



*Innisfree*

**Corporate Plan**

2024- 2027

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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. On our core landlord services, we perform to a very high standard and always aim to make it "personal"; we are proud of the feedback our tenants give us.

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 50% 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 with residents with other backgrounds and life experiences.

## Vision

As a leading Irish charity, we see the residents and communities of all backgrounds for whom we provide homes and services enjoying healthy and fulfilling lives, involved in the wider community and secure in the expression of their cultural heritage.

## Mission

We care about the people and communities that we serve. We provide high quality, affordable housing for our tenants and strive to create the conditions for thriving and inclusive communities where people feel they belong. We speak up with 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, forward-thinking and enthusiasm, our commitment to growth and environmental responsibility, and our courage drive us to work for what is “right” not just popular.

**Having 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 in that context, including working in collaborative partnerships 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.

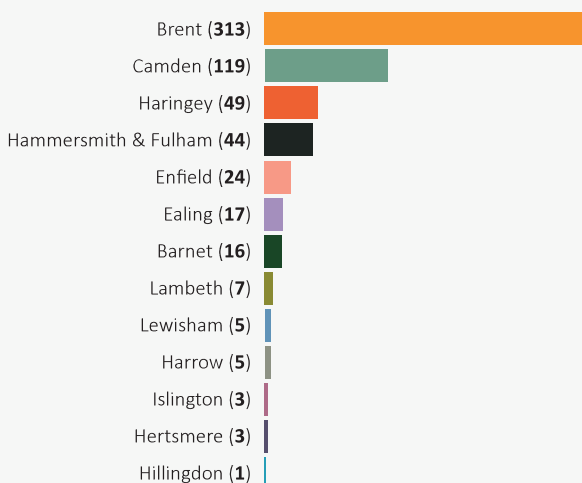


## Our portfolio of homes

Innisfree owns 606 homes of mixed tenure including street properties, low rise blocks of flats, shared houses, and a sheltered scheme.



We currently operate across 13 London boroughs, namely:



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



1 sheltered scheme consisting of **25** flats



31 purpose built blocks consisting of **331** flats



6 shared houses consisting of **38** rooms



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



53 individual street properties



3 shared ownership properties

# The challenges



## Housing

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

House prices in London are 73% higher than the national average and private rents are running at £1500 per month on average (to Q2 2023), leading in part to a rise in the number of people in work and claiming benefit, now at 950,000 households.

Average rent in London is nearly twice the average for England, and rent increases have accelerated again since the slow down during Covid 19 lockdown.

Over 300,000 Londoners are on waiting lists for social housing; there are more than 60,000 families in Temporary Accommodation, including more than 82,000 children; 11% of homes are overcrowded in London.

Local Authorities are facing unprecedented pressure on budgets, and with the severe shortage of affordable housing to meet demand, the costs of temporary accommodation now represent a threat to financial viability for many councils.

Extra pressure on housing emerged as people sought safety and refuge from conflicts around the world, including from Afghanistan, Hong Kong and Ukraine.

Within the social housing sector, the Social Housing (Regulation) Act 2023, focused landlords on enhanced standards for safety, quality, engagement and accountability.

The Better Social Housing Review 2023, was set up by the National Housing Federation and the Chartered Institute of Housing to examine issues of quality in the sector, following the Grenfell Tower disaster and the death of two-year-old Awaab Ishak in Rochdale. The review recommendations included: landlords focussing on their core purpose of providing decent safe, affordable housing; redefining what an excellent repairs and maintenance service looks like; ensuring tenants influence decision making; having a proactive community presence.

The financial model for the delivery of new affordable homes has come under increasing pressure, and

particularly with the rise in interest rates as well as the high building cost inflation, many housing associations have significantly scaled back their development activity.

This has also come at the same time as a fresh focus on the quality of existing homes, with new requirements for building safety as well as ambitions for the environmental sustainability of homes, including the target to have all homes achieve a minimum EPC C-rating by 2030.



## Poverty

The London Poverty Profile reports the proportion of Londoners living in poverty at 25% or 2.2m people and that 1 in 6 are in persistent poverty.

This is significantly higher than the level for the rest of England (22%) mainly as a result of London's high housing costs.

Most Londoners in poverty are renters, with 38% in social housing and 37% in the private rented sector. With 51% of Londoners in poverty living in a working family, having a job does not guarantee a route out of poverty.

The cost of living crisis had had a disproportionate impact on lower income families, and the Housing in



London 2023 study reports that 51% of social renters and 40% of private renters expected to struggle to meet their housing payments in the following six months.



## 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.

Additionally, 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, with the incidence of reported race hate crimes passing 100,000 per year.

Compared to other social attitudes in the UK, where the last three decades have seen significant liberalisation, attitudes to race have remained hostile.

In a 2023 survey, more than a third of BAME people described having experienced racially motivated abuse, with one in six having experienced a racist physical assault, though this rises to one in three for Gypsy Roma Traveller people.

With the introduction of legislation including the Nationality and Borders Act (2022), Police Crimes Sentencing and Courts Act (2022), Elections Act (2022), Public Order Act (2023) and Illegal Migration Act (2023), more polarised debates have emerged about the role of migration in society.



## Health and Wellbeing

Different BAME communities, including the Irish, have different rates and experiences of health problems, reflecting their different socio-economic and demographic 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 across all communities and concerns about the provision of end of life care for BME communities have been longstanding.



## Climate Change

The government’s commitment to delivering a zero carbon economy by 2050 will have far-reaching implications for housing associations. We will need to virtually eliminate the carbon emissions of all homes, including social homes, over the next 30 years, with benefits for residents, communities, the economy and the environment.

## Our plan

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

Our strong financial position, good governance and skilled staff team create the opportunity to make ambitious choices.

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. Working actively with BME National, a collective of BME housing associations in England, our message has been amplified alongside those colleagues.

The importance of the relationships we have with our tenants and the communities we work in, continue to drive our approach. We also have strong partnership relationships with other smaller housing associations, BME organisations, including many Irish community organisations. Collaboration will provide economies of scope for us.

Our strong relationship with Irish in Britain, the convening organisation for Irish Community organisations in Britain, has led us to be able to participate in a wide range of health, advocacy, cultural and cross-community issues and to contribute to their political influence.

With our existing homes, we will continue to invest in them and maintain them so that they meet the needs of our tenants.

We have already started our journey to improve the environmental sustainability of our homes, to the benefit of both tenants and the environment and we are firmly committed to achieving our first net zero target for our homes achieving a minimum EPC C level by 2030.

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 tenants and communities
- ✓ Providing more homes
- ✓ Making best use of our resources
- ✓ Speaking up with the communities we serve



## Delivering for our tenants and communities

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

Adopting the TPAS hierarchy of involvement, we will provide more opportunities for our tenants to engage with us and influence the organisation, including at Board level.

We will maintain and invest in our homes in ways to support the health, wellbeing and independence of our tenants including by improving the environmental sustainability of our homes.



## Providing more homes

By 2027, we aim to grow to 625 homes. In our Development Strategy, we have set our aspirations for homes to have great design, accessibility, environmental sustainability, flexibility and comfort, but also to be genuinely affordable for tenants.

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, balancing cost and social value.

Our arrangements for investing in the skills of our staff team will be further developed to meet the new challenges of our service and we will aim to achieve Investors in People Gold Standard.

The IT and telephony infrastructure for the organisation will continue to be developed to best enable the personal service to our tenants whilst optimising our use of staff resources. We will also maintain robust Cyber Security.

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 with our communities we serve

We will 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.





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

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