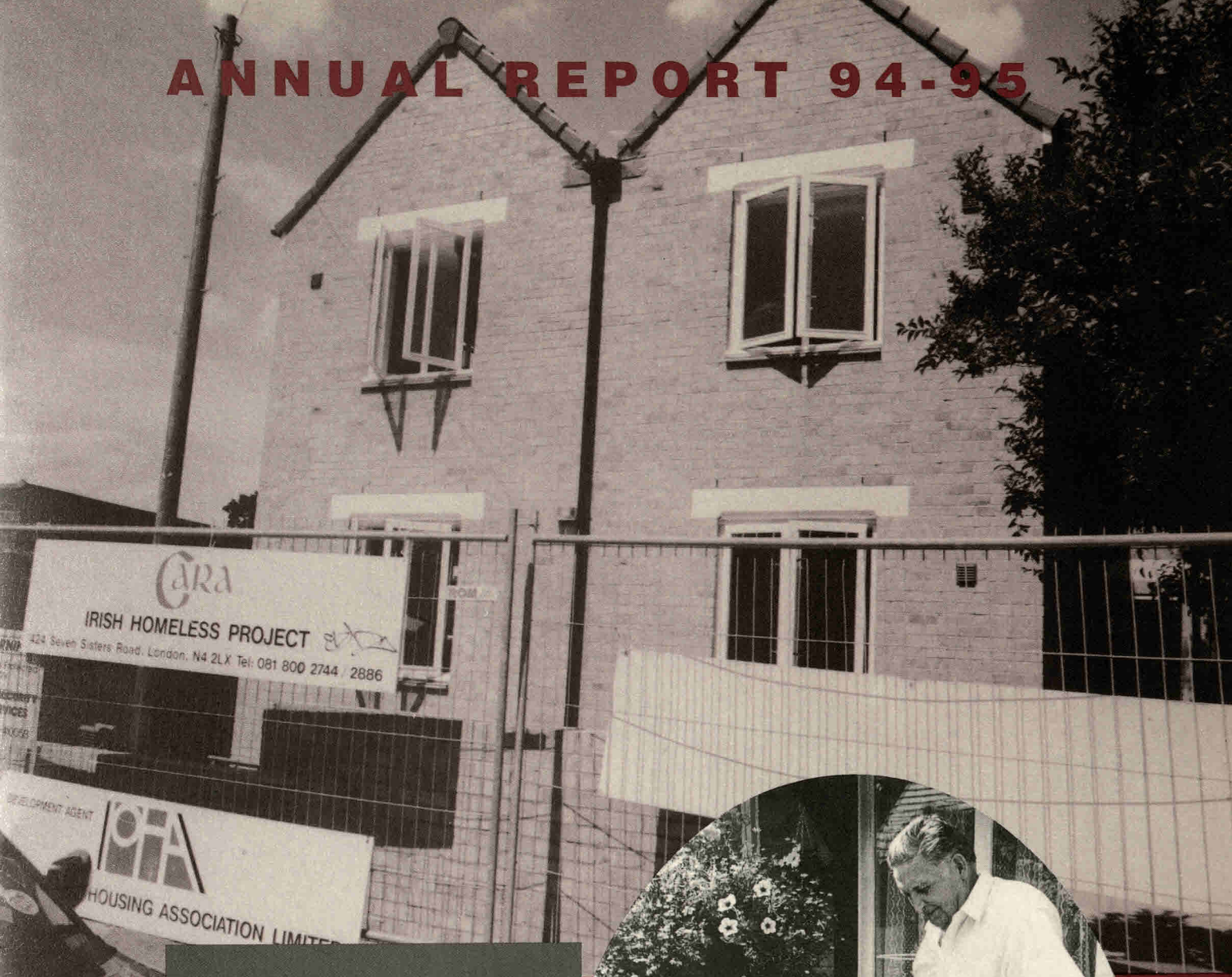


# ANNUAL REPORT 94-95



*Ag Obair leis na  
hÚderáis Áitiúil*

Working  
with Local  
Authorities



**Cara**  
IRISH HOUSING  
ASSOCIATION LTD

Member of the Federation of Irish Societies





HOUSE OF COMMONS  
LONDON SW1A 0AA

The Office of the  
Leader of The Opposition

Cara Irish Housing Association  
339 Seven Sisters Road  
London  
N15 6RD

18 April 1995

I am delighted to send my best wishes to Cara Irish Housing Association. Many Irish people experience serious housing problems in Britain and the work of Cara in providing housing for the Irish community is invaluable.

There is of course no single answer to the problems of housing provision. Councils need to be able to build houses for rent at reasonable rates. We need a stable housing market for those who want to buy. And we need the work of housing associations like Cara.

By working together in strong communities we can achieve more than by working alone. Cara is a fine example of what such co-operation and partnership can achieve. You have already accomplished a great deal and I want to wish Cara Irish Housing Association every success in the future.

*Yours sincerely*  
*Tony Blair*

Tony Blair

The Rt Hon Paddy Ashdown MP



HOUSE OF COMMONS  
LONDON SW1A 0AA

**Message from the Rt. Hon Paddy Ashdown MP**

I am delighted to have this opportunity to send my thanks and best wishes to Cara Irish Housing Association for all their hard work in providing housing and welfare assistance to Irish people in Britain.

The Irish community here is of great importance to Britain both economically and culturally. The Irish are well respected for their commitment to self help, and Cara Irish Housing Association is a prime example of this tradition. I applaud Cara's recognition that "Tús maith leath na hoibre" ( a good start is half the job ), and their success in combining the voluntary Irish sector with British statutory bodies has enabled them to tackle some of the problems facing emigrants to this country.

Thank you once for your hard work and commitment to furthering the welfare of Irish people within Britain, and I hope that Cara Irish Housing Association's success continues in 1995.

*Paddy Ashdown*

Rt. Hon Paddy Ashdown MP



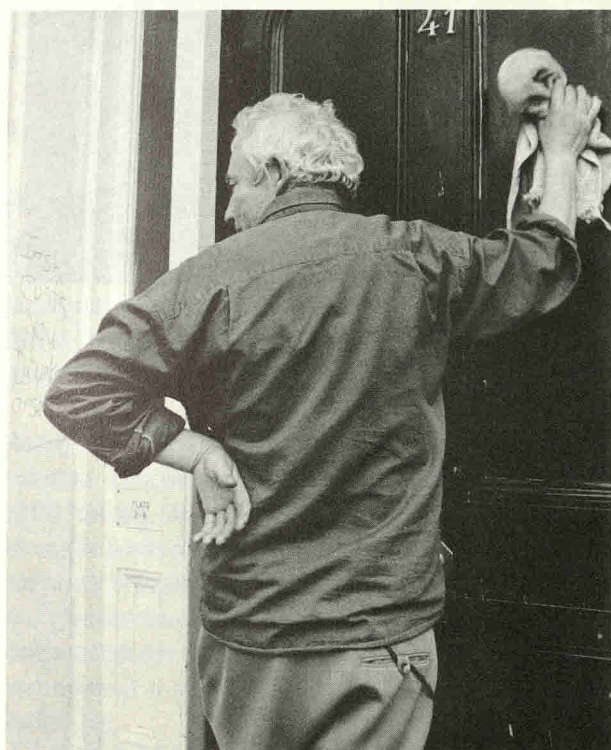
## Equal Opportunities

Cara is working towards being an equal opportunities association and actively assists homeless Irish people who have support needs. No applicant for housing or employment 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, religion or HIV status.

Cara is a medium sized Irish Housing Association working primarily for the Irish community in England providing a non-sectarian service.

### Discrimination and Disadvantage

Substantial evidence exists which demonstrates that a large number of Irish people face discrimination and disadvantage in accessing affordable, quality rented housing.



*A recent example of Anti-Irish graffiti on one of our properties*

As a community-based housing association we are committed to addressing these issues in a culturally sensitive manner.

# CARA

**IRISH HOUSING ASSOCIATION LTD**

**Cara House**

**339 Seven Sisters Road  
London N15 6RD**

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## Introduction

### Why an Irish Housing Association?

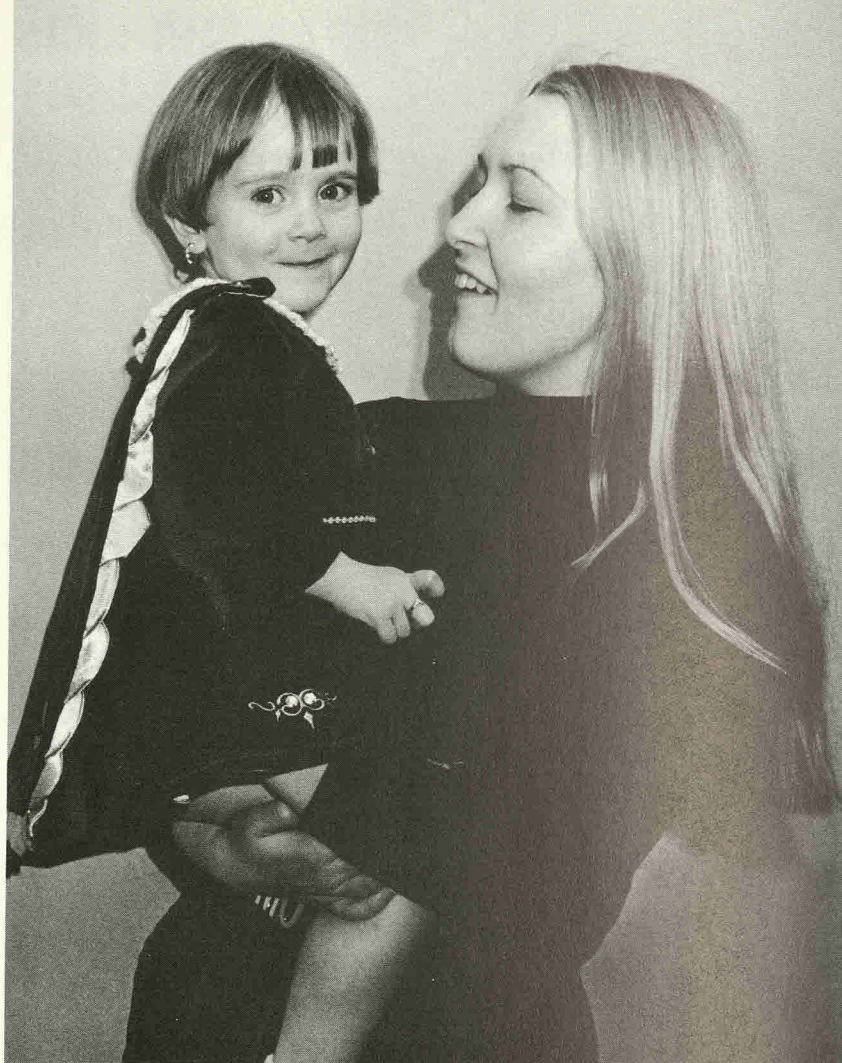
Out of a population of 6 million people in London, nearly 1.5 million identify themselves as an ethnic minority (1991 Census). The Irish population remains the largest with 314,033 Irish-born citizens. These figures do not include those who have an Irish identity but are born in Britain.

Cara's research and monitoring during the year have shown that Irish people in Britain continue to face obstacles in gaining access to affordable housing.

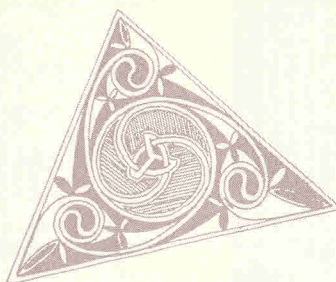
Information from front-line agencies and research reveal that the Irish are disproportionately represented in temporary accommodation and amongst the street homeless population.

Cara is not only a housing provider but is in the forefront, via our research, in endeavouring to ensure that mainstream housing associations and local authorities meet their obligations to the Irish Community.

Cara has throughout the year continued to argue for Irish people to be included as a separate category in the ethnicity question in the 2001 Census.

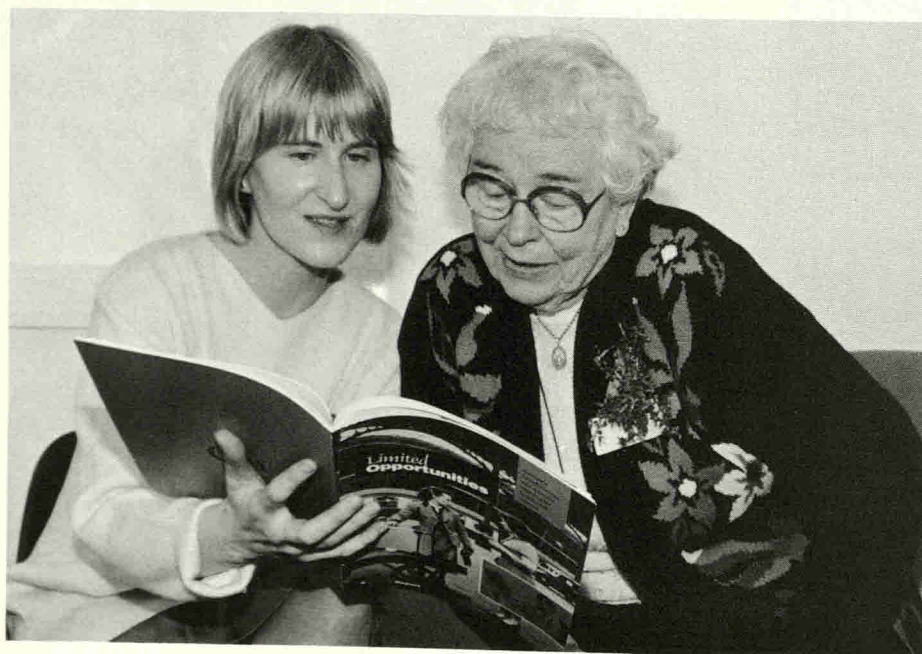


© TERRY SMITH



**"When you're not at the level you can afford private accommodation and you're not completely destitute there's a middle ground, a lot of people are trapped in there. I've lived in a nurses home for years. I always wanted to go home but I couldn't afford to live there. Now I'm off sick I don't know how long I can stay here"**

Mairead, 52 years,  
from Dublin



*Siobhan Peoples, Co-ordinator and one of our guests at St. Patrick's Day launch of "Limited Opportunities"*



## Chair's statement

Isn't it interesting that 10 years on and with ever mounting research findings there is still a need to open our report with the case for culturally sensitive Irish provision. What will it take to ensure that Irish Housing Associations get their fair share of recognition, support and resources?

Despite the above, Cara has been working even closer with Local Authorities and we await the outcome of our determined efforts.

There have been so many achievements under all the objectives set by the committee that the following pages do not seek to detail them all. Most notable is the solid work between staff and tenants which allows us to provide the culturally sensitive services which make us so different from many other providers of accommodation.

Our priority has always been our tenants and their needs. Accordingly this year we embarked upon a survey over 3 months of 100 of our tenants. Many of the findings are summarised later in this report and will feed into our current review of our Corporate and Business Plan.

Among this year's events was the visit by some committee members to Ireland and the reception given by the President, Mary Robinson. This visit allowed us to raise the profile of Irish housing need in the emigrant community in England and the role Cara could take in finding solutions to the housing situation in Ireland. It is envisaged that over the coming year, the fruits of our work will result in solid partnerships on both sides of the Irish sea.

On St Patrick's Day 17th March 1995, we opened new facilities at our Central Office providing an extra floor of offices and interview rooms and a Community Room which can be used by tenant groups for training sessions and meetings.

We published "Limited Opportunities – Economic Disadvantage and Access to Housing for Single Irish Women". This along with the publication of the "Monitoring of Irish Applicants for Housing and a Survey of London Boroughs" reinforced our commitment to excellence in the research field and demonstrates yet again the disadvantage and discrimination facing the Irish community.



Gearoid O'Meachair, Chair of Cara

*Táft na h-imeachlfí sa  
bhliain atá imithe uainn i  
comhphobail na h-  
Éireann sa Bhreatain,  
netaithe go speisialta leis  
an Foródrá Sráid  
Downing agus an sears a  
thugann sé dúinn  
siochan buan a chothú i  
d-tuisceart na h-  
Éireann.*

**(The year for our  
community is marked  
most vividly by the  
Downing Street  
Declaration and the  
option it provides for a  
peaceful settlement of the  
situation in Northern  
Ireland).**

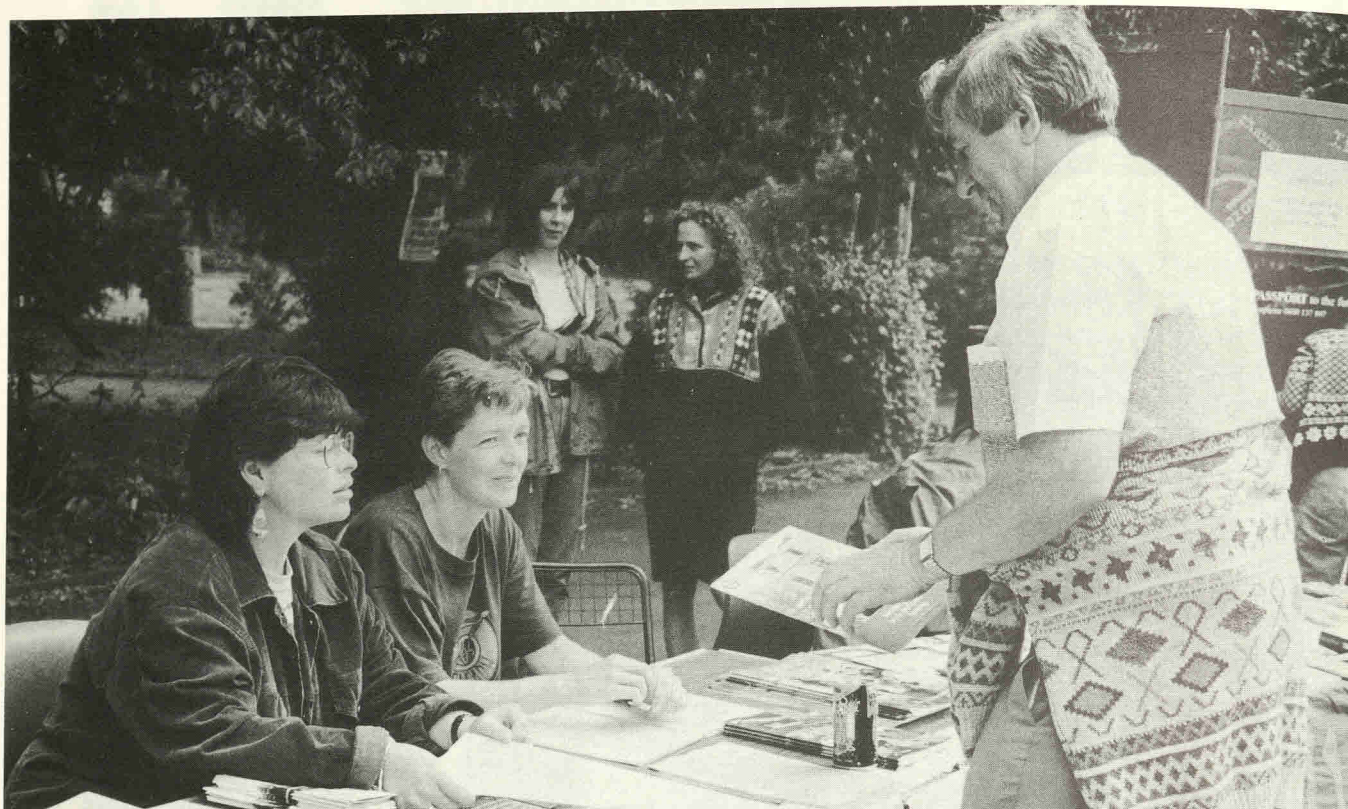
In meeting our tenants' aspirations, we achieved a zero rent rise for the year and minimised voids and bad debts to 2%. We also dramatically increased our move-on to independent accommodation – 57 people were re-housed during the year.

Our finances remained steady with a healthy surplus being generated. This will allow us to subsidise developments and build up our capability for future years with confidence.

We were disappointed with the lack of a direct capital allocation from the Housing Corporation in the year. However, we were encouraged by the interest in our work from outside London, particularly in Manchester, Leicester, Birmingham, Luton, Coventry and the potential these areas offer for growth.

We thank those who joined us to celebrate our 10th Anniversary. This event was attended by over 180 people. Although a celebratory occasion, much beneficial work was undertaken. As a direct result, we have received donations and encouraging support assisting us in our work.





***Project Managers, Stephanie Burns and Maria O'Donnell at Cara's stall Kilburn Irish Youth Festival***

We have sought to make a positive contribution to the needs of our community by seconding a member of staff to help establish Sólás Anois and by playing a positive role in the Federation of Irish Societies. We are pleased to be members of the newly established Irish Housing Forum which brings all the Irish housing organisations together to discuss issues of mutual concern for the first time.

On the broader horizon, we welcome the public debate on the accountability of Housing Associations. We all need constant vigilance but our charitable motives and status should always be recognised and our independence and integrity respected. On accountability, we have a formal constitution, open membership, an Annual General Meeting and annual audit, plus an open complaints procedure monitored by the Housing Corporation.

As a voluntary organisation, we count on the unpaid support and service of committee members. I would pay tribute to them all given the large number of committee meetings, interviews and functions they attend on the Association's behalf. A

considerable amount of additional work is also undertaken by the Chairs of the Sub-Committees; Finance (Edel Clarke), Development (Vicky Savage), Housing Management & Maintenance (Joan Kane) and Research and New Initiatives (Mary Tilki).

We continued to play an active role within the NFHA, and we are keen to consolidate our links with the voluntary housing sector in Ireland.

We can also call on Irish academics and professionals for specific advice and assistance. I would like, on behalf of Cara, to thank Dr Teresa Joyce who designed, supervised and wrote up our tenants survey.

I would like to pay tribute to Sr Joan Kane, Secretary of Cara, for her role as Chair at the Conference organised by The Association for London Government which took place this year. The conference looked at how local authorities can address Irish concerns in regard to service delivery, equitable access to resources, homelessness provision, community care planning and health strategies.

In addition, I wish to express thanks to all members of staff for their hard work and commitment during the year.

***'A Different Country' at Copthorne Tara, 10th Anniversary***





## Director's Report



**John Brennan, Director of Cara**

In my second year at Cara, I feel proud to report on the growth and change within the organisation.

The effects of Government policies, particularly Care in the Community and competition in the special needs grant rates, from 100% Housing Association Grant to open bidding, are being increasingly felt by all Associations. We have become more aware of the pressure upon Housing Management staff and the difficulties faced by people who hitherto have lived in supported accommodation. We are often asked to provide additional services without financial support.

Whilst last year's development allocation was a great disappointment to us, we are in a financially robust position and hope to subsidise our development programme this year. There are limits to how far a small association can go down this path, but the rising level of needs is paramount in our strategy.

Given the above factors, and with the growth in our housing stock, our new staffing structure with a strengthened senior management team has allowed us to achieve even more than last year. I feel confident that Cara will become more proactive in

addressing the Irish community's housing needs in a housing environment which requires flexibility and the ability to maintain and improve the quality of services we provide.

Cara prides itself on the culturally sensitive service it offers, based on a deep understanding of the Irish community and its needs. The decline in available resources and the lack of awareness of the Irish Community's needs remain problems to be overcome. It is only with a growing organisation and the strength and support of the Irish community that we can continue to address these issues in the coming years.

The following pages detail the achievements of a busy year. The report follows the clear objectives set by the management committee under our Corporate and Business plan. We would welcome your comments on this publication or on any aspect of our work.

I take this opportunity to thank all the staff and management committee for their hard work in making Cara the dynamic organisation, committed to the single Irish homeless, that we are.



## ANNUAL GENERAL MEETING

Our 1994/95 AGM will be held on  
27th November 1995.

Presentations on topical issues will be given following  
the formal meeting.

Details can be obtained from our Central Office —  
telephone  
0181.800.2744

ALL WELCOME TO ATTEND





# Performance Indicators

## Introduction

In addition to the financial statement which compares our actual performance to that of previous years, this further analysis is necessary to highlight a number of issues, particularly our performance indicators. The Housing Corporation encourages all housing associations to monitor their key indicators:-

### Key Context Indicators

Size of association (housing units)	224	Gearing, i.e. proportion of assets represented by loan finance :	0.9%
The rate of growth –		Service costs as % of service charges :	98%
Housing Units :	8%	Time between year end and Housing Corporation receipt of our year end accounts :	4.5 months
Asset value :	57%		
Proportion of shared housing :	61%		
Size of association by employee :	24		

### Housing Management Indicators

### Financial Position and Performance Indicators

Our year's accounts show a surplus of £104,244		Special Needs (£2,528 allowance) with care cost :	£3,615
Surplus on Property Revenue Account as a % of rent receivable :	17%	Housing accommodation :	£724
Free reserve as % of rent receivable :	5%	Average maintenance cost per unit :	£265
Total reserve as % of rent receivable :	50%	Average rent arrears :	5.5%
Ratio of current assets to current liabilities :	2.75:1	Void and bad debts :	2.9%
		Rent increase for year :	Nil

**Other areas of Cara's activities reflected in performance indicators include access to housing, equal opportunities and development which are detailed in this report.**

**Performance indicators must be looked at in relation to the type of services provided and perhaps the size of the organisation.**



# Raising awareness of the extent of single Irish homelessness

Our Annual general meeting in November 1994 included a presentation by Jim Coulter from the National Federation of Housing Associations (NFHA) on **Discrimination and Disadvantage facing the Irish community in gaining access to housing**. This was followed by Sue Lukes (SHAC) and Chris Myant from the Commission for Racial Equality (CRE). This meeting highlighted many of the issues facing the Irish community within the context of the current housing situation.



*Jim Coulter, Chief Executive NFHA speaking at AGM*



*Tenants attending the AGM*



*Chris Myant, CRE, speaking at AGM*



*Sue Lukes, SHAC, speaker at AGM*

## *Disadvantage and discrimination*

**Cara co-operated with a BBC 2 Television 'First Sight' documentary highlighting the discrimination and disadvantage faced by many Irish people in Britain. Tapes are available from Cara's Central Office.**

## **Limited Opportunities, Economic Disadvantage and Access to Housing for Single Irish Women'**

This year, Cara produced valuable findings in a report highlighting the difficulties faced by Irish women in London – in employment, housing and health.

An official launch of the report was held on St Patrick's Day at Cara's central office and attended by over 150 people. Guest speakers included Diane Abbott MP (Hackney) and Barbara Roche MP (Haringey) who gave their support to Cara's work. A substantial number of representatives from external agencies were present and we were pleased that so many of our tenants could also attend.

Cara will continue to argue for these provisions from the British Government, the Housing Corporation, Local Authorities, Housing Associations and the Irish community.



## 10th Anniversary Celebration

**"On our tenth anniversary, I do believe that we should look back on what has been achieved over the decade and look forward with confidence".**

from Chair's speech at the Cophorne Tara

To mark our 10th anniversary in meeting the housing needs of single Irish homeless people in London, we held a formal Dinner & Dance at the Cophorne Tara Hotel on Monday 19th December 1994.

The evening was a great success with over 180 in attendance. Staff, tenants, management committee, councillors, supporters past and present, plus key individuals within the Irish community socialised into the early hours of the morning.



*A good working relationship: Cara and Allied Irish Banks, p.l.c.*

Although the focus of the evening was one of celebration, it also provided an opportunity to assess the position of the Irish community in Britain over the last ten years and to understand that there will be a significant need for organisations such as Cara for many years to come. We must raise our profile and gain support from the wider community in order to continue for another 10 years and beyond. This event went some way to making such a step.

**"The existence of Cara is a reflection of the capabilities of the Irish community. It is also a reflection of the disadvantaged position of the Irish in Britain. Although many Irish people are successful in Britain, evidence shows that for the majority there is substantial disadvantage and sadly blatant discrimination."**

from Kevin McNamara's speech at the Cophorne Tara

### *Councillors Dunphy and Carlisle*

Particular mention must be made to Kevin McNamara MP, the former Labour Shadow Spokesperson on Northern Ireland who was the after dinner speaker. He commended Cara for its work over the last ten years and wished the organisation lasting success for the future.

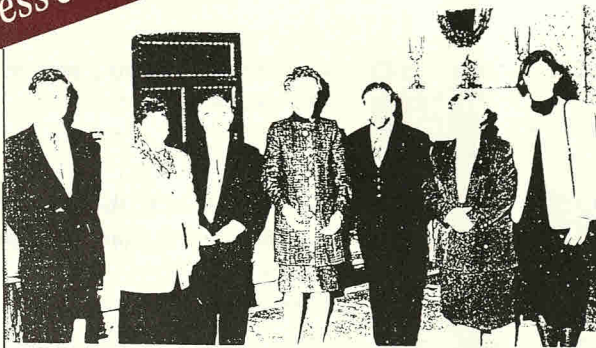
Thanks must be given to the companies who kindly donated prizes for the raffle, namely: Swansea Cork Ferries, Irish Ferries, Aer Lingus and Stena Sealink. Proceeds were donated to our Tenant Welfare Fund.

We also thank the entertainers on the night, Cara tenant Bobby McCullough with his band "A Different Country" and Christine Tobin.





Press coverage of our work



Left to right: Mary Robinson, President of the Irish Republic, Mary Robinson, President of the Irish Republic, Mary Robinson, President of the Irish Republic, Mary Robinson, President of the Irish Republic, Mary Robinson, President of the Irish Republic.

## Cara report spotlights needs of Irish women

CARA Irish housing association has launched a report examining the effects of low pay and casual labour on Irish women, particularly in west London.

**Limited opportunities** Economic disadvantage and access to housing for single Irish women highlights the problem Irish women face gaining access to secure, decent housing in London and the need for a response from local authorities, housing associations and the Housing Corporation.

Due to lower earning potential and part time insecure employment owner occupation is not an option for the vast majority of single Irish women says the report. But social housing has become increasingly unaffordable. It calls on the corporation and associations to take into account

issues of decreasing affordability and its impact on single women and to direct resources to providers of social housing to meet the pressing needs of housing need and homelessness within the Irish community.

Housing associations are advised to record Irish applicants as a single and as a distinct ethnic community in order to redress inequalities in housing provision.

The research is based on in depth interviews with a sample of Irish women from a range of backgrounds and on a survey of accommodation.

It follows a survey of Irish women in London boroughs and housing associations for housing. Both reports are available from CIRA, 401 Seven Sisters Road, London N12 6SE.



A RACIST CALLING CARD: Anti-Irish graffiti were scrawled on St. Patrick's Day on a property managed by the Irish housing association Cara at one of its properties at North London's Hilldrop Road. Cara director John Brennan revealed that racist slurs targeted another Cara property recently in South London and he told The Irish Post: "Plenty of Irish people can remember arriving in Britain to be greeted by signs proclaiming 'No Blacks, No Dogs, No Irish'. We clearly still have a struggle on our hands". He is seen above in Terry Smith's picture scrubbing away the offending slogans.

# New Cara plan wins support of President

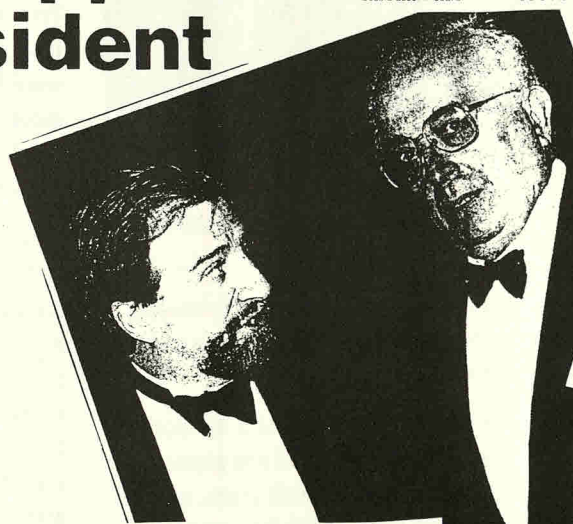
## Robinson makes plea for emigrants

The Irish president, Mary Robinson has aired her concern for Irish emigrants homeless in Britain this Christmas.

In a message to the annual meeting of CIRA, an Irish housing association in London, Robinson said that, without secure accommodation

forced into a downward spiral of homelessness and unemployment, the Irish community in Britain would be a source of shame.

She congratulated the Irish who had the daily struggle to set up CIRA and said that with secure and proper housing, emigrants could move forward to realise their potential and contribute more fully to their adopted



## Needs of single Irish people worsening - Cara

The state of needs of single Irish people in London, south east London, have worsened, claims Irish housing association Cara in a new report.

The report, *Homeless Irish in London*, highlights an increase in homelessness, unemployment and health care problems in middle aged Irish women.

The situation has been exacerbated by the lack of housing provision and support for these Irish people.

Irish people make up the largest ethnic community in the country, but housing associations and local authorities have failed to meet the needs of this community.

In 1994, the association had for a scheme of six one bedroom flats for

single homeless Irish people in Lewisham with mental problems, which London has failed to do.

This year Cara hopes to get cash for two schemes, one for single women with mental problems and the other for middle aged and older Irish men with mental problems.

Most of the housing problems in the Irish centres are in low paid work, either unskilled or in the private sector.

The committee chair of the Lewisham housing trust has the worst of housing need in the world, even greater housing need in the world of the hospital.

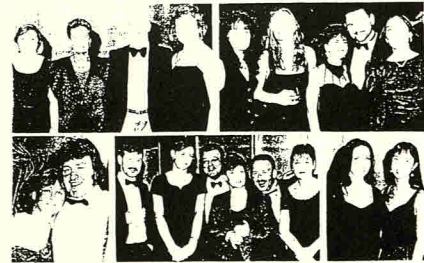
It is a housing officer. They are all for copies of the report, which are free and for further information contact New Clarke Tel 081 400 1111.

## Cara celebrating with dinner-dance

The Cara Irish Housing Association holds a fund-raising formal dinner-dance on Monday, December 19, at London's Copthorne Tara Hotel, Kensington, to celebrate its tenth anniversary in association with the Irish community.

The association is holding a fund-raising formal dinner-dance on Monday, December 19, at London's Copthorne Tara Hotel, Kensington, to celebrate its tenth anniversary in association with the Irish community.

**WELL MET!** Despite the change in his brief, Kevin McNamee MP is still determined to maintain his long-standing links with the Irish community in Britain. It was no surprise therefore to see him at the tenth anniversary dinner at London's Copthorne Tara Hotel of the Cara



## New Cara Housing Scheme For Lewisham

Cara Irish Housing Association has secured a new housing scheme for single Irish people in Lewisham.

The scheme, which will provide six one-bedroom flats, is part of a larger housing project in the area.

The association is pleased to announce the successful outcome of the scheme, which will provide much-needed housing for the Irish community in Lewisham.



Right: Pictured at the official opening of the new Cara Housing Scheme in Lewisham are: Kevin McNamee, MP, Secretary of State for the Environment, and other officials.



# The Great Hunger



*An eviction (Illustrated London News, 16 December 1848)*

Potato prices are soaring – up from £100.00 a ton to over £300.00 on the futures market. It has all to do with the hot weather and indications of a poor crop. This time 150 years ago it had all to do with a wet summer which invited *Phytophthora Infestans* – a fungus which originated in North America.

I object to the title the Irish Potato Famine which is being so commonly used in the media as the events of 150 years ago are recalled. It seeks to convey that our folk died because of an act of God and it removes all blame from others.

There are a few basic facts to be borne in mind in any recalling of the Great Famine. The potato blight was widespread across much of Europe. This week 150 years ago it was discovered in the Isle of Wight, in Kent and in Scotland – as well as Ireland. Soon after it was found in Belgium, Holland, Sweden, Turkey and Russia. So the potato harvests of 1845 was in large part destroyed in many countries – all of whose rural communities had a high dependence on the tuber.

Where Ireland differed from Belgium, Holland, Sweden, and the rest was that they promptly barred the export of food.

Why was there not a ban on the export of food from Ireland? Because it was ruled from London and Ireland was Britain's granary – the main source of its imported corn.

Ireland was annually supplying Britain with sufficient corn to feed more than two million of its people.

**In 1845, there were over 5.000 county fairs in Ireland – cattle and sheep. Throughout the Famine years, more food was shipped out of Ireland for Britain as would have fed the starving Irish twice over. So the failure of the potato crop was marginal. Nobody need have died because of it.**

Centuries of conquest and oppression had driven the native Irish off their own land: "to hell or to Connaught" as Cromwell ordained. A colonial landlord system was established and the native Irish were either tenants with no rights or worse, having the use of a patch of land on conacre. Crops and animals were sold to pay the rent and there was a dependence on potatoes in the West, in parts of the Midlands and in parts of the South such as West Cork.

The real crisis came in the summer of 1846 when it was evident that the potato crop had

failed again. **Meanwhile, food continued to be exported as if there was no crisis – convoys heading for the ports with armed escorts.** On September 29, 1846, a convoy was attacked at Dungarven, Co. Waterford. But order was smartly restored by the Dragoons under Captain Sibthorp. They killed several people and wounded others.

**Commerce could not be interfered with. Market forces had to prevail. Prior to the Famine, the rural Irish, though marginalised, lived longer, were healthier, were taller, and were more literate than their counterparts in much else of Europe – including Britain**

Between 1831 and 1841 (there was a census on the first year of each decade) the population of Ireland grew by 5.5% to 8,175,124. In that same decade, the population of Britain grew by 13.3 per cent. It's another myth that the Irish were "over-breeding". Populations were growing all over Europe and fastest in those countries which were urbanising due to industrialisation.

### IRELAND'S POPULATION 1780-1980

1780	4,000,000 (approx.)
1841	8,200,000
1851	6,600,000
1911	4,400,000
1961	4,200,000
1980	4,900,000

### IRISH REP/IFS    N.IRELAND

1926	3,000,000	1,300,000
1961	2,800,000	1,400,000
1980	3,400,000	1,500,000



But all was not well in Britain. The end of the Napoleonic Wars in 1815 had put many thousands of discarded soldiers onto the streets with no prospects. Corn prices fell dramatically in the 1820s and many thousands of farm workers were also put on the streets. There were riots and bloodshed. Such as the Chartists emerged with their huge rallies. There was a distinct whiff of insurrection. So, in 1831, the government cracked down with hangings and transportation. It went on until the British poor and discontented were cowed and slunk back to their misery.

**The ruling classes had contempt for those beneath them whether fellow-British or Irish. Contempt for the Irish was understandably greater because they were of another race, of another religion and most spoke a different language.**

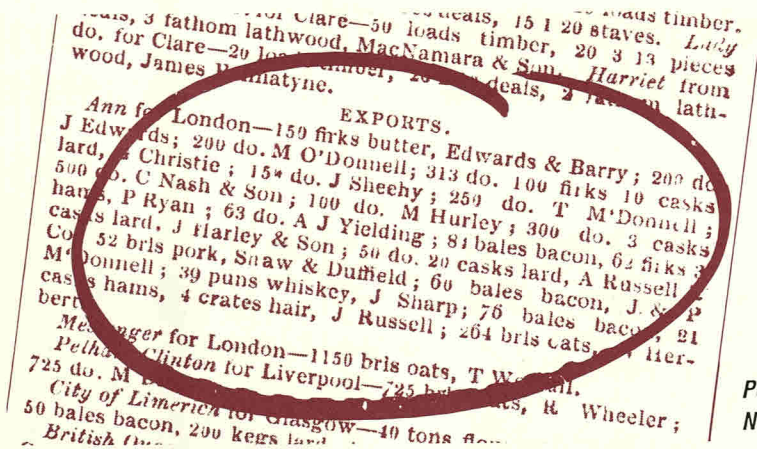
The political philosophy in Britain derived from Thomas Malthus (1766-1832), clergymen and professors of political economics. He expanded on Adam Smith's theory of supply and demand and he propounded that "population increases faster than the means of sustenance".

In his most influential work, entitled *Essay on the Principle of Population*, Malthus wrote:

"If he cannot get sustenance from his parents, on whom he has a just demand, and if society does not want his labour, he has no claim of right to the smallest portion of food and in fact, has no business to be where he is"

It was that philosophy which caused the Famine in Ireland and potatoes had next to damn all to do with it. That was the monetarism and free market of its day and it was known as *laissez faire*.

When the Famine began in 1845, the Tories, under Sir Robert Peel, were in power. Peel was a Lancashire man. When he was 21, his father put him into parliament by buying for him the seat in Cashel, Co. Tipperary. That was in April 1809. Later, Peel served for six years as Chief Secretary for Ireland. Though a bitter opponent of Daniel O'Connell, Peel, in



**Port of Limerick Newspaper extract**

the context of the Famine, was not the worst of them. Without cabinet approval, he spent £100,000 on Indian Corn for Ireland in 1845.

In June 1846, Peel's Tory government was replaced by the Whigs under Lord John Russell, with Charles Wood as Chancellor of the Exchequer and Charles Trevelyan in charge at the Treasury. These three were the villains of the Famine and they ruled from 1846 until the Spring of 1852.

Russell was the son of the Duke of Bedford – Woburn Abbey and all of that. Woburn used to be a Cistercian abbey. But then, the Russells are a story to themselves. Charles Wood, a committed Malthusian, became Lord Halifax, while the Trevelyan family remained in the corridors of British power for generations. The three of them believed that a reduction in the population of Ireland would be to the benefit of all.

What Peel had set about doing to alleviate starvation was cancelled. Relief measures would have to be paid for by local taxes in Ireland and relief food would have to be paid for by the recipients at market prices.

**At the time, Britain was the richest country in the world and, by London government decree, Mayo was as much part of the kingdom as was Kent. Yet, during the period 1845 to 1852, the British Treasury spent only £8,332,000 on Famine relief. Half of that was by way of loan. In 1847 alone, the Irish paid £13 million in rent.**

Rents paid – extracted by force of arms and threat of eviction – throughout the Famine period exceeded all aid ten-fold.

Britain spent £69 million on the Crimea War and more than that in many a single year fighting Napoleon.

Coercive legislation was introduced throughout the Famine years. As many as 15,000 extra troops were dispatched to Ireland. Martial law was declared in various areas .... and the rents were collected.

In 1847, as many as 6,026 families were evicted. In 1850, no fewer than 19,949 families were evicted. There was no mercy.

British officials in Ireland, among them the Lord Lieutenant, the Earl of Clarendon, appealed to London to temper matters and provide effective aid. It was to no avail. Trevelyan even published a paper justifying the export of food from Ireland.

Emigration began in a large way in the autumn of 1846. A culture of emigration grew and remained. By 1891, the population was down to 4,704,000 and still falling. A nation had been psychologically broken.

Dr. Douglas Hyde, later to become the first President of Ireland, wrote: "The Famine destroyed everything. Poetry, music and dancing stopped. Sport and past-times disappeared. And when times improved, those things never returned as they were".

As Brian Keenan put it so tersely: "Famine is a lie".

Author – **Brendan MacLua.**



# Actively promoting tenant participation

**"Cara seeks to develop and actively encourages Tenant Participation throughout the Association.**

**Tenants are consulted through House Meetings and the Tenants Newsletter and Tenants' views will be taken into consideration in the provision of housing management services.**

**Cara will work towards Tenant representation on the Management Committee.**

**Cara will ensure that the views of Tenants are heard and that no group of Tenants is excluded from participating within the Association.**

**Cara is committed to development of Tenant Participation within the organisation."**

During the year we continued to promote tenant involvement within Cara by :

- ☛ undertaking an independent, three-month survey of our Tenants views
- ☛ reviewing our Tenant Participation strategy
- ☛ electing our first tenant onto our Housing Management Sub-Committee
- ☛ producing with tenants three more Cara Newsletters
- ☛ organising an 'Assertiveness Training Day' for Women tenants
- ☛ holding another successful Tenants Christmas Social
- ☛ continuing to work on issues through our Tenant Participation Working Group
- ☛ developing a 'Workforce' policy which aims to allow Cara tenants to work for the Association without affecting the welfare benefits of those on Income Support/ Sickness or Invalidity Benefit
- ☛ inviting tenants to our 10th Anniversary celebrations at the Copthorne Tara Hotel, to our St Patrick's Day launch of 'Limited Opportunities – Economic Disadvantage and Access to Housing for Single Irish Women' and to our A.G.M.



*Clare Willis, Project Manager.*

## The Past Year

Sean Monaghan, a member of the Tenant Participation group states

**"the group has continued to expand with more tenants attending meetings and more tenants interested ... as more tenants get involved I'm sure a tenant's group can be formed"**

Clare Willis, also a member of the group, adds that

**"it is very exciting developing strategies for more tenant involvement – we have worked on reviewing our strategy which will encourage more tenants to get involved"**



# Representation on Housing Management and Maintenance Sub-Committee



Sean Monaghan, Tenant Representative and John Mahon, Project Manager

Sean Monaghan was invited to join the Housing Management and Maintenance Sub-Committee during the year.

Sean says:-

“The Committee meet every 3 months which does not sound like very much, but when you consider the amount of work that has to be done to prepare for the meetings – reading lots of papers and new policies and taking in lots of statistics, it is very hard work.

I like being involved in the Committee as it means I have a say in what goes on in Cara and I feel I have something to offer”.

## Cara Newsletter – tenant-led

Martin Grogan who assists in producing the Newsletter states

“we aim to set up a Tenants Newsletter soon. This is part of our strategy in getting more tenants involved.

I usually spend about 2 days setting out the Newsletter ready for printing. We get more and more contributions from tenants and staff”

## Tenant Consultation

Cara has a duty to consult with tenants about policies and practices which affect tenants lives.

We consult through house meetings which are held in every shared house every two to three months and through the Newsletter published quarterly.

New policies are always widely consulted upon with tenants. We send mail-outs of draft policies and ask for feedback.

We hope in the future to have tenant representatives on the Management Committee who will directly feedback the views of other tenants directly.





## Equal Opportunities

### Tenants

Cara encourages all interested tenants to join its Working Groups on Equal Opportunities, Tenant Participation and Health & Safety.

#### *Statement of Rights*

**"You have the right to be treated with dignity and respected as an individual.**

**You have the right to personal space and privacy for yourself, your belongings and your interests.**

**You have the right to live here without being physically or verbally abused or harassed because of who you are.**

**You should not be treated unfairly because of your colour, religion, culture, gender, sexuality, age or health.**

**Be fair in your dealings with others. They also have these rights."**

*Cara "Statement Of Rights" Introduced during the year.*

#### Providing Training to tenants

Cara has provided training opportunities to tenants during the year. Two courses were held following consultation with tenants, one on Stress Management and another on Welfare Benefits, facilitated by the Housing Support Team.

Feedback was positive from the courses.

**"It was very educational"**

said Martin, course participant – Welfare Benefits

**"It was great learning about things I never knew existed"**

said Vanessa, course participant, Welfare Benefits

**"I think I know how to deal with situations that I previously felt I had no control over"**

said a course participant, Stress Management

We plan to run more courses this year based on feedback from tenants.



*Tenants attending Information Day*





# Tenant Survey

Cara carried out an independent three month survey of 100 randomly selected tenants during the year.

Dr Teresa Joyce states that:-

**“The purpose of the survey was to enable Cara to improve the quality of service offered to tenants. The questionnaire was designed, data collected and analysed by external researchers to encourage confidentiality to clients. Tenants were reassured that they could not be identified in any way and their full consent was obtained.**

The survey dealt with different aspects of being a Cara tenant and required short answers and an opportunity for comment. The questionnaire/ interviews were completed by 100 tenants, both women and men of different age groups and in all projects. Between 80% and 90% of those surveyed expressed satisfaction with Cara's accommodation and amenities. The most positive aspects were the opportunity to live with Irish people, the non-sectarian nature of the organisation, their individual contracts with Cara and their tenancy agreements.

Dr Joyce continues:-

“Some 40% -60% of tenants felt that their lives would have been enhanced by greater access to counselling in coming to terms with emotional problems, confidence building and help with obtaining benefits and accessing education, training and employment opportunities”

**“A smaller number highlighted the need for greater support in relation to depression, alcohol and drug problems.**

Whilst not everybody welcomed involvement in the organisation those who valued participation felt they were able to influence Cara.

Less positive findings related to lack of choice about who to live with, the unavailability of move-on accommodation and the inability to decorate as

**desired. A small but significant number of tenants (4% – 15%) felt uncomfortable about noise, or having to live with people who used drugs, alcohol or were violent.**

**Some tenants were unhappy about various aspects of Cara's management and administration. A detailed analysis of these findings is currently being undertaken and Cara welcomes the opportunity to tackle these issues to ensure the highest quality service provision for all our tenants”.**

• *We would like to express our thanks to Maire Gaffney for her work undertaken on the Tenants Survey*



*Dr Teresa Joyce*



## Meeting needs in a culturally sensitive manner



**Gerry Devine, Project Manager**

### *An afternoon's work in Cara*

It's 2pm, Time's flying for me,  
First to the kettle for a  
quick cup of tea  
Check the post, a swift  
"Hi" to the team  
Then into the meeting for  
hours it seems.

It's 4pm, still plenty to do  
Out of the meeting and  
into the loo  
Then on the 'phone to sort  
some things out  
Have I them sorted ?  
I'm still in doubt.

A couple of letters and  
then I'll be home for a  
nice quiet evening ...  
but not on my own!

It's 6pm,  
I'm over the moon  
Everythings sorted and  
I'm going home

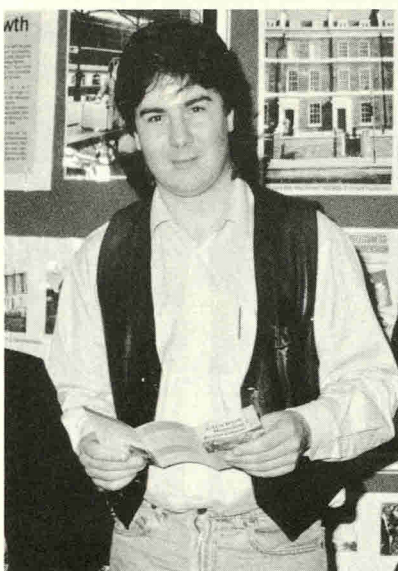
But then a phone call ...  
from a tenant  
"I'm locked out of my  
room!"

*Gerry Devine, Project Manager*

## A tenant's view

*Martin Grogan writes*

"For those of you who read last year's Annual Report, you will remember my name. I submitted an article for publication in that report. It told of how my history of gambling and a broken relationship had drained me of all of my confidence and left me a bag of nerves. I also told you about the computer course I was about to embark upon. Well, here I am now twelve months later with another story to tell. It is not a heart rendering story of woe and misery but a positive tale of development, both professionally and mentally. I have finished the computer course which I thoroughly enjoyed and I am now one of the people who puts it all together on the computer and I write the odd article. Its not exactly Fleet Street but it's a start. I am also doing some voluntary work with the Irish Support & Advice Service in Hammersmith which is quite rewarding. I would like to be able to tell you that I have a full time job but unfortunately I can't, but



**Martin Grogan, active tenant member of Tenant Participation working Party**

then, as they say "Rome wasn't built in a day". To some people what I have done in the last year may not be very much but given my background I think it is quite an achievement.

It's amazing what one can do with a little confidence.



## An Earring

An Irish Man, yes, no, no,  
yes.  
A Londoner, no, no, yes.  
Yes you are.  
I am not. I am an Irish  
man born  
to streets of London  
With a soul full of the land  
of my fathers  
With eyes the colour of the  
history of that same land,  
And yet confused by birth  
place  
Alive in no man's land  
Here I stand  
An outcast  
A traveller in time  
Homeless by one  
generation  
And they would say I am  
not Irish.  
(When, now, I would say)  
Put down your guns, your  
hatred  
Your anger, your fear  
Let there be peace in the

land of  
my fathers  
for this is today  
And you and I  
Are here and still alive  
now.

But the anger raged on  
And the men of peace fell  
silent  
As the hounds of hell  
hacked and ripped and  
shredded  
their places in time.

And all was ..when  
..why.. But  
should I stop now ...  
Am I still Irish in your eyes  
Were you listening to me  
Or was it an accent you  
were  
looking for ...

(Arah go way ow dat)



Buskers outside Kilburn Park Station

Poem ...

## 'Nobody loves Belfast'

Nobody loves Belfast  
No-one loves the gantries,  
Or the trails, or the  
Shankill:  
Nobody loves Belfast.

Narrow streets, mean  
lanes;  
Stained marble, pastiche  
St Pauls;  
Stunted factories, soaring  
spires:  
Nobody loves Belfast.

Royal Avenue, Ormeau  
Road;  
Donegal Pass, Shaftesbury  
Square;  
The Markets, Chichester  
Street:  
Nobody loves Belfast.

The songs, the drums  
The flags, the banners  
The pictures on the walls:  
Nobody loves Belfast.

Robinsons, The Crown  
The Europa, The Errigal  
The Windsor,  
The Abercorn:  
Nobody loves Belfast.

Inst, Campbell  
Methody, Malachy's  
Stranmillis, Queen's :  
Nobody loves Belfast

L. McCloskey, tenant



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# Seeking Quality Management and Care Standards



*Joan Kane, Secretary of Cara and Chair of Housing Management and Maintenance Sub-Committee.*

Frank Curran, Teamleader, states that

**At April 1995 Cara managed 224 units in 9 London boroughs. The breakdown by Borough and scheme type is as follows:**

	Temporary/ Permanent Shared	Perm/Self- Contained
Haringey	29	4
Islington	30	35
Hackney	14	39
Southwark	6	6
Lewisham	4	1
Kensington & Chelsea	12	0
Hammersmith & Fulham	19	0
Camden	12	2
Barnet	11	0

## Introduction

The Chair of the Housing Management and Maintenance Sub-Committee, Joan Kane, states:-

“1994/95 saw continued expansion in the number of bedspaces and flats managed by Cara. By March 1995 Cara managed 224 units, an increase of 23 over the year. Most of these units were self-contained one bedroomed flats, developed with Housing Corporation allocations and used to provide good quality permanent housing for single Irish people with support needs. In addition, Cara took over the management of 2 shared schemes for single women in West London.

These schemes are owned by Shepherds Bush HA and were formerly managed by an Irish voluntary group, Home from Home. When Home from Home decided to withdraw from the management of these schemes Cara was invited by Shepherds Bush HA to take over their management. We were pleased to do so as we could ensure that this resource remained within the Irish community and the schemes complemented our provision in the area.”

Frank further stated:-

## Housing Management

“A commitment to achieving quality management and care standards is a core objective of the Association. During 1994/95 Cara has reviewed its policy and practices in a whole variety of areas, some of which are described below.

Cara welcomes the recent emphasis placed on performance standards by the Housing Corporation and others in the housing world. We feel confident that our performance compares very favourably to many other associations. However we are not complacent. We have aimed to build on our housing management achievements in 1994/95 by setting an ambitious work programme and set of performance targets for 1995/96.”





*Frank Curran, Teamleader*

## Maintenance

Frank concludes:-

"In its early years Cara managed schemes under management agreements with larger associations. In recent years we have undertaken stock transfers of many of these schemes to give us the asset base and financial strength to compete for HAG allocations. During 1994/95 this process continued and by March 1995 we owned 60% of the stock which we managed. To ensure proper management of this asset base Cara reviewed its



*John Thompson, Teamleader*

maintenance practices during 1994/95 to ensure that we could react promptly to short term repair problems and that we had a systematic approach to cyclical maintenance issues. A stock condition survey is also planned for the summer of 1995."

## Rent Collection

John Thompson, Teamleader states

"The arrears level at March 1995 was 5.5% of gross rent, a

reduction from 5.8% in 1993/94. During 1994/95 we collected 99% of rent receivable. These figures compare favourably with the average for the housing association sector. Most of these arrears are due to the delays in Housing Benefit payments by local authorities: this is a particularly acute problem for us as we house a large number of new tenants each year in our temporary shared schemes"

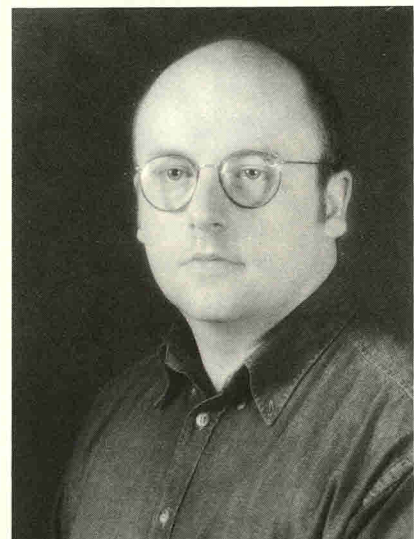
## Who We Housed

### Move-On / Resettlement

Patrick Walsh, our Allocations and Referrals Manager states:-

"Rehousing tenants from our temporary shared schemes into suitable permanent housing remains a key activity for Cara. During 1994/95 we reviewed our resettlement policy and procedures to ensure a standardised and consistent approach to this area. A large amount of work was also devoted to increasing our sources of move-on." "During 1994/95, Cara successfully resettled 57 tenants into permanent housing, a substantial increase on the 36 rehoused in 1993/94. 80% of those tenants who left our temporary shared schemes were rehoused: this is an outstanding success rate.

In March 1995 Cara entered into a partnership agreement with the Passage Day Centre which has allowed those of our tenants with histories of rough sleeping in central London to be



*Patrick Walsh, Allocations and Referrals Manager*

nominated to permanent housing under the Rough Sleepers Initiative. Cara has been concerned for some time that the RSI seemed to be housing very few Irish people, despite the large numbers of Irish rough sleepers. Hopefully, this arrangement with The Passage will begin to redress the imbalance. We would like to thank The Passage Day Centre and all our providers of move-on for their support throughout the year."

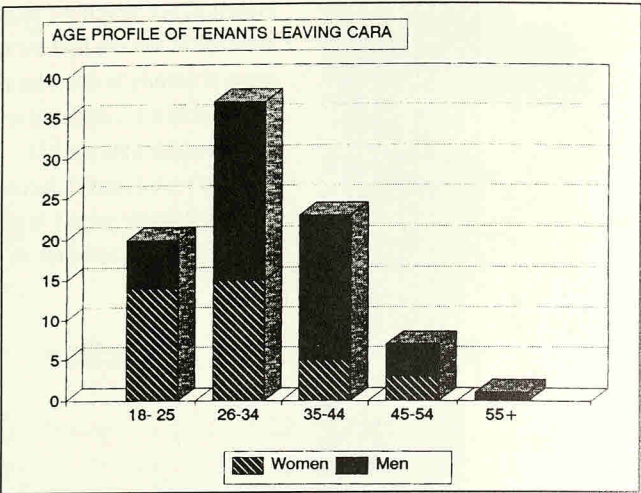


# Equal Opportunities in Housing Management

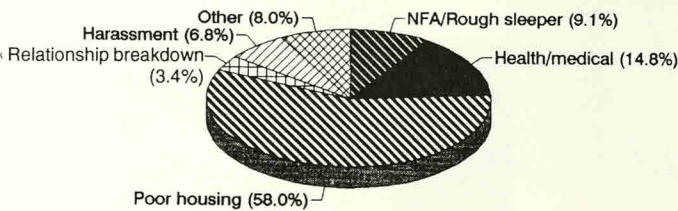
Patrick continues:-

“The Equal Opportunities Working Party continued its work during the year. The group reviewed our Equal Opportunities and Harassment Policies. The group devoted a lot of energy to building links with travellers groups and the probation service to ensure equality of treatment for these groups.

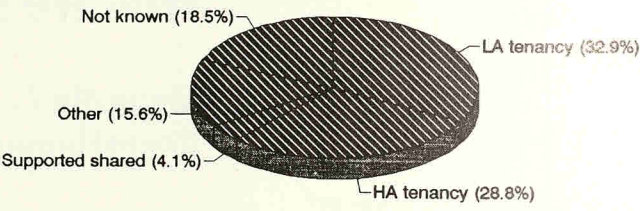
Equality targets were set for Black Irish and travellers, in addition to the existing targets set for women and lesbians/gay men.”



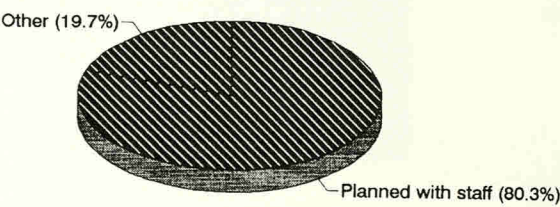
REASON FOR APPLICATION



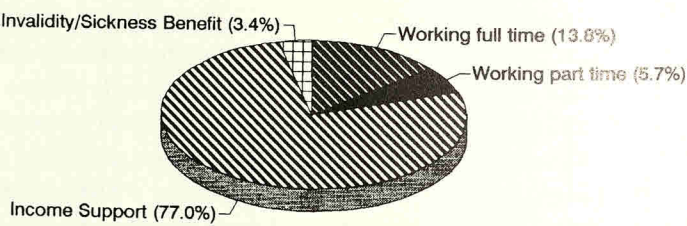
DESTINATION OF TENANTS LEAVING CARA



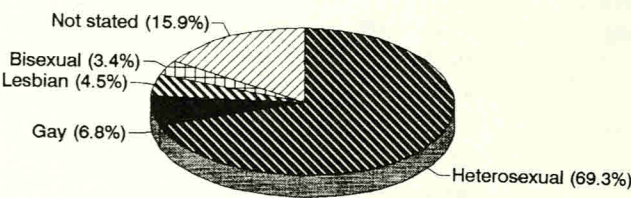
REASONS FOR LEAVING CARA



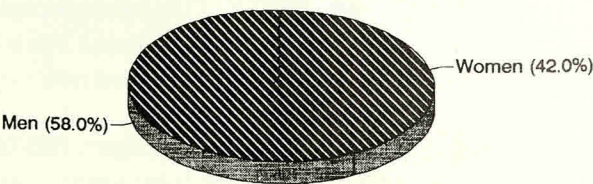
ECONOMIC STATUS OF NEW CARA TENANTS



STATED SEXUALITY OF NEW CARA TENANTS



GENDER PROFILE OF NEW CARA TENANTS





# Achieving A High Growth Rate



***Vicky Savage, Chair of Development Sub-Committee***

The Development Sub-Committee had a busy year focusing upon the revision and implementation of policy, practice and procedures within the development section.

Vicky Savage, Chair of the Development Sub-Committee comments that

**"The year 1994/95 has again seen a period of continued growth with 5 new projects coming into management and 4 still in the pipeline. New developments have complemented existing ones with the emphasis upon single person self-contained move-on accommodation".**

Among the highlights of the year was the opening of Davenport House in Catford by Cllr Sandy Marks, Chair of the London Boroughs Grants Unit (LBGU).



***New Cara Development for Women in Hackney***

William Miller, also a member of Development Sub-Committee notes that

**"Cara continues to focus upon quality and design in construction. This should assist the association to achieve low maintenance costs over the years to come. The development section also works closely with housing management to determine needs of our client group. The development section then translates this need into design and cost factors to produce good affordable housing".**

Vicky Savage concludes that

**"The association will continue to build good relationships with local authorities, the Housing Corporation and partner housing associations. With Cara's strategy of research into Irish issues, we can ensure development is targeted at those in greatest need.**



***Right: the opening of Davenport House by Cllr Sandy Marks***





## Cara in Ireland

A delegation from Cara met with President Mary Robinson in November 1994 at Phoenix Park, Dublin. The President indicated her support of a joint programme of concrete action by Cara and other Irish agencies.

President Robinson welcomed Cara's plans to apply for Approved Body Status so it could jointly seek, with other Irish agencies, Irish Government funding to provide social housing for elderly and single homeless people.

Whilst in Ireland, the delegation met with several Irish social agencies including the Institute of Social Housing, Focus Point, Age Action in Ireland, Combat Poverty, DTEG Pavee Point and The National Campaign for the Homeless.

A number of initiatives were agreed with these Irish agencies including:-

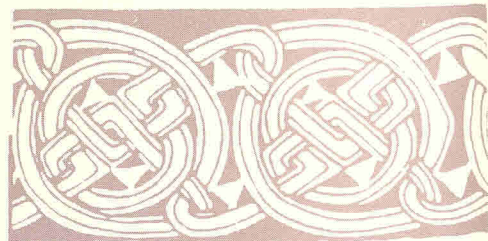
- ☛ exchange of staff.
- ☛ joint campaigns on homelessness in Britain and Ireland.
- ☛ an information pack on housing for Irish immigrants to Britain who are returning to Ireland.
- ☛ joint exhibitions.

## Focus Point Conference

Cara were asked to provide speakers for Focus Point's conference in Dublin earlier this year. Focus Point is a charity which provides a range of services to homeless young people, families and adults in Dublin. The purpose of the conference entitled Stepping Out: The Housing Needs of 15-18 Year Olds, was to inform and create debate on the housing needs of this largely ignored age group, whilst bringing together groups working in this area from Ireland – North and South and the U.K.

Gearoid O'Meachair (Chair) and Mary Tilki (Chair of Research Sub-Committee) gave a presentation which covered housing, health, employment and the overall housing position of the Irish community in Britain.

*Left to right : John Brennan, Mary Tilki, Andreas Michaelides, President Mary Robinson, Gearoid O'Meachair, Sr. Joan Kane and Edel Clarke*







## Meeting With Minister for Housing and Urban Renewal

The Minister for Housing and Urban Renewal, Liz McManus TD, added her support to housing initiatives by Cara initially in Limerick and Dublin at her meeting with our representatives following the Focus Point conference. She made particular reference to initiatives being targeted to overcome difficulties of young, single homeless people which is also at the top of her own agenda.

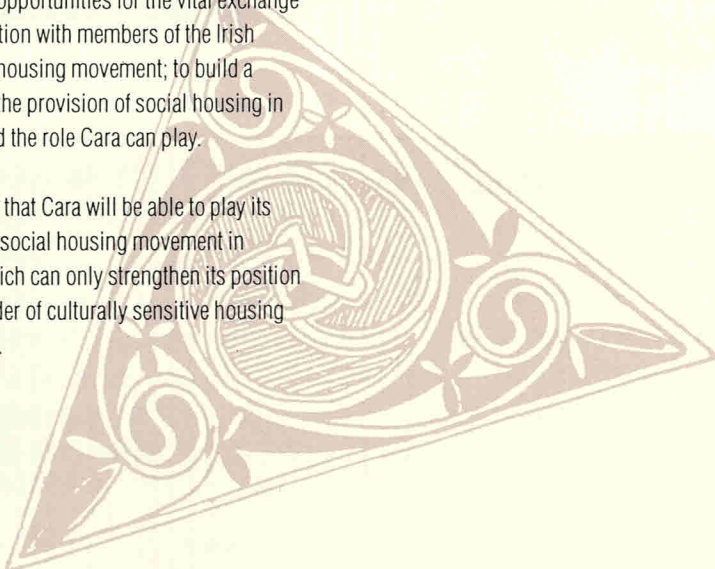
Gearoid O'Meachair welcomed the Minister's support and stressed that:-

**"Any such Cara initiative would be Irish- based and wholly independent of Cara in England".**

Our representatives strengthened relationships with social agencies in Dublin and Limerick before attending the Irish Council for Social Housing conference in Galway. These meetings and the conference provided opportunities for the vital exchange of information with members of the Irish voluntary housing movement; to build a picture of the provision of social housing in Ireland and the role Cara can play.

It is hoped that Cara will be able to play its part in the social housing movement in Ireland which can only strengthen its position as a provider of culturally sensitive housing in London.

*Liz McManus, Minister of  
Housing & Urban Renewal Dail  
Eireann and Gearoid  
O'Meachair, Chair of Cara*





## Irish women and housing



**Mary Tilki, Chair of Research Sub-Committee**

### Barriers to access

Research carried out by Cara in the late 1980s showed a significant minority of Irish women experiencing a range of stress factors in their lives, including poor employment opportunities, housing problems and social isolation. More recently, data from the 1991 Census has shown there to be an increase of 9% in the number of Irish born women in London, with a renewed emigration of young women. A striking feature of the settlement pattern of young Irish women is their greater concentration in Outer London particularly in the North-West.

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### Findings from Cara's research show :

- ☛ a significantly high proportion have minimal or no qualifications and are employed in unskilled occupations
- ☛ Due to lower earning potential and part-time insecure employment owner occupation is not an option for the vast majority of single Irish women
- ☛ Single Irish women experience frequent employment and accommodation moves but rarely upward mobility
- ☛ Links with families and friends and availability of private rented accommodation are the primary determinants of where Irish women settle
- ☛ Irish women had minimal knowledge of local authority and Housing Association accommodation and few had any form of pre-emigration advice in relation to housing in London
- ☛ A high degree of dependence on the uncontrolled private rented sector with frequent harassment, including racial and sexual harassment
- ☛ Single Irish women experience a high degree of isolation, loneliness and often culture shock as a result of transition from a rural to an urban environment
- ☛ A significant proportion experienced deterioration in health since coming to England but also a general state of poor health



## Staff

1994/95 has been a challenging but successful year for Cara. This success has been the result of the skills, hard work and commitment of our Staff.



**Noel Clarke**

During the year Cara held an all-staff meeting where officers were given an opportunity to contribute their opinions/ideas on where the organisation was going and improvements that could be made. Many ideas emerged from this meeting which will be incorporated into our formulation of policy. Additionally, Cara introduced an updated Recruitment Policy incorporating best practice in this area.



**Joe McLoughlin, Project Manager**

## New posts

In 1994/95, in addition to filling vacancies which arose, a number of new posts were created with the approval of Management Committee: Allocations and Referrals Manager, Senior Finance Officer, Development Manager and Administration Assistant. It is envisaged that these posts will further enhance our service delivery to our tenants:-



**Lurlin Morgan, Administrative Assistant**

### **Allocations and Referrals Manager –**

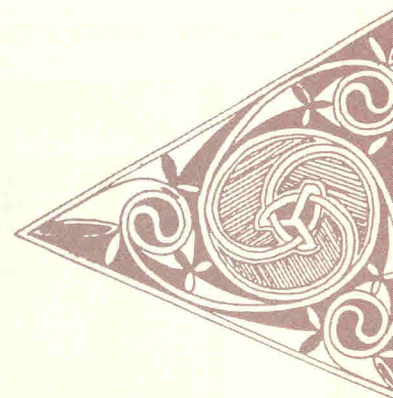
to provide integrated support to Housing Management Section, to enable Cara to meet requirements of Housing Corporation regulations, to implement new standardised procedures and our own new policies on Allocations, Resettlement and Move-on.

### **Senior Finance Officer and**

**Administrative Assistant** – to assist in the functioning of financial and administrative systems and increase efficiency.



**Caroline O'Neill**





**Development Manager** – to enable Cara to take over the role currently undertaken by larger housing associations.

John Brennan, Director, states:-

“A major effort has been made in the year to facilitate staff development opportunities. A system of annual appraisals was introduced during the year. Two members of staff were granted day release to study for membership of the CIOH.”

**Developing Skills** In April 1994, in response to Cara's Training Policy, a training needs analysis was undertaken by our Teamleaders for Housing Management Staff. The results of this analysis were used to devise a comprehensive training programme covering the following areas:-

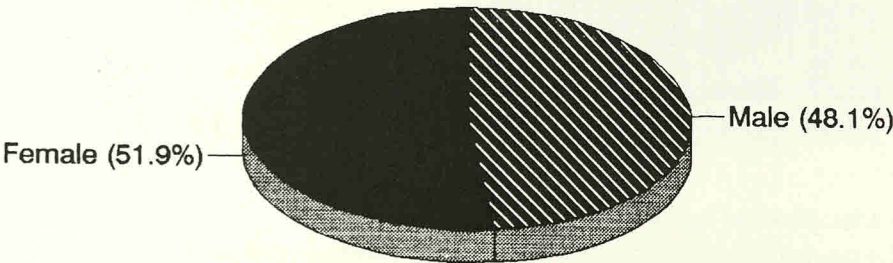
Assertion training for Women
Community Care: how it works
Revenue Finance
Repairs and Maintenance
Equal Opps.: Service delivery issues
Heath and Safety
Managing Aggression
Tenancy Law
Welfare Benefits
First Aid
Wordperfect 6.0
Care and Support

Table outlining training for Housing Management Staff.

Financial Management for Special Needs Housing
Managing the Maintenance Process & Law
Tenant Participation
Developing Supported Housing
Community Care
Editing Newsletters
Methods of Implementing Race Equality in Housing Association
Access to Benefits
Access to Housing
Staff Supervision & Appraisal
Housing Association Finance
Funding Proposals
Conflict Management/Team Building
Public Presentation Skills
Move-On
Managing Multiple Priorities
Management in Voluntary Sector
Housing & Sustainable Development

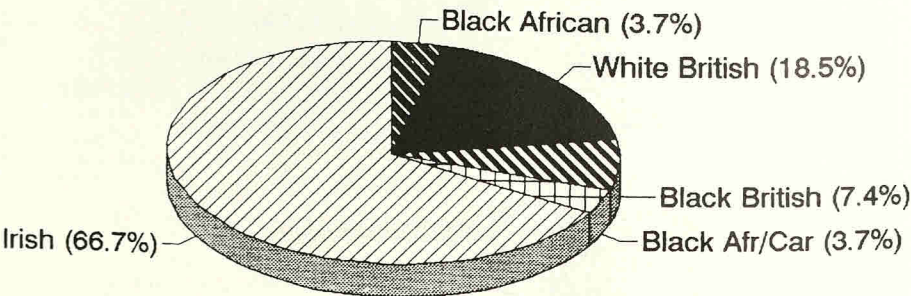
Table outlining training for Central Office Staff.

GENDER PROFILE OF CARA STAFF



Cara will continue to develop its training programme, to enable all staff to provide a high quality service to our tenants and to ensure professional development in line with our Staff Development Scheme.

ETHNICITY PROFILE OF CARA STAFF





## Staff Structure

### Central Office

John Brennan, Director  
 Charles Oganya, Finance & Administration Manager  
 Frank Curran, Teamleader  
 John Thompson, Teamleader  
 Patrick Walsh, Allocations & Referrals Manager  
 Audrey Neufville, Senior Finance Officer  
 Siobhan Peoples, Co-ordinator  
 Caroline O'Neill, Administration  
 Lurlin Morgan, Administrative Assistant

### Project Managers

Mary Boyle  
 Stephanie Burns  
 David Burke  
 Barry Butler  
 Geraldine Caldwell  
 Noel Clarke  
 Gerry Devine  
 Celine Gleeson  
 Jean Harper  
 Don Magee  
 John Mahon  
 Ann McCarney  
 Bronagh McFeely  
 Joe McLoughlin  
 Maria O'Donnell  
 Dan Thompson  
 Clare Willis

Cara staff





## Management Committee

### Management Committee Members

Gearoid O'Meachair (Chair)  
Joan Kane (Secretary)  
Andreas Michaelides (Treasurer)  
Christine Arthur  
Edel Clarke  
Jan King  
George Meehan

Rory Murphy  
Mary Tilki  
William Miller  
David D'Arcy  
Conal Morgan  
Vicky Savage

### Sub-Committees:

#### Housing Management & Maintenance

Joan Kane (Chair)  
Jan King  
Christine Arthur  
Sean Monaghan

#### Research & New Initiatives

Mary Tilki (Chair)  
Dr Teresa Joyce (co-opted)  
Geraldine Hickey (co-opted)  
Marion McGowan (co-opted)

#### Finance

Edel Clarke (Chair)  
Andreas Michaelides  
Mary Tilki  
Conal Morgan

#### Development

Vicky Savage (Chair)  
David D'Arcy (until March 1995)  
William Miller  
Gearoid O'Meachair

*Cara's Management Committee in discussion*





# Gaining Financial Strength

Our audited and published financial statements have been prepared under the historic cost convention and comply with the Registered Housing Association Accounting Requirements Order 1992 and the Statement of Recommended Practice for Registered Housing Associations.

Our balance sheet demonstrates our strength and reflects our resolve to continue on the growth path as specified in our Corporate and Business Plan.



**Edel Clarke, Chair of Finance Sub-Committee**

The Chair of the Finance Sub-Committee, Edel Clarke commented:-

**"Cara's assets have grown from £3.5m. to £5.5m this year. The main factors influencing our consistent growth include Housing Association Grant obtained from the Housing Corporation to support our developments and property transfers we obtained from larger sister Housing Associations sympathetic to Cara's objectives.**

Andreas Michaelides, the Treasurer added

**"Cara's growth capacity is even more fundamental and this can be noticed from the Income and Expenditure account. Although, we provided more units of accommodation than ever before, we monitored our budget and held down our expenditure, while ensuring improved service provision for our Tenants. Our voids and bad debt decreased. We managed our treasury effectively and consequently our surplus for the year amounted to £104,000. Cara is therefore able to designate £137,000 towards subsidising development of new housing units and major repair works".**



**Andreas Michaelides, Treasurer of Cara**

Audrey Neufville, Senior Finance Officer commented

**"Based on our performance to date, our expectations for the future remain high".**



**Charles Oganya, Finance & Administration Manager**

Our direction is clear and the organisational structure is in place to sustain the growth for years to come.



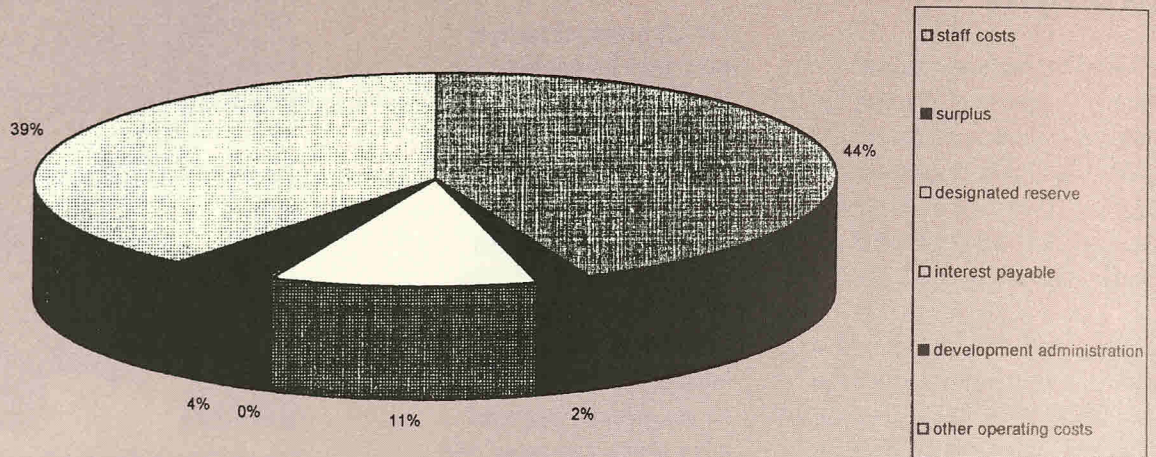
**Audrey Neufville, Senior Finance Officer**

Concerns about the proposed new funding regime for Special Needs Housing is still rife, however Charles Oganya, our Finance and Administration Manager sounded more optimistic when he said "Treasury Management is a skill you either enjoy or detest. Cara's cashflow and negligible gearing is a reflection of how far we have prepared ourselves ready to enter the private finance market. Control of the cashflow remains our strong point. Our current ratio is enviable and lenders know a good Balance Sheet when they see one".

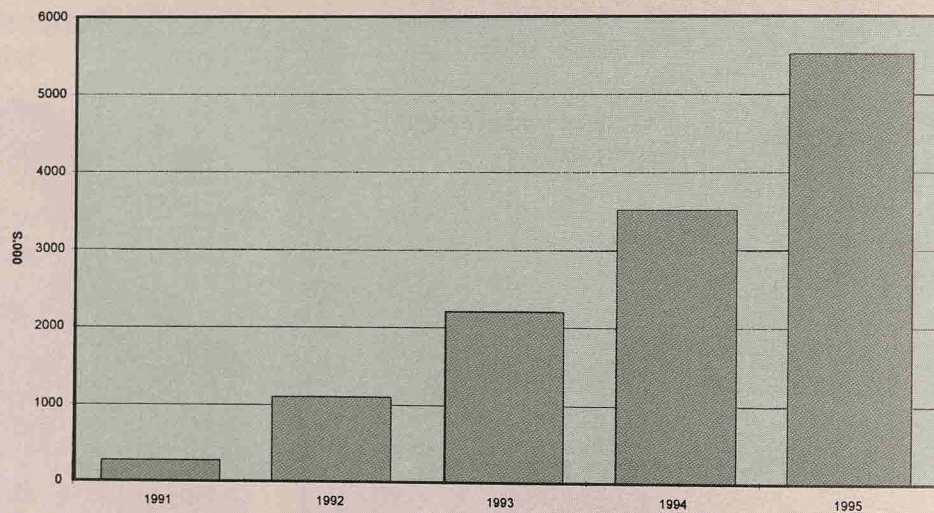
© TOMMY CLANCY



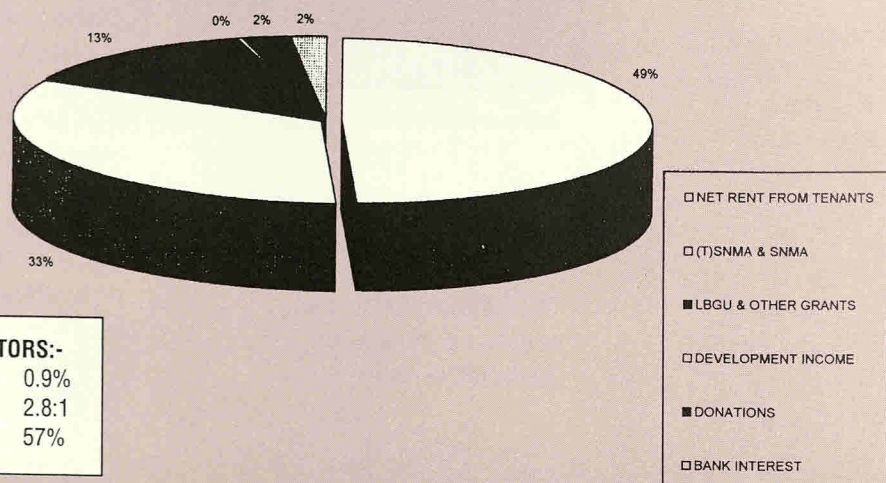
### Expenditure & surplus for the year



### Cara's 5 year Balance Sheet



### Income for the year



#### KEY FINANCIAL INDICATORS:-

Gearing	:	0.9%
Current Ratio	:	2.8:1
Growth	:	57%



## SUMMARY OF INCOME AND EXPENDITURE FOR THE YEAR TO 31 MARCH 1995

INCOME	£000	1994 £000
Net rent from tenants	599	391
T(SNMA) & HDG	400	287
London Borough & other grants.	159	136
Development income	6	56
Donation and other income	30	49
Bank interest	23	8
Total	<u>1,217</u>	<u>927</u>

### EXPENDITURE

Staff costs	557	348
Other operating costs	497	394
Development administration	54	48
Interest payable	5	2
Total	1,113	792
<b>Surplus for year</b>	<b>104</b>	<b>135</b>
Transfer to designated reserve	<u>(137)</u>	<u>(75)</u>
	(33)	60
Surplus at start of the year	63	4
Surplus at end of the year	30	64

### BALANCE SHEETS AS AT 31 MARCH

Five year summary	1995 £000	1994 £000	1993 £000	1992 £000	1991 £000
<b>ASSETS</b>					
Housing Land & Buildings at cost	5,058	3,194	2,101	1,026	-
Other fixed assets	<u>59</u>	<u>29</u>	<u>14</u>	<u>11</u>	<u>12</u>
	<u>5,117</u>	<u>3,223</u>	<u>2,115</u>	<u>1,037</u>	<u>12</u>
<b>Current Assets:</b>					
Debtors	138	245	214	124	35
Cash & Bank Balance	447	332	191	217	90
Less: Creditors due within 1 year	<u>(212)</u>	<u>(312)</u>	<u>(315)</u>	<u>(280)</u>	<u>(82)</u>
Net current assets.	373	265	90	61	43
Total	<u>5,490</u>	<u>3,488</u>	<u>2,205</u>	<u>1,098</u>	<u>55</u>

### FUNDING SOURCES

Creditors - due after more than 1 year	47	20	189	249	-
Provisions	115	82	45	69	47
Deferred Capital Grant	-	1	2	-	-
Housing Associations' Grant	5,028	3,190	1,909	777	-
Designated Reserve	270	132	56	-	-
Other Reserves	<u>30</u>	<u>63</u>	<u>4</u>	<u>3</u>	<u>8</u>
Total	<u>5,490</u>	<u>3,488</u>	<u>2,205</u>	<u>1,098</u>	<u>55</u>



## Further Information and Acknowledgements

### Groups, organisations and individuals with whom we frequently work:-

Action Group for Irish Youth  
Alcohol Recovery Project  
Allied Irish Banks, p.l.c.  
An Teach Housing Association  
Association of Local Authorities  
Brent Irish Advisory Service  
Cairde na nGael  
Circle 33 Housing Group  
Carr Gomm Housing Association  
Commission for Racial Equality  
Cricklewood Homeless Concern  
DION Sub-Committee  
Drink Crisis Centre  
Drug Advisory Service (Haringey)  
D.S.S.  
Family Housing Association  
Federation of Irish Societies  
Haringey Advice Group on Alcohol  
Haringey Ethnic Minorities Committee  
Haringey Irish Community Care Centre  
Haringey Irish Cultural & Community Centre  
Housing Corporation  
Innisfree Housing Association

Irish Centre Housing  
Irish Chaplaincy  
Irish Support & Advice (Hammersmith)  
Irish Embassy  
Irish Emigrant Advice & Support Groups  
Irish in Greenwich  
Islington & Shoreditch H.A.  
Kensington Housing Trust  
Kilburn Irish Youth Project  
Lewisham Irish Centre  
London Irish Centre (Camden)  
London Irish Womens Centre  
London Borough Grants Unit  
London Boroughs of Barnet, Camden, Hackney, Hammersmith & Fulham, Haringey, Islington, Kensington & Chelsea, Lewisham and Southwark  
Metropolitan Housing Trust  
New Islington & Hackney Housing Association  
Positively Irish Action on Aids  
Resettlement Agency  
Riverpoint  
Roger Casement Centre  
Safe Start Foundation  
Shepherds Bush H.A.  
Terry Smith, Photographer  
Sólás Anois  
St. Pancras Housing Association

### Auditors

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City Road  
London  
EC1V

### Solicitors

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Regan & Co.  
64 Battersea Pk Rd  
London SW11 4JP

### Solicitors

Evans Butler Wade  
165 Greenwich High Road  
London SE10 8JA

### Bankers

Allied Irish Banks, p.l.c.  
629-635 Holloway Road  
London  
N19 5SU

**Cara is affiliated to the National Federation of Housing Associations,  
the London Housing  
Associations Council, SITRA  
and the Federation of Irish Societies.**

**Registered at the Housing Corporation [LH3810]  
Company Registration No.: 1833268  
Charities Registration No.: 290182**

**Cara is a Company Limited by Guarantee**

**Registered Office: 72 Stroud Green Road, London N4**

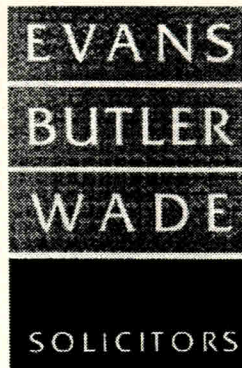


# REGAN & CO.

SOLICITORS

64 Battersea Park Road  
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The Staff of Regan & Co.  
wish continued success to  
Cara Irish Housing Association



Evans Butler Wade  
congratulate Cara Irish  
Housing Association on  
another successful year of  
service to the community

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*The staff of JCMT  
Architects are pleased to  
be associated with Cara  
Housing Association  
and wish them  
continued success in the  
fulfillment of their aims.*



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