



ANNUAL REPORT 1999



Message from President McAleese.



UACHTARÁN NA hÉIREANN
PRESIDENT OF IRELAND

MESSAGE FROM PRESIDENT McALEESE

Having come to the Office of the President with a deep appreciation of the extraordinary value of community and self-help groups, it gives me great pleasure to send my warmest greetings and good wishes to everyone associated with Cara.

The very valuable services which Cara have provided for the Irish community living in Britain would not have been realised without the dedication and commitment of the voluntary workers, counsellors and all those who give their services so willingly and generously. As we approach the new Millennium, the services provided by you are becoming more and more relevant and necessary as the pressures of modern living take their toll.

Your Association deserves enormous credit for the work you have done throughout the years in providing assistance and new opportunities to those suffering from physical, emotional or social disadvantage. I warmly congratulate you on your achievements and I wish you every success in your future endeavours.

A handwritten signature in dark ink, reading 'Mary McAleese'.

MARY McALEESE
PRESIDENT OF IRELAND

Trying to break the cycle.



We're fifteen this year.

When Peter Hatton, Stephen Huggett and I wrote our 1984 paper on the hypothesis that a key aspect in understanding the extent of Irish homelessness was the lack of an informed culturally sensitive response, we did not envisage this outcome. We did however, have a vision.

Cara's practical and professional housing service has made and continues to make the difference to hundreds of some of the most marginalised people within our community, by enhancing life chances.

Through the sustained efforts of the our Board and Staff we have grown to the point where we are now a national housing association with a presence not only in London but in the Midlands and are set to expand in response to community needs further North and West.

We continue to play a pivotal role in the development of the awareness of the needs of our community and the case for inclusion, for example, the Irish category in the 2001 Census.

As a new set of relationships evolve on these islands, trust and goodwill have to be built between the peoples.

Cara in a small way is attempting to assist. We have

established Cara Ireland, which is enabling the skills, experience and knowledge of responding to Irish social housing needs, to be exchanged in a directly practical manner. We were one of the sponsors of the first ever Social Housing Conference of the Isles in Belfast earlier this year. We were honoured to assist Hilary Armstrong MP, Minister for Local Government and Housing on a fact finding visit to Dublin in February and to attend the gracious civic reception by the Lord Mayor of Dublin, Cllr Joe Doyle.

We are grateful to the Taoiseach, Bertie Ahern TD who took time out of a busy schedule to open our first elders scheme in Leicester, and to Robert Molloy TD for formally opening our offices in Birmingham.

While there is still a major issue of institutional neglect of our community's needs, I would wish to record our grateful thanks to all those people of goodwill who have assisted and supported us over the years.

We will be launching a formal structure this year, through Cumann Cara (Friends of Cara), to enable our supporters to harness their efforts in a more focused manner.

Finally, we would wish to record our thanks and appreciation to Ted Barrington, Irish Ambassador and to John McDonnell MP for their particular support.

ÍS MISE LE MEAS

Seán Ó Mearchair.

Cathaoirleach



Director's Report.



I am pleased to report further expansion this year. We sought to maintain our high standards and a culturally sensitive service to our tenants.

Our move into the Midlands area is progressing rapidly. We received capital allocations in Coventry and Luton, allowing us to consolidate our position. Our growth in the Midlands has encouraged us to consider developments elsewhere in England.

We have successfully completed the 3 year Housing Corporation Special Needs Review and are preparing to meet the challenges of the "Supporting People" Review.

Cara's Board have examined our Governance procedures with the assistance of Prof. Paul Corrigan and Trevor Jones introducing a lead member system.

Our finances remain strong but we are mindful of the costs of rapid growth and the prudence required. Our financial controls were reviewed during the year in accordance with our Plan. Our rents remain competitively low. Despite the loss of London Borough Grants funding we have closed the year with a small surplus.

We have secured sufficient funding for the conversion and expansion of our Alcohol service into a Dual Diagnosis Special Care Team.

We have maintained voids – at 1.5% and introduced new Assured Shorthold Tenancies. Our staff continue to study for professional qualifications and hopefully our contribution to their efforts will one day address the under-representation of the Irish community within the professional housing field.

We held our successful St Patrick's Day reception at the House of Commons and the first Irish community fringe meeting at the Labour Party conference in Blackpool with valuable contributions from Lord Dubbs, Parliamentary Under Secretary of State at the Northern Ireland office and Mark Durkan, SDLP member of the Northern Ireland Assembly.

Cara also hosted a one day conference on 'Social Exclusion and the Irish in Britain' in March, which 200 people mainly from outside the Irish voluntary sector attended.

Most of all in our 15th year we need to praise and thank all those from the Board and staff team past and present, our community, partner housing associations, local authorities and the Housing Corporation who have helped us progress so rapidly.



"The London Irish Centre deeply appreciates the quality of service given by Cara Irish Housing Association to many vulnerable Irish people."

"As a large referral agency we greatly

admire the quality of accommodation offered by Cara and the range of services delivered to its tenants. Its professionalism and prudent

developments have enabled it to open

a number of very valuable housing projects throughout Britain.

Go raibh maith agat."

Jerry Kivlehan, OMI
Director, London Irish Centre.

Housing and Support

Serving the Irish community outside London has been a long-term goal for the organisation, and we are delighted that the scheme, for Irish elders in Leicester, is now up and running.

We continue to work consistently on existing schemes, and have achieved a voids rate of only 1.5%. This is an excellent performance in itself, given that more than 25% of our properties have had new tenants during the year. It further confirms the high level of demand for our services.

Our rent collection rate of 98.5% for the year shows an improvement of 0.5% on last year's figure. This is within the Housing Corporation's top category for rent collection. Difficulties with Housing Benefit offices remain a significant problem, although both Cara and an individual tenant were awarded compensation – via the Local Government Ombudsman – after one particularly difficult case.

Our average weekly rent has remained affordable at £57 for a 1 bedroom flat, and £51 for a shared property.

There were nine complaints during the year, all of which were dealt with internally. Three were upheld and given some form of redress.

Ninety five percent of repairs were carried out within the allocated target period, and all properties received gas and electrical tests in line with our statutory obligations.

Health and safety concerns continue to be a high priority, especially in shared property, and we have introduced tighter guidelines around smoking for tenants in shared properties.

Care Plans were introduced for tenants in Cara's permanent self-contained supported housing in 1997. Signing up to these is voluntary, and Project Managers will still provide support for those who do not wish to enter into a formal plan. For those who do, the Care Plan provides a chance for tenant and Project Manager to agree on the particular support needs that are to be addressed and to plan medium and long term goals. This is particularly valuable for tenants who have found it difficult to judge the extent of their own growth and change.

Cara's Alcohol Service has proved extremely successful, it has become clear over the past 3 years that such skilled intervention at the critical time can prevent serious incidents, which might otherwise result in emergency hospital admissions, involvement with the criminal justice system, abandonment of property etc. Further funding has been successfully sought, to develop this scheme into a service which can formally address issues facing tenants that have interlinking problems for example, mental health and substance misuse. The service will have its own practitioner team leader.

There were 2 major social events for tenants during the year. The Christmas party at Hammersmith Irish Centre was attended by more than a quarter of the tenants, and there was also a good turnout for a trip to the St Patrick's Day celebrations in Birmingham.



Mr Robert Molloy, TD, Minister of State for Housing and Urban Renewal 'on-site' at our new Birmingham scheme for 27 Irish Elders

Who we housed

Cara has provided 70 units for applicants in housing need.

This has been the first year that we have let property outside London with our new Leicester scheme taking 12 tenants.

We welcome new referral agencies who have joined us during the year and thank all for their support and assistance.

It is interesting to note that many of our tenants' previous accommodation was in the private sector and hostel accommodation, reflecting the overall disadvantage of our community's housing profile.

Ethnic Origin	Women	Men
Irish	31	91
British		1
Not Completed	4	10
Other	3 (Irish Traveller)	4
Totals	38	106

Disability	Women	Men	Totals
Disabled	2	6	8
Registered Disabled	2	4	6

Lettings

New Lettings	15
Relets	66
Male	51
Female	30
Total	81

Waiting List	47
LA Nominations	17
Homes	2
Cara Transfers	5
Cara Move-on	6
Clearing House	4
Total	81

"The women we refer to Cara are not only homeless or living in deplorable housing conditions, many have experienced domestic violence and are survivors of rape and other forms of abuse. It is critical women have access to safe and supported housing. We hope Cara will continue to provide this housing and more schemes are established to meet the needs of Irish women."

Destination of tenants moving on

	Male	Female	Total
Council	10	8	18
Other HA	9	8	17
Abandoned	9	0	9
Cara Move-on	4	1	5
Return to Ireland	1	1	2
Transfers Internal	3	3	6
Family	1		1
Deceased	2		2
Other	2	1	3
Found own accommodation	2	2	4

London Irish Women's Centre

Continuum of Financial Strength

Cara has continued to perform well financially. The balance sheet is stronger and demonstrates that Cara is keeping up with the growth target of 20% on average per annum set out in the Corporate and Business plan.

It is also interesting to report that the quality of service delivery increased during the year at no extra cost to our tenants. Careful spending and improved performance on voids and bad debts generated a surplus of £134,000 in a year that saw the withdrawal of a substantial amount of funding by the London Borough Grants. One hundred thousand pounds of the surplus has been designated to the major repairs and development subsidy reserve.

Housing stock was boosted by the draw down of £906,000 loan finance from the Royal Bank of Scotland. Even with this loan Cara's gearing is still less than 10%. In effect, Cara continues to have considerable equity and therefore remains attractive to lenders.

We thank Jim Quinn of the Allied Irish Banks Plc and the Royal Bank of Scotland for their support and assistance over the past year.

Other reasons for Cara's success are the amount of support Cara receives from other housing associations who are keen to transfer to Cara housing schemes for ownership or management. During the year Hornsey Housing Trust transferred 6 units to Cara's ownership whilst Leicester Family Housing Association transferred 12 units into Cara's management. NIHHA and Circle 33 have some schemes to transfer to Cara's ownership.

Financial support was generated from grant providers for our care and support services. The London Borough Grant funding was available to Cara until July 1998 and the Department of Social Security continues to support the Association. City Parochial Foundation and Charity Projects continued to support Cara's Alcohol Service. The Kings Fund, Tudor Trust, City Parochial Foundation and the Irish

Sailors and Soldiers Land Trust have also made substantial pledges to support the development of the Specialist Care Team.

Cara's financial success can also be attributed to two other factors: the careful treasury management function and the effectiveness of Cara's internal control systems. During the year internal auditors were employed to review the whole internal control system and to perform the internal audit.

Cara's current asset ratio is healthy at 6.9:1.

Year 2000 Compliance

Cara recognises the seriousness of the Year 2000 problem. The Association has taken a structured approach to addressing the potential difficulties that may occur. Internal Auditors reviewed Cara's Internal Control Systems and we have complied with their recommendations.

Cara is taking steps to minimise the effect of Year 2000 on service users and contingency measures are in place.

Summary of Income and Expenditure for the year ended March 31 1999

	1999 £'000'	1998 £'000'
Income		
Net income from tenants	997	881
SHMG	557	518
London Borough and Other Grants	93	159
Development income	22	1
Donation and other income	13	5
Bank interest	21	67
Total	£1,703	£1,631
Expenditure		
Staff costs	705	637
Other operating costs	713	701
Development Administration	118	85
Interest payable	33	17
Total	£1,569	£1,440
Surplus for the year	134	191
Transfer to designated reserve	(100)	(215)
	34	(24)
Surplus at start of the year	48	72
Surplus at end of the year	82	48

Balance Sheet at 31 March: Five Year Summary

	1999	1998	1997	1996	1995
	£'000	£'000	£'000	£'000	£'000
Assets					
Housing Land and Buildings at Cost	9,570	8,572	6,334	5,700	5,058
Other fixed assets	210	37	62	96	59
	<u>9,780</u>	<u>8,609</u>	<u>6,396</u>	<u>5,796</u>	<u>5,117</u>
Current Assets					
Debtors	171	232	77	115	138
Cash and Bank Balance	520	42	891	549	447
Less: creditors due within one year	<u>(99)</u>	<u>(224)</u>	<u>(286)</u>	<u>(127)</u>	<u>(212)</u>
Net current assets	<u>592</u>	<u>50</u>	<u>682</u>	<u>537</u>	<u>373</u>
Total	<u><u>10,372</u></u>	<u><u>8,659</u></u>	<u><u>7,078</u></u>	<u><u>6,333</u></u>	<u><u>5,490</u></u>
Funding Sources					
Creditors – due after more than 1 year	953	47	47	47	47
Provision	0	0	0	0	115
Social Housing Grant	8,241	7,568	6,178	5,654	5,028
Designated Reserve	601	681	781	580	270
Fixed Assets Reserve	495	315	0	0	0
Other Reserves	<u>82</u>	<u>48</u>	<u>72</u>	<u>52</u>	<u>30</u>
Total	<u><u>10,372</u></u>	<u><u>8,659</u></u>	<u><u>7,078</u></u>	<u><u>6,333</u></u>	<u><u>5,490</u></u>

Audited Accounts: This information is only a summary of our audited accounts. If you would like a full copy of the audited financial statements please contact our head office at: 339 Seven Sisters Road London N15 6RD, Tel: 0181 8002744

Performance Indicators

	1999	1998	1997	1996	1995
Key Performance Indicators					
Size of association: Housing Units	277	265	248	236	207
Rate of growth: Housing Units	4.5%	6.9%	5%	14%	8%
Asset value	19.8%	22%	11.8%	15%	57%
Proportion of shared housing	49.8%	52%	56%	59%	61%
Size of association by employee	32	32	28	27	24
Financial Position and Performance Indicators					
Surplus for the year	134	£191k	£220k	£218k	£104k
Surplus on property revenue as % on rent receivable	13%	22%	27%	33%	17%
Free reserve as % of rent receivable	8.1%	5.5%	9%	8%	5%
Total reserve as % of rent receivable	116%	119%	105%	96%	50%
Ratio of current assets to current liabilities	6.9:1	1.2:1	3.4:1	5.23:1	2.75:1
Gearing i.e. proportion of assets represented by loan finances	9.7%	0.54%	0.7%	0.74%	0.9%
Service costs as % of service charges	85%	76%	130%	97%	98%
Time between year end and Housing Corporation receipt of our year end accounts	3.5 months	4.5 months	4 months	4 months	4 months
Housing Management					
Average Housing Management expenditure per unit:					
– Special Needs (allowance £2608) with care cost	£3839	£3665	£2,622	£2,898	£3,615
– Housing Accommodation	£1438	£1097	£ 602	£ 91	£ 724
Average maintenance cost per unit	£ 704	£ 811	£ 750	£ 531	£ 265
Average rent arrears	9.7%	9.6%	5.7%	8%	5%
Void and bad debts	1.84%	4.9%	4%	5%	3%
Rent increase for the year	4%	4.59%	4%	4%	Nil

**Bobby Molloy T.D.,
Minister for Housing &
Urban Renewal views
Cara's plans in
Birmingham**



Development

Although our development focus has shifted to the Midlands, nevertheless there continues to be activity in London. In particular 2 new schemes are nearing completion in Camden and Haringey with a further gain under the Rough Sleepers Initiative (Phase III) in conjunction with Circle 33, for the conversion of one of our projects in Islington.

In partnership with Cara Ireland, work is underway on a Foyer and Sports complex in Central Dublin with further schemes progressing in Limerick.

The opening of our new Midlands office in Birmingham and the appointment of a new Development Manager in the region are a direct response to the needs and hard work of the local Irish community.

Work has already begun with 12 flats completed and occupied in Leicester for elderly Irish in partnership with Leciester Family HA.

Further developments for elderly Irish include 27 flats in the Digbeth area of Birmingham, 6 flats and a 5 bed hostel in Coventry and 10 flats in Luton. Fifteen family houses are also under construction at Balsall Heath in Birmingham.

The housing needs of the Irish community are also acute in many other Midlands' local authorities and Cara will endeavour to investigate and provide a suitable response.

**Dungarvan Court, Cara's first
scheme in Leicester**





*"We are keen to see co-operation and
the sharing of Best practice".*

**Hilary Armstrong MP, Minister for
Local Government, Dublin 1999**



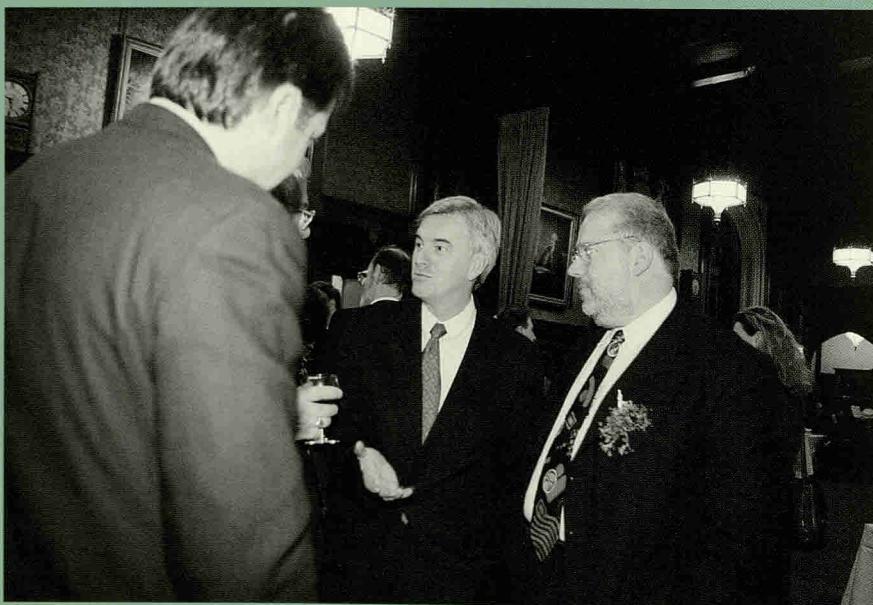
**Gearóid Ó Meachair, Hilary Armstrong MP,
Robert Molloy TD and Paul Cullen (Cara Ireland)
on the site of the St Catherines' Foyer and
Sports Complex in Dublin 8**



**Cara's Social Exclusion
Conference in March 1999
Mike O'Brien MP, Parliamentary
Under Secretary of State
(Immigration & Nationality);
HE Edward Barrington, Irish
Ambassador; John Brennan;
and Prof. Jock Young**



**Andy Love MP and Brian
Cotter MP at St Patrick's
Day Reception at House
of Commons**



**John McDonnell MP and
Lord Harris, St Patrick's
Day Reception at
House of Commons**

**Bertie Ahern T.D. meets
Secretary, Joan Kane and
Treasurer Andreas
Michaelides at our Leicester
scheme opening**



Voluntary Board of Management

Gearóid Ó Meachair
Chair

Joan Kane
Secretary

Andreas Michaelides
Treasurer
Lead Member for Finance

John Bonner
Resigned November 1998
due to work commitments

Sylvia Murphy-Brennan
Appointed November
1998

Geraldine Casey

Edel Clarke
Resigned July 1998
returned to full time
study

David D'Arcy
Lead Member for Property Services

Jan King
*Lead Member for Housing
Management & Personnel*

Stephanie McEvaddy
Lead Member for Publicity

Deirdre McEvoy
Resigned November 1998
moved out of London

George Meehan

William Miller

Rory Murphy

Gobnait Ní Chruaí
Resigned November
1998 returned to Ireland

Sean O'Connor
Resigned November 1998
moved to Ireland

Patrick O'Sullivan
Resigned November
1998

Mary Tilki
Lead Member for Research



**Mr Robert Molloy TD Minister for Housing and Urban
Renewal and Gearóid Ó Meachair, Chair of Cara at the
opening of Cara's new offices in Birmingham,
February 1999**

The Association's work is overseen by a voluntary board of management offering a wide range of skills. During the past year, the Board has adopted a new Lead Member system to ensure greater flexibility, team-working, improved communications and accountability. The system consists of retaining the scrutiny role of the main board elected by membership whilst delegating authority to Lead Members for each functional area.

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Willcox Lane Clutterbuck
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Auditors

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Bankers

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Charities Registration No: 290182**

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Zarb Photographers
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**Cllr Dunphy of Leicester City
Council, Ms Celia Larkin and
Bertie Ahern TD with
representatives from Cara and
Leicester Family HA outside
Dungarven Court, Leicester**





Tenants from Dungarvan Court



CARA IRISH HOUSING ASSOCIATION

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