni Association, which helps promote U.S.-Irish relations. He is the Chair of the International School of Dublin and a member of the Smart Dublin Advisory Network. Vincent has a Joint Honours BSc in Physics and Mathematics from University College Cork and an MA in International Relations from Dublin City University. Daniel joined our board in 2018.



Professor Cathal O'Connell

Prof Cathal O'Connell is a staff member of the School of Applied Social Studies and is Vice Head of College for Teaching and Learning in the College of Arts Celtic Studies and Social Science, University College Cork. He has served on a wide range of school, faculty, college and university committees. He is a member of the Academic Standards Board of (ACE) Centre for Adult Education UCC agus tá sé ina mbáll de Bord na Gaeilge, Coláiste na h-Ollscoile Chorcaigh. In December 2020, he was appointed Independent Chair of the Traveller Interagency Services Group (TIG) which oversees the delivery of services to the Traveller Community by statutory and state funded bodies. His main research and publication interests are in Irish social policy development, housing policy and housing management and urban regeneration. He joined our Board in September 2022.



Aidan Skelly

Aidan Skelly joined the Board of Respond in 2023. He is also a non-executive director of AirNav Ireland and of Transport Infrastructure Ireland (TII). He retired from EirGrid plc in 2022, having served as Chief Financial Officer since 2005. He was Finance Director of Waterford Stanley from 2002 to 2005, and from 1987 to 2002 held a number of finance and commercial roles with Waterford Crystal in Ireland and the UK. He trained as a Chartered Accountant with PWC and holds a B.Comm from UCD and an MBS in Corporate Leadership from DCU.



Sinead O'Neill

With a career spanning 30 years as the owner of her private limited company, a four-year tenure as CEO, and Associated Vice President with a Fortune 500 company, Sinead O'Neill has mastered the art of steering organisations through the ebbs and flows of business landscapes. Her journey has been one of relentless pursuit of excellence, deeply rooted in the belief that effective change within organizations and teams is not just possible but imperative for sustained growth. Her expertise lies in strategic business planning and growth, underscored by a robust management background specializing in budget management, growth, leading, and supporting large teams. As a qualified coach in executive, team, and business contexts, she brings a holistic approach to mentorship, drawing from a broad spectrum of experiences across various business sectors. At the core of her consultancy practice is a fascination with the human aspect of business – the mindset of leaders and teams. She believes that the key to unlocking business potential lies in understanding and harnessing the power of our collective mindsets. This belief drives her approach to consultancy and mentorship, focusing on creating a culture of leadership and development that transcends traditional business metrics. Sinead joined our board in March 2024.



Marian Keane

Marian joined the Respond Board of Directors in 2024, having recently retired from AIB Bank after dedicating over 40 years to a variety of roles within the organisation. Her career spanned from being a Branch Manager in Retail Banking to – Regional HR Manager, Private Banking Manager, and finally, as the Head of Mortgages for Kilkenny, Tipperary, and Waterford. Marian's wealth of experience in different areas of the banking sector allowed her to show versatility in taking on new roles along with building up her expertise in the financial services industry. Marian is presently a part time Business Consultant, supporting a newly set up Mortgage and Life Brokerage business. Currently, she serves as a Trustee of South Eastern Cancer Foundation (Solas Cancer Support Centre), a charity she helped co-found 20 years ago. In her present role as Finance Officer, Marian oversees the financial aspects of the organisation, ensuring compliance with regulations, and maintaining policies and procedures at the standards set by the charity regulator.



Olivia McCann (Company Secretary) (Solicitor Ireland, England and Wales)

Olivia McCann was appointed Director of Legal and Compliance and Company Secretary of Respond in December 2022. She had previously served as a Director on the Board of Respond for two and a half years. She is 32 years qualified as a solicitor and has worked in the UK and Ireland both in private practice and in-house dealing with complex commercial matters. Prior to joining Respond she specialised in commercial property, corporate and business law advising a variety of business sectors. Her work also included all aspects of residential property and landlord and tenant law. She qualified with McCann FitzGerald Solicitors, in 1992 and in the UK in 1998 subsequently working in London as a Senior Lawyer with International Law Firm, Clifford Chance and Canary Wharf Group plc. For fourteen years prior to December 2022, she worked in general private practice in Waterford with Dublin law firm A. McCann & Co.



Aileen McHugh

Aileen had a long and successful career in the civil service and held the position of Chief of Staff in Tailte Éireann (TÉ) on her retirement in 2024. This new body, under the aegis of the Department of Housing, Local Government and Heritage and with a dispersed workforce of over 950, arose from the merger of the Property Registration Authority (PRA), the Ordnance Survey Ireland and the Valuation Office. She worked directly to the CEO and had overall responsibility for communications, Parliamentary and Departmental liaison, and the customer experience. She was also Secretary to the Board of TÉ and the Audit and Risk Committee. Previously, Aileen held a variety of roles at operational and strategic level in the PRA, including Divisional Manager, HR Manager, and later Head of Operations. She played a lead role in establishing the decentralised PRA office in Waterford city in 1998. She was a member of the PRA Management Board from 2012. In the early part of her career, she spent over 17 years in the Office of the Houses of the Oireachtas.

She worked primarily within the committee system, including acting as Clerk to the Public Accounts Committee. Aileen's expertise includes knowledge of the Irish property registration system and parliamentary accountability and experience in the preparation of governance documentation and strategic publications. In the past her teams have won external recognition, including a CIPD award for workforce planning and a Legal Island HR award for diversity initiatives. As a history enthusiast, amongst her achievements was the recruitment of specialist archivists and initiation of progress towards the digitisation over time of property records of immense historical significance dating from 1707 in the Registry of Deeds. Aileen holds primary degrees in English and History and in Public Administration, an MBS in the Management of Change and a Doctorate in Business Administration. Aileen joined our board in April 2024.

List of Sub-Committees and Members:

Remuneration, Succession and Nominations Committee (RSN)

Members:	Noel Kelly	Chair and Board Member
	Brendan Cummins	Board Member (resigned 2024)
	Joe O'Connor	Board Member
	John O'Connor	Board Member
Assisted by:	Declan Dunne	CEO (resigned 2025)
	Aoife Watters	CEO (April 2025)
	Jacqui Synnott	Director of People and Culture
	Olivia McCann	Director of Legal and Compliance and Company Secretary

Community Support, Research & Advocacy Committee (CSRA)

Members:	D. Vincent McCarthy	Chair and Board Member
	Cathleen Callanan	Board Member
	Prof. Cathal O'Connell	Board Member
	Anthony Kerr	External Sub-Committee Member
Assisted by:	Declan Dunne	CEO (resigned 2025)
	Aoife Watters	CEO (April 2025)
	Niamh Randall	Director of Strategy and Public Affairs
	Louisa Carr	Director of Services
	Neil Bolton	Director of Housing

Finance Risk and Audit Committee (FRAC)

Members:	Aidan Skelly	Chair and Board Member
	Brendan Cummins	Board Member (resigned 2024)
	Joe O'Connor	Board Member
	Martin Frayne	External Sub-Committee Member
	John Murphy	External Sub-Committee Member
	Roma Burke	External Sub-Committee Member (resigned 2024)
Assisted by:	Declan Dunne	CEO (resigned 2025)
	Aoife Watters	CEO (April 2025)
	Ray Fanning	Director of Finance and IT
	Pio Murtagh	Deputy Head of Finance
	Nessa Aylmer	Executive Head of Compliance

Development Committee

Members:	John O'Connor	Chair and Board Member
	Michael Anglim	Board Member
	Kevin Duke	External Sub-Committee Member
	Denise Murray	External Sub-Committee Member (resigned 2023)
Assisted by:	Declan Dunne	CEO (resigned 2025)
	Aoife Watters	CEO (April 2025)
	Parag Joglekar	Director of Investment and Development
	Olivia McCann	Director of Legal and Compliance and Company Secretary

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High Park,
Grace Park Road,
Drumcondra,
Dublin 9,
D09 N2N7

Airmount,
Dominick Place,
Waterford,
X91 A397

01 808 77 00
info@respond.ie
respond.ie