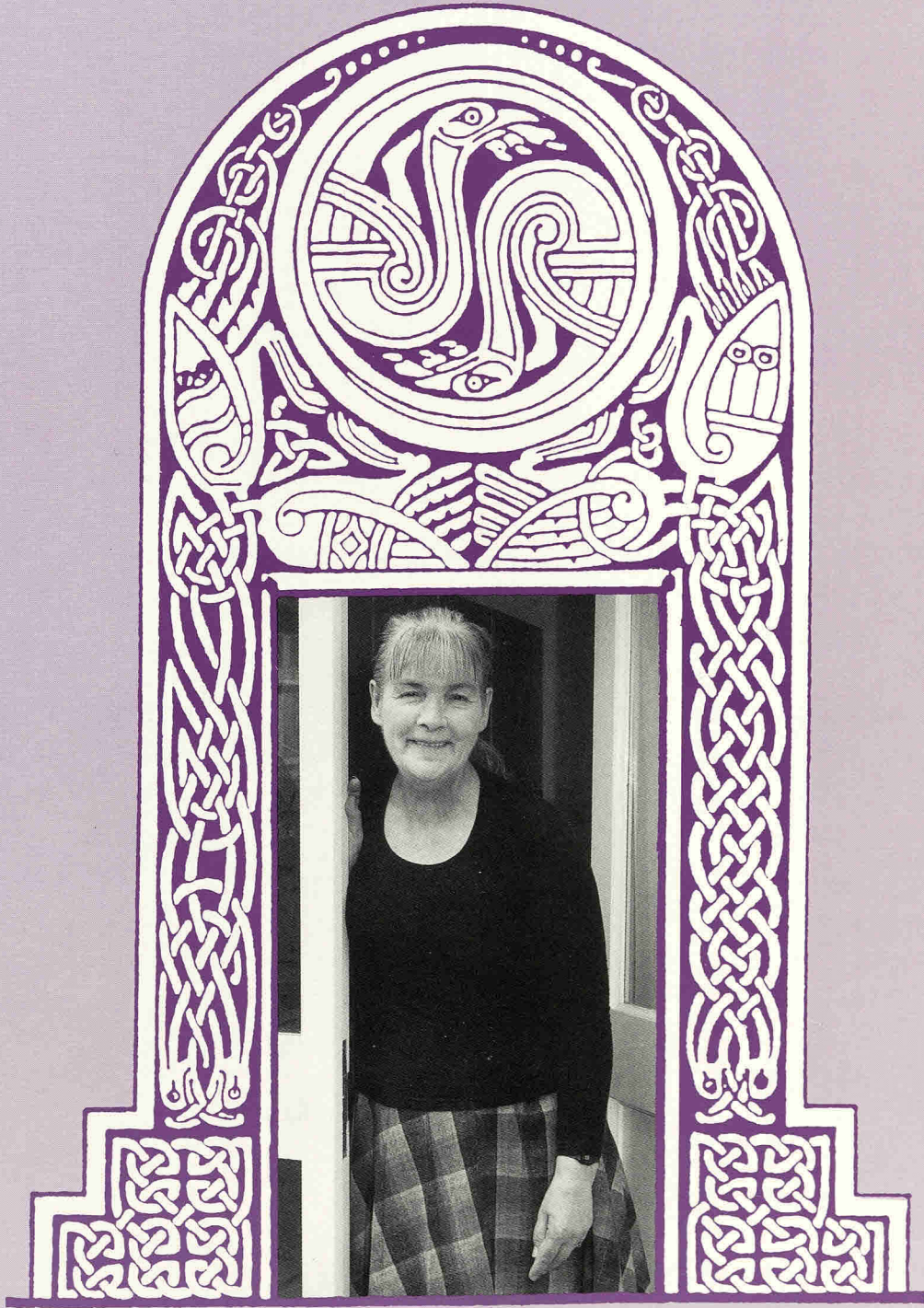




IRISH HOUSING ASSOCIATION LTD

HOMES FOR SINGLE  
IRISH HOMELESS PEOPLE



ANNUAL REPORT 1992/93

## MISSION STATEMENT

CARA EXISTS TO PROVIDE HOUSING FOR SINGLE IRISH HOMELESS PEOPLE

Our key objectives are:

1. **TO ACHIEVE FINANCIAL STRENGTH**  
To be an efficient housing association and achieve value for money both in capital and revenue expenditure reflecting these achievements in low affordable rents.
2. **TO SEEK QUALITY MANAGEMENT AND CARE STANDARDS**  
To attain the highest possible quality throughout our range of services and activities.
3. **TO ACHIEVE A HIGH GROWTH RATE**  
To maintain a high growth rate which maximises housing options for the single Irish homeless.
4. **TO MEET NEEDS IN A CULTURALLY SENSITIVE MANNER**  
To provide supported accommodation and move-on in a culturally sensitive manner.
5. **TO ACTIVELY PROMOTE TENANT PARTICIPATION**  
To maximise the degree of tenant participation taking account of their contribution to our service development.
6. **TO RAISE AWARENESS OF THE EXTENT OF SINGLE IRISH HOMELESSNESS**  
To seek to play a significant role in tackling the discrimination facing the Irish community through provision of accommodation and raising awareness of need.

Cara is a small care and support housing association providing housing for single Irish homeless people in a culturally sensitive manner.

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Cara is 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.

## CHAIRMAN'S STATEMENT



*Gearoid O'Meachair, Chairman*

In the past year Cara has continued to progress, growing in strength and expertise and meeting the housing needs of more single Irish homeless people than ever before. Growth has been the key issue for this small special needs ethnic minority association in a financial climate which makes it difficult for such an organisation to survive or develop.

Success has been reflected in the current position with 128 units in management and 70 in development. From acquiring our first owned property in 1992 we now own a further 6 with several more awaiting transfer from our partner housing associations. All this activity adds to our asset base and financial strength. We have also undergone substantial internal changes due to expansion and the development of new policies, practices and procedures. The internal strength of Cara is growing with the appointment of several new staff members adding to our pool of knowledge and skills.

With rising levels of homelessness throughout Britain there is an ever increasing demand for our services from the Irish community. In particular there is a need to deliver services in a culturally sensitive

manner. Irish people have strong traditions and a long heritage which requires respect.

Management and staff have worked hard to create success in all areas including areas of tenant participation and equal opportunities. The newsletter has also received considerable praise and active contributions from tenants. The tenants themselves have been appreciative of our efforts and our social events have been well attended.



The future for special needs housing is an area of great concern, particularly around affordability, but we trust that through the commitment of the management committee, staff and tenants alike Cara will, given a level playing field, prosper.

Particular credit must be given to all staff and members of the Management Committee. Tribute must be paid to the vital work of our three sub-committees covering housing management, finance & development, and research.

I would like to extend a special welcome to all new arrivals, both on the management committee and the staff team. I would also thank all those who have assisted us throughout the year in the Housing Corporation, Local Authorities, partner housing associations and the Irish Government.

Gearoid O'Meachair  
Chair of Cara

## DIRECTOR'S REPORT

As a new Director, I have been impressed by many aspects of the organisation, in particular:

- \* The warm Irish welcome.
- \* The quality of Cara's housing stock.
- \* The culturally sensitive services to Cara's tenants.
- \* The dedication of the Management Committee and a high quality workforce committed to the client group.
- \* A strong growth rate with a large number of schemes in development proportional to the size of Cara.
- \* A commitment to quality in housing management and practice throughout the organisation.

We can look back on many achievements within the past 12 months:

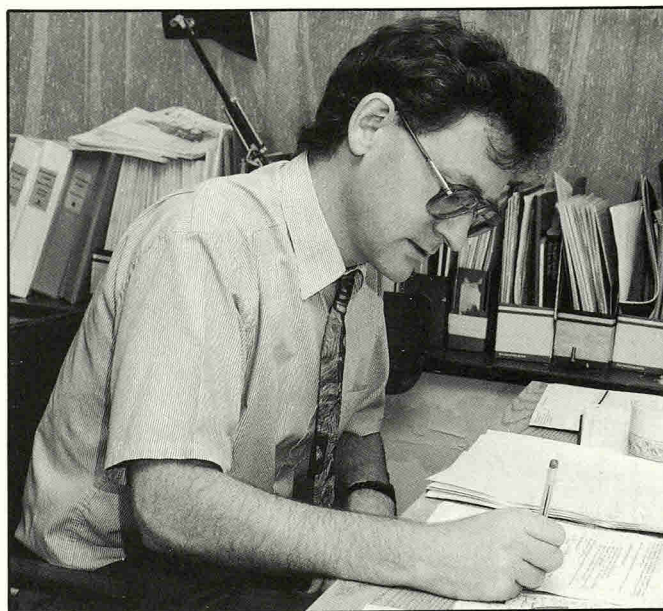
- \* A successful monitoring visit by the Housing Corporation.
- \* A large transfer of housing stock from several partner housing associations.
- \* A complete overhaul of housing management policy documents.
- \* The statement of support from the Housing Corporation to Cara as an ethnic minority Irish housing association.
- \* Our highest ever growth rate.
- \* Continuing research into Irish homelessness.

Perhaps more importantly we can look forward to:

- \* Continuing our expansion programme.
- \* The implementation of a new Corporate and Business Plan.
- \* The restructuring of the Association to take account of current and projected expansion.
- \* Funding initiatives to obtain capital and revenue funds both in Britain and the EEC.
- \* Moving our head office.

There are a number of concerns which directly impact upon the lives of our tenants and the work we do:

- \* The increasing financial pressure upon small specialist housing associations with difficulties in gaining access to capital and revenue grant support.
- \* The Government report on Households Below Average Income showed the poorest 10% of British



*John Brennan, Director*

people have suffered a fall in income since 1979 of between 1% and 14% whereas the average household income rose by 36% in real terms over the same period. In essence the rich got richer and the poor got poorer.

- \* Despite the recommendation of the House of Commons Environment Select Committee Enquiry into the Housing Corporation the Government has cut the grant rate for general needs housing to 62%. This means that "move-on" opportunities will be curtailed by the affordability of new developments that can be undertaken. Concern still exists as to our access to move-on accommodation from partner housing associations and via the H.O.M.E.S. scheme.
- \* At present 100% HAG remains for care and support projects, but for how much longer?

Despite the mounting difficulties in working for disadvantaged people we will continue to develop new solutions in response to changes. In these difficult times more than ever planning for the future is important. Finally I would like to pay tribute to the efforts of all staff and to the Management Committee in the past year without whom so much would not have been achieved.

John Brennan  
Director



*Mhoni Gujral, Housing Corporation Area Manager, opening a new scheme for women in Islington, watched by Gearoid O'Meachair, Chair, and Mary Boyle, Project Manager.*

The need for special needs housing accommodation for single Irish people is going to be even greater towards the millennium.

### The older generation

In the 1980s quantitative research based on secondary analysis of census data demonstrated that the Irish population resident in Britain in general was an ageing population with a relatively high proportion of those over 45 unmarried (*GLC Report/Cara Hammersmith report, 1986*). Qualitative research undertaken by Cara into the lives of such people in the 1980s further demonstrated that they were particularly vulnerable to

social, psychological and medical problems. This was due to a multiplicity of factors unique to the experiences of Irish immigrants which in their accumulated effect resulted in a high incidence of homelessness among the long-term Irish in Britain. Such factors included extremely mobile employment patterns contributing to unstable accommodation patterns, lack of social support, shaken identities and jeopardy to physical and mental health (*“Irish Homelessness: The Hidden Dimension”*, Cara 1988).



## The younger generation

Further research again undertaken by Cara in the late 1980s uncovered similar disturbing trends among the more newly arrived Irish immigrants of the 1980s. The men among these young Irish people tended to get into dead-end work that was well below their qualifications or else became unemployed. The women tended to have worked in hotels in the West End prior to moving out of central London after leaving tied accommodation because of anti-Irish feeling, negative stereotyping or other problems. Significant numbers are becoming the new homeless Irish of the 1990s. Many of them feel not wanted by the more established Irish community. Indeed many are slow to communicate their problems even to Irish people who are trying to help them unless they are sure they can trust them. They tend to live either in squats or other types of overcrowded and insecure accommodation. Among the men, the companionship they enjoy within drinking networks is frequently the only source of social support and employment information available to them. They are often the victims of discrimination and exploitation. What is most worrying about their predicament is that in less than a decade they appear to have reached the stage which for the older long-term Irish men was the eventual outcome of 30-40 years of living in Britain (*"Single Irish Homelessness in Southwark"*, Cara 1989; *"Single Irish Homelessness in Lewisham"*, Cara 1989; *"The Irish in Lambeth"*, Cara 1990).

## Conclusion

Across the generations, the older and younger Irish have much to contribute to British society. However, their experiences to date demonstrate that the line between having a housing problem and acquiring a greater problem appears to be a very thin one. For many of them, the provision of social housing and/or supportive housing is the only way that will enable them to contribute with dignity.



*Women's project in Camden*



## RESEARCHING SINGLE IRISH HOMELESS NEEDS

Cara has been at the forefront in researching Irish homelessness. In the past the focus of Cara's research has been on identifying the housing and support needs of both sexes and varying ages and on designing development and management strategies that are responsive to these needs.



### The new arrivals

The younger Irish arrivals of the 1980s fall into many categories and their housing and support needs are many and complex. However, Cara's Westminster

study showed that among the women many of the 18-25 year olds have been alternating between low paid office and catering jobs and experiencing both employment and housing mobility without progression. Women amongst this group would be particularly vulnerable to stress-related problems and would at times find themselves living on friend's floors or with strangers (*'Irish Homelessness: The Hidden Dimension'*, Cara 1988).

Cara's research has also pointed to other particularly revealing information regarding women in general.





## Recent Research on Irish women

Research undertaken in 1989 in the boroughs of Camden, Brent and others has identified that many Irish women 45 years of age and over have worked in service or 'service industries' and now live feeling isolated and at times even alienated in unsatisfactory housing conditions. Outreach work targeting these women is often a necessary pre-requisite to researching their housing and support needs. Cara is responding to this situation: with the assistance of the Dion Committee (an Irish Government funding body) we are now embarking upon a research project targeted upon Irish women's needs.

Yet more recent research by the London Irish Womens Centre ("*Roots and Realities*", 1993) provided up to date information on women using data from the 1991 census. Their findings showed that Irish women were particularly vulnerable to homelessness, both as new arrivals and once they became established in low paid work. Irish women



*Cara project in Barnet*



*Tenant in Camden project*

tend to be concentrated in lower paid professions. They also indicate that Irish women generally have little access to affordable housing. The study concluded that women in general are more vulnerable to involvement in abusive relationships in order to escape homelessness.

Irish women continue to be over-represented in the private rented sector. Like other groups, Irish born women moved into owner-occupation during the 1980s but the overall proportion is well below average in both inner and outer London.

“Access to safe, affordable and secure housing continues to be a major issue in the lives of Irish women.”





*New scheme nearing completion in Islington*

1992/93 has been Cara's period of greatest growth. 25 separate projects have been under construction in six London boroughs. These projects have provided 72 units of move-on and shared accommodation.

The number of projects, their geographical spread and the variety of development agents used placed strain on development resources, and hastened a review of Cara's approach to development.

New developments have where possible complemented existing stock both in terms of location and in providing move-on. For example, Cara has four projects in management in the Amhurst Road area of Hackney and five projects in management in the Stroud Green area of Haringey. Future bids, if successful, will add to these provisions.

### The Future

It is Cara's intention to respond to housing need amongst the Irish community in London. As a result Cara operates in the three London Regions of the Housing Corporation. Considerable resources will need to be utilised in the south and west regions of London if Cara is to repeat its success in the north-east region.

As a care and support association housing single people we operate in the difficult environment of reduced grant rates, private finance, limited SNMA, and the lower priority given to special needs single homelessness.

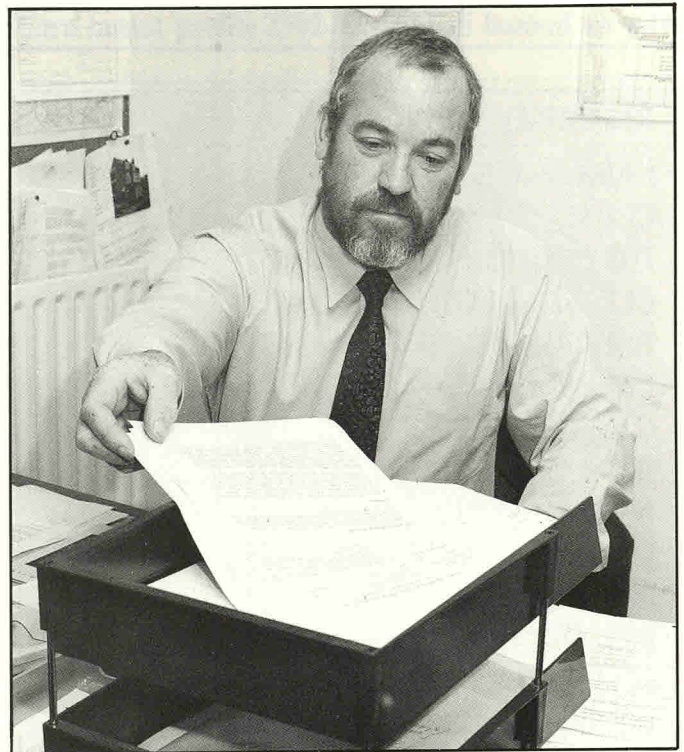
To survive and grow in this environment Cara has to build on established close ties with the larger

associations with whom it currently works. Further stock transfers will be sought from our development partners and Cara will seek inclusion in consortia. In addition Cara will continue to pursue management-only agreements with the larger associations.

One major factor in our successful development programme has been the concentration upon quality building in both design and construction. This gives Cara a housing stock which will not require major repairs or refurbishment for a considerable time. Cara's design brief has ensured a high quality housing environment for its tenants.

Cara is particularly grateful for the support given to us by members of other ethnic minority organisations. We are greatly indebted to the many housing association personnel, local authority officers and the Housing Corporation for all the assistance and guidance that has made the development programme a success in 1992/93.

Seamus Kelleher  
Regional Manager



*Seamus Kelleher, Regional Manager*



# HOUSING MANAGEMENT REPORT

## Who we housed in 1992-93

REFERRAL SOURCE	TOTAL
CARA MOVE-ON	9
CLHAS	1
DSS RESETTLEMENT UNIT	2
CLEARING HOUSE	8
HARINGEY IRISH COMMUNITY	
CARE CENTRE	12
CAMDEN IRISH CENTRE	2
IRISH IN ISLINGTON PROJECT	6
IRISH WOMEN IN ISLINGTON	2
LONDON IRISH WOMENS CENTRE	18
PASSAGE DAY CENTRE	2
PICCADILLY ADVICE CENTRE	1
SELF REFERRALS	3
INNER LONDON PROBATION SERVICE	1
CRICKLEWOOD HOMELESS CONCERN	7
THRESHOLD (HAMMERSMITH)	1
MANNA DAY CENTRE	1
IRISH SUPPORT AND ADVICE CENTRE	3
RIVERPOINT	1
CAMDEN UNDER 25's ADVICE CENTRE	1
NORTH LONDON COLLEGE	1
<b>TOTAL</b>	<b>82</b>

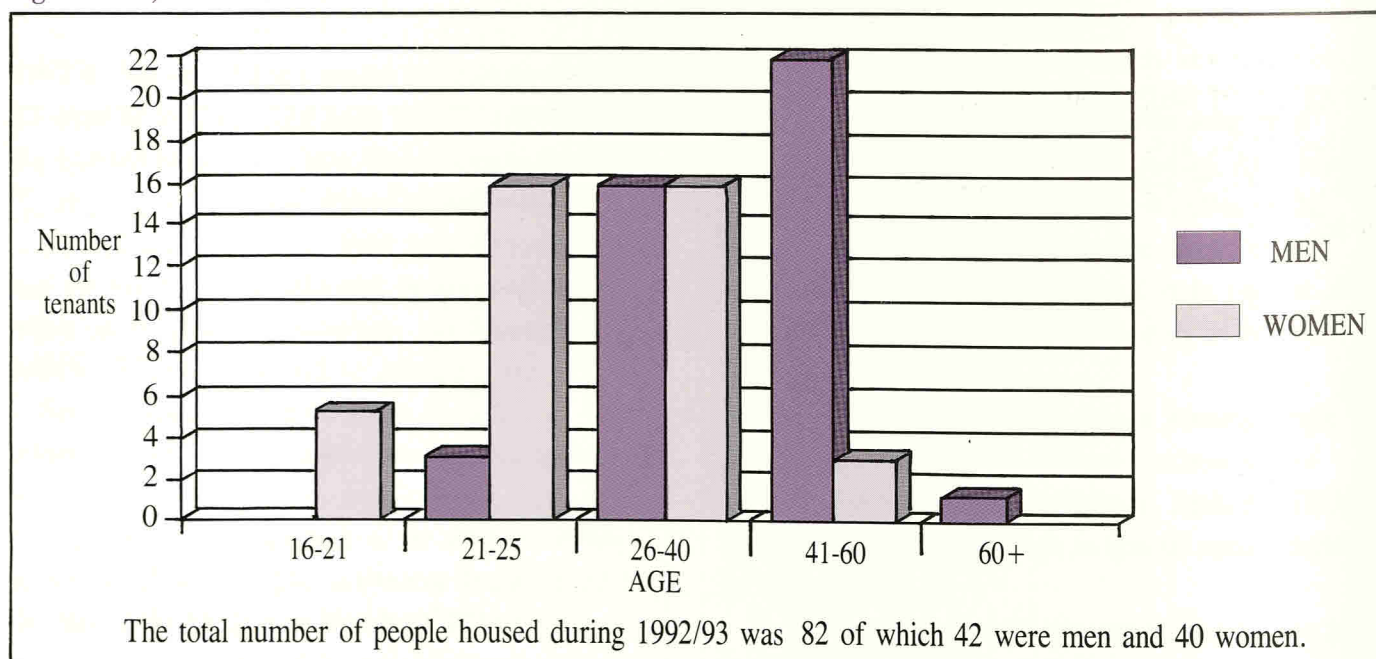
### Allocations Policy

*Cara is committed to housing single Irish people in greatest need. We meet the needs of both statutory and non-statutory homeless by working with a wide range of referral agencies and associations.*

Several allocations were made to local authority nominees into self-contained accommodation.



### Age Profile, Men & Women



## Equal Opportunities

Of the 82 people Cara housed in 1992-93 only 4 defined their ethnic origin as non-Irish. The highest concentration in the age profile was in the 26-40 year old age bracket. This reflects the specific nature of our housing stock. In comparison to previous years there was a rise in number in the 21-25 years age group. The area in which we are least meeting need is among the elderly Irish, but we are hoping to develop schemes in this area in the future.

The key target areas in the monitoring and implementation of Cara's equal opportunities policy are:

- Access to housing
- Employment
- Management Committee

Within Cara, gender, sexuality, ethnicity, race and disability are all monitored.

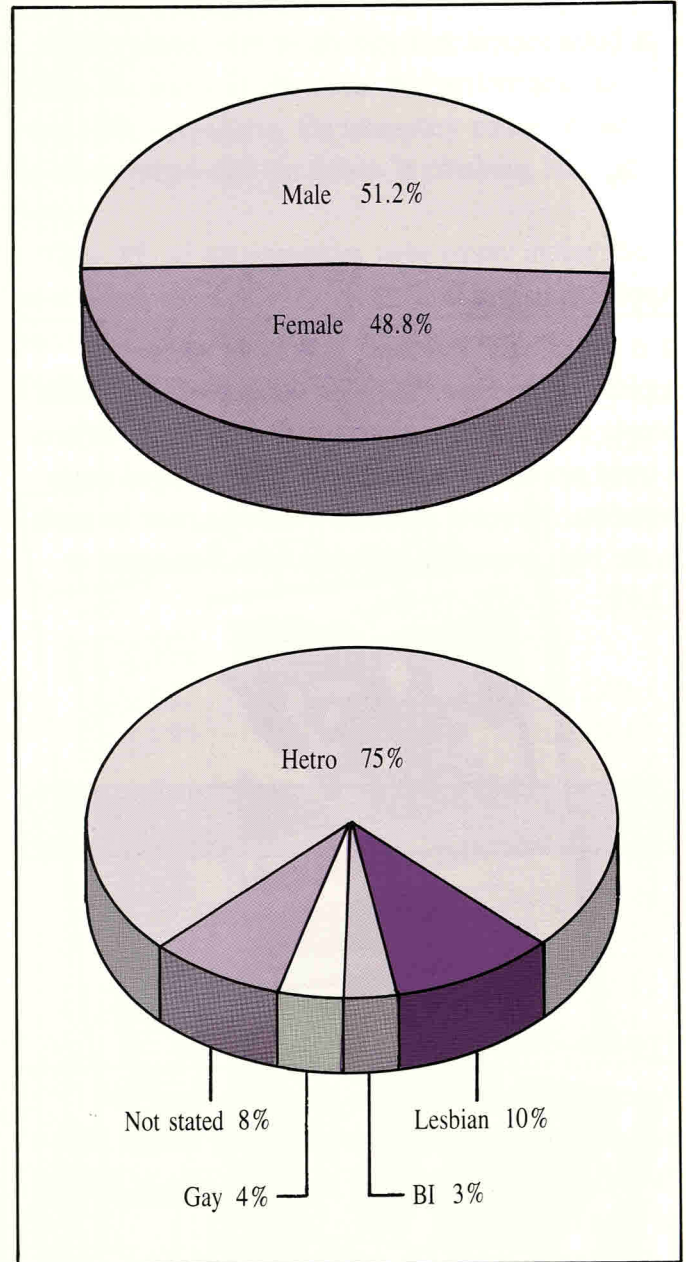
In developing new units Cara hopes to balance access to housing for men and women and ensure a percentage of new stock meets wheelchair and disability standards.

### Policy Statement

This policy applies to members of the Management Committee, all other Committees, the staff, the contractors, consultants and agents employed by the Association.

It is the policy of Cara that in all aspects of its work no individual 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, caring responsibilities, religion or HIV status.

## Cara tenant profile 1992-93



### Employment status

<b>FEMALE</b>	
Employed	= 30%
Unemployed	= 62.5%
Student	= 7.5%
<b>MALE</b>	
Employed (FT)	= 7%
Employed (PT)	= 2.5%
Unemployed	= 90.5%

### Applications to Cara

It is particularly interesting to note the reasons for applications to Cara. The high number of single Irish people in temporary accommodation at 19.5% reflects a trend among the economically disadvantaged single homeless. However particular reference must be made to the high proportion suffering from harassment at 13.4%.



### Reasons for application to Cara

	Female	Male	Total	
Harassment	10	1	11	13.4%
Overcrowding	5	1	6	7.3%
Temporary Accommodation	2	14	16	19.5%
Transfer	0	1	1	1.2%
Exchange	0	1	1	1.2%
Poor Housing Conditions	5	4	9	10.4%
Discharged from Institution	1	1	2	2.5%
Relationship Breakdown	5	1	6	7.3%
Health	2	2	4	4.9%
Asked to Leave	3	1	4	4.9%
Eviction	2	0	2	2.5%
Move On	5	7	12	14.6%
Other	1	7	8	9.8%



### Previous Tenure

Among the single homeless coming to Cara for assistance the majority were previously housed with family or friends who were no longer able or willing to keep them.

In addition a large proportion of single Irish people who had previously rented in the private sector were referred to Cara. This sector is notorious for its bad conditions, high rents and lack of security of tenure.

Previous Tenure	Female	Male	Total
Family/friends	17	6	23
Renting from housing association	5	5	10
Renting Privately	7	10	17
Renting from Local Authority	1	1	2
Student Accommodation	1	0	1

## Service Delivery

During the year Cara has continued to improve and develop its housing management policies and service delivery.

We have sought to give tenants as much information as possible through our regular tenants newsletter and have continued to develop our comprehensive tenant participation strategy.

We have managed to collect 99% of the total rent due to Cara from tenants in the year 1.4.92 — 31.3.93. This performance compares very favourably

with other housing organisations.

Of the annual rent receivable, rent arrears stood at 6% at the year end. However this performance is reasonable considering the temporary nature of our accommodation and the delays in obtaining housing benefit.

Only 3% of our properties were empty during the year which again is low compared to other special needs agencies. This figure takes into account the problems associated with filling new developments.

### An Earring

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

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

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

(arah go way ow dat)

L.F., ex-resident, Southerton Rd



No.2  
December  
1992

## Cara NEWSLETTER

**IT**enant Participation - get involved. Now you have met other tenants who would like to have a forum of your own to discuss issues affecting the management of Cara? Cara staff could provide you with a meeting place and help in the organisation of meetings.

**The strategy - to be implemented**  
Cara's tenant participation strategy was accepted by the Committee of Management on 19th September 1992. A copy is available from your project manager.  
Following Cara's recent Annual General Meeting tenants are now able to become members of the Association. This gives you the right to attend and vote at our Annual General Meeting and by 1994, to be elected to the Committee of Management. This means that you will have the real power to influence the overall policies and direction of the Association in the meantime. If you are interested in attending Housing Management Committee meetings, observe or reading minutes or papers in meetings, please contact your project manager for information.



Cara Xmas social at Camden Irish Centre

### Happy Christmas

All Cara staff and committee members would like to extend festive greetings to you all and wish you a happy New Year. Cara's central office will be closed from Christmas Eve and will open again on 4th January 1993. Your project managers will have informed you of care arrangements over Christmas.

### Cara Christmas Social - a success!

The Christmas social evening was held on 2nd December 1992 at the Camden Irish Centre. Around 60 people attended, tenants from all over the Camden area and other staff and family members. We would like to thank all those who have been very successful in organising the event.

### IC

Cara is managed by a Committee of Volunteers who give up their spare time to assist meeting the housing needs of single Irish people.  
The committee consists of the following: Gerard O'Mahair (Chair), Joan Kane (Secretary), Andrea Michaelides (Treasurer), Roy Murphy, George Meehan, Christine Arthur, Sally Costello, Eider Clarke and Mary Tilk. The Committee meet every 6-8 weeks on a regular cycle to discuss policy and monitor Cara's performance. Reports are submitted by Cara staff for consideration and discussion by the Committee.  
In order to meet the housing needs of registered tenants, it is necessary for registered Housing Associations such as Cara to be run by a voluntary committee who do not receive any financial reward for their work. Members not only save on the main committee but also do additional work on 3 sub-committees which are:  
Finance and Development Sub-Committee chaired by Eider Clarke  
Housing Management sub-Committee chaired by Joan Kane  
Research sub-committee, chaired by Mary Tilk.  
Cara has carried out a recent recruitment drive to increase the number of voluntary committee members and increase the range of skills available to the association.



(from left to right) Gerard O'Mahair, Barry Butler (Project Manager) and Joan Kane

### Housing Corporation

Cara Management committee met the Housing Corporation at the end of June to explain some of the difficulties facing a small housing association in its efforts to meet performance requirements for future developments. All such as Cara are regularly monitored by the Housing Corporation to ensure compliance with a wide range of performance indicators. In a recent monitoring exercise Cara had received an overall grade of 2. It is recognised that for a small association with all the major achievements that have been discussed aspects of the corporation monitoring report and the advantages faced this is a major achievement. The meeting concluded that the Corporation were well satisfied with Cara's performance to date.



Cara's scheme in Hammersmith at the opening ceremony in 1988

Cara has recently very concerned to hear that the London Borough of Hammersmith is planning substantial cuts in their grants to voluntary agencies as part of its major cuts in overall budgets for 1994/1995. Cara currently receives a sizeable amount of money towards running its scheme at Southerton Rd, Hammersmith and will be making its voice heard both before and during forthcoming public meetings on the cuts.

### New South London Development

Cara has recently opened a new shared scheme for six men at Jamaica Rd, Southwark. The scheme is now owned by Cara but was developed by Family Housing Association. It will be managed by Patrick Walsh as part of the Southern Area Team.

### Benburb Base

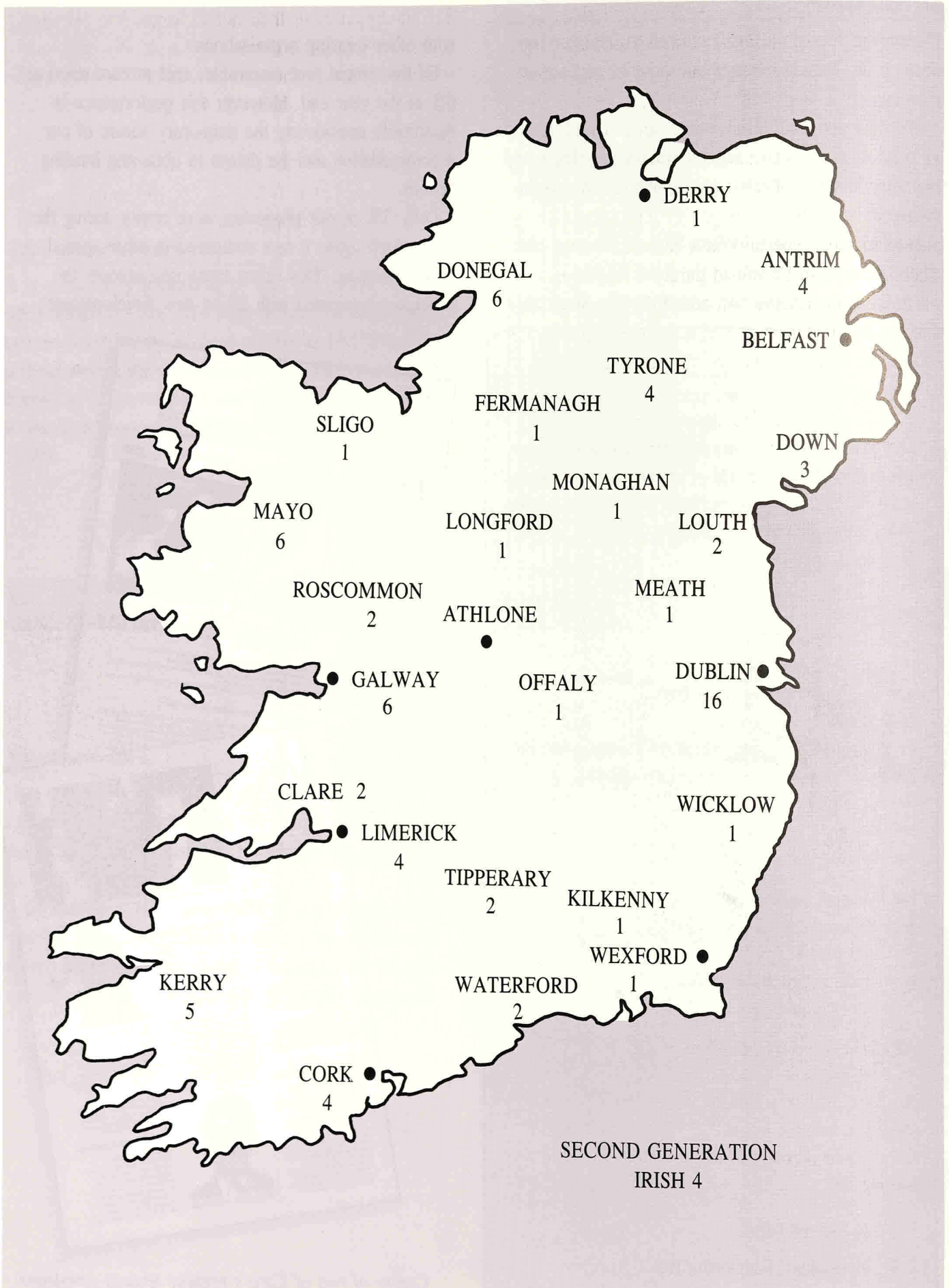
Some tenants may already be familiar with the Benburb Base in Camden which had been run by the De-La-Salle Brothers for newly arrived young Irish people. The Project now faces closure as the brothers seek to move onto other work elsewhere. The Project consists of ten rooms with shared facilities. Cara staff and residential facilities Cara staff concerned that such a facility should be lost to the Irish community have been discussing with the landlord Circle over and many saving the project and are very near agreement.



Cara's Director John Brennan

Copies of two of Cara's regular tenants newsletter

COUNTY OF ORIGIN – TENANTS 1992-93





## PROJECT MANAGER'S VIEW

### The supportive role of the Project Manager

“Because the issue of homelessness has much larger implications than the loss of a roof over one’s head, the supportive role of the Project Manager is a key element in our relationships with our tenants.

Being homeless can mean the loss of one’s dignity, confidence, sense of self-worth, self-esteem and the feeling that one has no longer a constructive part to play in society, especially in a consumer society, where we tend to be valued purely in terms of what we produce or achieve. An added dimension to all of this can be the experience of discrimination in various forms, the loss of friends and the ending of relationships.

Our role as Project Managers is to create a culturally sensitive and safe environment where the people we work with can begin to face and address

the consequences of their homelessness and once more begin to regain their dignity as people. To help each person to discover their inner strengths, potential, and ability to deal with the hurts experienced as a result of their situation.

This role is often fulfilled by the worker in informal rather than formal counselling situations. By our non-judgmental approach and by recognising that each person travels at a different speed along that road.

There is always a sense of celebration when a tenant moves to independent living. A sense of joint achievement. However the relationship continues for much longer.”

Barry Butler  
Project Manager



*Project Managers Mary Boyle and David Burke, and Administrator Jackie Gittins*

## TENANTS' VIEWS

### Emmanuel's Story

“Less than ten years ago I had all I'd ever wanted in life — a good job, a wife and kids, and money in my pocket. I lost all of it to drink. And I nearly lost myself too.

Drinking is like digging a hole, and you're at the bottom. The more you drink, the deeper the hole gets and the further you are from the light. You feel more and more alone. It seems that no one in the world understands you.

When the hole gets deeper still you don't want to talk to, or even see, anyone. There's just you and the cans of Special Brew — an empty hole, blackness and despair. Before you know it you're waking up rough, sleeping the night in a street somewhere in a part of town you don't know. And as each day passes it seems more and more that no one knows what you're going through and that no one wants to know. They don't care about you and you don't care about



*New scheme in Bermondsey, South London*

yourself either. Life has no meaning, it might as well flicker out — it would be a release.

That's how deep the hole gets — I've been there. And I've found that there is a way out and that people do care and understand what it is to be an alcoholic. If you want to share my story, contact me through Cara.”



### Searching for Dignity

“Cara has firstly given me an Irish house, a home among fellow country people, and secondly it has enhanced and allowed my dignity to flourish. I came to London in 1989 with enthusiasm and hope driven by the desire to study for a degree in architecture



*New scheme in Camberwell, South London*

part-time. I made the move abruptly due to unhappy personal circumstances in Dublin and arrived in boom town London.

A stay in bed and breakfast followed, then a good job as an architectural technician. I got onto a day release course studying architecture and I moved into a room in a flat in Tottenham. The boom was to come to a halt a year later and my job bit the dust. I got back again but this time it was on 2/3 of my first salary and by November 1990 this position vanished and I was on the dole. After retraining a placement with Hackney Council followed and led to a job. During this time I stumbled across Cara. It presented a unique opportunity to move from the isolation of my room, where I resided for almost three years, to more caring surroundings, and would eventually lead to a flat which was something beyond my means in the private sector.

Living in the Cara house for the past 1½ years has given me a home to settle down in and for the first time the opportunity to relax and discover some freedom for myself in cordial surroundings. I mentioned my dignity earlier and this is in my view the most important aspect of Cara's work in that I am growing and developing as a person in an Irish setting

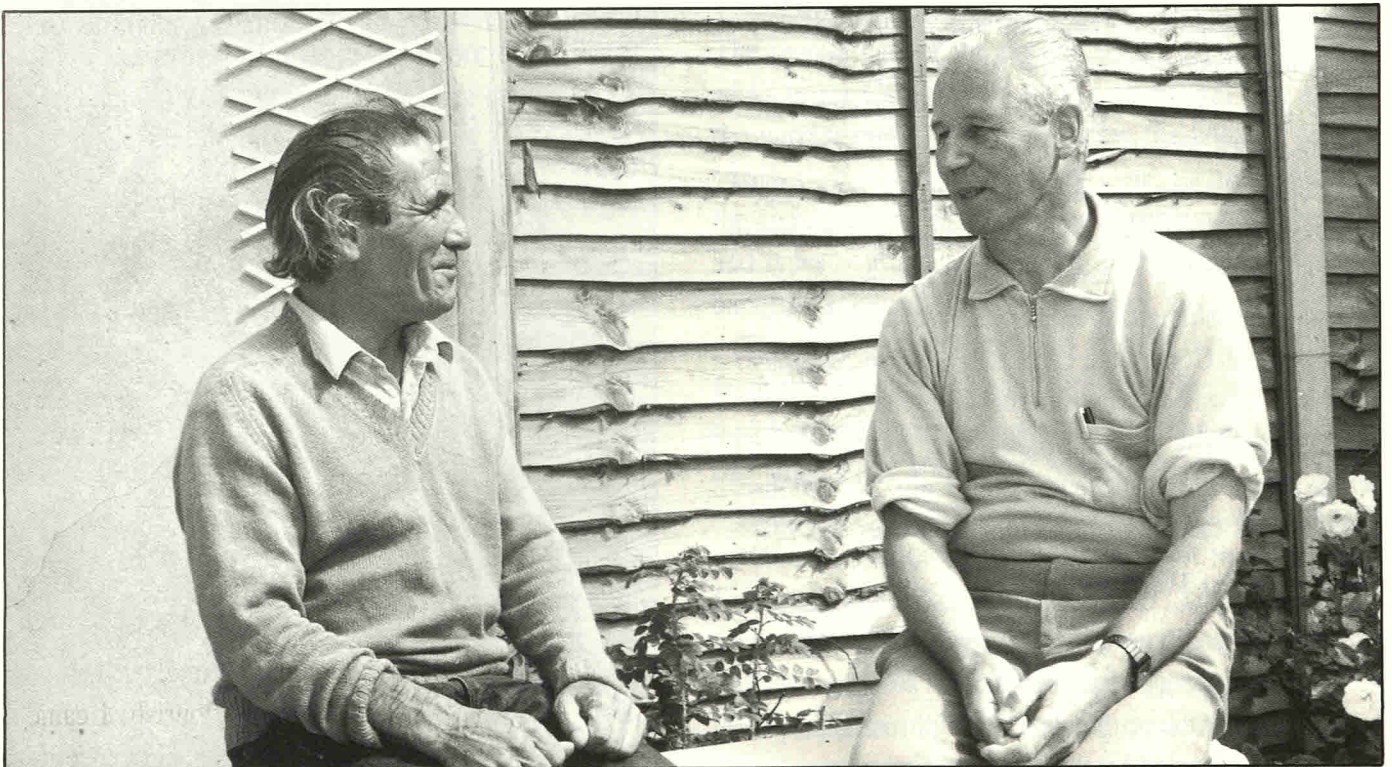
which is located amongst an often uncaring or hostile outside world.

I am learning to develop my dignity by standing up for myself, choosing to exercise my free will, and my privacy is respected both by Cara workers and my fellow residents.

The beginning of this year marked a turning point as I decided to put architectural ambitions on the shelf and took up night school at the University of North London. There I study Irish Studies and English, thereby combining aspects of two relevant cultures which are important to me both in terms of history and in the present.

Like my own path over the past years Cara too is evolving and developing. It is my hope that a personal touch is maintained and that others may have the chance that I am having to get the dignity of their lives moving in such a manner that they will be better people when they move on to other accommodation.

For me, the spirit of the 4th to 7th centuries represented a high point in the history of Britain and Ireland, with saints and scholars departing for a hostile Europe. Yes indeed there is a richness in our own history which must be rekindled in new words and enable all to live lives of dignity."



*Tenant and Project Manager in Barnet project*

## CORPORATE AND BUSINESS PLAN



*New scheme in Hackney*

Cara has compiled a Corporate and Business Plan for the future management of the Association.

The plan begins with the Mission Statement which defines why Cara exists and then goes on to set targets for the organisation as outlined in the inside front cover. There were several meetings with project staff during the formulation of the plan. A considerable amount of work was also done by the Management Committee especially on one Saturday morning. It was also considered that tenant involvement was vital in producing a good document which meets the challenges facing Cara. In response to situations the plan can be amended over the years.

### **Strengths and Weaknesses**

The plan begins with a brief analysis of the strengths, weaknesses, opportunities and threats to Cara over the next decade. Among the clear strengths of Cara are its grade 2 awarded by the Housing Corporation's monitoring team. The biggest problems identified are

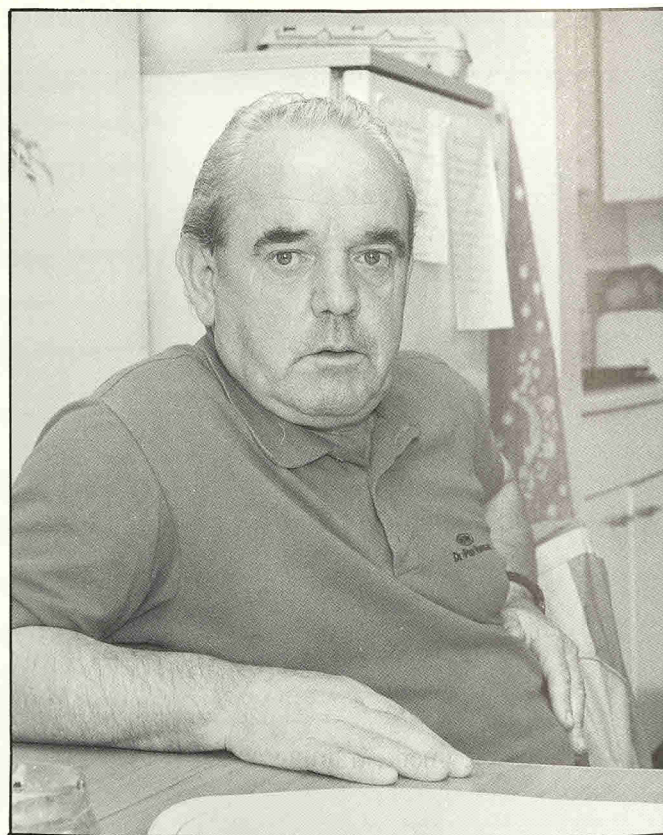
clearly the declining amounts of further funds from Government and the problems faced by all small housing associations.



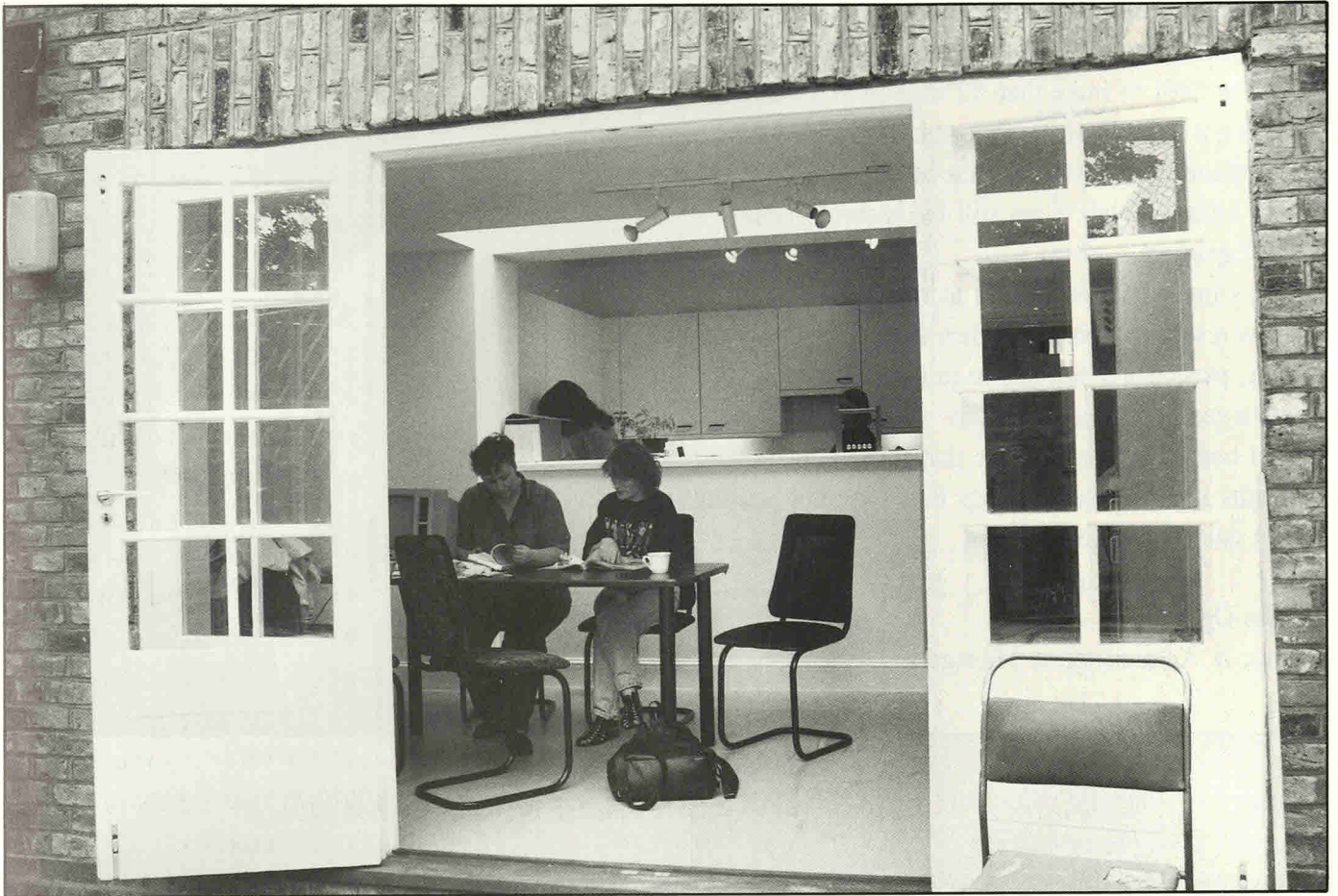
### **Using scarce resources**

The plan also looks at the Finance and Administration strategy. It concludes that Cara will face problems with both capital and revenue funding and will need to manage its limited resources effectively.

The Development section looks to research as being the major leader in deciding the type of projects and tenants Cara should seek to house. It also looks at the difficulties facing Cara in working with other housing associations and arrives at a number of conclusions. Among these are that Cara should develop more self-contained accommodation and consider a role in housing single Irish people who are elderly or have additional high needs. On maximising the use of our human resources Cara will seek to develop both staff and Management Committee knowledge, skills and



*Tenant in Hackney scheme*



*Project Manager and Tenant, women's scheme in Islington*

abilities. This section recognises the vital role played by staff and members alike in the future of Cara and reflects some of the ideas on how Cara can be managed in the future.

### Service Delivery

Under the Housing Management Strategy section the plan identifies maintaining high quality services and tenant participation as key ingredients for success. A commitment is given to try to do more for current tenants to assist them to help themselves. It is also recognised that Cara needs to devote time and resources to obtaining more move-on accommodation and providing resettlement support. The section also looks at possible new initiatives and schemes which would link employment, training and housing.

### Making pounds count

The second part of the document, the Business Plan, seeks to set Cara within a business context looking at the current position of Cara within the housing need 'market' of supply and demand. One section looks at the issues around private finance including sources and types of finance, appraisal techniques, and the expertise required should Cara enter this area.

The following section looks at what is available from the Housing Corporation to pay for new developments but concludes that building at rents that our tenants can afford will be difficult.

Finally the document looks at the financial viability of Cara against the likely perceptions of the Housing Corporation and concludes that it will be difficult to obtain increasing support. The appendices contain a number of charts which anticipate a growth rate of 20% per annum in Cara housing stock. However they also demonstrate how Cara finances are stretched in making every pound count.

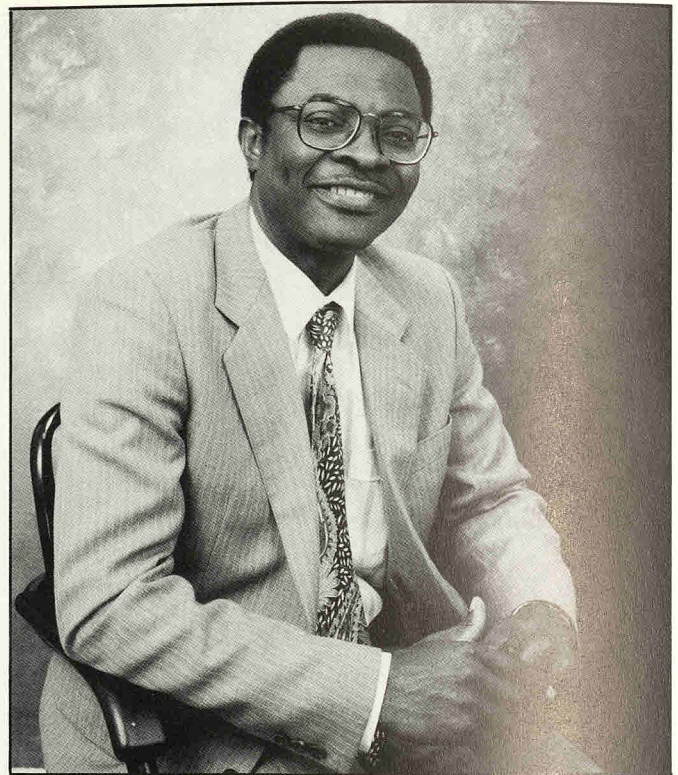


# FINANCE REPORT

Cara's financial summary reflects the growth it has been experiencing, with a change in net assets from £8,000 in 1991 to more than £2 million in 1993. What is not apparent from this summary is that a good organisational structure has been put in place to sustain future growth. Cara still has a comfortable level of gearing.

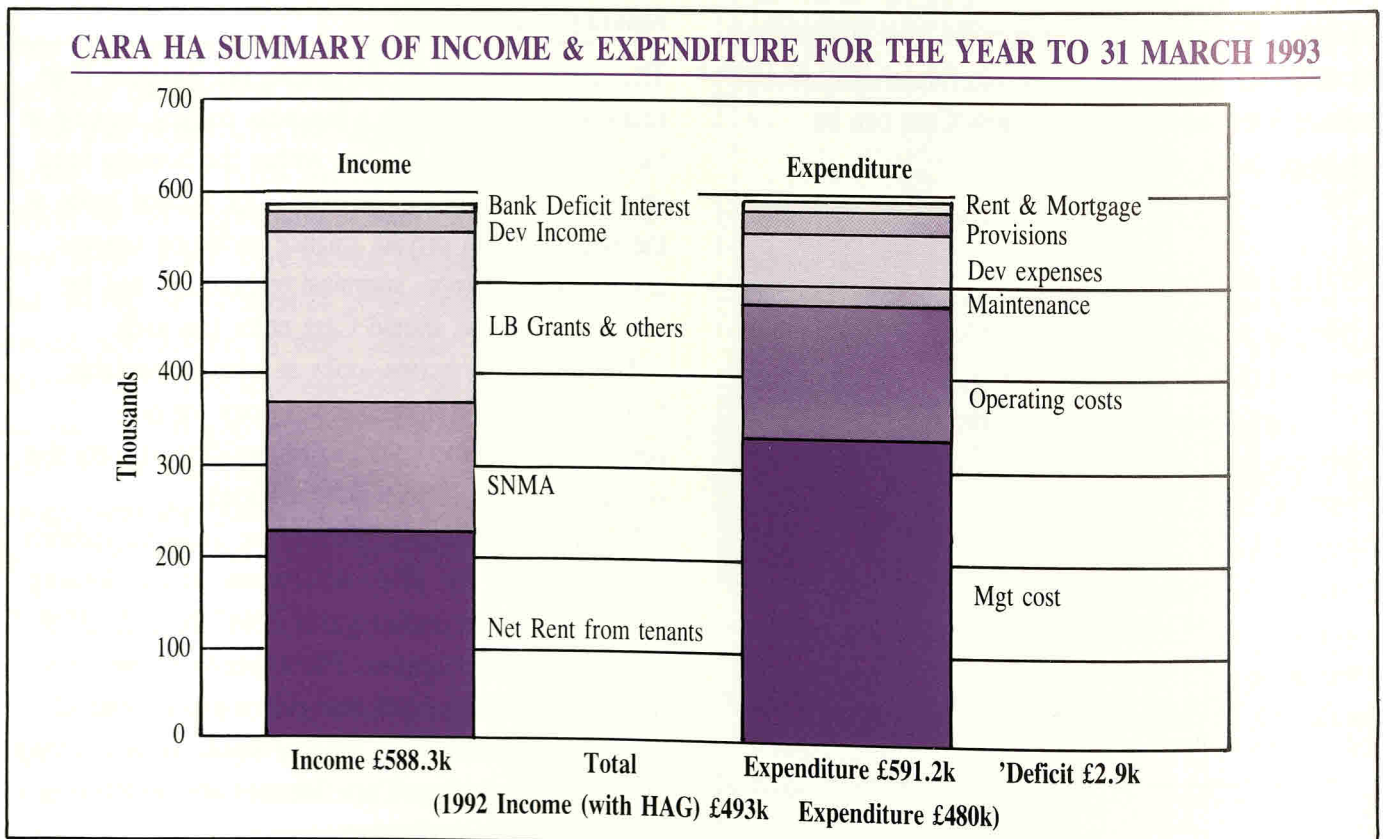
Cara's immediate concern is to ride above the changes resulting from the switch from HDG to SNMA, particularly in relation to transfers from its sister larger housing associations. Cara's rent arrears are not bad, although we hope that some London Boroughs improve the time lags in sorting out housing benefit queries and new claims.

Charles Oganya  
Finance & Administration Manager



Charles Oganya,  
Finance & Administration Manager

	£000
Deficit for 1992/93	(3)
Surplus at beginning of year	3
Provision written back	4
Reserve	<u>4</u>



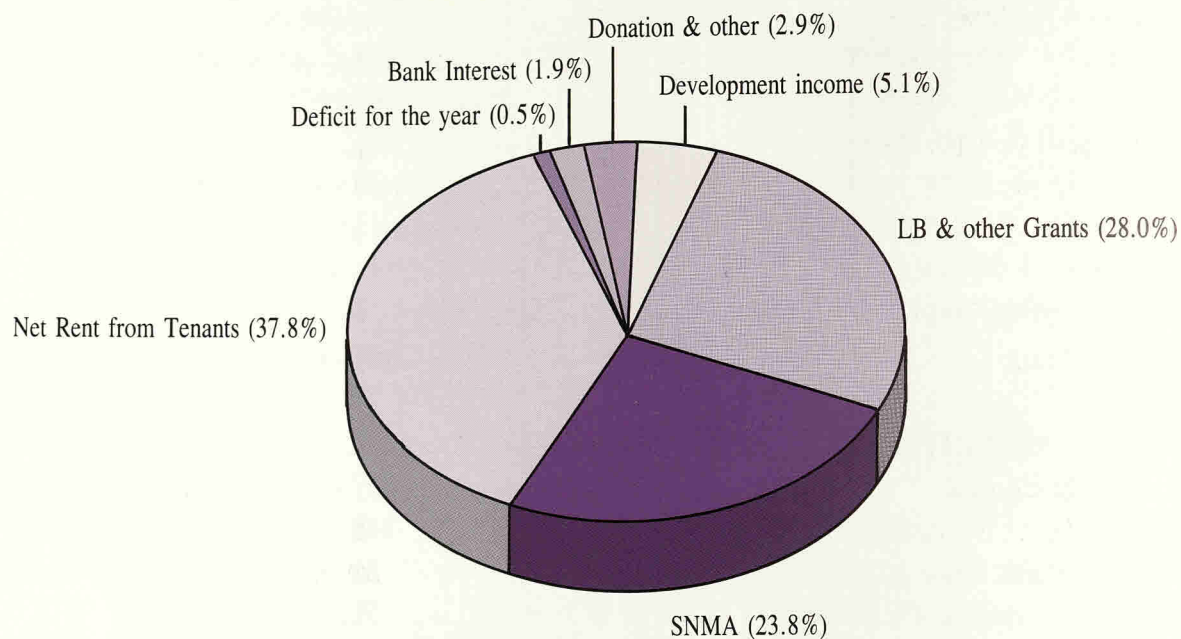
## CARA IRISH HOUSING ASSOCIATION SUMMARY OF INCOME & EXPENDITURE FOR THE YEAR TO 31 MARCH 1993

	<b>1992</b>	<b>1991</b>
	<b>£000</b>	<b>£000</b>
<b>INCOME</b>		
Net Rent from Tenants	224	163
SNMA/TSNMA/HDG	141	93
LB & other grants	165	118
Development income	30	96
Donations & other income	17	15
Bank Interest	11	8
Deficit/(surplus) for the year	3	(13)
<b>Total:</b>	<u>591</u>	<u>480</u>
<b>EXPENDITURE</b>		
Staff costs	327	181
Other Operating Costs	148	163
Maintenance	26	23
Development Expenses	51	84
Provisions	22	16
Rent & Mortgage	17	13
<b>Total:</b>	<u>591</u>	<u>480</u>

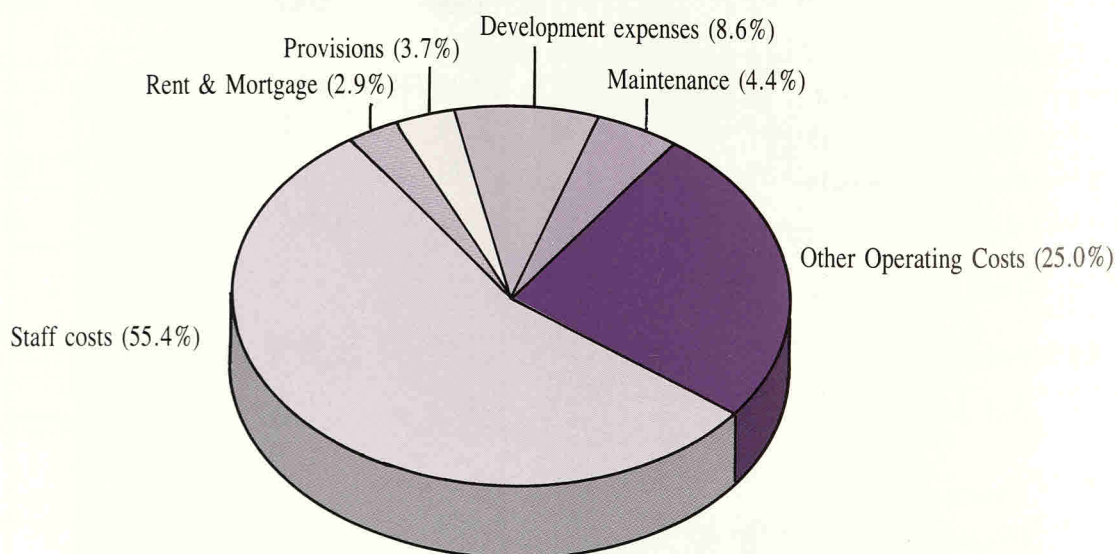
## CARA BALANCE SHEET — 4 YEARS SUMMARY

	<b>1993</b>	<b>1992</b>	<b>1991</b>	<b>1990</b>
	<b>£000</b>	<b>£000</b>	<b>£000</b>	<b>£000</b>
<b>Assets</b>				
Properties at cost	2,101	1,026		
Other fixed assets	14	11	12	13
Net current assets	79	61	43	21
<b>Total assets less current liabilities</b>	<u>2,194</u>	<u>1,098</u>	<u>55</u>	<u>34</u>
<b>Less:</b>				
Provisions	(92)	(69)	(47)	(27)
<b>Net Assets</b>	<u>2,102</u>	<u>1,029</u>	<u>8</u>	<u>7</u>
<b>Financed by:</b>				
Housing Association Grants	1,909	777	—	—
Housing Loans	189	249	—	—
Revenue Reserve	4	3	8	7
	<u>2,102</u>	<u>1,029</u>	<u>8</u>	<u>7</u>

## Cara's Income



## Cara's Expenditure





## Groups and Organisations with whom we frequently work

Action Group for Irish Youth	Haringey Irish Community Care Centre
Alcohol Recovery Project	Haringey Irish Cultural and Community Centre
Alone in London Service Ltd	Haringey Irish Forum
An Teach Irish Housing Association	Haringey Irish Womens Group
Association of London Authorities	Irish Chaplaincy in Britain
Camden Irish Centre	Irish Embassy
Commission for Racial Equality	Irish Emigrant Advice Agencies/Support Groups
Department of Social Security	Irish Mental Health Forum
DION Sub-Committee — Irish Government	London Irish Women's Centre
Drink Crisis Centre	Piccadilly Advice Centre
Drug Advisory Service Haringey	Positively Irish Action on AIDS
Federation of Irish Societies	Safe Start Foundation
Finsbury Park Action Group	Shelter
Finsbury Park Homelessness Action Group	Social & Pastoral Action
Hammersmith Advice Bureau	Statutory Services in the London Boroughs
Haringey Advisory Group on Alcohol	Unemployment Benefit Offices
Haringey Ethnic Minorities Joint Consultative Committee	Various Trusts/Charities
	Voluntary Sector Groups



We would like to take this opportunity to thank the following individuals and organisations for their assistance during the year:

Julie Jack	— NIHHA	Angela Jim	— Waldman & Jim
Mike Hanks	— ISHA	Dorothy Buckrell	— LBGU
Maureen Cooper	— ISHA	Mark Mildred	— Pannone & Partners
Barrington Wilks	— ISHA		
Mike Fawcett	— ISHA		
Wendy Stokes	— FHA		
Liz Breznihan	— FHA		
Liz McKerrow	— FHA		
Sharon O'Hara	— Circle 33		
Maggie Lynch	— Circle 33		
Gaynor Flint	— Circle 33		
Mhoni Gujral	— Housing Corp		
Katherine Baty	— Housing Corp		
Jane Everton	— Housing Corp		

The councillors and officers of the following boroughs:  
Barnet, Camden, Hackney, Hammersmith & Fulham, Haringey, Islington, Kensington & Chelsea, Lewisham, Southwark.

Karl McCloskey	— annual report artwork
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## Management Committee Members

Gearoid O'Meachair (Chair)  
Joan Kane (Secretary)  
Andreas Michaelides (Treasurer)  
Christine Arthur  
Edel Clarke  
Sally Costello  
George Meehan  
Rory Murphy  
Mary Tilki  
William Miller

## Sub-Committees

### Housing Management

Joan Kane (Chair)  
Jan King  
Jean Byrne  
Sally Costello  
Christine Arthur

### Finance & Development

Edel Clarke (Chair)  
Andreas Michaelides  
Mary Tilki  
Gearoid O'Meachair  
Colm O'Sullivan  
Conal Morgan  
Vicky Savage

### Research

Mary Tilki (Chair)  
Teresa Joyce  
William Miller  
Marion McGowan  
Geraldine Hickey

### Bankers

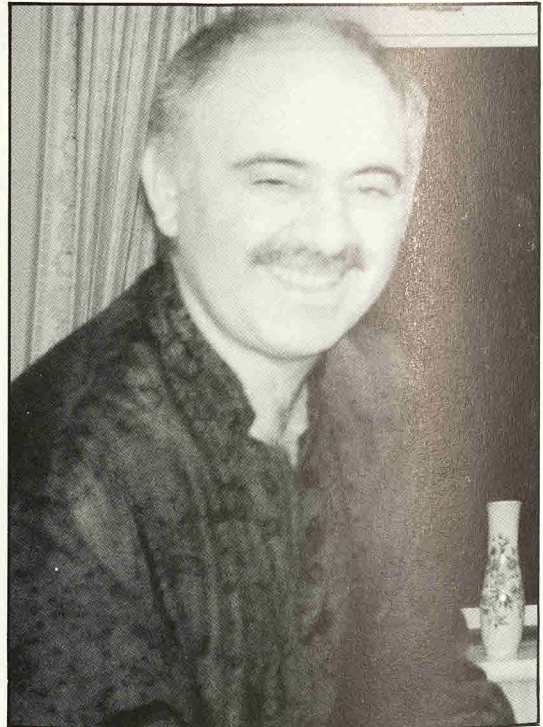
Allied Irish Bank  
629 Holloway Road  
London N19

### Auditors

Sayer Vincent  
23 Angel Gate  
City Road  
London EC1V



*Joan Kane, Secretary*



*Andreas Michaelides, Treasurer*

## Staff Team

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### Central Office

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John Brennan (Director)  
Seamus Kelleher (Regional Manager)  
Charles Oganya (Finance and Administration  
Manager)  
Jackie Gittins (Administrator)  
Vicky Sholund (Bookkeeper)  
Frank Curran (Team Leader)  
Jim Glackin (Team Leader)  
Kathleen Egan (Research/New Initiatives)

## Project Managers

---

Mary Boyle  
David Burke  
Stephanie Burns  
Barry Butler  
Geraldine Caldwell  
Noel Clarke  
Celine Gleeson  
Gabriel Hebron  
Ann McCarney  
Bronagh McFeely  
Don Magee  
Maria O'Donnell  
John Thompson  
Patrick Walsh



*Cara staff team*

## Central Office

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Fax: 081-802 4910

This report is sponsored by:



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

Registered at the Housing Corporation (LH 3810)

Company registration no 1833268

Charity registration no 290182

Cara is a company limited by guarantee

registered office:  
72 Stroud Green Road  
London N4 3ER

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