



Sapphire
Independent
Housing

Corporate Plan 2021–2026



Introduction

At Sapphire Independent Housing, we are constantly challenging ourselves to provide excellent supported and self-contained housing for our residents and have been doing this since we were founded in 1969. In this uncertain climate, it has never been more important to have a clear focus and Strategic Plan. This Corporate Plan sets our strategic direction for the five years, from 2021 to 2026.

The landscape has changed significantly since our last review and as we face a challenging and more complex operating environment, the need for safe, secure, supported and affordable housing remains. This Plan provides an overview of the key internal and external challenges affecting Sapphire; it refreshes our mission and reaffirms our values. It also sets out our future aspirations and ambitions, ensuring Sapphire continues to deliver on our core responsibilities. The Plan will be regularly reviewed and updated as part of our business planning cycle.

This Corporate Plan has been developed during an unprecedented time, with the rise of Covid-19, and as the global pandemic has had such a huge impact on society and our individual lives, it can be hard to recollect life as it was before. Sapphire has adapted and continue to provide a safe living environment and support to our residents. As we navigate our way through these challenging and uncertain times, the health and wellbeing of our staff and residents are more important now than ever. We are determined to use the crisis created by the pandemic, as a catalyst to build on our plans, and ensure Sapphire remains an effective and viable housing provider offering much needed housing and services to the community.

The tragedy at Grenfell Tower in 2017 has led to a fundamental assessment of the role of housing providers and their relationship with residents and communities. It is the genesis for the Social Housing White Paper, and to a certain degree the new National Housing Federation's (NHF) Code of Governance, which will bring much needed change to the sector. With a focus on safety, and understanding and responding to our resident's needs, we will ensure that Sapphire remains able to react and adapt flexibly to the changes and continues to deliver positive social and financial outcomes.

At Sapphire, we are committed to providing our residents with a great service, and to developing new affordable housing, and re-investing in our stock. As part of our Corporate Plan, we continue to support current and future residents in the choices they make to improve their lives for the long term, whilst continuing to deliver a strong and improving financial and operating performance to sustain development and growth for the future.

We would like to thank our Board Members, staff and residents who have contributed to this Plan, and who support and share our vision for the future.



Jan Stiles



Heather Thomas

Jan Stiles, Chair, and Heather Thomas, CEO.

About us

Sapphire Independent Housing is a registered housing association, providing general needs housing, supported housing temporary accommodation, intermediate rented units and shared ownership. Originally formed in 1969 to meet the needs of the Irish community in Camden and Brent, Sapphire has grown over the last 50 years to become a proud provider of accommodation and support to residents from a diverse range of backgrounds.

Sapphire are a small organisation that makes a big impact. We put people first in everything we do, and are proud of the positive difference we make to our residents lives.

Sapphire traditionally specialises in providing housing and support to single people as well as providing housing for families and seniors.

Based in North and West London, we provide homes in Camden, Islington, Brent, Hounslow (from 2022) and Hertsmere.

Sapphire are active members of the g320 group of smaller housing associations, as well as the Smaller Providers Benchmarking Club (SPBM) and the South East Consortium (SEC). We are proud to have been awarded both the Customer Service Excellence (CSE) and the Investors in People (IIP) gold standard accreditations.

We recognise that our staff are our most important asset and critical to Sapphire's success. We are led by our guiding principles to focus not only on the future, but on our existing services, ensuring the safety and wellbeing of our staff and residents is at the heart of what we do.

Our Mission

Providing homes to improve lives and enable people to live independently

Our Values

Accountability

Everything we do must stand the test of scrutiny.

Integrity

We are always open to examine what we do and how we do it.

Respect

We treat everyone as an individual and appreciate their individual needs.

Ownership

Everyone has a part to play and takes responsibility for delivering excellent services.

Our History

Sapphire Independent Housing was originally established in 1969, as Irish Centre Hostels. Our first supported scheme, Hope House was purchased in Kilburn in 1973. It was later renamed Conway House, which today is a 60-bed hostel providing accommodation for males with a range of support needs.

By 1995 our services had diversified to include providing general needs housing, and housing for rough sleepers. At this point, Irish Centre Hostels changed its name to Irish Centre Housing which was thought to better reflect the service delivered at that time.

Today Sapphire Independent Housing is a modern and diverse housing association, and in 2015 we changed our name and rebranded to communicate this. The name Sapphire has many positive connotations, it has been described as the 'gem of gems', bringing protection, good fortune and insight. It is a symbol of power, strength, kindness and wise judgement. The name and branding reflect who we are and what we represent. It provides a strong statement about our commitment to provide housing and support for a diverse range of people with our mixed tenure portfolio across three London Boroughs and South Hertfordshire.



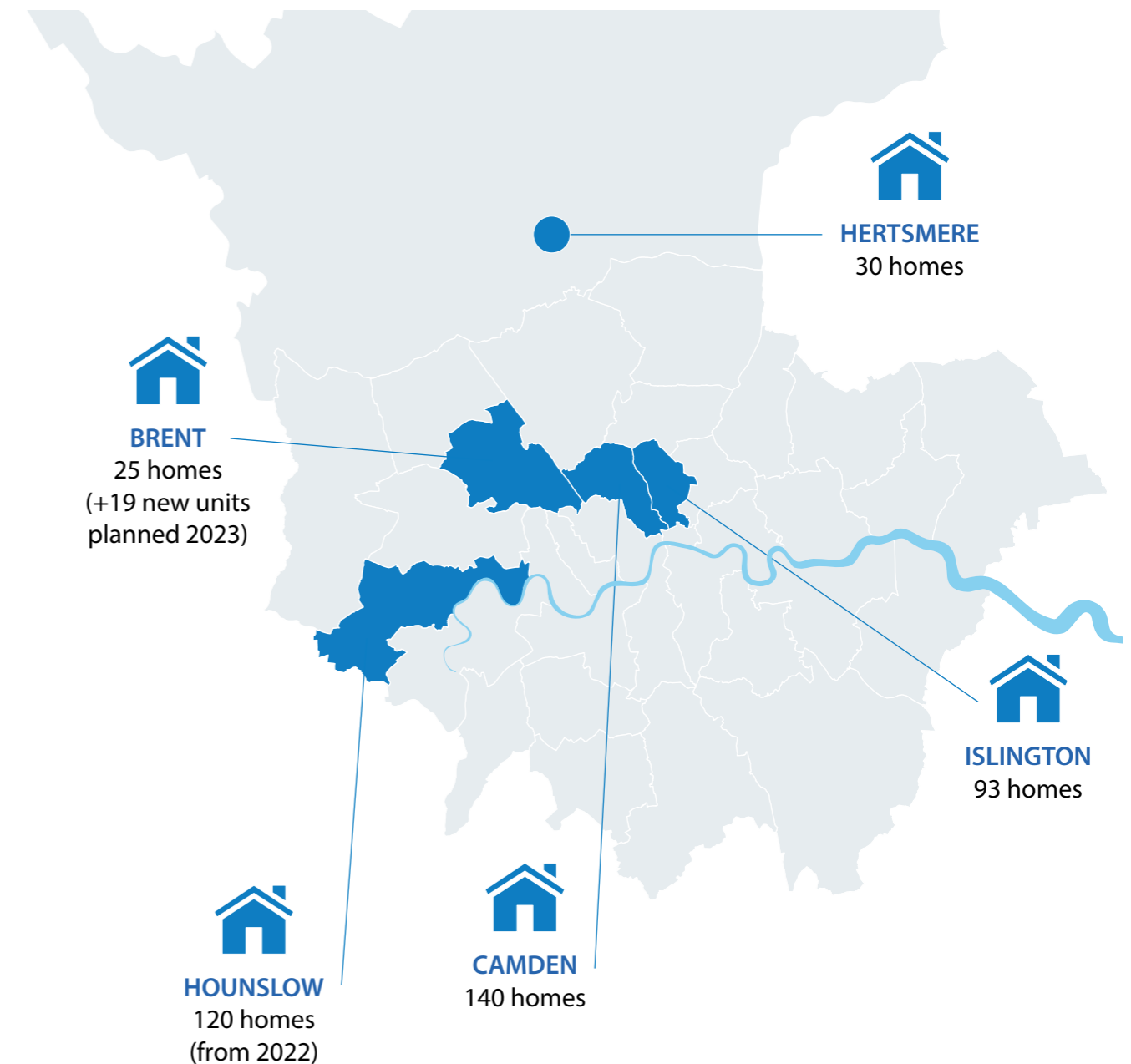
Our Portfolio

Sapphire currently provides 288 homes across London and South Hertfordshire. A further 130 homes are in development and will become available over the next five years.

At the moment we provide housing in four local authority areas and from 2022, this will increase to five as we add 120 new homes in London Borough of Hounslow to our portfolio.

Our existing portfolio consists of:

- Supported housing schemes
- Flats for ex rough sleepers
- A retirement housing scheme
- General needs flats
- Intermediate rented flats
- Shared ownership flats

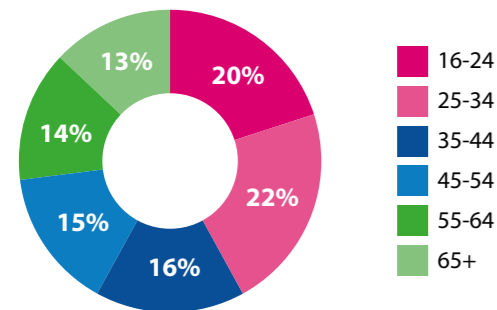


Our Residents

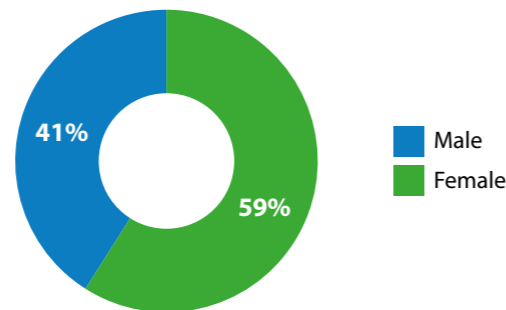
Sapphire independent Housing provides accommodation and support to a wide range of people. We are proud of this diversity and our ability to meet the needs of people from different backgrounds, of different ages and with different needs and aspirations.

As a small organisation, we have the advantage of being able to get to know our residents and build relationships with them. This enables us to improve our residents lives and help them to live independently. The charts below show a cross section of our current residents, as of June 2021.

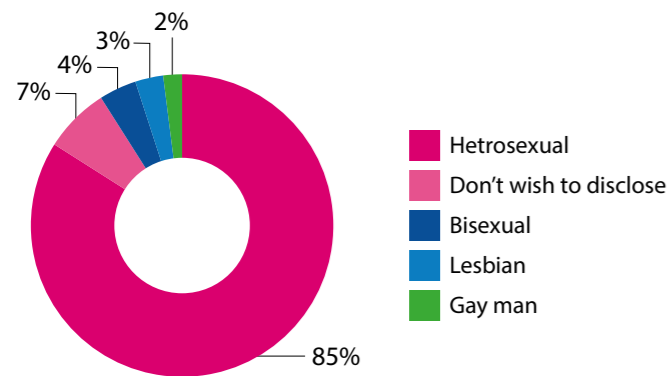
Age



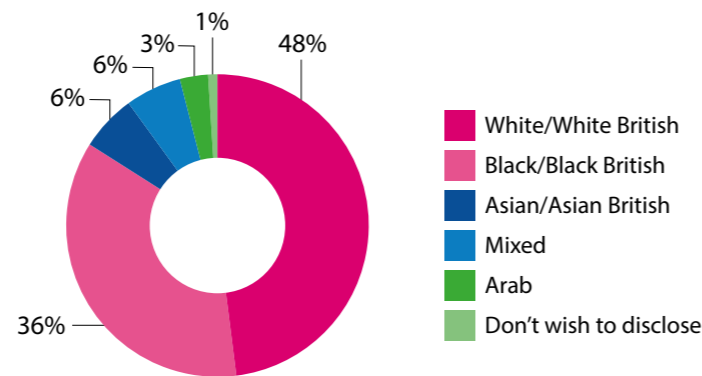
Gender



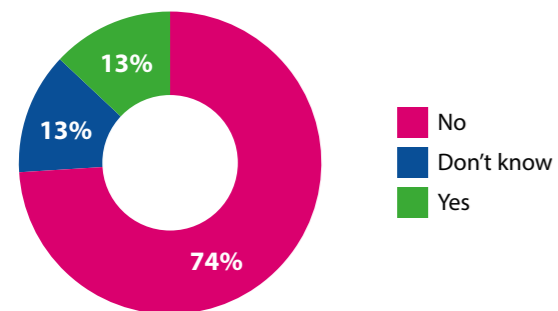
Sexual orientation



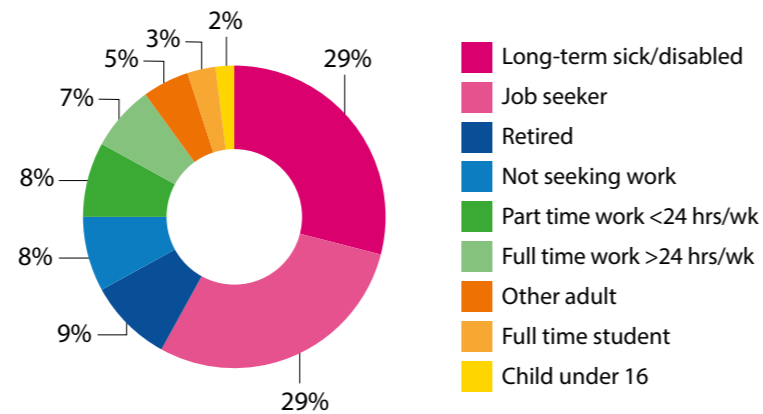
Ethnicity



Disability



Economic status



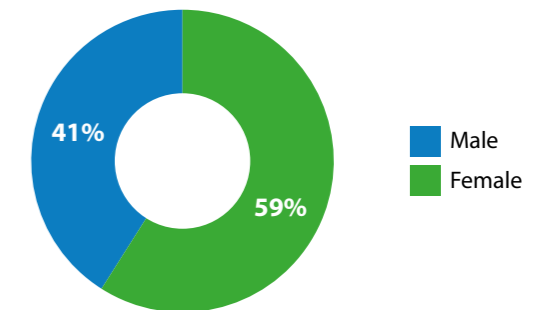
Our Colleagues

At Sapphire, we believe that our staff are our most important asset, and we are proud that our team is as diverse as our residents. The average age of a Sapphire employee is 45, and 61% of the staff team identify as female.

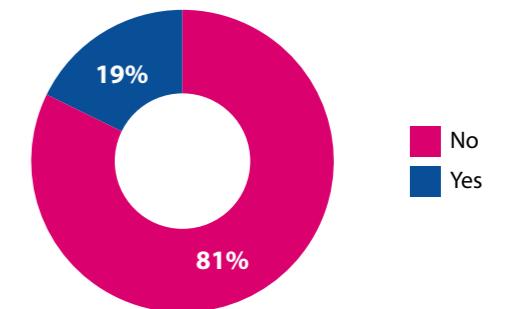
The diverse racial and ethnic breakdown of the team also reflects the ethnic diversity of our residents, as shown in the charts below. 19% of the team report having a disability.



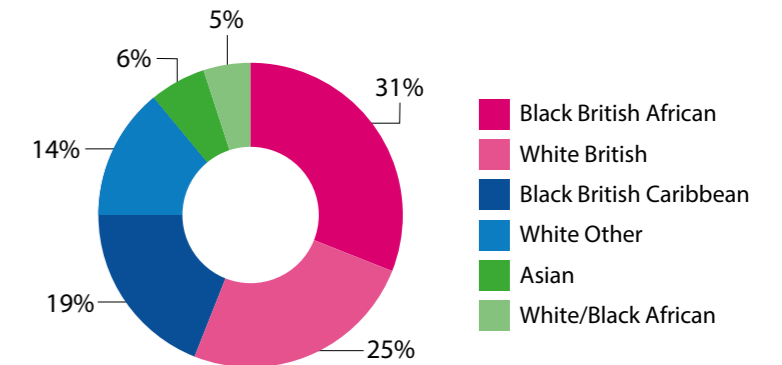
Gender



Disability



Ethnicity



The Challenges ahead

The emergence of Covid-19 and the devastating impact it has caused around the world has overshadowed and exacerbated all the other challenges we face as a society. While the long-term effects are not yet clear, it seems likely that there will be a significant economic and social impact. The Bank of England has talked about 'longer-term damage or scarring to the economy', and this is on top of a likely recession and the impact from Brexit.

The pandemic has shone a light on inequality, deprivation, and the need for decent, affordable housing. A lack of affordable homes is one of the biggest challenges the country faces, especially in London and the South East. This shortage is not only due to inflated prices, but also due to low or static incomes.

Sapphire is committed to addressing this problem, and a key part of our Corporate Plan for 2021-2026 is to increase our portfolio and provide additional homes at an affordable rent in London and the South East. In doing so, Sapphire will be staying true to our mission and values, and playing our part in providing much needed affordable housing.

The Chartered Institute of Housing (CIH) reports that 8.4 million people are waiting for a suitable home, and 43% of these need a home at social rent. CIH have said we need to build at least ninety thousand homes per annum at social rent in England alone.

The pandemic is likely to make this situation worse. In addition to the need for affordable general needs housing, there is a requirement for supported housing and housing for single people who may experience homelessness.

The number of rough sleepers has increased by 55% over the last five years according to Homeless Link. In addition, the charity, Crisis highlights the number of single people who are the 'hidden homeless', either rough sleeping, sofa surfing with family or friends or squatting. There is lack of funding to help single people move to hostels or temporary accommodation.

Sapphire's Plan is to play our part in addressing these challenges and we remain committed to increasing the supply of affordable accommodation for single people in need of a home.

As a housing provider, it is our first responsibility to keep our residents safe. The Grenfell Tower tragedy in June 2017 where 72 people tragically died, remains part of the context for social housing landlords, both in terms of the physical safety of homes and in our relationships with residents and responding to their needs.

The Building Safety Bill and Fire Safety Act bring additional responsibilities for landlords. The Government's Social Housing White Paper will also lead to significant change in consumer regulation. Sapphire supports the proposals in the Social Housing White Paper in providing a 'reset' in the relationship between landlords and residents to one of partnership.

As the number of people on Universal Credit continues to grow, this has changed the nature of the relationship between landlords and residents. Government statistics show that in January 2021, six million people were on Universal Credit. The NHF website reported in April 2021 that of the landlords surveyed, "the number of housing association tenants

claiming Universal Credit increased by 83% from June 2019 to September 2020".

Many tenants on Universal Credit are also in rent arrears, and housing providers will have to work with residents, the Department of Work and Pensions (DWP), and others to help residents navigate the system to understand and find solutions to the causes for rent arrears. We recognise that landlords must also develop a social value offer to residents for training, education and employment.

We are committed to training our staff so they are better able to understand and address the needs of our residents.

Our mission '**providing homes to improve lives and enable people to live independently**' is at the core of everything we do, and our Corporate Plan for the next five years will echo this at every point.

Our aim for Zero Carbon and the environment

The Government has set a target of reducing greenhouse gases to net zero by 2050 and for social housing landlords to achieve Energy Performance Certificate (EPC) rating C or Standard Assessment Procedure (SAP) rating of 69 by 2030. This presents another challenge as we seek to add the costs of decarbonisation to the costs of having a Decent Homes + standard for all our homes and remodel older schemes. Our asset management strategy will set out how we plan to respond to this.

Residential housing is responsible for 22% of all UK emissions (if emissions from consumed electricity are included), and social housing contributes 10% of this. Although, social housing performs well against other tenures in terms of energy efficiency, providers face significant challenges in retrofitting homes.





This includes lack of finance, concerns around technology, conflicting organisational priorities, and the lack of capacity and capability in supply chains as the major barriers to retrofitting at the scale and pace required.

We have committed that all of Sapphire's new homes being built to net zero carbon standards, the challenge we face will be developing a retro fitting strategy for existing stock. This will be a corporate priority under the new Plan.

Getting Value for Money and Social Value

Value for Money (VFM) looks at the 'efficiency, economy and effectiveness' of how things are done. For Sapphire, VFM is about obtaining the best value possible from our resources and providing quality services, with maximum benefit to improve people's lives. It is a way to challenge ourselves to examine how we operate, so we can achieve more for the same outlay or effort and make best use of our portfolio. As a smaller specialist provider, Sapphire does not benefit from the economies of scale of larger organisations. Nevertheless, we are committed

to ensuring that our costs per unit are within the median range of similar providers.

Another important consideration for Sapphire is our commitment to social value alongside VFM. Social Value UK (SVUK) has defined Social value as *"the quantification of the relative importance that people place on the changes they experience in their lives. Some, but not all this value is captured in market prices"*.

We will continue to work in partnership with others to consider and measure social value from the perspective of those impacted by our housing and services.

Minimising Risks

Sapphire is committed to maintaining the long-term health of the organisation in terms of financial stability, management of resources and quality-of-service provision. We seek to minimise risks through a suitable system of controls and have procedures in place to manage the level of risk, so that the residual risk after any mitigating actions can be borne without serious, or permanent damage to the Association.

Sapphire has a Strategic Risk Map which identifies risks at both a strategic and operational level. The Risk Map is approved by the Board and monitored quarterly by the Finance Audit and Risk Committee.

People First – Diversity and Inclusion

Sapphire is noted for its 'people centric' approach and in line with our four values we are committed to fostering an environment where all people are respected and valued. As an employer, we aim to have an inclusive working environment, and for residents and stakeholders we ensure our services are accessible and fair. At Sapphire, our Board and staff reflect the communities we work in.

Skills, Leadership and Governance

Sapphire is regulated by the Regulator of Social Housing (RSH). Our Board consists of non-executive members as well as an independent board member. It is supported by specialist committees, Finance Audit and Risk, Development and Remuneration and Nomination.

There are increasing expectations on boards governance and leadership. In response to this, the Sapphire Board has strengthened its skills, expertise and capacity, bolstered its committee structure and undertaken a Board review. The Associations adopted the NHF Code of Governance 2020 in February 2021 and will be implementing an action plan to be fully compliant by April 2022.

Changes to the way we work

Trends in the workplace changed significantly during 2020/21. As the pandemic accelerated, there was a significant increase in remote

working, virtual meetings, less travel, higher use of e-commerce and virtual transactions and greater adoption of automation.

According to McKinsey, remote working and virtual meetings are likely to continue post-pandemic, albeit less intensely than at the pandemic peak and a wide range of research, including a YouGov survey and CIPD research, indicates that the majority of workers want to adopt a hybrid approach and continue to work from home at least some of the time. This presents an opportunity to establish a new way of working, and Sapphire are adapting to this with a new Organisational Development strategy that supports this Corporate Plan.

Plan for the next five years

Our Corporate Plan establishes our strategic direction for the five years, from 2021 to 2026. The development of this Plan involved every part of Sapphire: the Board, leadership team, wider staff team and residents. Consistent themes running through this process included our strong continued commitment to meet the needs of single people and provide support to people who have experienced homelessness, alcohol, drug and mental health issues. Our mission to value lives etc will remain at the core of our Corporate Plan for the next five years.

While Sapphire's homes are located in North and West London, we continue to focus on these areas. However, we are open to other opportunities in different locations if they contribute to our ability to achieve our core mission.

The pandemic has highlighted the need to speak up for those experiencing poor housing, isolation and poverty, and Sapphire will continue to work with others to improve our services, increase social value and support people.

Our Strategic Objectives

1 To provide services that support and enhance the lives of our residents

We want to work with residents to improve their lives by listening to their concerns, needs and aspirations.

We will

- Ensure that we understand the day to day issues facing Sapphire's residents
- Ensure residents are engaged with our services and have meaningful ways to influence decision-making
- Maintain our partnerships with local authorities to provide support services
- Develop our new offer to residents in Hounslow
- Ensure we have a relationship with residents in accordance with our values
- Work with others to promote the needs of the communities we serve, particularly to advance equality and fairness
- Maintain our CSE accreditation.

2 To provide more, and better homes

We want to grow our business by 40% over the next 5 years, to ensure we are playing our part in meeting housing need and ensure that our existing homes meet quality and sustainability standards.

We will

- Build 100 new homes on our sites in Hounslow
- Build a new scheme at our site in Neasden, Brent
- Develop a strategy to reduce carbon emissions from our homes
- Implement Decent Homes Plus via our asset management strategy
- Identify partnerships where we can create a positive environmental and social impact
- Generate options for the redevelopment of Bethany House
- Tender for more supported housing services
- Identify other potential development sites or schemes.

3 To be an Employer of Choice

We want our people to be engaged and, empowered because we know that our colleagues are the face of Sapphire. We believe that having fully engaged people is the best way for us to provide excellent services to residents and communities.

We will

- Develop and equip our people to respond to the working environment skilfully and with confidence
- Support the wellbeing and health of our people
- Achieve Investors in People (IIP) platinum status
- Adapt our practices to attract and retain the best talent
- Provide employment opportunities for young people or residents.

4 To manage our finances well and improve our ways of working

We want to be a well-run organisation, working to plans, within budget and confident about managing change. We believe that maintaining our financial viability and our core strength as a smaller provider, we are well positioned to move forward with our plans for the future.

We will

- Achieve excellence in governance, ensuring we continue to comply with the new NHF Code of Governance
- Ensure that our treasury management strategy supports our current and future ambitions
- Ensure that our ICT improves our efficiency and our decision making
- Improve the customer experience by being responsive, having easy to use services and, investing in digital channels
- Ensure Sapphire's systems and structures adapt to our operating environment.

Our values and mission will guide how we work, and shape how we deliver our strategy over the next five years. Sapphire will continue to support our residents and deliver long-term value and excellent service to the communities we serve.



BOARD OF MANAGEMENT

Janine Stiles Chair

Alan Johnson

Mithun Kathirgamanathan

Sandra Nwajiaku

Reginald Parkinson

Catherine Ryder

Alan Strickland

Clive Stuart

Terry Sullivan

Mark Sweeny

Maggie Van Reenen

EXECUTIVE MANAGEMENT TEAM

Heather Thomas Chief Executive

Jesse Fajemisin Operations Director

Beverly Finn Head of HR and Central Services

Claudette Marcano Finance Director

Karl Philips Development Director

SECRETARY

Heather Thomas

REGISTERED OFFICE

1 Holmes Road, London NW5 3AA

AUDITORS

Beever and Struthers 15 Bunhill Row, London EC1Y 8LP

INTERNAL AUDITORS

Mazars Risk and Assurance Services Tower Bridge House, St Katharine's Way, London E1W 1DD

BANKERS

Clydesdale Bank Plc 30 St. Vincent Place, Glasgow G1 2HL

SOLICITORS

Devonshires Salisbury House, London EC2M 5QY

Trowers and Hamblins LLP Sceptre Court, 3 Bunhill Row, London EC1Y 8YZ

SAPPHIRE INDEPENDENT HOUSING

1 Holmes Road, London NW5 3AA

Phone 020 7485 8889

Email info@sih.org

Website www.sih.org



Instagram [sapphire.independent.housing](https://www.instagram.com/sapphire.independent.housing)



Twitter [@sih_uk](https://twitter.com/sih_uk)



www.facebook.com/sih15.org