

CARA IRISH HOUSING ASSOCIATION



ANNUAL REPORT 2000



CARA



## *chair's report*

From a vision of what should be done to provide a culturally sensitive response, we have built Cara into a caring, practical and professional service, which has changed the lives of thousands of the most marginalised people within the Irish community. We take pride in our identity and our cultural

*We take pride in our ethos of self help and community specific action, so rooted in our culture.*

inheritance passed on by our forebears and believe firmly that this plays a vital role in the self esteem and well being of our people so crucially reflected in the culturally sensitive services we provide.

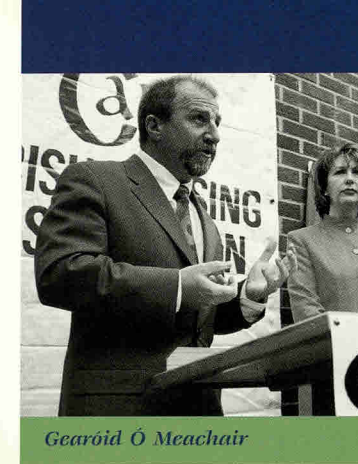
We take pride in our ethos of self help and community specific action, so rooted in our culture. We take pride in our contribution to the social, economic, political and cultural life of England. We believe our community takes pride in us as we tackle the institutional neglect that still excludes us from the decision making process, despite the overwhelming and mounting evidence of discrimination and unjust disadvantage.

We are pleased to note that Housing and our community is a matter of concern to both Irish and British Governments but action needs to be taken.

The President of Ireland, Mary McAleese, acknowledged our work by officially opening our

flagship scheme in Birmingham, Fr Joe Taaffe House. Likewise our first elder's scheme in Coventry was opened by Mike O'Brien MP, Home Office Minister, acknowledging the positive contribution the Irish make in England.

We look forward to the start on site of the Dublin Foyer & Sports Complex and the subsequent schemes in Limerick and elsewhere in Ireland, as tangible evidence of closer relationships between people of these Isles. All this will be achieved in partnership with our sister organisation Cara Ireland. We take this opportunity to formally thank the Chair of Cara Ireland, Jan O'Sullivan and members of the Board



and Advisory Groups. The Development programme is now some £15million.

During the year we held a 15th anniversary celebration. We also held a reception in conjunction with the All Party Irish in Britain Parliamentary Group to celebrate St Patrick's Day.

I thank all who have supported us over the years from the Housing Corporation and local government. We welcome our new Board members who I feel sure will make a marked contribution to our development. Finally, may I formally record our thanks and deep appreciation for the unselfish and generous contribution of Andreas Michaelides for 7 years now retiring, and Sr Joan Kane for 16 years, now off to study in a more sunnier climate.

GO RAIBH MILE MAITH AGHAIDH

*Gearóid Ó Meachair*

**Gearóid Ó Meachair  
Chair**



## director's report

Our Association is unique. Its performance, culturally sensitive services and ethos of being 'rooted' in the Irish community gives it a strength and position that generates considerable support from a marginalised excluded minority group. People come to Cara because of what it represents to them as much as what it can do for them. We provide housing, yet we do so much more in championing integration on equal terms.

The year was very successful. We continue to grow, breaking our records for new units, lettings and providing 'move-on' for vulnerable people. Our expansion in the Midlands continues and we were delighted to receive yet another capital allocation of 21 units for Irish Elders in Birmingham. We are actively looking to other areas with large Irish populations where local communities have expressed interest in our work: particularly Sheffield, Manchester and Reading.

Our finances remain strong with continued use of private finance bringing our borrowing to-date to £2



John Brennan

million with a further £2 million agreed with our bankers. Most of all, our rents remain low with an increase limited to the Retail Price Index + 1%. We also conducted an annual internal audit in accordance with our programme.

Staff continue to deliver a strong performance allowing Cara to move forward in the coming year. Among the many accomplishments we can list are:

- A record number of 43 new units taken into management.
- Low voids at 3%
- A small surplus and strong balance sheet.
- A capital allocation of £1.3million.
- A successful major repairs initiative bid to the Housing Corporation.
- A record number of lettings with 306 referrals from various sources and 125 new lettings.

We continue to contribute to the housing movement through participation at local authority forums. Staff attended several conferences including the Federation of Black Housing Organisations Conference in Manchester; Housing Corporation's Regional Meetings

and numerous other community events. The establishment of an Ethnic Minority Housing Strategy within local councils marks a significant change in progressing the social inclusion agenda. Cara has played a leading role in progressing this work throughout the year including staging a vital one-day conference in London and attending numerous meetings throughout the country.

*We continue to grow, breaking our records for new units, lettings and providing 'move-on' for vulnerable people*

In the year we revised the Business Plan, reviewed several policies and procedures and developed a Public Relations Strategy and Equality & Accountability Statements. Our tenants celebrated Christmas with a major event and several other initiatives occurred in the year as part of our Community Involvement Strategy. The voluntary Board worked hard to maintain the clear direction of Cara.

*The establishment of an Ethnic Minority Housing Strategy within local councils marks a significant change in progressing the social inclusion agenda*



*President McAleese with Sister Joan Kane and Andreas Michaelides at the official opening of Fr Joe Taaffe House in Birmingham*

Among the many accomplishments were:

- The review of governance including the Code of Conduct and the Rules of the Association.
- A comprehensive management review and adoption of Best Value as a key element of our business.
- The recruitment and induction of new board members with a diverse range of knowledge and skills.
- A presentation by Stephen Fox of the Housing Corporation on Risk Management, followed by a comprehensive risk assessment exercise by the Association.
- A Board Away Day to review direction and priorities for which we thank our facilitator Dr Paul Joyce.

It has been a year of substantial staff changes as we say a fond farewell to many who contributed to Cara's progress and welcome those who will work with us in the future.

In a busy year I would like to thank all who contributed to Cara's success: our tenants, Board, staff team, partner housing associations, local authorities and the Housing Corporation.

**John Brennan**  
**Director**



## housing & support

There were many achievements during the year, including:

### ● Rent Collection

Our rent collection rate for the year of 94.5% continues to be in the Housing Corporation's top category for rent collection. However there are still substantial difficulties with Housing Benefit in a number of London boroughs. In these boroughs Cara continues to empower tenants to appeal incorrect decisions and seek redress and compensation where individual cases have suffered through mal-administration.

### ● Voids

The void rate for the year has remained impressively low at 3.5%. This is an excellent performance, especially when the amount of new lettings and move-on that occurred during the year is taken into account. 54% more lettings were made during the year 1999-2000 than in the previous year and 27% more tenants moved-on in this year.

### ● New Schemes

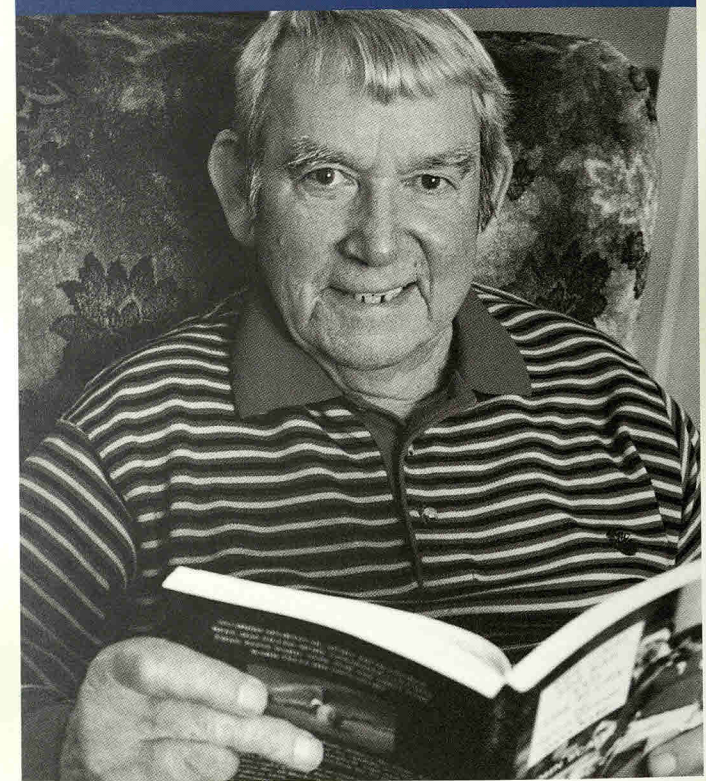
A number of new schemes were brought into management both in London and in the Midlands. Seventeen self-contained flats were opened in Camden and in Haringey to provide supported accommodation for men and women with histories of rough sleeping, substance or alcohol misuse and mental ill-health. A property in Camden, which had previously been managed by Cara, was decanted and is currently being re-developed to provide improved facilities in self-contained flats.

### ● Rents

Our average weekly rents have remained affordable at £55.50 for shared accommodation and £62.50 for a 1 bedroom flat. Tenants also pay an additional service charge, which covers a variety of services depending upon the type of accommodation. The service charge may cover some of the support costs provided by our Project Managers, or bills such as council tax and communal heating and lighting.

### ● Repairs

97% of repairs were completed within our allocated



target period showing an improvement of 2% on last year's figure. Health and safety continues to be a high priority for Cara, and Project Managers at both self contained and shared schemes carry out regular checks and inspections.

### ● Complaints

Thirteen complaints were received during the last year. Ten of these complaints were dealt with to the tenants' satisfaction. Three of the complaints are continuing to be heard. The Independent Housing Ombudsman is currently dealing with one, the other two are being resolved within Cara's own procedures.

*Our rent collection rate for the year of 94.5% continues to be in the Housing Corporation's top category for rent collection*

● **Care Plans**

A review of our care plans has taken place this year. Importantly this review encouraged tenants to comment on what they wanted to gain from care plans and how they thought these plans could be improved.

● **Tenants Involvement**

House meetings, which encourage tenants to express their views on their home and on other issues affecting them are held at our shared schemes. A Community Development group also works to ensure that tenant participation is active within Cara and has produced a Tenant Involvement Strategy and quarterly tenants' newsletters. Cara organised 2 major social events for tenants, a day trip to Brighton and a Christmas Social. A further trip was held when tenants went to see the National Television Awards being filmed at The Royal Albert Hall.

● **Partnerships**

Cara continues to work in partnership as a managing agent with a number of Registered Social Landlords. Cara's housing management performance and standards were monitored on behalf of these RSLs who have continued to be satisfied with the quality of our services.

*who we housed*

**Referrals**

306 referrals were received, of which 132 were for women, 174 were for men.

**Lettings**

We made 125 lettings in the year, broken down as follows:

New lets	42
Re lets	83
<b>Total</b>	<b>125</b>
Male	71
Female	54
<b>Total</b>	<b>125</b>
Source of referrals:	
LA nominations	11
Referral agencies	91
Cara internal transfers	12
Cara internal move-on	9
Clearing House	1
Housing Association (Mutual Exchange)	1
<b>Total</b>	<b>125</b>
Comparative figures for previous years:	
97-98	90 lettings
98-99	81 lettings

**Resettlement/move-on**

85 tenants moved on between April 1 1999 and March 31 2000

Destinations:	
Local Authority	13
Internal move-on	9
Internal transfer (like for like)	12
Housing Association	19
Bought own home	1
Returned to Ireland	7
Returned to family	1
Mutual Exchange	1
Abandoned	14
Evicted	5
Resettled self	1
Deceased	2
<b>Total</b>	<b>85</b>
Comparative figures for previous years:	
97-98	75
98-99	67

**Disability**

In this financial year, we have housed 24 people who consider they have a disability.



*Gearóid Ó Meachair with Mike O'Brien MP unveiling a plaque to commemorate the opening of Tara Court in Coventry*

Cara has had a busy and successful year in terms of allocations; attributable partly to continued expansion. A "Referral Agency Day" was held in May 1999. It was well attended, and provided a useful opportunity to strengthen the productive relationship we have with other agencies, as we work together to serve the Irish community.

It is interesting that a number of our housing applicants are told about Cara by friends and relatives who are existing or former Cara tenants, because of their satisfaction with the services we provide.



## *development*

Cara continues to expand and grow in the Midlands responding to the needs of the local community. This successful year has seen the completion of six flats in Coventry and twenty-seven flats for elderly Irish in Digbeth, Birmingham. Nearing completion are also fifteen family houses at Balsall Heath, Birmingham.

Further development is under way in Coventry to construct a five bed shared house for Irish elders and in Luton, a start on site is imminent to develop another elders scheme comprising of ten one bed flats with communal facilities, as well as office accommodation for a Project Manager.

Funding has also been secured via the Housing Corporation to develop twenty-one flats in Erdington.

Activity continues in London with two schemes coming in to management. The first being at Brehon

House, Pratt Street, Camden for ten one bed self-contained flats and the second recent completion is Munster House, seven one bed flats off Tottenham High Road, Haringey.

Rehabilitation works are being under taken in partnership with Circle 33 Housing Trust under the Rough Sleepers Initiative for the conversion of one of our shared projects in Islington, into ten one bed self-contained flats.

Local Authorities continue to provide support to Cara with the recent announcement of pre-allocations, 2001/02 to remodel two of our shared properties into self-contained flats providing permanent accommodation under the Major Repairs Initiative.

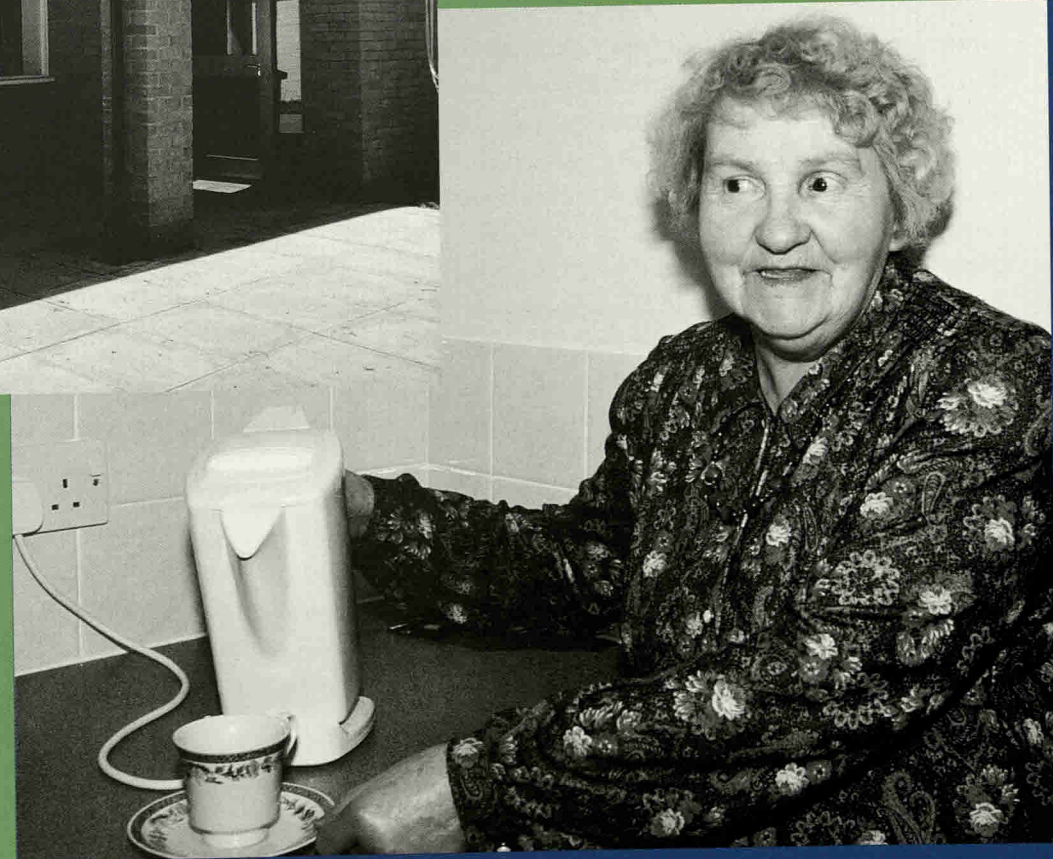
Further major repairs funding has successfully been sought to replace the heating system at one of our projects in Haringey.



*Brehon House, London Borough of Camden*



*Munster House, London Borough of Haringey*





*An efficient treasury management function, effective internal control systems and enhancement of information technology have made a tremendous contribution to moving Cara forward.*



## *financial continuum*

Cara's surplus during the year of £107,000 is lower than last year's (£134,000) by 20%. However this is still seen as a good financial performance given the operational constraints resulting from the London Borough Grant funding withdrawal. It is even more interesting to report that Cara's quality of service delivery increased during the year at no extra cost to the tenants. A total of £80,000 of the surplus has been designated – £60,000 to the sinking fund for major repair work, £10,000 for cyclical maintenance and £10,000 for the ongoing computerisation programme.

Cara's balance sheet reflects the Association's sustainable growth plan. A target of 20% on average per annum is set out in the Corporate & Business Plan. This year, Cara's housing units increased by 15.5% and the housing properties at cost increased by 21%. The Royal Bank of Scotland, our lender of £2million, which has been substantially drawn, has supported our growth, and another £2million is agreed in principle to support ongoing developments. In spite of the increased borrowing Cara's gearing is still less than 12%. In effect Cara continues to have

considerable equity and therefore remains attractive to lenders.

We thank Jim Quinn of Allied Irish Bank (GB) for the banking support and sponsorship over the year. It is with pleasure that we report that financial support was generated from grant providers for our Specialist Care Team. Our main funders include the Irish Sailors & Soldiers Land Trust, City Parochial Foundation, Esmée Fairburn Charitable Trust, the Kings Fund and the Tudor Trust.

Cara continues to obtain support from larger housing associations. During the year associations that provided active support include Family Housing Association, Birmingham which developed 27 units for Cara. The property is in the process of being transferred to Cara's ownership. Circle 33 Housing Trust is remodelling units into self-contained flats; Shepherds Bush Housing Association and New Islington & Hackney Housing Association are discussing stock transfers.

*At the official opening of Fr Joe Tuaffe House in Birmingham – Clare Barrington, Sister Joan Kane, Ted Barrington, Gearóid Ó Meachair, Dr Martin McAleese, Chief Superintendent Michael Doyle (West Midlands Police), President McAleese and Andreas Michaelides*



Cara's current asset ratio was low at the last day of the financial year because internal finances were employed in new development site acquisition ahead of the draw down of funding marked for the purpose.

There are three key areas that have been pivotal to Cara's success. An efficient treasury management function, effective internal control systems and enhancement of information technology have made a tremendous contribution to moving Cara forward. During the year, the internal auditors employed by Cara to progress a three-year rolling programme of internal control review and audit, completed their second year review of Cara's systems and their report was positive.



**Balance sheet as at 31 March:  
5 year summary**

	2000 £'000	1999 £'000	1998 £'000	1997 £'000	1996 £'000
<b>Assets</b>					
Housing Land and Buildings at Cost	11,600	9,570	8,572	6,334	5,700
Other fixed assets	235	210	37	62	96
	<u>11,835</u>	<u>9,780</u>	<u>8,609</u>	<u>6,396</u>	<u>5,796</u>
<b>Current Assets</b>					
Debtors	208	171	232	77	115
Cash and Bank Balance	7	520	42	891	549
Less: creditors due within one year	(473)	(99)	(224)	(286)	(127)
Net current assets	<u>(258)</u>	<u>592</u>	<u>50</u>	<u>682</u>	<u>537</u>
<b>Total</b>	<b><u>11,577</u></b>	<b><u>10,372</u></b>	<b><u>8,659</u></b>	<b><u>7,078</u></b>	<b><u>6,333</u></b>
<b>Funding Sources</b>					
Creditors – due after more than 1 year	1,339	953	47	47	47
Social Housing Grant	8,953	8,241	7,568	6,178	5,654
Designated Reserve	646	601	681	781	580
Fixed Assets Reserve	530	495	315	0	0
Other Reserves	<u>109</u>	<u>82</u>	<u>48</u>	<u>72</u>	<u>52</u>
<b>Total</b>	<b><u>11,577</u></b>	<b><u>10,372</u></b>	<b><u>8,659</u></b>	<b><u>7,078</u></b>	<b><u>6,333</u></b>

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



## Summary of Income & Expenditure for the year ended March 31 2000

	2000 £'000'	1999 £'000'
<b>Income</b>		
Net income from tenants	1,069	997
SHMG	572	557
London Borough and Other Grants	-	93
Donation and other income	64	13
Bank interest	22	21
<b>Total</b>	<b>£1,727</b>	<b>£1,681</b>
<b>Expenditure</b>		
Staff costs	824	705
Other operating costs	721	713
Development Administration	3	96
Interest payable	72	17
<b>Total</b>	<b>£1,620</b>	<b>£1,547</b>
Surplus for the year	107	134
Transfer to designated reserve	(80)	(100)
	27	34
Surplus at start of the year	82	48
Surplus at end of the year	<b>£ 109</b>	<b>£ 82</b>

## Performance Indicators

	2000	1999	1998	1997	1996
<b>Key Performance Indicators</b>					
Size of association: Housing Units	320	277	265	248	236
Rate of growth: Housing Units	15.5%	4.5%	6.9%	5%	14%
Asset value	11.6%	19.8%	22%	11.8%	15%
Proportion of shared housing	43%	49.8%	52%	56%	59%
Size of association by employee	31	32	32	28	27
<b>Financial Position and Performance Indicators</b>					
Surplus for the year	£107k	£134k	£191k	£220k	£218k
Surplus on property revenue as % of rent receivable	10%	13%	22%	27%	33%
Free reserve as % of rent receivable	10.2%	8.1%	5.5%	9%	8%
Total reserve as % of rent receivable	120%	116%	119%	105%	96%
Ratio of current assets to current liabilities	0.46:1	6.9:1	1.2:1	3.4:1	5.23:1
Gearing i.e. proportion of assets represented by loan finances	11.6%	9.7%	0.54%	0.7%	0.74%
Service costs as % of service charges	99%	85%	76%	130%	97%
Time between year end and Housing Corporation receipt of the year end accounts	3 months	3.5 months	4.5 months	4 months	4 months
<b>Housing Management</b>					
Average Housing Management expenditure per unit:					
- Special Needs (allowance £2608) with care cost	£3664	£3839	£3665	£2,622	£2,898
- Housing Accommodation	£1138	£1438	£1097	£ 602	£ 91
Average maintenance cost per unit	£ 889	£ 704	£ 811	£ 750	£ 531
Average rent arrears	15%	9.7%	9.6%	5.7%	8%
Voids and bad debts	4%	1.84%	4.9%	4%	5%
Rent increase for the year	2.8%	4%	4.59%	4%	4%



## *board of management*

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



*L to R; Ian Swift, Sylvia Murphy Brennan, Frank O'Gallagher, Patrick Boyd, Patrick Gallagher and Tony Gaughan*

<i><b>Gearóid Ó Meachair</b></i>	<i>Chair</i>
<i><b>Joan Kane</b></i>	<i>Secretary</i>
<i><b>Andreas Michaelides</b></i>	<i>Treasurer</i>
<i><b>Patricia Barry</b></i>	
<i><b>Patrick Boyd</b></i>	
<i><b>Geraldine Casey</b></i>	
<i><b>David D'Arcy</b></i>	<i>Lead Member for Property Services</i>
<i><b>Patrick Gallagher</b></i>	<i>Lead Member for Finance</i>
<i><b>Tony Gaughan</b></i>	
<i><b>Jan King</b></i>	<i>Lead Member for Housing Management &amp; Personnel</i>
<i><b>Stephanie McEvaddy</b></i>	<i>Lead Member for Publicity</i>
<i><b>George Meehan</b></i>	
<i><b>William Miller</b></i>	
<i><b>Rory Murphy</b></i>	
<i><b>Sylvia Murphy-Brennan</b></i>	
<i><b>James Naughton</b></i>	
<i><b>Frank O'Gallagher</b></i>	
<i><b>Ian Swift</b></i>	
<i><b>Mary Tilki</b></i>	<i>Resigned in July 1999</i>



### **Solicitors**

Devonshires  
Evans Butler Wade  
Willcox Lane Clutterbuck

### **Auditors**

Knox Cropper

### **Bankers**

Allied Irish Bank (GB)  
The Royal Bank of Scotland plc



*Board Members and Ted Barrington, Irish Ambassador enjoying St Patrick's Day celebrations*

Housing Corporation Registration No: LH 3810  
Company Registration No: 1833268  
Charities Registration No: 290182

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We're delighted to lend our support.  
(One of the two things we lend best.)

Allied Irish Bank (GB), the foremost Irish bank in Britain,  
is proud to lend its support to Cara Irish Housing Association.

Allied Irish Bank (GB)  
629 - 635 Holloway Road  
London  
N19 5SU  
Tel: (020) 7272 0404



**Voted Britain's best  
business bank.**

(Source: 1994, 1996, 1998  
Forum of Private Business biennial survey.)

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