



Cara Irish Housing Association Annual Report 2001

Chair & Chief Executive's Report

It has been a dramatic year for Cara and the following pages illustrate the achievements and hard work over the last 12 months.

A new Board and Chair were elected to move the Association forward. We thank previous members and officers for their contribution to Cara over the years.

Cara's mission remains the provision of culturally sensitive housing solutions primarily for the Irish community. To ensure our continued improvement and to reflect the demands and changes within the housing sector, we are nearing the end of a radical review of our constitution, the results of which will be put to members at our AGM. We recognise the challenges to be faced with Best Value, Supporting People, and Rent Restructuring alongside Cara's expansion into a national housing association. We are working to ensure our responses reflect our core objectives. Most of all we will continue to maintain our notable record of growth, low voids and new initiatives. We continue to manage arrears effectively in spite of ongoing issues with housing benefit in north London.

Some of our major achievements stand out in the year.

- The establishment of our Specialist Care Team providing valuable expertise and support to our most vulnerable tenants.
- The opening of our first homes for families in Birmingham.
- The refurbishment of a shared housing project in Islington into modern self



contained flats opened in memory of an Irish Metropolitan Police Officer, Ronan McCloskey.

- Our substantial contribution to the Federation of Irish Societies 'Be Irish Be Proud' campaign publicising the inclusion of an Irish category in the 2001 census. We look forward to the census providing much needed current data on the Irish population in England and the future challenges faced by the service providers in providing a suitable response to our communities needs.
- Contributing to joint working initiatives and information sharing with our Irish housing association colleagues at Innisfree, An Teach and Irish Centre Housing Ltd.

We have also completed a major review of our staff structure and a recruitment drive. We thank Cara's staff for maintaining high standards during this unsettling period. We are confident that Cara will meet the challenge of Investors in People and the Business Excellence Model, which we are currently embarking upon.

We welcome several new Board and staff members and thank all our funders, supporters and those in local and national government who assisted us in the year. Patrick Gallagher, Chair John Brennan, Chief Executive



Housing & Support



"Cara has received funding from the Education Section of the TUC to set up an IT learning facility at one of our Islington schemes"

Rent Collection

Our rent collection rate for the year was 98%, an improvement of 3.5% on 2000. There continues to be serious difficulties with housing benefit in a number of local authorities in London. However Cara continues to assist tenants in pursuing reviews against under performing Housing Benefit departments.

Voids

The housing management void rate for the year was 2.47% an improvement of 3.5% on 2000.

Rents

Cara's average weekly rent in 2000 continued to be affordable at £55.50 for our shared accommodation and £62.50 for self-contained accommodation. Tenants also pay an additional service charge, which covers a variety of services depending upon the type of accommodation.

Maintenance and Health & Safety

A total of 773 repairs were ordered and 93% of appointments were kept. The repairs break down as follows:

Emergency	81
Urgent	263
Routine	371

Health and Safety continues to be a high priority for Cara. A total of 143 Health and Safety inspections were carried out at both our shared and self-contained schemes.

Complaints

Ten complaints were received during the last year. Of these, 9 were resolved to the tenants' satisfaction. The outstanding complaint is currently with the Independent Housing Ombudsman and a final determination is due to be made.

Tenant Involvement

House Meetings are regularly convened in our shared schemes. They provide an opportunity for tenants to express their views on the service and for Supported Scheme Managers to brief tenants on new policies and developments. A total of 62 House Meetings took place in London during the year attended by 174 tenants

Tenants in our family housing in Birmingham have formed a Tenants Group to meet regularly with staff. They have successfully lobbied the local Transportation Dept to accommodate a new pedestrian crossing on a busy stretch of road adjacent to their homes.

Regular social events have been held for tenants of Fr Joe Taaffe House.
A number of activities have been organised including regular visits from a mobile library and guest speakers have spoken to tenants on topics such as Credit Unions.





Cara has received funding from the Education Section of the TUC to set up an IT learning facility at one of our Islington schemes. This will provide training for tenants on a wide range of computer applications.

The Tenant Involvement Group in London organised a day trip to Whitstable and the Tenants' Christmas Social. Considerable progress has been made in joint working with other Irish RSLs in this area including events such as a joint St Patrick's Day gathering and a Christmas Tenant Social.

The quarterly newsletter for London tenants has been redesigned with a greater emphasis on providing more extensive and relevant information about Cara and the policy changes affecting supported housing. A similar publication was launched for the Midlands region and is destined for success.

Specialist Care Team

The newly established Team focused on providing intensive support to some of our most vulnerable tenants. The result is a greater number of tenants maintaining and "moving on" from Cara tenancies. A major step forward was made with the establishment of tenancy support plans, which will be an essential part of service delivery in future years.

"Tenants in our family housing in Birmingham have formed a Tenants Group to meet regularly with staff"

Applications for housing

There were a total of 193 applications for housing of which 100 were from men and 93 from women.

The Midlands Regional office manages a total of 63 properties for which they maintain a separate waiting list.



Lettings

There were 104 lettings in the year broken down as follows:-

new let re-let	19 37
new let	3
re-let	30
new let	15
	re-let new let re-let

Source of Referrals:

Local Authority 13	
Referral Agencies	66
Internal Transfer	9
Internal Move On	7
H.S.A. Clearing House	8
H.A. (Mutual Exchange)	1

Comparative figures from previous years for lettings:

98 - 99	81 lettings
99 - 00	125 lettings

Resettlement - Move-On

67 tenants moved on during 2000 – 2001 **Destinations:**

Local Authority	10
Internal Move-On	7
Internal Transfer	9
Housing Associations	12
Bought own home	2
Returned to Ireland	4
Returned to family	4
Exchange	1
Abandonments	9
Evictions	6
Resettled Self	1
Deceased	2

Tenants Profile

59%
41%
1.4%
7.4%
28%
25%
21%
17.2%

Ethnic Origin (self defined):

1	White Irish	97.8%
	White other	0.7%
J	Black Irish	0.4%
	Black Caribbean	0.4%
1	Other Irish	0.7%



Creating Homes





Cara is unique among the Irish housing associations and is also one of the few black and minority ethnic registered social landlords that have

successfully completed its own building schemes from inception to practical completion throughout England.

During the year Cara's first general needs scheme of 15 family homes was opened in Birmingham. This was followed by the Association's second scheme in Coventry of shared accommodation for older Irish men.

Cara is one of the key organisations involved in the Digbeth Project Group in Birmingham. Major investment has been proposed to create a recognised Irish Quarter in the Digbeth area. Cara contributes alongside the City Council, architects, politicians and other local organisations to discussions and strategy in moving the project forward.

The Midland's region is leading the work on a high profile scheme in Sheffield, which will include a minimum of 40 units of accommodation. This project is being progressed in partnership with the local Irish community represented by Sheffield Irish Forum and Sheffield Council.

In London, rehabilitation work was completed on a scheme in Islington providing 10 one bed self-contained flats under the Rough Sleepers' Initiative. We are grateful to both the Speaker of the House of Commons Michael Martin MP and Sir John Stephens, Metropolitan Police Commissioner for taking the time to officiate at the opening of Ronan McCloskey House. The most recent addition to housing stock in Haringey, was opened in November by local MP David Lammy. Munster House comprises 7 self contained flats with communal facilities for tenants with alcohol use and or related health issues.

Building work nears completion at our first scheme in Luton of 10 self contained 1 bedroom homes. Progress is being made with the Major Repairs allocation for identified London schemes and the first stage of Cara's stock maintenance programme has been completed.

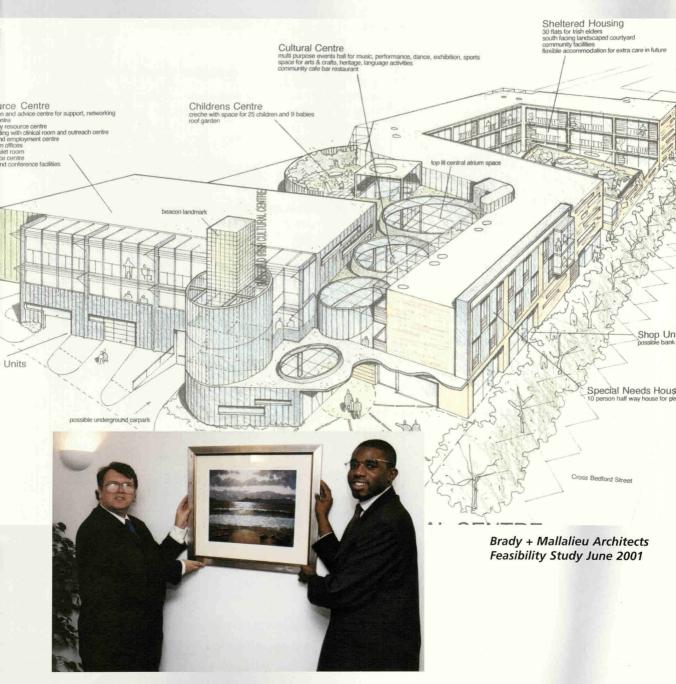
All our efforts in development bode well for the future and we look forward to continuing development both in London, the Midlands and further afield in future years.

Cara continues to debate with local authorities and other Registered Social Landlords on the need to meet the housing needs of our community. The Association has worked with the other Irish Housing Association's to fund "Still Beyond the Pale" by independent researcher Helen Cope. It is an extensive piece of research providing current evidence on the housing needs of the Irish community in London and the ongoing failure of local authorities and registered social landlords to tackle these needs.

"During the year Cara's first general needs scheme of 15 family homes was opened in Birmingham"



Sheffield Irish Cutural Centre



Patrick Gallagher and David Lammy MP

Balance Sheet as at 31 March: Five year summary

	2001 £'000	2000 £'000	1999 £'000	1998 £'000	1997 £'000
Assets					
Housing Land and Buildings at Cost Other fixed assets	12,351 255 12,606	11,600 235 11,835	9,570 210 9,780	8,572 <u>37</u> 8,609	6,334 62 6,396
Current Assets					
Debtors Cash and Bank Balance Less: creditors due within one year	242 472 (318)	208 7 (473)	171 520 (99)	232 42 (224)	77 891 (286)
Net current assets	396	(258)	592	50	682
Total	13,002	11,577	10,372	8,659	7,078
Funding Sources					
Creditors – due after more than 1 year Social Housing Grant Designated Reserve Fixed Assets Reserve Other Reserves	2,047 9,517 756 530 152	1,339 8,953 646 530 109	953 8,241 601 495 82	47 7,568 681 315 48	47 6,178 781 0 72
Total	13,002	11,577	10,372	8,659	7,078

Audited Accounts: This information is only a summary of our audited accounts. If you would like a copy of the audited financial statements please contact our head office at 341a Seven Sisters Road, London N15 6RD. Tel: 020 8800 2744.

Summary of Income and Expenditure for the year ended march 31 2001

Income	2001 £'000'	2000 £'000'
Net income from tenants	1,283	1,069
SHMG	666	572
Donation and other income	117	64
Bank interest	19	22
Total	£2,085	£1,727

	2001	2000
Expenditure	£'000'	£'000'
Staff costs	973	824
Other operating costs	786	721
Development Administration	33	3
Interest payable	140	72
Total	£1,932	£1,620
Surplus for the year	153	107
Transfer to designated reserve	e (110)	(80)
	43	27
Surplus at start of the year	109	82
Surplus at end of the year	£ 152	£ 109



Performance indicators

	2001	2000	1999	1998	1997
Key Performance Indicators					
Size of association Housing Units Rate of growth: Housing Units Asset value Proportion of shared housing Size of association by employee	347 8% 12% 38% 36	320 15.5% 11.6% 43% 31	277 4.5% 19.8% 49.8% 32	265 6.9% 22% 52% 32	248 5% 11.8% 56% 28
Financial Position and Performance Inc	dicators				
Surplus for the year Surplus on property revenue as %	£153K	£107k	£134k	£191k	£220k
on rent receivable	12%	10%	13%	22%	27%
Free reserve as % of rent receivable	12%	10.2%	8.1%	5.5%	9%
Total reserve as % of rent receivable	120%	120%	116%	119%	105%
Ratio of current assets to current liabilities	2.25:1	0.46:1	6.9:1	1.2:1	3.4:1
Gearing i.e. proportion of assets					
represented by loan finances	16%	11.6%	9.7%	0.54%	0.7%
Service costs as % of service charges Time between year end and Housing Corporation receipt of the year end	93%	99%	85%	76%	130%
accounts	4 months	3 months	3.5 months	4.5 months	4months
Housing Management					
Average Housing Management expenditure pe	er unit:				
– Special Needs with care cost	£3543	£3664	£3839	£3665	£2,622
- Housing Accommodation	£249	£1138	£1438	£1097	£ 602
Average maintenance cost per unit	£809	£ 889	£ 704	£ 811	£ 750
Average rent arrears	15%	15%	9.7%	9.6%	5.7%
Void and bad debts	6%	4%	1.84%	4.9%	4%
Rent increase for the year	3.5%	2.8%	4%	4.59%	4%

Financial Continuum



"Lenders appreciate this high quality and are supportive of Cara" Cara has continued to perform well financially. The surplus during the year edged forward to £153,000 of which a total of £110,000 was designated, to the sinking fund for major repairs, £85,000 for office refurbishment and £25,000 for computerisation. Cara's turnover for the first time touched the £2 million mark. Operating costs increased in line as well as £140,000 interest paid on loan finance. Quality of service delivery increased again during the year, at no extra cost to the tenants.

Cara's balance sheet reflects the Association's sustainable growth plan. Although the 20% growth projected in Cara's corporate and business plan was not attained in the year if checked from the balance sheet, it should however, be noted that this is only because Cara did not complete the process of property transfers earmarked from partner housing associations that developed the properties. Cara's housing properties amount to £12.4 million compared with £11.6 million in the previous year.

Cara has drawn £2 million from the Royal Bank of Scotland (RBS) to support the above developments and a refinancing arrangement for £5 million has been completed with the RBS for the £2 million drawn and to finance new developments. Another arrangement is in hand with the AIB Bank for £3 million to support future property developments.

Cara's main strength in addition to housing management lies in the Association's efficient treasury management skill and effective internal control systems. Lenders appreciate this high quality and are supportive of Cara.

We thank Jim Quinn of the Allied Irish Bank (GB) for the support and sponsorship we receive from the AIB Bank. We feel obliged this year to mention that Cara has received over 15 years of banking without charges from the AIB bank. We thank Hedley Hadfield of the Royal Bank of Scotland and the RBS's Housing Finance team in supporting Cara through the refinancing and hedging arrangement. It is with pleasure that we report that financial support continues to flow from the Association's grant providers for our Specialist Care Team. Cara's main funders for the year include the Irish Sailors & Soldiers Land Trust, City Parochial Foundation, Esmée Fairbairn Foundation, the Kings Fund and the Tudor Trust.

The Association is determined to continue enhancing its strength in all the areas that have been pivotal to its success. In particular Cara has substantially developed and is still upgrading its Information Technology. During the year, Cara networked its twelve remote offices, enabling direct communication with the central office. Rent accounts for tenants can now be accessed from any project office and email communication is in place. Both the internal control review report and external audit report commend Cara's internal control systems and are overall positive.





Cara introduced a specialist Personnel function during the year in recognition of the importance of effective staff resourcing and staff relations. The function has responsibility for the training and development of staff and the successful implementation of all new employment regulations.

A review of Cara's staff structure was carried out during the year. A number of new posts were created to assist the Associations' strategic development plans. The posts of Director of Operations, Personnel Manager and Allocations Officer will strengthen Cara's position as a significant black & minority ethnic service provider.

Investors in People

Cara's Board has agreed that the organisation should work towards achieving the national standards set by Investors in People by 2002. Cara is committed to the development of each staff member and the work required to meet these standards will help us define many other aspects of our work.

Senior Management Team

John Brennan

Chief Executive

Appointed May 1983

Charles Oganya Director of Finance & IT

Appointed September 1983

Joanne Mersh Property Services

Manager

May 1999 - June 2001

Louise Jordan

Midlands Regional

Manager

Appointed January 2001

"A number of new posts were created to assist the Associations' strategic development plans"



Midlands' regional staff with Councillor Dennis Minnis

Board of Management





A voluntary board of management offering a wide range of skills oversees the Association's work. The Board has adopted a Lead Member system, which consists of retaining the scrutiny role of the main board elected by membership whilst delegating authority to Lead Members for each functional area.

Patrick Gallagher FCMA

Financial Planning Manager, East London University. Previously employed by Hexagon Housing Association. Elected Chair in July 2000. Joined the Board in 1999 as Lead Member for Finance.

Dominic Lynch FCA (Ireland) Financial Director for Airways Housing Society. Joined the Board in December 2000 as Treasurer.

Jan King CIPD

Director of Milton House Trust. Elected Secretary in 2001. Previously Lead Member for Housing Management. Joined the Board in 1993.

Frank O'Gallagher

Chartered Building Surveyor. Lead Member for Property Services. Joined the Board in 1999.

Patrick Boyd BCL, LLM

Solicitor. Lead Member for Housing Management. Joined the Board in 1999.

Mary Tilki MSc, BA, RGN Lecturer at Middlesex University. Previously a Board Member from 1991 – 1999 Nominated to serve on the Board again in the capacity of Lead Member for Care in December

Sylvia Murphy-Brennan

Member of Birmingham Irish Forum. Joined the Board in 1998.

Paddy Barry BCL

Solicitor. Joined the Board in 1999.

James Naughton

Architect. Joined the Board in 1999.

lan Swift

2000

Board member since July 1999.

Rory Murphy

Trade Union General Secretary with UNIFI. Resigned March 2001 Board member since 1990

David D'Arcy

Senior Project Manager with Metropolitan Housing Trust. Elected Secretary in 2000. Resigned in Board Members with the Irish Ambassador, Ted Barrington

February 2001 and replaced by Jan King. Board member since 1995.

Stephanie McEvaddy

Local Government Officer with Harlow District Council. Resigned in October 2000 Board member since 1995.

Gearóid Ó Meachair

Chair & Board member from 1984 to July 2000. Replaced by Patrick Gallagher in July 2000.

Joan Kane

Secretary & Board member since 1984. Resigned in July 2000 to study abroad replaced as Secretary by David D'Arcy.

Andreas Michaelides

Treasurer & Board member since 1991. Resigned in July 2000.

George Meehan

Local government officer – London Borough of Camden and Leader of Haringey Council. Resigned July 2000. Board member since 1990.

William Miller

Resigned July 2000 due to work commitments.

Board member since 1993.

Tony Gaughan

Management Consultant with Fidelity Investments. Resigned July 2000 due to work commitments. Board member since July 1999



Solicitors

Devonshires Salisbury House London Wall London EC2M 5QY

Evans Butler Wade 165 Greenwich High Road London SE10 8JA

Willcox Lane Clutterbuck 55 Charlotte Street Birmingham B3 1PX

Auditors

Knox Cropper 16 New Bridge Street London EC4V 6AX

Bankers

Allied Irish Bank (GB) 629-635 Holloway Road London N19 5SU

The Royal Bank of Scotland plc 135 Bishopsgate London EC2M 3UR

Affiliations & memberships

Federation of Irish Societies Irish Housing Forum Federation of Black Housing Organisations National Housing Federation



Joint meeting of Irish Housing Associations

"Cara's mission remains the provision of culturally sensitive housing solutions primarily for the Irish community"

Photography by Adam Scott, Malcolm McNally, Brendan Farrell, Paul Finnegan



PUTTING OUR CLIENTS' INTERESTS FIRST IS GOOD FOR US, TOO.

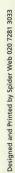
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Allied Irish Bank (GB), Bankcentre, Belmont Road, Uxbridge, Middlesex UB8 1SA





Cara Irish Housing Association Cara House 341A Seven Sisters Road London N15 6RD

Tel: 020 8800 2744 Fax: 020 8802 4910

Email: office@cara-ha.co.uk