

What's happening in community housing?

managing tenancies and properties
delivering new housing
supporting clients building strong communities
expanding into diverse service areas

Innovation by Smaller CHPs

About Sapphire Coast Tenancy Scheme

The Sapphire Coast Tenancy Scheme has been in operation since 1987 providing housing throughout the Bega Valley Shire which covers an area of 6 053km². Sapphire's head office is located in the valley's central point in Bega. Over the last 28 years, the Board has worked diligently in a voluntary capacity to provide secure, affordable and appropriate housing needs to people on low to moderate incomes in the Bega Valley.

Effective management and new properties

The strength and depth of the community housing sector is showcased by Sapphire who demonstrate that smaller regional providers are also capable of great achievements. The expansion of its portfolio has allowed the Scheme to provide subsidised social housing from Bermaqui in the north to Eden in the south.

Sapphire's expansion has been largely due to its staff's exceptional management skills. Over the last 21 years, the organisation has focused on maintaining good arrears control in both rent and non-rent accounts. This has allowed Sapphire to retain funds that if were not managed effectively may have been spent from the annual repairs and maintenance budget for both leasehold and capital properties. Sapphire has also maintained control over expenditures in all areas from staffing ratios to properties, rent reviews as well as property under and over occupancies.

Sapphire has also been fortunate to have affordable office rent in the Sapphire Market shopping centre. Its long term involvement with building management has enabled Sapphire to lease larger office space as the organisational requirements have grown.

Exceptional management and budget control allowed Sapphire to make the strategic decision to purchase six 2-bedroom units in the Bega Valley in November 2011. By January 2015, Sapphire continued to grow with the purchase of four 2-bedroom and one 3-bedroom properties in Merimbula. Two of these units have been modified for tenants living with disabilities. The purchase of all 11 units have been achieved without external funding support.

Successful partnerships and new pathways

As a small housing provider, Sapphire's connections with support services have been essential for it to successfully manage complex tenancies. On average, 25% of all Sapphire tenancies are supported by various services. As one of the pilots for the Housing and Accommodation Support Initiative project, Sapphire built on its excellent existing support relationship with Bega's local mental health service resulting in Sapphire sustaining tenancies for people with mental health issues. Sapphire's efforts have

been professionally recognised by winning the NSW Excellence Award in Partnerships with Mental Health in 2008.

An additional partnership was formed with Bega Valley Shire Council when Sapphire was the successful applicant of an EOI for 10 Council properties. It was important to the Council that the successful applicant be a local registered housing provider. Sapphire has upgraded these units and a 10-year long term asset management plan has been developed.

Sapphire also has a long-term commitment to youth in the Bega Valley. In January 2006, three studio units were head leased to Sapphire for youth undertaking education, apprenticeships or training. As part of Sapphire's business plan, two of the community housing funded leasehold properties were targeted for young parents. From the success of the program, two additional properties have been transferred for young parents from Housing NSW.

The rolling out of the Going Home Staying Home program resulted in the transfer of ten transitional units to the Bega women's refuge. Further partnerships with local real estate agencies have also been essential in sustainable tenancies. These partnerships and projects add to Sapphire's reputation and bottom line by way of economies of scale.

Sapphire Board and workplace

Sapphire's CEO, Sue Ogier, commented that the Scheme has a proven record of strong governance with a Board that is committed providing viable and alternative affordable housing solutions in the Bega Valley Shire.



Sapphire's tenants living in new units in Merimbula

Sapphire's success can be attributed to its Board members who are elected each year on a knowledge and skills base. Board members have various occupational backgrounds including solicitors, project managers, international bankers, members of Bega Valley Shire Council and other business owners. Sapphire's knowledge base is further broadened by ensuring that one Board member is a current tenant. Board members also provide their time and efforts on a voluntary basis.

Staff morale is invaluable in the delivery of a quality service and staff are motivated by the feedback received from Sapphire's tenants such as:

'Your staff are doing an excellent job', 'I am very happy living here'

'Very Very Very grateful thank you for your help', 'I am very fortunate to be part of this scheme'

Strong governance around risk identification, strategic and operational plans will always be a work in progress as Sapphire grows and its areas of operation evolve. Sapphire will remain reflexive by reviewing its operations at least annually and will continue to provide quality services into the future.