



# **Innisfree Housing Association**

**Business Plan  
2009 - 2014**

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## INNISFREE HOUSING ASSOCIATION

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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.

It replaces our last Business Plan 2004 - 2009

We will use the Business Plan to communicate our aims and objectives to our tenants, 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 in housing need.

Our community is based on a common culture rather than geography. Being emigrants is a common experience shared by tenants and 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 commissioned a research study in 2005 which indicated the changing needs of the Irish community. As a result of this we recognise that fewer homes will go to Irish families while there needs to be a greater focus on single Irish people particularly those who are older and more vulnerable. Other research data supports this view.

### 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 (see page 9) and the wider government agenda for integration and cohesion. We expect to work more closely with some of the new and emerging communities including migrants and refugees

### How we will achieve our aims

We will look at ways of extending our range of services, particularly to the most needy and vulnerable. 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. Innisfree's surplus from operations is now in excess of £1m annually and Innisfree is comfortably able to meet its interest payments to lenders from operations. Many of our properties are available to fund the private borrowing necessary to achieve the moderate growth set out in this business plan. Innisfree has consistently spent a significant amount on maintenance and its properties are in an excellent condition. 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 500 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 small development pipeline with very modest growth anticipated between 2009 and 2011.

### The Board

The association is governed by a strong Board. Board and committee members come from a variety of backgrounds and offer an extensive range of skills and experience. Members are listed in Appendices 1 & 2. A full Governance Review was carried out by an independent consultant in 2007-8. A summary is available at Appendix 9.

### 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 all of our tenants have the opportunity to contribute in the way they feel most appropriate. We regularly run focus groups, block meetings and other events to involve tenants in the way we run Innisfree.

### The Staff

The staff team is Innisfree's key asset and resource. There is a very stable and experienced senior management team. (Appendix 3) Staff members 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 4 sets out the 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 2008 demonstrated that most of them think we are doing a very good job. This is available on our website and a summary is attached at 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 £4000 a year in small grants for projects and to individuals in need.

## AIMS AND VALUES OF INNISFREE

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. However, in the spirit of integration and cohesion, we believe we have much to offer people in need from other ethnic backgrounds.

Innisfree is non-political, non-religious and non-judgemental. It caters for the needs of people from all backgrounds while retaining a particular knowledge and expertise with respect to the Irish community.

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 and other BME communities 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 anti-social 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 amongst vulnerable single people and the demand for increased provision;
- to ensure the continued financial health of Innisfree;
- to respond with innovation and creativity to a changing environment. In particular to work with the new and emerging BME and refugee communities;
- 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 in responding 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 options available to our customers;
- the drive to create sustainable and cohesive communities where people can live in good housing and in safety and harmony with their neighbours.
- the importance of meeting the *Decent Homes Standard* \*

### 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. Six years on, Innisfree has retained all its existing funding and achieved excellent results from the service reviews. However, Government funding to local authorities for *Supporting People* is being reduced and will no longer be ring-fenced. This will put continued pressure on us to ensure our services are cost-effective. We are in discussion with colleagues about partnership working in order to protect these services.

### Funding

While public funding of social housing has increased in recent time, the focus on fewer "lead investors" has impacted on all small & BME associations. 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.

**\*This is a national standard comprising four key components:**

1. Fitness for Habitation
2. Disrepair
3. Modern Facilities
4. Reasonable Degree of Thermal Comfort

## The Irish Sector

The Irish sector in London is active and thriving

- The All Party Irish Parliamentary Group continues to raise awareness about Irish issues at the highest levels.
- There are regular meetings of the London based Irish Councillors' network;
- Innisfree has a positive relationship with the Irish Embassy in London;
- There is strong co-operation and joint working within the Irish sector in Britain;
- The Federation of Irish Societies takes a strong lead on key issues affecting the voluntary sector.

In addition, Innisfree attends regular meetings with the Irish Housing Forum to pursue areas of common interest. A number of joint initiatives have been launched as a result.

## The wider black & minority ethnic (BME) and refugee sector

Changes in legislation, such as the Race Relations Amendment Act, new equalities legislation and the formation of the new Commission for Equality & Human Rights (CEHR) have heralded a change in approach to the BME sector. There is now greater focus on broader equality & diversity issues and on the wider community cohesion agenda. This coupled with the introduction of “choice-based lettings” has made it more difficult for BME organisations to focus on a particular client group. There is no longer any imperative for mainstream associations to work with BME partners. However, we welcome the fact that the CEHR is reviewing the concept of *positive action*.

There has been a lack of leadership in the BME housing sector in recent years and, simultaneously, some spectacular failures within the sector – mostly notably the demise of Ujima Housing Association. Presentation, another large BME association, is merging with a mainstream association and several small BME housing associations have been subsumed into larger, non-BME associations. Others are due to follow.

Despite the above, a number of well-run BME associations, including Innisfree have continued to develop and grow and to attract the support of local authority partners and development agents. It is recognised that their specialist skills and knowledge and the ability to provide a culturally sensitive service is valued by a wide range of clients

There is an increase in the number of new and emerging BME communities as a result of war and other political upheavals. In addition, a steady flow of people from the Eastern Europe has added to the pressures for decent housing. Refugees and migrants have suffered particularly in this environment and in London, regrettably, few housing providers have risen to the challenge. Innisfree, in conjunction with Inquilab, is involved in a Tenant Services Authority (TSA) sponsored project, *Integrated in Brent*, working with refugee community housing organisations (RCHOs)

## Regulation

Innisfree had a positive relationship with the Housing Corporation, the former regulator for housing associations. The Housing Corporation underwent many changes in recent years. Even bigger changes are now on the way with the advent of the **Homes & Communities Agency (HCA)** and the **Tenant Services Authority (TSA)**. We look forward to working with them both.

Innisfree's last Housing Corporation Assessment was issued in January 2007 and it retained its "all green lights" status and its high reputation for being a well run organisation. To ensure continuing high standards in the important area of governance, we commissioned an independent governance review in 2007/8. An Executive Summary is attached at Appendix 9

The inclusion of Innisfree and all associations with fewer than 1,000 homes in the "RASA" regime has meant much lighter regulation. It is too soon to predict what the impact will be on small associations of the HCA and the TSA but we hope to engage in a positive way with these new bodies. We also expect to see continued support for partnership working.

The TSA will be issuing its own guidance on performance standards after the publication of this document.

## Best Value & continuous improvement

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 colleagues from other associations 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 six 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. Since 2006, the five South London members of SolFed (South London Federation of Small Housing Associations) have joined in with the benchmarking and other activities

Other initiatives include:

- an activity based costing exercise;
- joint board events;
- joint meetings with tenants representatives;
- joint training;
- a shared policy data base;
- functional working groups covering maintenance, finance, central services, supported housing and housing management;
- an annual staff conference for the staff of all 11 associations.

The group celebrated its 10<sup>th</sup> anniversary in 2008.

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 carried out in 2008. 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 new technology. The organisation invests heavily in both its hardware and software. Staff are provided with appropriate training and support. A small firm provides expert technical back-up. New technology has been fully integrated into all day to day activities. 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, 2003 and 2006) A new survey is being conducted in 2009.

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 ethnicity, and disability 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 8. The full report is 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 was not as helpful as had been hoped, it provided the basis for better quality research data. It is hoped that the 2011 census will provide better quality information. Our own evidence and experience indicates a growing need for provision for older Irish people and vulnerable younger single people with support needs. 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.

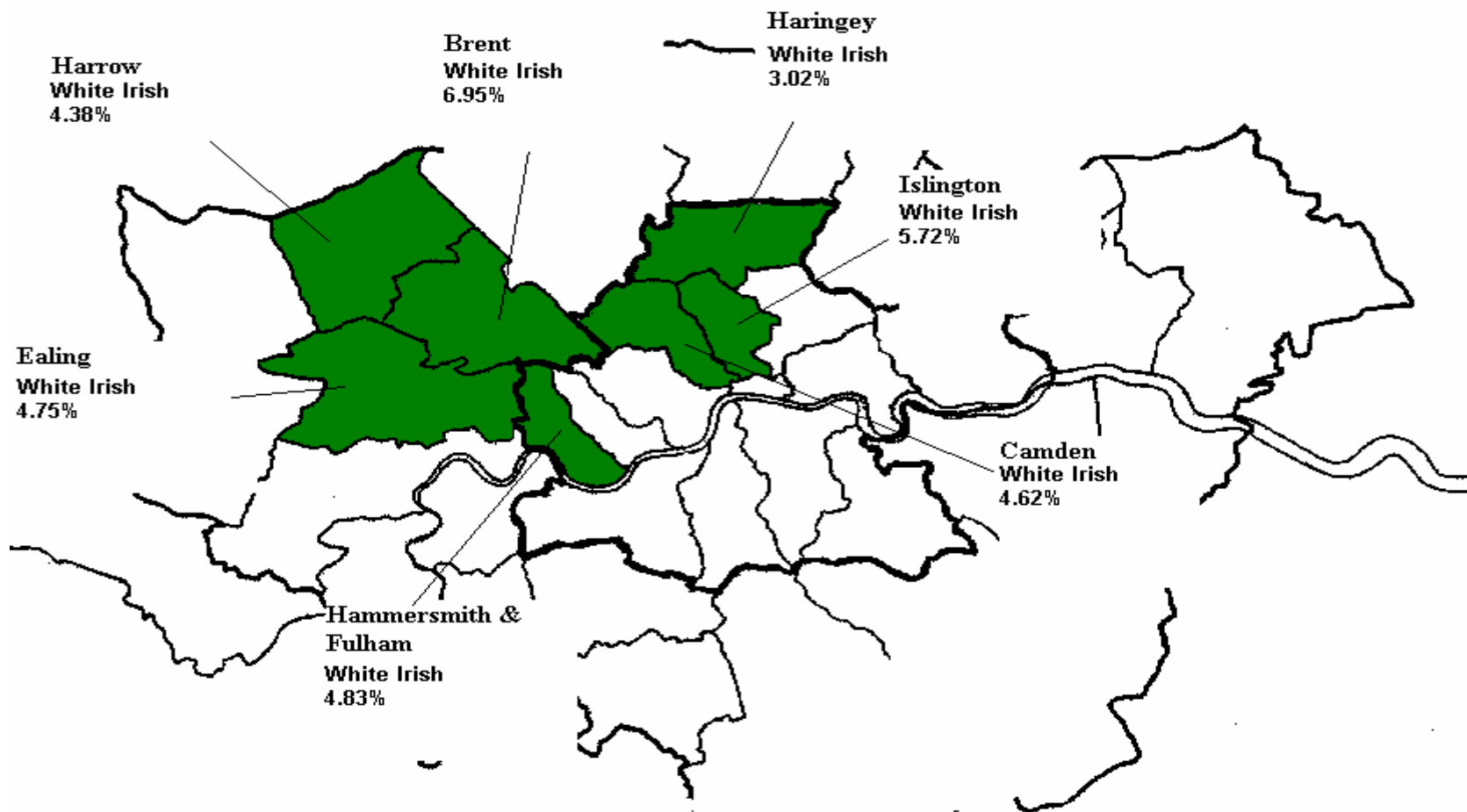
### Affordability and Rent Strategy

In the past, Innisfree had to recognise the fact that, compared to other associations, our rents were previously very high. This was 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. However, Innisfree's rents will now meet rent restructuring requirements in 2009/10. This means that our tenants' rents are deemed affordable.

Innisfree is committed to ensuring that rent levels remain affordable. 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 plus 0.50% in line with rent restructuring requirements. This will provide the funding to enable Innisfree to maintain its properties in excellent condition;
- Innisfree has achieved target rents as indicated in the previous corporate plan.

**Map showing Innisfree target boroughs and Irish profile**  
Source: National census 20



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.
- Board, 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 our regulators.
- High demand for our services.
- Strong Board and committees 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.
- Increasing poverty amongst our tenants and the greater likelihood of debt problems
- Addressing the problems of anti-social behaviour
- Scarcity of suitable land and sites for development at affordable prices.
- A reduction in the number of investment partners approved for development funding
- Increasingly complex new legislation & directives from government & E.U.
- *Decent Homes Standards*
- *Supporting People* requirements and the drive by commissioning bodies to reduce the number of providers
- The acute housing needs of increasingly vulnerable clients, especially within the BME and refugee communities
- An increasingly fragile economic environment

### **Key Opportunities for Innisfree:**

There continues to be an interest from mainstream housing associations and other partners to work with Innisfree on new developments and projects. Innisfree believes that this will continue notwithstanding the focus on fewer, developing associations, the greatly changed approach to BME associations and the difficult financial environment. 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.
- Our strong balance sheet
- Willingness to innovate and to address the needs of the wider BME community including refugees and migrants.

## THE FUTURE

The key objectives and targets which Innisfree intends to achieve over the next five-year period are described below. They have been split 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 comprehensive review of the structure and salaries was carried out in 2008/9. This review sets the groundwork for staffing arrangements over the next few years.
- 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 invest heavily in training at all levels of the organisation and have a structured supervision and appraisal framework, based on key competencies.
- We will continue to explore joint working opportunities including with other associations and with members of the Solomon Project to provide staff with career development and enhancement opportunities.
- Prepare for growth** While the association does not foresee anything other than slow and 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, office arrangements, 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 continue to explore possibilities for joint working and joint procurement with other organisations such as the Solomon Project.
- Build on our 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.

A peer review with Housing for Women in 2007 examined customer services and risk management, leading to improvements in a range of areas. Further peer reviews are planned.

We expect to benefit from greater opportunities for benchmarking and service reviews.

**Achieve affordable rent levels**

Innisfree has succeeded in eliminating the gap between target rents (affordable rents) and actual rents. This was achieved by freezing a significant number of rents and limiting some rent increases to less than RPI.

**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. A substantial transfer of homes in Camden from Family Mosaic to Innisfree took place early in 2009.

**Implement a strategic development plan**

We have produced a clear, strategic development plan that operates as a “prospectus” to aid discussions with future development partners. Any development opportunity will be subject to a rigorous appraisal to ensure it meets the strategic direction of the association. We will continue to develop through mainstream partners but will not ignore any opportunity to develop in-house or with private developers if it arises. Our main focus will continue to be small homes for older Irish people but we will continue to develop family housing not only for our traditional client group but also for the wider BME communities who have a particular need for larger family homes.

**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. One of our former board members has taken on the role of “Tenant Champion” and is already working with tenant representatives and staff to build on our tenant involvement work. We plan to undertake a series of “road shows” over the coming years to visit various schemes and encourage greater involvement.

We will ensure that those tenants who aspire to greater involvement in the management and governance of Innisfree are adequately trained and supported.

We will further develop our existing relationship with the Safestart Foundation to promote greater training and employment opportunities for our tenants. We are also developing a relationship with a debt advice agency to offer support and assistance to our tenants who may be encountering difficulties managing their finances and coping with debt.

	<p>We are embarking on a “financial inclusion” project with our tenants, to improve their opportunities for work and training and to assist with maximising their income.</p>
<b>Develop links with the Irish Community</b>	<p>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.</p>
<b>Working with the wider BME and refugee communities.</b>	<p>Innisfree intends to build on its “<i>Integrated in Brent</i>” project with Inquilab, working more closely with RCHOs and with BME &amp; refugee housing associations. This is a two-way process with learning opportunities on both sides.</p>
<b>Increase housing provision</b>	<p>Innisfree will continue to increase housing provision through the relevant social housing funding programme and other funding sources. Growth will be planned and managed.</p>
<b>Implement Best Value Programme of reviews.</b>	<p>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.</p>
<b>Risk Management</b>	<p>Working with our Audit &amp; Risk Management Committee and our Internal Auditors, 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.</p>
<b>Finance</b>	<p>Innisfree’s financial objectives are set out below:</p> <ul style="list-style-type: none"> <li>▪ To maximise income through effective management of arrears and properties.</li> <li>▪ To stay solvent.</li> <li>▪ To ensure that services provide value for money.</li> </ul>
<b>Maintain a high external profile</b>	<p>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.</p> <p>We will develop our relationships with elected members (MPs, MEPs, GLA representatives and local councillors), ensuring good links with staff at all levels of the organisation. The Chief Executive acts as the “Constituency Link” for the National Housing Federation with the three Brent MPs.</p>
<b>Invest in new technology</b>	<p>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.</p>

**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 wider community cohesion agenda.

We will develop our work with tenants to overcome worklessness and explore further training & employment opportunities.

Innisfree will continue to develop its relationships with RCHOs in order to promote better housing opportunities for refugees and migrants.

**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 to the wider community.

**Enhance support to existing tenants** Innisfree will explore ways of meeting the additional support needs of existing tenants that are 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 developing new support services for older Irish people including, if possible, an extra care scheme for frail elderly members of the Irish Community.

**Extend the range of supported housing services** Innisfree is aware of the great range and diversity of support needs within the Irish community. We will examine the impact of *Supporting People* on the provision of such services. This exercise may identify new opportunities for the organisation to take forward.

**Growth by acquisition.** Innisfree will continue to increase the number of general needs homes in our target areas, by developing in partnership with others. Having recently acquired the Camden portfolio of Family Mosaic, we will engage in discussions with other housing associations who are seeking to rationalise their own stock portfolios.

We will explore strategic alliances with appropriate smaller partners which might lead to modest growth through partnership and/or mergers.

## LONGER TERM INITIATIVES

We have also identified a number of initiatives that we intend to investigate

### **Increase the type and range of housing & support 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 at sub-market rents to meet the housing needs of people who would otherwise not be eligible for social housing.
- Extra care housing for older Irish people
- One bedroomed flats for people requiring move-on accommodation.

In addition, Innisfree will work with partners, such as Inquilab, to meet the housing & support needs of other BME and refugee communities.

Innisfree is in a strong position financially to take advantage of opportunities that may arise over the period of the corporate plan.

We will continue to emphasise the need for specialist, culturally specific support provision for the Irish community seeking to extend the range of services we provide. We aim to provide support in a wider range of local authority areas and to do more work with clients in the private rented sector.

### **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.

# INNISFREE HOUSING ASSOCIATION

## Business Plan 2009/14

### Summary of Key Assumptions 2009/14

#### Economic Assumptions

	2010	2011	2012	2013	2014
<b>HOMES</b>					
Sheltered Units	25	25	25	25	25
Shared Supported Units	38	38	38	38	38
General Needs units	475	485	495	495	495
<b>Total</b>	<b>538</b>	<b>548</b>	<b>558</b>	<b>558</b>	<b>558</b>

The Assumption is that unit number are fixed for the years 2009 with an additional 10 general needs units in both 2011 and 2012.

Inflation Rate (2009 to 2014)	2.00%
Variable interest rate (2009/2010)	3.00%
Variable interest rate (2010/2014)	5.00%
Rent Increase Rate (3 years 2012to 2014)	2.50%
Rent Increase Rate (2010/11)	0.00%
Rent Increase Rate (2009/10)	5.50%
Real Cost increases except maintenance	0.50%
Real Cost increases maintenance (2009/2014)	1.00%
Salary Cost Increase 2009/10	2.50%
Salary Cost Increase 2009/14	2.50%
Maintenance Costs (2009 to2014)	3.00%
Overheads (2009 to 2014)	2.50%
SP Income 2009/10	2.60%
SP Income 2010/2014	2.50%
Staffing Levels no change in current establishment	

#### Scheme Appraisal Assumptions (years 2011and 2012)

Interest Rate	7.00%
General Needs Grant Rate	58.00%
Units General Needs per scheme	10
Total Cost of General Needs Unit (2 Bed)	£190K

#### Purchase of Schemes in Management

The plan allows for Innisfree to purchase 29 units in management (in addition to the 48 Camden properties purchased in April 2009 ).

The average SHG rate is 68% on the 29 homes in management.

## INNISFREE HOUSING ASSOCIATION

### Business Plan 2009/14

Homes	538	548	558	558	558
<b>Projected BALANCE SHEET as at</b>					
<b>31st March 2010-2014</b>	<b>31/3/10</b>	<b>31/3/11</b>	<b>31/3/12</b>	<b>31/3/13</b>	<b>31/3/14</b>
<b>FIXED ASSETS</b>	£'000	£'000	£'000	£'000	£'000
Tangible Assets :					
Housing Properties at cost	56,439	58,769	60,841	62,913	63,163
Depreciation	551	713	888	1,068	1,253
Housing Properties at cost less dep'n	55,888	58,056	59,953	61,845	61,910
Housing Association Grant	37,587	39,267	40,369	41,471	41,471
	18,301	18,789	19,584	20,374	20,439
Other Tangible Fixed Assets	42	28	35	25	28
	18,343	18,817	19,619	20,399	20,467
<b>CURRENT ASSETS</b>					
Debtors	206	220	222	226	235
Cash at Bank and in hand	365	1,462	771	116	139
	571	1,682	993	342	374
<b>CREDITORS</b>					
Amounts falling due within one year	828	867	925	982	965
<b>NET CURRENT ASSETS</b>	<b>-257</b>	<b>815</b>	<b>68</b>	<b>-641</b>	<b>-591</b>
<b>ASSETS LESS CURRENT LIABILITIES</b>	<b>18,086</b>	<b>19,632</b>	<b>19,687</b>	<b>19,758</b>	<b>19,876</b>
<b>CREDITORS :</b>					
Amounts falling due after one year	13,573	14,936	14,795	14,655	14,515
<b>CAPITAL AND RESERVES</b>					
Non equity capital	0	0	0	0	0
Income and expenditure account	4,513	4,696	4,892	5,103	5,360
<b>Total Reserves</b>	<b>4,513</b>	<b>4,696</b>	<b>4,892</b>	<b>5,103</b>	<b>5,360</b>
	18,086	19,632	19,687	19,758	19,875
Gearing Ratio	32.24%	33.97%	32.69%	31.47%	30.99%

**INNISFREE HOUSING ASSOCIATION**  
**Business Plan 2009/14**  
**Income & Expenditure 31ST MARCH 2009-14**

Homes	538	548	558	558	558
	2010	2011	2012	2013	2014
<b>INCOME</b>	£'000	£'000	£'000	£'000	£'000
Rent and Service Charges	2,858	2,893	3,005	3,100	3,178
Revenue Grants-Supporting People	315	323	331	339	348
Development Income	60	34	-	-	-
Bank Interest /Other Income	12	12	12	12	12
	<u>3,245</u>	<u>3,262</u>	<u>3,348</u>	<u>3,452</u>	<u>3,538</u>
<b>EXPENDITURE</b>					
Planned Maintenance Costs	367	278	289	301	313
Day to Day Maintenance Costs	197	203	209	216	222
Camden Properties maintenance	51	53	54	56	57
Camden Costs other	20	21	21	22	22
Direct Property Costs	225	237	245	273	262
Salaries	837	867	889	911	934
Bad Debts	30	31	32	33	34
overheads	287	270	274	294	300
Development Costs	23	4	-	-	-
Mortgage loan interest	708	926	956	950	943
Scheme Interest	61	21	-	-	-
Property Depreciation	104	162	175	180	185
Friends of Innisfree	5	6	8	6	8
<b>Operating Surplus/(Loss)</b>	<u>2,914</u>	<u>3,079</u>	<u>3,153</u>	<u>3,241</u>	<u>3,280</u>
<b>Operating Surplus for the year</b>	<u><b>330.7</b></u>	<u><b>183.1</b></u>	<u><b>195.7</b></u>	<u><b>211.1</b></u>	<u><b>257.5</b></u>
<b>Interest Cover</b>	<b>1.430</b>	<b>1.193</b>	<b>1.205</b>	<b>1.222</b>	<b>1.273</b>
<b>Interest Cover with Property Depreciation added back</b>	<b>1.565</b>	<b>1.364</b>	<b>1.388</b>	<b>1.412</b>	<b>1.469</b>

## INNISFREE HOUSING ASSOCIATION

### Business Plan 2009/14

#### CASHFLOW PROJECTION 2009-2014

Homes

#### CASHFLOW

	538	548	558	558	558
	2009/10	2010/11	2011/12	2012/13	2013/14
	£'000	£'000	£'000	£'000	£'000
<b>Operating Surplus</b>	330.7	183.1	195.7	211.1	257.5
<b>Interest Recd</b>	-3.0	-3.0	-3.0	-3.0	-3.0
<b>Interest Paid</b>	768.5	947.0	956.0	950.0	943.0
<b>Operating Surplus</b>	1096.2	1127.1	1148.7	1158.1	1197.5
Property Depreciation	103.6	162.0	175.0	180.0	185.0
Other Depreciation	30.0	20.0	20.0	20.0	20.0
Other Adjustments	-44.8	19.8	27.8	43.7	-49.1
<b>Net Cash Flow from Operating Activities</b>	1185.0	1328.9	1371.5	1401.8	1353.4
<b>Interest received</b>	3.0	3.0	3.0	3.0	3.0
<b>Interest paid</b>	768.5	947.0	956.0	950.0	943.0
<b>NET CASH INFLOW/OUTFLOW</b>	<b>419.5</b>	<b>384.9</b>	<b>418.5</b>	<b>454.8</b>	<b>413.4</b>
<b>NET CASH IN(OUT)FLOW FROM INVESTING ACTIVITIES (net SHG)</b>	4926.0	650.0	970.0	970.0	250.0
<b>NET CASH IN(OUT)FLOW FROM FINANCING ACTIVITIES</b>	-117.0	1362.0	-140.0	-140.0	-140.0
<b>NET CASH INCREASE(DECREASE) IN CASH AND CASH EQUIVELENTS</b>	-4623.5	1096.9	-691.5	-655.2	23.4
<b>Cash Balance brought forward</b>	4989.0	365.5	1462.4	770.8	115.6
<b>Cash balance carried forward</b>	<b>365.5</b>	<b>1462.4</b>	<b>770.8</b>	<b>115.6</b>	<b>139.0</b>
<b>Interest cover cash flow basis</b>	<b>1.55</b>	<b>1.41</b>	<b>1.44</b>	<b>1.48</b>	<b>1.44</b>

## INNISFREE HOUSING ASSOCIATION

### Business Plan 2009/14

#### Key Historic Financial Statistics

#### Years 2001 to 2008

	Audited 2008	Audited 2007	Audited 2006	Audited 2005	Audited 2004	Audited 2003	Audited 2002	Audited 2001
Year ended 31st March:								
Property Assets at cost (after dep'n)	40499	36200	36277	27249	27696	27708	26361	24334
Social Housing Grant	29701	26890	26890	21278	21657	21,657	20,952	19,698
Borrowing	8680	8743	8763	4,261	4,274	4,287	4,314	4,322
Gearing Ratio	25.84%	28.30%	28.96%	17.51%	17.70%	17.91%	18.79%	20.13%
Cash	2283	3508	3241	2010	1207	950	1,369	1,875
Working capital Ratio	3.20	5.15	4.82	2.52	2.03	1.78	2.45	3.38
<b>Operating Surplus Before Interest</b>	<b>987</b>	<b>772</b>	<b>879</b>	<b>1127</b>	<b>723</b>	<b>795</b>	<b>733</b>	<b>598</b>
<b>Interest Paid</b>	826	704	648	559	496	541	493	462
<b>Interest Received</b>	130	160	78	49	27	29	74	89
<b>Net Interest Paid</b>	696	544	570	510	469	512	419	373
Interest Cover	1.19	1.10	1.36	2.01	1.46	1.47	1.49	1.29
<b>Interest Cover with dep'n added back</b>	1.45	1.43	1.59	2.20	1.64	1.63	1.76	1.61
<b>Available Surplus</b>	<b>291</b>	<b>228</b>	<b>309</b>	<b>617</b>	<b>254</b>	<b>283</b>	<b>314</b>	<b>225</b>
Reserves	3889	3598	3370	3061	2493	2266	2011	1772
<b>Forecasts</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>	<b>2003</b>	<b>2002</b>
Forecast Borrowing Rates (new borrowing)	6.5	5.5	5.5	5.5	5.5	5.5	5.5	6.0
Forecast Deposit Rates	5.00%	4.50%	4.50%	3.50%	3.50%	3.50%	3.50%	3.50%

## Appendix 1: Board Members

<b>Member</b>	<b>Role</b>	<b>Sub Committee Membership</b>	<b>Date joined Board</b>	<b>Professional Role</b>
Annette Beckett	Chair of Finance	Finance and Audit & Risk management	2006	Project Manager
David Blackburn		Staffing & Remuneration	2009	HR Director
Bernadette Gallagher		Finance	2009	Tenant Co-optee
John Goodfellow	Chair of Audit & Risk Management	Audit & Risk Management	2001	University lecturer
Geraldine Gordon		Finance	1997	Tenant co-optee
Terry Jones		Finance	2007	Housing Policy Officer
Redmond Lee	Chair	Staffing & Remuneration	2005	Finance Director
Mildred Levison	Chair of Staffing & Remuneration	Staffing & Remuneration	2006	Retired local govt. officer
Gerry McArdle		Finance	2006	Financial Consultant
Ruairi McCourt			2009	Housing professional
Sinead McQuillan	Vice Chair & Chair of Housing Services	Housing Services & Audit & Risk Management	2002	Company Secretary
George Sheerin		Housing Services	2008	Retired housing professional

## Appendix 2: Committee Members

<b>Member</b>	<b>Sub Committee Membership</b>	<b>Date joined committee</b>	<b>Role</b>
Judy Blackwood	Housing Services	2008	Community Development Worker & Innisfree tenant
David Devoy	Staffing & Remuneration	2005	HA Director
Isabel Hudson	Housing Services	2009	Lawyer
Jennifer Rahman	Housing Services	2008	Innisfree tenant
Mary Ryan	Housing Services	1999	Teacher
Margaret Spiers	Staffing & Remuneration	2008	HR Director
Mary Stapleton	Housing Services	2005	Innisfree tenant
Sebastian Taylor	Finance	1996	Financial journalist
Johanna Tuomi	Audit & Risk Management	2007	Quality Assurance Manager
Carol Smith	Housing Services	2009	Housing Consultant
Maurice Wren	Audit & Risk Management, Staffing & Remuneration	1995	Charity Director
Ken Youngman	Finance	2007	Finance Director

## Appendix 3: Senior Management Team

**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 holds a number of positions with the trade body, the National Housing Federation, and is actively involved with the BME movement. She is an approved “appointee” for the TSA. Clare has been with Innisfree since May 1994.

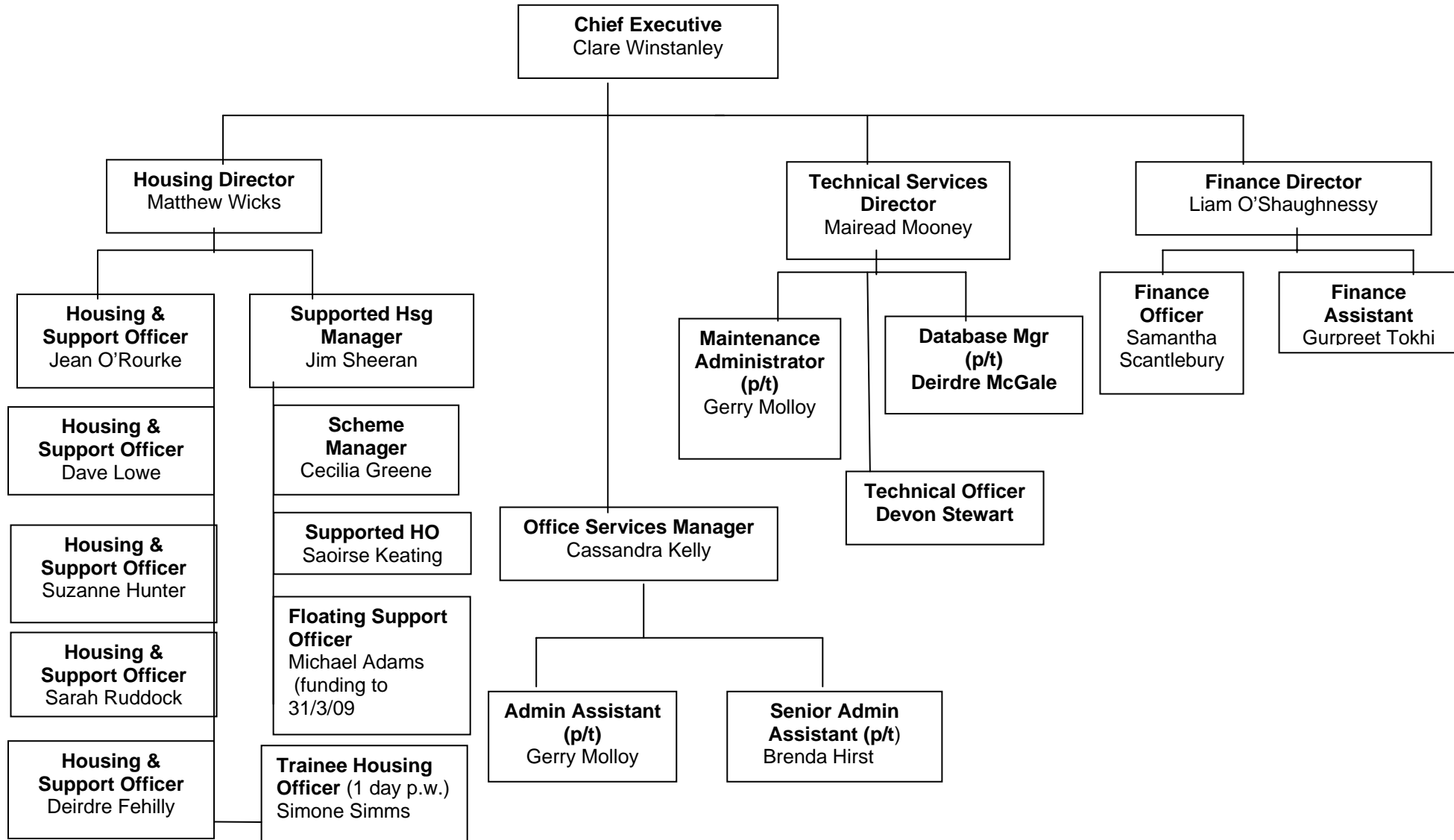
**Finance Director, Liam O’Shaughnessy** was born in Waterford. He graduated from University College Cork in 1972. He qualified as a Chartered Accountant while working for Hill Vellacott (now Chantry Vellacott). Liam left London in 1988 and worked in practice and industry in New York for six years. He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

**Housing Director, Matthew Wicks** joined Innisfree in January 2009. He previously worked at Wandle HA in South London for 14 years, most recently as Head of Housing and prior to that with Southwark and Lewisham housing departments. Matthew is a qualified member of the Chartered Institute of Housing.

**Technical Services Director, Máiréad 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 4 INNISFREE HOUSING ASSOCIATION – STAFF STRUCTURE CHART as at June 2009**



## Appendix 5 - The Solomon Project

### The Solomon Project – more than just a benchmarking group

Formed in 1998, the Solomon Project was the first group of small housing associations in the UK to get together to form a benchmarking group. We said from the outset that we would do more than just benchmarking and so it has been. We have notched up a formidable list of achievements through partnership and collaboration:-

- Annual staff conferences
- Regular meetings of practitioner groups
- Shared training events
- Joint procurement
- Sharing of policies and good practices
- Joint tenant events
- Events for board members
- Joint annual reports
- Collective responses to consultation documents
- Staff secondments

Partnership is one of those “buzz” words, describing something to which we should all aspire. The reality is that to do it well requires compromise, patience and respect. It demands that you listen to others’ viewpoints, that you honour deadlines and that you commit resources. It sounds obvious but all these things are vital if a collaborative network is going to work. It’s much more complicated than making one single organisation work. It’s a bit like being part of an extended family where members hold strong views, sometimes fall out with each other but are always there for each other in a crisis. You can share your problems and trumpet your successes in a safe and supportive environment – and we do!

In a changing world, we recognise the strength that comes from our networks and partnerships. We have recently broadened that partnership to include SolFed, our South London counterparts. That makes eleven small housing associations now working together on joint activities. It is a formidable group, representing some 320 staff who in turn manage over 4,000 tenancies. Within this grouping we have an enviable range of specialist expertise which is recognised and respected within the sector.

We see a range of opportunities both individually and collectively in the future. For all of us, the over-riding goal is to use the Solomon Project to drive up service standards and make our homes a better place for our tenants. Our next challenge is to explore a framework which will enable us to set up a joint tenants’ forum with real power to influence our work.

#### Members of the Solomon Project

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

#### Members of SolFed

Ekaya Housing Association  
Lambeth & Southwark HA  
Southwark & London Diocesan HA  
Housing for Women  
New World Housing Association

Innisfree works with the following local authorities:

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

and the following housing associations:

*Catalyst Housing Group, Dominion Housing Association, Family Mosaic, Genesis Housing Group, Inquilab Housing Association, Islington & Shoreditch Housing Association, Metropolitan Housing Trust, Network Housing Group, Newlon Housing Trust, Notting Hill Housing Group, Octavia Housing & Care, One Housing Group, Origin Housing Association, Shepherds Bush Housing Association and Willow Housing*

and the following referral agencies:

*Acton Homeless Concern, Brent Irish Advisory Service, Cricklewood Homeless Concern, Hammersmith Irish Support & Advice Centre, London Irish Centre, London Irish Women's Centre, The Passage, Safestart Foundation, Solas Anois and W London YMCA.*

We are members of or affiliated to:

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

**EXECUTIVE SUMMARY**

1. This report sets out the results of a survey of external stakeholders, to establish the views of key partners about Innisfree, its operations and performance. 29 representatives of key partner organisations participated by taking part in telephone interviews conducted by the consultant and Innisfree Board members during the period May to June 2008. The survey follows up a very similar and earlier exercise conducted in 2003.<sup>1</sup>
2. The principal finding is that, as in the earlier survey, Innisfree is viewed extremely positively by the people and organisations with which it does business. Across several key areas it was rated either 'Good' or 'Excellent' by 100% of respondents which is remarkable for any size of association, and especially so for a smaller one operating in what is now a much tougher and more competitive environment than five years ago.
3. The Association is especially well regarded in the following areas:
  - a. Managing its relationship with key partner and stakeholder organisations;
  - b. Its professionalism and performance of its staff;
  - c. Its contribution to community cohesion
  - d. Communicating its mission of assisting the Irish community, and knowledge of that community;
  - e. Partnership working where its key local authority and housing association partners rate highly its role in being proactive, sharing of responsibility and as a BME partner;
  - f. Its organised and co-ordinated approach to delivery of its business where it is overwhelmingly viewed as being planned, responsive, quietly confident and speedy to respond.
4. Performance is seen as generally good in the following areas:
  - a. Innovation;
  - b. Financial relationship management;
  - c. Tenant and resident involvement;<sup>2</sup>
  - d. Housing management;
  - e. Dealing with lettings;
  - f. Handling queries and complaints.

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<sup>1</sup> Innisfree Stakeholder Survey Report September 2003 by Greg Campbell

<sup>2</sup> This and the remaining questions on housing management, lettings and complaints were answered only by Local Authority respondents.

5. Areas where the ratings given are less good – but still satisfactory – are as follows.
  - a. Communication and information about its performance and governance;
  - b. Dealing with Anti-Social Behaviour (ASB);
  - c. As a Supporting People (SP) provider.
6. The Association's main strengths are viewed as:
  - a. Having a strong focus on the Irish community, serving its needs well and with cultural sensitivity, and championing its corner;
  - b. Being extremely well led with a knowledgeable, experienced, committed, stable and friendly staff team;
  - c. Strongly committed to partnership working, willing to engage in policy and strategy discussions, and to put time and effort into delivering partnership objectives;
  - d. Well organised, professional and very clear about its aims and objectives.
7. In terms of what Innisfree might achieve in the future the following are the main points mentioned:
  - a. Continue to grow maintaining the quality of its services and its role as a successful community based association;
  - b. Survive and retain its independence, acting as a model and champion for other small associations;
  - c. Innovate and diversify its business, providing a wider range of services to its existing and new client groups.
8. Potential future priorities for the Association are:
  - a. Continuing to deliver high quality services to its tenants and clients;
  - b. Keeping close to its LA partners helping to deliver on their key objectives, eg worklessness;
  - c. Continue to develop and grow in a planned way and to diversify its business;
  - d. Remaining financially viable and retaining its independence, acting as a model for BME and small associations.

## EXECUTIVE SUMMARY

### 1. Context

In 2006 Innisfree Housing Association (Innisfree HA) commissioned the National Housing Federation's *Feedback* service to carry out a STATUS survey based on a census of tenants. The survey was similar to a previous STATUS survey undertaken in 2003. The results were published in 2007.

Postal surveys are an important way of gauging how satisfied tenants are 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. Tenant satisfaction at Innisfree HA can also be compared with satisfaction levels at other landlords that have used the STATUS survey.

### 2. Overall Results

Innisfree HA's tenants are pleased with their homes and the services provided by their landlord. 49% of tenants responded to the survey, which is good for a postal survey. The high levels of tenant satisfaction are demonstrated in the following key findings:

- 89% of tenants feel that Innisfree HA keeps them well informed.
- Over 87% of tenants who had a repair completed in the last 12 months rated all aspects of the actual work as "good" or "very good".
- 86% of tenants find staff helpful.
- 83% of tenants are satisfied with their accommodation.
- 82% of tenants are satisfied with the overall condition of their homes.
- 81% 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.
- 76% of tenants think that their landlord takes account of their views.
- 70% of tenants are happy with the neighbourhood in which they live.

### 3. Tenant Profile

*Key findings:-*

- A fifth of tenants are new tenants, who have not been with Innisfree HA for any length of time - 4% joined in the last 12 months and a further 15% have been tenants for between 1 and 2 years. Nearly half of the tenants have been with the Association for between 3 and 10 years (47%). A third of tenants are long-standing tenants (34%), having been with Innisfree HA for over 11 years.
- Half of Innisfree HA households are made up of adult households - people aged under 60 and living in a household without children (49%). Families are found in just over a third of the homes (35%), while a small

percentage of households are made up of older tenants (14% over the age of 60).

- 47% of households have at least one member who has a long-term illness, health problem or disability. Of those tenants who have a disability 78% said that their disability limited their daily activity. 2% of households have at least one member who uses a wheelchair.
- Three quarters of Innisfree HA's tenants described themselves as "White Irish" tenants (76%), while a further fifth were either "White British" (18%) or "White Other" (1.8%). According to the Housing Corporation's definition, which includes White Irish and White Other tenants, 81% of households are Black and Minority Ethnic (BME) households. 1.2% of tenants refused to answer the question.
- Over a quarter of principal tenants are in employment (16% in full-time employment, 10% in part-time employment and 3% self-employed). More partners or spouses are working (46%). Unemployment is running at 12% for principal tenants and 14% for partners. 43% of principal tenants are outside employment (26% permanently sick or disabled and 17% at home looking after family). 12% of principal tenants are retired, as are 7% of partners
- Over half of the households have incomes between £60 and £159 per week (59%); while a quarter have incomes between £159 and £299 per week (25%). Only 11% of households have incomes over £300 per week, 5% are between £400 and £499 per week and 2% over £500 per week.

#### **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 where 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 inner city tenants often have significantly lower levels of satisfaction than the average national figures. It is also recognised that landlords working in relatively deprived areas (as measured by the Index of Multiple Deprivation 2004) tend to receive lower ratings from tenants than those who cover less deprived areas. As just 14% of Innisfree HA's tenants are older tenants and 53% of the Innisfree HA tenants live in the worst quartile of wards (a further 44% live in the second quartile of deprived wards) based on the Index of Multiple Derivation, tenant demographics and environment are likely to have a significant influence on satisfaction levels.

#### ***Area differences***

Generally satisfaction did not vary greatly between the two subgroups chosen in the survey (Brent and Other Areas). Tenants in both areas awarded similar ratings for overall services, value for money, helpfulness of staff, ability of staff to solve problems, satisfaction with the final outcome of contact, overall repairs service, keeping tenants informed and opportunities for involvement.

However there were noticeable differences elsewhere. More tenants in Brent were satisfied with their accommodation (5% higher), condition of the property (7% higher), the neighbourhood (8% higher) and the attitude of the repairs workers (6% higher). More Brent tenants also thought that account was taken of their views (5% higher). Tenants in the Other Areas however found it noticeably easier to get hold of staff compared with those in Brent (11% higher).

## **5. Comparison with previous survey**

Over the past three years there have been some significant changes in tenant ratings of the overall services provided to Innisfree HA tenants. Encouragingly, satisfaction with some aspects of the service are higher than in 2003 - there has been a noticeable increase in satisfaction with some aspects of customer contact (ability of staff to solve problems (4% higher) and satisfaction with final outcome (5% higher)) and the repairs service (information given out (3% higher) and overall quality of the work (5% higher)). Satisfaction with the account taken of tenants views is higher (3%) and the neighbourhood is slightly more popular (4% higher).

In 2006 satisfaction with many key ratings are at similar high levels to 2003 – in particular for landlord overall, value for money, condition of the property and the overall repairs and maintenance service. Satisfaction has fallen slightly in some areas and the concern for Innisfree HA would be if these were to develop into a trend. Only three areas of decline were found in the survey – satisfaction with the accommodation (4% lower), ease of contacting staff (4% lower) and the attitude of repair workers (3% lower).

### *Having an Irish landlord*

While in 2006 a similar percentage of tenants felt that is important to be a tenant of an Irish Housing Association (71%) compared with three years ago (72%), far more tenants now think that it is very important (57%) compared with three years ago (50%).

### *Developing new homes*

The latest survey found slightly more tenant who thought the Association should continue to develop new housing for rent (86% compared to 84% in 2003).

### *Racial harassment*

49 tenants said that they had experienced anti-Irish or any other racial harassment recently or in the past compared to 41 in 2003. While a similar percentage of tenants said that they had experienced harassment in their current home (39% - 41%), the percentage of tenants who experienced harassment in their local area has fallen considerably (27% compared with 46% three years ago). Disappointingly though, more tenants are now experiencing harassment in a completely different place (52% compared to 39% in 2003).

## **6. Comparison with other landlords**

The results of key satisfaction questions in the Innisfree HA survey have been compared with those of eight other housing associations who have undertaken the STATUS survey in the last three years. The landlords in the comparative group were selected to match Innisfree HA as closely as possible – all small, black and minority ethnic housing associations operating in London.

When the results of the survey were compared with the other landlords that have used STATUS, Innisfree HA performed well with virtually all of the ratings higher than average in the group. Overall, the average ratings of landlords in the chosen comparative group were lower than the average found in the National Housing Federation's database of landlords who have used the STATUS survey.

- Innisfree HA's performance was above average (5% to 18% higher) for satisfaction with the 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 their landlord, repairs and maintenance overall, information given about repair, time taken before the repair work started, speed of the repair contractors, quality of the repair, attitude shown by the repair contractors, ability of the repair contractors to minimise dirt and mess, keeping tenants informed, account taken of tenants' views and the opportunities for involvement.
- No area of Innisfree HA's performance was average.
- Innisfree HA's performance was below average (3% lower) for satisfaction with the neighbourhood.

## **7. Conclusion and recommendations**

The results from the survey demonstrate convincingly that Innisfree HA's tenants believe that the Association is providing a good housing service. Tenants are particularly satisfied with their accommodation, condition of the property, helpfulness of staff, overall repairs service and individual aspects of the repair work and being kept informed. Generally, satisfaction remains just as high, or slightly higher, than in 2003. Innisfree HA tenants are more likely to be satisfied with the services they receive from their landlord compared

with tenants at other similar social landlords, in fact some ratings were amongst the top three ratings in the peer group. The results are even more impressive taking into account that the Association has a young tenant population and operates in areas of high levels of deprivation. The majority of tenants think that it is important that their landlord is an Irish Housing Association.

It is clear that the majority of tenants are satisfied with their landlord and the overall services. There are still some areas and opportunities where performance and service delivery can be improved further and Innisfree HA should use the results of the survey to refine service enhancements further and promote the Association.

## Appendix 9 Executive summary

## Governance Review 2007

- 1 The review was carried out to provide assurance that Innisfree's governance policies, practice and procedures remain effective for the leadership and control of the business in a changing regulatory environment.
- 2 The last – and now final – assessment published by the Housing Corporation in January 2007 recorded that the association maintained the top rating for governance. The Corporation's assessment is confirmed by this review which finds that Innisfree has a :
  - skilled and knowledgeable board which is providing strong leadership and effective control of the association in its work with the Irish community in London;
  - strong committee system which in a well managed and organised way is ensuring that all aspects of the association's performance are effectively scrutinised;
  - comprehensive and well presented set of governance policies and procedures which comply with the NHF's Code of Governance;
  - highly motivated and skilled staff and senior management team providing an excellent service to the board, its committees and the residents of the association.
- 3 To ensure Innisfree retains its excellent governance record the following recommendations are made (further recommendations are set out in the body of the report) :
  - Revisions are made to its governance documents (separately circulated) to reflect recently issued guidance and best practice advice;
  - Steps are taken to strengthen the experience of housing development, maintenance and building construction in future board and committee recruitment with priority given to co-opting someone with relevant maintenance expertise to the Housing Services Committee;
  - Action is taken to improve attendance levels at committees and to secure new resident representation on the Housing Service Committee;
  - A revised appraisal system is introduced for 2008 to ensure both individual and collective performance is reviewed in a manageable way given Innisfree's size and scale of operation;
  - Consideration is given to increasing the amount of information disclosed in order to provide continuing assurance to stakeholders about the organisation's effectiveness given its recent inclusion in the RASA regime
  - Monitor and keep under review current developments in strengthening tenant involvement and ideas for the set up of a joint tenant forum/council with members of Solomon and SOLFED to provide an independent and informed voice on service delivery issues.