



***Innisfree***

**Corporate Plan**

**2020-2023**

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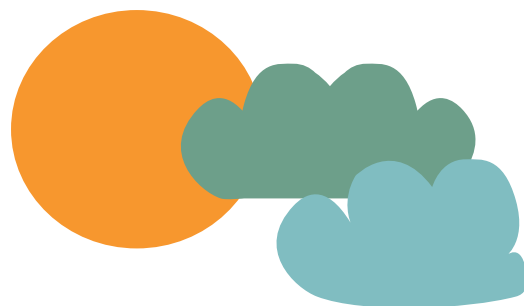
Corporate objectives

### **Scaffolding – Seamus Heaney**

*Masons, when they start upon a building,  
Are careful to test out the scaffolding;  
Make sure that planks won't slip at busy points,  
Secure all ladders, tighten bolted joints.  
And yet all this comes down when the job's done,  
Showing off walls of sure and solid stone.*

## Introduction

This Corporate Plan for Innisfree Housing Association is designed to capture the essence of what we are trying to achieve and why.



We are an organisation with a very secure financial base, highly satisfied tenants, a strong and ambitious Board, with a skilled staff team and a good reputation.

Our ambition is that our core offer of high quality, affordable homes is complemented by our services and support for the communities we serve, so that they can live healthy and fulfilling lives – and that we keep looking for ways to do more of this, the work that we were originally set up to do.

Heaney's poetry, used here, is not just describing the physical creation of a building – it's actually describing the construction of a strong relationship. One that stands "...sure and solid..." when the job is done.



## About us

Innisfree's story started in 1985 when the unmet housing needs of the Irish communities in London prompted some activists to set up a new housing association.

We are an Irish roots organisation; nearly 60% of our tenants have an Irish background, though when we let our homes, we are open to the diverse community of Londoners in need of genuinely affordable housing.

Our Irish roots help us to understand the challenges of the migrant experience – the experience of someone having to leave their homeland and coming to London for a new life.

Our future is in continuing to serve the Irish in London in need, whilst welcoming and speaking up for residents with other backgrounds and life experiences.

## Vision

As a leading Irish charity, we see the residents and communities for whom we provide homes and services enjoying healthy and fulfilling lives, involved in the wider community, whilst keeping a positive sense of their particular identity.

## Mission

Our mission is to provide housing for people and support them so that they can play an active part in their community. We speak up for the people we serve, including those who are new to their neighbourhood, drawing on the experiences of, and celebrating, our Irish roots.

## Values

**Personal:** we are customer focused, responsive and always thinking about the individual in our relationships and plans.

**Progressive:** our ambition and enthusiasm, our commitment to growth and our courage drive us to work for what is right not just popular.

**Integrity:** is about doing things in the right way, being open and fair and treating everyone with respect, celebrating people's differences.

**Quality:** signals excellence in all that we do, looking for value for money and ensuring we have the best governance arrangements and staff team.

**Rooted:** describes our continued connection to our original mission in serving the Irish communities and that we are here for the long haul, cultivating the resources we look after.

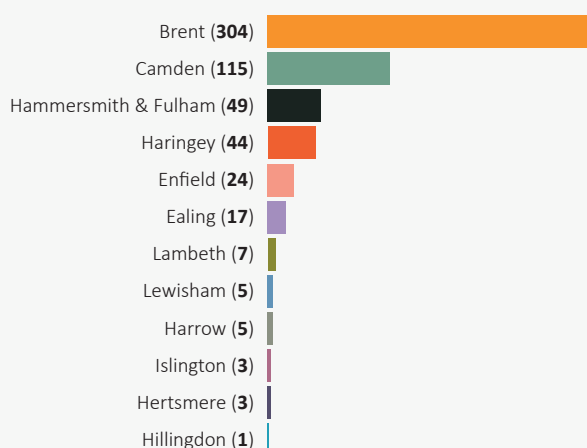


## Our portfolio of homes

Innisfree owns 577 homes of mixed tenure including street properties, low rise blocks of flats, shared houses, and a sheltered scheme.



We currently operate across 12 London boroughs, namely:



Our homes consist of low-rise, purpose built blocks of flats, houses on schemes and consortium estates with other landlords, flats in converted street properties, together with a mix of individual street properties.

The breakdown of homes is as follows:



**10** schemes / estates consisting of **67** houses



**30** purpose built blocks consisting of **305** flats



**27** converted street properties consisting of **89** flats



**1** sheltered scheme consisting of **25** flats



**6** shared houses consisting of **38** rooms



**53** individual street properties

## The challenges



### Housing

Unaffordable housing is one of the biggest challenges for London and Londoners, where gentrification and failed housing policies have limited the options for local people on low and moderate incomes and those who are vulnerable.

House prices are more than double the national average and private rents for a two-bedroom home are running at £1750 per month on average, leading to a rise in the number of people in work and claiming benefit.

Average rent in London is more than twice the average for England, and has been increasing at more than twice the national rate over the last five years.

This has been compounded by the huge shortfall in housing and one in three Londoners call it one of the biggest issues facing the UK.

For rents and earnings at the lower quartile, in Outer London, rents are 66% of earnings and in Inner London, rents are 78% of earnings. The equivalent rate across England is 33%.

The current Mayor of London has set out five priorities for housing:

- building homes for Londoners;
- delivering genuinely affordable homes;
- high quality homes and inclusive neighbourhoods;
- a fairer deal for private renters and leaseholders;
- and tackling homelessness and helping rough sleepers.

The tragedy at Grenfell Tower in June 2017 remains part of the context for social housing landlords, both in terms of the physical safety of homes and of relationships with tenants.

In the housing sector, responses to the health and safety of residents have changed already and there is the prospect of further change as inquiries and reviews report their findings, and legislation and regulations are revised.

The profile of the investment requirements of existing homes may change, as may the processes for developing new homes – both of which may potentially affect long term financial assumptions for landlords.

But beyond the technical requirements of building safety, there has been a broader shift in thinking about tenant experience and influence, governance for housing providers, and including in Government, as expressed in the Social Housing Green Paper. Given

the progressive mission we have expressed above, Innisfree will engage with new ideas in this context.

We also need to address the sustainability of new and existing homes, thinking both about the environmental impact and livability factors for our residents.

For the latter, the experiences of the Covid-19 lockdown have highlighted the importance of the spaces available in homes and the connectivity with others, both physical and digital.



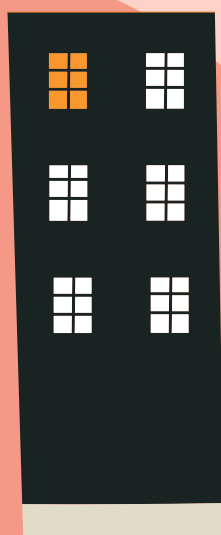
### Poverty

The London Poverty Profile reports the proportion of Londoners living in poverty at 27% or 2.3m people.

This is significantly higher than the level for the rest of England (21%) mainly as a result of London's high housing costs.

The welfare reform measures, such as the reduction in Local Housing Allowance, the overall benefit cap and the bedroom tax have led to a significant reduction in the income of many low-income households.

Most Londoners in poverty are renters, with 43% in the private rented sector and 36% in social rented homes.



With 58% of Londoners in poverty living in a working family, having a job does not guarantee a route out of poverty.

The impact of Covid-19 has already had a compounding effect on those living in poverty and the low waged generally, and the prospect of an extended period with the economy in recession only makes stronger the need for us to respond, through our offer of genuinely affordable homes.



## Race Equality

Despite progress since the first piece of UK legislation addressing race discrimination in 1965, the experiences of BAME people as a group are still less favourable compared to White British peers across a range of measures, such as employment, health and criminal justice.

Some of these measures have been put more clearly in the public domain through the Race Disparity Unit, set up by Theresa May as Prime Minister in 2017.

However, in recent years there has been a rise in anti-immigrant sentiments in politics around the world and there has been a rise in overt racism in the UK since the creation of the 'Hostile Environment' and EU referendum in June 2016.

As preparations are made for exiting the EU in January 2021, some of the tensions around immigration controls and the needs of the economy to be able to access a supply of labour are creating new debates. The recognition during the Covid-19 lockdown of the contribution made by BAME workers particularly in the NHS and Social Care is a further new factor.

Compared to other social attitudes in the UK, where the last three decades have seen significant liberalisation, attitudes to race have remained hostile. In 2017, 26% of respondents to a social attitudes survey described themselves as "very" or "a little" racially prejudiced.

However, the killing of George Floyd in May 2020 and the response of the Black Lives Matters movement has produced a potential generational shift in expectations around what societal change is needed.

Already, alliances of organisations are starting to generate momentum to make change happen, and this offers an opportunity for Innisfree to help create a more cohesive society. We will be an active and progressive voice, exploring the relationship between Irishness and other minority groups, including to highlight the continued stigmatisation of the Gypsy, Roma and Traveller communities.



## Health and Wellbeing

Different BAME communities, including the Irish, have different rates and experiences of health problems, reflecting their different socio-economic contexts and access to culturally appropriate treatments.

Evidence has been developed about the different experiences in mental health, dementia, coronary heart disease and other long-term conditions. For the Irish, the ethnicity data in health services continues to be subsumed into the "white" category, making the community relatively invisible. From self-reported census data, limiting long term illness among Irish people over 50 is similar to or higher than Bangladeshi or Pakistani people.

Gypsy, Roma and Traveller communities, including Irish Travellers, experience some of the worst outcomes of any group, across a wide range of indicators and have a significantly lower life expectancy – as much as 10% lower than the wider population or more than eight years less. The health of these communities starts to deteriorate markedly when individuals are over 50.

Additionally, social isolation has been identified as a factor adversely affecting wellbeing.

All these issues have been given fresh profile as a result of the Covid-19 pandemic. The disproportionate impact of the virus on BAME communities has already been well evidenced, and new research continues to emerge around this.

## Our plan

We start with a strong platform in building our response to these challenges.

Our diversity and inclusion work is part of our distinct identity, at the heart of what we do and runs through the way we do things – the "Innisfree way".

The reason for our existence goes back to the direct race discrimination experienced by Irish communities, alongside other minority communities. Taking action to right injustices is part of the way we define "integrity" as one of our values, so we will continue to work with the vulnerable Irish and new migrant communities and to challenge injustices experienced by all BAME communities. We will also continue working across a wide range of equality issues for example around mental health and gender.

The importance of the relationships we have with our tenants and the communities we work in, continue to drive our approach.

Building more genuinely affordable, high quality new homes is a key ambition.

We will always manage our resources prudently, ensuring we achieve best value, both financial, environmental and social.

We will strengthen our communications, including how we convey the impact of the advocacy we undertake.

### Our Corporate Objectives are:

- ✓ Delivering for our communities
- ✓ Providing more homes
- ✓ Making best use of our resources
- ✓ Speaking up for the communities we serve





## Delivering for our communities

We will continue to invest in our relationships of trust with tenants, developing our highly personalised service further

Through a Tenant Engagement Project, we will develop a fresh approach to engagement which will include the core of the Together with Tenants Charter.

We will maintain and invest in our homes in ways to support the health, wellbeing and independence of our tenants.

We will develop a new operating model for the business to secure, for the long-term, the service elements that tenants value highly.



## Providing more homes

By 2022, we aim to grow to 600 homes. In our refreshed Development Strategy, we will clearly set our aspirations for our homes to have great design, accessibility, environmental sustainability, flexibility and comfort. We will utilise our financial capacity and seek ways to expand our scope for development.



## Making best use of our resources

Strong stewardship and management of our resources will be the engine that drives the delivery of our vision. We will continue to seek Value for Money, particularly through our new Asset Management Strategy, balancing cost and social value.

In developing a new operating model, we will look to maximise efficiencies through redesigning processes and enabling use of technology, whilst improving our customers' experience.

We will maintain a gross margin of 30% in order to be able to sustain the delivery of services to our residents, as well as building new homes.



## Speaking up for the communities we serve

We will develop and operate an effective Communications Strategy to carry our messages of influence. We will use our reputation and profile to share our vision and values.

We will work with others to promote the needs of the communities we serve, particularly to advance race equality and social justice.





***Innisfree***

**Corporate Plan** 2020-2023

[www.innisfree.org.uk](http://www.innisfree.org.uk)

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