

Cara

IRISH HOMELESS PROJECT



**ANNUAL REPORT
1991-92**

Contents

Chair's Report	3
Tackling Irish Homelessness	4
Housing Management Services	6
Who We Housed 1991-92	8
Development Report	10
Research Into Access To Housing	12
Conference	13
Equal Opportunities	15
Special Needs Housing — The Future	16
Finance Report	18
Management Committee Staff Team	20

Chair's Introduction

The last year has seen many significant advances for CARA's growth and development, ensuring we continue to meet our key objective of addressing the housing and support needs of single Irish homeless people.

In February 1992, CARA owned its first property at Ball's Pond Road, N1, a six bedroom self-contained scheme for older Irish women.

CARA is currently managing a total of 84 units and has successfully secured a development programme which will bring the total number of units in management to over 180 by the end of 1993, of which many more will be CARA owned.

Another important milestone for the future viability of CARA has been the recent approval from five of our partner associations to agree in principle to pass the ownership to CARA of the properties we currently manage on their behalf. This demonstrates the commitment of Family Housing Association, London and Quadrant Housing Trust, New Islington and Hackney Housing Association, Notting Hill

Housing Group and Metropolitan Housing Trust to CARA as a small ethnic housing association. We thank them for their support.

There have also been exciting initiatives in accountability to tenants with the publication of CARA's tenant participation strategy and the first issue of CARA's newsletter and tenant's handbook.

Our aim to research and highlight the needs of Irish single homeless people continues, with the success of CARA's one day conference in March.

I wish to extend a formal note of thanks and appreciation to all staff and a special welcome to the new arrivals. Thanks also is due to members of the Management Committee, both old and new.

In conclusion, the solid achievements of this year will mean that CARA will be able to make even greater progress in tackling Irish homelessness in the future.

Gearoid O'Meachair
Chair of CARA

Tackling Irish Homelessness

CARA was established in 1984 to address the housing and support needs of single Irish homeless people in London and became registered with the Housing Corporation in 1988.

CARA has become a leading provider of supported housing to the Irish community with nearly 100 units currently in management which will rise to over 180 units over the next 18 months.

The Irish, as an ethnic group, are demonstrably over represented amongst London's single homeless population.

It has been estimated that between 10% — 33% of London's hostel residents and those sleeping rough are Irish. 23% of homeless young people approached on the street were Irish (London Connection/Soho Project 1990).

44% of women hostel occupants aged 18-26 years were Irish and 1 in 4 of these women had suffered a stress related deterioration in their health (CARA Westminster Report).

32% of hostel residents were Irish (SHIL/NFHA 1989).

The Irish single homeless are disproportionately trapped in inappropriate hostel accommodation. Only 4% of Irish hostel residents of the above number

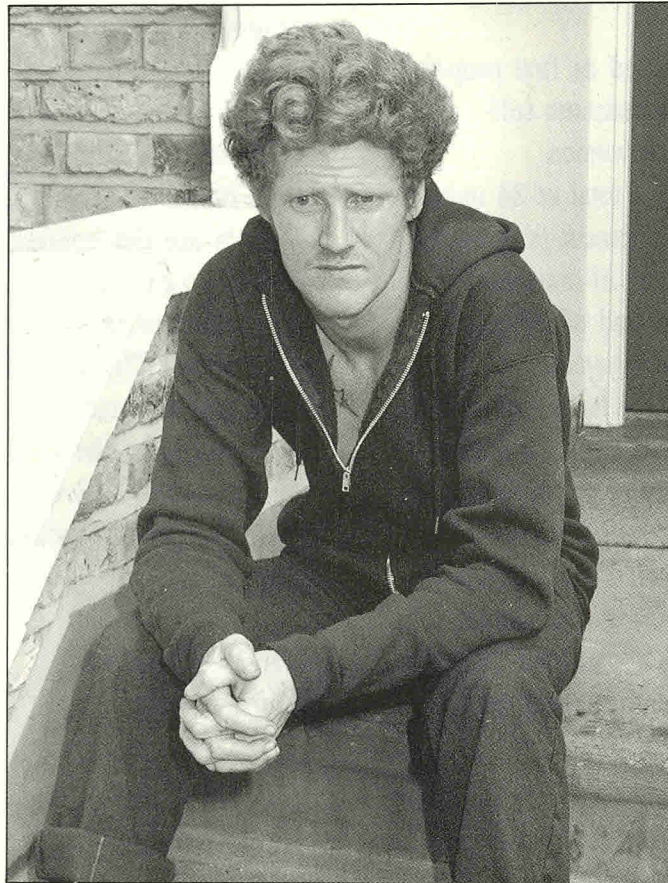
secured permanent accommodation (SHIL/NFHA).

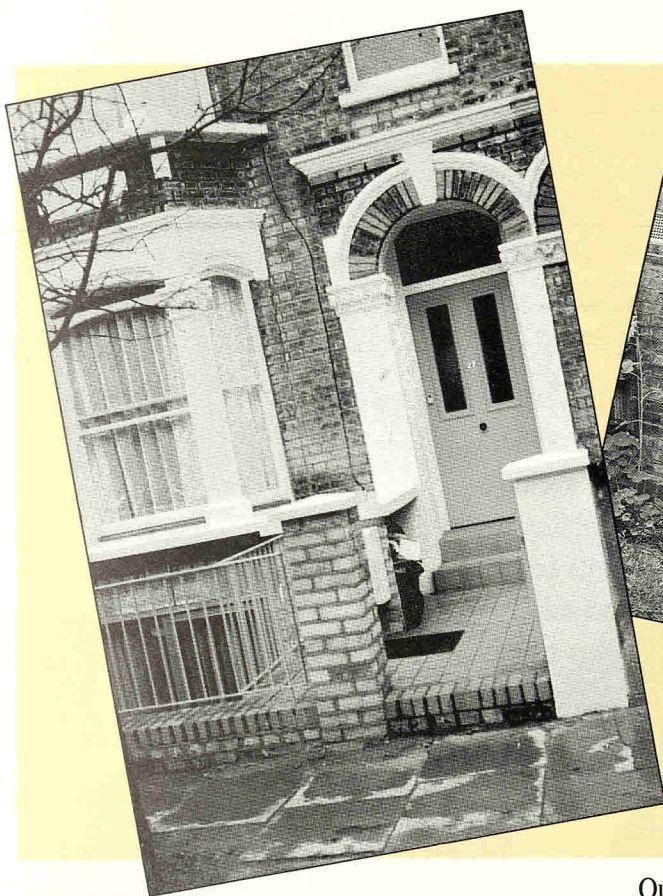
Many of the local authority areas in which we work currently show that of households accepted as homeless between 10-15% are of Irish origin (Hammersmith, Camden).

CARA actively seeks to redress this imbalance in access to housing, by directly providing accommodation to homeless Irish people and a culturally sensitive service to its tenants.

We currently provide supportive accommodation for single homeless people

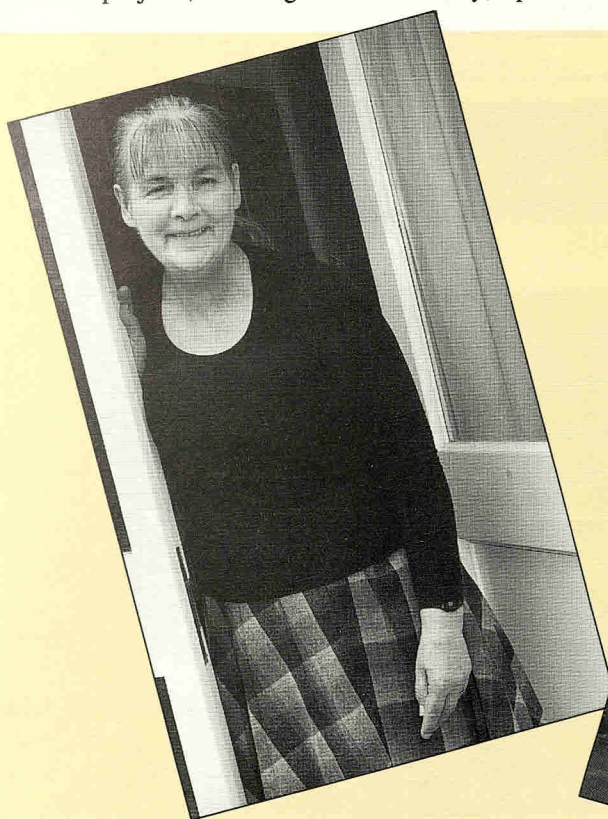
but are looking to develop more specific schemes to meet the needs of the Irish living with HIV/AIDS, the older Irish who need sheltered housing and those with particular support needs such as those who are alcohol dependent and those with mental health needs.





Our first project for men in Bardolph Road, Islington opened in 1987

Our latest projects, in Islington and Hackney, opened in early 1992



Housing Management Services

During the last year CARA has revised and updated many of its housing management policies and procedures to ensure our tenants continue to receive excellent services.

New and revised policies have been produced on rent arrears, rent setting, allocations, move-on statement, harassment, health and safety, confidentiality, tenant consultation and tenant participation and maintenance.

Key initiatives include:-

Tenant Consultation

We are giving our tenants much more information on the activities of the Association and on any changes to our management policies.

We have recently published the first issue of a CARA newsletter and a tenant's handbook.

Tenant Participation

We have developed a comprehensive tenant participation strategy to involve our tenants in the management of the Association. This involves

- * Regular house meetings
- * A tenants' forum
- * Social evenings
- * Availability to training for tenants' groups
- * Tenants being able to be members of the Association
- * Tenants being co-opted to the sub-committee and on to the main management committee.



Tenant outside Haringey Project



Tenant and Project Manager

Rent Setting Policy

We now have a clear rent setting policy which sets out the principles CARA has adopted for considering changes to rent, rent levels for new schemes and the calculation of service charges.

Key elements include

- * That rent levels will need to ensure the long term financial viability of the Association
- * The policy will be uniform across our stock
- * CARA will consult with tenants on changes to rent levels prior to their implementation
- * To keep rents at a level which people on low incomes can genuinely afford.

Success in collecting rent

Of the total rent due to CARA from tenants in the year 1.4.91 to 31.3.92 we collected 99.3%. This is a very successful performance and compares very favourably with most other housing organisations and local authorities.

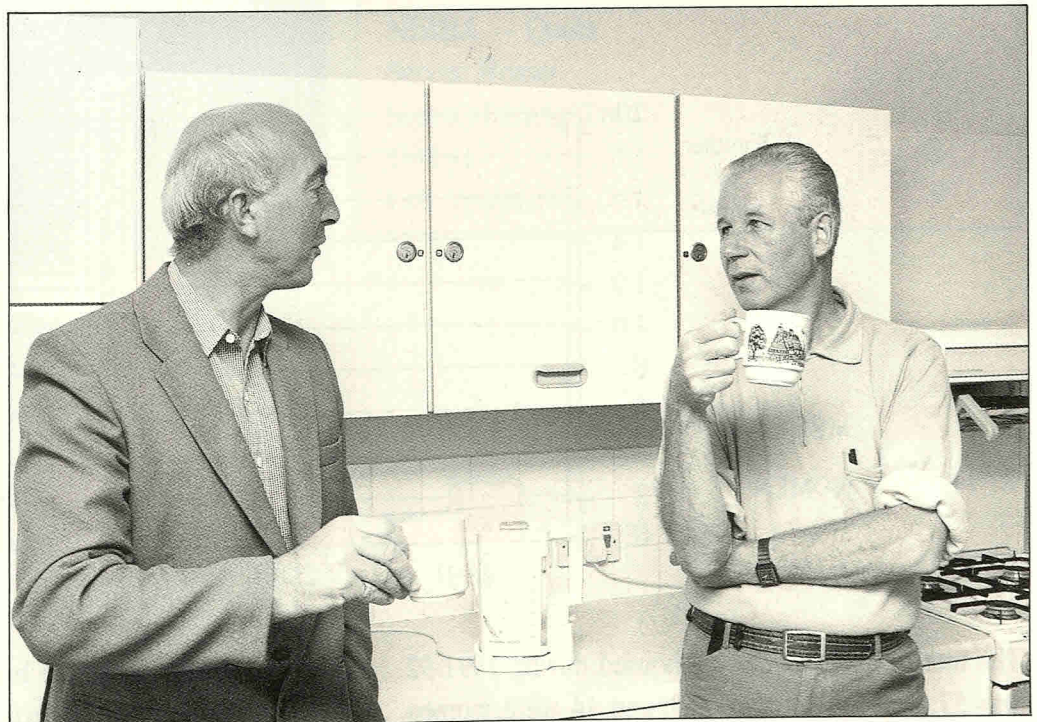
Rent Arrears

Of the annual rent receivable, rent arrears stood at 5.8% at the end of the year. Given the temporary nature of much of our accommodation and the high level of housing benefit entitlement (and subsequent delays) amongst our tenants, this is a reasonable level to have maintained.

Tenant and Project Manager

Empty Properties

Only 3% of our properties were empty during the year. We try to ensure that none of our properties are empty for more than two weeks because the people we house are often in desperate need.



Who We Housed 1991-92

Referral Source	Male	Female	Total
Barnet Housing Aid Centre	1	0	1
Bondway Night Shelter	2	0	2
CARA — Move-on	6	0	6
Central London Housing			
Advisory Service	0	1	1
DSS Resettlement Unit	1	0	1
Earls Court Homeless Agency	1	0	1
Greek Street	0	1	1
H S A —Clearing House	1	1	2
Haringey Alcohol Project	1	0	1
Haringey Irish c.c.c.	4	1	5
Holy Ghost College	1	0	1
Irish Centre Camden	4	0	4
Irish in Islington Project	3	2	5
Lancelot Andrews House	1	0	1
London Borough of Islington	5	2	7
London Irish Women's Centre	0	4	4
New to London	1	0	1
Passage Day Centre	1	0	1
Piccadilly Advice Centre	2	0	2
Providence Row	1	0	1
Self-Referral	6	2	8
TOTAL	43	14	57

Allocations Policy

CARA has developed a new allocations policy to ensure full accountability in the way we let our properties.

CARA is committed to housing single Irish people in greatest need.

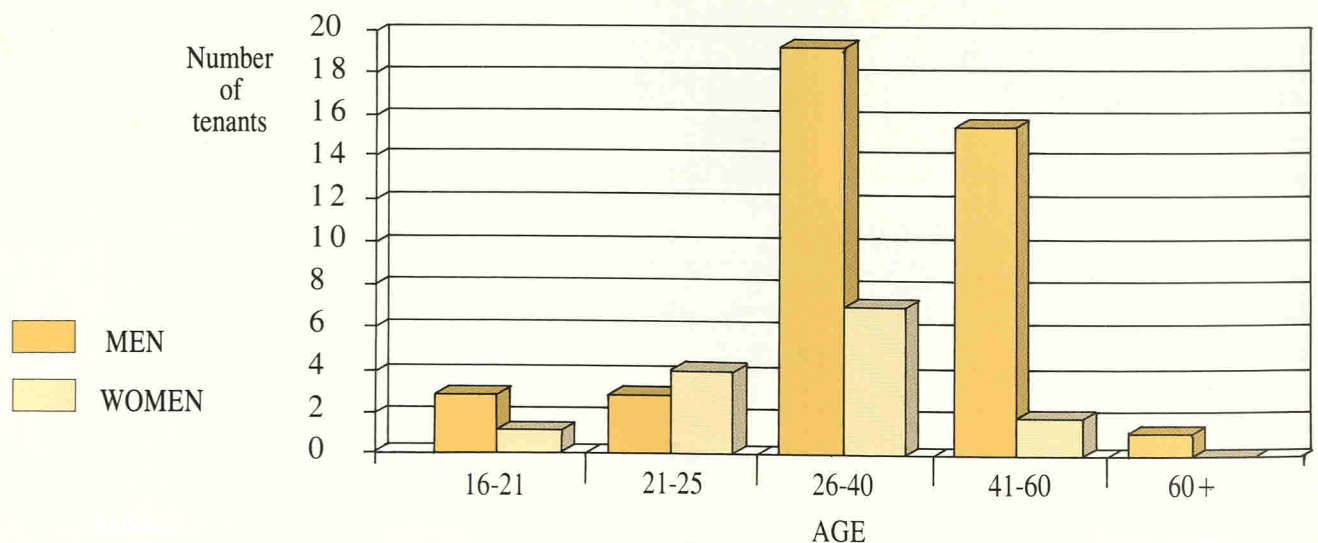
We address both statutory and non-statutory homeless needs by working with a range of London-wide referral agencies and local authorities.

CARA aims to meet the needs of the Irish single homeless by targeting referral agencies and associations who are at the front-line of identifying such need.

Local Authority Nominations

In 1991/2 seven allocations were made to local authority nominees into self-contained accommodation, which presently forms a small part of our housing stock. We have since signed, or are in negotiation for, nomination agreements with the London boroughs in whose area we work. We aim to give an increasing proportion of our vacancies to statutory and non-statutory homeless.

**Age Profile
Men and Women**



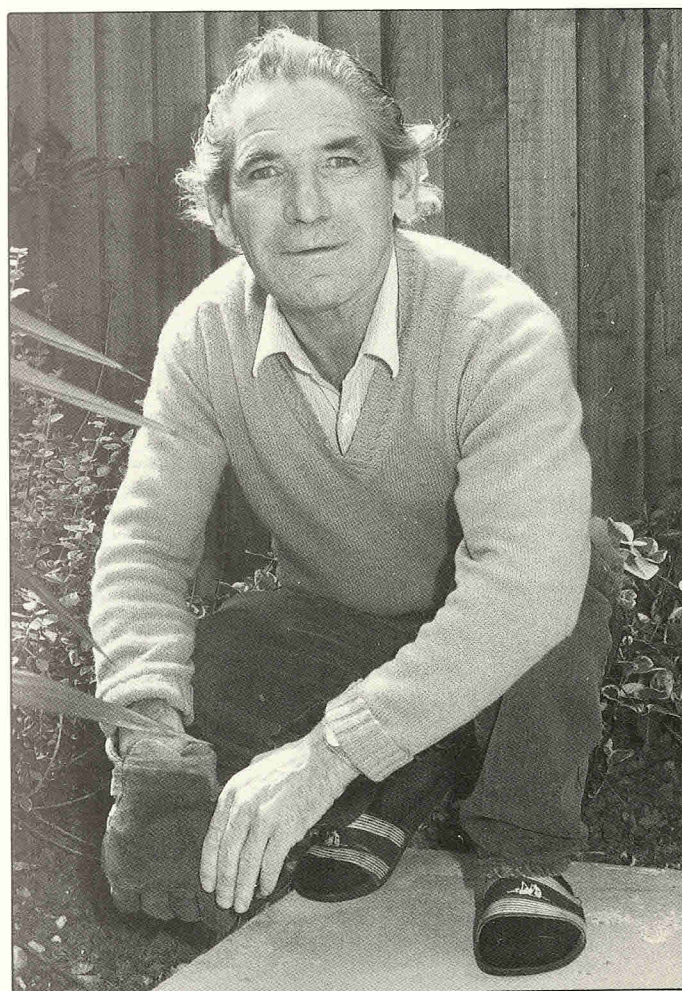
The total number of people housed during 1991-92 was 57; of this, 43 were men and 14 were women.

The graph shows the breakdown between men and women and the age groups.

Equal Opportunities

Of the people CARA housed, 100% defined themselves as having an Irish-white ethnic background. CARA is currently investigating access to housing by non-white Irish people.

The highest concentration in the age profile of those CARA housed was in the 26-40 years age range. This reflects the age specific nature of our housing stock. CARA is currently developing accommodation targeted at both younger and older Irish people.



CARA is now also monitoring allocations by disability and sexuality and will be able to analyse equal opportunities and access to housing more comprehensively.

Move-On Accommodation

CARA has recently produced a move-on statement and we will continue to use our best endeavours to ensure adequate move-on accommodation is secured to make best use of our temporary accommodation.

During 1991/92 35 CARA tenants were resettled into independent accommodation.

We are grateful for the support given by our partner housing associations, HOMES and local authorities that offer move-on quotas. In providing this valuable resource they counter-balance the demonstrated evidence of the disproportionate levels of Irish people being trapped in inappropriate hostel accommodation.

Move-On

1.4.91 — 31.3.92

Source of Move-On Accommodation	Number
C A R A — Move-On	5
Circle 33 — Quota	3
F H A — Quota	2
HOMES	8
L & Q — Quota	2
London Borough of Haringey	6
London Borough of Islington	2
N H H T — Quota	2
NIHHA — Quota	2
Servite Homes	2
Sutton Housing Trust	1
TOTAL	35
Left Voluntarily	9

The Development Programme



From March 1991 to October 1992 CARA has had a substantial development programme of one hundred and six units in varying stages of development. During the year three projects providing eighteen units came into management, with a further six properties, providing thirty five units, coming into management in December 1992.

At present CARA has eight projects in development which will provide an additional sixty units. The completion of these units will mean that CARA is operating in eight London boroughs and in all the London regions of the Housing Corporation.

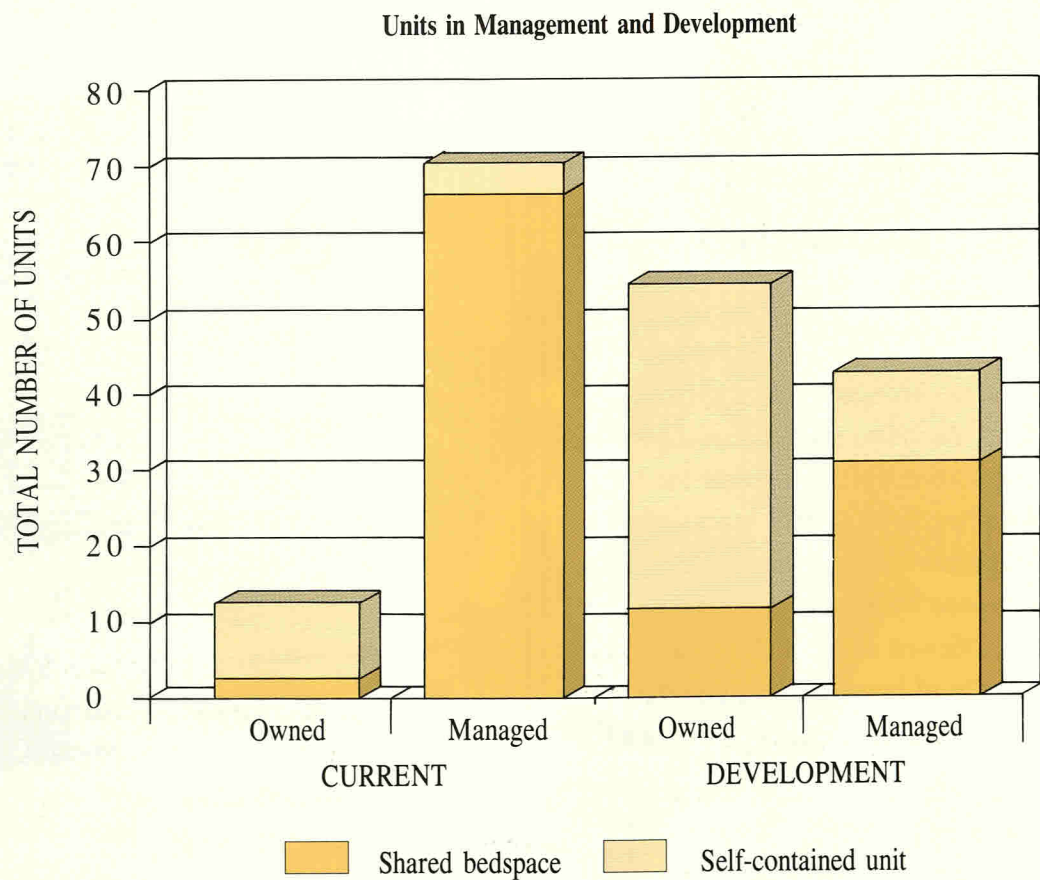
Single Homeless Initiative

CARA has taken up it's full allocation of £766,000 under this initiative. Ten self-contained flats have been provided to date, with another four flats due for completion in October 1993. All of these units are in the borough of Hackney.

The Way Forward

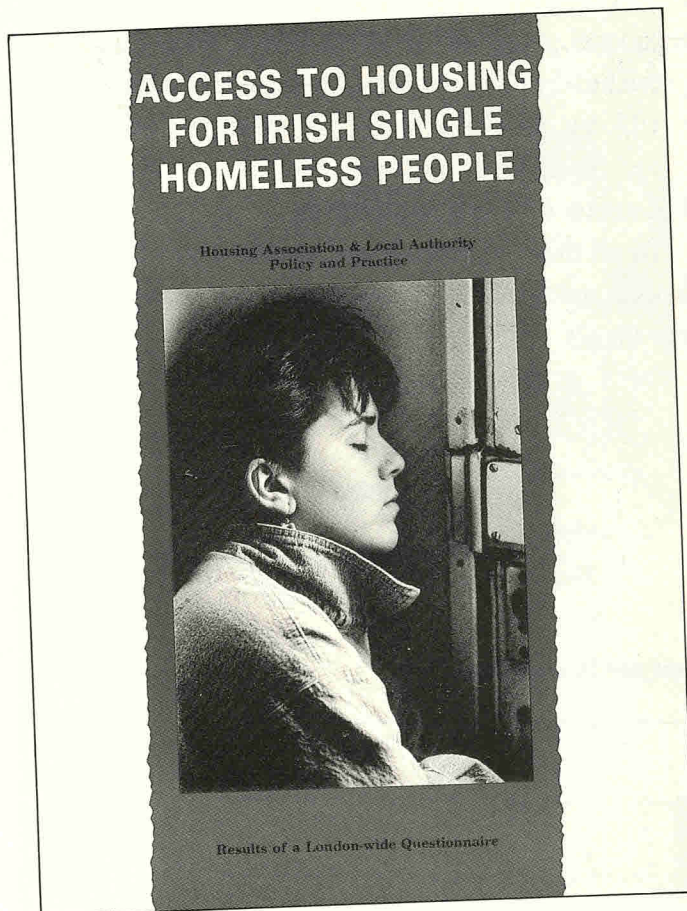
CARA continues to provide a mixture of shared and self-contained units with a recent emphasis on self-contained units, though many of these projects will incorporate an element of sharing or communal rooms. Although operating within the constraints of Local Authority and Housing Corporation priorities it is CARA's intention to continue, where possible, to

provide supported housing to those in need. Despite the research and promotional work undertaken by CARA and other organisations into the high level of homelessness and inadequate housing amongst the Irish community London wide, attempts by CARA to address the problem outside it's traditional stronghold in North East London has proved difficult. In response to these difficulties CARA has adopted a number of strategies including it's involvement in consortia, and the formation of a Federation of Small Associations. To all those individuals and associations who have helped and continue to help us in this task we extend our thanks.



Research Into Access To Housing

in association with The Dion Committee



In December 1991 CARA launched a report on "Access to Housing for Irish Single Homeless People". The report was based on the results of a London-wide questionnaire which looked at the level of access single homeless Irish people had to suitable permanent accommodation. The access to such accommodation provided by housing associations and local authorities was viewed as particularly important in the light of evidence of homelessness amongst Irish single people coming from the "Frontline Agencies".

The survey provided an indication as to how much information was available on the extent of housing need amongst Irish people and what provision of suitable permanent accommodation was being made available for the client group by housing associations and London boroughs. In total 60 housing associations and 11 London boroughs responded to the survey.

The results showed that generally there was a lack of data on applications for housing by Irish single people and the number of units allocated to them. Consequently, there was a lack of awareness of their needs and inadequate resources were directed to meet those needs.

The main recommendations from the report are shown below:

RECOMMENDATIONS

Housing Associations

- 1 Housing Associations must instigate arrangements to increase access to permanent accommodation for the disproportionate numbers of Irish people in temporary hostel type accommodation.
- 2 Housing Associations must ensure ethnic monitoring procedures and data collation do not neglect Irish people and their housing needs.
- 3 Housing Associations must ensure Irish people are included in terms of policies on resource allocation and equal opportunities.
- 4 Where Housing Associations have implemented targeting policies or are considering implementing such policies, the particular needs of local Irish Communities should not be omitted. The evidence in this report highlights the requirement to target the needs of Irish people among the Single Homeless.
- 5 Many Housing Associations need to improve liaison and links with Irish voluntary agencies.
- 6 Associations should take steps to increase awareness of the particular needs of Irish homeless people and the Irish experience of homelessness via awareness training or forum discussions.

Local Authorities

- 1 As with Housing Associations, Local Authorities must ensure that Irish People and their particular housing needs are not neglected in terms of ethnic monitoring and data collection procedures. This is particularly relevant when considering such specific issues as single homelessness and the question of vulnerability.
- 2 The Irish experience of homelessness places high numbers of Irish people amongst the single homeless. Local Authorities must recognise that Irish people are disproportionately represented amongst single homeless people who are not prioritised for housing.
- 3 It is recognised that Local Authorities face resourcing problems; however emphasis should still be placed on instigating arrangements to increase access for Irish people to suitable permanent housing. Only then can the cycle of hostel living that is faced by disproportionate numbers of Irish people be broken.
- 4 Local Authorities must make sure that the Irish community is included within equal opportunity strategies.

Other Recommendations

- 1 The D.O.E. should ensure information on Irish homelessness is collated by Local Authorities. An Irish category should be included on the local Authority "P1 E return form" for this purpose.
- 2 The Housing Corporation must address the particular needs of Irish people and ensure that resources required to meet these needs are not overlooked in terms of the Corporation's strategy for Black and Minority Ethnic Housing Associations.

Conference

Irish Single Homelessness — A One Day Conference

A one day conference, hosted by CARA, on single Irish homelessness was held on 16th March 1992. The conference was aimed at housing practitioners in local authorities, housing associations and other voluntary agencies. It was designed to raise awareness of homelessness faced by Irish people and explore ways of tackling the issues. It also provided a forum to obtain information on a wide range of Irish voluntary agencies working in the field of homelessness and housing.

The guest speakers were Clive Soley MP, Opposition Housing Spokesperson, who spoke on “Irish Homelessness in the Context of a Positive Housing Strategy”; Jon Fitzmaurice, Director of CHAR; Ann Boyle, Shelter Nightline and Seamus Taylor from the London Borough of Haringey.

There were also four workshops held during the day:

Workshop Sessions

- A. Housing Need and Homelessness faced by Young Irish People
- B. Housing Need and Homelessness Amongst Older People in the Irish Community
- C. Irish Women — Homelessness and Housing Need
- D. Irish Homeless People — Health and Housing

These were designed to act as a forum in which to hold more specific discussions on topics of concern. The workshops enabled participation by delegates and each was run by one or two facilitators. Recommendations and proposals arising from the workshops were reported back to the conference during the afternoon session.

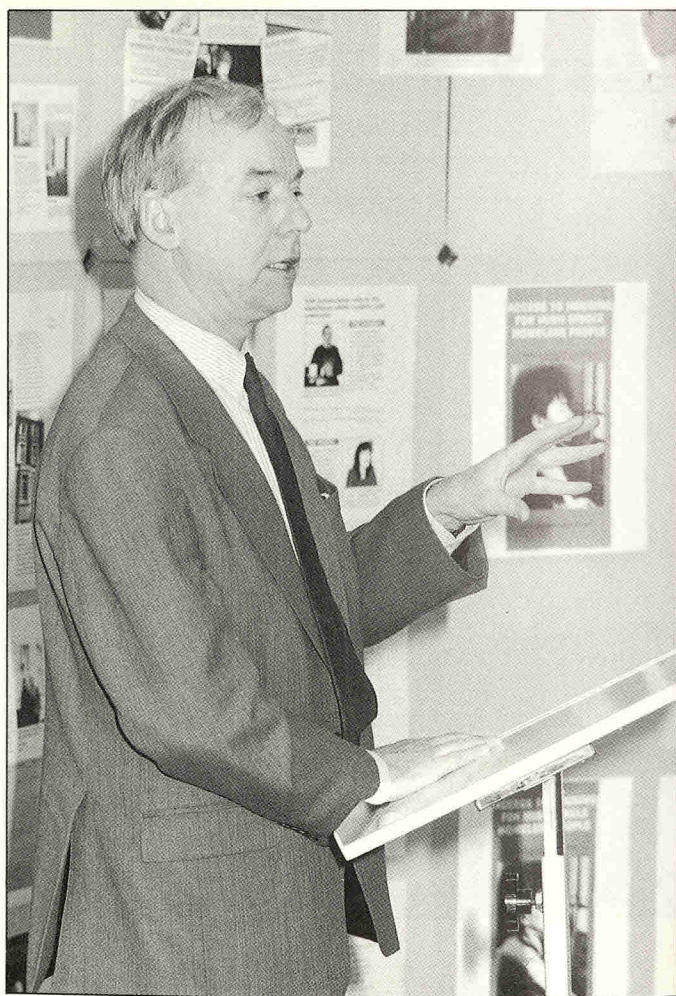
Workshop in progress





Feedback from workshop sessions

The conference concluded with a summing up of the day's events, urging housing agencies to take practical measures to help tackle the particular housing needs faced by the Irish community. The conference was attended by 65 delegates. CARA would like to sincerely thank the guest speakers and facilitators, as well as William Miller for organising such a successful conference and highlighting the plight of Irish single homeless people.



Clive Soley, MP

Equal Opportunities

In July 1992, CARA set up an Equal Opportunities Working Party to review current policies and ensure best practice in the promotion of equal opportunities throughout the Association's work.

The Working Party consists of representatives from staff and the Management Committee and meets on a monthly basis. The group has updated the equal opportunities policy statement and is looking at ways of implementing the policy in all areas of CARA's work. The key target areas are:

- Access to housing
- Employment
- Management Committee

Gender, sexuality, ethnicity, race and disability are all monitored.

In the future the Working Party hopes to organise an in-house training day on equal opportunities for all staff and committee members. A Positive Action Programme will be implemented to increase access to housing and employment within CARA to people who may be disadvantaged because of ethnic origin, gender, disabilities or sexuality.

With regard to the development of new units, CARA hopes to balance the provision of housing for men and women and to ensure that a percentage of new stock meets wheelchair and disability standards.

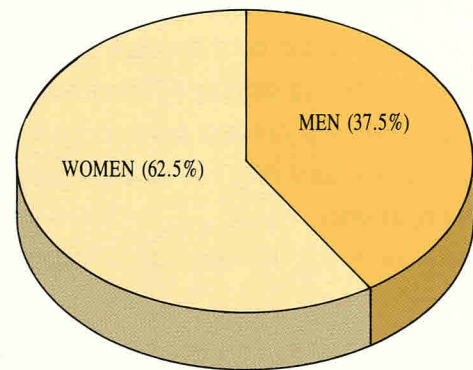
Policy Statement

This policy applies to members of the Management Committee, all other Committee, the staff, the contractors, consultants and agents employed by the Association.

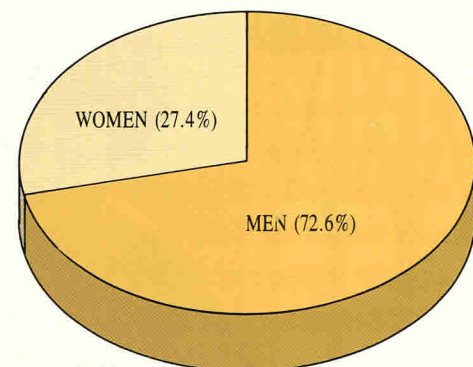
It is the Policy of CARA that in all aspects of its work no individual will receive less favourable treatment on the grounds of race, colour, nationality or ethnic or national origin, age, sex, sexual orientation — marital status, disability, class, caring responsibilities, religion or HIV status.

Gender Profile within Target Areas

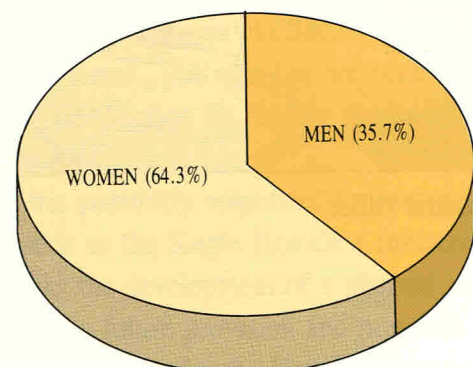
Management Committee



Housing



Employment



Special Needs Housing — The Future?

There are a number of key issues facing special needs housing providers over the next few years.

It is important to focus on the acute housing and support needs that associations and voluntary agencies like CARA address, which cannot be met by mainstream general needs housing providers.

Whilst recognising the need to work in partnership with local authorities in helping to meet statutory needs, homelessness is not just covered by a narrow definition of a statutory duty (or an even narrower interpretation of one).

Frequently the needs of many vulnerable, single,

homeless people are ignored or inappropriately addressed unless individuals fit into an easily identified category of support.

The two main issues of central concern are the following:

Proportion of the Development Programme

Whilst the scale of the overall Housing Association Development Programme is planned to increase over the next few years, the proportion targeted to special needs housing looks set to be fixed at 3000 new approvals each year.



Staff at Central Office

Project Managers' Office at Amhurst Road project



Tenant at Haringey project

This ignores the increasing demands on housing associations' special need provision to meet statutory needs covered by Community Care and The Children's Act. Given the fixed capital allocation, there will be many homeless people with particular support requirements whose needs will not be addressed.

Revenue Funding

The arrangements for Transitional Special Needs Management Allowance after 1993 are still unclear. One of the only advantages of the new funding system was to enable associations to effectively plan their financial resources. This aim has not been achieved and urgent clarification on funding decisions for next year is required.

CARA has positively responded to government schemes such as the Single Homeless Initiative. CARA seeks the development of a planned integrated strategy on the future provision and priorities for special needs housing by the Housing Corporation in conjunction with housing associations, local authorities and health authorities.

Finance Report

Balance Sheet as at 31 March 1992

	£	£	1991 £
TANGIBLE FIXED ASSETS			
Housing Land and Buildings			
Cost		1,025,477	—
Less: Housing Association Grant		776,512	—
		248,965	—
Othe Fixed Assets		10,867	12,670
TOTAL FIXED ASSETS		259,832	12,670
CURRENT ASSETS			
Hostel Deficit Grant	73,273		14,977
Debtors	50,464		20,335
Cash at Bank and in Hand	217,394		89,558
	341,131		124,870
CREDITORS			
Amounts Payable Within One Year	280,036		81,806
NET CURRENT ASSETS		61,095	43,064
Provisions		(63,447)	(38,725)
Deferred Income		(5,960)	(8,650)
TOTAL ASSETS LESS CURRENT LIABILITIES AND PROVISIONS		251,520	8,359
CAPITAL AND RESERVES			
Income and Expenditure Account		2,555	8,359
Housing Property Finance, Loans		248,965	—
		251,520	8,359

Finance Report

Income and Expenditure Account for the Year Ended 31 March 1992

	£	£	1991 £
PROPERTY REVENUE ACCOUNT SUMMARY			
Income		287,135	173,283
Less: Expenditure before Transfer to Rent Surplus Fund	380,483		212,806
Transfer to Rent Surplus Fund	<u>—</u>		<u>—</u>
		380,483	212,806
Deficit for Year		(93,348)	(39,523)
DEVELOPMENT ADMINISTRATION			
On Costs, Development Allowances and Grants Receivable	95,446		34,237
Less: Management Expenses	(27,683)		(18,033)
On Costs Incurred	(55,039)		—
Other Development Expenses	<u>(1,521)</u>		<u>—</u>
Surplus for the Year		11,203	16,204
OTHER INCOME AND EXPENDITURE			
HOUSING ACTIVITIES			
Grants and Donations	12,097		76,924
Bank Interest	8,063		6,767
Other Income	<u>2,423</u>		<u>2,212</u>
	22,583		85,903
Less: Management Expenses Transfer to Dion Project	—		76,878
	<u>(15,510)</u>		<u>—</u>
Surplus for the Year		7,073	9,025
TOTAL DEFICIT FOR THE YEAR BEFORE DEFICIT GRANTS		(75,072)	(14,294)
Add: Hostel Deficit Grant Receivable		93,348	44,715
Less: Provision for Non-Recovery		<u>(5,580)</u>	<u>(12,453)</u>
SURPLUS FOR THE YEAR AFTER GRANTS		12,696	17,968
Surplus at Beginning of Year		8,359	7,066
Transfers (to) Provisions		<u>(18,500)</u>	<u>16,675</u>
SURPLUS AT END OF YEAR		<u>2,555</u>	<u>8,359</u>

Bankers

Allied Irish Bank Ltd.,
629 Holloway Road,
London N19

Auditors

Sayer Vincent,
23 Angel Gate,
City Road,
London EC1V

Management Committee Members

Gearoid O'Meachair — Chair

Joan Kane — Secretary

Christine Arthur

Edel Clarke

Sally Costello

George Meehan

Rory Murphy

Mary Tilki

Staff Team

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Maria Donoghue — Assistant Director

Seamus Kelleher — Development Manager

Shelley Gan — Administrator

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Project Manager

Mary Boyle

Barry Butler

Noel Clarke

Kathleen Egan

Celine Gleeson

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Maria O'Donnell

Mari Stackpoole

CARA is affiliated to

The National Federation of Housing Associations

The London Housing Associations Council

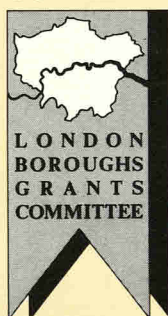
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