



IRISH HOUSING ASSOCIATION

ANNUAL REPORT  
1995 - 1996

## AN INTRODUCTION FROM OUR CHAIR...

At long last, it would appear that we are nearly at the point where the extent and form of Irish disadvantage receives official recognition and debate, be it the Commission for Racial Equality, the Office for National Statistics or The Kings Fund acknowledging that there is an issue to be addressed. However, coincidentally the funding for ethnic housing associations has changed. Though registered as a Black & Minority Ethnic housing association, Cara was denied access to the funds earmarked for such emerging associations. The questionable practice of exclusion is compounded by the ending of such funds and we are now expected to compete with a huge financial handicap on the basis of 'value for money'. We would like to know how we are expected to make up the ground, in terms of stock and growth, that we lost through exclusion and neglect.

Cara, as an Irish association, continues to compete in an unequal arena - through the Housing Corporation bidding round where most larger associations have the advantage of substantial assets to borrow against and large reserves. Despite our size we submitted a £20 million bid, mixing public and private finance and our own subsidy. We received a mixed direct allocation of under £1 million. In addition to this, the commitment made by Hornsey Housing Trust to transfer the scheme for elders in Eldon Road adds another £1/2 million and the commitment by Family HA in

Birmingham to transfer 20 units on site adds another £1 million to our potential assets. As a result of our bid, in total we are adding 42 units to our future stock, which represents a growth rate of almost 20% in our asset base in accordance with our Corporate and Business plan.

Our tenants are always the focus of our efforts and we must never lose this focus despite the daily pressures. We have produced several newsletters and a new handbook, not to mention holding a successful Question and Answer day. We have also held regular house meetings in our shared projects and encourage maximum participation through our social events, not only on St. Patrick's Day but also at Christmas. We have sought to build upon last year's Tenants' Satisfaction Survey and the Board undertook a full review of service provision as a result of a specially convened "Away day" in April. The Housing Corporation points to the need for associations to be 'close to their customers'. We are uniquely placed to understand ours.

Most importantly of all, we conducted a two day Customer Care training review, which resulted in both an internal and external Customer Care Charter being published. As a growing organisation we recognise that our staff are a major asset who need to be encouraged and invested in. In the last year, two staff have been on day release for the professional Institute of

Housing qualifications. Several senior staff attended residential training courses on a wide range of topics, including 'Leadership' to 'Managing Multiple Priorities' and 'Presentation Skills'. We ran a substantial in-house training programme, the success of which should be demonstrated next year when we conduct our skills audit.

We would like to thank the large number of people who continue to support us, including Jim Quinn and Niall Gallagher from the Allied Irish Bank, p.l.c. and Dr. Teresa Joyce, Prof. Paul Corrigan, Ald. Sean Griffin, Ald Jim Kemmy TD, Kevin McNamara, MP, Nicholas Scott, MP, Christine McLean and Sui Wai Lam. We must also thank a wide range of organisations, including the London Borough Grants Unit, HOMES and all the councils who supported us this year, particularly Camden and Hackney. We must not forget our staff both, in Central Office and in the schemes, who demonstrate the practical benefits of the culturally sensitive services we provide and also volunteers from the Irish community in London and Birmingham who contribute greatly to Cara's efforts. The work and commitment of everybody concerned is encouraging to us all.

Aware of how the climate of Anglo-Irish relations impacts upon our work, the Irish community was last year hopeful that the opportunity for a negotiated settlement of the causes of conflict in Northern Ireland would also bring greater understanding to

its own position. Despite the setbacks to this process the hope is still there but the road seems longer. As a community association we are directly and indirectly affected by the situation on a daily basis. This manifests itself in individual acts of discrimination and corporate neglect of our communities' needs. The evidence for this is well documented and some of it is contained in this report.

I don't know about you, but I 'skim read' reports like this more interested in style and format. Just for once, spend a few minutes reading the centre pages and ask yourself - "Should I be bothered?" If yes - "What can I do to assist?" Please contact us.

Finally we end on an historic note by reporting the successful launch of Cara in Ireland. Throughout the year work has been carried out in Limerick, Dublin and Cork to assess the feasibility of housing projects designed to meet local housing need. This offers a unique opportunity both for the Irish voluntary housing sector and also for the Irish community in England. Our efforts will, in a small way, contribute to further interactions between the two Isles. In time we hope this will facilitate greater understanding, communication and trust that will ultimately benefit us all.



Gearóid Ó'Meachair  
Cathaoirleach (Chair)







John Brennan  
Director of Cara

## **DIRECTOR'S REPORT**

In my third year with Cara I am proud to report on the continual growth and progress of the Association. Our mission has always been to provide accommodation and support to single Irish people in housing need. By maintaining our clear direction and focusing on solid achievements we continue to seek quality management and care standards, maximise Tenant Participation, raise the level of awareness of Irish housing needs, seek a high growth rate and manage our finances in a prudent manner. We have reviewed our Business Plan to ensure that we keep on track while holding firm our corporate objectives set by the Board.

### **TENANT PARTICIPATION**

One of our major objectives this year was to further improve the quality of service provided to our tenants. Building on last year's Tenants' Survey we have reviewed our Tenant Participation strategy and developed our customer oriented culture. We have initiated an action programme and introduced a Customer Care Charter. We also reviewed a substantial number of Cara's policies and procedures with a view to maximising tenant satisfaction. We have continued to encourage Tenant Participation with our revised Tenants' newsletter and a Saturday 'Question & Answer' session. Naturally we continue to involve tenants through house meetings and enjoy meeting with them on social occasions.

### **HOUSING MANAGEMENT**

Our staff have continued to pursue excellence. A number of policy documents were reviewed including Health & Safety, Complaints, Harassment, Confidentiality, Resettlement, Recruitment, Workforce, Sickness, Staff Code of Conduct and Equal Opportunities. The majority of these policies had a major input from working groups with contributions from all staff, for which we are grateful.

On performance, our void rate this year was 4.23% (true void rate 2%, excluding maintenance). Our arrears were 6.04% of gross rent receivable. 40 new tenants moved into Cara schemes, including 14 into general housing. All this represents an outstanding performance from a special needs association.

### **FINANCIAL MANAGEMENT**

Our financial performance remains strong. We reviewed our key financial policy documents this year, including our Internal Controls and Financial Procedures manual. We introduced a new Treasury Management Policy and Risk Appraisal and Management Policy. We put out our audit for tender during the year and appointed Knox Cropper at our last Annual General Meeting. We installed a new computer system and continue to develop our internal accounting systems. Our financial performance creates a solid foundation for future

growth.

### **DEVELOPMENT**

In addition to submitting a substantial development bid in London, we continued to press for Irish projects in Birmingham, Coventry, Leicester and Luton. All this development work should put us in a stronger position in years to come. Of equal importance is the review carried out of our internal development procedures and our design brief. We conducted our own internal development audit which demonstrates our commitment to excellence in this area. The Housing Corporation audited our scheme in Hampden Road and recognised our high standards.

We have also invested considerable efforts into bringing to fruition a sister organisation in Ireland. We hope not only to contribute to the Irish voluntary housing sector in this way, but also to learn from it. One idea we are currently examining is Pre-Tenancy training.

For any organisation to succeed requires hard work. Following a busy year, I would like to thank our Board, staff and the Irish community for their support. I am very proud of Cara - and everyone who has contributed to our achievements during the year has every right to be equally proud.







## RAISING AWARENESS OF THE EXTENT OF SINGLE IRISH HOMELESSNESS

### THE IRISH HOUSING FORUM

In 1995 the Irish Housing Forum was established by the four Irish housing associations and a number of Irish voluntary organisations to provide a unifying body within the Irish community to address Irish inequality in housing.

A training day for Irish voluntary organisations was held in July 1995. This provided an opportunity for organisations to come together to discuss the issue of campaigning for better housing for Irish people; to gain skills in working with the media and explore ways in which both local and national housing campaigns could be developed.

The Forum's Irish Housing campaign poster and leaflet were also launched on this day by Toby Harris, Chair of the Association of London

Government. The poster has been distributed widely amongst local councils, health authorities, advice agencies and community organisations throughout England.



Joan Kane, Secretary of Cara and Jane Taylor, the Housing Corporation's Regional Manager, celebrating St. Patrick's Day

A black and white photograph of a woman in a coat and hat lying on a mat on the floor, with a man in a suit standing over her. In the background, there are signs for "50P KODACOLOR GOLD FILM" and "GOLD FILM".

**It's no laughing matter**

**..if you're Irish.**







## HOUSING MANAGEMENT REPORT 1995/1996



Joan Kane  
Chair - Housing Management &  
Maintenance Sub-committee

A commitment to achieving quality management and care standards is a core objective of the Association. During 95/96 Cara reviewed its Housing Management policies in a number of areas including Health and Safety, Confidentiality, Care plans, Rent arrears, Resettlement, Mutual Exchange and Recruitment.

### PERFORMANCE INDICATORS

Cara has been using performance indicators to measure performance across a range of housing management functions over the past year and feel confident that our performance compares favourably with other associations.

### MAINTENANCE

Cara has reviewed the contractors who work for the Association and added some

new contractors who can improve the quality of our service. We have also set up an out of hours emergency service whereby tenants can have emergency repairs carried out within one hour. We have begun to monitor the quality of the maintenance service we provide to tenants more closely to ensure that repairs are carried out to the highest quality within specified targets.

### ARREARS

Rent arrears for 95/96 were 6.04% which were higher than the target we set ourselves of 3%. This reflects ongoing problems with a number of Housing Benefit offices and increasingly tenants' personal arrears. We have developed a strategy to improve performance in this area and are confident that we will meet the targets set.

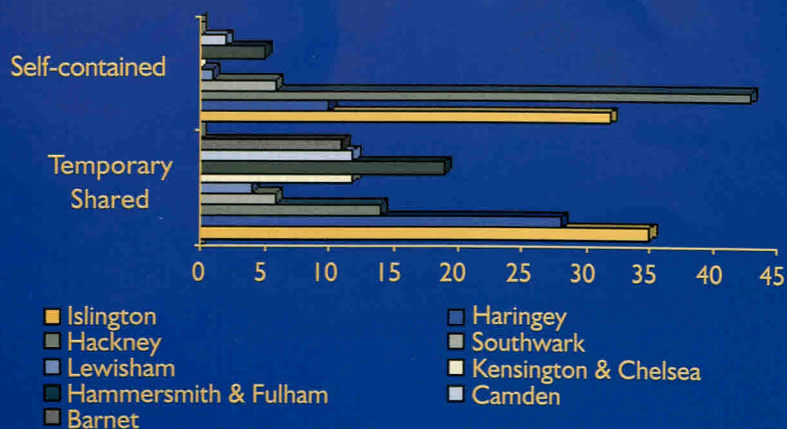
### VOIDS

Void levels for 95/96 were 4.23%. Half of these were management/maintenance voids due to changing the use of one particular scheme and maintenance problems in another scheme. This is an impressive performance reflecting a high rate of void turnaround.

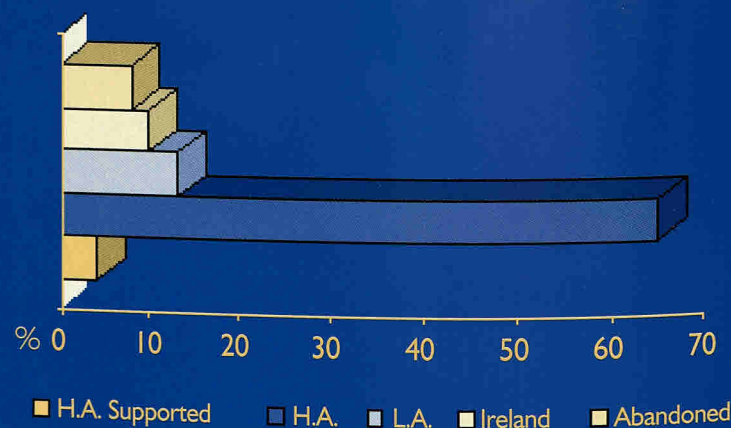
### HEALTH & SAFETY

Cara has an impressive record in Health and Safety. Project Managers carry out quarterly health and safety inspections in all projects and we have service contracts covering all projects to test and inspect gas, electrical and fire alarm equipment. We reviewed our Health and Safety policy and all staff had training in health and safety. We are also carrying out for the first time health and safety risk assessments, reflecting Cara's lack of complacency in this area.

### CARA SCHEMES IN MANAGEMENT SEPTEMBER 1996



### DESTINATION OF TENANTS LEAVING CARA





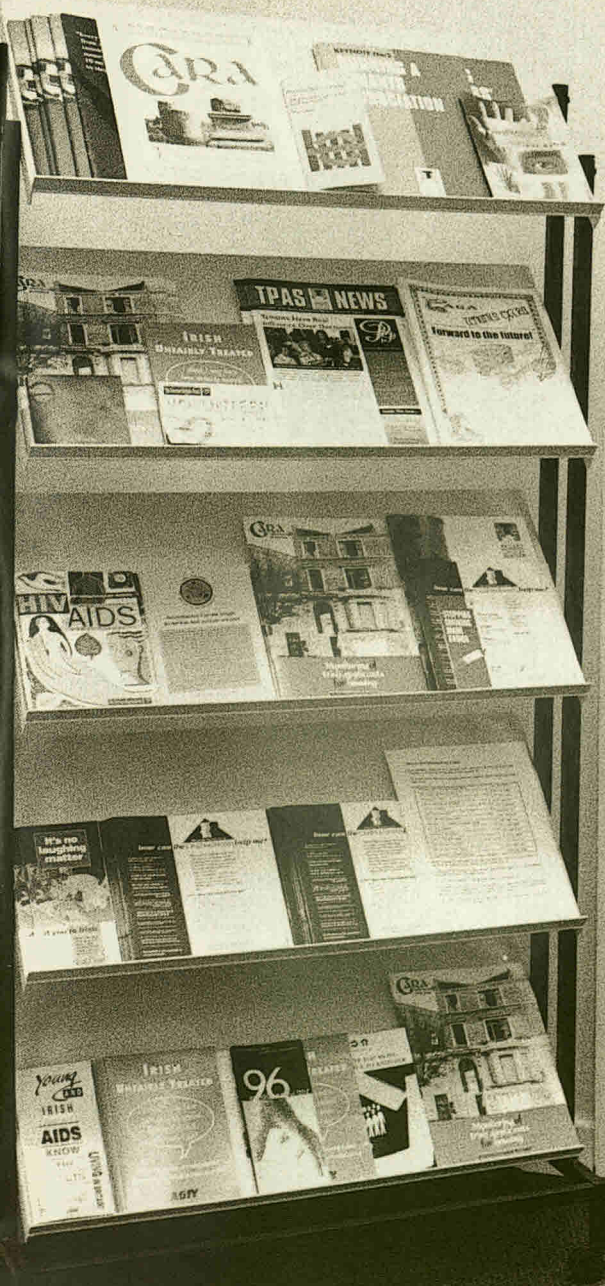


# CARA

IRISH

HOUSING

ASSOCIATION





## DEVELOPMENT



Laura Howard,  
Cara's Development  
Manager, on site

Within current government strategy, the reduction in the Minority Ethnic programme and the shift of emphasis away from the provision of services to the built 'product' have created new challenges. Cara must demonstrate that we can provide quality 'housing-plus' with additional benefits, whilst facing the difficulties of any small association in this increasingly competitive field.

Our primary strengths are our adaptability and ability to capitalise upon opportunities; these will be the key to our future success. Such opportunities arise from the specific needs that we are able to identify and address within our own community: this makes us an ideal partner for both large associations and community groups. We have a unique service and product

to offer. Our adaptability is reflected in the innovation we offer in meeting needs and the competitiveness of our product. We are not only able to work in twelve London boroughs but also further afield in Manchester, Luton, Birmingham and Coventry - whenever the need or opportunity presents itself. We have also demonstrated our ability to develop in Ireland and adapt to the Irish system of housing provision.

Our achievements over the year are not just the large number of high quality projects we have opened, our new design brief or our substantial bid. Most importantly of all we are demonstrating that we have what it takes to compete for our community.

Our achievements over the

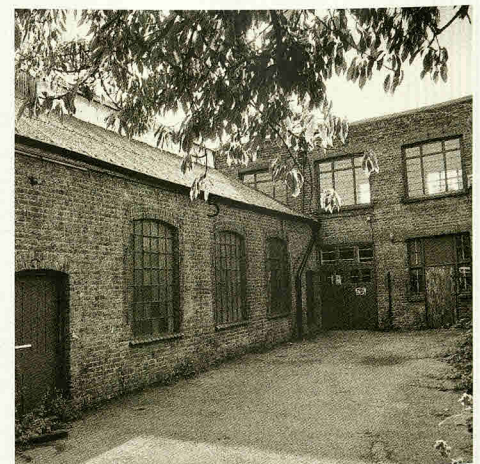
past year include:

- ❖ 11 New homes in Haringey
- ❖ 8 New homes in Hackney
- ❖ 6 New homes in Hammersmith and Fulham
- ❖ 20 flats in the pipeline in partnership with Family Housing Association in Birmingham
- ❖ Proposals for Foyer developments in Ireland providing accommodation and training for young people

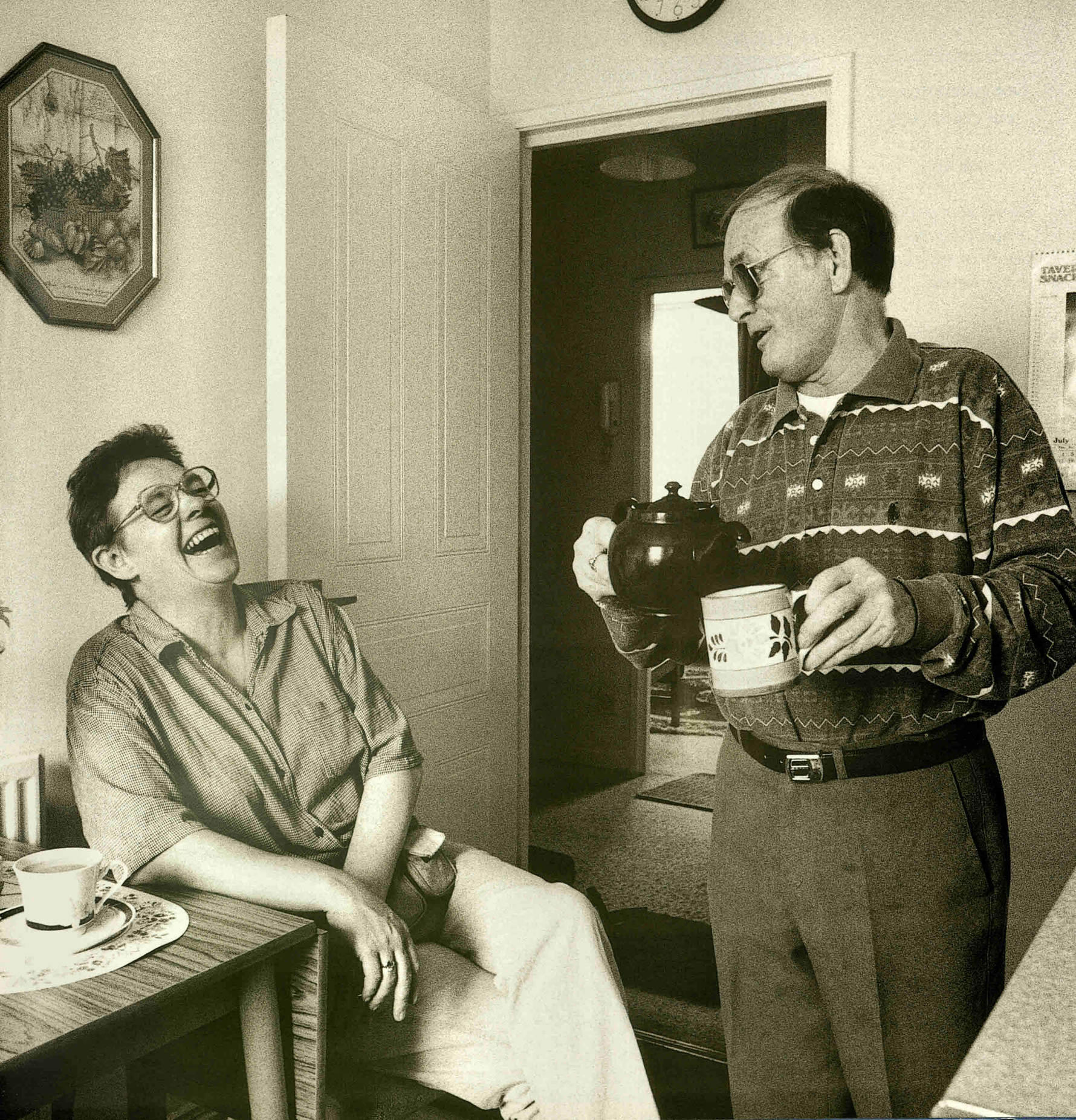


New development  
in Haringey

Eldon works in Haringey  
before conversion into  
flats for elders









## HOUSING MANAGEMENT REPORT 1995/1996

### **Our guarantee to our customers**

**We will :**

**Always treat you with respect and offer a friendly and courteous service**

**Answer your telephone calls and letters promptly**

**See you punctually when you visit our offices**

**Do our best to help you get what you need**

**Keep you informed about any of the services which affect you**

**Listen to your problems and explain what services we can offer and how quickly we can act to help you**

**Try to do the best we can whenever we can**

**Treat all people fairly**

With regard to access to housing, we have met our targets for lesbians and gay men and will continue to review targets in the light of monitoring results.

All policy documents are assessed for their equal opportunities implications prior to being agreed by the Board. This ensures a strategic consideration is made on each and every policy implemented by Cara.

### **CUSTOMER CARE**

During 1995/96 we have taken time out to review our service to external customers and each other. All of us have attended Customer Care training which has resulted in the production of an external and internal Customer Care Charter.

### **EXTERNAL CUSTOMER CARE**

Cara is committed to customer care and is aware of the need to set and maintain standards for all our external customers: starting with our tenants through to external agencies. By providing an external Customer Care Charter, the standards are now in place by which we will be judged.

The Charter is available from central office.

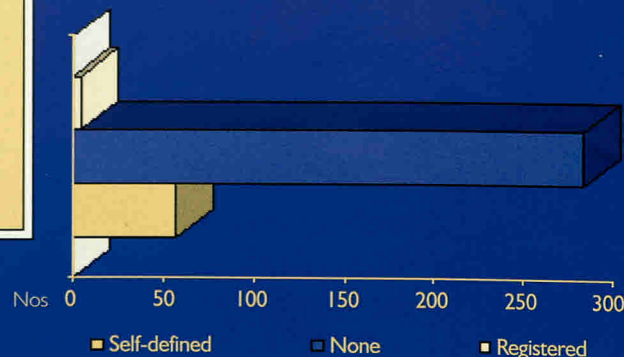
If we are failing our external customers in any way - we want to know. Keep us informed.

### **INTERNAL CUSTOMER CARE**

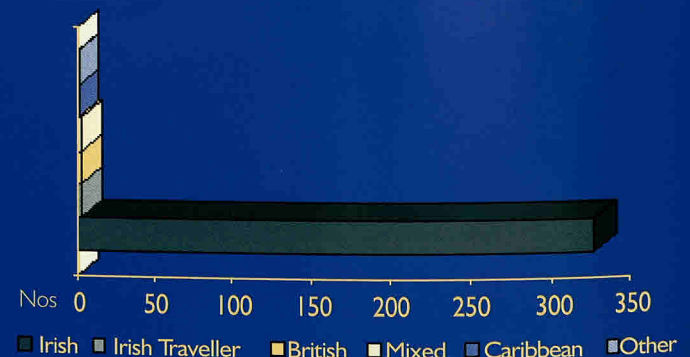
By introducing an internal Customer Care Charter, the structure is now in place to promote a culture where individual staff can feel supported, valued and empowered. Each department within the Association has given its commitment to achieving specific standards of work.

## **APPLICANTS FOR HOUSING**

### **APPLICANTS WITH DISABILITIES**



### **ETHNIC ORIGIN (SELF-DEFINED)**









## HOUSING MANAGEMENT REPORT 1995/1996

### NEW DEVELOPMENTS

Cara has just recruited two specialist Alcohol Workers to work with tenants with alcohol problems. Our Tenants' Satisfaction Survey highlighted the need for the Association to address this issue and ensure that our tenants are able to access statutory and voluntary services.

### EQUAL OPPORTUNITIES

Our Equal Opportunities Working Group continued to assess the implications of new policies and procedures during the year. We developed new procedures for recruitment incorporating good practice and the new Disability Discrimination legislation.

### INVOLVING TENANTS

We have continued throughout the year to encourage tenants to become involved by :

- feeding back to tenants the results of the Tenants Survey through meetings at Central Office and through house meetings.
- carrying out a survey of tenants views of our newsletter.
- producing more tenant newsletters than before with a Cara tenant leading on design and production.
- inviting tenants to participate in the Working Groups on Tenant Participation, Equal Opportunities and Health & Safety.

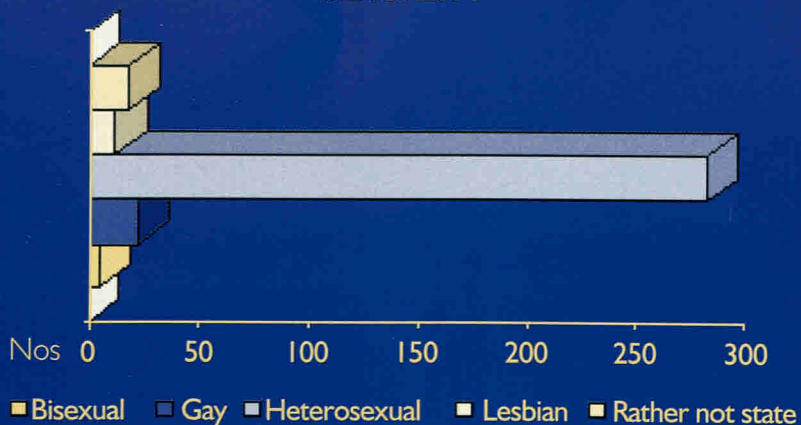
- encouraging the formation of a Tenants' Association.

- holding a "Question & Answer" session for tenants to question management on any issue.

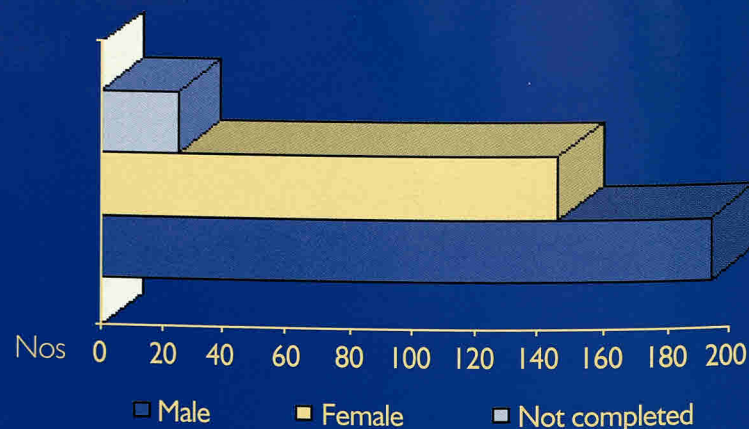
- inviting tenants to our St Patricks Day event, Christmas social and to our AGM.

## APPLICANTS FOR HOUSING

### SEXUALITY



### GENDER









## CARA IN IRELAND

Over the past 11 years Cara has gained a wealth of experience in providing affordable, high quality housing for the Irish community and would like to make this experience directly available to addressing housing issues in Ireland. With the assistance of Cara in England a wholly independent sister organisation, Cara Ireland, has been established. In April 1996, the inaugural Board meeting took place in Limerick, Ireland. Board members were elected, registration papers signed and local advisory groups established.

Meetings have taken place with Liz McManus TD and Irish voluntary housing groups to discuss plans for Cara's role in future housing development in Ireland. It is envisaged that Cara Ireland will be encouraged to play a major part in developing community linked, innovative

housing schemes, at a time of significant growth for the voluntary housing sector in Ireland.

A number of individuals and organisations must be thanked for their support and encouragement in the establishment of Cara Ireland HA, namely Ald. Jim Kemmy TD, Mayor of Limerick, Ald. Sean Griffin and Limerick Corporation, Bernard Thompson and Donal McManus from the Irish Council for Social Housing, Angela Brady, Jim Quinn of Allied Irish Banks, p.l.c., the Limerick Ryan Hotel and Aer Lingus.

The Limerick Advisory group, namely Sean Griffin, Juliette McMahon, Seoirse Dawson, June Conway, Senator Jan O'Sullivan, Fr Oliver Plunkett and Jean Ryan, has worked hard at gaining grass roots support for Cara in the local area.

***"Cara Ireland will help to strengthen the capacity of the voluntary sector to respond to the current housing needs of disadvantaged persons. The transfer of experience from Cara's work in Britain will help to ensure a professional, community based input to the provision of good quality, affordable and accessible accommodation for the large and vulnerable group of young single unemployed persons. Well planned, professionally managed facilities developed through co-operation between statutory and community based organisations can provide a vital "stepping stone" to training and employment opportunities."***

Paul Cullen, Chair of Board,  
Cara Ireland



Paul Cullen, Chair of Board - Cara Ireland  
Liz Mc. Manus, T.D. Minister for Housing & Renewal  
Gearóid Ó'Meachair



## "A DIPLOMATIC BLIND EYE" AN EXTRACT FROM A SPEECH BY GEARÓID Ó'MEACHAIR

How are the Irish in Britain doing? The 1991 census shows that there were 837,500 Irish born in Britain. Where are we? People from Northern Ireland tend to be more geographically spread whilst those born in the Republic are concentrated in London and the South East, Manchester, Birmingham and port cities. Other areas with high numbers of Irish born are North Yorkshire, the site of British military bases, and Folkestone, because of the Irish contribution to the Channel Tunnel. The Irish are by far the largest ethnic group in the British workforce. B. Walters comments that whilst some Irish women and men have increased in representation at white-collar administrative level, Irish men are still largely concentrated in construction, and are obviously suffering as a result of the devastation of this industry in Britain.

David Owen's analysis of the 1991 census data reveals that Irish born people are more likely to be self-employed. I view this as nominal given that it is likely to be because of tax, insurance management issues and the avoidance of employment, health and safety rights. The Irish born are highly qualified, but those born in the South are not doing as well as white people in Britain. Our unemployment rate for men is as high as that for other minority ethnic groups.

However, the 1991 census total of Irish born is believed to be a significant under-representation of the size of the Irish community because the Office for Population & Census Surveys excluded an Irish category in the Ethnic category question, thereby excluding those children born to Irish parents who are very often those who wish to publicly acknowledge their Irish lineage. I am pleased to

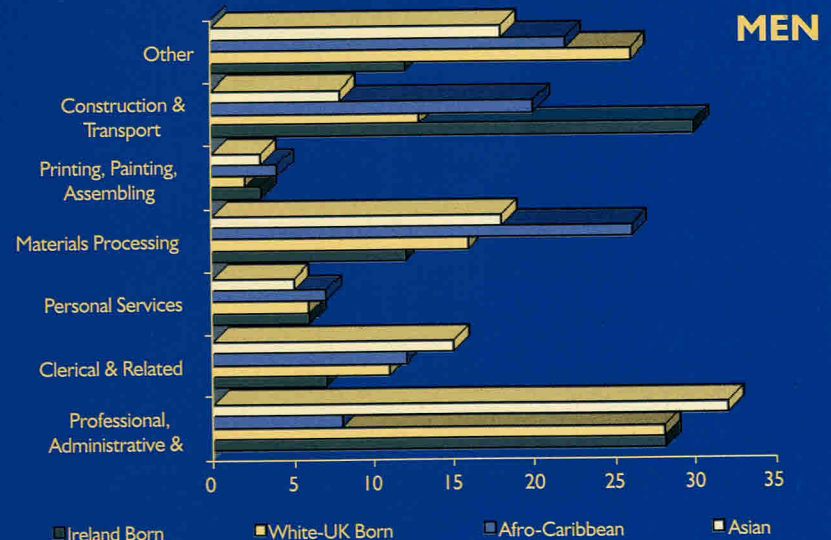
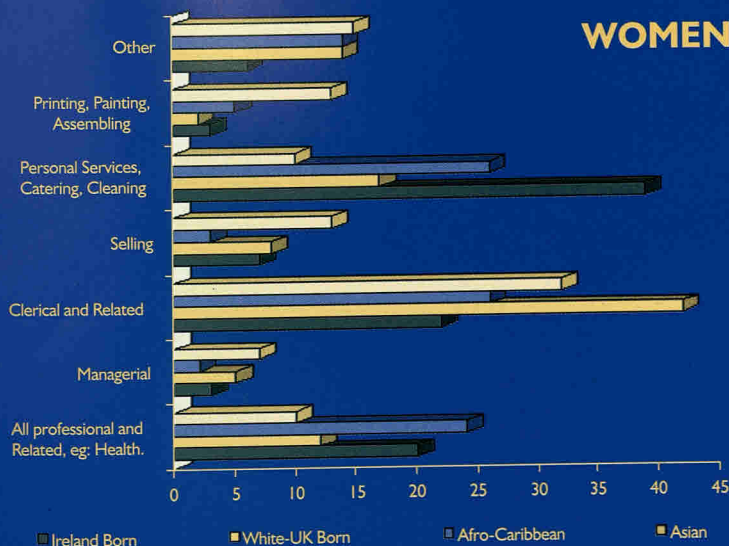
note that OPCS are now considering including an Irish category for at least the Pilot census, which will be run in advance of the 2001 census and have in fact invited an Irish representative onto the Business Advisory Board.

Previous census trends confirm the 1991 findings which reveal that the Irish in Britain have the lowest levels of home ownership compared to any of the main minority groups. The overall proportion of Irish home owners is still well below the indigenous white population : 44 per cent Irish-born compared to 59 per cent. It further showed that the Irish were still more likely than any other minority community to live in privately rented run-down accommodation lacking in basic amenities.

There is also a deep and continuing concern about Irish people accessing services. Referral levels for some emergency hostels in London, for example, are quite revealing. A report, 'Moving on Housing' (NFHA/S.H.I.L.I.G8G), demonstrated that although Irish people comprise between 25 per cent and 50 per cent of those living in hostels, only 4 per cent of the accommodation allocated went to Irish people.

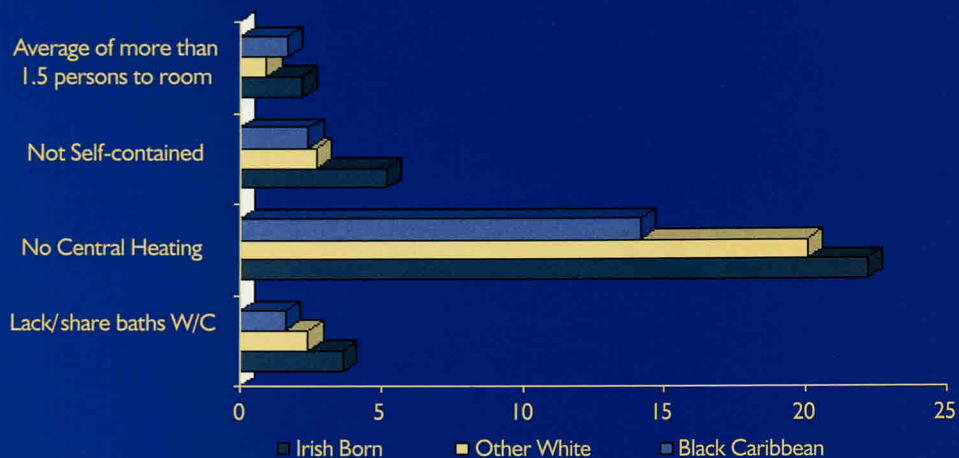
It is a reflection on how acceptable such institutional evidence has become that there has been no outcry, even though it clearly demonstrates gross disadvantage. The Commission for Racial Equality only last year changed its guidance on monitoring to employers and institutions by stating that an Irish category should be included - for the first time. A recent

### OCCUPATIONAL GROUPS BY BIRTHPLACE/ETHNIC GROUPS (LABOUR FORCE SURVEY 1989/90/91)



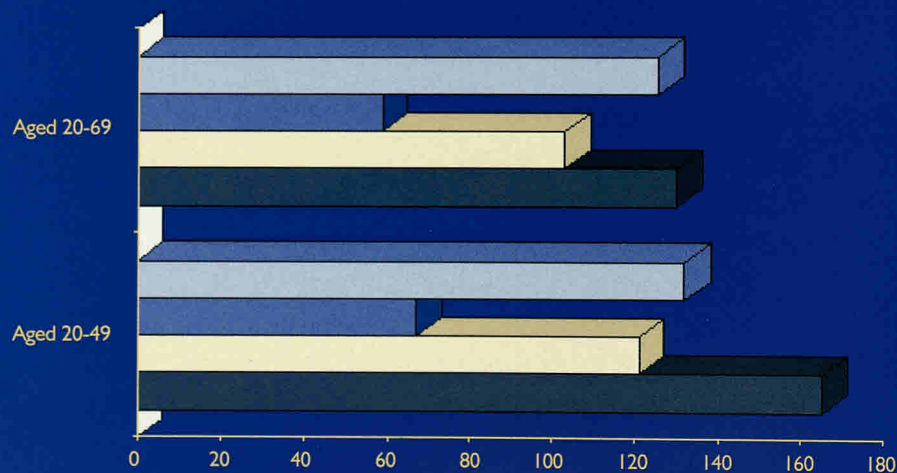


## QUALITY OF HOUSING, LONDON 1991

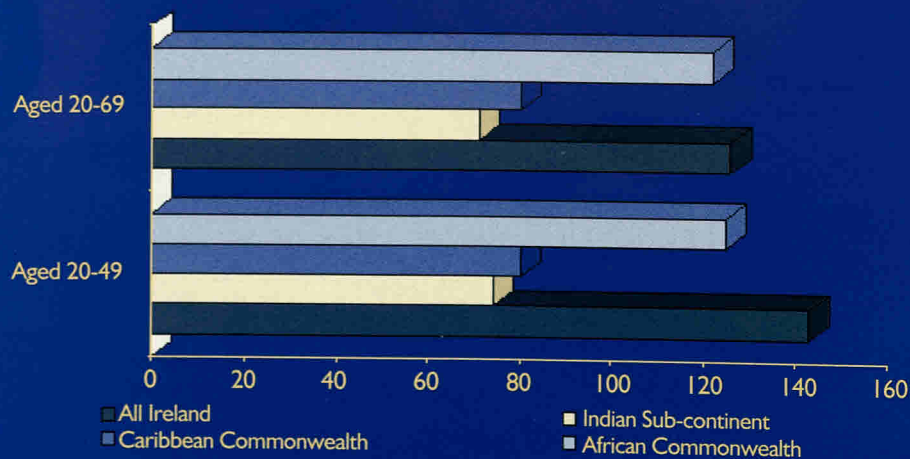


## MORTALITY BY SUICIDE BY SELECTED PLACES OF BIRTH – ENGLAND & WALES 1979-1983

### WOMEN



### MEN





report by Cara Irish Housing Association, 'Access to Housing for Irish Single Homeless People' found that many local authorities and Housing Associations do not keep the data necessary to monitor Irish applicants. In fact, only 8 out of 60 Housing Associations provide accurate analysis of Irish applicants.

The bombing of Canary Wharf shows again that the Prevention of Terrorism Act does not prevent terrorist acts. Since its inception, approximately 6,500 people in England, Scotland & Wales have been arrested and many, many thousands of others have been questioned and detained. Between 4-6 per cent of those arrested were charged with offences. Liberty, the civil liberties pressure group estimate that of those charged, 50 per cent were for serious offences. 3 per cent of the total arrested were charged under the Act. Liberty further estimate that up to 97 per cent of those arrested were Irish. Since the vast majority of those detained and/or arrested are totally innocent, the Act is seen as state intimidation of our community which is stifling as we are all under suspicion by virtue of our Irishness.

Turning to other indicators of well-being, the mental health and physical health of the Irish in Britain is near-alarming. Psychiatric admission rates amongst the Irish are double that of the English and Welsh. Irish men are three times more likely to suffer from depression and neuroses; Irish women are twice as likely. The extent of alcohol abuse, and to a lesser degree drug abuse is of chronic concern. The evidence would suggest that most Irish people with an alcohol dependency developed it after arrival in Britain (Harrison & Carr Hill 1993).

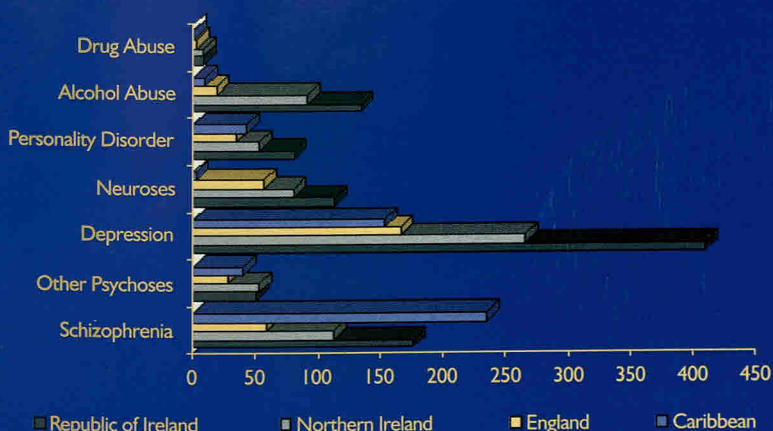
However, there would appear to be a strong connection between stress management and substance abuse. A study by Harrison & Carr (1983) provided substantial evidence to suggest that such dependencies were developed after arrival in Britain. My own experience would bear this out with regard to the high levels of smoking in the community and subsequent mortality rates from cancer. There is a higher than average level of divorce amongst the Irish community (census 1991). These high levels of stress and distress are reflected in the Irish suicide levels which are nearly 50 per cent higher in the age range 20-49 with even higher levels (65 per cent) for Irish women.

Because our community is an ageing one, ill-health can be expected but I would argue that the extent and patterns of this ill-health can be explained by poor access to housing, economic activity, stress management and the absence of a culturally sensitive response to our needs. Irish males are the only men whose health can be expected to worsen upon arrival in Britain, with reductions in life expectancy of up to 10 years (Marmot et al, 1984).

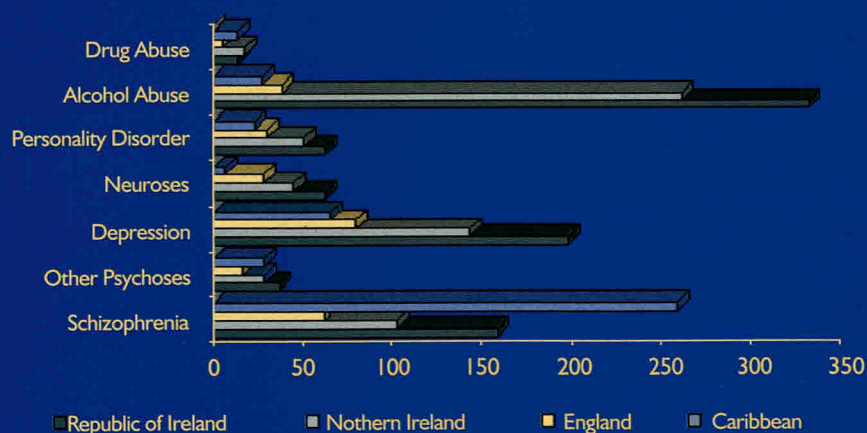
The extent of our ill-health, both physical and mental cannot be simply explained away by poverty and economic activity. There are institutional attitudes and stereotypes which militate against us achieving recognition, never mind accessing resources and services. As Tilki (1995) most recently reiterated, not only are all culturally sensitive services required to address mental health issues, they are also crucial for addressing the care and well-being of our community.

## PSYCHIATRIC HOSPITAL ADMISSION RATES BY DIAGNOSIS AND GENDER, ENGLAND 1981

### WOMEN

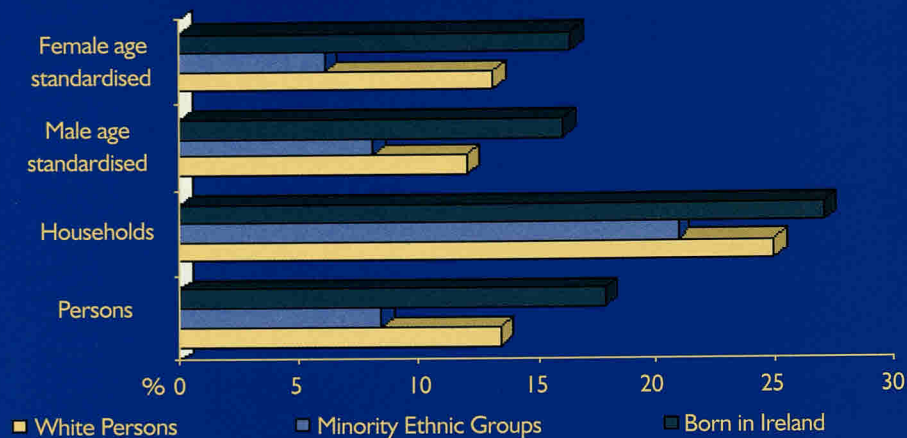


### MEN

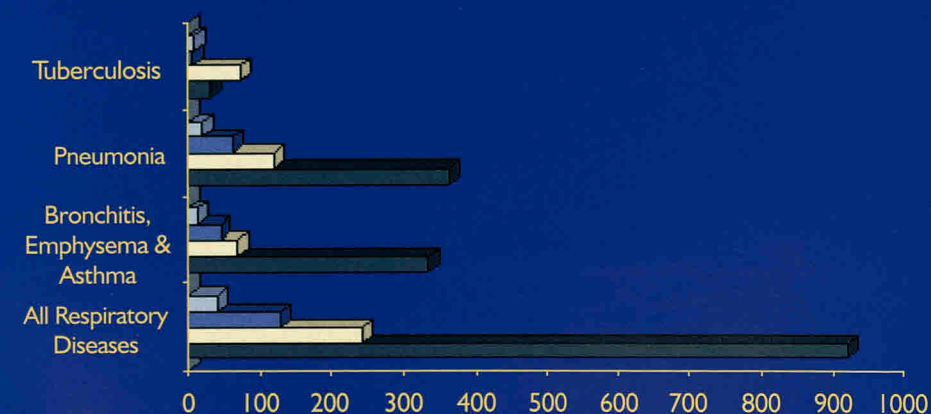




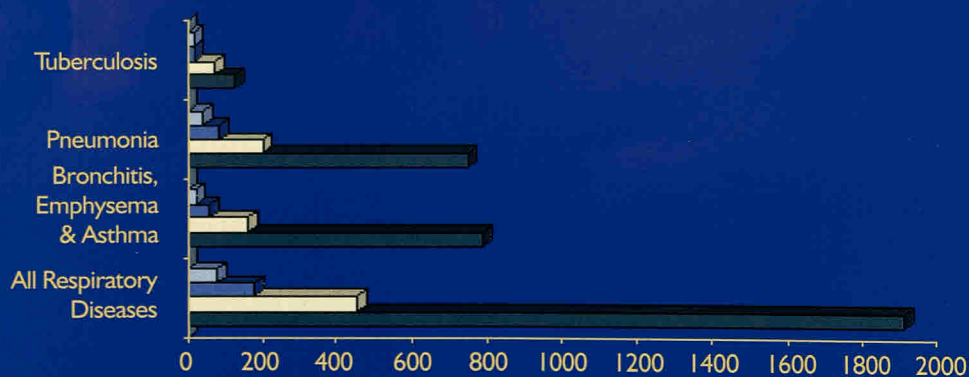
# THE INCIDENCE OF LONG-TERM ILLNESS AMONG THE IRISH BORN, ALL WHITE PEOPLE AND MINORITY ETHNIC GROUPS IN LONDON



## THE NUMBER OF DEATHS BY RESPIRATORY DISEASE AND TUBERCULOSIS BY SELECTED PLACE OF BIRTH, AGE 20-69, ENGLAND & WALES



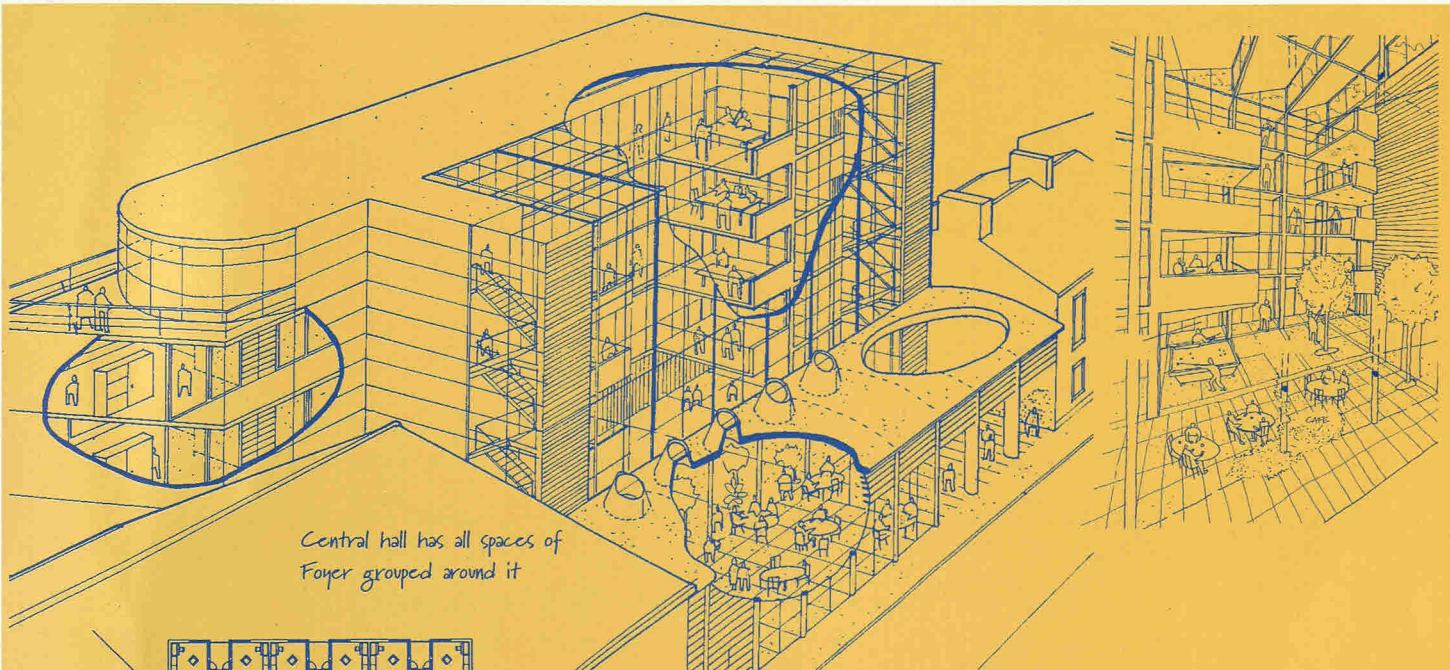
FEMALE



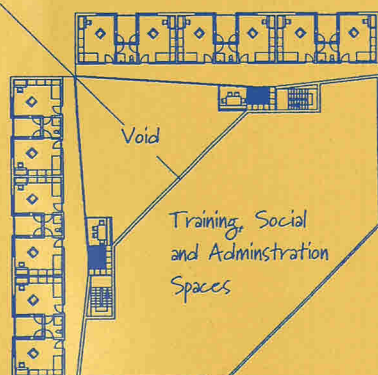
MALE

■ All Ireland   ■ Indian Sub-Continent   ■ Caribbean Commonwealth   ■ African Commonwealth



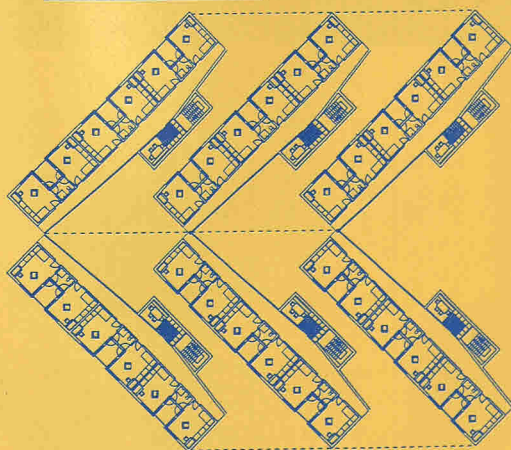
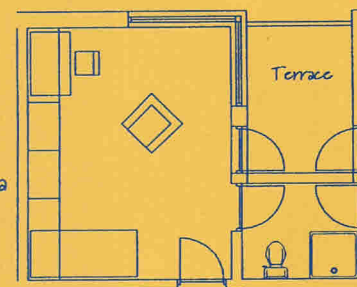


Central hall has all spaces of  
Foyer grouped around it



### FOYER ROOM

Single room with bed and study area  
Shared Bathroom and Terrace



KITCHEN / DINING

Visual connection to  
full Foyer desirable



## RESEARCH

Although the Housing Corporation's strategy emphasises performance in housing management and value for money in development, there is still a need to convince resource holders of the particular needs within the Irish community.

In this past year the Research Sub-Committee focused upon a number of strategic areas vital to the Irish community. A substantial response was made to the Housing Corporation's consultation document: "Black & Minority Ethnic Needs: An Enabling Framework" which we trust has put them in a clearer position as to both Irish

needs and preferences.

The Committee also led on developing our relationship with the Federation of Irish Societies (FIS) by agreeing a joint approach to research projects using the expertise of both organisations, and in due course other organisations too. This will act to strengthen the community as a whole.

The Committee also drew up proposals for a new needs assessment research project in four London boroughs, namely Brent, Camden, Croydon and Islington. It is anticipated that this will be available in November 1996.

Cara also continued to support the work of the Irish Housing Forum and undertook the dispatch of over 5000 leaflets and posters as part of its *"It's no laughing matter"* campaign to increase monitoring of Irish people.

A substantial effort was made to update our borough profiles to support our bids across 12 London boroughs. Research was also carried out in Croydon, Leicester and Manchester, indicating the opportunities available for future development.







## INVESTMENT IN STAFF

Continuing the precedent set last year of responding actively to staff training needs, Cara has worked hard to provide another comprehensive internal training programme, one which balances the professional development of staff with the provision of a focused care and support service to tenants. Staff have attended a wide selection of external and internal courses which catered for individual training requirements and assisted generally in the promotion of Irish housing needs. Some of these courses included:

- ❖ Customer Care
- ❖ Negotiation Skills
- ❖ Alcohol Awareness
- ❖ Mental Health
- ❖ Time Management
- ❖ Developing Supported Housing

- ❖ Health & Safety
- ❖ Risk Assessments
- ❖ How to benefit from Supervision
- ❖ Managing Multiple Priorities
- ❖ Excellence Programme
- ❖ Domestic Violence Interviewing
- ❖ Managing Aggression and Violence
- ❖ Wordprocessing/ Spreadsheets
- ❖ Designing Newsletters
- ❖ Reviewing Tenant Participation Strategy
- ❖ Effective Fundraising
- ❖ New Funding Regime
- ❖ Managing in the Voluntary Sector
- ❖ Managing Housing Association's in the 1990's
- ❖ Public Presentation Skills
- ❖ Pagemaker (DTP)
- ❖ Marketing your organisation
- ❖ Leadership Edge

- ❖ Dealing with Local Authorities
- ❖ Staff Supervision & Appraisal
- ❖ Communication Skills for Women
- ❖ Interviewing Tenants in special needs housing

A number of staff are currently undertaking courses on a day-release basis leading to MSc in Housing and Social Policy and MA in Housing. Cara actively encourages staff to undertake further study leading to professional qualifications.



Cara's  
Finance & Administration  
team







## INVESTMENT IN STAFF

Staff at all levels of the Association have represented Cara at numerous conferences and events throughout the year, including:

Irish Council for Social Housing Conference - Galway  
 NFHA Finance Conference  
 NFHA Women in Management Conference  
 NFHA Development Conference  
 Federation of Irish Societies Annual Congress - Portsmouth  
 TPAS Annual Conference  
 Charity Fair 1996  
 Housing our Future: A Special Labour Conference  
 Meeting Black & Minority Ethnic Needs Conference

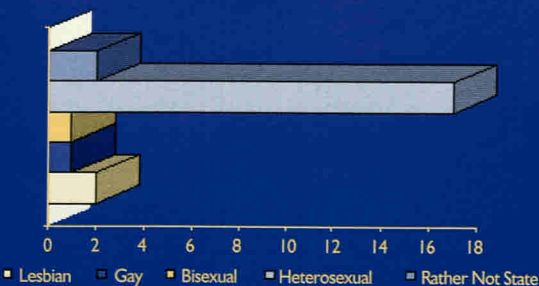
Local authority conferences  
 London wide.

### OPPORTUNITY 2000

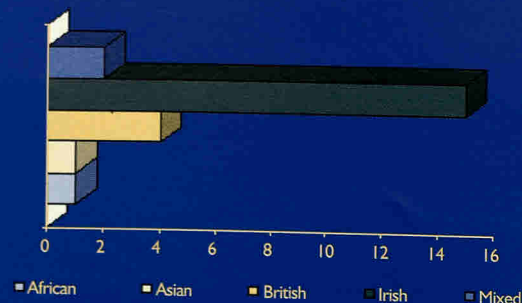
Cara is committed to addressing the needs of women in the organisation and has joined Opportunity 2000 (a Business in the Community initiative) to establish recognised targets for the promotion and development of female employees.

## STAFF EMPLOYED AT CARA

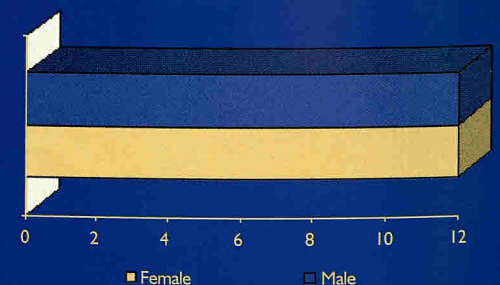
### SEXUALITY



### ETHNICITY



### GENDER







PRIMARY  
MENU

|                         |                             |
|-------------------------|-----------------------------|
| 1 - Rent Ledger         | 10 - Tenancy Types          |
| 2 - Property Management | 11 - Accommodation Types    |
| 3 - Maintenance Records | 12 - Notice Types           |
| 4 - Planned Maintenance | 13 - Void Types             |
| 5 - Repair Orders       |                             |
| 6 - COME/Waiting List   | 14 - Lease Backs            |
|                         | 15 - Streamer Lease Backs   |
| 7 - Bought Ledger       | 16 - Existing Tenants Backs |
| 8 - Monthly Ledger      |                             |
| 9 - Letter/Doc Library  | 17 - Display File Menu      |
|                         | 18 - Property Files         |
|                         | 19 - Section Files          |
|                         | 20 - Home Help              |
|                         | 21 - Exit/Quit              |

Select Option: 1 ENTER (Clear: F8) 77 - To Search For (F4) 0

Last Backup: Sun, 31st Mar



# PERFORMANCE INDICATORS

## KEY CONTEXT INDICATORS

|                                    | 1996 | 1995 |
|------------------------------------|------|------|
| Size of association: Housing units | 236  | 207  |
| Rate of growth: Housing Units      | 14%  | 8%   |
| Asset Value                        | 15%  | 57%  |
| Proportion of shared housing       | 59%  | 61%  |
| Size of association by employees   | 27   | 24   |

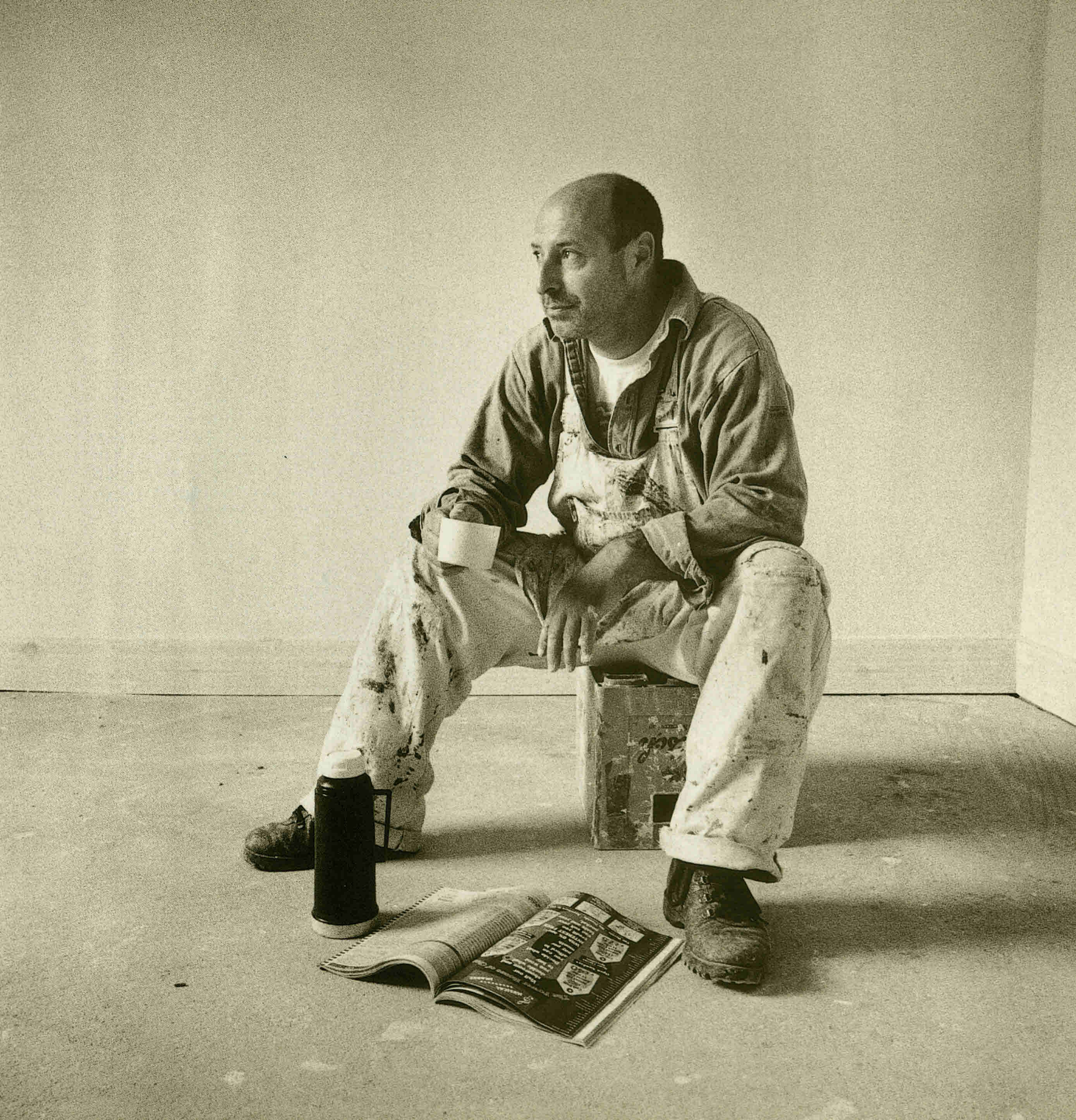
## FINANCIAL POSITION & PERFORMANCE INDICATORS

|  |            |            |
|--|------------|------------|
| Surplus for the year   | £218,000   | £104,000   |
| Surplus on property revenue as % of rent receivable                            | 33%        | 17%        |
| Free reserve as % of rent receivable   | 8%         | 5%         |
| Total reserve as % of rent receivable  | 96%        | 50%        |
| Ratio of current assets to current liabilities                                 | 5.23:1     | 2.75:1     |
| Gearing i.e. proportion of assets represented by loan finances                 | 0.74%      | 0.9%       |
| Service costs as % of service charges  | 97%        | 98%        |
| Time between year end and Housing Corporation receipt of our year end accounts | 4.0 months | 4.5 months |

## HOUSING MANAGEMENT

|  |       |       |
|--|-------|-------|
| Average Housing Management expenditure per unit: |       |       |
| Special Needs (allowance £2548) with care cost   | £2898 | £3615 |
| Housing Accommodation                            | £91   | £724  |
| Average maintenance cost per unit                | £531  | £265  |
| Average rent arrears                             | 8%    | 5%    |
| Void and bad debts                               | 5%    | 3%    |
| Rent increase for the year                       | 4%    | Nil   |







## GAINING FINANCIAL STRENGTH

Cara's Board and Finance Team recognise their responsibility for the maintenance of a good system of internal controls.

A comprehensive review of our internal controls was carried out during the year. This provides assurance that Cara's assets are safeguarded, transactions are adequately authorised and financial statements are prepared from records which are reliable and satisfy the requirements of regulations and standards applicable to Cara as a registered company, charity and Housing Association registered with the Housing Corporation.

***"I am very satisfied with Cara's system of internal financial controls. Cara is building on a firm foundation."***

Edel Clarke, Chair Finance Sub-Committee; Lead Officer in Internal Controls

In addition we reviewed and affirmed other policy areas

including our Treasury Management policy and Risk Management and Appraisal Policy which assessed Cara's key risk potentials in finance, housing management and development. This knowledge has helped in our evaluation of management strategies.

Cara is keeping up with its growth plan. Our Balance sheet is steadily enhanced and we are grateful to our partner housing associations which give us support through transfer of assets. Our assets have grown to £6,333,000 and we have further properties in the transfer process. We have little or no loan finance, therefore our gearing is negligible. We are however arranging a major finance loan to support planned developments and assets transfer requiring private finance.

***"Our direction is clear. We have a good Balance Sheet backed by a medium and***

***long term plan which will be achieved"***

Andreas Michaelides,  
Treasurer

Our reserves are almost entirely designated, some of which will assist our planned development and repairs programme.

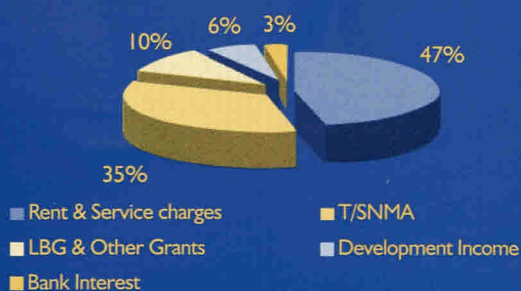
Cara's cashflow is healthy, our surplus for the year is moderate.

***"We have areas of strength which we will continue to work on, Treasury Management is one of them. With our new computer systems, our performance and responsiveness to tenants will be enhanced."***

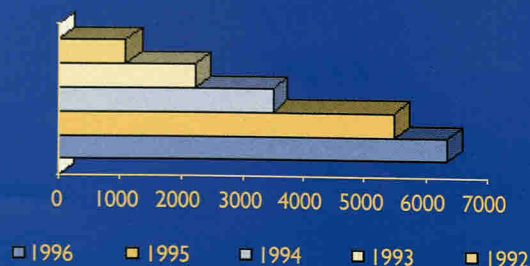
Charles Oganya,  
Finance & Administration  
Manager

Concerns remain regarding the uncertainties surrounding SNMA reviews particularly as special needs schemes still represent more than 80% of our managed units.

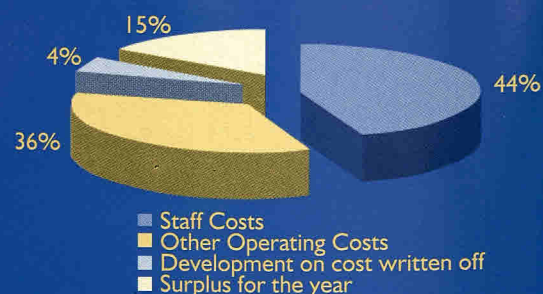
INCOME FOR THE YEAR



TOTAL ASSETS (£000'S)



EXPENDITURE FOR THE YEAR









# BALANCE SHEET AS AT 31 MARCH 1996

(FIVE YEAR SUMMARY £000s)

|                                  | 1996        | 1995        | 1994        | 1993        | 1992        |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|
| <b>ASSETS</b>                    |             |             |             |             |             |
| Housing Land & Buildings at cost | 5700        | 5058        | 3194        | 2101        | 1026        |
| Other Fixed Assets               | 96          | 59          | 29          | 14          | 11          |
| <b>TOTAL</b>                     | <b>5796</b> | <b>5117</b> | <b>3223</b> | <b>2115</b> | <b>1037</b> |

## CURRENT ASSETS

|                                    |               |             |             |             |             |
|------------------------------------|---------------|-------------|-------------|-------------|-------------|
| Debtors                            | 115           | 138         | 245         | 214         | 124         |
| Cash & Bank Balance                | 549           | 447         | 332         | 191         | 217         |
| Less : Creditors due within 1 year | (127)         | (212)       | (312)       | (315)       | (280)       |
| Net Current Assets                 | <b>537</b>    | <b>373</b>  | <b>265</b>  | <b>90</b>   | <b>61</b>   |
| <b>TOTAL</b>                       | <b>£ 6333</b> | <b>5490</b> | <b>3488</b> | <b>2205</b> | <b>1098</b> |

## FUNDING SOURCES

|                                   |               |             |             |             |             |
|-----------------------------------|---------------|-------------|-------------|-------------|-------------|
| Creditors - Due after more 1 year | 47            | 47          | 20          | 189         | 249         |
| Provisions                        | 0             | 115         | 82          | 45          | 69          |
| Deferred Capital Grant            | 0             | 0           | 1           | 2           | 0           |
| Housing Association Grants        | 5654          | 5028        | 3190        | 1909        | 777         |
| Designated Reserves               | 580           | 270         | 132         | 56          | 0           |
| Other Reserves                    | 52            | 30          | 63          | 4           | 3           |
| <b>TOTAL</b>                      | <b>£ 6333</b> | <b>5490</b> | <b>3488</b> | <b>2205</b> | <b>1098</b> |



## **BOARD OF MANAGEMENT:**

Gearóid Ó'Meachair  
- Chair  
Joan Kane  
- Secretary  
Andreas Michaelides  
- Treasurer  
Christine Arthur  
John Bonner  
Geraldine Casey  
Edel Clarke  
Mary Cribben (co-opted)  
Jan King  
Stephanie McEvaddy  
George Meehan  
Rory Murphy  
Mary Tilki  
William Miller  
David D'Arcy  
Vicky Savage  
Peter Scott  
Sean O'Connor  
John Walsh

## **SUB-COMMITTEES :**

### **Housing Management & Maintenance**

Joan Kane (Chair)  
Jan King  
Christine Arthur  
Clare Furlong  
Sean O'Connor  
John Bonner

### **Research & New Initiatives**

Mary Tilki (Chair)  
Dr Teresa Joyce  
Stephanie McEvaddy  
John Scott Davies  
Nora Guinan  
Moirá McKeown  
Peter Scott

### **Finance**

Edel Clarke (Chair)  
Andreas Michaelides  
Geraldine Casey  
Gearóid Ó'Meachair

### **Development**

Vicky Savage (Chair)  
William Miller

Patrick O'Sullivan  
John Walsh  
Mary Cribben  
David D'Arcy  
Gearóid Ó'Meachair

### **Staff:**

John Brennan,  
Director  
  
Charles Oganya,  
Finance & Admin. Manager

Patrick Walsh,  
Allocations & Referrals Mgr.

John Thompson,  
Teamleader

David Burke,  
Teamleader

Audrey Neufville,  
Senior Finance Officer

Edward Rajadurai,  
Finance Officer

Caroline O'Neill,  
Co-ordinator

Patricia Young,  
Administrative Assistant

### *Project Managers*

Joan Barber  
Mary Boyle  
Stephanie Burns  
Barry Butler  
Geraldine Chapwell  
Noel Clarke  
Shane Cormican  
Terry Conway  
Gerry Devine  
Don Magee  
Ann McCarney  
Kieran McInerney  
Joe McLoughlin  
Maria O'Donnell  
Dan Thompson  
Clare Willis

## **Auditors**

Knox Cropper  
16 New Bridge St.  
London EC4V 6AX

## **Solicitors**

Devonshires  
Salisbury House  
London Wall  
London EC2M 5QY

## **Solicitors**

Regan & Co.  
64 Battersea Park Road  
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

We would like to acknowledge the funding which we have received from HACT, TSB Foundation, Resettlement Agency, London Borough Grants Unit, The Housing Corporation and the City Parochial Foundation

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

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  
London SW11 4JP  
Tel: 0171-720 1647

**The Staff of Regan & Co.  
wish continued success  
to Cara Irish Housing  
Association**

**J·C·M·T**

**ARCHITECTS**

EXMOUTH HOUSE  
3 · PINE STREET  
LONDON · EC1R 0JH

TELEPHONE: 0171 · 278 8228  
FACSIMILE: 0171 · 278 8898

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.

## **ANNUAL GENERAL MEETING**

Our 1995/6 AGM will be held on  
25th November  
at

The Irish Club, Eaton Square,  
London SW1W 9AJ.

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

All are welcome to attend.

Details can be obtained from Central Office on  
(0181 800 2744)



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