



Innisfree Housing Association

**Business Plan
2004 - 2009**

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EXECUTIVE SUMMARY

The Business Plan

The purpose of this Business Plan is to:

- Clarify and describe our aims and objectives for the next five years.
- Demonstrate how we intend to achieve this.

We will use the Business Plan to communicate our aims and objectives to our staff and external agencies. We will use it as a management tool to control and monitor the growth and development of the association.

We hope that the Business Plan will be a useful document for our funders, regulators and partners.

What makes Innisfree different?

Innisfree was formed in 1985 to meet the acute housing needs of homeless and badly housed Irish people in London. Innisfree recognises the importance of providing culturally sensitive services for Irish people.

Our community is based on a common culture rather than geography. Being emigrants is a common experience shared by tenants and most members of Innisfree's staff and Board. Growth has not compromised the "personal touch" in the services that we deliver.

Meeting our customers' needs

As part of the business planning process we have carefully analysed and explored the needs of our customers. This has included a series of detailed tenants' surveys. We have also contributed, together with other Irish HAs, to a number of research projects into London Irish housing need.

Our plans for the future

We will continue to focus on the needs of the Irish community in London, within the framework of the iN Business for Neighbourhoods programme and the wider government agenda for sustainable communities.

How we will achieve our aims

We will look at ways of extending our range of services, particularly to our most vulnerable clients. We will strive to develop additional housing with the help and support of our partners. We will focus particular attention on our work in local neighbourhoods.

Our financial strength

Innisfree has a strong balance sheet for an association of its size. Many of our properties are unencumbered and available to fund the private borrowing necessary to achieve the growth set out in this business plan. Innisfree has an existing grant allocation (in excess of £7 million) from the Housing Corporation. We also have strong partnerships with local authorities and others to enable us to deliver the homes our customers need.

OUR BACKGROUND AND HISTORY

History and growth

Innisfree was formed in 1985 to meet the acute housing needs of homeless and inadequately housed Irish people living in London. In 1989 Innisfree registered with the Housing Corporation.

The organisation started by managing a small number of short life properties located across a couple of London boroughs. Over the past 20 years we have gone through a period of steady growth. We are now a well-established and highly regarded social housing provider.

Innisfree now has over 323 permanent homes in ownership. As well as general needs housing Innisfree provides a range of supported housing services to its customers including sheltered housing for Irish elders.

We have a significant development pipeline with projected growth of at least 50 units anticipated between 2004 and 2006.

The Board

The association is governed by a strong Board. Board members come from a variety of backgrounds and offer an extensive range of skills and experience. These are detailed in Appendix 1.

Our Tenants

Tenants are encouraged to play an active role within the organisation. A number of tenant members sit on the Board or its sub committees. We are committed to ensuring that all approaches to tenant involvement are fully explored so that every one of our tenants has the opportunity to contribute in the way they feel most appropriate.

The Staff

The staff team is Innisfree's key asset and resource. Staff are both committed and competent. They recognise the significance of being Irish and the importance of providing services in a culturally sensitive way. The Staff Structure Chart in Appendix 2 sets out the key positions within the organisation. Staff work closely together, across departmental boundaries, to meet the aims of the organisation. As an organisation, Innisfree places a great deal of emphasis on attention to detail and delivering high quality services in an efficient and effective manner.

Stakeholders

We consult regularly with our stakeholders. A survey carried out in 2003 demonstrated that most of them think we are doing a very good job. This is available on our website. An Executive Summary appears as Appendix 7.

Friends of Innisfree

The Friends of Innisfree was set up to support and promote the work of the organisation. It has attracted a number of prominent people. The association receives vital help, support and encouragement from Friends of Innisfree. This enables the association to distribute at least £5000 a year in small grants for projects and to individuals in extreme need.

Aims and values of the organisation

Innisfree recognises the importance of providing a culturally sensitive service for Irish people. Innisfree was set up in order to meet the needs of the Irish community and this remains at the core of our aims and values.

Innisfree is non-political, non-religious and non-judgemental. It caters for the needs of all Irish people.

We are *iN Business for neighbourhoods* and put our energy into creating places where people want to live. Our tenants are the driving force behind everything we do.

Innisfree is committed to the pursuit of excellence and improvement and is responsive to new ideas and change. At the same time, we recognise the importance of financial viability and solid performance which is open to scrutiny by all of our stakeholders.

Innisfree's aims guide the work of the organisation. They are summarised below:

Our Aims

- to provide a housing and support service catering primarily for the needs of the Irish community in London;
- to provide an excellent service to our tenants, engaging with them and responding to their views;
- to do all we can to create harmonious neighbourhoods, dealing firmly with nuisance and bad behaviour;
- to work in partnership with local people, councils and other agencies;
- to seek development opportunities for more housing in the greater London area;
- to find innovative solutions to “old” problems;
- to raise public awareness of Irish housing need and the demand for increased provision;
- to ensure the continued financial health of Innisfree;
- to respond with innovation and creativity to a changing environment;
- to maintain the confidence of all our stakeholders;
- to ensure that we have skilled, motivated and properly equipped staff and board members;
- to promote our Irish identity.

THE WORLD WE WORK IN

The external/business environment There are many changes taking place within the world in which Innisfree operates. Innisfree believes that one of the keys to success is through partnership and co-operation. Innisfree works closely and shares good practice with its partners to the mutual benefit of everyone, particularly our customers. This approach enables us to take advantage of new opportunities which open up on a regular basis. It also assists us to respond to challenges.

Legislation Changes in legislation and new approaches by government continue to provide opportunities for Innisfree as well as presenting challenges. Examples of these include:

- opportunities for extending the range of housing provided by Innisfree through key worker accommodation, accommodation at market rents and shared ownership;
- The challenge to review and restructure rents in line with the Rent Restructuring.
- The drive to create sustainable communities where people can live in good housing and in safety and harmony with their neighbours.

Supporting People The new regime for supported services came into force in 2003. Supporting People Grant is now the principle source of funding for support services. One of the key aims of Supporting People is to develop flexible and innovative services, which are people centred rather than property based. Innisfree is currently reviewing the implications of Supporting People on existing and any future schemes. We continue to take a cautious approach and are not looking to expand this area of work until the full implications have been assessed. We expect our first service review in late summer 2004.

Funding Public funding of social housing has decreased dramatically over the past few years. This decline is likely to continue. Innisfree has a strong relationship with private funders and an excellent record of raising money from the private sector at competitive rates. The Business Plan identifies the need to continue developing robust relationships with funders in order to secure loans at the most competitive rates. It also highlights the need to explore new and alternative sources of funding. Key objectives include raising funds through fund-raising, new initiatives and grants. This will help to ensure that rents are kept at affordable levels.

The Irish Sector There have been many new developments taking place within the Irish sector:

- The All Party Irish Parliamentary Group has raised awareness about Irish issues at the highest levels. This

is likely to increase the level of support for Irish led social housing providers;

- regular meetings of the London based Irish Councillors' network;
- Innisfree's positive relationship with the Irish Embassy in London;
- the work of the Irish Equalities Working Group and the Commission for Racial Equality;
- a greater willingness to work together and co-operate within the Irish sector in Britain;
- The more inclusive and forward looking approach being adopted by the Federation of Irish Societies.

These are likely to lead to a number of new opportunities. In addition, Innisfree holds regular meetings with An Teach, CARA and Irish Centre Housing to pursue areas of common interest. A number of joint initiatives have been launched as a result.

Innisfree's relationship with the Housing Corporation

Innisfree has always prided itself on its positive relationship with the Housing Corporation, the regulator for housing associations. The Housing Corporation has undergone many changes in recent years, with the introduction of the new Regulatory Code and the "Lead Regulator" system., with the annual publication of the "HCA" (Housing Corporation Assessment) Inspections are now undertaken by the Audit Commission rather than the HC. (At the time of writing, it seems likely that Innisfree, as a small association with under 500 units, will be subject to desk-top risk assessments rather than full-blown inspections.)

Innisfree is striving to retain its "all green lights" status and to maintain its high reputation for a well run organisation.

The Housing Corporation's new approach to partnering with a limited number of key developers currently poses no threats to Innisfree which hopes to remain a BME partner of choice for many leading associations.

Best Value

Innisfree is committed to continuously challenging and reviewing its services to ensure that they are truly responsive to tenants' needs and are delivered in the most efficient way possible. Staff currently meet on a regular basis with other colleagues to share ideas and information on Best Practice. Priorities for service reviews are substantially guided by the outcomes from our Tenant Surveys.

In Business for Neighbourhoods

Innisfree was one of the “early adopters” of the iN Business commitment to a successful neighbourhood agenda. Building on our strong track record, our business is to make a difference to local neighbourhoods. As we are a relatively small provider of housing, this means working in close co-operation with others to meet the challenges of building stronger communities. We are fully signed up to the three commitments set out below:

Commitment to neighbourhoods

- We will put neighbourhoods at the heart of everything we do;
- We will promote neighbourhoods where there is a place for everyone with positive support for diversity of people and places;
- We will work in partnership with local people, councils and other agencies, and will champion local needs;

Commitment to customers

- Customers are the driving force behind our business;
- We will listen to them, respond to their views and engage them in our work at all levels;
- We will offer them respect, choice and support;
- We will do everything we can to prevent neighbourhood problems, and will deal firmly with people who are bad neighbours.

Commitment to excellence

- We will pursue excellence and improvement;
- We will make the changes needed, so we can rise to the challenge of being **iN**;
- We will work with regulators and inspectors to build a culture of challenge and change;
- We aim to be landlords, employers and partners of choice.

The Solomon Project

Innisfree is a founder member of the Solomon Project. Set up in 1998, it comprises seven associations who created the forum for benchmarking and the sharing of good practice. From the outset, members have been eager to compare performance and explore competitiveness, thus laying the ground work for subsequent joint Best Value Reviews. Other initiatives include:

- an activity based costing exercise;
- joint board events;
- a joint meeting with tenants representatives;
- a shared policy data base
- an annual staff conference for all the staff of the 7 associations

Members are currently investigating the joint purchasing of supplies and services.

Further background on the Solomon Project is provided in Appendix 5.

Stakeholders and partners

Innisfree prides itself on the strong and positive relationships that it has developed with stakeholders and partners. This was validated by a Stakeholder Survey (2003) which will be repeated periodically. For a relatively small organisation Innisfree has a very high external profile. This brings opportunities coupled with high expectations.

New technology

Innisfree recognises the importance of investing in new technology. The organisation invests heavily in both its hardware and software. Staff are provided with appropriate training and support. New technology has been fully integrated into all day to day activities. In 2004, the association will be employing a dedicated IT Support Officer. Further investment has been programmed into this Business Plan to ensure that the organisation maximises its investment and use of new technology.

OUR CUSTOMERS

As an Irish led organisation Innisfree is committed to responding to and meeting the needs of the Irish community living in London. Services are delivered in a culturally sensitive way. Hospitality and friendliness come naturally.

Listening to our customers

In line with our commitment to provide a customer focused service Innisfree regularly commissions surveys to establish the views of our tenants. (2000 and 2003)

There are many reasons for doing this:

- to build up a comprehensive data base to assist us in identifying the needs of our tenants especially those who are most vulnerable;
- to collect information on ethnic origin as part of our ongoing commitment to equality;
- to ascertain levels of satisfaction with Innisfree;
- to identify priorities for service review;
- To identify individuals who would be interested in involvement in the association's affairs.

The Executive Summary of the most recent survey is attached as Appendix 4. Full details are available on our website.

The Census and housing needs research

The 2001 census contained a specific Irish category for the first time. While the information available from ONS is not as helpful as had been hoped, we expect this to provide the basis for better quality research data in the future. We also expect to see better information on Irish need emerging from the household needs surveys being undertaken in a number of London Boroughs, as part of the new sub-regional arrangements. A report, produced by Helen Cope in (date) "*Still beyond the Pale? The response of social landlords to Irish housing need*" demonstrated that much work still needs to be done. Improved links with the wider Irish community will also help with identifying the needs of future customers. Our own evidence and experience indicates a growing need for provision for older Irish people. And we hope to have the opportunity to develop additional sheltered housing for this client group as well as continuing to provide housing for families and younger single people

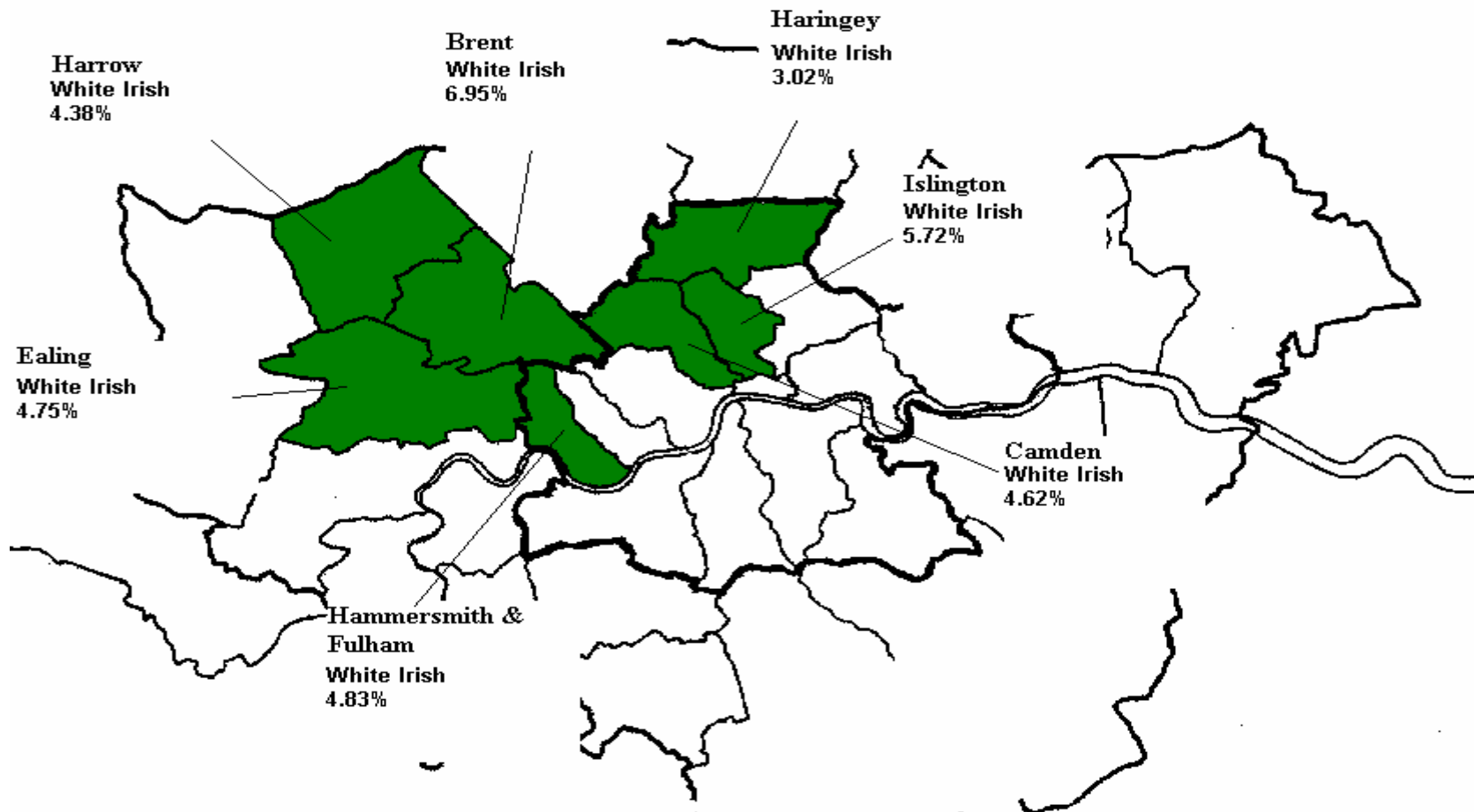
Affordability and Rent Strategy

Innisfree recognises that compared to other associations our rents are very high. This is due to historic reasons. All of Innisfree's homes have been developed since the mixed funded regime which was introduced in 1988. As a result the organisation has always been dependent on private finance. Unfortunately, as an Irish led organisation, Innisfree was not originally included in the Housing Corporation's positive action strategy for black and minority ethnic associations. This meant that it did not benefit from initiatives such as stock transfers from larger associations which would have assisted in increasing the stock in ownership and reducing rent levels.

Innisfree is committed to ensuring that rent levels remain as low as possible. The business plan has been drafted with this in mind. In order to achieve this Innisfree has adopted a strategy based on:

- rationalising the geographical spread of its stock to ensure that services can be provided in the most cost-effective way possible;
- Setting rent increases at RPI minus 1.3% for the past two years has narrowed the gap between average target rents and average actual rent. Innisfree has achieved target rents for its supported housing;
- Based on the assumptions in this plan the gap between average target rents and average actual rents disappears in 2009 so Innisfree expects to achieve target rents on average by 2009 the final year in this corporate plan.

Map showing Innisfree target boroughs and Irish profile
Source: National census 2001



A MORI poll commissioned by the Mayor of London said that of the people it interviewed in London in 2001 11% had Irish parents and 18.9% had Irish grandparents

LOOKING TO THE FUTURE

As part of the business planning process Innisfree has analysed its position within the social housing market place. This exercise has identified the following issues.

What is special and distinctive about Innisfree?

- Innisfree's Irishness.
- Innisfree is the only Irish led, general needs social housing provider in London concentrating exclusively on the Greater London area.
- Innisfree's style of working is based on co-operation, openness and trust.
- Staff and tenant expectations of high standards in conduct, behaviour and performance.
- Innisfree's non-political, non-religious focus.

Key Strengths:

- Good relationship with tenants and customers.
- Good relationship with funders and regulators.
- Well regarded by partners and stakeholders.
- Consistently high ratings from Housing Corporation
- High demand for its services.
- Strong Board with a range of skills and expertise.
- Committed and competent staff team.
- Small, flexible and responsive organisation.
- Responds positively to change in innovative ways.
- Strong balance sheet.

Key Challenges:

The environment in which Innisfree operates is constantly changing. Innisfree recognises that it will need to anticipate and respond to such changes to build on its position and past success.

Some of these challenges include:

- Pressure to keep costs and rents down.
- Meeting the ever increasing expectations of tenants.

- Addressing the problems of anti-social behaviour
- Scarcity of suitable land and sites for development at affordable prices.
- A reduction in the number of associations approved by the Housing Corporation for development funding
- Increasingly complex legislation.
- Frequent changes in legislation

Key Opportunities for Innisfree:

There continues to be a demand from mainstream housing associations and other partners to work with Innisfree on new developments and projects. Innisfree believes that this will continue notwithstanding the Housing Corporation's focus on fewer, developing associations. These opportunities have arisen as a result of Innisfree's:

- Good reputation and high profile within the social housing sector and the Irish movement.
- Strong connections and relationships with the boroughs in which it works.
- Positive approach to working in partnership.
- Well respected position within the Irish community.
- Continually improving performance.

GOING FORWARD

The key objectives and targets which Innisfree intends to achieve over the next five-year period are described below. They have been split up into immediate and short term objectives and medium to longer term objectives.

Immediate and Short term Objectives:

The organisation wishes to pursue the following objectives over the next 1 to 3 year period:

Invest in staff

Innisfree appreciates the key role that staff play. A major review of the staffing structure was conducted in 2003. As a result, the establishment was increased by 2½ posts. . We are confident that the new structure will enable the organisation to deliver its objectives over the next 5 year period without the need for any additional resources. The only exception to this will be:

- scheme managers for any new sheltered schemes;
- Specialist support to vulnerable tenants in new supported schemes.

Innisfree will continue to review staff recruitment and retention policies to ensure that it is able to maintain a flexible, motivated and committed workforce for the future.

We will continue to explore joint working opportunities with other Irish associations and with members of the Solomon Project to provide staff with career development and enhancement opportunities.

Prepare for being a larger organisation

While the association does not foresee anything other than steady, organic growth, we recognise that Innisfree is already a very different organisation from the one it was a few years ago. Our external profile is high for our size. We will ensure that our internal systems and structures, governance arrangements and staff capabilities keep pace with our growth.

Keep operational costs low

Innisfree understands the importance of knowing the cost of the services we provide. Significant progress has been made in recent years in bringing down operational costs. We will build on the costing exercises that have already been carried out through the work of the Solomon Project.

Innisfree was an early participant in the NHF's joint purchasing initiative, now known as Procurement for Housing. We will continue to explore possibilities for joint working and purchasing with other organisations such as the Solomon Project.

Build on its high levels of performance	Innisfree plans to build on its present high level of performance. We will keep our management information and performance systems under constant review. We will work with tenants and customers to review and establish service standards for housing and support services.
Achieve affordable rent levels	<p>Innisfree has succeeded in narrowing the gap between target rents (affordable rents) and actual rents over the past two years. A significant number of rents have been frozen and some rent increases have been less than RPI.</p> <p>This process is expected to continue over the life of this business plan and Innisfree expects to match average target rents and average actual rents in 2009.</p>
Rationalise our stock and focus our activities	In order to run services efficiently Innisfree intends to rationalise the location and spread of our housing stock and operations. We are actively exploring stock transfers and property swaps with other social housing providers. We will focus our activities in boroughs in the North & West London sub regions.
Produce a strategic development plan	We will produce a clear, strategic development plan that operates as a “prospectus” to aid discussions with future development partners.
Work with tenants and customers.	Innisfree will continue to work with tenants and the wider Irish community. We aim to increase the number of tenants involved in the organisation as well as the degree to which tenants are involved. We will look at new ways of working with and involving tenants and customers, providing incentives where appropriate.
Develop links with the Irish Community	We will work with the other Irish housing associations and the wider voluntary sector and encourage our tenants to make much greater use of the services available.
Increase housing provision	Innisfree will continue to increase general needs housing provision through the Approved Development Programme and other funding sources. Growth will be planned and managed.
Implement Best Value Programme of reviews.	Innisfree will continue to work with the Solomon Project and implement our programme of service reviews and improvements taking particular note of the results of Tenants' Surveys.
Risk Management	Having formed a new Audit & Risk Management Committee (in 2003) we will ensure that the association's controls and risk management framework is as robust as possible and that a culture of risk management is embedded throughout the organisation. A Governance Review has been commissioned and will report in November 2004.

Finance	Innisfree's financial objectives are set out below: <ul style="list-style-type: none"> ▪ To maximise income through effective management of arrears and properties. ▪ To stay solvent. ▪ To ensure that services provide value for money.
Maintain a high external profile	.We will promote the iN Business for Neighbourhoods campaign with our tenants, partners, stakeholders and the wider public, publicising positive news about Innisfree and the wider social housing sector.
Invest in new technology	Innisfree has recently upgraded its IT and telephone systems. The Business Plan has set aside money for additional investment during the five-year period. This will ensure that IT and communications systems remain up to date and appropriate to the needs of the organisation and its customers.
Friends of Innisfree	We will continue to promote and develop the Friends as a fund-raising arm to the Association.
 Medium to long term objectives 3 to 5 years	
In addition to the immediate and short-term objectives the organisation wishes to develop the following areas over a 3- 5 year period.	
Explore and implement new initiatives	Innisfree is committed to enhancing the overall quality of life for our tenants and customers. To meet this objective we will work with tenants and customers to identify new initiatives. A particular focus will be our work to develop the "in Business" agenda.
Seek to develop a neighbourhood initiative within Brent	Recognising that the London Borough of Brent is at the heart of Innisfree's activities, we will seek to be involved in a high profile neighbourhood initiative, which will be of benefit both to Innisfree main client group, the Irish community, but also to the wider public.
Enhance support to existing tenants	Innisfree will explore ways of meeting the additional support needs of existing tenants that have been identified in the Tenants' Survey. This will involve creating stronger links with voluntary agencies and investigating ways of providing additional advice, counselling and support.
Meet the needs of Irish Elders	Innisfree wants to ensure that the projected increase in Irish elders is catered for. We intend to build on current sheltered housing provision by adding an additional 25 units per annum from Year 3 onwards.
Extend the range of supported housing	Innisfree is aware of the great range and diversity of support needs within the Irish community. We will examine the

services

impact of Supporting People on the provision of such services. This exercise may identify new opportunities for the organisation to take forward. This will include providing more supported housing services as well as a greater range of services. For example, providing 'live and work' units.

Growth by acquisition.

Innisfree will continue to increase the number of general needs homes in our target areas, by developing in partnership with others. The projected number of units is set out in the financial projections.

Longer Term Initiatives

We have identified a number of initiatives that we wish to investigate towards the end of the Business Plan.

Increase the type and range of housing provided.

Innisfree is keen to ensure that it provides a range of housing to meet the many and varied needs of the Irish community living in London. To this end we will explore the opportunities for providing:

- accommodation for key workers such as teachers and nurses;
- Accommodation at sub-market rents to meet the housing needs of people who would otherwise not be eligible for social housing.

Develop the capacity of the Friends of Innisfree

The Friends of Innisfree has the potential both to enhance the profile of the association and increase our fund-raising capabilities. While somewhat dependent on the goodwill of volunteers, we will nevertheless continue to explore opportunities for increasing the scope of the Friends.

Summary of the key assumptions
INNISFREE HOUSING ASSOCIATION
Innisfree Corporate Plan 2004/2009
Assumptions

	Actual 31/03/2004 £'000	Projected 31-3-2005 £'000	Projected 31-3-2006 £'000	Projected 31-3-2007 £'000	Projected 31-3-2008 £'000	Projected 31-3-2009 £'000
Economic Assumptions						
Average loan interest payment (%)	8.83	8.27	7.42	7.21	6.91	6.81
Inflation rate (%)	2.50	2.50	2.50	2.50	2.50	2.50
Inflation rate maintenance (%)	4.00	4.00	4.00	4.00	4.00	4.00
Cash Collection (%)	99.14	98.00	98.00	98.00	98.00	98.00
Average weekly rent per unit-general needs (£)	82.37	83.47	85.13	87.79	89.56	91.48
Average target rent per unit-general needs (£)	78.41	81.33	83.66	86.29	88.88	91.55
Number of units -general needs	322	341	366	396	426	456
Average weekly rent per unit - supported housing (£)	64.43	67.21	69.22	71.30	73.44	75.64
Average target rent per unit - supported housing (£)	65.43	67.21	69.22	71.30	73.44	75.64
Number of units -supported housing	48	48	48	48	48	48
New Developments						
Total Cost of New Units	0.0	3,259.0	4,642.8	4,921.4	5,216.7	5,529.6
Financed by : Housing Corporation Social Housing Grant	0.0	2,075.6	2,957.5	3,134.9	3,323.0	3,522.4
Cash Reserves	0.0	250.0	250.0	250.0	250.0	250.0
Loan Finance	0.0	933.4	1,435.3	1,536.3	1,643.7	1,757
Total Financing	0.0	3,259.0	4,642.8	4,921.2	5,216.7	5,529.6
Homes in Management						
Social Housing at start of Year	359	381	399	429	459	489
Social Housing at end of Year	381	399	429	459	489	519
Rent Arrears Current Tenants						
Gross Arrears	128	134	146	162	177	208
Provision for bad and doubtful debts	56	59	64	72	78	92
Net Arrears	72	75	82	90	99	116

5 year Cash flow

INNISFREE HOUSING ASSOCIATION Innisfree Corporate Plan 2004/2009

CASH FLOW for Year Ended	Actual	Actual	Actual	Actual	Actual	Projected	Projected	Projected	Projected	Projected
	31/03/2000	31/03/2001	31/03/2002	31/03/2003	31/03/2004	31-3-2005	31-3-2006	31-3-2007	31-3-2008	31-3-2009
	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000
Operating surplus on social housing lettings	633.1	509.0	658.6	766.0	731.7	784.6	805.8	906.7	1,004.6	1,126.5
Depreciation Charges	19.4	54.6	61.4	57.1	67.5	81.9	91.5	101.6	112.3	123.7
Other Adjustments	19.2	102.6	-54.9	-87.2	-44.0	20.4	-23.8	-32.4	-16.4	-30.0
NET CASH FLOW FROM ABOVE ACTIVITIES	671.7	666.2	665.1	735.9	755.2	886.9	873.5	975.9	1,100.5	1,220.2
Interest Receivable and other income	64.8	88.5	75.1	31.5	26.7	30.0	30.0	30.0	30.0	30.0
Interest Payable and other charges	415.9	381.0	418.4	475.4	443.2	620.0	632.4	721.7	817.2	919.3
NET CASH FLOW FROM ABOVE ACTIVITIES	320.6	373.7	321.8	292.0	338.7	296.9	271.1	284.2	313.3	330.9
Net cash flow from investing activities	-23.8	-46.5	-819.7	-686.4	-72.3	-3,774.1	-1,685.3	-1,786.5	-1,893.6	-2,007.3
Net cash flow from Financing activities	-2.3	17.4	-7.6	-27.4	-6.9	3,524.1	1,435.3	1,536.5	1,643.6	1,757.3
Cash carried forward	1,530.3	1,874.9	1,369.4	947.6	1,207.1	1,254.0	1,275.1	1,309.3	1,372.6	1,453.5

Operating surplus

INNISFREE HOUSING ASSOCIATION

Innisfree Corporate Plan 2004/2009

INCOME and EXPENDITURE for Year Ended	Actual 31/03/2000 £'ooo	Actual 31/03/2001 £'ooo	Actual 31/03/2001 £'ooo	Actual 31/03/2003 £'ooo	Actual 31/03/2004 £'ooo	Projected 31-3-2005 £'ooo	Projected 31-3-2006 £'ooo	Projected 31-3-2007 £'ooo	Projected 31-3-2008 £'ooo	Projected 31-3-2009 £'ooo
Operating surplus on social housing lettings	633.1	509.0	658.6	766.0	731.7	784.6	805.7	906.7	1,004.6	1,126.5
Interest Receivable and other income	64.8	89.1	73.6	29.4	26.7	30.0	30.0	30.0	30.0	30.0
Interest Payable and other charges	430.6	461.8	493.5	540.8	554.2	606.9	632.4	721.7	817.2	919.3
Surplus for the year	267.3	136.3	238.7	254.6	204.2	207.7	203.3	215.0	217.4	237.2
Interest Cover	1.62	1.30	1.48	1.47	1.37	1.34	1.32	1.30	1.27	1.26
Interest cover with Property depn added back	1.62	1.37	1.56	1.54	1.44	1.44	1.43	1.40	1.37	1.37
Interest cover with depreciation added back (Bradford & Bing)	1.67	1.41	1.61	1.58	1.49	1.48	1.47	1.44	1.40	1.39

Income & expenditure

INNISFREE HOUSING ASSOCIATION

Innisfree Corporate Plan 2004/2009

INCOME and EXPENDITURE for Year Ended	Actual 31/03/2000	Actual 31/03/2001	Actual 31/03/2002	Actual 31/03/2003	Actual 31/03/2004	Projected 31-3-2005	Projected 31-3-2006	Projected 31-3-2007	Projected 31-3-2008	Projected 31-3-2009
	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000
Gross Rents Receivable	1,357.1	1,435.3	1,493.5	1,663.8	1,628.2	1,735.2	1,896.8	2,097.9	2,288.1	2,488.0
Less : Rent Losses from Voids	5.0	12.1	6.8	11.3	9.5	33.7	43.6	47.8	51.8	56.0
Charges for Supporting People Income					255.2	256.8	256.8	259.4	261.2	262.9
Net Rents Receivable	1,352.1	1,423.2	1,486.7	1,652.5	1,873.9	1,958.3	2,110.0	2,309.5	2,497.5	2,694.9
Revenue Grants	125.3	138.7	141.9	185.8	9.3	0.0	0.0	0.0	0.0	0.0
Development Income	0.0	5.4	22.9	14.4	0.0	147.9	60.4	64.0	67.8	71.9
Other Income	0.0	2.0	7.4	14.9	7.5	5.0	10.0	10.0	10.0	10.0
Total Income from Social Housing Lettings	1,477.4	1,569.3	1,658.9	1,867.6	1,890.7	2,111.2	2,180.4	2,383.5	2,575.3	2,776.8
Expenditure on Letting activities										
Management	481.0	512.6	532.2	533.7	442.7	556.3	565.5	604.7	616.7	653.6
Services	97.5	104.3	110.5	114.4	82.4	93.0	99.7	107.7	116.1	124.8
Support Costs					244.9	240.0	246.0	252.2	258.5	262.9
Routine maintenance	243.0	137.7	118.2	153.1	136.8	138.7	143.1	156.0	169.5	183.7
Planned maintenance		195.7	109.7	147.3	157.9	155.0	160.2	181.4	220.2	219.7
Major repairs expenditure	0.0	0.0	0.0	0.0	0.0	0.0	10.0	10.0	10.0	10.0
Rent Losses from bad Debts	22.8	32.5	28.6	33.1	19.2	33.7	43.6	47.8	51.8	56.0
Depreciation of Housing Properties	0.0	33.7	38.3	35.7	41.0	56.9	66.5	76.6	87.3	98.7
Development	0.0	43.8	62.8	84.3	34.1	53.0	40.1	40.4	40.6	40.9
Total Expenditure on social housing lettings	844.3	1,060.3	1,000.3	1,101.6	1,159.0	1,326.6	1,374.7	1,476.8	1,570.7	1,650.3
Operating surplus on social housing lettings	633.1	509.0	658.6	766.0	731.7	784.6	805.7	906.7	1,004.6	1,126.5

Appendices

Appendix 1: Board Members Profile as at April 2004

Member	Role	Sub Committee Membership	Date joined Board	Professional Role	Key skills & knowledge
Jim Cleary		HSC & S&R	9/03	Business man	Business planning, staff management, fund-raising
Bridget Cumiskey MBE	VICE CHAIR	HSC & S&R	3/99	Former head of HB LB Camden	Staff mgt, Senior mgt Business planning, Negotiation, Local Authorities
Hazel Flynn	Chair HSC	HSC & S & R	9/99	Area Director L B H&F	Housing Associations. Tenant issues, Housing management
John Goodfellow		A&RM	9/01	Principal Lecturer, London Met. University	Finance, Strategic planning, business policy
Geraldine Gordon		Finance	9/97	Tenant co-optee	Tenant issues, community issues, Irish issues
Sinead McQuillan		HSC & A & RM	9/02	Company Secretary	Governance & regulation
Pat Rushton	Chair A &RM	A & RM & Finance	92-93 & 9/95,	Accountant	Finance, IT, Strategy, Business planning, tenants issues, Community relations, Equal Opps, Irish issues, Tenants needs
Mary Ryan		HSC	3/99	Teacher	Community relations, Equal Opps, Irish issues, Tenant needs
George Sheerin	VICE CHAIR		1994	Housing Services Director Toynbee H.A.	HA business, Housing management, staff supervision Governance & regulation, building construction & maintenance
Peter Sullivan	TREASURER Chair Finance Ctte	Finance, A & RM	9/97	Accountant	Finance, business skills, HA business, staff management, control & regulation
Maurice Wren	CHAIR Chair S&R,	S &R	9/94	Director, Asylum Aid	Governance & regulation, staff management, strategic planning

KEY: HSC = Housing Services Committee, S&R = Staffing & Remuneration Panel
A & RM = Audit & Risk Management Finance = Finance Committee

Appendix 2: Senior Management Profile

Chief Executive, Clare Winstanley, has worked in housing in inner London since 1973. Earlier jobs were with the London Boroughs of Camden & Hackney, a small housing co-op and with UKHT and North British HA. She has been with Innisfree since 1994. She sits on the National Council of the National Housing Federation of which she is the Deputy Chair, on the Executive of the London Housing Federation and is also a member of the Housing Corporation's Advisory Group on BME policies. She has recently taken on the Chair of *Leadership 2010*, a campaign being run by the NHF to get more women into leadership positions.

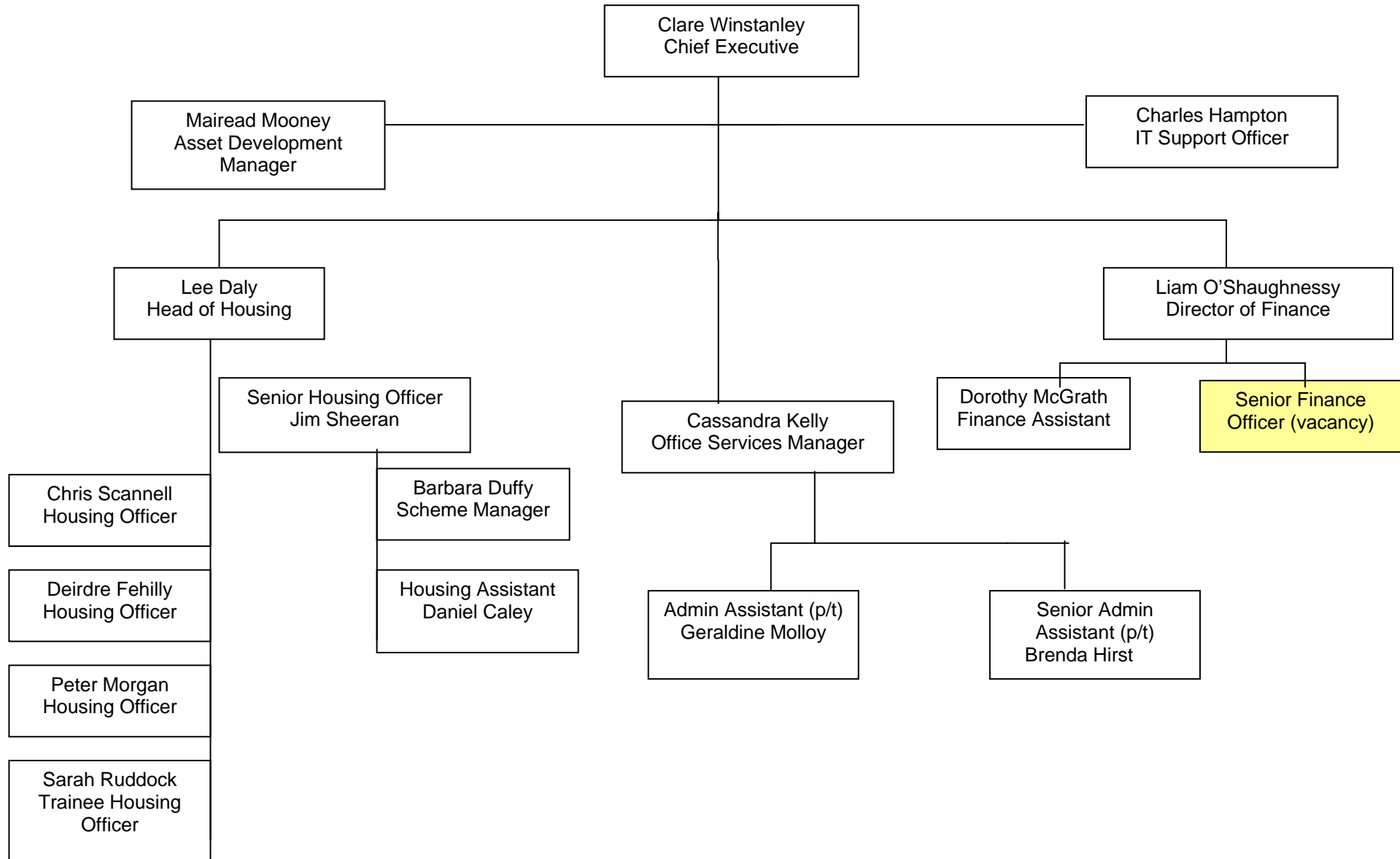
Finance Director, Liam O'Shaughnessy was born in Waterford. He graduated from University College Cork in 1972 and joined a firm of Chartered Accountants in London. He qualified as a Chartered Accountant while working for Hill Vellacott (now Chantry Vellacott). He worked as an accountant in the city until 1988. Liam left London in 1988 and worked as an accountant in practice and Industry in New York for six years. He returned to England and joined Innisfree Housing Association in December 1994. He has been involved with a number of NHF and HC working parties.

Head of Housing, Lee Daly started working in housing in 1985. She worked in various roles for 3 inner city Boroughs - Westminster, The Corporation of London and Islington and also worked for Kensington Housing Trust and An Teach Irish Housing Association. She joined Innisfree in 1999 as Senior Housing Officer and has since been promoted to Head of Housing. Lee manages a team of 7 housing staff and has responsibility for delivering all housing management and neighbourhood services to our tenants. Lee was born in London but her parents originate from Cork.

Asset Development Manager, Mairead Mooney joined Innisfree HA in July 2000 and was originally employed as our Office Services Co-ordinator. With a background in construction and an interest in development, she now looks after the association's development programme and the maintenance of our properties. Mairead is from Sligo, has two young sons and has been in London since 1994.

Office Services Manager, Cassandra Kelly, joined Innisfree in June 1999 as Administrative Assistant. She was a Housing Officer from October 2000 until early 2004 when she was promoted to her current position. Born in North West London to parents from County Mayo, Ireland Cassandra spends family holidays in Ireland every year.

Appendix 3: Staff Structure as of 16/08/04



Appendix 4: Executive Summary: Customer Survey

I. Context

In 2003 Innisfree HA, commissioned the National Housing Federation's (NHF) Feedback service to carry out a STATUS. The survey was on based a census of all tenants and 299 questionnaires were sent out in total. The survey took place during a six-week period from 27th June until 8th August 2003.

Postal surveys are an important way of gauging tenants' satisfaction with service delivery. They provide a snapshot of tenant views at a particular time. The advantage of using the standard questionnaire used by the Feedback service is that the survey can be repeated and results compared over a period of time. It also enables comparisons with other housing associations that have used the STATUS survey.

2. Overall Results

Innisfree HA is a good landlord, with many highly satisfied tenants. Sixty percent of tenants responded to the survey, which is good for an inner city postal survey. The high levels of tenant satisfaction are demonstrated in the following key findings:

- 91% of tenants feel that Innisfree HA keeps them well informed.
- 88% of tenants find staff helpful.
- 87% of tenants are satisfied with their accommodation.
- Over 86% of tenants who had a repair completed in the last 12 months rated all aspects of the actual work as "good" or "very good".
- 84% of tenants are satisfied with the overall condition of their homes.
- 80% of tenants are satisfied with the overall repairs and maintenance service.
- 78% of tenants are satisfied with their landlord overall.
- 78% of tenants feel they obtain good value for money from their rent.
- 74% of tenants found staff able to help them last time they contacted their landlord.
- 66% of tenants are happy with the area in which they live.

Innisfree HA has a young tenant population, with relatively few older tenants (12%). The majority of tenants are either families (41%) or adult households (36%). 79% of households are White Irish households, while 17% are White British households with small numbers of other BME households (6%) and Other White households (5%). Around a third of the households have a member in employment, however 15% of principal tenants are unemployed.

Demographic differences

There are differences in the satisfaction ratings, both demographically and geographically. Older tenants, who are more likely to be retired and new tenants, are the most satisfied groups of tenants. Families, in particular two-parent families, permanently sick or disabled tenants and White British tenants are not as satisfied.

Area differences

There are some differences in tenant opinion between the two areas chosen as subgroups in the survey (Brent and Other areas). The two areas have different demographic make-ups: there are far more families living in the other areas than in Brent, where the association houses more adult households. Also, a higher percentage of Brent tenants are Irish tenants compared to those living in other areas. Tenants who live in Brent are more satisfied with their landlord and the value for money achieved by the rent. Brent tenants rated the area slightly higher than those living outside the area; however they reported higher levels of some local problems (vandalism, graffiti, neighbours, traffic noise, drugs, racial harassment and property damage). While tenants in both areas were equally satisfied with the repairs and maintenance service overall, in terms of repairs, Brent tenants were more satisfied with the individual aspects of the service. Proximity to the local office meant that more tenants in the Brent area visited the office and while making contact they reported more problems with neighbours and more tenants were interested in transfers or exchanges.

Tenants living in the Other areas were not as satisfied with the value for money; however they thought that more account was taken of their views. They are more likely to contact their landlord each year and make more use of the telephone. Perhaps as a result of using the telephone more tenants found it easier to contact the right member of staff, found staff more helpful and more were satisfied with the outcome.

3. Additional questions

Having an Irish landlord

The vast majority of tenants feel that is important to be a tenant of an Irish Housing Association (72%) and for half of the tenants (50%) it is very important. However, fourteen percent of tenants are not sure, while 10% think it is unimportant and 4% have no opinion.

Developing new homes

A resounding 84% of tenants thought the Association should continue to develop new housing for rent and only 3% thought that they should not. 14% of tenants had no opinion on the matter.

Racial harassment

Forty one tenants said that they had experienced anti-Irish or any other racial harassment recently or in the past. Of those 41 tenants 41% said they had experienced it in their current home, 46% in their local area and 39% in a completely different place. Thirteen tenants would like Innisfree HA to contact them to discuss the incidents and give further information.

Individual services

Tenants were asked to take into account how important different services were to them, the standard of those services, and to indicate how important it is for them that each service is reviewed. On reflection, the results of this question are difficult to interpret and it would appear, unfortunately, that the question was over complicated. As a result the findings of this question do not appear in the report.

4. Issues which impact on satisfaction levels

Although the results of the survey represent tenants' views, it is important to recognise that views on quality of service delivery are affected significantly by the profile of the tenant group and by problems in the areas in which tenants live. For example an Association with a large proportion of older tenants will always get significantly higher satisfaction levels than an Association with a high proportion of families and single person households. Tenants living in rural communities will always have higher satisfaction levels than tenants in inner city areas, and may have significantly higher levels of satisfaction than the average national figures.

It is recognised that landlords working in relatively deprived areas (as measured by the Index of Multiple Deprivation) tend to receive lower ratings from tenants than those who cover less deprived areas (56% of Innisfree HA tenants live in the two most deprived deciles of wards). In addition to this MORI have identified "ethnic fractionalisation" which suggests that the more homogenous a community, the more community solidarity and the more heterogeneous, the greater the level of dissatisfaction, 79% of Innisfree HA tenants are Black and Minority Ethnic tenants.

5. Comparison with other landlords

The results of key satisfaction questions in the Innisfree HA survey of all tenants have been compared with those of 8 other social landlords, who have undertaken the survey in the past three years. The associations were based primarily in London (6) with two operating in the South West, and had stock sizes ranging from 219 to 564 properties. Five of the associations are BME associations.

When the results of the survey were compared to the other landlords that have used Status, Innisfree HA performed very well. The group included two high performing landlords and two other landlords (which included Innisfree HA). Ratings for Innisfree HA were on occasions, close to those of the two higher performing landlords. Generally Innisfree HA's ratings were either the third or fourth highest in the group, except for repairs and tenant involvement (2nd highest performance).

Overall, the ratings of landlords in the chosen comparative group, were considerably lower than the average found in the National Housing Federation's database of landlords who have used the Status survey, however, the ratings for Innisfree HA are well above average for the comparative group, and often higher than the national averages found in the NHF's database.

- Innisfree HA's performance was above average (8% to 25% above) for; landlord overall, value for money, accommodation, condition of the

property, ease of contacting the right person, helpfulness of staff, ability of staff to deal with problems, satisfaction after contacting landlord, repairs and maintenance overall, information given about repair, time taken before the repair work started, speed of the repair contractors, attitude shown by the repair contractors, quality of repair, ability of the repair contractors to minimise dirt and mess, keeping tenants informed, account taken of tenants' views and opportunities for involvement.

- No area of Innisfree HA's performance was average.
- Innisfree HA's performance was below average for satisfaction with the area (9% below average).

6. Conclusion

The results of the survey show that the majority of Innisfree HA tenants are satisfied with their homes and the services provided by their landlord. Surprisingly the high levels of satisfaction are not reflected in the rating for tenants' satisfaction with their landlord's services overall (78%). Tenants are highly satisfied with their accommodation, the condition of their homes and the repairs service. They find staff helpful and feel highly informed. The survey found no areas of poor performance. Given that Innisfree HA operates in an inner city area and has a young tenant population, the results are a credit to the association which is generally performing at a level above the average found in the NHF's database of landlords who have used the STATUS survey.

7. Recommendations

The recommendations provided are given with the aim of assisting the Association to use the survey results to help achieve continuous improvement in its service delivery to tenants. As is often the case with good landlords, the Association is already tackling some of the issues highlighted by the survey and intends to embrace suggestions by tenants, such as an appointments system for repairs. The recommendations aim to build on service improvement and development work already being undertaken.

- Satisfaction with the landlord overall is relatively high (78%) but perhaps not as high as expected given the other ratings. This may be related to satisfaction with the value for money which is at a similar level. 78% of tenants are satisfied with the value for money, 16% think it is neither good nor poor and 6% think it is poor. Dissatisfaction is at its highest amongst adults (20%), permanently sick or disabled tenants (18%), two-parent families (17%) and tenants living outside Brent. In order to address tenants' perceptions of value for money and their landlord's services overall, promotion of

comparable rents and the high levels of tenant satisfaction found in this survey may lead to more informed tenants and a greater understanding of other landlords' rents within the area. Innisfree HA delivers a high standard of service to its tenants and promotion of these service levels may lead tenants to appreciate the good value for money and the service provided by their landlord.

- The majority of tenants rated their contact with Innisfree HA highly and staff are praised (88% helpful). The ratings are good when compared to the comparative group: tenants rated their landlord's performance considerably above average (11% to 19% higher). However, 22% of tenants were left dissatisfied with the final outcome after having contacted Innisfree HA and a number of tenants also found staff unable to deal with their problems (16%).

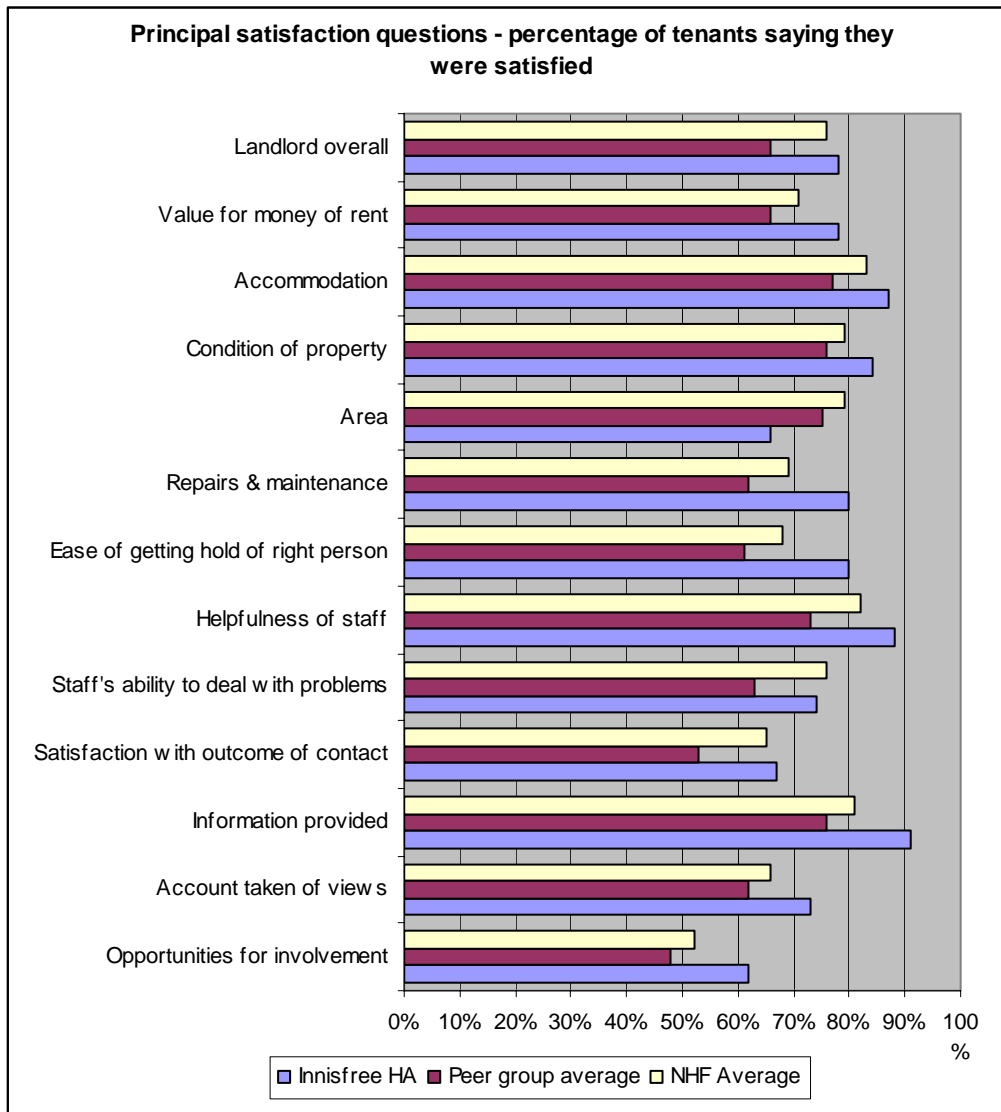
86% of tenants had contacted their landlord in the last 12 months, which is considerably higher than most landlords. Also of interest is the fact that only 47% of contact was regarding repairs enquiries, which is well below average for most associations. This suggests either a degree of satisfaction with the quality of the accommodation with few maintenance issues or a high degree of tenants with other issues regularly contacting their landlord.

Tenants were slightly more impressed with most aspects of communicating with their landlord if they visited the office rather than telephoned and also if the contact was concerning a rent or housing benefit enquiry rather than a repair. Given that the majority of tenants use the telephone when contacting their landlord (75%) and that repairs enquiries are the highest single reason for contacting the Association, it is advised to particularly concentrate on how repairs and telephone enquiries are dealt with, especially those where the Association is unable to give a simple positive response to a tenant's problem or request.

- Tenants are not very satisfied with the area in which they live (66% satisfied) and 22% are actually dissatisfied. More than half of the tenants reported local problems with litter and rubbish in the street (61%), vandalism (61%), graffiti (55%) and noise from other people (51%). Problems with other crimes (45%), traffic noise (43%), neighbours (42%), drugs (39%), dogs (37%), racial harassment (19%) and property damage (16%) also affected a significant number of tenants. Some local problems (noise from people, neighbours, drugs and graffiti) were close to the highest levels reported by any landlord in the group and vandalism was equal to the highest level reported by any landlord in the group. Compared to the NHF averages the levels of problems reported by Innisfree HA tenants were reported at much higher levels than average (7% to 19% above

the NHF average).

- There are several groups of tenants (two-parent families, permanently sick or disabled tenants and White British tenants in particular) who are not as satisfied and perhaps further work with these groups is advisable, to explore the reasons for the lower levels of satisfaction.



Solomon Project – *More than a Benchmarking Group*

Background and purpose

We are committed to demonstrating that small associations can remain responsive to specific needs and client groups while also delivering service excellence at a competitive price.

We represent very diverse client groups, many of whom have special needs. Our stock largely comprises small developments and street properties and includes hostels, sheltered housing and facilities for care and support.

The group comprises:

- Agudas Israel Housing Association
- ARHAG Housing Association
- Hornsey Housing Trust
- Innisfree Housing Association
- Shian Housing Association
- Sir Oswald Stoll Foundation
- Waltham Forest Housing Association

Membership of the Solomon Project is a key part of our commitment to quality, innovation, the pursuit of best practice and the achievement of the principles and objectives of 'best value'. Member associations have signed up to a long-term commitment to co-operative working for the benefit of our tenants and other stakeholders.

Progress

Members of the Solomon Project meet quarterly to oversee a work programme. The programme also involves additional meetings to pursue initiatives and explore issues in more depth.

We have jointly commissioned Newbury King Consultants to support the group, analyse performance data and bring an outside perspective to our work.

Our current and planned work goes well beyond benchmarking. The Solomon Project is committed to responding to what the benchmarking tells us by working together on innovative and possibly radical initiatives that retain our individuality while building on our collective strength.

To date we have:

- i. Agreed a work programme of areas where we want to scrutinise and improve our performance on cost and quality.
- ii. Developed a comprehensive performance database that up-dates and significantly expands upon the Regulatory Statistical Return and Financial Performance Indicator Return.
- iii. Analysed comparative costs and performance and the correlation between factors that the database and supporting graphs show. This has helped us to focus on the key areas for fundamental review, both individually and collectively.
- iv. Compared policy and practice on rent collection and arrears recovery and learned important lessons from each other's experience.
- v. Carried out two activity based costing exercises that have provided reliable information on central and support services costs and the 'prices' of key services such as repairs commissioning, rent arrears control, housing needs administration, allocations and lettings and tenancy management. These costs and 'prices' are being derived on the basis of common definitions within the group so that they can be compared on a like for like basis.
- vi. Held two very successful joint meeting of the Boards of all the member associations to cement our long-term commitment, raise awareness and make progress on the implementation of the best value framework.

- vii. Held two joint staff conferences which have now become a regular, annual fixture.

Future plans

Amongst our future plans within the work programme we propose to:

- i. Explore the potential and practicalities for the joint procurement of services such as insurance, internal audit and information technology.
- ii. Use the activity based costing information to support consideration of sharing services or contracting between one of the group and one or more others for the provision of some direct public services or indirect support services.
- iii. Carry out more detailed work on governance issues.

Relevance to best value

The diversity of our organisations is helping us to *challenge* what we do, why we do it and how we do it. This has been a particularly valuable part of the work of the Solomon Project and is an essential part of identifying services for Comprehensive Review.

As a peer group we are able to *compare* reliable performance and cost information that is derived on a consistent basis. This also helps us to engage staff in the process by making 'best value' more relevant to their own working experiences.

Our work programme includes the need to *consult* tenants both as individual organisations and collectively as the Solomon Project. The Service Statements of the member organisations can then have a common basis of reliable and comparative information while still reflecting the diversity of the client groups.

It is our explicit aim to establish whether there are elements of our services where we do not *compete* effectively on price or quality so that we can jointly explore the options for service procurement to feed into our Performance Plans and Performance Reports. The advantage for the Solomon Project is that these options include mutual support for continuous improvement, joint commissioning and internal purchaser/provider arrangements.

Partners & Affiliations

Innisfree works with the following local authorities:

London Boroughs of Brent, Camden, Ealing, Hammersmith & Fulham, Haringey, Harrow and Islington

and the following housing associations:

Acton HA, Catalyst Housing Group, Community HA, Family HA, Genesis Housing Group, Horizon HA, Islington & Shoreditch HA, Metropolitan HT, New Islington HA, Newlon HT, Notting Hill HT, Octavia Housing & Care, Shepherds Bush HA and Stadium Housing Group

and the following referral agencies:

Acton Homeless Concern, Brent Community Alcohol Service, Brent Irish Advisory Service, Camden Job Train, Cricklewood Homeless Concern, London Irish Centre Charity and the Safestart Foundation.

We are members of or affiliated to:

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

STAKEHOLDER Survey 2003 Executive Summary

1. This report sets out the results of a survey of key external stakeholders, to establish the views of key partners about the Association, its operations and performance. 28 representatives of key partner organisations were interviewed by members of the consultancy team and Innisfree Board members during the period July to September 2003.
2. The principal finding of the exercise has been that Innisfree is plainly viewed very positively by the people and organisations with which it does business. It scored ratings of 'Excellent' in a number of areas. It can be seen as remarkable that a small organisation can be seen as so effective in so many areas of its work.
3. The Association was especially well regarded in the following areas:
 - (a) Housing management;
 - (b) Communication, information, and public profile;
 - (c) Communicating its mission of assisting the Irish community, and knowledge of that community;
 - (d) Chief Executive, Management Team, and staff;
 - (e) Organisational approach, including clarity of purpose, being proactive, professionalism, organising and co-ordination, efficient and responsive business style;
 - (f) Partnership working, and managing its relationship with partner organisations;
 - (g) Operating as a BME partner.
4. Performance was seen as generally good in the following areas:
 - (a) Innovation;
 - (b) Financial relationship management.
5. Areas identified for review and possible attention were as follows.
 - (a) Tenant and resident involvement;
 - (b) Community development and community regeneration;
 - (c) Sharing of responsibility;
 - (d) Sharing of risk, especially in development;
 - (e) The small number of staff involved in external networking;
 - (f) The extent to which the Association is identified with its Chief Executive;
 - (g) The handling of technical aspects of development.
6. Potential future priorities for the Association highlighted the following in particular:
 - (a) Continued growth in order better to meet the range of needs, especially in the Irish community;

- (b) Increasing the Association's supported housing work;
- (c) Further strengthening partnership working with local authorities, large housing associations, and smaller community organisations;
- (d) Taking more of a lead in developing new provision;
- (e) Planning ahead for operating as a larger organisation.