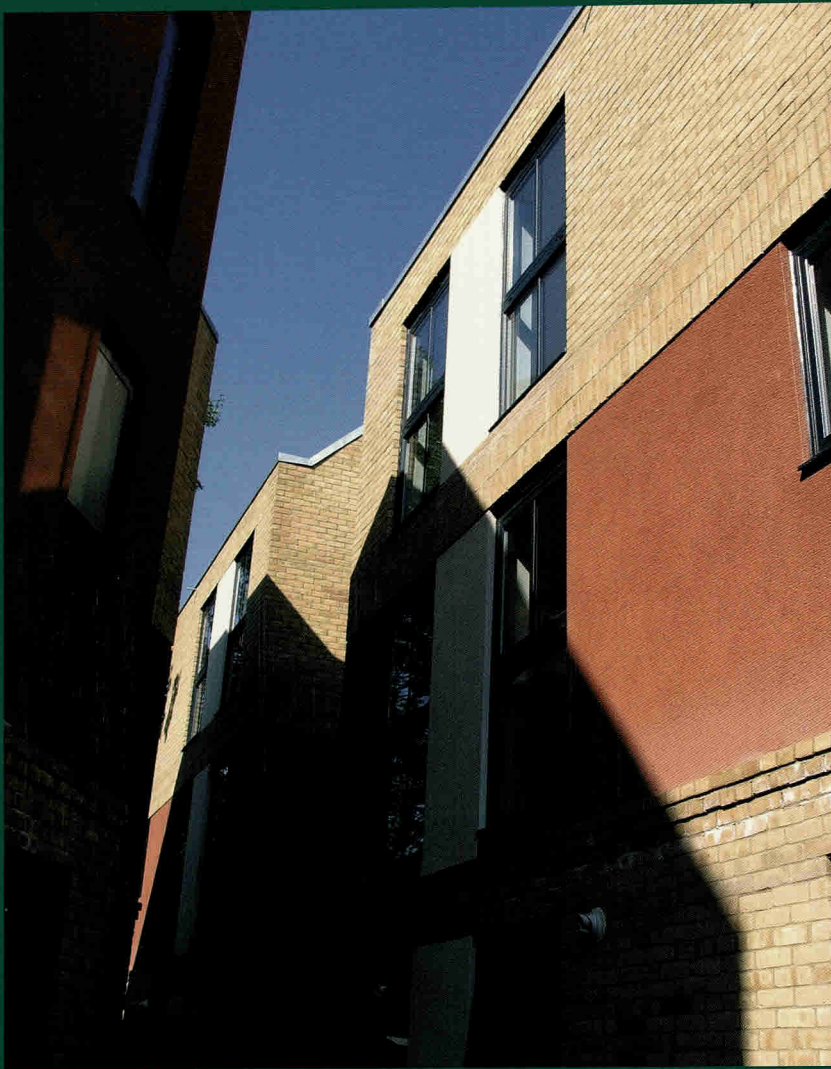




Innisfree
Housing Association

Annual Review 2008





Our latest scheme in Hemstal Road, W Hampstead is home to six families.

As we move towards our 25th year of existence it is worth reflecting on our mission and raison d'être. Innisfree was formed to address the housing and support needs of the Irish community. Like many other BME communities, the Irish have suffered from discrimination and inequality in terms of access and provision of services.



The Daly children from Tottenham at Innisfree's St Patrick's Day party.

Chief Executive's Report

EQUALITY IS STILL ELUSIVE

At Innisfree we remain firmly committed to housing people in need and welcome the many tenants from new and emerging communities who have become part of Innisfree. We are also delighted to be working with Inquilab and refugee community organisations on a unique Housing Corporation funded project, *Integrated in Brent*. Through this we intend to gain a better knowledge and understanding of the needs of refugees which we can share with other mainstream providers, and to help the refugees navigate the maze of housing policies and procedures.

While the main pressures are for more, larger family homes, the needs within the Irish community are for smaller dwellings. We continue to see vulnerable single people who desperately need the culturally

sensitive support we are able to provide. With the disappearance of CARA into a group structure with Central & Cecil Housing Trust, the need for our services will become more acute. This sadly coincides with a break in our long-standing relationships with our referral agencies who are no longer allowed to refer clients directly to us but must direct them to a "single access route" for supported housing.

We deplore the short-sightedness of government agencies who seem to be throwing the baby out with the bath water. It is currently not fashionable to single out the needs of particular communities. Integration and cohesion are the politically correct words. We were therefore heartened to read the findings of that most enlightened judge, Lord Justice Moses, in the case of Southall Black Sisters and their funding battle with

Ealing Council. He said "there is no dichotomy between funding specialist services and cohesion; equality is necessary for cohesion to be achieved."

Innisfree joins with our many colleagues who believe that the battle for equality still has to be fought.

Clare Winstanley
Chief Executive



A photograph of two women standing outdoors. On the left is Sarah Teather, a younger woman with short brown hair, wearing a black top with a white sailor-style collar. On the right is an older woman with short, curly blonde hair and glasses, wearing a white blazer over a black top. They are both smiling and looking at each other. The background shows a brick wall and a window with the word 'FOSTER'S' visible.

Sarah Teather, Liberal Democrat MP for Brent East, said:

"The Irish community has deep roots within Brent and it is through the work of organisations like Innisfree that it continues to grow and flourish. Innisfree is far more than a housing association and many local people tell me how much they appreciate the whole range of support on offer. I congratulate Innisfree on another successful year."



Innisfree has 24 new flats at Burren Court and Yeats Court in Enfield, including four homes for wheelchair users.

HIGH MARKS FOR SOUND STRUCTURES

This is the end of my third year as Chair and it continues to be a pleasure to be associated with Innisfree. I would like to thank all my colleagues for their support.

This has been a challenging year for Innisfree (as it has for most social landlords) and for our tenants.

- We have continued to see a rise in anti-social behaviour. A small minority is responsible but I know how much the rest of our tenants suffer.
- Maintenance costs have soared as a result of vandalism and tenant neglect. This limits our ability to pay for day to day repairs.
- Many of our tenants are experiencing real poverty. We urge them to discuss problems with us before they get out of control.

I am glad to say that we also have many happier subjects to report on.

In February we took over a new scheme close to the office. The homes at Aerynn House provide much-needed family accommodation for 12 families with local connections. More recently we have housed six more families in another new scheme in Hemstal Road, West Hampstead

We commissioned our second independent review of governance which once again confirmed that the association is in good shape. It said:

- our comprehensive set of governance policies and procedures provide a sound framework for the operation of the board and its sub-committees;
- our board and committee structure ensures the association's business is effectively scrutinised and controlled;

- our board is firmly directing and controlling the affairs of Innisfree and has adopted practical and sensible measures for managing risks.

We also commissioned our second Stakeholder Survey. The results are a credit to the staff team at Innisfree. Across several key areas it was rated either 'good' or 'excellent' by 100% of respondents. This would be remarkable for any size of association, so it is particularly gratifying for a smaller one, operating in what is now a much tougher and more competitive environment than 2003 when the last survey took place. We have had excellent reviews during the year on our Supporting People services, achieving A & B grades in an increasingly competitive environment.

Our Friends of Innisfree fund received a boost from another successful golf event in July. Thanks to all who took part and to the organising team. £4,000 was raised for new projects and emergency payments to tenants in need.

Perhaps one of our most significant activities has been the new Job Club which we have been running with the help of the Safestart Foundation. As a result, many of our tenants have found new jobs or embarked on job-related training. We hope to develop the service over the coming year.

And what of the future?

Innisfree remains in rude health, with a strong balance sheet and a committed and energetic staff team

ready to rise to all the challenges ahead. And there will be challenges.

The credit crunch has had a huge impact on the housing market and this will mean fewer new homes and more people waiting longer to be housed. It means more poverty and stress for our tenants.

Local authorities as commissioning bodies are being pressured to cut costs and rationalise contracts. We hope that we will continue to be selected to run our Supporting People contracts. We believe fervently in the importance of offering a culturally specific service and we know that this is what our tenants want too.

When the Housing Corporation is replaced by the Homes & Communities Agency and the Tenant Services Authority it will be interesting to see whether the new agencies have any time for small associations. We believe we deserve their support.

Redmond Lee
Chair





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1. Susan Nolan, Michael Rooney and son Ryan, winners in the "best small garden" category of this year's gardening competition.
2. Anisah Rahman, daughter of Jennifer one of our newer tenant representatives.
3. Semira Abdulrahman and her very new baby, Noelle.
4. Guests at the opening of Aerynn House.
From L-R Cllr Keith Moffitt, Leader of Camden Council, Suzanne Cowie, existing resident, Chris Holmes, HC Board member, David Orr, NHF Chief Executive, Tanya Nikolich new tenant at Aerynn House, with Clare Winstanley.
5. A clutch of Chairs, past & present at a House of Commons event. **From L-R** Redmond Lee, Maurice Wren and Foster Murphy.
6. The Devonshire's team at the annual Friends of Innisfree golf tournament.
7. Young member of the Semple Morris School of Irish dancing school.
8. Jack, another talented dancer, in reflective mode.



FINANCIAL COMMENTARY

During 2008 we strengthened our financial viability through:

- taking 31 homes into management
- taking 29 homes into ownership
- excellent reviews of our Supporting People service
- increasing our available free reserves by £291k to £3.89m
- spending £451k on maintenance
- rent cash collection rate of 97.54%
- occupancy rate of 99.42%
- excellent governance review

Innisfree's maintenance spend ensures that our tenants live in well-maintained homes. The high rent cash collection rate helps Innisfree residents to sustain their tenancies.

At 31 March 2008, Innisfree had used £2,118K of its cash reserves to fund the purchase of homes. Innisfree purchased 9 homes in July 2008 funding the purchase from Innisfree's cash balance. This increased the amount of Innisfree's cash reserves funding the purchase of homes to £2.57m. This will help Innisfree to keep interest costs under control.

Salaries

The salary of the Chief Executive for the year ended 31 March 2008 was £65,955. She received no other benefits apart from membership of the Pensions Trust. The salaries of the four members of the senior management team, excluding the Chief Executive, amounted to £177,497.

SUMMARY OF AUDITED ACCOUNTS

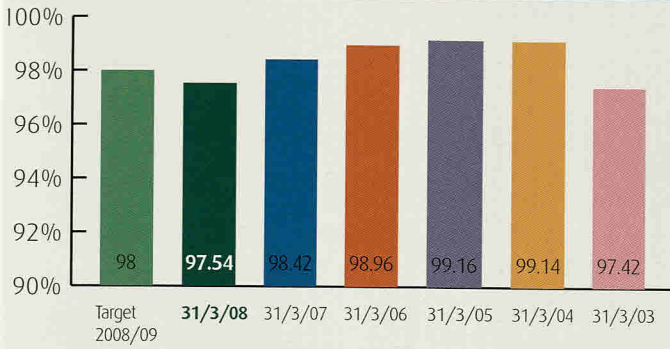
| | 2008 £'000s | 2007 £'000s |
|---|----------------|----------------|
| Income & Expenditure | | |
| Turnover | 2,589 | 2,301 |
| less repairs and administration costs | 1,602 | 1,529 |
| leaving an operating surplus of | 987 | 772 |
| less interest paid on loans | 826 | 704 |
| plus interest received | 130 | 160 |
| leaving a surplus of | 291 | 228 |
| Available surplus | 291 | 228 |
| Balance Sheet | | |
| Cost of investments in homes | 40,499 | 36,200 |
| Investments in fixed assets | 35 | 40 |
| Funds we hold (cash plus money we are owed less bills to be paid) | 1,736 | 2,991 |
| Total | 42,270 | 39,231 |
| Social Housing Grant | 29,701 | 26,890 |
| Long-term loans for housing | 8,680 | 8,743 |
| Major repairs reserve | 0 | 2,000 |
| Available reserves | 3,889 | 1,598 |
| Total | 42,270 | 39,231 |

Note

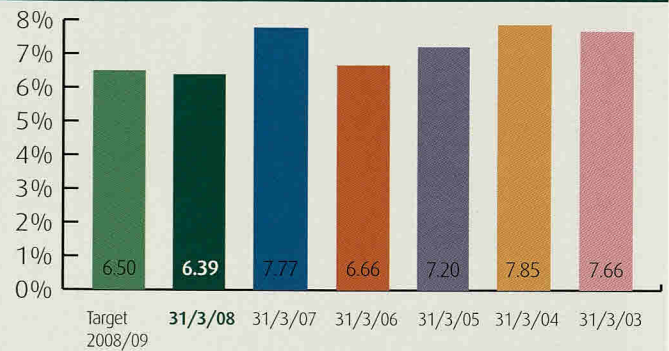
The major repairs reserve was consolidated into available reserves following a change in accounting policy.

ARREARS & CASH COLLECTION

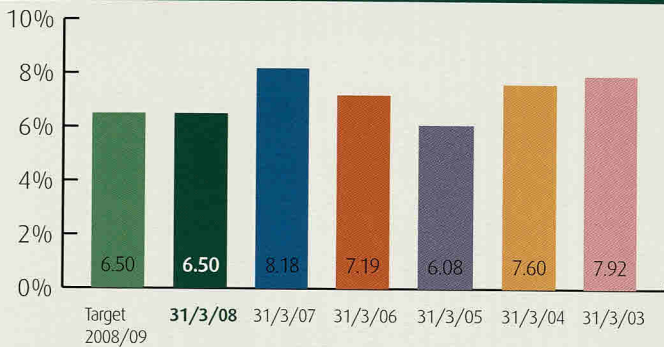
Cash Collection Rate %



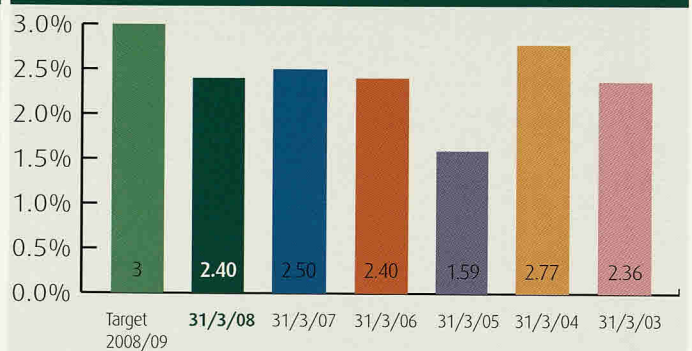
Arrears as % of total Rent receivable



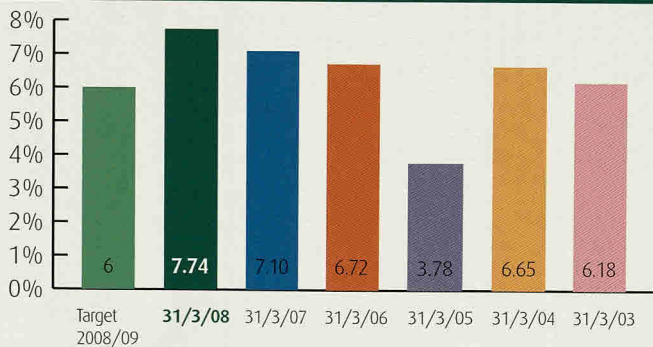
Permanent arrears %



Sheltered arrears %



Supported arrears %



Rent increase

The rent increase was 3.6% on average. This is 0.50% less than the allowed rent restructuring increase of 4.1%.

Lettings

- During the year we let 32 new general needs properties.
- We re-let 22 general needs units, 3 sheltered flats and 9 supported rooms.
- We moved on 8 tenants from our supported houses into self contained accommodation.

AVERAGE RENTS

Permanent housing average rents (in £s)

| Size | 31/3/08 | 31/03/07 | 31/3/06 | 31/3/05 | 31/3/04 | 31/3/03 |
|------------------|---------|----------|---------|---------|---------|---------|
| Bedsit | 72.35 | 67.71 | 67.71 | 65.46 | 62.88 | 61.12 |
| 1 Bed | 82.01 | 79.12 | 78.88 | 78.03 | 76.87 | 75.65 |
| 2 Bed | 90.28 | 90.38 | 89.72 | 89.77 | 88.90 | 88.59 |
| 3 Bed | 108.84 | 101.04 | 101.03 | 99.03 | 97.92 | 96.87 |
| 4 Bed | 109.60 | 104.79 | 104.58 | 100.21 | 99.37 | 99.14 |
| Weighted average | 91.28 | 88.09 | 87.80 | 87.12 | 85.93 | 85.01 |

COMPLAINTS

Nine formal complaints were received during the year. Of these complaints, seven were resolved satisfactorily and two were not pursued by the complainants.

PROPERTIES AS AT 31/03/08

| Borough | General Needs properties in ownership | Sheltered properties in ownership | Supported properties in ownership | General needs properties in management pending acquisition | Units in development | Total |
|--------------|---------------------------------------|-----------------------------------|-----------------------------------|--|----------------------|------------|
| Brent | 221 | 25 | 26 | 8 | | 280 |
| Camden | 36 | | | 23 | 6 | 65 |
| Ealing | 5 | | 12 | | | 17 |
| Enfield | | | | 24 | | 24 |
| Hammersmith | 35 | | | 9 | | 44 |
| Haringey | 37 | | | | | 37 |
| Other | 19 | | | 5 | | 24 |
| TOTAL | 353 | 25 | 38 | 69 | 6 | 491 |

Note

We have a small number of properties spread across Harrow, Hillingdon, Islington, Lambeth, Lewisham and Elstree. It is our intention to rationalise our property portfolio wherever this may be possible and especially in those areas where we do not have an active presence.

MAINTENANCE INDICATORS

| | Target 07/08 | Actual 07/08 | Actual 06/07 | Actual 05/06 | Actual 04/05 | Actual 03/04 |
|--|--------------|--------------|--------------|--------------|--------------|--------------|
| % repairs achieved within response times | | | | | | |
| Emergency (24 hours) | 95% | 94% | 93.5% | 94.25% | 95% | 94.75% |
| Urgent (5 days) | 95% | 94% | 95.5% | 95.50% | 96% | 92.39% |
| Routine (28 Days) | 95% | 99% | 97.6% | 98.50% | 99% | 97.60% |
| Post Repair Inspections % achieved (10% of all jobs under £500 and 100% of all jobs over £500) | 100% | 100% | 100% | 100% | 100% | 100% |
| % split of planned/ responsive repairs | 65/35 | 57/43 | 61/39 | 56/44 | 53/47 | 55/45 |
| Maintenance Expenditure % over budget | N/A | 16.57% | 20.62% | 12.44% | 12.90% | 13.58% |



Gardening competition overall winner: Finch Avenue tended by Jackie Buchanan.



Saoirse Keating & Yeliz Alicilar at Innisfree's Information Day.



Jonathan O'Driscoll and Mohammed Boumaraf at Slaney Court.

INNISFREE'S BOARD & COMMITTEE MEMBERS

Annette Beckett

Project Manager
Appointed 2006

John Goodfellow

University Lecturer
Appointed 2001

Geraldine Gordon

Tenant Member
Appointed 1998

Terry Jones

Policy Officer NHF
Appointed 2007

Redmond Lee

Chair
Finance Director of ALMO
Appointed 2005

Mildred Levison

Retired Housing Professional
Appointed 2006

Gerry McArdle

Financial Analyst
Appointed 2006

Sinead McQuillan

Vice Chair
Company Secretary
Appointed 2002

Rory O'Carroll

Treasurer
Accountant
Appointed 2007

George Sheerin

Retired housing professional
Re-joined 2008

Liz Fenton, Sean O'Haire, Damian Roche and Mary Ryan retired from the Board in 2008.

A number of non Board members served on the committees of the board during 2007-8:

Judy Blackwood, David Devoy, Bernadette Gallagher, John Harte, Sarah Lee, Vicky McKechnie, Jennifer Rahman, Mary Stapleton, Sebastian Taylor, Johanna Tuomi, Maurice Wren and Ken Youngman.

They are all warmly thanked for their services.

STAFF LIST

| | |
|----------------------|-----------------------------|
| Michael Adams | Floating Support Worker |
| Patricia Ahern | Office Cleaner |
| Lee Daly | Housing Director |
| Deirdre Fehilly | Housing & Support Officer |
| Joan Galvin | Cleaner at Clochar Court |
| Cecilia Greene | Clochar Court Manager |
| Brenda Hirst | Senior Admin Officer |
| Suzanne Hunter | Housing & Support Officer |
| Saoirse Keating | Supported Housing Officer |
| Cassandra Kelly | Office Services Manager |
| David Lowe | Housing & Support Officer |
| Deirdre McGale | Data Base Manager |
| Gerry Molloy | Maintenance Administrator |
| Mairead Mooney | Technical Services Director |
| Liam O'Shaughnessy | Finance Director |
| Sarah Ruddock | Housing & Support Officer |
| Samantha Scantlebury | Finance Officer |
| Grace Scully | Housing & Support Officer |
| Jim Sheeran | Supported Housing Manager |
| Simone Simms | Trainee Housing Officer |
| Devon Stewart | Technical Officer |
| Gurpreet Tokhi | Finance Assistant |
| Clare Winstanley | Chief Executive |

Yeliz Alicilar and Ange Heasman left Innisfree's employment during 2008.

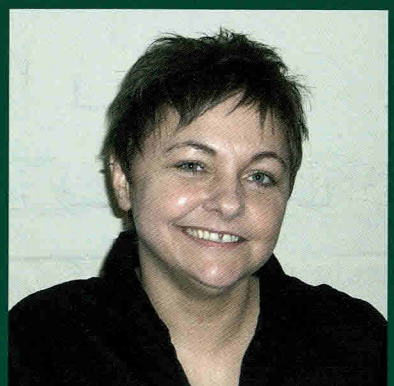
A special mention to Kathy Macdonald who worked with us during the year supporting the housing team and developing tenant initiatives. We would also like to thank NPS and all the other consultants and temporary staff who have worked with us during the year.

FRIENDS OF INNISFREE

Money raised by the Friends enables us to help some of our most vulnerable tenants with grants when no other funding is available. It also enables us to undertake the occasional capital project such as environmental improvements. We thank our Friends, as always:

Di Arthur, Kina Lady Avebury, Angela Brady, Liam Brady, Rod Cahill, Margaret Canter, Gerard Carton, Gene Clayton, Jim Cleary, Dympna Cunnane, Mary Cunnane, Maureen Curran, Jack Dempsey, Helen Dent, Rachel Dickinson, Linda Diggin, Mike Donnelly, Professor James Driscoll, Fiona Fagan, D B Feehely, Bernard Gallagher, Frank Gill, Gerry Harrison, Donal Kelleher, Brian McCarthy, Richard McCarthy, John McDonnell MP, Pauline McLynn, Colm Meagher, David Meghan, Foster Murphy, Adrian Norridge, Ardal O'Hanlon, Sean O'Haire, Larry O'Leary, Jan Phillips, Vince Power, Barbara Regnier, Margaret Rochford, Michael Ryan, Patricia Smith, Richard Sweeney and Mary Yorke-Cleary.

If you are interested in becoming a Friend, please see our website at www.innisfree.org.uk for more information.



Lee Daly, Housing Director, left Innisfree in January 2009 after nearly ten years at Innisfree. We wish her well in the future.

INFORMATION ON GOVERNANCE AND VALUES

Governance

Innisfree endorses the spirit and intention of the NHF Code of Governance and complies with its guidance in all major respects. A variety of tenant groups assist the Board in the continuous review of services. The Board carries out an annual appraisal of members' performance. This has three purposes: to examine attendance, to assess members' contributions and to ensure that, between them, members have the necessary skills to direct the Association. Last year we undertook our second comprehensive review of governance. In our last Housing Corporation Assessment (January 2007) we received the highest possible rating for governance.

Board membership

Board members are expected to act in the best interests of the association and to adopt the highest standards of probity, integrity and good behaviour when representing Innisfree. They are expected to attend meetings and other functions, to read reports and to contribute to the effective control of the association. They have all committed themselves to the shared values of Innisfree. Board members are also expected to have an understanding of the issues facing Irish immigrants and, collectively, to contribute to the wide knowledge and experience necessary to fulfil all our regulators' requirements. We recruit new members on a regular basis to ensure membership remains fresh and active. We have had a 75% turn-over of membership in the last five years, while still maintaining continuity and stability.

Shareholding membership

Shareholding membership is open to anyone who shares the aims of the association and meets our membership criteria. We currently have 33 shareholding members.

Values and aims

Our community is based on a common culture rather than narrow, geographical boundaries. That broad sense of community – shared by Irish people working and living in London – gives Innisfree an identity which makes it easier for many of our clients to seek our help and support.

Being immigrants is common to a majority of Innisfree's tenants, staff and board members. A cultural "shorthand" exists which leads to an unspoken but shared understanding of experiences both in Ireland and Britain. This, combined with the professional and effective approach of the staff team, results in a very high quality service. Our service is non-denominational and non-judgemental. Above all, it is friendly and good humoured. Increasingly, in the spirit of integration, we have been able to welcome new tenants from a range of ethnic backgrounds into the warmth of the Irish diaspora.

We are a publicly accountable, independent charity and positively strive to achieve continuing improvement in the quality of services. Our tenants are our guiding light. We welcome the opportunities for partnership with others in the public and private sector and aim to be a reliable and effective partner. Our commitment to equality sits comfortably alongside our commitment to the Irish community.

Registered Office

Innisfree Housing Association
190 Iverson Road
London NW6 2HL
Tel: 020 7625 1818
Fax: 020 7328 9943
E-Mail: info@innisfree.org.uk
Website: www.innisfree.org.uk

Affiliations & memberships

Federation of Irish Societies
Irish Housing Forum
National Housing Federation
NCVO

Solomon Project, with

Agudas Israel HA
Hornsey HT
Shian HA
Sir Oswald Stoll HT
Waltham Forest HA

SolFed, with

Ekaya HA
Housing for Women
Lambeth & Southwark HA
New World HA
Southwark & London Diocesan HA

Solicitors

Trowers & Hamlin
Sceptre Court
40 Tower Hill
London EC3N 4BN

Devonshires
Salisbury House
London Wall
London EC2M 5QP

Manches LLP
9400 Garsington Road
Oxford Business Park
Oxford OX4 2HN

External Auditors

PKF
Farringdon Place
20 Farringdon Road
London EC1M 3AP

Internal Auditors

Beever & Struthers
Alpertown House
Bridgewater Road
Wembley HA0 1EH

Bankers

Barclays Bank
PO Box 2764
London NW3 6JD

Partner Associations

Catalyst HG
Dominion HA
Family Mosaic
Genesis HG
Inquilab HA
Islington & Shoreditch HA
Metropolitan HT
Network HG
Newlon HT
Notting Hill HG
Octavia Housing & Care
One HG
Origin HA
Shepherds Bush HA
Willow Housing

Approved Referral Agencies

Acton Homeless Concern
Brent Irish Advisory Service
Cricklewood Homeless Concern
Hammersmith Irish Support & Advice Centre
London Irish Centre
London Irish Women's Centre
The Passage
Safestart Foundation
Solas Anois
W London YMCA

Approved consultants & contractors

We have a list of approved contractors and consultants which is available on request. We would particularly like to thank a number of our regular contractors and suppliers who provide a first class service:

- 1st Choice Clearance
- Busy Bees
- S Doherty Ltd
- Doorphone Services
- A E Ford Electrical
- M T Maloney & Sons
- M J Ronan Ltd
- Safeguard Electrical

Register of Friendly Societies
Registration Number: 24847R

Housing Corporation Registration
Number: LH3829

Innisfree HA Annual Report 2008

Designed by nim design
Photos by Mark Crick, Andrew Olney
& staff