

An **Núacht** “The **News**”

“Go n-éiri an bóthar leat... (May the road rise up to meet you)”

30 Years of Innisfree



It is 30 years this year since Innisfree was first registered as a housing association. We came about thanks to the campaigning zeal of a small group of individuals who were driven to do something about the poor health and housing conditions of the local Irish community in Brent.

We started off with housing that was available only for short term lets in just one borough but have since grown to over 500 homes, most of which are in North and West London. We now provide family homes, a very successful scheme for Irish Elders and supported housing for vulnerable single people. Over 60% of our tenants are Irish. The Irish roots of the organisation are also

reflected in the make-up of the staff team and the Board of Management but we also meet the needs of our tenants from a wide range of backgrounds.

The world has changed a lot since 1985 when Innisfree was set up: it was the same year that another organisation, Comic Relief, started; it was also the year of the first mobile phone call in the UK!

The need for our homes and services is as strong today as it was back in the 1980s, but as the world has changed around us, so we need to continue to develop our services to the communities we serve.

Here’s to the next 30 years!

John Delahunty - Chief Executive

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Could you benefit from a credit union?

Credit unions are non-profit savings and loans providers. Generally, they have been set up by people to benefit their community or members of their trade union. There are now around 500 credit unions in the UK with about a million members.

They are so popular, partly because they can help people who find it difficult to get financial products from high street banks. They are also a much better alternative than having payday loans or doorstep lending.

Credit unions aim to help you take control of your finances by helping you to save what you can, and borrow only what you can afford to pay back. They are savings and loan co-operatives, where the members pool their savings to lend to one another and help to run the credit union. This is done in a not-for-profit way, with the money used to help run the services and pay interest to members.

Innisfree have teamed up with Brent Mutual Credit Union to offer services to all of our tenants, whichever Borough

they live in. We think that if tenants have access to good financial services, then it's more likely we'll get our rent payments in on time.

As well as the chance to access loans from the Credit Union, membership can include getting a pre-paid Visa card which means:

- No credit checks
- You can only spend the amount on the card, you can't run up debt
- The card is contactless, so can be used on buses, Tube and Overground
- Comes with a phone app, so you can easily keep a check on your balance
- You can set up regular payments

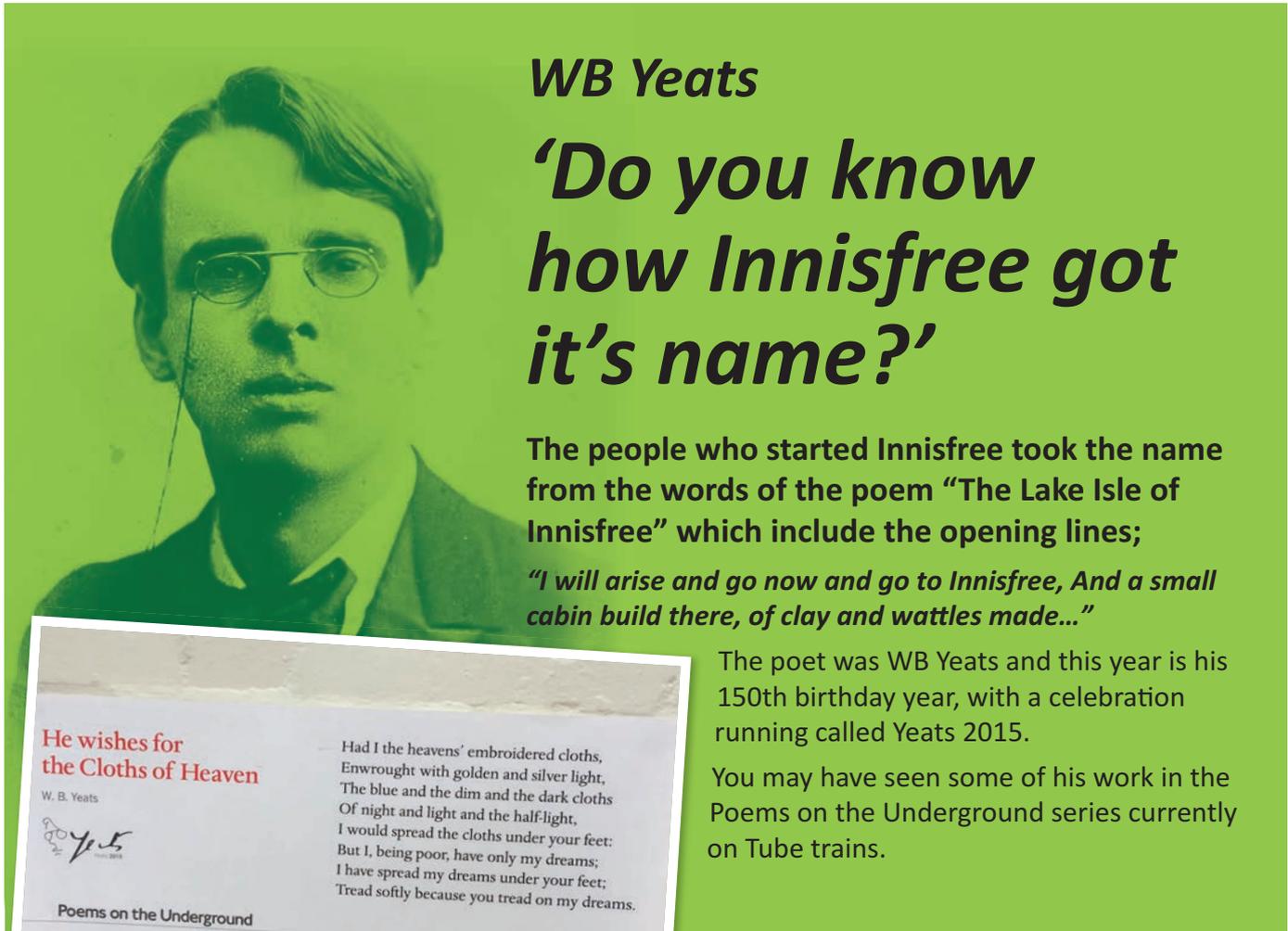
Interested? Just get in touch with us and we'll tell you more and help you to apply.

When Direct Debit can save you money

One of the main benefits of paying for bills by direct debit is that, because payments are taken automatically on the day they are due, you don't have to worry about forgetting to pay your bills.

There are other benefits too. In a number of cases it is actually cheaper to pay by direct debit. This is often true with energy tariffs where, according to moneysavingsexpert.com, people can save around £300 a year by switching to direct debit tariffs from pay as you go tariffs. There are also savings to be made from landlines, mobile phone, TV and broadband subscriptions. Remember though that, if you can, you are better off paying for things in one go, such as your TV licence, as this can cost more if you spread payments.





WB Yeats

‘Do you know how Innisfree got it’s name?’

The people who started Innisfree took the name from the words of the poem “The Lake Isle of Innisfree” which include the opening lines;

“I will arise and go now and go to Innisfree, And a small cabin build there, of clay and wattles made...”

The poet was WB Yeats and this year is his 150th birthday year, with a celebration running called Yeats 2015.

You may have seen some of his work in the Poems on the Underground series currently on Tube trains.



Important: gas works and gas safety

We are six months in to our new contract with Liberty Gas for our gas servicing and heating repair works – and the new arrangements are bedding in well now, after some early teething problems.

The number you need to call if you have a problem with your gas hot water or heating is 0330 333 8390.

For annual servicing of your gas appliances, Liberty Gas will send you a letter at least two weeks before the service is due. Look out for Liberty Gas’s vans with

the Innisfree logo on the side. Please do let Liberty Gas into your home when you have an appointment as it is really important that they carry out these checks to keep you safe in your home.

