

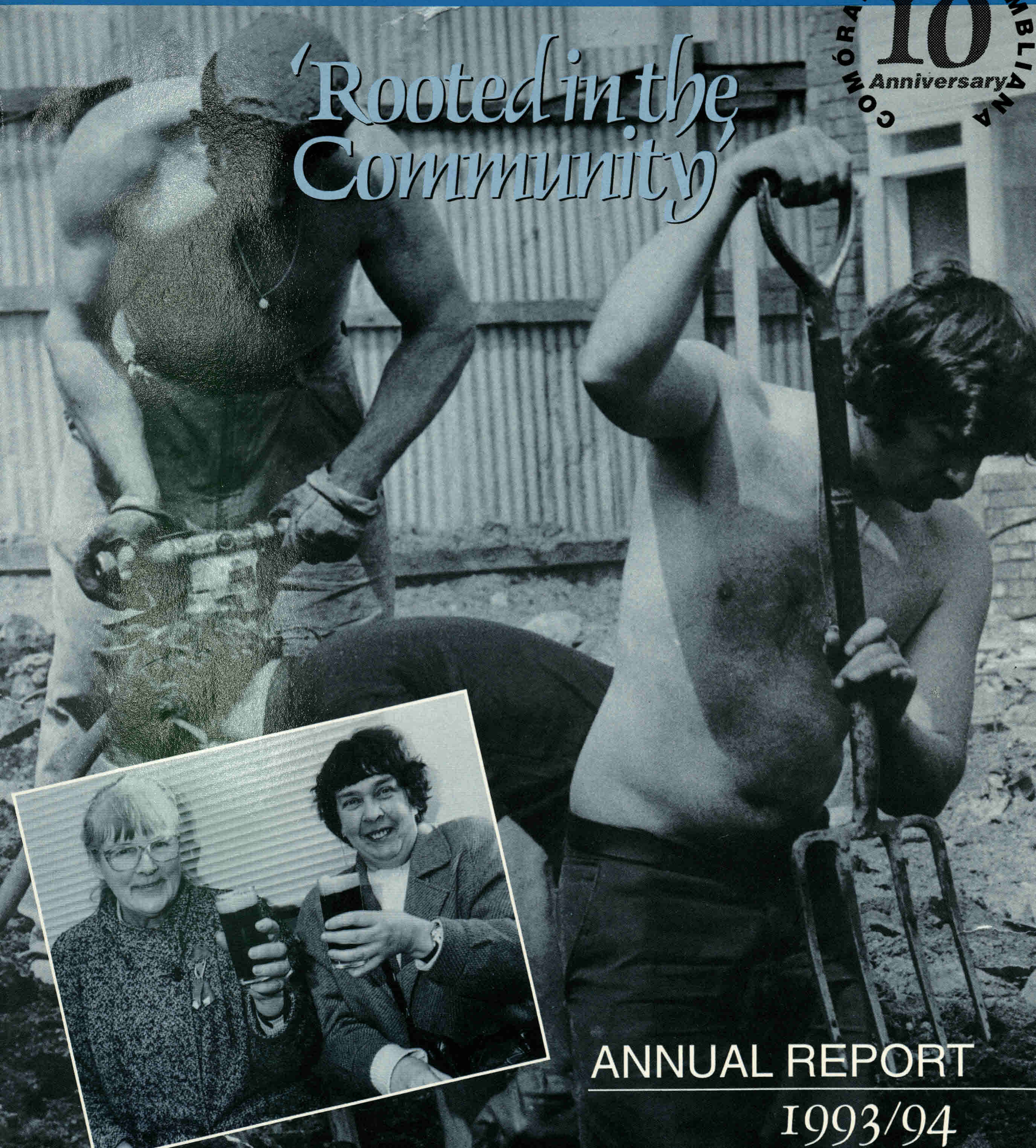
Cara

IRISH HOUSING ASSOCIATION LIMITED

'Go Daingean Sa Phobal'

*'Rooted in the
Community'*

COMÓRADH DEICH MBLIANA
10
Anniversary



ANNUAL REPORT

1993/94



UACHTARÁN NA hÉIREANN
PRESIDENT OF IRELAND

...cúis áthais dom an deis a bheith agam mo bheannachtaí a chur
foireann uilig Cara ar ócáid seo do chruinniú cinn bhliana.

I am pleased to have this opportunity to send my best wishes to
Cara Irish Housing Association and through you to all those who
work and strive for the welfare of Irish people in Britain.

Cara Irish Housing Association helps provide secure accommodation
at reasonable rents to Irish people who would otherwise be faced
with the unenviable prospect of paying inordinately high rents
or, indeed, be forced into unsatisfactory accommodation or even
homelessness. The debt of gratitude owed to those of you who had
the clarity of vision and determination to set up Cara to address
the housing needs of Irish emigrants is immense.

Without secure accommodation an emigrant may be forced into a
downward spiral of homelessness, unemployment and ill-health.
However, with the security of suitable and affordable
accommodation they can move forward to realise their potential
and contribute more fully to their adopted community. Cara is an
important and significant part of this enabling process.

On my visits to Britain I have been struck by the solidarity of
the Irish community there and its commitment to self-help. I am
very impressed by your willingness to unite to tackle problems
facing the expatriate community and your readiness to set about
addressing them.

On the basis of its fine track record, Cara has also secured the
confidence of the Housing Corporation and other statutory
agencies which, through their financial support of your work and
that of other Irish housing associations, have recognised both
the merits of your work and the need for it. This combination of
the voluntary Irish sector and the British statutory agencies has
made a commendable start to the difficult task of tackling one of
the most acute needs of our emigrants.

I thank you all for your work and your concern for our emigrants
and I wish you continuing success in the coming year.

Mary Robinson

Mary Robinson
President of Ireland
5 October, 1993

10th Anniversary Fundraising Dinner & Dance

We intend to hold a Christmas celebration on 19th December 1994 at the Copthorne
Tara Hotel, West London, to mark our anniversary and raise donations.

Tickets are now available priced at £28.00 each, from Central Office.

Donations to assist us in our work

We are always grateful for any financial assistance to provide grants to our residents, to
help them with a fresh start. If you would care to make a donation (cheques/postal
orders only) please send it to us, with your name, address and amount you wish to
contribute to:

Cara Welfare Fund
339 Seven Sisters Road
London N15 6RD

ALL DONATIONS WILL BE ACKNOWLEDGED

Please also remember our work when thinking of wills, covenants and funeral
donations.

THANK YOU

COVER:

**Whilst the Irish
contribution to the
wealth of Britain is
unquestioned, the
Labour Force Survey
1993, shows that
45% of Irish people
are working in
manual occupations.
The 1991 census and
other statistical
evidence
demonstrates that
low pay, poor
working conditions
are matched by
inadequate insecure
housing and high
health needs.
In meeting these
needs Cara
recognised that "Tús
maith leath na
hoibre" (A good start
is half the job)**

Anti-Irish Racism

As a community based Association, seeking to deliver to the most disadvantaged in the community, we cannot remain isolated from the key issues facing us. Anti-Irish racism has many manifestations in everyday life, which directly impact upon access to housing.

The legal definition of racism is that contained in the Race Relations Act 1976, which renders it unlawful to discriminate on racial grounds either directly or indirectly. Racial grounds are those of race, colour, nationality, ethnic, national origins and groups defined by reference to these grounds are referred to as "racial groups".

The Irish are covered in the definition as a distinct racial group. Considerable case law now exists which shows that Irish people have been directly and indirectly discriminated against on the basis of their ethnic origin. Much evidence has been amassed from census data and specific studies, showing the disadvantaged position of the Irish in Britain indicating widespread barriers to be overcome.

Ethnic Minorities

The Chair of Cara, Gearoid O'Meachair states,

"We are pleased to work with all those willing to confront discrimination and address disadvantage faced by all ethnic minority communities."

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 size Irish Housing Association working for the community in England.

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"Tús maith leath na hoibre"

(A good start is half the job).

1. Introduction
2. Chair's Statement
3. Director's Report
4. Raising awareness of the extent of Single Irish Homelessness.

Section 2:

"Ag déanamh cinnte go noibríonn cé"

(Making it Work)

5. Actively promoting Tenant participation
6. Meeting needs in a culturally sensitive manner.
7. Achieving a high growth rate.
8. Seeking quality management and care standards.

Section 3:

"Ag úsáid an t-airgead go dtí a mhéad"

(Making the pounds count)

9. Gaining financial strength.
10. Management Committee & Structure

Acknowledgments

On our 10th Anniversary we gratefully acknowledge the vision and assistance of founding members, Fr. Bobby Gilmore, Rev. Peter Hatton, Stephen Hugett and Felix McGuire. In addition we would like to record the considerable support shown by Cardinal Hume, the Irish Ambassador, Andrew O'Rourke, the Rt. Hon. Richard Needham MP, the Rt. Hon. Nicholas Scott MP and Rt. Hon. Clive Soley MP, at a critical time in the development of our community. This was particularly evident in their contribution to the launch of the 'Hidden Homeless' report, which represented a turning point in Cara's development. We also acknowledge the contribution of Gearoid O'Meachair and Sister Joan Kane in the founding, subsequent development and success of Cara over the last ten years.

Introduction



Sir George Young
Bt, MP, former
Minister for
Housing, Inner
Cities &
Construction and
Gearoid O'Meachair,
Chair of Cara at the
opening of Brooksby
Street on 25
January 1994.

Our tenth anniversary

Cara has developed into a culturally responsible professional Housing service firmly rooted in the community. It was established in 1984 and registered as an ethnic minority association in 1988. The founding members were concerned at the numbers of homeless Irish people with support needs who were failing to gain access to existing resources. Research demonstrated that what was needed was decent secure accommodation provided within an ethos that was sensitive to the needs of Irish people.

The Irish as an Ethnic Minority

The Race Relations Act 1976 is now recognised as protecting Irish people from discrimination and places duties on housing associations and the Housing Corporation to address the needs of the Irish community. In 1988, a Cara report "Irish Homelessness – The Hidden Dimension" argued for a reappraisal of the status of Irish people in Britain and support for a specialist Irish housing association to tackle prevailing disadvantage and discrimination. Such need has been highlighted in the Commission for Racial Equality (CRE) Race Relations Code of Practice in Rented Housing (1991). In 1991 Cara conducted research into monitoring of the Irish by

housing associations and found only 6 out of 10 did so. We have undertaken to do a follow up study this year.

The Housing Corporation uses the CORE system for monitoring ethnic minority general needs lettings by association and includes an Irish category. These figures clearly show that in 1993 the disadvantaged position of the Irish remains. A few local authorities also monitor the Irish but many other compilers of data do not. The 1991 Census showed clearly the disadvantage facing the Irish community in under-representation in home ownership and gross over representation in the private rented sector. Given such evidence we welcomed the CRE decision, this year, to launch an investigation into the discrimination facing the Irish community in accessing housing.

Additional research demonstrates the Irish experience in Britain is one of relatively high unemployment, high mortality rates and a disproportionately high level of mental health problems and vulnerability to alcohol abuse. This in turn creates a legacy of hardship particularly in the housing sector.

Northern Ireland

After 25 years and over 3,000 deaths, the situation in Northern Ireland, still directly affects the percep-

tions and reception people of Ireland receive in Britain. The emigration figures from the North show substantial numbers leaving and seeking new lives in Britain. Many are traumatised by their experiences, some are fleeing violence and intimidation. Cara plays a non-sectarian, culturally sensitive role to all from Ireland.

Why an Irish Housing Association?

What is not widely recognised or accepted are the particular disadvantages facing the Irish community, especially with regard to special needs housing. For many the migration experience, reinforces the cultural difference between the people of Britain and Ireland.

The 1991 census found that nearly 1.5 million Londoners alone, out of a population of 6 million, identify themselves with an ethnic minority. Nearly half of Britain's ethnic minority population live in the capital. The largest is the Irish community, with 214,033 people, followed by the Indian community with 151,619; Bangladeshi with 56,600 and the Cypriot community with 50,684, (London's Ethnic Minorities – One City Many Communities – London Research Study).

The Irish were one of the first migrant communities

The Irish were one of the first migrant communities and remain the largest.

and remain the largest. In the 1940's and 1950's and again in the 1980's socio-economic factors have led to mass migration. The Labour Force Survey 1993 indicates over 50% of Irish population in Britain are over 50 years old compared to under 40% for the rest of the population. Many have a transient lifestyle and plan to return to Ireland. However, for many reasons large numbers do not and grow old in another country.

Though many have succeeded large numbers do not and experience marginalisation, isolation, plus insecure accommodation. Between 1987 and 1989 30,000 to 50,000 migrated from Ireland. The majority of migrants since 1981 have been young people.

Culture shock is often experienced as depression, loss, rejection, confusion, and a sense of powerlessness. Data from front-line agencies and Cara's own research in the eighties showed the Irish to be disproportionately represented in temporary accommodation and trapped in a cycle of hostel living. Their needs were not being transmitted to housing associations.

Research and lobbying remains an important part of Cara's work. We are in the forefront in ensuring that mainstream housing associations and local authorities fulfil their responsibilities to the Irish community.



Cara's own research and national census figures clearly show the major disadvantage facing the Irish community with highly disproportionate numbers of single Irish ending up street homeless.



*"Tá tradisiún fada
féin-chúnamh forbairthe
againn agus go leor fogh-
lamtha ó pobaileile."*

**Gearoid O'Meachair,
Chair of Cara speaking
at our Patrick's day
social in our new
offices.**

"We stand in a long tradition of self-help and have learnt from other communities. Cara's achievements follow in a tradition set by Irish community leaders such as; Jack Griffin, Tommy Walsh, Bill Hally, Harris McKew, Michael Ford, Fr. Joe Taffe and Michael Hogan.

We can look back with pride on what has been achieved over the decade. We look forward to the next decade knowing that our track record to date places us in a strong position to

meet all the challenges ahead. It is with pride and gratitude that I wish to mark the foresight of the Founding Members, Stephen Huggett, Rev. Peter Hatton, Sr. Joan Kane and Fr. Bobby Gilmore.

The Irish experience in Britain while directly affected by the state of relations between both islands, is that of migrant labour and our poor life chances reflect fully the experiences of other internal European migrant communities on the continent. We must, therefore, with joint government support, look to the wider E.C. community to recognise and assist in addressing our needs. Both the British and Irish governments must begin to take an active role in assisting in this matter. Too often, too many in Ireland fall foul of the 'out of sight, out of mind' syndrome. Some of the professional officers remain unconvinced of the objective statistical evidence. Such officials sometimes serve us poorly. They move on as we try and pick-up the pieces and minimise damage.

It is no longer tolerable for anyone to remain above or ignore the suffering of our fellow countrymen and women. Neither can it be said "nothing can be done". Such elitist and apologist attitudes badly serve the interests of our community.

Cara will continue to objectively analyse and highlight Irish experiences in Britain even if this confronts the assumptions that no substantial assistance is required"

Chair's statement

In 1993-1994 Cara has acted on the objectives set by the management committee, and grown in strength, to fulfil our mission of meeting the needs of the single Irish homeless. Each section of this report details how much we have achieved over the past year.

We raised awareness of the extent of single Irish homelessness by:

- attracting press interest to the needs of the community.
- hosting 4 major publicity events attended by over 1,000 people.
- attending several major conferences and raising the issue of single Irish homelessness.
- supporting Irish communities in need within Leeds, Manchester Birmingham and Dublin.
- developing our profile within the housing association movement.
- our staff has successfully argued for the inclusion of the Irish on the agendas of housing, social services, and health authorities.

We promoted Tenant participation by:

- holding a Tenant's Information Day.
- maintaining regular house meetings.
- attending the annual Tenant Participation conference.
- inviting tenants to our opening ceremonies.
- producing a quarterly newsletter.

We sought to meet needs in a culturally sensitive manner by:

- actively contributing to the work of the Federation of Irish Societies
- continuing to develop our services to tenants in a sensitive manner.
- arguing for greater resources for the Irish Community from resource holders, including the Housing Corporation and local authorities.
- celebrating St Patrick's day with a display of our development works in our new offices.

We achieved a high growth rate by:

- increasing the size of our organisation by 97%.
- obtaining a capital grant from the Corporation for 1994/95.
- transferring several properties from partner housing associations to our ownership with the remainder in the pipeline.

Press Coverage of our work

We sought Quality Management & Care Standards by:

- maintaining a cycle of 22 committee meetings during the year.
- introducing our new Corporate & Business plan.
- moving to a new central office.
- introducing new enhanced Terms & Conditions for staff.
- introducing a new internal management system.
- launching initiatives in response to community care with our first health project in west London.

We gained financial strength by:

- substantially increasing our reserves.
- minimising our voids at 4% and arrears at 6%.
- doubling our size to gain greater economies of scale.
- developing a closer relationship with our bankers, the Allied Irish Bank.

Cara has gone from strength to strength. The progress made to date puts us in a strong position to deliver more and better services in the coming year.

In responding to need we require the continued support of our funding to achieve a critical mass size to establish solid financial feasibility.

Particular credit must be given to all staff who have endured much in a period of rapid change. A special word of appreciation to our new Director for his vision, commitment and energy. Tribute must also be paid to the vital work of our volunteer sub-committees covering Housing, Management & Maintenance, Finance, Development and Research & New Initiatives. I would particularly welcome the new committee members who bring a wealth of experience in development and personnel matters and commitment to address the disadvantages faced by our community.

There have been many highlights during a very busy year but we were particularly honoured by the complimentary letter from Mary Robinson, President of



Ireland, printed on our inside cover.

We were also very pleased to have Sir George Young, the former Minister for the Environment & Housing, open our Brooksby Street project. We also thank Ruari Quinn, the Irish Minister for Enterprise, who on his first public engagement in Britain, opened our Jamaica Road scheme. A special thank you also to Joan Burton, Irish Minister at the Department of Social Welfare, who visited our new central offices. Finally, Nora Owen, Deputy Leader of Fine Gael, who visited Pratt Street.

Finally, I would also like to mention all of those who have assisted us throughout the year in the Housing Corporation, local authorities, health authorities, partner housing associations, LBGU, Irish Youth Foundation, Federation of Irish Societies, Jim Quinn from the Allied Irish Bank, The Ireland Fund of Great Britain, the Irish Government, The Irish Post, The Irish World and all the Housing Journals.

To all of you a sincere thank you."

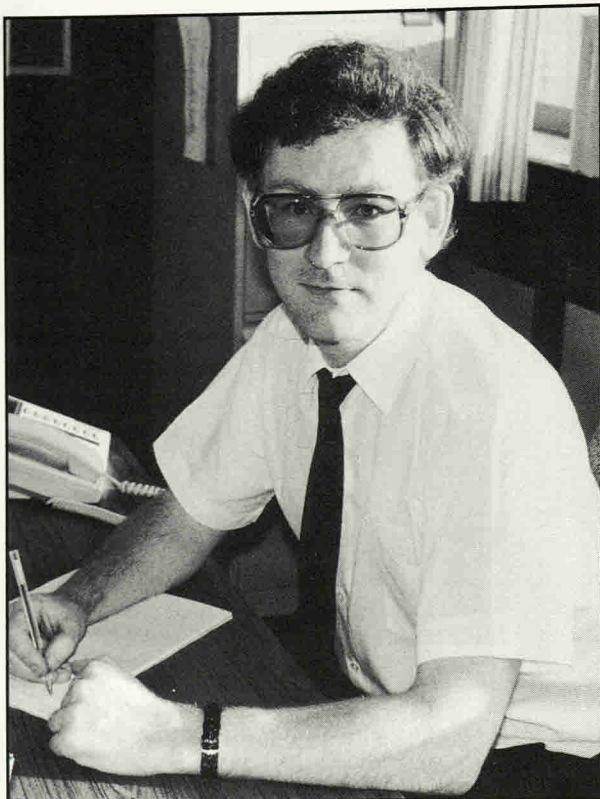
"Buíochas mór le gach duine a bhí páirteach"

Gearoid O'Meachair

Gearoid O'Meachair with John Brennan, Director, addressing the Tenants' Information Day.

Cara Management Committee in deep discussion.





**John Brennan,
Director**

Director's Report

"My first year at Cara has certainly been marked by a considerable amount of growth and change within the Association. In particular, we have sought to build upon our strengths, take opportunities, address weakness against a background of competition for scarce resources."

Among our strengths we have reinforced:

- our committee with 6 new members bringing a wide range of knowledge on development, finance and personnel matters.
- we have continued to meet needs in a culturally sensitive manner by building new housing whilst strengthening our links with our tenants, local councils, the Housing Corporation and our community.
- we have recruited ten more staff to add to our pool of knowledge and skills.

Among the weaknesses we addressed we have now:

- implemented our new Corporate and Business plan.
- developed further staff training.
- advanced Tenant Participation.

Among the opportunities we took, were:

- moving to a new Head Office.
- doubling our housing stock.
- rescuing a scheme in Camden facing closure.

- arranging sponsorship with the Allied Irish Bank.
- submitting several successful applications for grant funding.
- joining the North-East London Consortium.

Among the threats we dealt with, we:

- improved our financial position across all activities.
- received a capital allocation despite the reduction in overall government spending.
- maintained and developed services despite difficulties in finding resources.
- Despite the hard work in achieving success we have grown in strength and learned from our experiences. We recognise more than ever before that planning for the future is vital to success.

In making the year such a success, I would like to thank committee members, staff and tenants, without whom, nothing would have been achieved."

John Brennan

Press coverage of our work

the IRISH Birmingham plan Ost for aged Irish

Birmingham's elderly Irish are to benefit from a link-up between community groups in the Midlands city and London. The Birmingham Irish Forum, in conjunction with the Cara Housing Association, is developing twelve self-contained flats for elderly Irish people deemed to be in need. The aim is to help vulnerable Irish people of pensionable age who find themselves stuck in insecure or rundown housing. There has long been concern that the needs of the huge elderly Irish community out-

Irish merger plans put on ice

Hopes of creating a 'super' Irish housing association have been put on ice after the Irish Centre Housing Association and the Birmingham Irish Forum decided to merge. The decision was made by the two organisations' boards of directors. The Irish Centre Housing Association, which has been set up by the Irish Government, is a not-for-profit organisation. The Birmingham Irish Forum is a voluntary organisation. The merger would have created a new organisation, but the decision has been put on ice.

CRE to probe housing equality for Irish people

THE COMMISSION for Racial Equality has launched a research project to probe discrimination against Irish people in Britain, including in housing. The project is part of a wider initiative to investigate discrimination against ethnic minorities. The Commission is a statutory body set up to monitor and enforce the Race Relations Act. It is currently conducting a series of inquiries into discrimination against Irish people.

Ruairi Quinn on visit to London

Ruairi Quinn, the Republic's Minister for Employment and Enterprise, is in London this Friday, November 5. He starts the day with a 9.00 a.m. meeting at the Camden Irish Centre in north London with executive members of the Federation of Irish Societies, who will stress the importance of the very least maintaining and, if possible, annual £100,000 allocation to Britain's expatriates via the DRAIN The minister's visit is part of a wider initiative to improve relations between the two countries.

'Door still open' for a partnership

Plans for a 'super league' Irish housing association able to compete for more money and resources have been unveiled. The London-based Cara Housing Association argues that combined staff and financial assets would allow rates and development costs would also become lower. Its vision is not shared, at least for the moment, by Irish Centre Housing and the all-female Connswater in Victoria. Rejecting a merger approach, managers there say 'good relations remain open'.

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FLIGHTS

Inside Housing

THE LEADING HOUSING NEWS MAGAZINE

Scotland's battle to save cash

10 NEW WORLD ORDER
The tenants' right to manage made its chaotic debut this week. Huw Morns picks up

CARA Newsletter

December 1993

Cara NEWSLETTER

IC was officially opened on November 5th by Ruairi Quinn, the Irish Minister for Employment and Enterprise. The scheme is a linked building in Jamaica Rd, Birmingham, which will house 12 elderly Irish people. The building was designed by the Birmingham Irish Forum and the Cara Housing Association. The building is a self-contained unit with its own entrance and facilities. The building is a link-up between community groups in the Midlands city and London.

Happy Christmas

All Cara staff and committee members to extend festive greetings to you all a happy New Year. Cara's central office from Christmas Eve afternoon and on 4th January 1994. Your project has been informed you of cover arrangements.

April 1994

Cara NEWSLETTER

IC celebrated with the opening of a development of 12 new flats at 339 Seven Sisters Road, Grand O'Connell. The Association's Chair and one of the founding members of Cara, John Brennan, Director of Cara, said: "It is a pleasure to see the opening of the Association and it seemed appropriate to mark the occasion on St. Patrick's Day with a display of our achievements to date and of our future hopes."

John Brennan, Director of Cara commented: "It was particularly good to see a large number of tenants there as we are committed to maintaining the involvement of tenants in the work of the Association."

The new office is a 2 large meeting room and several smaller offices with a large L-shaped open plan area. The office is situated on the ground floor of the building. The office is a link-up between community groups in the Midlands city and London.

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The past year has seen the continued publication of the quarterly Cara Newsletter. The Newsletter has continued to inform tenants of the changes that have taken place within the Association and it has been pleasing to note the high number of contributions from tenants.



Mary Tilki, Chair of Research & New Initiatives sub-committee

Raising awareness of the extent of single Irish homelessness

Mary Tilki, Chair of Cara's Research & New Initiatives sub-committee recalls that:

"The Annual General Meeting included a presentation by Brian Matthews, (Sitra), on the future of small ethnic minority housing associations. This was followed by Dr Bronwen Walters, (University of East Anglia) and Angie Birtill (London Irish Women's Centre) on the housing position of Irish Women. The

event demonstrated just two aspects of the problems Cara faces: surviving and growing in an increasingly difficult environment and the needs of women within the community."

Cara is particularly concerned at the levels of health problems experienced by Irish People in Britain.

Kathleen Egan, our Research & New Initiatives Officer states that:

"Increasingly, Irish people referred to Cara have failed to gain access to community care, through any form of assessment of their housing or related needs."

In London the Irish-born community has the highest proportion of households affected by "limiting" or long-term illness at 23.3%, (The Irish elderly in London, T O'Farrell)

Cara aims to respond to the need for housing schemes for single Irish homeless which offer a high degree of support and which are linked into local Community Care strategies. To further this aim, Cara has recently received a grant from the Dion, (Irish government Welfare committee) to develop both policy and practice in this area.

Women working in partnership

Cara works in partnership with many other organisations, particularly those such as the London Irish Women's Centre. Cara has consistently undertaken research into the extent and nature of Irish homelessness in order to carry out development that is targetted to meet the specific needs of various sections of the Irish community. Cara's Equal Opportunities Policy is a step in the right direction, towards providing a service that truly addresses all sections of the Irish community, including for example, women, the travelling community, Irish lesbians and gay men and those living with HIV.

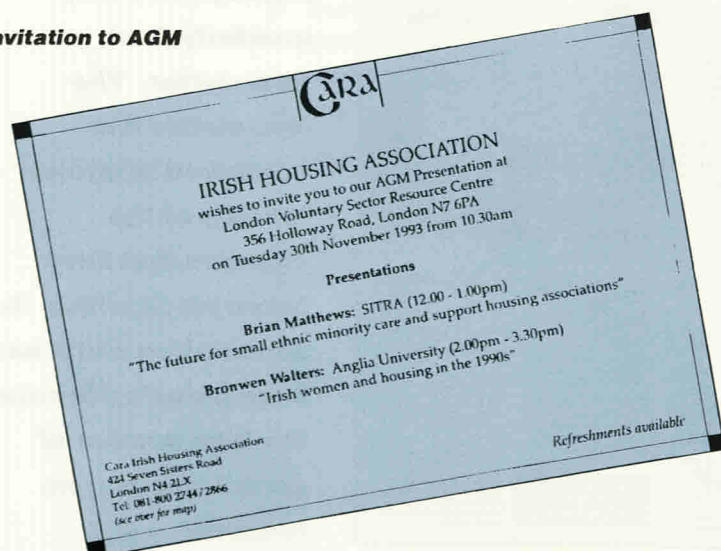
Mary Tilki states that:

"Research carried out by Cara in the late 1980s showed that Irish women experienced a range of stress factors in their lives, specifically with regard to bad employment experiences, housing problems and cultural alienation. Many experienced a deterioration in their health since coming to England. The situation appears to be more difficult for women arriving now than in the 1950s."

Kathleen Egan, continues:

"Cara's research highlighted the lack of recognition

Invitation to AGM





Guests at the opening of the Brooksby Street project

and hidden nature of women's homelessness. The extreme danger faced by women living on the streets leads to many remaining in violent or abusive relationships. The controlled unfurnished private rented sector remains a significant source of housing and there is an acute lack of hostel places for women. Analysis of Cara's referral patterns shows that consistently 25% of women referred to Cara have experience of some form of domestic violence in the recent past."

Kathleen's post has a dual function, covering

Kathleen Egan, Cara's Research & New Initiatives Officer.



Research and New Initiatives both of which inform each other. The principle aim of the post is to carry forward previous research work on the needs of the single Irish homeless, within an Equal Opportunities context and to concentrate on identifying and addressing the needs of homeless Irish women.

Kathleen explained that

"The focus of the research is on female employment opportunities and how they impact upon accommodation patterns, looking at the effect of low pay and casualisation. Various surveys have provided evidence that women are increasingly working part-time as opposed to full-time. Generally owner occupation is not an option for the majority of single women due to their relatively lower earning potential, their labour market position remaining the primary determinant of their housing experience."

Indeed, data from the 1991 Census showed that overall, the Irish-born now form 5% of household heads in London with at least twice as many second generation Irish not included in the Census. There has been an increase of nearly 9% in the number of Irish-born women in London since 1981 with a renewed emigration of young women.

A striking feature of the settlement pattern of young Irish women is its greater concentration in outer London. This has generated growing concern of increased isolation among these women with the lack of generalist or specialist advice agencies. Traditional areas of settlement remain with an increase in the numbers of older Irish women, for example 14% of women over the age of 60 years in the borough of Hammersmith & Fulham were born in Ireland.



**Angie Birtill (London Irish Women's Centre),
Mary Tilki & John Brennan at the Annual
General Meeting – 30 November 1993.**

Mary Tilki concludes that:

"Cara's research, which will be published at the end of the year will be used to identify what kind of housing schemes to develop for both younger and older Irish women living in the west of London."



**Jean Harper, one of Cara's project
managers.**



**Irish women at Cara's Tenant
Information Day**

Homeless in London

- *I watch them wander every day
- *Through London's busy streets
- *With shoulders bent, their heads
- *bowed down
- *And eyes that stare in defeat
- *Most were Builders, some were
- *Teachers
- *Some were Doctors, others
- *Prophets.
- *All were Masters of their Art
- *But in their shame they are all
- *the same
- *These men with broken hearts.
- *Ireland is my native land
- *That's where they think this
- *country's grand
- *But the ones that think so, I must
- *confess
- *Have never left their homeland
- *yet.

Actively promoting tenant participation

Joan Kane, our Secretary and Chair of the Management sub-committee believes that:

"There is little we can do to improve the earned income of present or future tenants. However, we can empower our tenants so that they can maximise their contribution to Cara and also gain new knowledge and skills, plus more control over their immediate environment."

In celebrating our 10th Birthday in 1994, Cara is developing its services so as to harness the talents and skills of the tenants of the Association.

Cara committed itself to the involvement of tenants in the running of the Association in June 1993 when the Management Committee agreed a series of objectives.

Joan goes on to explain that:

"One of these objectives was to actively promote tenant participation. To maximise the degree of tenant participation taking account of their contribution to our service development."

Our Teamleader, Jim Glackin, who has undertaken much of the work in this area recalls that:

"Cara adopted its Tenant Participation strategy document in September 1992. This set the association on a path which would allow Cara tenants, staff and committee to work together in partnership. By doing so Cara's aim is to give tenants a say in the management of their homes. This for many of them has been denied in the past and has led to experiences of homelessness and the endurance of poor housing conditions."

The past year

The past year has witnessed a hive of activity in the development of tenant participation in Cara. Some of the achievements this year include:

Tenant Participation Working Party

Patrick Walsh, Project Manager and active member of the Working Party states that:

"This working party is responsible for implementing the Tenant Participation strategy document. It has been busy and has organised a number of events and implemented many parts of the policy."



Joan Kane, Chair of Housing Management & Maintenance sub-committee and Secretary of Cara.



Tenants Christmas Social

Joan Kane believes the social events play a major role in integrating tenants.

"Yet again the annual Christmas Social was well attended by tenants, staff and Management Committee. Over a hundred people attended the event and the pictures show tenants and staff enjoying themselves."

Cara also celebrated St Patrick's day and its move to new central offices with a social occasion. This was attended by a large number of tenants and representatives from other housing associations."

Project Manager David Burke and Clerk of Works for Kensington Housing Trust at opening of new health-related project in west London.



**Tenant social in the
London Irish Centre**

Working with others

Barry Butler is also a member of the Tenants' Participation Working Party and recalls that:

"During the year Cara became a member of the Tenant participation Advisory Service (TPAS). Sean Monaghan, a Cara tenant attended with a member of Cara staff, the 2nd Annual Tenant Participation in Housing Associations conference in Blackpool. Sean wrote an article for the April issue of the Newsletter about the Conference, in which he explained how he was able to meet many other tenants and discuss a range of issues. In addition to TPAS, Cara has worked closely with Carr-Gomm Housing Association who are renowned for making tenant participation work."

Tenant's view of participation

"I attended the Tenant Participation in Housing Associations Conference from 25th to 27th February 1994 on behalf of Cara, which was held in Blackpool. This conference was organised by the Tenant Participation Advisory Service (TPAS) of which Cara is a member. TPAS is a voluntary organisation which promotes tenant involvement in rented housing.

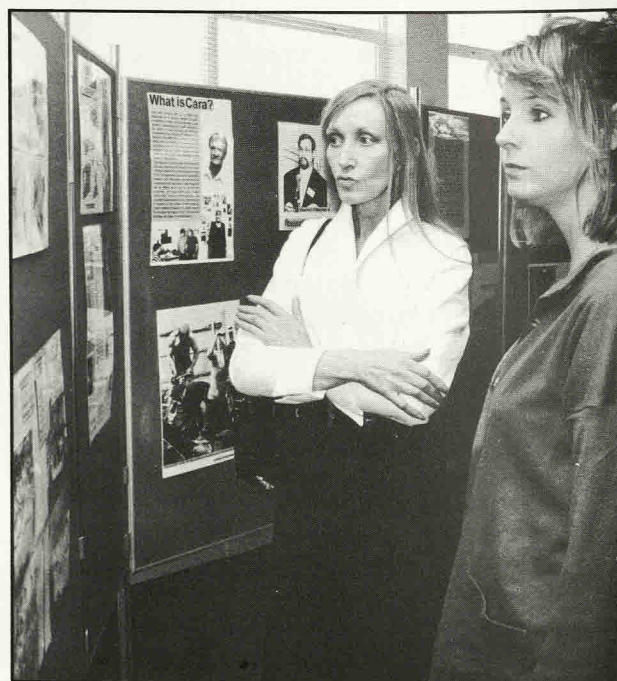
My first impressions were that everyone knew the issues inside out and all that was going on. It came as a relief when I discovered that a lot of people were in the same position as myself and were new to the scene.

I felt that the conference could have gone on for a week and still would not have covered all the issues involved in tenant participation. However, much was

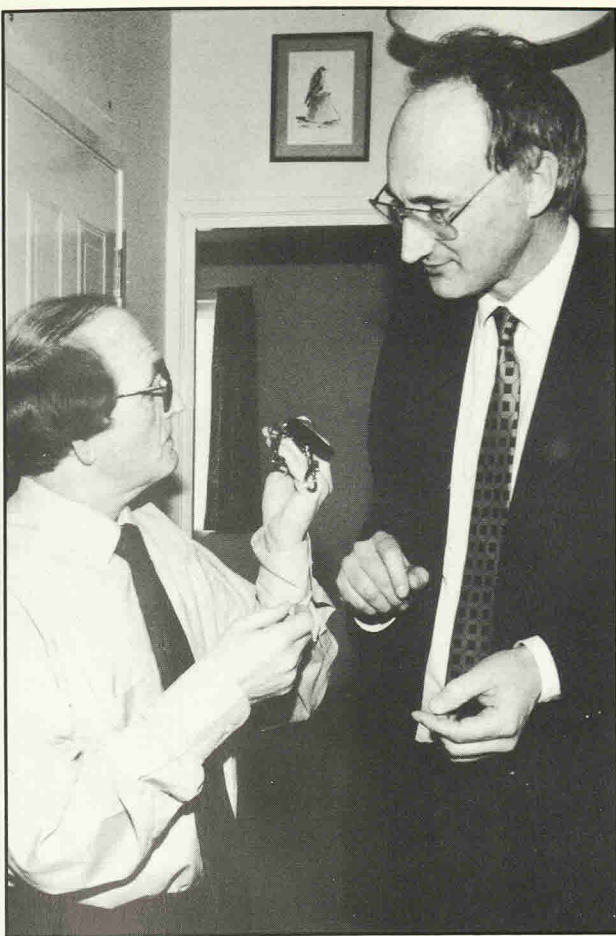
covered in the few days and from my own experience and from what others said it was an overall success.

I attended a number of workshops which helped me understand better how housing associations work. This I felt was very important as it gave me the confidence to get more involved in the running of an association. One of the greatest benefits of the weekend was the chance to talk to people from other housing associations and to make contacts."

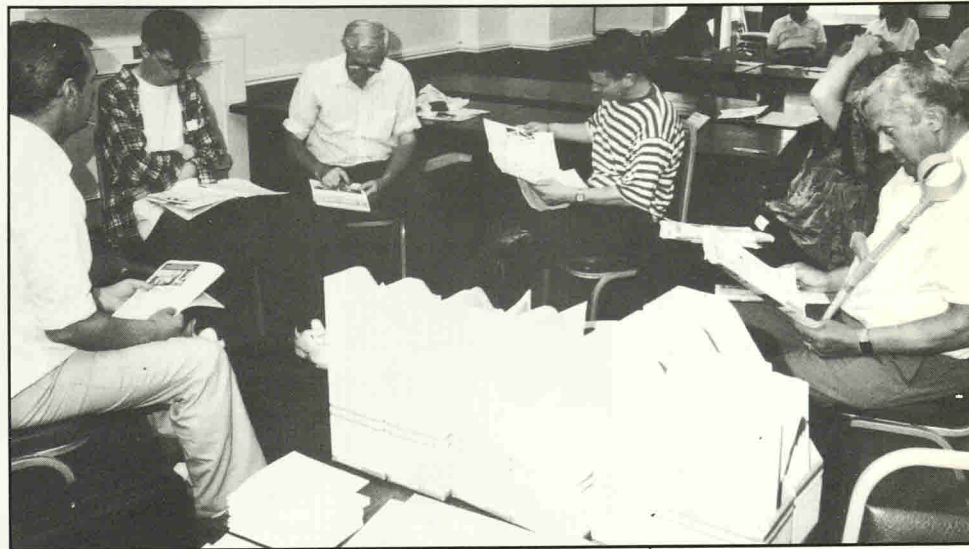
Sean Monaghan



Tenants viewing our development display at the opening of our new central offices on St Patrick's Day.



Sir George Young, Bt, MP hands over the keys to one of Cara's tenants.



Tenants' discussion group at the Tenants' Information Day in the London Irish Centre

are not left out of the decision making process here. To this end I hope over the next decade that we can continue to grow from strength to strength through the partnership between tenants, staff and the Management Committee, that we are seeing emerge."



A home of my own.

The Future

Joan Kane concludes that:

"Already Cara is planning to evaluate the progress of tenant participation and review the strategy. As part of the tenth Birthday celebrations Cara has set out for the next year an enthusiastic programme in which Cara will convert the words of the tenant participation strategy into reality."

Her words are also emphasised by the Chair of Cara, Gearoid O'Meachair, speaking at the Tenant Information Day:

"We have come a long way in the past decade and the struggles of the first few years have paid dividends. We however cannot become complacent. This association was set up for you the tenants. It is your housing association and more importantly your homes that we are discussing. For too long Irish people have not had a say in the management of their homes. Cara is committed to ensuring that you



The Mayor of Leicester, Cllr. Dunphy, visiting Cara's offices, with Gerry McCloughlin, co-ordinator Roger Casement Centre.

St Patrick's Day

I always Hated the National Day

Shops shut

Cinemas shut,

Pubs shut:

A dry day:

But always wet

Through rain or tears:

The Railway Cup:

The Senior Cup Final;

The Industrial Parade;

The Dog Show

At the RDS (and a drink)

Then I left

And learnt I was

A 'mick',

Cream of the country,

Rich and thick.

L.C. McC. 17th March 1994

**Bronagh McFeely
and Mary Boyle, two
Project Managers.**



Meeting needs in a culturally sensitive manner

The female project manager

Stephanie Burns, Project Manager, explains:

"In January 1993, Cara took over management of a new scheme for women. It provides both temporary and permanent supported housing for nine Irish women within the large Irish community in Camden.

The female Project Manager can encourage women to explore common experiences, to tackle together problems previously endured in isolation and to build strategies for successful independent living.

The move-on nominations that we receive from our partner housing associations and from local authorities ensure that women tenants can be resettled into an area in which they are familiar and where there is an already established community.

The role of the Project Manager is to create a culturally sensitive and safe environment where tenants can come to terms with their past experiences, gain support from those around them and eventually move on to a new life. In these respects, the roles of the male and female project managers are similar.

However, the fact of being a woman in what is still a man's world significantly alters our experiences.

Women's schemes run by women managers are a means of providing care and support to women in a way that best meets their needs. Women are best placed to understand the needs and aspirations of other women.

The commonality of our experiences as women, the difficulty many women feel in being assertive, in asking for what they want without feeling guilty and in

asserting their own individuality within relationships are common themes.

The female Project Manager can encourage women to explore common experiences, to tackle together problems previously endured in isolation and to build strategies for successful independent living. Regular house meetings and the Tenants' Newsletter are mediums for contributing to both day to day and to wider policy decisions. For many women tenants, having the opportunity to live within an Irish Housing Association and having the support of other Irish women is itself a main source of support."

An Irish woman tenant's perspective

Claire writes:

AN IRISH WOMAN TENANTS PERSPECTIVE

"Living in London is a good opportunity to experience other cultures, and we can be educated and enlightened by other peoples ways. But whether we are living here through choice or necessity, for many of us here it can often be quite difficult and occasionally stressful. It is reassuring to know that being a Cara tenant we have the support of an Irish Housing Association that will be more aware of our particular needs. We have a sense of being made to feel at home, and are comforted by the fact that we will be living with people who have similar experiences, feelings and values to ourselves.

Living here in Iverson Road, not only do we receive support from our Project Worker, but being an all-women household we have a great sense of support for each other. Everyone is very kind and considerate and I have made good friends with the girls here.

We value the assistance we receive and look forward to our house meetings. These are a great opportunity to be kept informed of Cara's progress, aims and facilities, and our Project Manager is very helpful in letting us know what options are available to us that could be of some benefit, whether of an educational, or social nature, or assistance with D.S.S. facilities etc."

FOCUS:

Irish women in London

Population

The number of Irish-born, (Republic of Ireland and Northern Ireland), women in London has increased by 8.6% from 1981 to 1991.

Boroughs with the highest proportion of Irish-born women are:

Brent	9%
Islington	7.1%
Hammersmith	6.9%
Camden	6.4%
Ealing	6.1%
Westminster	5.6%
Haringey	5.1%
Harrow	5.0%

Irish-born 20 to 24 year old women are the main migrant group.

The sharpest increases in numbers from 1981 to 1991 were in:

Brent	+115%
Ealing	+198%
Harrow	+432%
Barnet	+152%
Lambeth	+117%
Southwark	+116%
Wandsworth	+114%

To get an approximation to 1st and 2nd generation Irish women multiply by 2.5

Housing

A gender breakdown is not available from the 1991 Census. For the Irish-born community the Census revealed that:-

- the Irish are still very much under-represented in owner occupation (at 44%) compared to the English-born population (59%)
- the Irish are very much over-represented at 17% in private rented accommodation, characterised by insecurity of tenure, poor conditions and vulnerability to harassment for women
- in Inner London a much higher proportion of Irish-born people (41%

compared to 43% English-born population) are in Local Authority rented housing. This sector which has lost its better quality units to right-to-buy policies leaving hard-to-let housing for remaining tenants

- the Irish still fare very badly in terms of amenities. On all measures/indices of quality of housing, the Irish born have the worst conditions of any group recorded, eg heating, access to bathrooms and over-crowding
- Cara's own research has shown that they are disproportionately represented in hostel accommodation and those living on the streets. There is evidence of increasingly large numbers of young Irish people living in squats.

For young single Irish women who are homeless there are far fewer bed-spaces available than for young men (only 1 in 7 hostel spaces are designated for women only. Domestic violence figures largely in women's homelessness. Consistently 20-25% of female referrals to Cara have experienced domestic violence in the recent past.

Qualitative research undertaken by Cara into the lives of Irish migrants further demonstrated that they were particularly vulnerable to social, psychological and medical problems. This is due to a multiplicity of factors unique to the experience of Irish migrants which in their accumulated effect resulted in high incidence of homelessness among the long term Irish in Britain. Such factors include extremely mobile employment patterns contributing to unstable accommodation patterns and lack of social support. These problems have often been compounded by the effects of anti-Irish racism

Employment

Irish women, including second generation, are by far the largest ethnic group in the London workforce.

- 63% of Irish women in London work full time
- 25% of work part-time which is higher than any other ethnic group

Irish women appear to be below average in registered unemployment, however there is evidence that they are not getting access to the full range of jobs and that they are very often in insecure work without the usual employment rights.

- Irish women have a well above average proportion in the 'unskilled' manual labour sector at 29% compared to 16% English-born
- Nursing accounts for the majority of women in the professional and related category of employment

The proportion of Irish women with no qualifications is 32% which is still high in relation to the 'white UK-born' population at 20%

Mental health

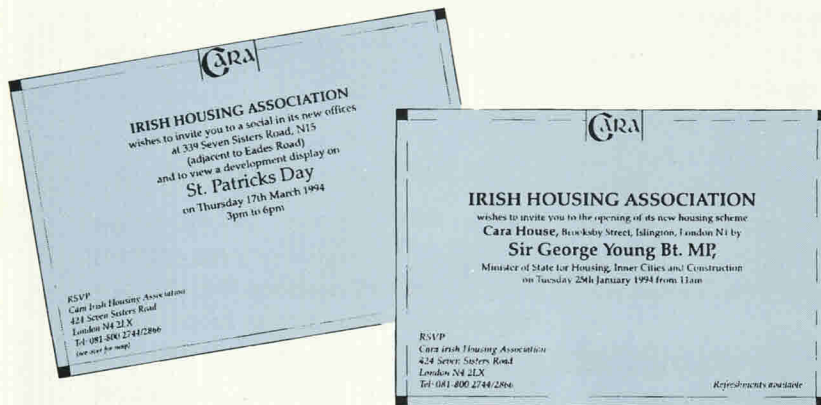
- Irish women have the highest rate of admission of all groups for every diagnosis except schizophrenia
- Irish women have an exceedingly high rate of admission for the diagnosis of depression – 2.5 times the rate for English-born women.



Source: 'Roots and Reality', 1993.
London Irish Women's Centre

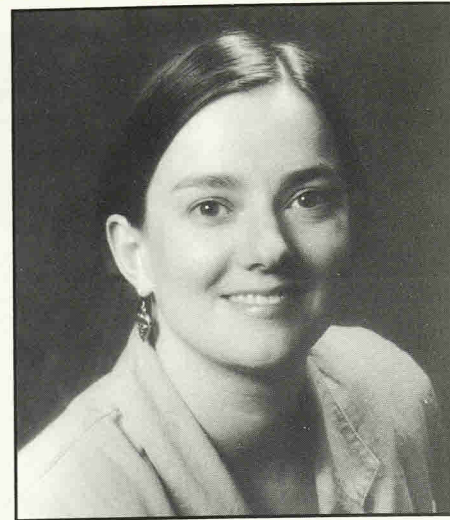
Achieving a high growth rate

Cara has now established a specific Development committee to focus in detail upon relevant issues and to increase the growth rate of the organisation in a cost effective manner.



We have also established a separate development function and are looking beyond London at ways of assisting the Irish community.

Vicky Savage, Chair of Development sub-committee believes that:



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

"1993/94 has seen a period of rapid growth, with ten different projects under construction in five London boroughs. These projects have provided ninety homes. Wherever possible, new developments have complemented existing ones, both in terms of location and type."

Among the highlights of the year was the opening of our eleven bed self-contained scheme at Brooksbury Street, by the Minister for the Environment, Sir George Young. We were also pleased to welcome Ruari Quinn, the Irish Minister for Enterprise & Employment to open our six bed hostel at Jamaica Road. The new structure will enable Cara to build on its recent successes.

David D'Arcy, another committee member, believes that:

"One major contribution to our success over the past year has been the focus upon quality in both design

**Sir George Young
arriving at Cara
House, greeted by
the Chair, Gearoid
O'Meachair**



Seeking quality management and care standards

"How I got into Cara was, perhaps, a typical Irish story. I was living in a hostel in Waterloo. My resettlement worker called me one day about Cara and I moved in about 10 days later. Furniture was due to arrive in a week from a homelessness project furniture store (all secondhand).

It still seems unreal to have my own front door. To be able to drop things where I like and come back and find them there. Cara gave me money (most of which went at Argos), and the resettlement agency gave me money (most of which went on the second hand furniture). The paying of the rent is up to me (or rather, at the moment, Hackney Council) and the bills which arrive in the front door are most definitely up to me.

I'm Irish, 31 years old, and have lived in London since I was 21, from 1982. During that time my housing has been 'variable' (some of my friends would say it has only gone one way: from bad to worse), but at no point has it been what you might call 'stable'. I've lived in a variety of accommodation, ranging from a room in a house to a room in a flat.

On dwelling, though, on my London experiences, I've realised a few things. I've moved both house and job simultaneously so often that it's not funny anymore. No continuity, which is perhaps a mirror of what it was like when I was young.

I've realised that there's no one else who's going to take care of me but myself, that's ground rule No. 1. Ground rule No. 2 is to try and communicate with people clearly and honestly all the time. But the main one is that I'm on my own. Having a sister in England is irrelevant – she can't live my life for me. Neither can my friends. I can only live my own life."

KD. Hackney Tenant

(28) Regional Manager, Seamus Kelleher (left), Councillor Toni Letts of Croydon and Team Leader, Jim Glackin at an opening ceremony.





Jamaica Road – A new scheme in Southwark.

Housing management report

Cara has doubled its number of units in management over the past 12 months. As a result we have reviewed the internal management system, dividing housing service into two distinct teams, each covering half the London Boroughs that we operate in.

At the same time, Cara has undertaken a wide and in-depth review of its working methods so as to be in fit shape for the challenges ahead.

Equal Opportunities Working Party

Stephanie Burns, a member of The Working Party recalls that:

"This working group has looked at targeting Cara's service to those groups that are under-represented in the Association. Examples of this are the development of links with the travelling community and contacts made with Black groups, so as to increase the number of referrals of Black-Irish people. We have also increased contacts with the probation service so as to increase the referrals of ex-offenders."

Christine Arthur, Housing Management sub-committee member, continues:

"Cara has adopted a new monitoring system so as to enable the association to collect statistical data on referrals, allocations and move-on. From this Cara will be able to review its policies and procedures so as to redress inequality in its service provision."

Move-on, referrals and allocations

We have looked at increasing the availability of move-on and to devise other initiatives which could result in

an increase in the housing options open to our tenants. Cara will be involved in a concerted effort in this area in the coming year. Cara has also joined the Housing Organisations Mobility Scheme (HOMES) through which we hope to increase the availability of move-on accommodation.

Christine also confirms that Cara

"Will also look at reviewing our referrals system and allocations procedures so as to improve on the number of appropriate referrals that are made to Cara. As such, Cara will in future monitor the appropriateness of referrals from agencies and take action to ensure that we continue to receive referrals which meet our criteria."

Rent Collection

The arrears level for 1993/94 was 5.8% of gross rent showing a slight decrease on the previous year. During this period Cara collected 98% of the rent receivable. This compares favourably with other similar sized associations. This was a particularly good performance, given that Cara took over 80 new units of accommodation in 1993/94. The arrears situation was partly due to the delays that many of our schemes are experiencing in payment of Housing Benefit, in particular, the arrears arising from initial payments of Housing Benefit when schemes are taken into management. The nature of our temporary shared housing schemes, where new tenants move in, often leads to long delays in receiving Housing Benefits.



The Mayoress of Islington, Cllr. Gilmore greets Sir George Young at Brooksby Street opening.

Voids and bad debts

Our Teamleader, Frank Curran, recalls that:

"Total voids and bad debts in Cara in 1993/94 was 4%. This figure is slightly higher than for the previous year and is partly the result of the large number of properties that Cara took over into management during the year. Indeed almost half of the voids related to the period soon after handover of schemes. The reason for this was the delay experienced in getting nominations from Local Authorities. Cara has now addressed this area and as a result of good management we were able to reduce initial voids in our latest project to 0.2% of the annual rent receivable. This indicates that Cara will do even better next year."

Below:

RESCUED!

Benburb Base in Islington was previously run by De La Salle Brothers for 12 young newly arrived vulnerable single Irish people. The Brothers wished to close the project but at the last moment it was rescued by Cara.

The Future

The Chair of the Housing Management sub-committee, Joan Kane, concludes

"Cara will continue to develop the professional housing service delivery to single homeless Irish people. We will continue to address the needs of those within the community who are additionally discriminated against due to factors such as age, disability, gender and the particular background they come from. We will also address the areas of work within the Association where efficiency can be improved."



A new project in Hackney with ground floor disabled unit.



Who we housed

Joan Kane confirms that:

"Cara is committed to housing single Irish people in greatest need. To this end we increased the number of units in management by 80 during the year and by May 1994 we owned/managed 191 units of accommodation: 111 of these units were in hostels and the remaining 80 were permanent accommodation, mainly in self-contained flats."

Through our continued work during the year, with a wide range of agencies, we provided homes for 111 new tenants. A breakdown of where these tenants were referred from is below.

Referral Source:	Number:	%
LA Housing Department	21	19
LA Social Services	4	3
Probation	1	1
Irish voluntary agency	52	47
Other voluntary agencies	26	23
Clearing House	7	6
TOTAL	111	100

Joan Kane states:

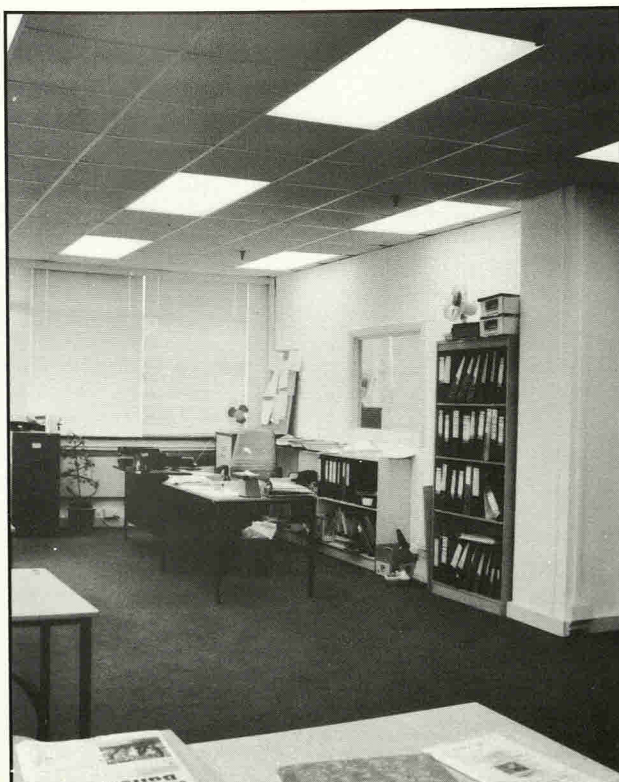
"As we develop more self-contained accommodation, we are working more closely with local authorities to meet the housing needs of our community; however we still retain a strong commitment to working with Irish and other voluntary agencies to house those Irish people who are reluctant or unable to approach the statutory sector."

Although the reasons for people being referred to Cara for housing vary, all are in severe housing need. More than half of our new tenants last year came to us from temporary insecure accommodation which supports recent studies showing that the Irish in London are grossly over represented in the private sector.

Although the reasons for people being referred to Cara for housing vary, all are in severe housing need.

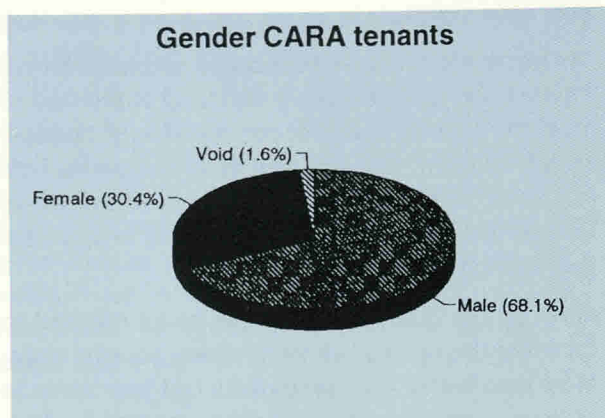
Reason for application	Number	%
N.F.A./Rough sleeper	5	4
Health/Medical problem	21	19
Temporary accommodation	58	52
Poor housing conditions	19	17
To be near family/work	1	1
Relationship breakdown	3	3
Domestic violence	4	4
TOTAL	111	100

Cara's new offices



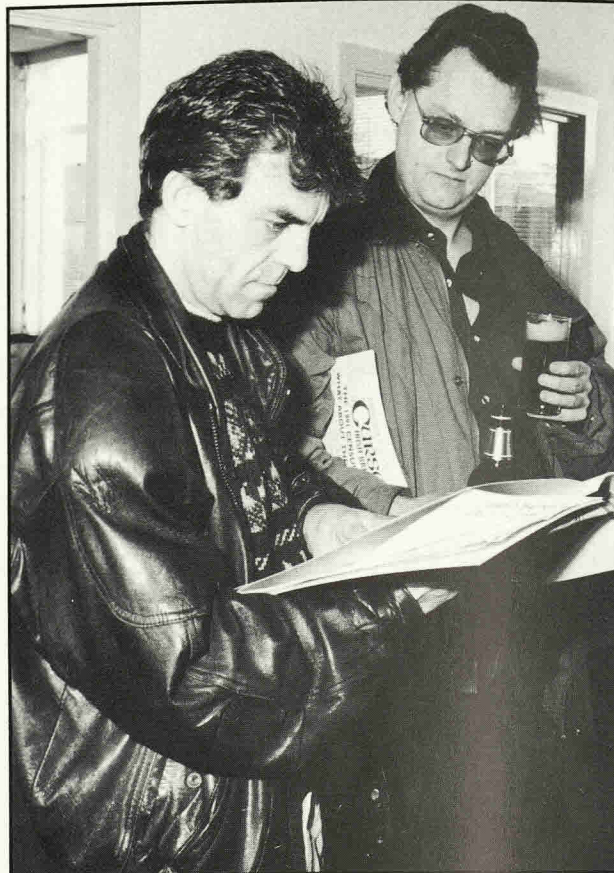
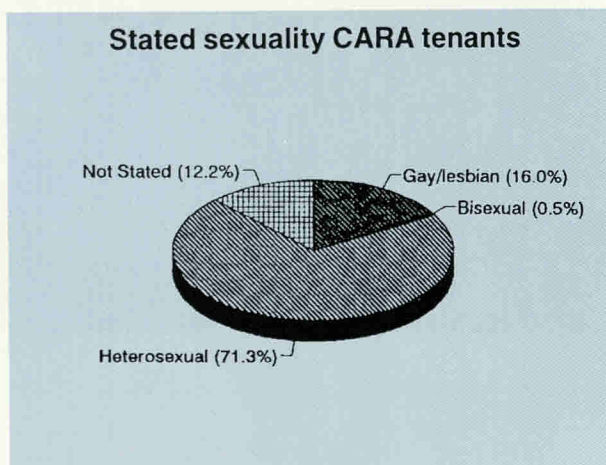
**Two of our guests
at the opening of
Cara's new central
office in Seven
Sisters Road**

During the year Cara introduced a comprehensive new monitoring system to ensure that we are meeting the needs of all sections of the Irish community. The split in terms of gender and sexuality is shown below:



Joan Kane confirms that:

"Cara is committed to a target of 50% women tenants. Although the figures show that we have some way to go to meet this, it is encouraging to note that nearly half of tenants during the year were women. We are pleased to show that we have exceeded our target for gay and lesbian tenants."

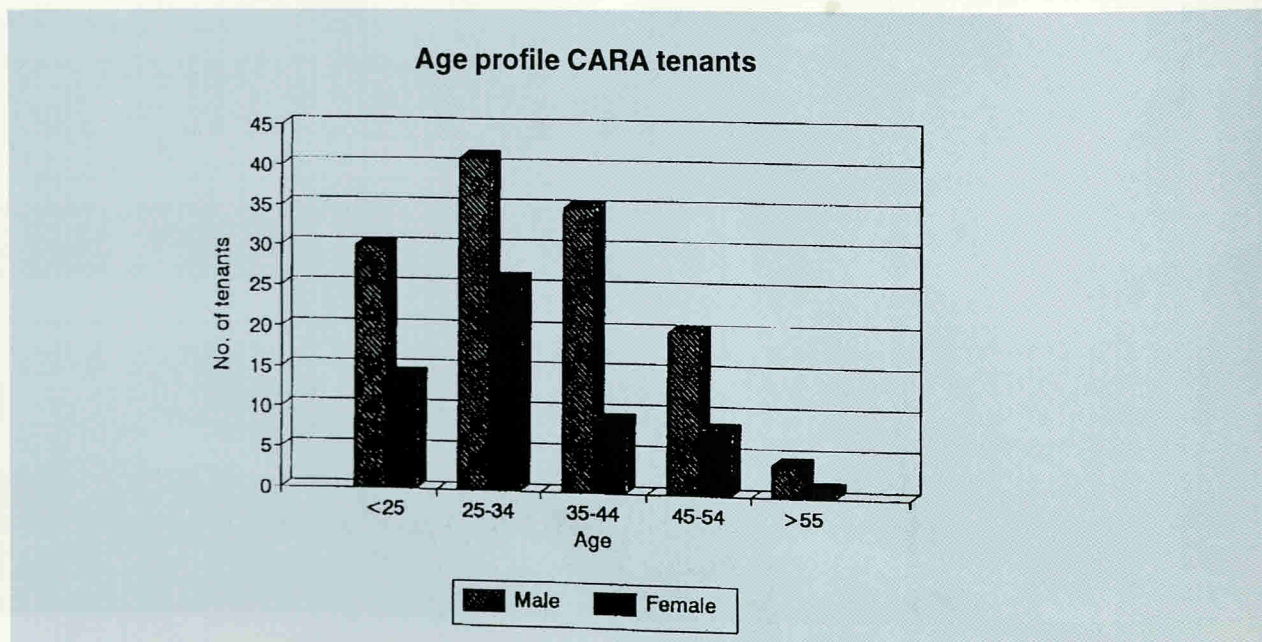


Frank Curran, Team Leader believes that:

"Our new monitoring system includes the monitoring of referrals for the first time. This should enable us to identify more clearly for which groups in the Irish community we are not providing an adequate service. We are currently developing links with black agencies, traveller's agencies and disability agencies to ensure access for all sections of Irish society."

Joan concludes that:

"The age profile of our tenants shows that there is a continued desperate need for housing for young people in London. We are also seeing increasing numbers of older Irish women."



Shared Accommodation

The analysis only includes rehousing from schemes designated as temporary shared and shows that at 31 March 1993, Cara either owned or managed 78 units of hostel accommodation (45 male and 33 female). During the year, a further 32 units (30 male and 2 female) were taken into management, giving us a total of 110 hostel units (75 male and 35 female). The distribution by Borough is shown below:

RESULTS OF ANALYSIS

48 tenants left our hostels in 93/94; of these 36 moved on to independent accommodation and 12 left for other reasons.

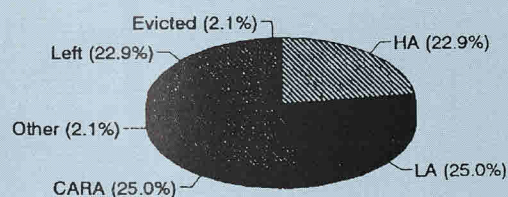
Detailed results are as follows:

The mean length of stay for those who were rehoused was 13 months for women and 18 months for men. Detailed results are in graph two, below.

Destination	Female	Male	Total
Rehoused Cara	5	7	12
Rehoused LA/HOMES	8	4	12
Rehoused other HA	5	6	11
Rehoused other	0	1	1
TOTAL REHOUSED	18	18	36
Left/abandoned	4	7	11
Evicted	1	0	1
TOTAL "other"	5	7	12

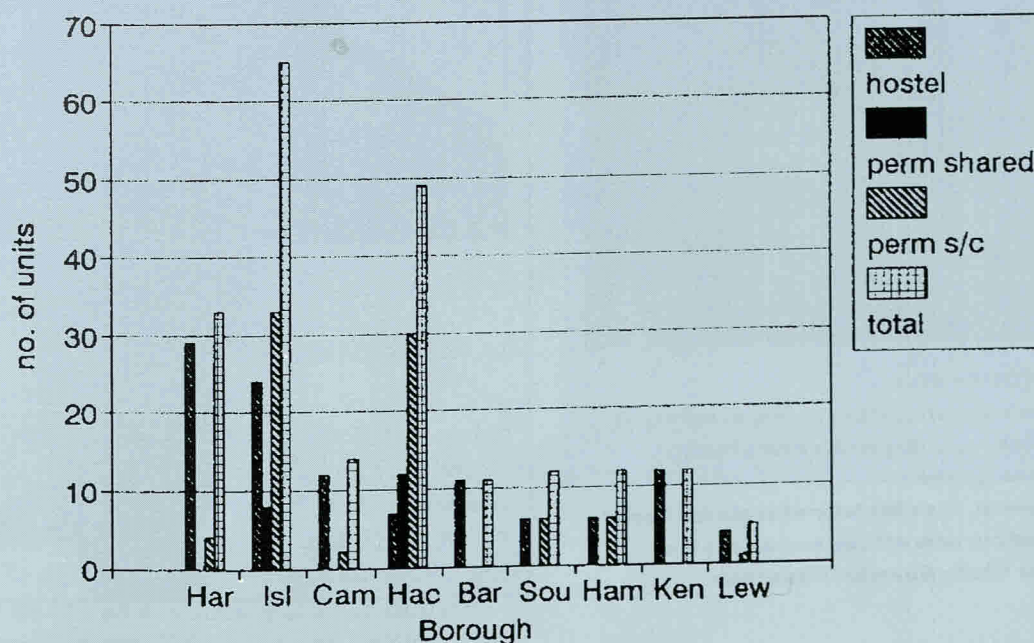
Destination of tenants leaving CARA

Cara shared schemes 93/94 (n=48)

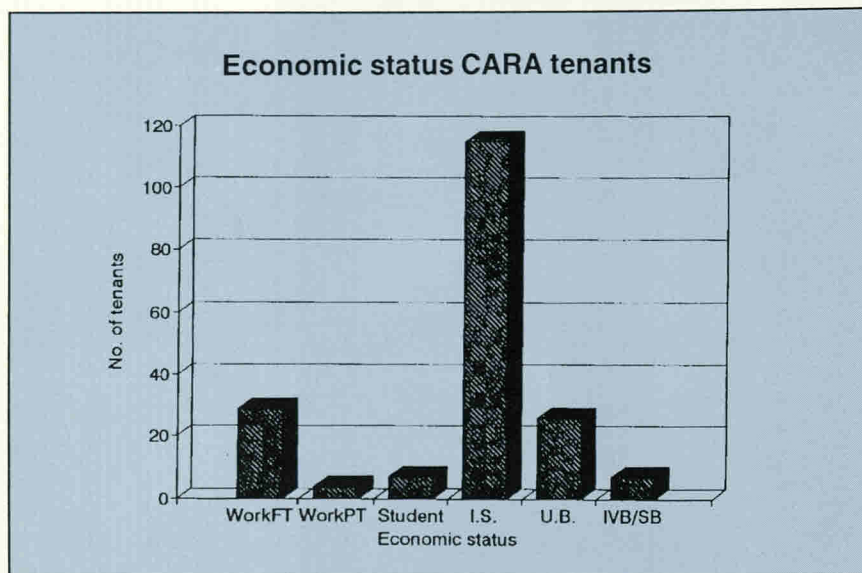


Units in management/pipeline

6/94



The figures on economic status show that the vast majority of our tenants (79%) were entirely dependent on state benefits for their income. This reflects not only the high rate of unemployment in London but the particular pressures faced by homeless people in general, and Irish people in particular, in the job market.



Christine Arthur, concludes:

"It is significant that 75% of tenants who leave our hostels do move on into self-contained independent accommodation. However, we need more "move-on" to provide permanent units within the year target set.

We are however, closer to the year re-housing target for women despite women being 40% of the total at the start of the year and declining to 30% by the year end, over 50% of the re-housing were women. The mean length of stay for these women was 13 months compared to 18 months for men."

Move-on resources

Over a third of the move-on came from our own development programme with another third from local authorities and HOMES. Almost all the remainder of "move-on" was from housing association quotas with whom we have a management agreement but these will decline in future years due to stock transfers.



MAINTAINING OUR LINKS:

Above: The Irish Minister, Ruari Quinn, speaking at the Jamaica Road opening on his first official engagement in England.

Right: Joan Burton, Irish Minister of State for Social Welfare, visited our new offices and discussed issues with our Chair, Gearoid O'Meachair

Gaining financial strength

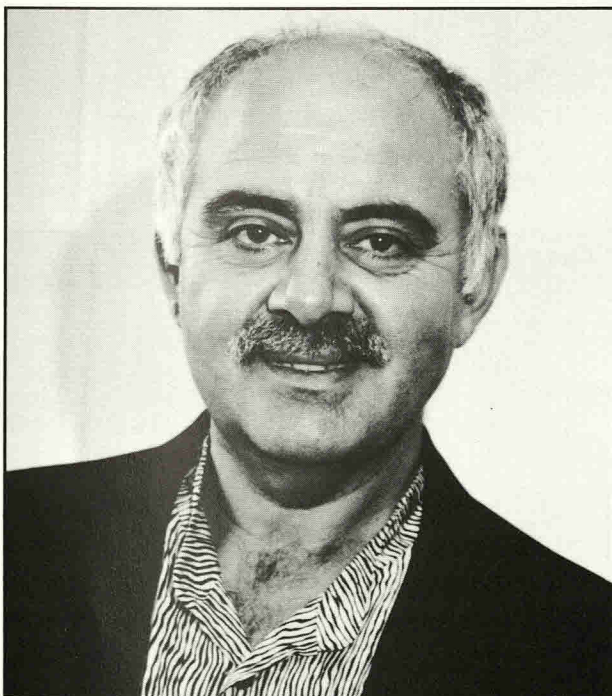
Our audited published financial statement for this year, 1994 is based on the new PLC (Private Limited Company) format. They are prepared under the historical cost accounting convention and comply with registered Housing Association (Accounting Requirements) Order 1992 and Statement of Recommended Practice for Registered Housing Associations.

Edel Clarke states, "Cara's financial position is clear. There are a number of statements which give an overview. The most important document is the Balance sheet. This shows that Cara currently owns over £3 million of assets, almost entirely purchased with Housing association grants. Next are the Current Assets, which show that Debtors (people who owe us money) owe us £245,000, with our cash and Bank Balance we hold £577,000. These sums are minus our Creditors (to whom we owe money), giving us a Balance of £265,000. The Balance Sheet is a "snapshot" as at 31 March 1994."



Edel Clarke, Chair of our Finance & Development sub-committee

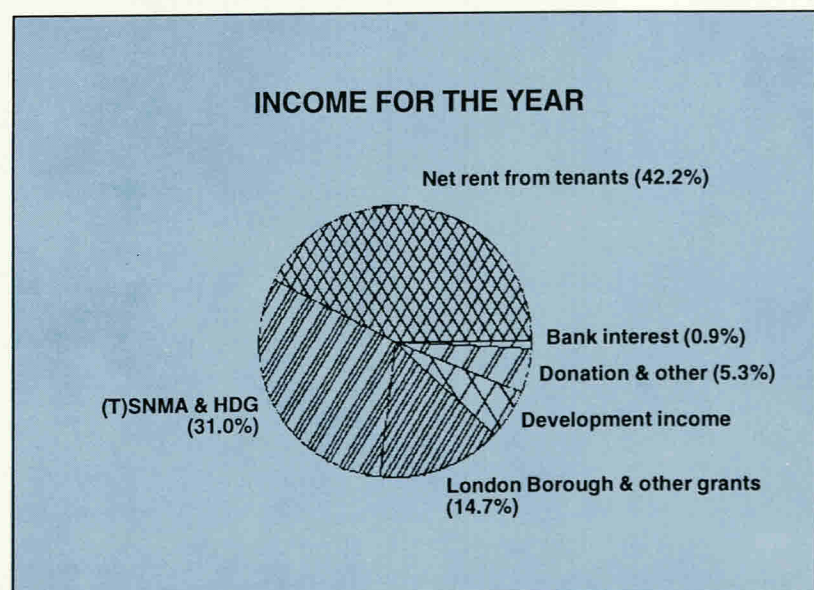
tenants, refurbishment work we must carry out and for improving our information technology. This leaves us with £60,000 to add to our reserve. This position is a clear improvement on previous years and shows that Cara is growing much stronger."

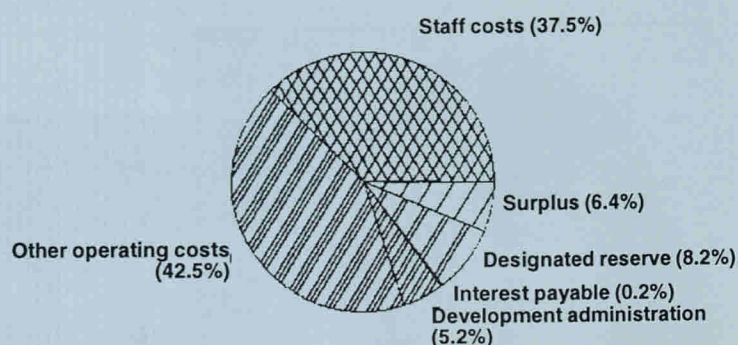


Andreas Michaelides, Treasurer

The Treasurer, Andreas Michaelides goes on to explain,

"To me, the most interesting document is the Income & Expenditure account. This shows that in return for the service we provide, of rented accommodation, other efforts and support, we received £927,000 in the year. To provide this service cost Cara £790,000. Giving us an operational surplus of £135,000 out of which we designated £75,000 toward welfare of our



EXPENDITURE & SURPLUS FOR THE YEAR

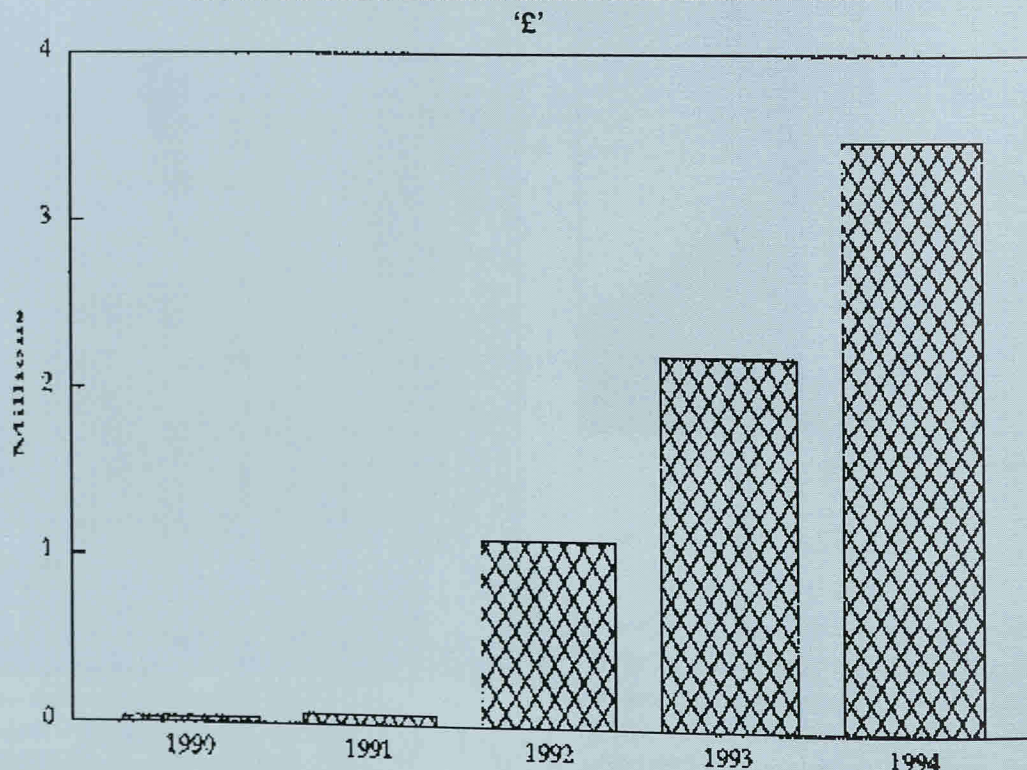
In our 1993 Report we hinted that Cara had put in place a good organisational structure to sustain growth for years to come. This year's financial summary is a clear indication of our direction.

Although we have concerns pertaining to the proposed changes and uncertainties about Housing Association Grant levels for Special Need Housing, Charles Oganya, our Finance & Administration Manager, who has the responsibility of ensuring our solvency, comments:

"Control of the cash flow is our strong point. This, and the fact that our assets are growing quickly at negligible gearing ratio means that we will continue to be looked at favourably in the finance market"



Charles Oganya, Finance & Administration Manager

CARA's 5 Years Balance Sheet Asset Growth Profile

**Summary of income & expenditure for
the year to 31 March 1994**

		1993
INCOME	£'000	£'000
Net rent from tenants	391	227
(T) SNMA & HDG	287	141
London Borough & other grants	136	166
Development income	56	30
Donation & other income	49	17
Bank interest	<u>8</u>	<u>11</u>
Total	<u>927</u>	<u>592</u>
EXPENDITURE		
Staff costs	348	296
Other operating costs	394	225
Development administration	48	51
Interest payable	<u>2</u>	<u>2</u>
Total	<u>792</u>	<u>574</u>
Surplus for year	135	18
Transfer to designated reserve	<u>(75)</u>	<u>(17)</u>
	60	1
Surplus at start of the year	<u>4</u>	<u>3</u>
Surplus at the end of the year	<u>64</u>	<u>4</u>

**Balance sheets as at 31 March
Five year summary**

	1994	1993	1992	1991	1990
	£'000	£'000	£'000	£'000	£'000
ASSETS					
Housing Land & Buildings at cost	3,194	2,101	1,026	-	-
Other fixed assets	<u>29</u>	<u>14</u>	<u>11</u>	<u>12</u>	<u>13</u>
	<u>3,223</u>	<u>2,115</u>	<u>1,037</u>	<u>12</u>	<u>13</u>
Current Assets:					
Debtors	245	214	124	35	18
Cash & Bank Balance	332	191	217	90	66
Less: Creditors due within 1 year	<u>(312)</u>	<u>(315)</u>	<u>(280)</u>	<u>(82)</u>	<u>(63)</u>
Net current assets	265	90	61	43	21
	—	—	—	—	—
Total	<u>£3,488</u>	<u>2,205</u>	<u>1,098</u>	<u>55</u>	<u>34</u>
FUNDING SOURCES					
Creditors - due after more than 1 year	20	189	249	-	-
Provisions	82	45	69	47	27
Deferred Capital Grant	1	2	-	-	-
Housing Associations' Grant	3,190	1,909	777	-	-
Designated Reserve	132	56	-	-	-
Other Reserves	63	4	3	8	7
	—	—	—	—	—
Total	<u>£3,488</u>	<u>2,205</u>	<u>1,098</u>	<u>55</u>	<u>34</u>

Management committee & structure

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

Research & New Initiatives

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

Finance

Edel Clarke (Chair)
Andreas Michaelides
Mary Tilki
Gearoid O'Meachair
Conal Morgan

Development

Vicky Savage (Chair)
David D'Arcy
William Miller

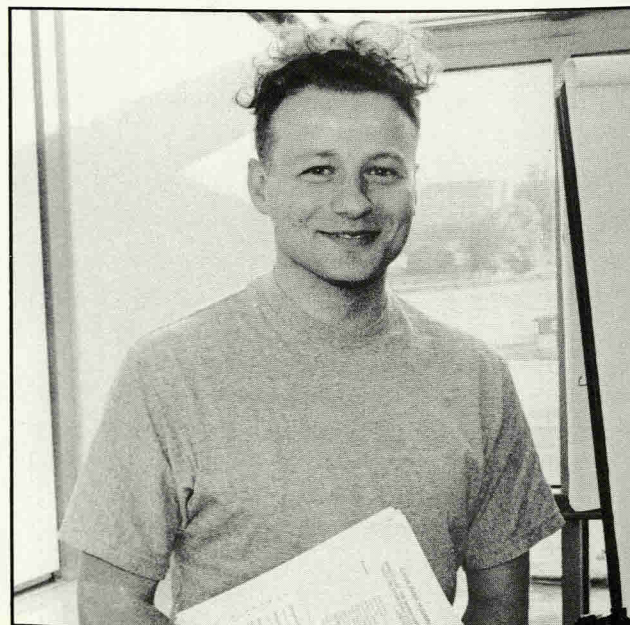
All Officers of the Association are ex-officio members of the sub-committees.

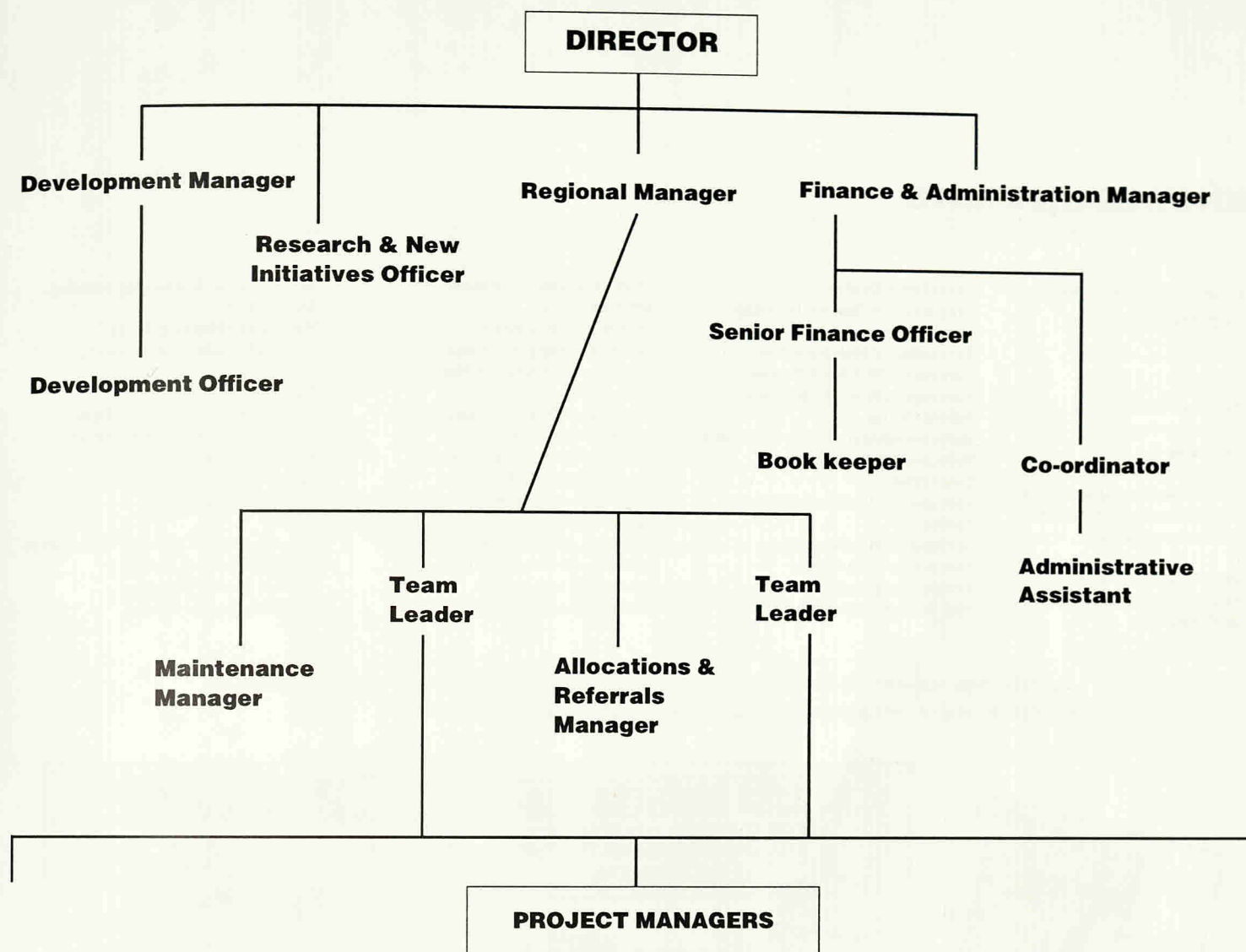
Cara is also particularly grateful for the substantial contribution to a successful year from all its committee members including:

Left: Jan King,
committee member
with particular
expertise in
personnel matters



Right: William Miller,
committee member
with particular
expertise in new
initiatives





ANNUAL GENERAL MEETING

Our 1993/94 AGM will be held on 29th November in the Central Hall, Westminster, London from 10.30 am.

It is envisaged that there will be presentations on topical issues in the early afternoon.

ADMISSION: FREE – ALL WELCOME

Some of Cara's staff in our new head office



ACKNOWLEDGEMENTS

Groups and Organisations with whom we frequently work

Action Group for Irish Youth
Alcohol Recovery Project
Allied Irish Bank
Alone in London Service Ltd
An Teach Irish Housing Association
Association of London Authorities
Brent Irish Advisory Service
Circle 33
Carr-Gomm Housing Association
Commission for Racial Equality
DION Sub-Committee

Drink Crisis Centre
Drug Advisory Service Haringey
Family Housing Association
Federation of Irish Societies
Hammersmith Advice Bureau
Hammersmith and Fulham Irish Advice Centre
Haringey Advisory Group on Alcohol
Haringey Ethnic Minorities Committee
Haringey Irish Community Care Centre
Haringey Irish Cultural and Community Care Centre
Housing Corporation
Irish in Greenwich Project

Irish Chaplaincy in Britain
Irish Embassy
Irish Emigrant Advice
Agencies/Support Groups
Islington & Shoreditch Housing Association
Kensington Housing Trust
London Irish Centre
London Irish Women's Centre
London Borough Grant Unit
London Boroughs of Barnet, Camden, Hackney, Hammersmith & Fulham, Haringey, Islington, Kensington & Chelsea, Lewisham, Southwark
Lewisham Irish Centre
Metropolitan Housing Trust

New Islington & Hackney Housing Association
Notting Hill Housing Trust
Paddington Churches Housing Association
Piccadilly Advice Centre
Positively Irish Action on AIDS
Presentation Housing Association
Roger Casement Centre
St Pancras Housing Association
Safe Start Foundation
Shelter
Shepherds Bush Housing Association
Social & Pastoral Action
Various Trusts/Charities
Voluntary Sector Groups

Over the next decade Cara will continue to analyse the housing needs of single Irish people in order to objectively argue for greater resources to meet their needs



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Auditors

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Solicitors

Mark Mildred
Evans Butler Wade
165 Greenwich High Road
LONDON SE10 8JA

Maureen Regan
Regan & Co
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LONDON SW11 4JP

Cara is affiliated to:
National Federation of Housing Associations
The London Housing Associations Council
SITRA

Registered at the Housing Corporation (LH3810)
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Charity registration no: 290182

Cara is a company limited by guarantee
Registered Office:
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Terry Smith - Photographs
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Càra

