

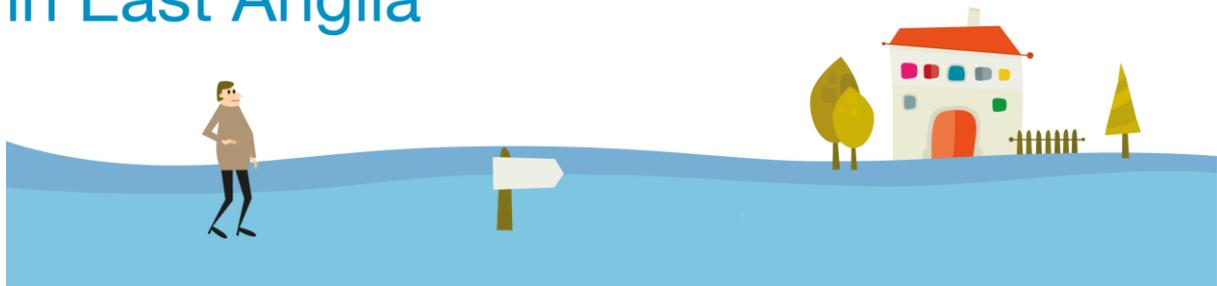
Solo Housing (East Anglia)
12a St Nicholas Street, Diss,
Norfolk IP22 4LB

Business Plan 2018 to 2023 (summary)

Updated October 2021



Housing solutions for single people
in East Anglia



The Five-year Business Plan was updated in Spring 2021 during the Covid 19 pandemic. We believe the need for accommodation for single people is likely to be greater as the country emerges from the pandemic. The Business Plan continues to provide us with a strategy to meet the needs of people in housing need.

Solo Housing is a charity & registered housing provider originally established in 1985 as Campaign for Single Homeless (COSH). Solo helps a range of single people, from those who simply need a roof over their head, to those who need regular help to overcome barriers which may be preventing them from finding and sustaining accommodation.

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Solo provides support, advice, information and practical help, enabling single people living in rural & coastal areas to secure and sustain accommodation.

We believe in people and our intention is to provide opportunities for those who pass through our door to improve their lives and take up new opportunities. We are currently funded by local authority housing related support contracts, local authority homelessness prevention grants, donations & voluntary income and rental income revenues.

Solo currently provides three types of housing solution for single people:

Accommodation Access Support including a Lodgings Scheme - enables people with a spare room to let to be matched with someone looking for an affordable housing solution. A lodger provides the householder useful extra tax-free income, companionship and wider social benefit such as sharing skills. Accommodation Access includes triage, housing solutions and assertive outreach support.

Supported Housing - Accommodation Based Supported Housing is temporary accommodation which seeks to assist people to develop skills to sustain longer term accommodation; where they may have specific health or other vulnerabilities which have previously made it difficult for them to sustain accommodation in general needs housing. The accommodation provided is either a one-bedroom flat, shared house or flat or hostel. Residents are provided with their own furnished flat or room (where they may share a kitchen, bathroom, and lounge). Our staff visit regularly, encouraging people to rebuild their confidence and prepare for independent living. The service provides a planned & sustainable move back into the community, either to housing association accommodation or to the private sector, living with family or friends or moving to lodgings.

General needs accommodation - low-cost self-contained single person accommodation units which can provide a move on solution for those living in supported accommodation/lodgings or provide low-cost accommodation for those on a low income.



SECTION A - The context for this Business Plan: The Executive Board Requirements:

Solo Housing Mission statement:

Solo Housing - a charity providing housing solutions for single homeless people, giving them the opportunity to access both short term and long term suitable & affordable housing in East Anglia. As a registered provider we provide access to high quality tailored support, enabling single people to develop the skills needed to sustain independent living.



Our Vision for Solo Housing

To continue to deliver housing solutions for single people we will progress the following strategic objectives:

1. Good governance & effective decision-making processes

1. Be a financially sustainable organisation, adapting to a changing and challenging external environment (including any adjustments required to meet the climate change emergency)
2. Adopt a robust approach to value for money & decision making, which will include rigorous appraisal of options to deliver the strategic objectives of the Business Plan.
3. Expand our Executive Committee membership to include the full range of skills and experience required to progress our business plan.
4. Enable resident involvement to enhance our decision making.
5. Implement a succession plan for the replacement and renewal of Executive Committee membership
6. Ensure compliance with the Regulator for Social Housing & Charity Commission codes of governance, taking action to improve performance and compliance where necessary.
7. Assess organisational risk and social purpose in relation to any existing or proposed opportunity.

2. Strong leadership

1. Maintain a high profile and strong reputation within the supported housing and homelessness sector.
2. Empower our residents, enabling them to be involved in the delivery and development of our services; using their expertise to continuously improve our housing offer.
3. Enable staff, residents and wider stakeholders to share our mission and organisational values, embedding our mission within our operational service delivery and future developments.

3. Develop and expand our support and accommodation provision.

1. Achieve recognition as a high-quality supplier in the delivery of supported accommodation and other housing solutions.
2. Maintain & expand our portfolio of accommodation to secure short term and longer-term sustainable housing for single people.

3. Develop relationships and work strategically with the private sector to maximise our potential to increase income and sustain our business model

4. Working in partnership to underpin our work.

1. Continue to enhance our relationships with key stakeholders to progress our vision and provide housing solutions.
2. Work strategically with our local authority partners to develop effective homelessness prevention services and maximise the impact of all government grant funded programmes.

5. Enabling effective & efficient delivery & maintaining a skilled workforce

1. Develop our staff to maximise their potential in working with single people in housing need.
2. Review & modernise our workspace resources & equipment, continue to invest in efficient IT & telephony solutions.
3. Enhance our operational infrastructure (including office premises) to maximise our efficiency.
4. Provide employment opportunities for our residents, for example developing an apprenticeship programme.
5. Ensure all procurement in relation to infrastructure and service delivery achieves value for money in the utilisation of the organisation's resources.
6. Ensure our operational delivery seeks to support the actions required in relation to the climate change emergency.

6. Meeting local need

1. Complete an options appraisal on our existing assets to release the potential to deliver and to maintain innovative solutions in the provision of housing and to enhance access to housing for single people.
2. Optimise our existing assets to achieve economy (managing cost and quality), efficiency (ensuring resources invested deliver expected outputs) & effectiveness (to meet our strategic objectives and impact)
3. Ensure our accommodation continues to be affordable and accessible to single homeless people.
4. Deliver a good quality service, maintaining a flexible and tailored approach to achieve positive outcomes for all Solo service users.
5. Increase the provision of supported & move on accommodation.
6. Develop the capacity to provide training & skills for single people living in a rural area to help them get ready for employment or voluntary work, where appropriate utilising the land & space available at our Old Post Office hostel site
7. Scope & develop a Social Lettings Agency to deliver an ethical lettings service in the private rented sector via a social enterprise to generate income to be reinvested in the charity and our core services.

SECTION B – Current organisational status & delivery (sections one to five):

Key achievements during 2020 to 21:

- Continued to deliver Housing Related Support and General Needs accommodation services for single people during the Covid 19 pandemic and lockdown. Our operating model was completely revised to meet Covid 19 restrictions, and the majority of staff shifted homeworking. Our revised model included new ways of providing support remotely utilising technology as appropriate.
- Provided a Covid 19 safe working environment for all staff and a Covid safe accommodation service as result we had minimal cases of Covid19 within our accommodation schemes during 2020 to 21
- Provided two units of temporary accommodation in South Norfolk to ease the pressure on local authority temporary accommodation.
- Opened two new supported accommodation projects providing 6 additional units of accommodation for rough sleepers and for women leaving prison and returning to South Norfolk & Broadland
- Continued to provide an active Lodgings Scheme in East Suffolk; but suspending the lodging schemes in Breckland Ipswich and Colchester for q1 and 2 & 3 of the financial year due to Covid 19 (furloughing relevant staff)
- Agreed a new Housing Management Agreement with The Benjamin Foundation to support the delivery of their supported accommodation The Anchorage Project in Great Yarmouth (expanding our provision of accommodation by 19 beds)
- Agreed a new Housing management Agreement with Saffron Housing Trust to support the delivery of our Women's Accommodation Service
- Received funding from the Charities Aid Foundation to enable our residents to keep warm, well and safe in winter. The funding enabled us to help 109 people with support such as access to warm clothing, heaters, blankets, access to IT/broadband & cycle repair training.
- Appointed Chair of the Suffolk Housing Related Support Providers group working with the members of the group and the county to start to develop a new model of service for housing related support in Suffolk.
- Continued our partnership with Orwell Housing in the delivery of support services in Babergh and Mid Suffolk, updating our repairs and maintenance service level agreement and continuing exploration of a consortium approach with Orwell E2 to develop new units of accommodation.
- Commenced work via the Enterprise Development Grant programme to undertake a feasibility study and test models to provide both a social lettings agency and provide skills and employment development opportunities for single people who have experienced homelessness.
- Purchased an additional one bed property to add to our portfolio.
- Commenced a complete review of our existing policies and procedures including the completion of the Housing Ombudsman Complaints procedures self-assessment and preparation for the adoption of the new Housing Ombudsman Complaints procedures
- Joined the No Homelessness in Norfolk Forum and Norfolk Strategic Partnership and took the lead in one of the key working groups (Expert Feedback and consultation)
- Continued to be a member of the Homes for Cathy Group
- Commenced some exploration for the development of a Home share Model for Norfolk working with Home share UK.
- Undertook a staff resident and board consultation activity to establish our core values for publication in our Business plan and website.

SECTION B - ONE: Continuing to meet need:

The provision of supported housing & access to flexible affordable housing solutions is a key component of any local authority homelessness prevention strategy. Support and accommodation provide a steppingstone away from the negative impact of homelessness & inequality, enabling single people with support needs to work towards a sustainable home and the realisation of their full potential.

Solo provides housing solutions to single people who are homeless or at risk of homelessness; providing support and services to help single people identify their support needs, develop skills reach their full potential, to seek employment, income, and gain independence.

Our ultimate aim is to help people move into social or private rented accommodation, in a self-supporting capacity so they can reach their full potential.



1) Supported Accommodation:

Solo provides over 100 bed spaces of Housing Related Supported Accommodation across Norfolk and Suffolk.

Solo Housing provides supported accommodation within properties that we own. We also lease properties from private landlords/registered providers in Norfolk & Suffolk. Solo owns 20 support accommodation bed spaces. Solo also has a Housing Management agreement with Orbit Housing Association for 6 self-contained flats in Diss where we also offer support to the tenants, with the option to increase numbers subject to availability.

Solo works in Partnership with Orwell Housing to deliver 40 bed spaces of Supported Accommodation in Sudbury (6 belong to Orwell HA the remainder are PRS properties).

The combination of owning properties and using private landlords enables greater stability and flexibility; enabling us to respond to market demand by contracting new leases in higher demand areas and provide a range of housing options for our residents.

Location Housing Related Supported Accommodation -

Norfolk:

- Hostel and shared house – Diss
- Two-bedroom properties – residents have their own bedroom and share all other communal facilities. – Thetford, Long Stratton, Diss, Dereham
- Three Bedroom flat – Diss
- Single Self-contained flats/Single Studios/Bedsits - Diss, Attleborough, Thetford, Wymondham, Dereham, Harleston

Suffolk:

- Self-contained flats in Sudbury – owned by Orwell Housing Association, providing accommodation for higher support needs.
- Two bed PRS houses – Sudbury, Stowmarket, Great Cornard
- Three bed PRS houses – Stowmarket – providing accommodation for higher support needs.
- One bed PRS properties – Sudbury & Stowmarket

Other projects:

Women's Accommodation Service project – supported by grant funding from Nationwide/Essex Community Foundation it includes the provision of 6 bedspaces of accommodation for female offenders. The service is integrated into our wider Housing Related Visiting Support Service. The accommodation is in South Norfolk and Broadland and will be temporary, to allow women on release from prison to address key support issues, before moving into more permanent accommodation. A partnership with Saffron Housing is in place to support the provision of accommodation for this project.

Off the Street project – grant funded by Breckland District Council (using Ministry of Communities and Local Government Rough Sleeper Initiative funding). The project includes the provision of 4 bed spaces of accommodation for rough sleepers in the Breckland area. The accommodation includes dedicated visiting support and will allow rough sleepers to get off the streets and plan their resettlement into either supported accommodation or more permanent accommodation.

Accommodation Access and Assertive outreach & lodgings – funded by South Norfolk Broadland Breckland and East Suffolk homelessness prevention grant we provide triage assessments and support to access accommodation options for single people in the district. The service also includes assertive outreach supporting single people at risk of losing their accommodation or those who are not ready to engage with wider homelessness prevention support.

2) Partnership work with Orbit Housing Association - Housing Management Agreements:

Solo has a Housing Management agreement with Orbit Housing to enable us to use 6 self-contained units of accommodation in Diss, providing good quality accommodation for supported housing residents. The Housing Management Agreement allows an effective mechanism to manage the properties with clear roles and responsibilities for repairs and management of the properties for both Solo and Orbit. The costs per unit provide extremely

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good value for money allowing Solo to plan ahead for the delivery of support to our residents and manage our costs effectively.

Solo would welcome the opportunity to extend our Housing Management agreements for further properties, subject to future HRS grant allocations and other alternative delivery models.

3) Partnership work with The Benjamin Foundation:

A housing management agreement & partnership launched in December 2020 to jointly deliver 30 bedspaces of supported accommodation for young people via the Anchorage Project in Great Yarmouth. Solo Housing provides accommodation for the Anchorage project to support the delivery of a visiting support service for young people in the Great Yarmouth area. The Benjamin Foundation provides the day-to-day support and service to young people.

4) Working with the Private Rented Sector to provide supported housing:

Private Rented Sector (PRS) agreements with individual landlord's guarantee rent payments and offer a comprehensive property management package. A number of our PRS landlords have remained loyal to Solo for over 15 years. All property is commissioned on the basis of the 'Decent Home Standard', Regulator for Social Housing Consumer Standards and complies with the Housing Health and Safety Rating System (HHSRS).

Resident safety and satisfaction support our delivery and secures our reputation with landlords. We seek regular feedback from our on our accommodation and services. Feedback is monitored by the management team, CEO and the Executive Committee (trustee board).

5) Health and Safety:

The safety of both our residents and staff is paramount. We have a range of health and safety policies and procedures in place and all relevant checks are completed and recorded. We are supported the work by Peninsula 'Business Safe' who in turn conduct annual H&S checks on all office locations and our hostel accommodation. Significant health and safety matters are reported to the Executive Committee.

6) Lodgings:

Solo has developed a unique offer in relation to Lodgings. At the time of writing our plan services are funded via Flexible Homelessness grants from East Suffolk, South Norfolk District and Breckland District Council

Solo Housing currently offers over 100 bed spaces: working with over 90 landlords in parts of Norfolk and Suffolk available via our Lodgings service.

The Lodgings Service seeks to match people who have one or more spare rooms they would like to rent out; with single people who have no support needs & who require accommodation.

Landlords can be homeowners (with consent from the lender) or tenants (with consent to take in lodgers from the landlord).

Often landlords are living alone and are looking to have someone else in their home to increase income, provide security and in many cases provide mutual benefit between the lodger and the landlord.

There is evidence that loneliness & social isolation for people living alone (or seeking a low-cost single person housing solution), can have a very detrimental impact on their health and well-being and may increase demand for other services such as health (including mental health services).

Lodgings may also provide a solution for people moving to a new area for work or other reasons, those who have had bereavement or relationship breakdown and find themselves alone.

The economic impact of Covid 19 may increase the need for households to maximize their income by letting out spare rooms. The Lodgings Scheme is well placed to support households to become lodging landlords, helping them to overcome financial challenges. Our new partnerships with social landlords provide an opportunity for under occupying social housing tenants to rent out their spare room. The lodging scheme forms part of local authority homelessness prevention objectives and maximises the use of local housing stock.

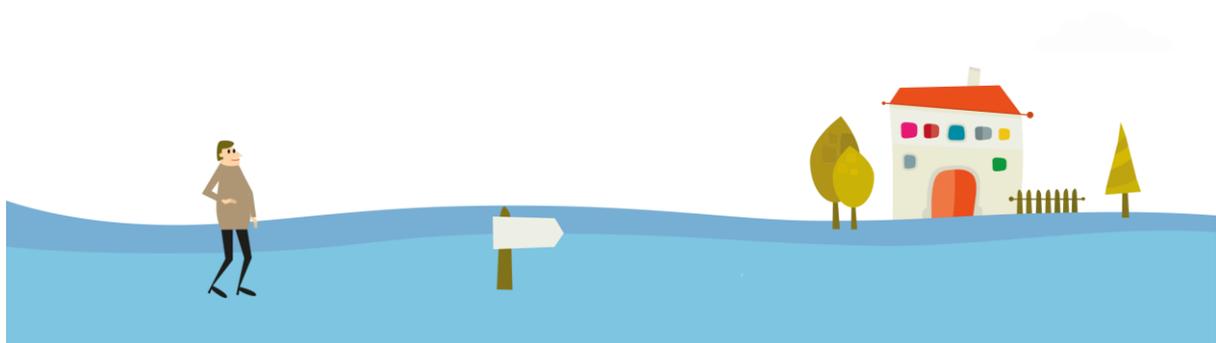
Our customer journey for both Housing Related Support and our Lodgings Accommodation is outlined on our website here:

<https://www.solohousing.org/accommodation-seekers/supported-housing/>

6) General Needs Accommodation:

Based within a block of 8 self-contained flats in Diss owned by Solo Housing – **some flats are offered as General Needs accommodation** offered at a social rent. When flats become available, they can be offered as move on for support accommodation residents or can be offered as low-cost social housing for single people on a low income.

We also manage a 6-bed shared house in Lowestoft on behalf of East Suffolk local authority. The property comprises 6 self-contained bedsits with some shared bathrooms and laundry. The property is an HMO.



SECTION B - TWO:

General Company Description

Solo Housing (East Anglia) Ltd
12a St Nicholas Street, Diss, Norfolk IP22 4LB

Charity Number: 1068017
Company Registration Number: 3266905
Regulator for Social Housing: 4696

Free phone: 0800 6520155
Tel: 01379 640250
Fax: 01379 640303
Email: info@solohousing.org

SECTION B - THREE: existing funding arrangements:

Solo is grant funded by the following local authorities:

- South Norfolk & Broadland District Council
- Breckland District
- East Suffolk District Council

Solo has Housing Related Support funding contracts with:

- Norfolk County Council
- Suffolk County Council

Solo also receives funding from Charitable Trusts & other donations. For further detail regarding how donations and financial support can be provided please visit our website www.solohousing.org

Solo's business model allows for the generation of income via rental & service charges

1) Local Authority funding:

Suffolk Housing Related Support (HRS) contract funding (£175k per annum):

We have a successful partnership with Orwell Housing & we currently have a contract with Suffolk County Council, to provide 40 support accommodation housing bed spaces in Babergh and Mid Suffolk. During 2021 to 2022 there will be a retender of all housing related support provision in Suffolk. Since the pandemic some of our working practices have changed. Some of the new ways of working may continue post Covid 19 and in part may enable us to help more people via our visiting support and shared housing model.

Norfolk Housing Related Support (HRS) Contract funding (£78k per annum):

Solo Housing is part of the county framework for accommodation-based providers, Solo Housing was awarded a 5-year contract in December 2017 with an option to extend for a further 5 years.

2) Homelessness Prevention grant funding to deliver the Lodgings Service (currently £76k):

With the introduction of the Homelessness Reduction Act and the allocation of some additional funding by central government to implement the act, there have been some opportunities to enhance our provision to support local authority delivery of their new homelessness prevention duties.

3) Breckland District Council funding for Off the Street project (£30k per annum)

Breckland has secured funds from the Ministry of Communities and Local Government to fund this project for a one-year pilot with a desire to extend the project subject to government funding

4) East Suffolk District Council funding to manage the 6 bed HMO (£9k per annum)

The grant funding allows us to provide a dedicated staff member to manage the property including regular visits and light touch support to the tenants.

Other grant funding:

- We have been awarded £38k over 18 months by the Nationwide Foundation/Essex Community Foundation to deliver the Female Offender Accommodation project. The grant will help to cover some of the staff costs to provide the support.
- We received a grant totaling £16k from the Enterprise Development Programme and Awards for All to fund the costs of the initial feasibility study (Old Post Office site and Social Enterprise development)
- We have a target to raise £4500 per annum in donations and other grant programmes. We do not have a dedicated fund-raising team, but our staff and trustee help to raise funds.
- We have received a grant of £5k from Engaging Communities for 2021 to 22

Solo's Financial Management:

- Solo adopts a robust process of financial management; with regular monitoring undertaken by the Executive Committee and Finance and Audit Committee.
- Accounts are audited annually by external auditors and we are required to provide annual financial returns to Companies House, Homes and Communities Agency and the Charity Commission.
- Solo Housing has developed a business model which has allowed the generation of surpluses, which have in turn been invested in the provision of accommodation, for example a hostel and dispersed hostel, accommodation-based support options and low-cost general needs single person accommodation.
- Management of income and expenditure allows for accessible funds to cover immediate and planned expenditure on a rolling basis.

- An additional Development Team has been set up to take forward the recommendations from the initial feasibility study and to consider both accommodation development costs and the costs of any new head office facilities.

SECTION B - FOUR: Solo Housing assets:

1) Property & Organisational assets

1. Solo owns accommodation in Diss including a 7-bed hostel & a 6 bed shared house with associated land & storage facilities and also a block of 8 self-contained flats (supported accommodation and general needs).
2. In Thetford Solo owns 2 individual single occupancy flats and a one bed house in Diss
3. Ownership is achieved through cash purchases or mortgage
4. Solo currently has tangible fixed assets valued at £1,031,704 and a reserves policy to cover 6 months of operation
5. A multi-disciplinary team of experienced support workers, homelessness prevention staff & back-office support in the delivery of housing management services.
6. Solo owns a transit van to help residents move in and out of accommodation and collect donated furniture and other items.



2) Company strengths and core competencies:

1. Long established and highly regarded.
2. A skilled Senior Management team.
3. Dedicated Executive Committee supporting the organisational strategic direction with a broad range of skills and backgrounds.
4. A good understanding of the needs of our service users and our wider stakeholders
5. Providing single person housing solutions in a rural area which is unique– including supported accommodation, move on accommodation and a supported lodging scheme.
6. Supported housing in Norfolk and Suffolk – providing low, medium & higher-level support and a visiting service in both shared and self-contained accommodation.
7. A dispersed hostel in Diss (hostel, shared house and self-contained units) for those with higher support needs and those ready to transition to more independent living.
8. Providing a package of 'housing related' support funded by Norfolk and Suffolk County Councils – meeting quality assessment framework requirements.
9. A successful model in providing housing management and light touch support for people living in HMOs.

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10. An effective pathway model to assist people to access either Solo Housing or other accommodation.
11. Innovative new projects targeted at specific client groups in need.
12. Support provided to access move on accommodation.
13. A multi skilled team of support workers, housing access and lodgings officers
14. A service tailored to service user needs – both residents and landlords
15. A good quality and flexible housing portfolio
16. Formal partnerships with housing providers, private landlords and wider agencies
17. A Lodgings scheme grant funded by local authorities in Norfolk& Suffolk – helps to prevent homelessness for non - priority need single people.
18. Ownership of property and land and experience in managing these assets.



SECTION C

To deliver the Solo Vision, strategic objectives and optimise our operational delivery we will undertake the following:

1. Assess future financial requirements (to ensure value for money & the effective utilisation of our existing assets):

1. Undertake periodic reviews of our current mortgage liabilities and revenue.
2. Increase our cash reserves and bank balances to allow the refurbishment or development of properties owned by Solo to enable them to be more fuel efficient for our residents and reduce our carbon footprint.

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3. Invest some of our resources to refurbish some of our properties.
4. Invest in an accessible head office for use by Solo staff, residents and local stakeholders. Training facilities could be provided via a social enterprise to generate some funds to support delivery of core services.
5. Enable staff to work flexibly and from home, with access to appropriate equipment and support.
6. Optimise our existing assets to include the potential to redevelop and invest in the provision of affordable accommodation units (units could potentially be used for longer term support accommodation to diversify the business model)
7. Generate sufficient funds to invest in infrastructure to enhance the efficiency of the organisation.

2. Maximise opportunities for Solo Housing using our existing assets:

1. Continue with our feasibility review to consider how we develop the Old Post Office site with consideration for the development of affordable move on accommodation.
2. Work in partnership with agencies who could provide staff time and specific skills & expertise to meet the needs of single people in our accommodation, enabling our residents to join the workforce and develop independent living skills.
3. Develop our fundraising capacity to progress applications to trust funds and other funders to support our work and deliver our strategic objectives.
4. Progress opportunities to raise our profile across our delivery areas, including hosting of events and activities.
5. Utilise our skills in property management to deliver a Social Lettings Agency via a Social Enterprise vehicle to generate funds to support our wider service delivery.

3. Explore wider opportunities:

1. Scope the development of 'market rent' accommodation for single people to increase the range of options available to single people, support a pathway approach to providing housing solutions and independent living and deliver a return on investment.
2. Scope other options to diversify our accommodation offer; for example, providing longer term supported accommodation.
3. Monitor and engage with local authorities & the government Rough Sleeping Taskforce initiative to halve rough sleeping by 2022 and eliminate rough sleeping by 2027, by working in partnership with our local authorities.

Executive Committee/Trustee Board biographies

Sally Hanlin (Chair)

Sally is the Managing Director with day-to-day operational and strategic responsibility for Empanda Care & Support Ltd CIC and seeks to develop, grow and continually improve the services Empanda provide. Previously, Sally was Head of Care & Support at the Flagship

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Group, where she was responsible for a diverse portfolio of care and support services, employing 270 staff and offering a service to almost 4,000 customers. Sally worked for Flagship for 15 years. Before moving to East Anglia, Sally worked for a specialist Registered Provider offering a range of services for single homeless people in the East End of London.

Eamonn Malone (Vice Chair, member of the Finance, Audit and Risk sub-committee, and the Development sub-committee)

Areas of interest and responsibility as a trustee – Health & Safety, Premises & Properties.

Eamonn is a Fellow of the Royal Institution of Chartered Surveyors and a Fellow of the Chartered Institute of Arbitrators. He has worked in construction, development and dispute resolution during a career in private practice. He was a Partner in a Central London practice and Director of his own company. He now does voluntary work for a number of different organisations. He was recently elected as a Fellow of the Royal Geographical Society.

Keir Hounsome (Company Secretary)

Areas of interest and responsibility as a trustee – Data Protection and Policy development.

Keir is a retired solicitor with senior management experience. Working in local government, he specialised firstly in planning and highways law and later in general public law and governance matters as well as having substantial procurement experience. Since retirement, he has served as a director or trustee on a number of not-for-profit bodies in Norfolk.

Philip Ellick (Treasurer, Joint chair of the Finance, Audit and Risk sub-committee)

Areas of interest and responsibility as a trustee - Finance

Philip acted as a broker at Mullens & Co. from 1969 to 1974, and later for Rowe & Pitman from 1974 to 1977. Philip subsequently acted as a dealer at the London Stock Exchange until 1977. Following this, in 1978, he returned to Rowe & Pitman in 1978 and became a dealing partner in 1984. Philip joined S. G. Warburg & Co. in 1988 and later worked for UBS as Managing Director (equity capital market division) after the takeover of S. G. Warburg & Co. by UBS in 1995. Philip went on to join Fox-Pitt Kelton in 2003 and later served as an advisory board member for Macquarie Group Limited after the takeover of Fox-Pitt Kelton by Macquarie in 2009. He retired from Macquarie Group Limited in 2011. He is currently a non-executive director of DRENL Ltd. a waste to energy company.

David Sice (Joint chair of the Finance, Audit and Risk sub-committee, and the Development (sub-committee)

Areas of interest and responsibility as a trustee – Policy Development

David has 35 years' experience of management working in the affordable housing sector; working for Councils, Housing Associations, Housing Charities, Alms houses and a particular interest in the vulnerable, or single person housing need. In April 2017 David retired as Chief executive of an Essex housing association. David is currently a freelance consultant, assisting small charities with governance after many years' experience of being a Trustee or Governor of national (RNLI) or regional/ Charities (CAB). In addition, David is a Fellow of the Chartered Institute of Housing with an interest in the development of new policy and practice. David is also one of the national apprentice assessors for working in housing.

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Andy Drummond

Andy is a chartered engineer and managing director of an engineering company in Newmarket employing twenty staff. Andy is a Suffolk County Councilor and portfolio holder for regulatory affairs on West Suffolk District Council and a former mayor of Newmarket. Andy has worked with Newmarket Business Improvement District (BID) to establish an alternative collection scheme for the homeless of Newmarket rather than giving to the individual. This was achieved by establishing collection points in key High Street shop locations.

April Archer (member of the Development sub-committee)

Areas of interest and responsibility as a trustee – HR, Fundraising, and Policy development.

April is currently employed as an Individual Dispute Resolution Conciliation Officer for the Arbitration Conciliation Advice Service (ACAS).

April completed her Honours Degree in Social Policy and Criminology in December 2017 after six years of part time study with the Open University. April has significant experience of the social housing sector, having previously worked for over ten years in a front-line housing support role for Flagship Housing Group.

Sarah Fish (member of the Development sub-committee)

Areas of interest and responsibility as a trustee – Governance, Fundraising, and Policy development

Sarah qualified as a Solicitor in 2014 and currently works at a regional firm within their Social Housing Team. Sarah has experience in advising Housing Associations in respect of acquiring property, regulatory requirements and analysing and charging their portfolios. Sarah has worked within the sector for 6 years.