

# Sapphire Independent Housing | Sapphire Independent Housing Annual Report 2023/24

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 [sih-annualreport.co.uk](http://sih-annualreport.co.uk)



Introduction

## Welcome from the Board and Chief Executive

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### Sapphire's annual report for the financial year ended March 2024

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**The last year was one of adjustment and change. It felt as if the impact of the pandemic was lessening and financial constraints eased slightly, due to the fall in the rate of inflation. On the regulatory front, the government consulted on new consumer regulations and the housing ombudsman consulted on a new complaints handling code.**

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It is important to remember these changes are in response to the tragedy at Grenfell Tower, the death of Awaab Ishak and other publicised cases of building safety and disrepair. However, increased regulation is happening at the same time as the need to invest in existing homes to deliver improvements to quality, and energy efficiency.

In addition, there is ongoing fallout from the severe shocks the UK economy has faced over the past few years, with high inflation and the higher cost of borrowing alongside the challenges of accessing skilled labour and staff with a worsening housing crisis and food and energy costs higher than four years ago. This, all means that this has been and remains a difficult operating environment for Sapphire and a tough time for residents.

## **Achieving our objectives**

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Despite this backdrop, we continued to make strides in achieving our Corporate Plan objectives. We were able to get 64 of our new homes started on-site. This was a significant achievement for an organisation of our size at a time when many providers have reduced their development programmes due to the challenging environment.

Our Customer Services Excellence (CSE) accreditation was retained during the year following a re-assessment. In line with other registered providers, we are publishing our first set of Tenant Satisfaction measures (TSMs) and these can be found in a separate report. Whilst we are disappointed in our headline overall resident satisfaction rate of 63%, we know that this was driven by dissatisfaction in one of the supported housing schemes. Resident satisfaction for our general needs residents was 84%. The repairs service was rated highly by 70% of residents and 76% of residents found us easy to deal with. We aim to build and improve on these scores over the next year as we develop our resident engagement.

## **Safety is our priority**

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The safety and security of residents, staff and the general public has always been a priority for us. During the year we maintained compliance in the areas of employer and landlord health and safety. We commenced a significant programme of fire door repair and replacement which will be finished in the new financial year. Supported housing is at the core of Sapphire's mission. We continued to work closely with our local authority commissioning partners to make a positive social impact on the lives of residents.

The programme will be finally completed in 2024/25.

Our staff team are integral to us delivering for residents and we were pleased to have achieved an improved Investors in People (IIP) score following our assessment. Our staff satisfaction dropped slightly during the year but was still at 85%.

A summary of our audited accounts is included in the annual report and we are pleased to report that although we posted a deficit, this was lower than budgeted and demonstrates improved financial management. We remain on track to return to surplus once the new homes we have developed, come into management which means that we can move forward with confidence.

## **A year of goodbyes and hello's**

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It was also a year where we said goodbye to Jan Stiles, our Chair for the last five years and Mark Sweeney board member and member of our audit committee. We thank Jan and Mark for their hard work and commitment to Sapphire and wish them well for the future. We were pleased to welcome our new Chair, Steve Bullock, former elected Mayor of LB of Lewisham. We also welcomed Rosemarie Jenkins, a development expert, onto our Board during the year. At the executive team level, we said goodbye to Jesse Fajemisin, our Operations Director who took on a similar role with a large, registered provider. Jesse has been succeeded by Assiah Awaleh who previously worked at Look Ahead and One Housing.

As we close out one year's work and launch the next where it seems there will be more change, we give our appreciation to the staff and Board members at Sapphire for their hard work and commitment over the last year. We would also like to thank our partners and stakeholders for their continued support.



Heather Thomas, CEO and Sir Steve Bullock, Chair of the Board

## **Provide services that support the lives of our residents**

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### **Resident involvement is key**

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We reinvest all our earnings into the enhancement of our homes.

We are a non-profit organisation that reinvests all our earnings into the enhancement of our homes, the support for our customers, and the development of our staff to ensure the highest quality service.

Our commitment to resident involvement ensures that their voices are heard and their needs are prioritised in our services, empowering them to be active participants in their community.

Our housing team provides essential support to vulnerable tenants, offering services such as financial inclusion and safeguarding for victims of domestic abuse and individuals facing mental health challenges.

Additionally, our care and support teams work to improve the lives of service users, promoting independence and empowerment so that they can access the same opportunities as everyone else.

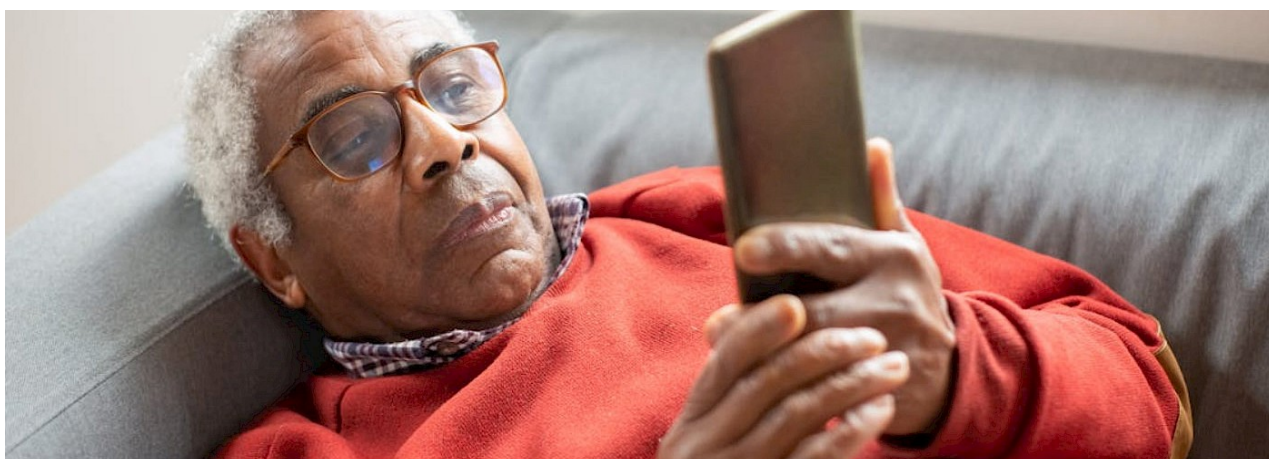
## **Resident engagement and Health and safety remained a priority for 2023/24**

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- We revised our Complaints Policy and Procedure to align it with the Ombudsman's Complaints Handling Code of Practice.
- We initiated and completed a project to install window restrictors in all properties that were required to have them.



- Our fire door programme will finally be completed in 2024/25. During this year we repaired or replaced more than 400 doors across our properties. This initiative was undertaken to align with the increased number of fire door inspections required by fire safety regulations.
- There is increased scrutiny and regulation from customers, the regulator, and the ombudsman to enhance the quality of services for residents. This entails prioritising investment in our homes and schemes, whilst we also develop and build over 100 homes in Hounslow.
- We are in favour of initiatives that facilitate and promote residents' ability to voice their concerns to us. We are committed to actively listening and seizing every opportunity to rectify any issues, learn from our mistakes, and enhance our services.
- Additionally, we undertook a gap-analysis of the new consumer regulations and the enhanced authority of the Regulator of Social Housing, and have a plan to meet the requirements in the new financial year.



We want to grow our business to ensure we are playing our part in meeting housing need and to ensure that our existing homes meet quality and sustainability standards.

## **Provide more and better homes**

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### **Working with London Borough of Hounslow to provide new homes**

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We have been working closely with the London Borough of Hounslow on developing new homes in the Borough on former garage court sites. We have agreed terms to purchase a long lease on 19 development sites in Hounslow and have completed 9 leases.

All these sites have planning consent, and we have a programme of 103 new homes to develop. We work closely with the Greater London Authority, who provide funding for the development.

### **Building our programme**

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We are building 73 new homes

We are, as of June 2024, building 73 new homes with our Contractor partners Helix Construct, Ark Build, Ermine Construction and Chartwell Vision. We are anticipating that the new homes will be completed and start to handover from September 2024, all 64 should complete by March 2025.

### **Planning the development pipeline**

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The remaining 30 units we hope to start before March 2025, we received confirmation of GLA funding in the new Affordable Homes Programme in October 2023.

We completed the sale of a shared ownership unit in a large development at 187 Kentish Town Road in August 2023.

### **Providing quality new homes**

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We are aiming for zero carbon homes

Providing high quality homes and services to our residents remains a priority and our new schemes are no exception. We are especially pleased to be aiming for zero carbon homes as part of our new programme, which will enable our residents to enjoy comfortable new homes, with affordable energy bills.

### **Investment Partner Status**

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Sapphire are also delighted to announce that we have “Investment Partner Status” for the new affordable homes programme. This will enable Sapphire to develop a programme of affordable new homes through the Mayor’s Homes for Londoners Programme.

### **To be an employer of choice**

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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.





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## Sapphire Day

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### Edward Pauling School, Feltham

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Sapphire Day is a day when Sapphire colleagues come together to give back to the local community to help out a project in need.

Each year we find a new location and community service that would benefit from our time, creativity and desire to make a difference. This year we were pleased to support Edward Pauling School in Feltham.

This year, Sapphire's Debra Constance worked alongside Helix Construction, who are one of Sapphire's development partners in LB Hounslow, to enhance the school's outdoor space.



Sapphire Day - Edward Pauling School, Feltham



The day was spent tidying up the area and in particular providing a revitalised pond, grassy play area and a safe pathway for the children.



We recognise that our staff are our most important asset and critical to the success of Sapphire, and their health and wellbeing remains a key priority

## **Employee of the Year 2023**

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Every year we celebrate our colleagues and their successes across the organisation. Colleagues are nominated for the Employee of the Year award by their peers by way of a video presentation setting out the reasons for the nomination and how their colleague has demonstrated outstanding performance during the year.

The videos are played at the Staff Conference and colleagues are asked to make their overall choice for the award.

The 2023 Employee of the Year went to Anne Searle.

Anne Searle was nominated by a number of her peers for the Employee of the Year Award 2023 and she is described as someone who will go above and beyond in her role with always a cheerful manner.

Colleagues reported that they felt Anne is an extremely important member of the team who takes time in her busy schedule to interact with residents and staff and someone who deserves recognition for her hard work.



Anne Searle was nominated for the Employee of the Year Award 2023



The team had an opportunity to hear from Dean McGlynn

The 2023 conference was held in the beautiful surroundings of Kew Gardens and the theme of “Fit for the Future”.

## Staff Conference

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We recognise that our staff are our most important asset and critical to the success of Sapphire, and in recognition of the value we place on our staff team, each year we hold a Staff Conference which provides the opportunity for everyone to come together socially and to motivate staff to understand and plan for the future.

The team had an opportunity to hear from Dean McGlynn, External Affairs Manager at the NHF, of the values and challenges faced with supported housing; to visit some of our current development sites; and to discuss how Sapphire needs to adapt to be “fit for the future”.

## Gallery

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This year's conference was held in the beautiful surroundings of Kew Gardens and the theme of “Fit for the Future”.







## Staff Satisfaction

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How are colleagues are feeling about working for Sapphire is really important to us. We listen to our colleagues and really value their feedback.

### Staff Satisfaction 2023-24

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- | I feel part of a family. Everyone is supportive
- | I find Sapphire are good at acknowledging achievements
- | I am proud to work for Sapphire and I feel the organisation has been flexible to my childcare needs
- | I feel empowered to examine and make changes
- | Sapphire offer opportunities for staff to engage and contribute to the organisation

| I am enjoying working for Sapphire and find the staff welcoming and supportive

## Staff Satisfaction Results

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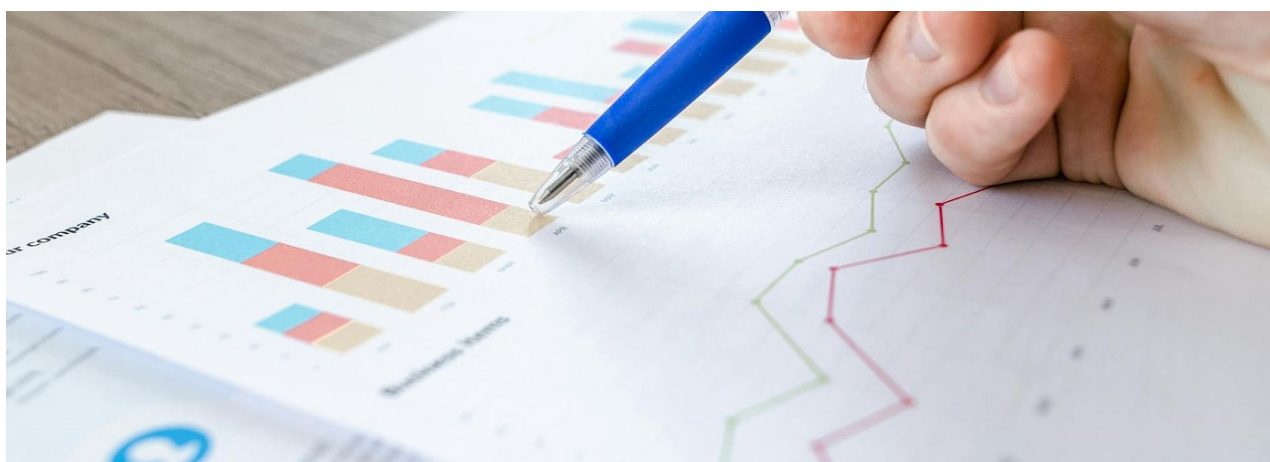
For more information place your pointer over the chart.

- Overall satisfaction: 85%
- 88% are proud to be part of Sapphire
- 88% would recommend Sapphire as a good employer to work for

## Managing finances and improving ways of working

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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 is our core strength as a smaller provider, we are well positioned to move forward with our plans for the future.

## Financial Results 2023/24

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### Statement Of Comprehensive Income

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	2023/24	2022/23
	£	£
<b>Income</b>		
Income from housing	3,457,361	2,939,404
Shared ownership - 1st tranche sales	132,961	243,000
Housing Support Grant	1,016,069	947,456
Grants & Other income	14,286	140,221
<b>Total</b>	<b>4,620,676</b>	<b>4,270,081</b>

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<b>Expenditure</b>		
Housing Services	2,523,608	2,545,038
Support Services	1,282,849	1,072,007
Maintenance	877,481	415,066
Depreciation	348,822	269,358
Cost of Sales	86,515	86,517
<b>Total</b>	<b>5,119,275</b>	<b>4,387,986</b>
<b>Operating (Deficit)</b>		
Interest received	409,181	156,095
Interest payable	(59,522)	-
<b>(Deficit) /Surplus on ordinary activities for the year</b>	<b>(148,940)</b>	<b>38,190</b>

[Download Tables](#)

## Statement Of Financial Position

	2023/24	2022/23
	£	£
Fixed assets	35,819,374	24,102,275
Current assets	11,255,782	12,400,399
Liabilities (current and long term)	(8,408,217)	(3,309,996)
<b>Net Assets</b>	<b>38,666,939</b>	<b>33,192,678</b>
Share capital	11	10
Social housing and other grants	13,985,309	8,362,109
Free reserves	24,681,619	24,830,559
<b>Total</b>	<b>38,666,939</b>	<b>33,192,678</b>

## Performance

Our commitment to resident involvement ensures that their voices are heard and their needs are prioritised.



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

## Operations performance 2023/24

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## Social Impact Value

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Research tells us the average impact value of supporting a homeless vulnerable person into settled accommodation has a social impact value of £8,019.

We achieved £1,496,768 in social value in this area throughout 2023/24. This is a 467% increase on the £320,760 achieved in 2022/23.

## Reinvesting to enhance our homes

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### Social Impact Value Table 1

Scheme(Supported Housing Bed spaces)	Number of applicable moves	Applicable moves as % of bed spaces	23/24 Social Impact Value
Bethany House -60	16	27%	£128,304
Conway House -60	17	28%	£136, 323
Hepburn Court -12	18	150%	£144,342
Townsend House -18	10	56%	£80,190
Total	61	41%	£489,159

### Social Impact Value Table 2

Number of applicable lets 23/24	Social Impact Value of lets 23/24 (£)
91	1,496,768

[Download Tables](#)

### Repairs and Maintenance

KPI (Target)	2223/24 No. completed	2023/24 No. completed on time	2023/24 % completed on time
Total Emergency (24 hours - 97.5%)	93	70	75%



Total Urgent (7 days-97.5%)	101	73	72%
Total Routine (21 days-90%)	360	278	72.20%

[Download Table](#)

### Repairs Satisfaction

Repairs satisfaction over the last 12 months: 76%.

### Complaint handling

Satisfaction with complaint Handling: 33%.

### Lettings by Age

### Lettings by type

Total = 289

### Lettings by gender

Lettings 2023/24: Male 39, Female 54, Other 3.

### Lettings by ethnicity

### General Performance

	2023/24	Target	2022/23	Target 2022/23	Trend
Current rent Arrears	2.1% after HB	3%	1.67%	3.5%	Up
Void loss	5.07%	5%	4.79%	5%	Up
Complaints resolved at stage 1	70.58%	No Target	66%	No Target	Up

[Download Tables](#)

### Health and Safety

Area Satisfactory Check	March 24	Trend
Asbestos	100%	No Change

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Electric	100%	<b>No Change</b>
Fire	100%	<b>No Change</b>
Gas	100%	<b>No Change</b>
Water	100%	<b>No Change</b>
Lift	100%	<b>No Change</b>

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## **Governance and Leadership**

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Together members have a broad range of skills and expertise and this is reviewed periodically to ensure Sapphire has the right mix to meet both current and future needs.

## **Sapphire Board**

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As of 31st March 2024 our Board has 11 members.

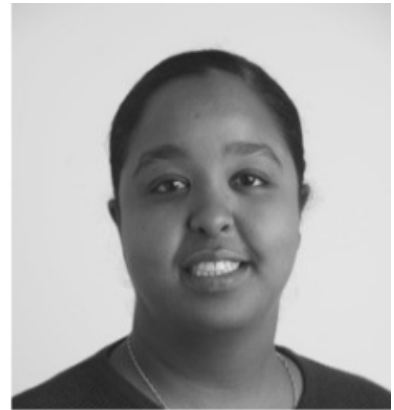
Board members are:

- Sir Steve Bullock – Chair
- Charles Culling
- Gwen Godfrey
- Kalwant Grewal – Chair of the Finance, Audit and Risk Committee
- Rosemarie Jenkins
- Alan Johnson -Chair of the Development and Assets Committee
- Sandra Nwajiaku
- Reginald Parkinson – Chair of the Remuneration and Nomination Committee
- Catherine Ryder
- Clive Stuart
- Terry Sullivan

## **Executive Management Team**

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Executive Management Team

- Heather Thomas – Chief Executive
- John McNiece – Finance Director
- Assiah Awaleh – Operations Director
- Karl Phillips – (Consultant) Development Director
- Beverly Finn – Head of HR and Central Services

## Supporters and Partners

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We received valued support in 2023-2024 from the London Boroughs of Camden, Islington, Brent, and Hertfordshire County Council. We are also grateful to the following organisations for making significant contributions throughout the year:

## Thanks to our Supporters and Partners

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- Abbey Community Centre
- Action 4 London
- Age UK, Camden
- Apothecary Centre
- Bates Wells Braithwaite
- Bridging the Gap
- CafA©Art
- Camden Adult Learning Community
- Camden Job Hunt – Good Work Camden
- Camden Roundhouse
- Camden Routes Off the Streets Team
- Chartered Institute of Housing
- CLASH
- Clearing House
- Crisis Skylight
- Feast With Us
- Food Donations Connections
- G320
- Gratitude
- Groundswell
- Herts Young Homeless
- Kew Gardens
- Mind
- National Housing Federation
- Recovery College, St Mungo's
- Redloft
- Sapphire Community Group
- Shapes in Motion
- SHP Camdem Recovery Service and Islington Aftercare
- Smart Works
- Sock Drop
- Solace Women's Aid
  
- South East Consortium
- SPBM
- Street League
- The Community Shop
- The House of St Barnabas
- The Mary Ward Centre
- The Maya Centre
- The Prince's Trust
- Training Link Ltd
- Trussell Trust
- Westminster Kingsway College
- Women@thewell

- Working Chance
- Working Men's College
- Wrap Up London
- Youth Connexions
- Ark Build
- Beacon Partnership
- BME London Landlords
- Connex Network
- Devonshires Solicitors
- DTP Consultancy
- Ermine Construction
- GLA
- Helix Construct
- Housing Diversity Network
- L&Q Development Partnership
- Madlins LLP
- Pennington Manches Cooper Solicitors
- Potter Raper Partnership
- South East Consortium (SEC)
- The Housing Executive

## Location maps

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Our homes are located in the London Boroughs of Camden, Islington, Brent and in Hertsmere, and new homes coming soon in the London Borough of Hounslow.

Further details can be found at each location on the map below.



## Head Office

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Head Office, 1 Holmes Road, Kentish Town, London, NW5 3AA



## Hepburn Court

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Hepburn Court, Gowar Field, Brookside, South Mimms, Hertfordshire, EN6 3QE



### **St Eugene Court**

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St Eugene Court, 82 Salusbury Road, London, NW6 6PA.



### **Townsend House**

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135 Aycliffe Road, Borehamwood, Hertfordshire, WD6 4HA.



### **Bethany House**

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13 Lloyd Square, Islington, London, WC1X 9AR.



### **Caulfield Court**

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Caulfield Court, Baynes Street, London, NW1 0TZ.





## **Dunne Mews**

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Dunne Mews, 57 Leighton Road, London, NW5 2QH.



## **Highgate Road and College Yard**

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54/56 Highgate Road and 9 College Yard, London, NW5 1NU



## **Forde House**

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129 Queens Crescent, London, NW5 4HE



## **Tara Lodge**

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Mutrix Road, London, NW6 4BF



### Conway House

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18-22 Quex Road, Kilburn, London, NW6 4PL



### Hackett House

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12 Kingsgate Road, Kilburn, London, NW6 4TB



### Espalier Gardens

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1 Espalier Gardens, London NW6 2DQ



## Ashford Road

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London Borough of Hounslow.

New Project.



## Fir Road

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Ongoing development taking place in Hounslow.

New Project



## Spinney Drive

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Ongoing development taking place in Hounslow.

New Project



## **The Dell**

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Ongoing development taking place in Hounslow.

New Project



## **Becketts Close**

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Ongoing development taking place in Hounslow.

New Project





## **Carville Crescent**

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Ongoing development taking place in Hounslow.

New Project



## **Layton Court**

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Ongoing development taking place in Hounslow.

New Project



## **Manor Gardens**

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Ongoing development taking place in Hounslow.

New Project



## **Sparrow Farm Drive**

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Ongoing development taking place in Hounslow.

New Project



## **The Clumps**

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Ongoing development taking place in Hounslow.

New Project



## **Clifton Parade**

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Ongoing development taking place in Hounslow.

New Project



## **St Mary's Drive**

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Ongoing development taking place in Hounslow.

New Project



## **83 Oxford Way, 82-96 Oxford Court and 50-64 Oxford Court**

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Ongoing development taking place in Hounslow.

New Project





**Almond Grove, Brentford TW8 8NL**

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Almond Grove

New Project



**Cherry Crescent, Brentford TW8 8NN**

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Cherry Crescent

New Project