



Providing homes, Improving lives, Strengthening communities



“



“A client and her grandson attended the Tweed Heads office this morning and spoke with Ally, our Customer Service Officer.

The client explained that, although NCCH could not provide assistance at this time for her grandson, Ally provide him with strategies and valuable skills to support him moving forward.

The client wanted to commend Ally on her service and said she was ‘Absolutely Brilliant!’” and said that she simply could not let the day pass without letting the CEO know how wonderful she was - and she followed it up with an email to the CEO!”

NCCH Team member, Lismore

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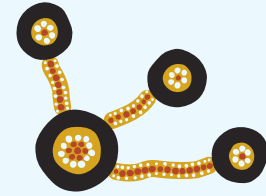
NCCH acknowledges the Bundjalung, Arakwal, Gumbaynggir and Yaegl peoples who are the traditional custodians of the land that comprises the Northern Rivers.





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OUR VISION

NCCH is a leading provider of innovative housing services.

OUR VALUES

Respect

We are a people centered organisation, respecting the diversity and the different needs of the individuals we work with.

Professionalism

We work with integrity to provide quality, innovative services and are accountable for our decisions and actions.

Safety & Wellbeing

We are committed to a work environment that values health, safety and wellbeing.

Social Responsibility

We support people with housing needs, striving for equality and fairness in housing outcomes.

OUR ASPIRATIONS

We aspire to continue be a leading provider of innovative housing. By 2024 we will be:

Recognised for innovative approaches to increasing the supply of housing. We will actively seek and form, trusting and mutually beneficial partnerships with private investors, other non-government organisations; and State and Federal governments and local councils. We will pursue grant programs that allow us to demonstrate new ways of providing housing for vulnerable groups in our communities, including people living with a disability, older single women and men and single parent families. We are working to become much better at our cultural competence, so we can work more effectively alongside Aboriginal & Torres Strait Islander communities. This will result in improved outcomes for our current and future Aboriginal & Torres Strait Islander tenants

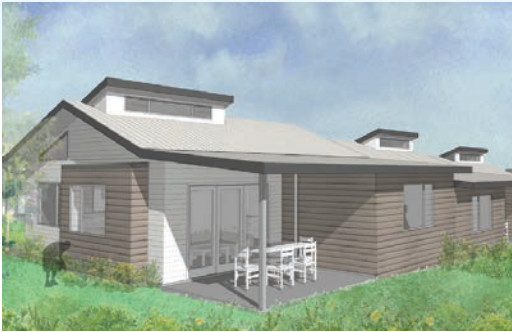
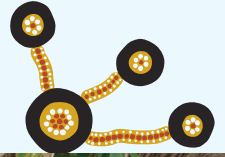
Highly respected and valued by our applicants and tenants. We will find new ways of working together to enable our tenants to improve their lives. We are committed to develop social enterprises that will result in reciprocal relationships that benefit both our business bottom line and offer training and employment opportunities for tenants and citizens of the communities in which we work in. We want to get better at connecting tenants with each other to build communities and reduce social isolation. We want to be more proactive in linking tenants to partners providing support services within their local communities.

Valued by community organisations for our collaborative work. We will continue to build alliances, share learning, ideas and resources, joining together to bid for projects that trial new business models for housing provision.

A well regarded Tier One provider positioned for potential State Housing property transfers. We will put a strong effort into ensuring our innovative practices translate to an increase in our financial viability, getting the best from our information and management systems and investing in developing proud, confident and capable employees.

Our aspirations are underpinned by organisational sustainability, excellence in governance and a commitment to our values, people and culture.

STRATEGIC PLAN 2021 – 2024



Be financially sustainable and ready for growth

Consistency across our current portfolio

- Debt management strategy <2%
- Reduction in % tenant damage

Improve efficiency /portfolio per person ratios

Strategic review of our portfolio to identify growth opportunities

Strategic review of new revenue opportunities

Strategic decisions around the long-term development opportunities for LAHC properties

Be a leader in the housing and social services sector

Influencing housing strategy in our region through stakeholder engagement

Building brand recognition and being clear in our key advocacy goals

Building alliances

Demonstrate leadership in sustainability, innovation and solutions in relation to housing & client outcomes

Be first choice for regional stock management transfer

Be an employer of choice

Staff retention >90% after MEP

The Voice Project Staff Satisfaction improvement

Right PD/Right Person project

CHIA benchmarking

Cross skilling/training – prioritise function/tasks needed Yr 1,2,3

Development opportunities to step up

Ensure we have a safe work environment for our people

Systemise the business

Digital systems – Improve the productivity of all digital systems used in the organisation

Improve the mobility in the field by the use of best practice digital tools.

Complete the GreenTree improvement project to realise productivity improvements

Complete Process mapping project

Complete CompliSpace project to improve user functionality.

Make evidence based decisions by being a data driven business.

OUR PROFILE

North Coast Community Housing Company (NCCH) is a not-for-profit company managing long-term social housing for people with special needs and residents with low and moderate incomes living on the far north coast of New South Wales.

At 30 June 2021, NCCH managed 979 properties across the Northern Rivers region and continues to operate from a central office located in Lismore and two branch offices in Grafton and Tweed Heads South.

The map below depicts the wide geographic area covering the seven Local Government Areas in which NCCH operates.



NCCH Property Portfolio

Total 979 properties



NCCH now manages 979 properties housing over 1,800 people in a mix of single and family households.



683 CAPITAL PROPERTIES
Leased from NSW Land & Housing Corporation.



194 LEASEHOLD PROPERTIES
Properties leased from the private rental market.



86 Properties owned by NCCH.



16 FEE FOR SERVICE MANAGEMENT
Properties under a fee for service arrangement.

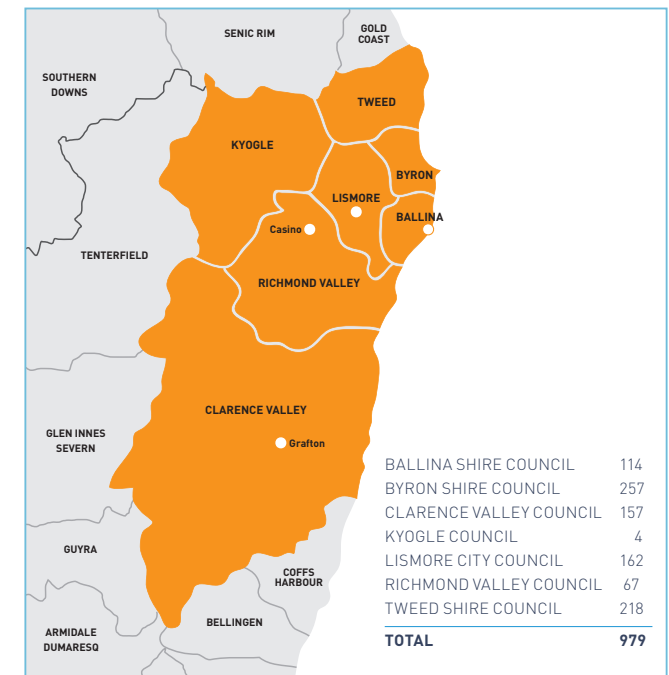


Figure 1: Location of properties managed by NCCH by Local Government Area

Governance

The North Coast Community Housing Company Limited (NCCH) is a company limited by guarantee, incorporated under the Corporations Act 2001. NCCH is regulated by the Australian Charities and Not-for-profit Commission (ACNC), the Australian Securities and Investment Commission (ASIC) and the National Regulatory System for Community Housing (NRSCH).

Ultimate responsibility for the governance of the company rests with the Board of Directors.

NCCH company policy requires that, where possible, NCCH appoint Directors who have skills in financial management, law, asset management, social housing management, risk management, organisational management, and marketing/media/legal areas.

Public Benevolent Institution

The North Coast Community Housing Company Ltd is a Public Benevolent Institution (PBI) with Deductible Gift Recipient (DGR) status under Subdivision 30-BA of the Income and Assessment Act 1997.

The provision for gift deductibility is under Item 1 of the table in Section 30-15 of the Income and Assessment Act 1997.

National Regulatory System for Community Housing

A National Regulatory System for community housing providers (NRSCH) came into effect on 1 January 2014.

The national system means that community housing providers registered under the system can operate in any part of Australia that has signed up to the system.

This registration involves ongoing compliance monitoring against the following seven performance outcomes:

1. Tenant & Housing Services
2. Housing Assets
3. Community Engagement
4. Governance
5. Probity
6. Management
7. Financial Viability.

NCCH has been a Tier 1 registered Community Housing Provider under the NRSCH since its inception in 2014.

Legislative & Regulatory Compliance

NCCH's key legislative & regulatory compliance risk areas include:

- Housing Act 2001 (NSW)
- Community Housing Providers (Adoption of National Law) Act 2012 (NSW)
- National Regulatory Code for the National Regulatory System for Community Housing
- Residential Tenancies Act 2010 (NSW)
- Residential Tenancies Regulations 2010 (NSW)
- Corporations Act 2001
- Charities Act 2013
- Australian Charities and Not-for-profits Commission Act 2012.



I wanted just to say
“thank you” to NCCH
for the care and support
that you give me.
You are my landlord
but I get treated more
like a friend.”

NCCH Tenant Councillor, Grafton



Legislative & Regulatory Compliance (continued)

- Australian Charities and Not-for-profits Commission Regulation 2013
- Australian Securities and Investment Commission Act 2001
- Fair Work Act 2009
- Social, Community, Home Care and Disability Services Industry Award 2010
- Equal Employment Opportunity Act 1987
- Work Health and Safety Act 2011
- Privacy Act 1988
- National Disability Insurance Scheme Act 2013
- NSW Anti-Discrimination Act 1977
- NSW Workplace Surveillance Act 2005
- Income Tax Assessment Act 1997
- Superannuation Act 2005
- Environmental Protection Legislation
- Privacy and Personal Information Protection Act (1998) NSW
- Social, Community, Home Care & Disability Services Award
- Fair Trading Act (1987) NSW
- Competition & Consumer Act (2010)
- Public Health Orders (relating to COVID-19).



CASE STUDIES

Case Study 1

Tweed staff secure a third property for the Together Home program to house another participant

The Tweed Team worked hard and formed a positive working relationship with the agent at a local real estate agency and, when signing up the new leasehold, the agent provided this lovely quote ...

"Our business thrives from community involvement and when North Coast Community Housing responded to one of our rental property ads we couldn't wait to see how we could be of service. Since that first contact we now have happy landlords who see absolute value in the service they provide to the community. Every landlord we have introduced to them are extremely happy with their investments property's tenancy with North Coast Community Housing. We are now looking for more like minded landlords who want absolute security and assurance their property is in good hands."

Amanda Patterson Principal Local Realty Sales & Rentals



Case Study 2

Thoughtful gesture to spread some Christmas cheer

Just wanted to share the Xmas gift brought in by one of our lovely tenants for the Tweed office today!



Case Study 3

The results of working together with our support partners

"NCCH and Social Futures work really well together and achieve some fantastic outcomes when we work together for the benefit of our tenants. We received this message from one of our transitional tenants and the change it has made to her life ...

"I would like to personally express my sincere thanks to you in collaboration with Connecting Homes. I would like to express my appreciation to you and the boys for enabling me to have a real roof over my head. After living rough, being in homeless situation for so long, it's reassuring to have a complete sense of feeling safe & secure. Thank you for taking me on as a transitional tenant – it's a stepping stone to my new and much healthier brighter life. I absolutely adore my new home and garden. I feel blessed. Thank you."

NCCH Connecting Home Tenant

Case Study 4

Client housed after ten years of homelessness

"One of our clients, who has been homeless for over ten years, has moved into a property in Lismore, with her companion dog. She has settled in extremely well and has enrolled in a TAFE course. She has been working with the Case Workers incredibly well. This client is a perfect example of what can happen when the resources are focussed and supported with housing."

Together HomeTeam

OUR BOARD OF DIRECTORS AND COMPANY SECRETARY

KEY RESPONSIBILITY:

As a Director, ensure the objectives and strategic directions of the Board are met.

COMMITTEE MEETING MEMBERSHIP:

All Directors are entitled to attend all Board Committee meetings.

The following is a list of NCCH Committees:

- NCCH Board
- Audit, Finance and Risk Management Committee
- Marketing and Media Committee
- Nominations Committee
- Policy and Governance Committee
- Property and Development Committee
- Remuneration and CEO's Appraisal Committee
- Strategic Planning and Registration Committee

All Directors are also entitled to be Tenant Council Representatives on a rotating basis. Additional positions held by Directors are noted within individual Director details.



ROBYN HORDERN

**Chair of the NCCH Board;
Chair of the Alliance Social Enterprises Company Ltd (ASE)**

Joined the Board: November 2012

Robyn is a long-time resident of the far north coast with an extensive background in small business, property acquisition, property development and maintenance, marketing and Local Government.

She previously served as Councillor for the Ballina Shire, worked in State and Regional Development and mentored others through the Business Enterprise Centre.

Currently Robyn runs boutique accessible holiday accommodation that caters for people with disabilities.

After joining the Board in November 2012, Robyn was elected as Chair in June 2017.



CAROLYN PARKER

**Vice Chair of the NCCH Board;
Chair of the Audit, Finance & Risk Management Committee;
Tenant Council Representative**

Joined the Board: May 2009

Carolyn has 30 years commercial experience in business management in numerous industries including community services, asset management, retail, tourism, hospitality, and media.

Carolyn has 12 years Non-executive Director experience, holding leadership roles on several NFP boards. She has been Chair of NCCH's Audit, Finance and Risk Management Committee for 8 years.

Qualifications and Experience

- Masters of Business Administration
- Graduate Diploma of Strategic Leadership
- Senior Executive Business Management
- Justice of the Peace and Civil Marriage Celebrant
- Work, Health and Safety Cert IV & Training
- Corporate finance and governance and facility management
- Graduate of Australian Institute of Company Directors



ANDERS HALVORSEN, OAM

Joined the Board: July 2005

Anders' technical skills relate to management accounting across the business and corporate sector. Anders has an interest in high and low level care facilities for the disabled and a strong commitment to community building. Anders is a long-term resident of Ballina.

Anders was awarded an Order of Australia Medal (General Division) in the 2021 Australia Day Honours List in recognition of his service to people with a disability, and to the community.

Qualifications and Experience

- Chairman, Paraquad NSW & NT, Brightsky Australia
- Director of Irene Gleeson Foundation
- Chairman, C3 Church Ballina
- MBA, MAICD



JANICE MANGLESON

**Chair of the Property & Development Committee;
NCCH Reconciliation Action Plan Working Group Board
Representative**

Joined the Board: November 2012

Jan has been a long-time resident of the Byron Shire. She and her husband Jim brought up their family on a rural property north of Mullumbimby. They now live at Ocean Shores. As a licensed real estate agent and a former local government councillor, Jan has been interested in affordable and social housing for many years. Jan is a lactation consultant in private practice.

Qualifications and Experience

- MAICD
- Licensed Real Estate and Business Agent
- Stock and Station Agent and Auctioneer
- Former Councillor Byron Shire Council
- Committee member for the Affordable Housing Strategy, Social Plan, and Disability Access and Inclusion Plan
- Chair former Brunswick Byron Area Health Service Board and Mullumbimby Hospital Site Trust
- Member Project Reference Group (PRG) for new Byron Central Hospital and Mullumbimby Hospital Site (PRG)



PHILIP BELLETTY

Joined the Board: November 2017

Phil has extensive experience in the Government and private sectors. This experience includes all aspects of management including being a CEO with over 50 Staff, reporting directly to a Not for Profit Board, facility management, developer of service delivery strategies, strategic

capital investment planning, maintenance planning, asset and land acquisition, disposals and leased asset management plus marketing and extensive community engagement with indigenous communities, local community organisations and all levels of government.

25 years Northern Territory Government experience and 12 years in the private sector has equipped him with a diverse range of experience and understanding of both fields of employment. Phil was elected to the Board in November 2017 upon the retirement of former Chair, John Stone.

Qualifications and Experience

- Graduate AICD
- Graduate Certificate in Management



MARGARET KASZO

Joined the Board: November 2016

Marg has 25 years of experience in the Community Housing Sector as a previous CEO of a regional housing association. Her skills include asset management, property development, human resources, tenancy management, financial management, community building and government liaison.

As a previous Chair of the NSW FHA, she also brings a strong background in the development of the housing sector in NSW. Marg was elected Company Secretary in November 2016 and held this position until November 2019.

Qualifications and Experience

- Diploma of Social Sciences
- Ministerial Advisory committee member
- Leadership and Management
- Project Management



RICHARD ROBERTS

Joined the Board: November 2020

Richard moved to Tweed Shire from Melbourne in late 2017. For ten years he was a Director and Chair of the Finance and Audit Committee of a Tier 1 Housing Association based in Melbourne.

Richard has extensive experience in finance and banking, capital raisings, project management and development, infrastructure investment, funds management and facilities management. He has also maintained extensive involvement in a range of not-for-profit enterprises and local community organisations over a long period.

Qualifications and Experience

- Bachelor of Commerce
- Bachelor of Laws
- Diploma FINSIA



RICHARD BURNS

Company Secretary | Quality & Compliance Manager

Richard became Secretary of North Coast Community Housing in November 2019

Richard is a CPA and risk/governance professional with 45 years' experience equally spanning government, commerce and the community sector. He is a Chartered Secretary and Fellow of the Governance Institute of Australia.

2020 – 2021 CHAIR & CEO'S ANNUAL REPORT



Robyn Hordern



John McKenna

The theme for this year's report is "Building for the Future" and we hope to do this on a number of fronts, by building the capacity and capability of our business, providing opportunities for our staff to develop professionally, and providing our Scholarship Awards to our residents to pursue their educational, sporting or creative aims. In the coming year, we will also be building our property portfolio of social and affordable housing outcomes, which will be covered in more detail later in the report.

We started last year's report by writing that the year in review had certainly been interesting due to the impact of COVID-19 in the last quarter of the year. Our Tweed and Lismore offices were closed from late March to late June with our Grafton office working on an appointment only basis during the lockdown.

When we finally did get back to work it was under strict COVID-19 safety procedures to keep our staff and clients as safe as possible under the circumstances. At the time of writing, we are fortunate that none of our staff have contracted the virus and we are not aware of any of our tenants having contracted the virus either.

We started the financial year with the announcement that we had been given the \$2.1 million funding for the NSW Government's Together Home Program on the Far North Coast, as part of the Government's commitment to housing the State's Rough Sleepers in response to the COVID-19 pandemic. There is more detail on the program later in the report, however, we did take the strategic decision to provide the wrap-around support services ourselves, rather than broker it out to other organisations.

The Board also made a strategic investment decision and engaged Project Managers to manage the development application process for each of our vacant blocks of land, in the hope that the Federal and State Governments would provide funding for economic stimulus as a response to the economic impact of the COVID-19 pandemic.

Unfortunately the additional funding didn't eventuate, however, the Board took the decision to engage Davcam and TSR Property Solutions to manage the Development Application process on our Lismore, Casino, Ballina, Evans Head and South Grafton developments. At the time of writing, we have approval and have commenced further progress on our Lismore, Casino and Bimble Ave South Grafton developments.

2021 was the last year of our previous three-year Strategic Plan so an important issue for the Board and staff this year was to work on the next three-year plan taking us out to 2024. Our new plan is featured elsewhere in the report and is aimed at focusing on building the future for NCCH and our staff and tenants.

While the year in review continued the challenges of the previous year, particularly in dealing with how to manage the business through the COVID-19 pandemic, the organisation has again finished in a good position compared to previous years. Our income was slightly improved over last year at \$13.68 million, as a result of the Together Home Program. Our tenancy and property management expenses were slightly less than last year at \$8.26 million and our administration costs were up due to the increased staffing for Together Home at \$4.76 million, which has resulted in a year end comprehensive income of \$658,529 which is an improvement on last year's result.

NCCH now has assets in excess of \$25.49 million and total equity of \$18.21 million, up from \$24.69 million and \$17.55 million last year.

NCCH continues to place a high value on the partnerships and collaborations we have with a multitude of support and community organisations and the local Councils across the region and in the year under review we continued working on Aboriginal partnership opportunities with local organisations.

Social and Affordable Housing Need in the Northern Rivers Region

We have written in some detail for the past few years about the critical need for more social and affordable housing in our region. Sad to say another year on, the situation has not been adequately addressed, as the region really needs about 300 new social and affordable properties per year for the next decade, to fix the current lack of supply situation.

There was some light at the end of the tunnel at the end of the financial year with the Department of Communities and Justice (DCJ) announcing a \$50 million Community Housing Innovation Fund tender over two rounds in 2021 and 2023.

NCCH was successful in being awarded \$4 million in grant funding to assist us with three of our projects. A 30-unit development in McKenzie St Lismore, a 9-unit development in Callistemon St Casino and a 24 unit development in Bimble Ave South Grafton, which we will complete over the next 18 months.

We also received the transfer of a 12 x 2 bed unit complex in Laurel Ave Lismore, which DCJ purchased from the NSW Department of Health. NCCH are using surplus funds to refurbish the complex, which will see the first tenants move in, in November 2021.

We would like to take this opportunity to thank the Department of Communities and Justice for supplying the funds that will assist us to realise the much needed 75 additional housing outcomes across our region.

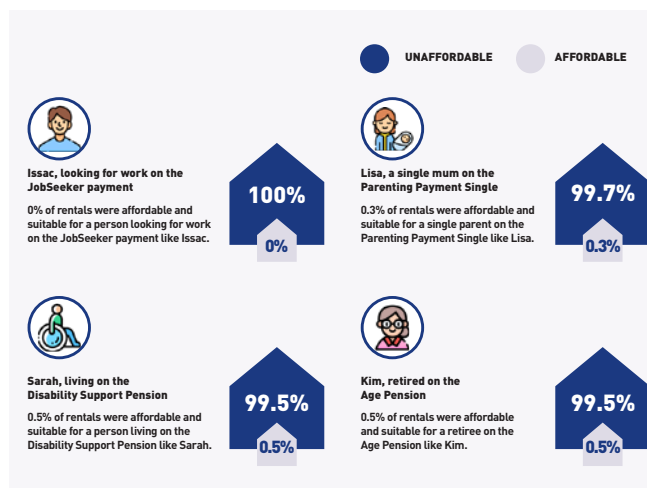
At the time of writing, the NCCH Board had also approved the finance and construction arrangements to commence the building of our 25-unit development in Station St

Mullumbimby; work on site will commence in October and the development is due for completion by October 2022.

This project has been in the planning since 2015, when we were approached by Byron Shire Council to purchase the land for affordable housing. It highlights the time it can take to bring a social and affordable housing development to completion.

The impact of the COVID-19 disruption has continued to place further strain on the region with the rental vacancy rates, being further pressured by people choosing to relocate to the region as they are able to work remotely, being well below normal at around 1.0%. This has seen property and rental prices rise between 20 and 66% across the region.

Four of our local Councils have declared housing emergencies as a result of the impact on housing availability and affordability.



Acknowledgement Anglicare Rental Affordability Snapshot 2021

The Anglicare Rental Affordability Snapshot in March 2021, once again returned disturbing results for the Northern Rivers Region:

The Snapshot surveyed rental listings across the North Coast and found that there is still a chronic shortage of affordable rentals – even after recent welfare increases. Compared to previous years, the number of properties available to rent has plummeted in 2021, from almost 1,000 last year to just 354 this year.

The Snapshot shows that:



Just 8 properties (1%) offered for rent were affordable for an aged pensioner couple.



No properties were found to be affordable for single parents on parenting payment, or anyone on Jobseeker or Youth Allowance.



Just 2 properties were affordable for people on Disability Support Pension.



About 20% of properties would be affordable for a couple with children on minimum age.



No properties were available for people on JobSeeker or affordable for a person on the Disability Support Pension

THE Northern Star

No quick fix for Northern Rivers housing crisis

BY LUKE MORTIMER

There is a catch to the above headline ... it was published on 16 July 2015 and in 2021, as we write this report, the situation is even worse.

State and Federal Governments have squandered the last six years by not addressing the chronic social and affordable housing shortage in our region. The COVID-19 pandemic has certainly highlighted the need for governments of all political persuasions to seriously address the issue and once and for all realise that the private market, under the current settings, will never solve the issue.

State and Federal Governments need to work together, on a National Housing Strategy that has realistic targets, to address the well-researched and identified shortage of social and affordable housing across the country.

In May this year the NSW Government released "Housing 2041: NSW Housing Strategy", with not one achievable target set, to address the ongoing social and affordable housing shortage in NSW.

The Community Housing sector in NSW, and NCCH in our region, stand ready to work with Governments at Federal, State and local levels to address the housing supply issue, by partnering with them, the private sector and other not-for profits in leveraging our resources to actually fix the issue. The current situation is a result of decades of inaction on the issue.

The best time to have worked on the issue was probably 20 years ago, the next best time is now, otherwise our successors in ten years' time will quoting headlines from 2021 similar to the one quoted above.

As a Director of NCCH I have been on the Board since 2012 and as CEO John has been in his role since 2009 and the social housing situation has not improved in that time. We still have over 3,000 people on the Housing Pathways wait list in the region, while the amount of available social housing is around 3.8% which is below the State average of 4.8%.

A recent review of the Housing Pathways waitlist still shows that over 60% of the main applicants on the list were female and that approximately 80% of the identified housing need was for 1 and 2 bedroom outcomes. The private market is still not building the type of properties that are currently most in need in the region.

The funding we have received from DCJ this year will certainly assist, however, the region needs a pipeline of funding and a pipeline of suitable housing developments to solve the issue over the next decade.

We continue to investigate the opportunities to work with all levels of government, private developers and the finance sector to come up with solutions to the identified shortage of accommodation across the housing continuum in the Northern Rivers.

NCCH manages over 600 properties on behalf of the NSW Land & Housing Corporation (LAHC), we have managed many of these properties for decades on rolling 3-year leases. As a result of the success of the recent Social Housing Management Transfer (SHMT) implementation, LAHC offered Tier 1 Registered CHP's, who had not participated in the SHMT process, to opportunity to take up 20-year leases on their LAHC properties, in lieu of the 3-year option.

Following a sector wide consultation, where the sector sought legal advice on the new leases, NCCH Directors made the decision to sign the 20-year leases on over 600 of our properties. While the leases increase some of the responsibilities for NCCH on the properties, Directors felt the opportunity to lock in the majority of our properties for the next 20 years outweighed the issues of concern.



John McKenna, Tamara Smith, MP for Ballina and Robyn Hordern talk housing.

We said farewell during the year to our Operations GM **Ian Leven**, who left NCCH to pursue professional opportunities in other areas.

We were joined by **Tania Crosbie** as Operations GM and **Simon Richards** as Asset Manager in October 2020. Following a settling in period, both Tania and Simon have had significant impact on the success of the organisation in the year in review.

We also said farewell to our People and Culture Manager **Moira McDade** in March 2021. Moira first started working with NCCH as a consultant in 2012 and assisted us with our organisational development, strategic planning and coaching of key staff. She joined the team as People & Culture Manager in 2018 and has now retired from full time work to enjoy her other passions.

Carly Bairstow joined us in March 2021 as our new People & Culture Manager and has many years of experience across a wide range of organisations and brings her key skills and experience to NCCH to assist us in building our future. Carly has a more detailed update later in the report.

2021 Tenant Satisfaction Survey Results

NCCH commissioned CHIA NSW to conduct our Tenant Satisfaction Survey in 2021 and these are the key points.

HIGHLIGHTS



9 in 10 tenants (91%) indicated they were satisfied with the value for money for the rent they pay.



84% indicated they were satisfied with NCCH's repairs and maintenance services overall, an impressive 9% increase from 2019 (now 6% points above the CHIA NSW industry average).



Increasing trends were recorded for 19 indicators between 2019 and the current survey.



87% would recommend NCCH to family and friends.

Comparative Summary

NCCH commissioned CHIA NSW to conduct our Tenant Satisfaction Survey in 2021 and these are the key points.

In comparison to the NRSCH thresholds, NCCH comfortably outperformed the thresholds for overall satisfaction (by 8% points), condition of home (by 9% points) and repairs (by 9% points).

In comparison to the CHIA NSW benchmarks, six indicators outperformed the benchmark figures, three were matched, and eight were below the benchmark.

The best performing indicators in comparison to the benchmark were repairs and maintenance (84% satisfied; 6% points above the benchmark) and value for money (91% satisfied; also 6% points above the benchmark).

The indicator which was furthest below the CHIA NSW benchmark was satisfaction with complaints handling (38% satisfied; 12% points below the benchmark). This has been an area of focus for us in the last couple of years and we have completely reworked our concerns handling system as a result. It will be interesting to see the improvement when we repeat the survey in 2022.

All other indicators which are below the benchmark fall within the range of only 1-4 points below benchmark figures.

In terms of historical comparisons, an increasing trend was recorded for an impressive 19 indicators, most notably the proportion of tenants indicating they were satisfied with the time it took for NCCH to respond to repairs (85% satisfied; statistically significant increase of 13% points from 2019) and overall satisfaction with NCCH's repairs and maintenance service (84% satisfied; statistically significant increase of 9% points from 2019).

Although not statistically significant, the next-highest increases were observed in indicators also related to repairs/maintenance:

- Satisfaction with knowledge and skills of staff handling repairs is up 6% points (83% satisfied),
- Satisfaction with planned maintenance support is up 6% points (72% satisfied) and
- Satisfaction with repair quality is up 5% points (81% satisfied).

Social Impact Measurement Using the Australian Social Value Bank Calculator

As noted in previous reports NCCH formed a Joint Venture Social Enterprise, Alliance Social Enterprises (ASE) with Homes North and Housing Plus and our first venture is the Australian Social Value Bank (ASVB). The ASVB which measures the cost benefit of 63 social outcomes across a range of wellbeing categories.

The Australian Social Value Bank measures your social value in a way that no other impact tool currently can. The ASVB is the largest bank of methodologically consistent and robust social values ever produced in Australia; putting a well-researched economic value on the improvement in wellbeing of Australians.

There is no standard definition of Social Impact Measurement. It is commonly thought of as a process to understand how much social change has occurred and can be attributed to the activities undertaken by an organisation. It allows you to report your social impact to a diverse range of stakeholders, the ASVB measures the impact in dollar terms and is seen as likely to be more effective, so approaches which monetise social value, such as SROI (Social Return on Investment) or Cost Benefit Analysis (CBA) are better options.

NCCH have used the ASVB calculator to report on the cost benefit impact of the following three programs in the 2019-2020 financial year.

NORTH COAST COMMUNITY HOUSING TOGETHER HOME

NCCH currently supports 30 clients on Tranche 1 Together Home. NCCH provides the housing and case management support for these clients who have experienced periods of homelessness and have complex needs.

CEASED SMOKING - FULL TIME SMOKER

ASSUMPTIONS:

80% of the people of the Together Home program are full time smokers. In October 2021 we will commence a partnership with the Tackling Tobacco Program with the aim to take on a whole organisation approach to reducing smoking with this client group. We will be tracking reduction in smoking with clearer systems through this program.

BENEFITS LASTED - 12 months.

OBTAINED CASUAL EMPLOYMENT - EQUIVALENT PART-TIME HOURS

ASSUMPTIONS:

Once we have housed our clients this is one of the goals that some of our clients are setting for themselves.

BENEFITS LASTED - 12 months.

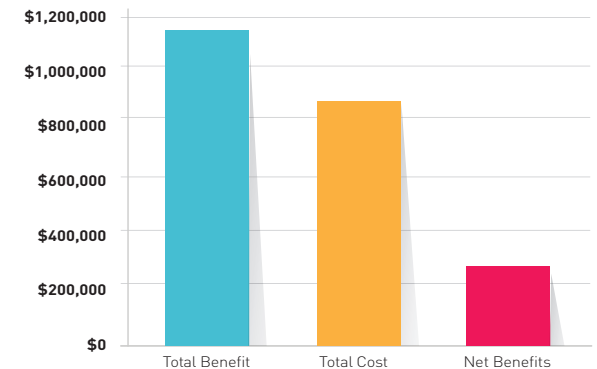
HOMELESS TO SECURE ACCOMMODATION

ASSUMPTIONS:

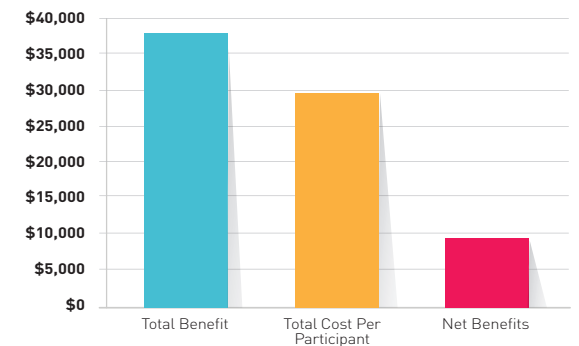
Clients on the Together Home are supported to stay in Temporary Accommodation and are prioritised to move into Transitional Accommodation and Long Term Housing

BENEFITS LASTED - 12 months.

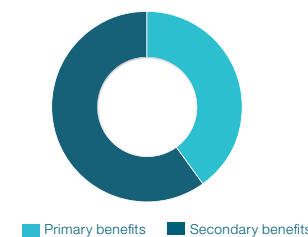
Headline Results



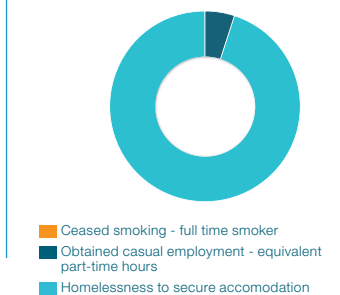
Participants



Division of Primary and Social Benefits



Total Benefits by Outcome



CONNECTING HOME PARTNERSHIP - SHS TENANCIES BETWEEN 3 & 6 MONTHS

Homelessness to Social Housing

ASSUMPTIONS:

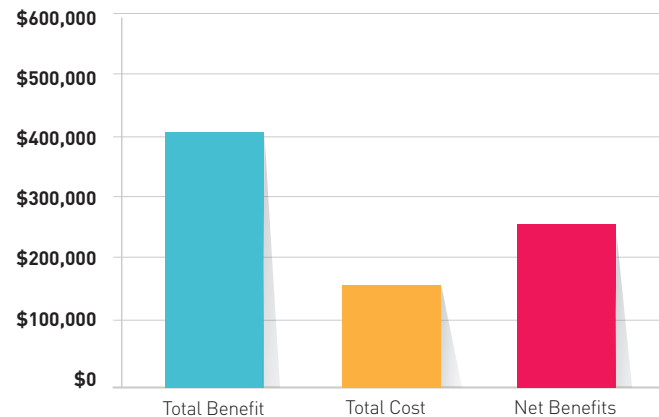
Based on our annual costs as recorded in our audited annual accounts spread across our 979 properties we have calculated the annual costs for the 32 tenancies in this program, plus the half share of the costs for the 24 tenancies less than 3 months, at \$399,435 by apportioning the costs for Bad & Doubtful Debts, Tenancy & Property Other Costs, Salaries, fees & on costs on a per tenancy basis and Insurance, Rates & Utilities, R&M, other overheads on a per property basis. For the average length of tenancy at 4 months this calculates to \$133,145 as the costs of operating the tenancy and support to this program.

BENEFITS LASTED

4 months.

Benefit cost ratio: 1.89

Headline Results



Key Results					
Net benefits (with deadweight adjustment)	Primary benefits (with deadweight adjustment)	Secondary benefits (with deadweight adjustment)	Total benefit (with deadweight adjustment)	TOTAL COST	TOTAL COST (adjusted for Opportunity Cost & Optimism Bias)
\$238,846	\$168,445	\$245,957	\$411,402	\$133,145	\$172,556

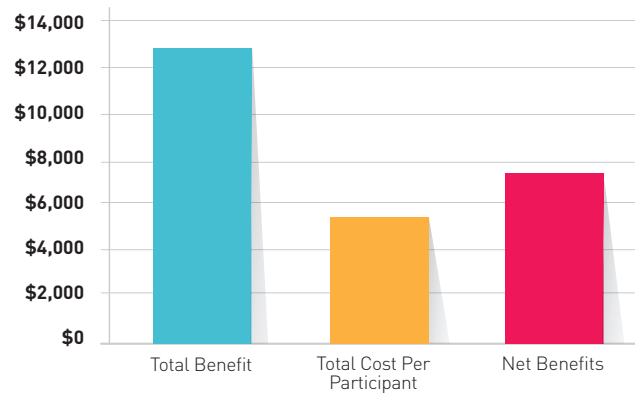
Key results per program participant			Benefits cost ratio: 1.89
Net benefits per participant (with deadweight adjustment)	Benefits per participant (with deadweight adjustment)	TOTAL COST PER PARTICIPANT (adjusted for Opportunity Cost & Optimism Bias)	
\$7,464	\$12,856	\$5,392	

Primary and secondary benefits per outcome			
Outcome	Total Primary benefit (with deadweight adjustment)	Total Secondary benefit (with deadweight adjustment)	Total benefits (with deadweight adjustment)
Homelessness to Social Housing	\$168,445	\$242,957	\$411,402

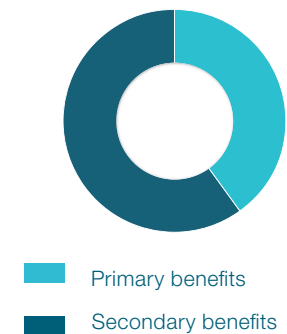
Break down of benefits by outcome, age and location			
Number of people	Number of beneficiaries who...		
	Homelessness to Social Housing		
Living in a Capital City	\$0		
Living outside of a Capital City	\$411,402		

Beneficiaries			
Number of people	Number of beneficiaries who...		
	Homelessness to Social Housing		
Living in a Capital City	0		
Living outside of a Capital City	32		
Total number of participants	32		

Participants



Division of Primary and Social Benefits



**CONNECTING HOME PARTNERSHIP -
SHS TENANCIES BETWEEN 7 TO 12 MONTHS**

Homelessness to Social Housing

ASSUMPTIONS:

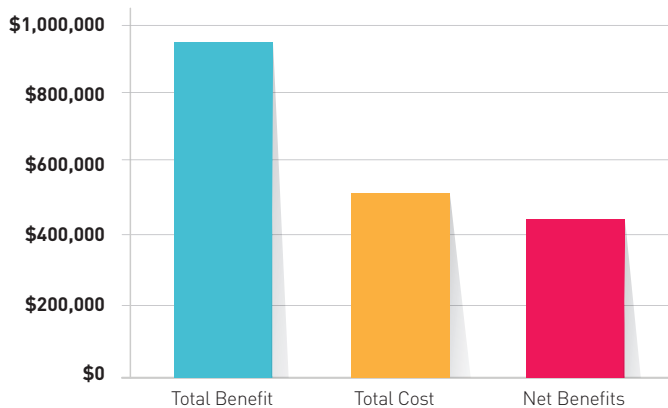
Based on our annual costs as recorded in our audited annual accounts spread across our 979 properties we have calculated the annual costs for the 33 tenancies in this program, plus the half share of the costs for the 24 tenancies less than 3 months, at \$408,513 by apportioning the costs for Bad & Doubtful Debts, Tenancy & Property Other Costs, Salaries, fees & on costs on a per tenancy basis and Insurance, Rates & Utilities, R&M, other overheads on a per property basis. For the average length of tenancy at 9 months this calculates to \$306,385 as the costs of operating the tenancy and support to this program.

BENEFITS LASTED

9 months

Benefit cost ration: 1.65.

Headline Results



Key Results

Net benefits (with deadweight adjustment)	Primary benefits (with deadweight adjustment)	Secondary benefits (with deadweight adjustment)	Total benefit (with deadweight adjustment)	TOTAL COST	TOTAL COST (adjusted for Opportunity Cost & Optimism Bias)
\$425,149	\$390,846	\$563,736	\$954,582	\$408,513	\$529,433

Key results per program participant

Net benefits per participant (with deadweight adjustment)	Benefits per participant (with deadweight adjustment)	TOTAL COST PER PARTICIPANT (adjusted for Opportunity Cost & Optimism Bias)
\$12,883	\$28,927	\$16,043

Benefits cost ration: 1.65

Primary and secondary benefits per outcome

Outcome	Total Primary benefit (with deadweight adjustment)	Total Secondary benefit (with deadweight adjustment)	Total benefits (with deadweight adjustment)
Homelessness to Social Housing	\$390,846	\$563,736	\$954,582

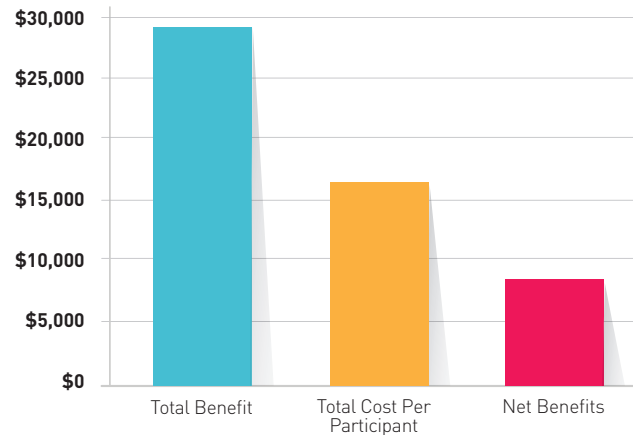
Break down of benefits by outcome, age and location

Number of people	Number of beneficiaries who...	
	Homelessness to Social Housing	
Living in a Capital City	\$0	
Living outside of a Capital City	\$954,582	

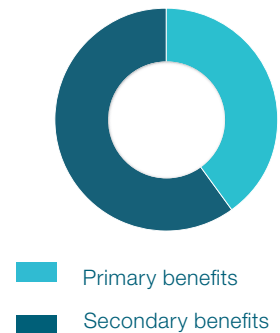
Beneficiaries

Number of people	Number of beneficiaries who...	
	Homelessness to Social Housing	
Living in a Capital City	0	
Living outside of a Capital City	33	
Total number of participants	33	

Participants



Division of Primary and Social Benefits



With Thanks

The COVID-19 virus continually required us to change our safe work methods throughout the year to ensure that our staff and clients were not inadvertently exposed to the virus and that all of our work practices complied with the latest Government requirements. Our **Exec and Leadership Team** did a great job in continually revising our COVID-safe policies and procedures and getting them out to all staff.

We would like to take this opportunity to thank the members of our **Wellbeing Team** for the great job they did in coming up with ideas to keep us all connected, safe and healthy while we were all working remotely and as we came back to work.

We would like to thank **ALL** members of NCCH staff who had to work under considerably challenging circumstances during the last financial year because of the COVID 19 pandemic. They had to work differently and think about things differently, and they did it extremely well!

We would like to acknowledge and thank the staff who left our organisation during the year, in particular **Andrea Loquet** who was part of the team for almost 10 years. We thank them for the contributions they made to NCCH.

We would also like to thank our tenants, contractors and stakeholders for their support during the ongoing issues faced with the pandemic which continues to be challenging for everyone.

As Chair and CEO of NCCH we would also like to take the opportunity to thank the Directors of the organisation for the guidance they provide in governing the organisation.

As a footnote to the report, John retired from his role as Chair of CHIA NSW after 10 years on the Board and 4½ years as Chair, and also retired from his position on the NSW Community Housing Industry Council in December last year and was succeeded in both roles by Michelle Adair, CEO of The Housing Trust in Wollongong.

Robyn Hordern

Chair of NCCH

John McKenna

CEO NCCH



Board of Directors and Executive Team at their first face-to-face meeting after COVID



CEO at International Women's Day homelessness forum



End Street Sleeping Roundtable in Byron with Minister Gareth Ward and Ben Franklin



John McKenna and Robyn Hordern with Ben Franklin - MLC



CEO John McKenna attending Housing & Homelessness Forum

OUR EXECUTIVE MANAGEMENT TEAM



EXECUTIVE MANAGEMENT TEAM:

Pictured above: (Back row, LtoR) Tania Crosbie, Operations GM & Carly Bairstow, People and Culture Manager (Centre row) John McKenna, CEO (Front row, LtoR) Simon Richards, Asset Manager and Tanya Harmon, CFO

“The NCCH Scholarship is absolutely incredible - without the support from NCCH I would not have been able to complete my studies. I can't thank NCCH enough for this scholarship and the magic you've brought to continue and support tenants to follow their dreams”.

NCCH Scholarship Award recipient, Veronica

JOHN MCKENNA CHIEF EXECUTIVE OFFICER

Key Responsibility:

Overall responsibility for Company operations, strategic and business planning, corporate governance, business development, public relations, marketing and media, risk & compliance, and workplace health & safety.

Qualifications and Experience

- Bachelor of Arts in Administration
- Fellow Australian Institute of Management and Leaders
- Certified Senior Professional Australian Housing Institute
- Over 30 years' senior management experience in the social housing, facilities maintenance, contracting and services industries

TANYA HARMON CHIEF FINANCIAL OFFICER

Key Responsibility:

Responsible for providing advice and financial analysis to the CEO and Board of Directors. Responsible for all finance services and transactions including treasury management, the appropriate investment of the company's monies and compliance with all government statutory undertakings and oversees the accurate and timely processing of financial transactions and the overall management of the entire finance division. Also responsible for managing the organisation's information technology functions, telecommunications and business systems. Provides guidance to the Accountant, Finance Assistant, Business Systems Support and Business Systems & Practice Improvement Officer.

Qualifications and Experience

Tanya is a qualified Accountant with over 20 years' experience in senior finance and executive management roles in the private, commercial and not-for-profit sectors and has extensive experience in financial planning strategies, financial analytics and executing financial controlling and improvements.

Tanya joined NCCH in 2012 and during this time has contributed her skills and knowledge across various functions of the organisation including Finance, Information Technology, Business Services and Human Resources. Leading her team with focus and direction, Tanya supports all team members to develop their skills and abilities creating an effective and efficient working environment.

In her role as the NCCH CFO, Tanya has implemented business solutions that have seen significant internal improvements and positive outcomes and benefits to NCCH tenants. Tanya overseen the introduction of a new multifaceted CRM system, improved transparent reporting and streamlined fixed rent review processes that have allowed NCCH to meet the growing needs of the organisation and have enhanced tenant communications creating greater efficiency across the tenancy and asset teams.

Tanya's strategic financial planning, reporting, investment decisions and leadership contributions will also see the culmination of several NCCH development projects in 2021-2022, including the \$7.9 million build at Station Street which will house those in need in our community.

- Bachelor of Business – Accounting
- Justice of the Peace
- Certificate Mental Health First Aid
- Employed in the Australian Community Housing

- Sector since 2012
- Extensive experience as a senior accountant and tax advisor
- Member of PowerHousing Australia CFO Roundtable group

TANIA CROSBIE
OPERATIONS GENERAL MANAGER

Key Responsibility:

Overall responsibility for delivery and management of best practice community based social, affordable, disability housing services and Together Home Program; building a cohesive and responsive multi-disciplinary team of tenancy staff, engagement, communications and homelessness case workers; ensuring the provision of quality tenant services and associated program management across the company's three branches; ensuring housing allocations are managed effectively; achieving high levels of client satisfaction; service planning and policy development in relation to tenancy and property matters, liaising with government, non-government agencies and media; developing and maintaining community based partnerships to provide more homes, improve lives and strengthen communities.

Qualifications and Experience

Tania Crosbie is a strategic professional with proven leadership skills who joined North Coast Community Housing (NCCH) in October 2021 after completing six months as CEO of Tjuwanpa Outstations Resource Centre Aboriginal Corporation (Tjuwanpa) in Ntaria, Northern Territory. Tania brings with her over 25 years experience in the fields of management, strategic planning, marketing, sustainability, education and engagement. Tania understands how different organisations work, whether they are commercial, not-

for-profit or community organisations. Her work at the Green Building Council of Australia, Byron Shire Council, Sustainability at Work and Tjuwanpa inspired her to join NCCH to drive values-based sustainable changes for the organisation, team, stakeholders, suppliers and tenants. Her focus since commencing, has been building a high-performing tenancy team, establishing the Together Home Program, process improvement, accountability and improving the service delivery and communications internally and to our tenants.

Tania has a BA in Communications, Graduate Diploma in Marketing, a Graduate Certificate in Higher Education and a Graduate Certificate in Business and Executive Coaching. Tania's experience ranges from being the former National Marketing Director for Defence Force Recruiting, Executive Director of Communications for Box Hill Institute, Lecturer in Marketing at the University of Canberra, Executive Director of the Green Building Council of Australia, Owner and Founder of Sustainability@Work, Head of Economic Development, Sustainability and Tourism at Byron Shire Council and CEO of Tjuwanpa.

The common thread that drives Tania is her commitment to aligning her work to her personal, environmental and social drivers.

SIMON RICHARDS
ASSET MANAGER

Key Responsibility:

- Strategic and operational management of property-related matters
- Strategic and operational contract Management
- Responsive, cyclical and planned maintenance
- Development and acquisition of new properties

- Vacant property refurbishment
- Specialist Disability Accommodation and modifications
- Property Assessment Surveys and long term maintenance forecasting
- Facilities management of NCCH office buildings and capitalised assets

Qualifications and Experience

Simon came to NCCH with over 17 years senior and executive level management experience, 9 of those in the Justice Portfolio, specifically in Custodial and later Animal Welfare law. For the last 8 years, Simon has worked in the Social Housing Sector specialising in strategic Asset Management. With a strong focus on change management and continuous improvement, Simon has taken time to review the Asset Management Division and implement change to improve our services to tenants and the standard of asset deliverables to our portfolio through compliance frameworks, strategic contract management, revision of policy and procedure and structural change.

Simon passionately believes in providing a quality product to our tenants with an expectation that staff and contractors provide a product they would be happy with if the work was being done on their own property.

- Graduate Diploma in Business
- Bachelor of Criminology (deferred)
- Diploma in Government Investigation
- Certificate IV Workplace training and Assessment
- Refrigeration and Air Conditioning Technician
- Mental Health First Aid qualified
- B21 Certificate in Continuous Improvement and Change

YEAR IN REVIEW

WHERE OUR MONEY COMES FROM

Total \$13,682,588

OUR SOURCES OF FINANCE BY %



RENTAL INCOME 74.6%

Rents collected from tenants \$10,204,913.



FEE FOR SERVICE 4.1%

Fee for service includes fees from the Home Purchase Assistance properties, Tenant repair charges, Tenant water charges, charges to landlords and fee for service property management \$565,391



GOVERNMENT GRANTS 20.8%

Community Housing Leasehold Program, Specialist Disability Accommodation Subsidy & National Rental Affordability Subsidy \$2,851,582.



OTHER INCOME 0.44%

Includes Interest income, Insurance claims and other miscellaneous incomes \$60,702

WHERE OUR MONEY GOES

WHAT WE USED IT FOR BY %



LEASEHOLD RENT EXPENSE 24.5%

Includes rent paid to private landlords as part of our Community Housing Leasehold Program.



SALARIES, FEES & ON COSTS 25.5%

Includes staff salaries, Board expenses, fees and on costs.



REPAIRS & MAINTENANCE 19.6%

Includes Planned, Cyclical and Responsive Maintenance.



COUNCIL RATES & CHARGES 16.8%

Includes Council rates and service charges.



INSURANCE, DEPRECIATION & OTHER EXPENDITURE 20.3%

Includes insurance Premiums, Bad & Doubtful Debt, Office rent, Audit fees, Motor vehicle expenses, Software and IT cost and other administration expenses



\$\$\$

**SURPLUS
\$658,529 = 5.47%
OF REVENUE**

CASE STUDIES

Case Study 5

One of our long term families move into their own home

Upon hearing about the success of one of our tenant families who will be moving into their new home after 20 years of being housed by NCCH, staff responses were ...

"What a wonderful story. We should never doubt the difference we can make in people's lives. Congratulations to all and to the team over the past 20 years. Just brilliant!"

"I love outcomes like this. So proud to work with a great team"

"This is why we do what we do. Such a great outcome!!"

NCCH CEO John McKenna

Case Study 6

Our Access Team helps to house a young family

"The staff in our Access Team had been assisting a young couple and their little two-year-old child with temporary accommodation. They had been living in a caravan at her grandparents' place for at least two years. They had been engaging with their support worker and looking for a rental. We had a long-term capital property become available. The Access Team organised for the family to get temporary accommodation right up until the night before their sign-up. They signed up on Monday morning and were soo happy to have a roof over their head especially since they have another little one on the way. Very good news!!!!"

NCCH Clarence Team Leader, Grafton

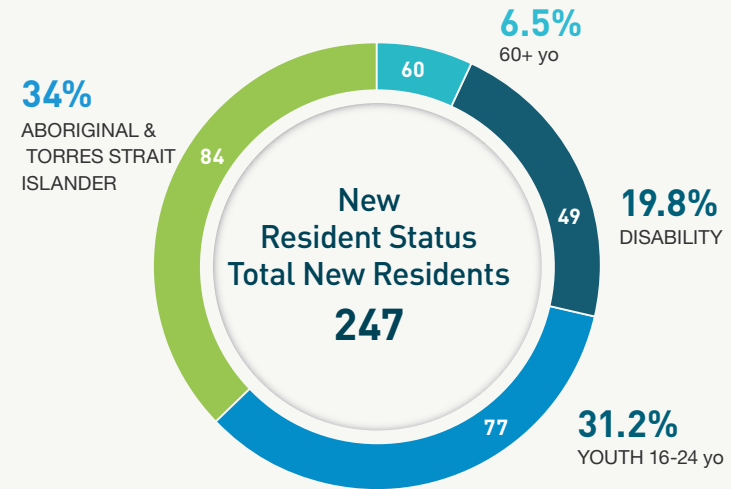
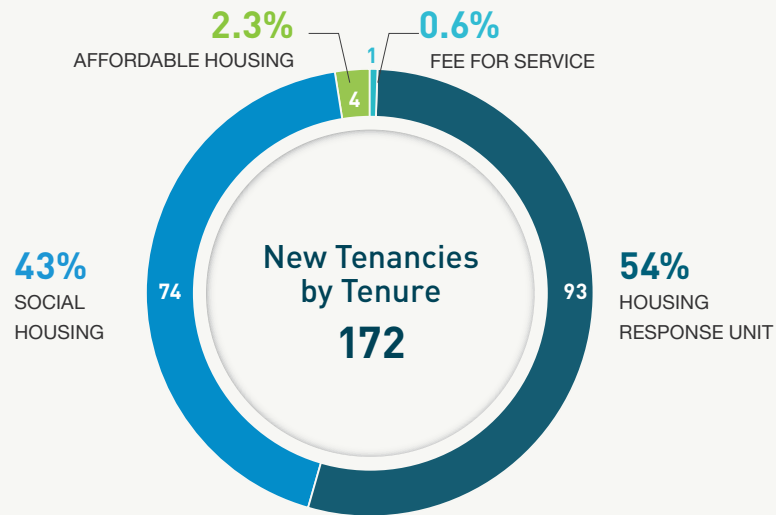
Case Study 7

NCCH and Connecting Home working together to improve the lives of many young people

- This week, two young mums have secured housing in private rentals with references from NCCH and Connecting Home.
- One young couple (mum is 17) had a gorgeous baby girl this year and they are coping extremely well. The Dad attends parole and the Parole Board are so happy with how things are going, that his parole is stopping and he is starting an apprenticeship.
- Another tenant, who came to us from Sydney after years of sleeping and drinking on the streets, is now nine months alcohol free. With funding that came with his housing, and support, he has joined a gym, the library and went to the doctor for the first time in a very long time! He is finally looking after himself.
- The four transitional youth flats that we manage in Nimbin have had a pretty awful history of damage, parties, drugs and reckless behaviour. Over the last 6 months, I have witnessed a total transformation within these flats. Visiting the Nimbin flats is now like visiting a retreat! The young people have planted a vegetable garden and are using the produce to create healthy meals.
- Today we were approved for a new Leasehold Youth flat. The flat is within easy walking distance of a local High School and the university. This flat is designed to house young people who are not currently housed in an environment that allows them to study. Connecting Home have arranged for tutors to attend throughout each week to support this process.

NCCH Tenancy and Together Home Team Members, Lismore

STATS FOR THE YEAR



“I’ve lived in this NCCH complex for over 20 years and I love it. It’s a safe and wonderful place to live, where I have made many lifelong friendships.”

Edna, NCCH Tenant

“I’ve been here for 6 months and find all staff I’ve dealt with pleasant and helpful.”

NCCH Tenant, Goonellabah



CASE STUDIES

Case Study 8

Together Home team scores funding for clients with high needs

“We are able to apply for extra supports for our clients in the form of High Needs Packages. These packages are designed to help us get extra supports in place for clients quickly and to get much needed clinical assessments for people who have very little in the way of assessments and paperwork.

Recently, we had five High Needs Packages approved from the five applications recently submitted. This totals \$95,443 worth of extra supports we can engage for these clients while we apply for NDIS or My Aged Care funding packages. This is great news! We will be putting extra supports in place with assessments, support workers and additional courses and therapies like equine therapy.”

Together Home Team

Case Study 9

Keeping our community connected

“I had a private landlord contact us about increasing the rent by \$200 per week. After I sent an email that clearly stated the impact of their decision – that NCCH would have to relinquish the property that the single mum of 4 had for six years and she would more than likely be made homeless due to their decision – they reduced their request to \$50 per week, which meant we could retain the property. They then thanked us for reminding them of the great work we do in keeping our community connected.”

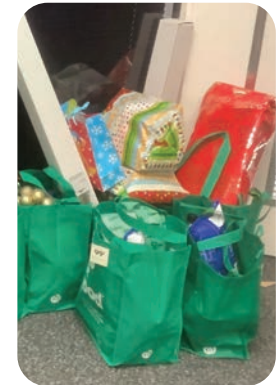
Together Home Team

Case Study 10

Creating a brighter Christmas for our tenants

“Together Home Christmas gifts that the NCCH staff donated and our Grafton Together Home Program tenant used for her grandchildren. She has never had the spare cash to buy them presents and we left them all unwrapped so she could add her own touch. We also gave her a food voucher and Christmas tree. Our tenant reported back to us that 2020 felt like a real Christmas – her first ever!”

Together Home Team



Tenant gardens

Tenant Council and Tenant Participation

Due to COVID-19 restrictions, NCCH Tenant Council members were only able to come together as a group on three occasions during the year – and mostly by Zoom video conference – participating in two Tenant Council meetings and a planning day. Members of our Tenant Council are always looking for better ways for NCCH tenants to connect with each other as a community and with NCCH staff.

Unfortunately, due to COVID-19 restrictions, NCCH was unable to hold any Forums this year. Over the years, we have found that our Tenant Forums are a good way of connecting with our tenants in all areas in our region. Guest speakers are organised to give presentations on various topics of interest to our tenants.

NCCH encourages tenants to participate in Tenant Forums where they can raise issues of concern or discuss ways in which NCCH can improve the way it does business. Tenants can discuss matters confidentially on an individual basis with a member of staff or one of our Directors who attend the forums and are available to answer questions.

Not only do our Tenant Forums provide a chance for tenants to hear from organised guest speakers, they provide an opportunity to meet fellow tenants and NCCH representatives over an informal lunch, breaking down any barriers of social isolation which may be experienced by some of our tenants.

We look forward to being able to hold our Tenant Forums – maybe in a different format to previous meetings held – in the coming year.



Tenant Council members – Peter, Diane & Walter



Dolores giving her last Tenant Council report at the 2020 AGM.



Dolores is farewelled by NCCH Chair, Robyn Hordern.



Dolores is presented with her gifts by Julie Dukes on behalf of NCCH

Thank you to our Tenant Council



Once again, the NCCH Directors, Executive Management Team and staff would like to express our appreciation and thanks to the members of NCCH's Tenant Council – Peter, Diane and Walter – for their commitment and dedication to the important role they play on the Tenant Council. A special shout out to Diane and Walter who have clocked up five years on the Tenant Council this year!



NCCH continued to make good use of social media during the year with more than our fair share of COVID 19 pandemic updates, as well as other good news stories and information to assist our tenants keep up to date with what was happening in our region. Over the coming twelve months, NCCH will continue making greater use of social media and other relevant methods of communicating with our tenants and stakeholders.

Tenant Council Report 2020-2021



Firstly, I wish to say that this is the first year that we have not had the presence of Dolores Close at hand (bit of a pun there!). We miss her gentle scolding, her generous praise, her attention to detail, but most of all the great amount of work that she did. Now that she is enjoying her new life, we suspect that she is secretly wishing that she hadn't taken that step years ago. Go for it, Dolores!

Also, I want to acknowledge the passing last year of long-time Tenant Councillor, Ivon Black which has left a hole in our little group. I often hear something and think "What would Ivon say about that?", but remember with a sharp sting that he is no longer with us.

The Tenant Council has seen many changes over the years and yet has still remained a constant fixture for NCCH tenants. It has become more than just individuals who volunteer to support our tenant community, it's where lifelong friendships are made.

I share with NCCH Chair, Robyn Hordern, (and many others) a deep resentment against COVID-19. The changes and challenges brought on by the pandemic have robbed us of so much but now that there is, if not a light, a greyish blur, at the end of the tunnel, it's time to think of projects that can be put into action.

The formation of Tenant Actions Groups (TAGS) at our complexes are a sort of mini tenant council, but are run by tenants, who meet at their own homes. I was able to attend the first TAG BBQ Activity at Goonellabah by phone (due to being in lock down in another State – a story for another time!). These groups enable tenants to have a say about what is going on in their complex, how things could be improved and to get to know one another.

Finally, as we look to the future I encourage us all to think of our "Post-Covid" resolutions and take the time to think about, what sort of a life do I really want versus what sort of a life is being forced on me. What positive changes can I make in this new world?

Peter Harris – Tenant Council Chair

Tenant Newsletters

NCCH's quarterly newsletter – *NCCH News* - disseminates interesting and important information to tenants. The newsletter has previously been distributed to all tenants via post, email and viewable for download from our website. With the COVID-19 restrictions which forced closure of our offices and staff to work from home, an online magazine-style version of the newsletter was utilised with tenants being advised by a bulk SMS messaging service when the newsletter was available.

Contributions to the newsletter are received from staff and Tenant Council members providing information to readers of upcoming events, hints & tips, legislative changes that may affect them, details of local NCCH offices and upcoming Tenant Forums, as well as emergency maintenance contractors. NCCH also provides information about outside organisations that tenants may wish to contact, as well as details about upcoming scholarships and other schemes that may be available through government departments.

In 2020, many articles in *NCCH News* related to the COVID-19 pandemic including information about office closures, a 'new-look' tenant rent statement, details of various services available within the community to assist after our tenants' mental health during such a stressful time.



We would like to thank our partners

- ACHIEVE AUSTRALIA
- ARUMA
- BUNDJALUNG TRIBAL SOCIETY
- BRIGHTER FUTURES
- CARINGA ENTERPRISES
- CASSI (COMMUNITY AND SPECIALIST SUPPORT INCORPORATED)
- CPL (CHOICE, PASSION AND LIFE)
- COMMUNITY MENTAL HEALTH SERVICES
- CONNECTING HOME (SOCIAL FUTURES)
- ENOVA ENERGY
- DAVCAM PTY LTD
- FEROS CARE
- GUNYAH NGALLINGEE ABORIGINAL CORPORATION
- HELPING HANDS INDIGENOUS HOUSING SUPPORT
- LIFEBRIDGE AUSTRALIA LTD
- MERCY
- MOMENTUM COLLECTIVE
- MULLUMBIMBY & DISTRICT NEIGHBOURHOOD CENTRE
- MULTITASK
- NATIONAL DISABILITY INSURANCE ASSOCIATION (NDIA)
- NEW HORIZONS
- NORTHERN NSW LOCAL HEALTH DISTRICT
- NORTHERN RIVERS COMMUNITY GATEWAY (LISMORE NEIGHBOURHOOD CENTRE)
- NSW ABORIGINAL LAND COUNCIL
- NSW LAND AND HOUSING CORPORATION (LAHC)
- NSW POLICE (TWEED/BYRON AND RICHMOND LOCAL AREA COMMANDS)
- ONE VISION
- OPEN MINDS
- REKINDLING THE SPIRIT
- TSR PROPERTY SOLUTIONS
- WE CARE NSW
- WELLWAYS

Governance Compliance

The Executive Management Team works closely with the Board on the governance of the business with revised policies and procedures of the company reviewed and approved by senior management and the Board throughout the year.

By monitoring the monthly financial reports of the Company, the Board ensures that NCCH is able to meet its financial obligations. The direction provided by the Board and senior management over the past year sees the Company in a very secure financial position for a company of its size.

The Company continues to use the CompliSpace governance, risk and compliance framework across the business to ensure its legislative and regulatory requirements are met. Senior management continues to monitor the implementation of the Integrated Management System utilising the Greentree platform which was introduced last year allowing better control, transparency and reporting of the business.

Sub-committees

The following standing sub-committees have been established by the Board to assist with the effective governance of the Company:

- Audit, Finance and Risk Management Committee
- Marketing and Media Committee
- Nominations Committee
- Policy and Governance Committee
- Property and Development Committee
- Remuneration and CEO's Appraisal Committee
- Strategic Planning and Registration Committee.

Time limited sub-committees are also established from time to time as necessary.

“

“One of our tenants came in to say what an amazing job NCCH is doing and that he greatly appreciates all the assistance we have provided.

This was a great way to start the day!”

NCCH Richmond Team Leader



“

“It was good not to have to worry about the added cost of the training camp which will help my son towards his goal of becoming a Black-Belt in Kyokushin.”

Mum of NCCH Scholarship Award recipient

Finance and Business Services Report

The 2020-2021 year has brought new challenges and opportunities to the delivery of NCCH Financial, Information Technology and Business Services both to our staff and our tenants.

As we continued to experience the unprecedented impacts of the COVID-19 pandemic throughout this year, our Finance and Business Services Teams were driven to ensure NCCH continued to provide quality service in a changing environment. Improvements to the flexibility of our finance services included moving to a paperless and more automated system.

Our Information Technology capabilities also increased with updated technology devices, improved I.T. infrastructure and our Business Systems Support moving to a full-time role allowed all levels of staff the ability to work from home during the lockdown periods and continue to provide consistent services across the organisation.

The enhancements to our I.T. infrastructure have also enabled NCCH improved reporting functions with greater transparency and accessibility which has assisted our forecast and budgeting and ability to identify financial benefits for the future. The greater abilities of our system now also include Together Home Outcomes Framework reporting and requirements that support the delivery of the Together Home Program as the support service part of our organisation.

Our I.T. improvements have also created the opportunity to improve our tenancy services. In collaboration with Kathleen our Business Systems Support, we successfully lead the innovation and implementation of the Inspection Manager program that enables tenancy managers to digitally capture the condition of tenant homes and therefore increasing NCCH's ability to address maintenance concerns timelier.

The restructure of the Tenancy Resource Officer role in our Business Services Team this year into a broader role focussing not only on the training needs of the staff but also, compliance and updating the procedures and processes has given us consistency across all facets of the organisation and will ensure our teams high level of performance and efficiency.

Our newly restructured Business Systems & Practice Improvement Officer, Peter together with our Business Systems Support have also streamlined the NCCH Fixed Rent Review process.

This process is completed twice a year in order to ensure social housing rents are calculated correctly. The Fixed Rent Review Team has also been supported by **Michelle** and **Sue B** and the **Tenancy Team**.

I would like to thank the Finance Team – **Tehya, Cath** and **Tanya R** (who acted in the Finance Assistant role for over 4 months) and the Business Services Team – **Kathleen** and **Peter**, for all their hard work and dedication over the past year and we look forward to another productive year in 2021-2022.

Tanya Harmon

Tanya Harmon – Chief Financial Officer



HOW MANY INVOICES WERE PAID?

11,756 invoices paid totalling \$12,400,144, including 3,599 invoices totalling \$2,106,135 paid to our local Councils in rates & water charges

Also includes \$3,431,786 paid for 199 properties leased from real estate agents/landlords



HOW MANY INVOICES WERE RAISED?

53,376 invoices were raised \$10,783,896 for rent.

3,931 invoices were raised for non-rent (bonds, water and maintenance) totalling \$796,757

Operations Report

Operations has grown and evolved significantly over the past 12 months. Adding to the Tenancy function within NCCH, Operations established the Together Home Program (support and housing for rough sleepers), and Communications and Engagement. On top of that, I joined as Operations General Manager in October 2020 when **Ian Leven** left the organisation after two years at the Operations helm.

Since I commenced, the priorities for Tenancy are clearly around accountability, skills improvement, consistency and improved customer service. Priorities and achievements include:

- Completing tenancy processes and procedures
- Delivering consistent tenancy procedures across all three locations
- Improving procedural compliance and complaint responsiveness
- Focusing on improving 'customer service and delivery'
- Clearing all legacy and long-term tenancy issues
- Rental arrears reduced by \$100K over the past 12 months
- Introducing new KPI reports and reviewing performance mechanisms
- Introducing Inspection Manager field technology and tenant assisted inspections
- Working collaboratively with Assets on improving service delivery
- Bringing all contracts and agreements up to date and communicating compliance to staff
- Meeting regularly around skills improvement and policy issues
- Working to secure properties for the Head Lease and Together Home programs in a market where there is less than a 1% vacancy
- Commencing audit of Richmond tenancy portfolio.

On top of introducing a tenant centric process and culture, we have had to deal with the impacts of COVID-19 on accessing our properties, an escalation in mental health issues amongst tenants and availability of our staff. With lockdowns, border closures and health orders, we have managed to deliver services against a pandemic backdrop.

A big thank you to all the Tenancy team for adjusting to the change in management style and priorities. Additionally, the Tenancy team have been more than willing to assist across offices, pick up priorities and help out in any way necessary. This is the first year of building a high-performance skilled tenancy team that will know their priorities, their tenants and their procedures. Then the Tenancy team will truly be able to focus on delivering first-class tenant service.

Elizabeth Olivieri returned to NCCH in her new role of Communications and Engagement Lead, and hit the ground running submitting grant applications, re-invigorating the Tenant Council, introducing Tenant Action Groups and drafting the NCCH Communications Plan. Izzy is a popular member of staff who is driving the focus on improving communications to tenants and across the organisation.

The Together Home program has provided their own report, but I would like to acknowledge the great work that **Clayton Dunn** and the team of case workers has done since coming on board. Of course, this type of program encounters daily challenges, but the team has forged great relationships across all teams and is delivering well against our goals. Incorporating Housing First principles across the business will be the ultimate aim in order to provide a more rounded level of service to all NCCH tenants.

Finally, I would like to thank all staff, Executive and the Board for their support and readiness to work towards a more tenant-focussed culture.

Tania Crosbie

Tania Crosbie - Operations General Manager

Together Home Report

The NSW Department of Communities and Justice (DCJ) awarded both the housing and support provision of the Together Home Program to NCCH in July 2020. Together Home is a \$122.1m program that aims to transition people away from rough sleeping and into long-term stable housing, while improving overall personal wellbeing.

Housing and support is provided through the program, which aims to address people's support needs, build individual capability and capacity, and foster connections to community. This program is based on the highly successful Housing First Principles. Together Home is a key contributor towards efforts to achieve the NSW Premier's Priority to reduce street homelessness by 50% by 2025.

This first round of funding from July 2020 provides for 30 people, over the age of 18, to move into accommodation and receive intensive casework support. NCCH made the decision to establish an in-house support team rather than broker to other agencies. This was a great opportunity for NCCH to not only assist with the physical housing but also with the casework support for people with complex needs.

The Together Home team have worked in a space that is complex, with clients who have experienced high levels of disadvantage and ongoing stigma and discrimination as well as:

- Mental illness;
- Drug and alcohol issues;
- Childhood trauma;
- Physical and sexual assault;
- Being removed from their family and growing up in out of home care;
- Having children removed into care;
- Post-Traumatic stress disorder;
- ADHD; and
- Chronic health issues.

It has been a learning curve to work within Housing First Principles which have proven effective in other countries including Scotland and Canada.

Delivering successful outcomes for our clients has truly been an organisational effort. From the Tenancy Teams finding head lease rental properties (in this incredibly difficult market), to the increased processing of invoices, to the setting up of a whole new team with cars, desks and computers, to our partnership with the Tenancy Managers ensuring



that our clients succeed in their tenancies. It has been a huge advantage for the program that we sit within the Operations General Manager's portfolio who oversees both the tenancy and support aspects of the program.

As of 30th June 2021 we had housed 25 of the 30 clients with the other five in temporary accommodation.

Recognition needs to go to **Vicki McMillan** and **Lili Wangechi** who worked tirelessly from October 2020 to establish all 30 clients in the new database, meet all clients and to start housing them. It took until April 2021 for a full team to be on board with Clayton Dunn as Program Lead, **Paula Flynn** as Project Officer, and caseworkers Vicki McMillan, **Ylinne Chien** and **Jessica Ferreira**.

We have had numerous successes in our work with the Together Home clients including:

- Moving people into their new homes with furniture and making their house a home;
- Getting Birth Certificates and Medicare Cards;
- Getting their licence and learning to drive;
- Regularly seeing their GP, dentist and Psychologist;
- Accessing training and employment opportunities;
- Receiving an extra \$100 000 in High Needs Packages from Homelessness NSW for additional support;
- Successfully preparing and passing their lease inspections with real estate agents; and having had their leases renewed.

It is a privilege to be a part of an organisation that is taking on this challenging and life changing work.

Clayton Dunn

Clayton Dunn – Together Home Project Lead

Assets Report

The last 12 months has seen considerable change in Assets. We feel we have laid the foundations, which will see the Assets team cope with the future growth expected from the new development program, as well as the challenges placed upon it by some of the requirements of the 20-year leases, with the NSW Land & Housing Corporation (LAHC) and the new Asset Management Framework.

We have contributed to a more collaborative relationship between Tenancy and Assets and we know the new staff will continue to drive cooperation and collaboration over the coming year. With clear processes and procedures and goals, the Assets team are now on a path of driving improved customer service, improved quality and responsiveness.

Other achievements over the last 12 months includes:

- Restructure of the asset team enabling a focus on contractor performance and compliance
- Introduction of an outsourced call centre providing tenants with a 24/7 facility to report maintenance issues
- Contractor compliance framework
- Introduction of new schedule of rates
- Increased contractor pool to provide additional resources as both a contingency measure and to improve competitive tension
- Improved vacancy maintenance standard to provide an improved product for new tenants
- Tenant satisfaction survey saw an improvement in customer satisfaction for maintenance improved by 9% to 84%.
- Policy and procedure review for Assets.

I want to thank NCCH for the opportunity and for welcoming me into the team. It's been a time not without its challenges, the most obvious being COVID but implementing necessary, but difficult, change is always challenging.

The Asset division is well placed to effectively manage the future growth NCCH will deliver on over the next two years and we are confident this can be achieved within existing resources.

It has been an absolute pleasure to work with all the staff at NCCH. Their passion and ability to find solutions to difficult housing problems on a daily basis are something they should all be proud of. I see the commitment to the company values in them all, every day. I would also like to specifically thank the Executive Team and Directors for their support over my short tenure and I wish them every success moving forward.



Simon Richards – Asset Manager

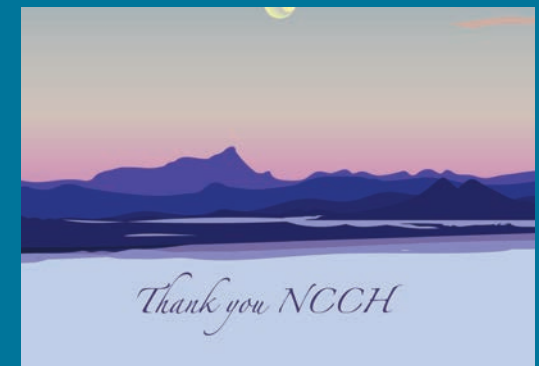


“I’m off to get myself a comfy work chair and some art supplies for my course with the scholarship money today!

Please find attached a Thank You card that I made using some of the skills I have learnt so far in my course.

Kindest regards and THANK YOU so much!”

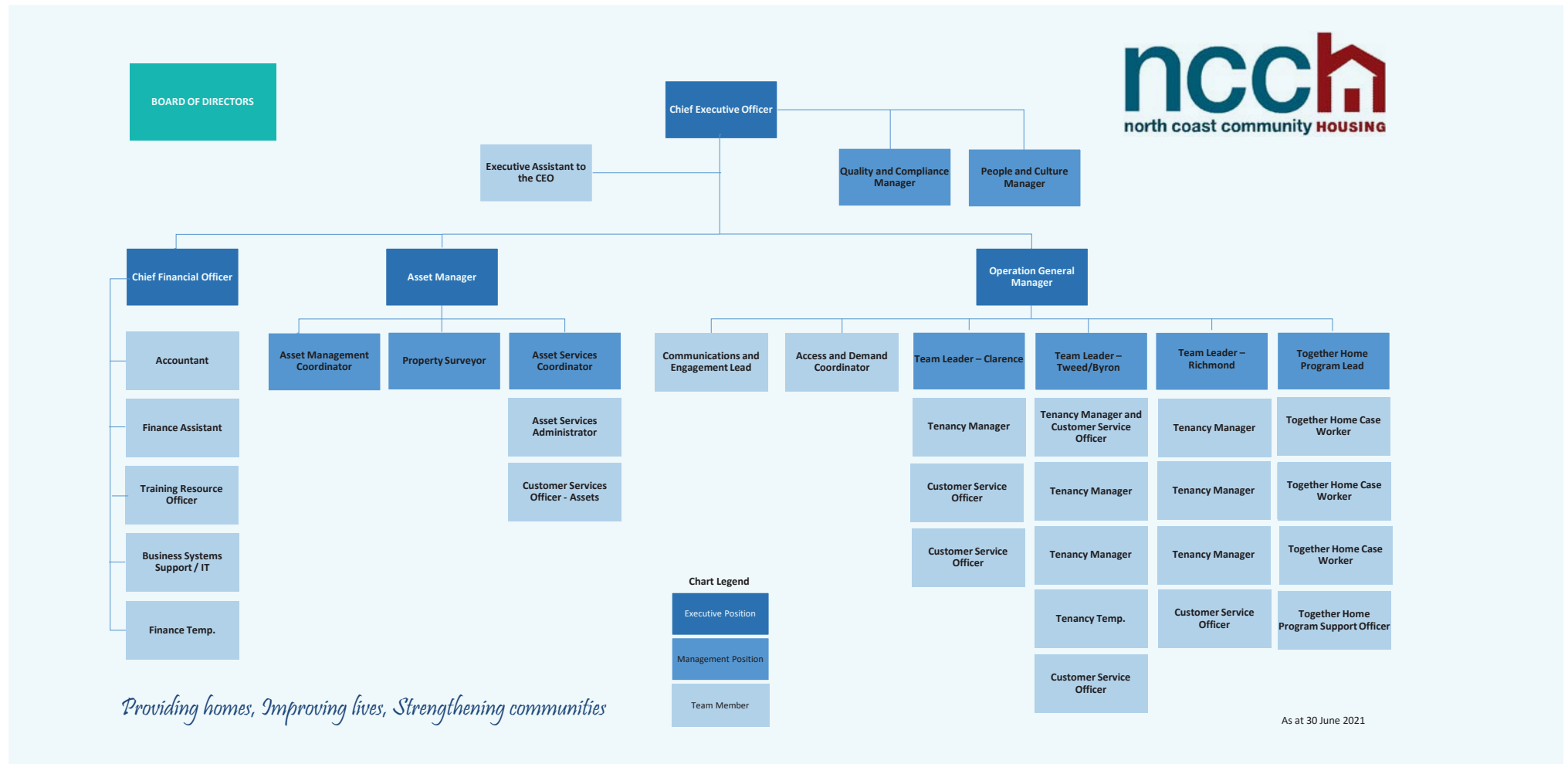
NCCH Scholarship Recipient, Indigo



People and Culture Report

Our people are critical to our success in delivering the best services and programs possible to residents, stakeholders and community. Our workforce is made up of 38 qualified people in our offices in Tweed Heads, Lismore and Grafton.

To make our business run smoothly and effectively requires our enabling functions of Finance, Business Systems, People and Culture, Communications and Quality and Compliance to work side by side with Tenancy, Asset Management, Allocations, and Housing First Programs.



NCCH supporting staff to secure housing

The housing crisis in our Northern Rivers region has also been felt by our staff due to the unprecedented demand and housing affordability issues stemming from the impacts of COVID-19.

Ylinne joined our NCCH Together Home Team as a Case Worker in March 2021 all the way from the Northern Territory. After working in remote communities for many years, Ylinne saw the opportunity to be part of the Together Home program as an exciting career challenge and a chance for personal growth.

As Ylinne prepared herself and young son to make the move to Lismore, she began applying for rental properties. Because Ylinne couldn't attend property viewings herself, she enlisted the help of fellow Together Home colleague, Clayton, who attended them on her behalf.

After many attempts to secure a rental property, which was difficult due to being in new employment, Ylinne sought accommodation in a local Lismore motel as she continued her search for a home.

After 4 long weeks of unsuccessful rental applications, Ylinne then had to resort to look for housing on the southern Gold Coast.

Eventually, Ylinne and her son were able to find a suitable property and NCCH was able to support her by shifting her client portfolio to the Tweed area to enable her to work with Together Home tenants based from our Tweed Office.

We are pleased to report that Ylinne and her son are now happy in a secure home and she is thankful that she can continue to work for NCCH from our Tweed Office.



Ylinne being interviewed by Prime 7 News

NCCH takes up CHIA NSW Cadetship opportunity

We are proud to support the 2021 Community Housing Industry Association NSW (CHIA NSW) Cadetship Program in partnership with the NSW Government to provide training and employment opportunities in the community housing sector.

This exciting program provides an opportunity for cadets to undertake paid employment and training in property management and asset development.

NCCH has been fortunate to provide an opportunity for cadet, Marlene, who has joined our asset team in 2021 for 12 months while she is working and studying a Certificate IV in Social Housing.

Marlene is a Bundjalung woman and comes to NCCH with a background in community and social services, Aboriginal and family case work and the education sector.

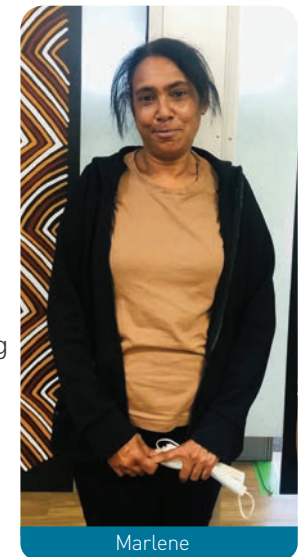
Marlene has always been community-minded and has a natural ability to help people, most significantly in a previous role working with Aunty Joyce Summers, a respected Aboriginal Elder in the Gold Coast Community, at Krurungal Aboriginal & Torres Strait Islander Corporation for Welfare, Resource and Housing. Krurungal was co-founded by Aunty Joyce Summers and Marlene's own Mother, Josephine. This organisation supports families and communities and Marlene gained valuable knowledge in roles that included, Vice Chair of the Board and leading the development of The Parental and Community Engagement Program (PaCE).

In addition to these roles, Marlene has also held positions as the Chair of the Aboriginal Education Consultative Group for the Da Murrytoola Region and working as a family and aboriginal case worker.

Marlene is already proving herself to be a valued member of the asset team and we appreciate the skills and knowledge she brings to both the asset and tenancy teams.

In her spare time, Marlene enjoys spending time creating art and reconnecting with the land through her love of bush walking and spending time outdoors.

"The best thing about NCCH is the people I work with and being able to learn skills that are meaningful".



Marlene

The Employee Experience

We conducted a staff survey through the VOICE project in October 2020. The results showed that we continue to have staff who are strongly committed and aligned to our vision and values as an organisation, and that we have a clear strategy in place to make the difference in the communities that we serve.

The survey also showed that we could make improvements to better call out performance and behaviours not aligned to our values or mission, contemporise our organisational policies and procedures, strengthen leadership, and enable cross team collaboration.

The Executive team committed to a number of actions throughout the first half of 2021 in working to maintain our strengths as an organisation and improve in areas that our staff told us we needed to improve in. What we have done so far:

- Renewed our Strategic Plan and devised a Business Plan for 2021-22 with a clear focus on sustainability, system improvement, skills development and safety
- Looked at our organisational values and defined the behavioural expectations for each – we reward behaviour that is above the line and call out behaviour when it dips below
- The mapping process, procedures and practice of all Tenancy and Asset Management policies is edging closer to completion
- Recruitment and Induction practice has been reviewed and a rigour to ensure values-based practice has been implemented
- A contemporary change management framework has been used for a recent business change.

Focus on Learning and Development for better Performance

Each year, staff are given the opportunity of undertaking learning and development as part of their professional and personal development. As part of this year's staff development, regular in-house development sessions were held to build skills and knowledge in internal processes and procedures (including Sustainable Tenancies, Rent Review, Access and Allocation, Preparing for NCAT), as well as group presentations such as Dealing with Bullying and Harassment, and the role of Organisational Values and Behaviours. We also booked in external training to cover:

- Housing First Principles
- NCAT Training
- Trauma informed case work
- Cultural Awareness
- Mental First Aid
- First Aid



CEO John McKenna with local Aboriginal Elder Aunty Thelma



Above: Photos from our April 2021 staff All-In

Training Needs Analysis

During November 2020, our Business Systems and Practice Improvement Officer, Peter Jones, undertook an organisational wide Training Needs Analysis, which involved surveying staff to better understand their wants, needs and expectations for learning and development.

We heard loud and clear from staff that they wanted support in developing skills to better use systems – such as Greentree MYOB and MS Excel – and to deal with complex people issues like Conflict Resolution, and Having Difficult Conversations, and despite challenges to continue to provide Excellent Customer Service. This feedback enabled changes to budget planning for the future year, foundation new staff training program to include in-depth systems training, and coaching in feedback conversations. A targeted focus on learning and development planning for the 2021-22 year was also able to be informed by the Training Needs Analysis.

Review of our People and Performance System

NCCH is committed to investing in its people and recognises the value of setting clear expectations about performance coupled with two-way feedback about progress towards these goals.

The initial People and Performance system (known as the PPP) was developed in 2015. In consultation with experts and our staff and leaders, this was reviewed in December 2020 to look to ensuring better support in having conversations and a clearer cycle. We also implemented better kits and ongoing coaching and support of line managers, and guidance to staff in completing goal planning.

Emerging Leaders CHIA NSW

NCCH was very pleased to have the opportunity to put forward five of our middle level staff for the Emerging Leaders program through the Centre for Training in Social Housing – a Registered Training Organisation (RTO) of the Community Housing Industry Association NSW.

Like much of Australia, we were very impacted by the series of events that occurred in our Regions.

Throughout 2020-21 we continued to work with social housing tenants who lost homes and livelihood in the Lismore floods in 2017, followed by the prolonged drought and then fires in both the north and south of our regions. Then, we have COVID 19 with such wide-ranging impact on both our staff the tenants in our 900+ properties. These climatic and COVID impacts resulted in a significant layer of additional demand on the skills of Team Leaders, particularly those that were carrying a portfolio of tenancies as well as their line management responsibilities.

The program provided leadership opportunities, professional development and networking social events for those who are interested in tackling complex challenges facing the affordable and social housing industry. Modules completed with applied assessment work in the Emerging Leaders program focussed on Leading and Managing Organisational Change; Managing Stress in the Workplace; Leading and Managing Team Effectiveness; and Managing People Performance.

Cadetship CHIA NSW

Together with the NSW Government, the Community Housing Industry Association (CHIA) NSW has provided new training opportunities connected to jobs in the Community Housing Industry through a Cadetship Program. This exciting program provides an opportunity

for cadets to undertake paid employment and training in property management and asset development.

NCCH was fortunate to welcome Marlene Appo as a Cadet into our ranks, supporting her to study a Certificate IV in Social Housing, while also in paid full time work for a period of 12-months. And things are progressing well!

Importance of Wellbeing and Wellness

The NCCH Employee Assistance Program (EAP) supports employees in dealing with personal, family and work-related concerns that may affect their wellbeing, work performance, health and safety, or workplace morale. We view this service of considerable benefit to both individuals and the organisation.

In 2020-21 we reviewed our program offerings to set up a panel of local EAP providers to enable staff ready access to regional counsellors, as well as contracting a 24/7 EAP provider in Acacia Connection. We know that the work our people do is complex and this added support that is readily available to our staff is just one we wanted to show our loyalty and care back to them.

Wellness Committee

Our Wellness Committee – an employee led program – was refreshed in 2020-21. The Committee, made up of employee volunteers, worked to defined their purpose and aligned their various interactive activities to this purpose:

Goal 1 – Strengthen relationships between all staff

Goal 2 – Contribute to positive 'one team' culture

Goal 3 – Promoting wellbeing and safety in the workplace

Goal 4 – Building environmental awareness

Contribution to the Community and Social Housing Sector

Being passionate about the community housing industry and inspired to help grow the potential of future leaders, NCCH CEO John McKenna contributed as a senior Mentor to the AHI Mentoring Program throughout the year. The “Career+” program supports aspirational professionals to progress their development, with John offering his time, knowledge, experience, networks to a mentee, Suzanne Marshall who is the Operations Manager at Westside Housing in Adelaide.

PowerHousing Australia Awards

PowerHousing Australia, of which NCCH is a member organisation, holds an annual Awards event in November and, in 2020, the theme was “PowerHousing People: Building Resilient Australian Communities”. A number of NCCH staff were nominated for Awards in the following categories:

- Team Award – *NCCH Wellness Committee*
- Outstanding Achievement Award & Scholarship – *Richard Burns, Quality & Compliance Manager*
- Excellence in Remote Working Support Award & Scholarship – *Tanya Harmon, Chief Financial Officer*

The nominated staff were recognised for their commitment to the organisation throughout the COVID-19 pandemic and the associated changes that had to be dealt with leading up to, and during, major lockdown restrictions. Tanya Harmon was recognised for her quick & efficient work in organising IT resources to enable staff to work efficiently

from home. Richard Burns was recognised for his work involved in creating policies, procedures & practices from a workplace health and safety perspective in a constantly changing COVID-19 environment. The members of our Wellness Team were recognised for the support they provided to staff during the COVID-19 pandemic through wellness and fun activities to keep staff motivated and morale at a peak when we were all working remotely.

The Awards Event was held virtually due to COVID-19 restrictions at the time and pictured below are three of the staff members who were nominated attending the online event – **Richard Burns, Tehya Hunter** (representing the Wellness Committee) and **Tanya Harmon**. Whilst our staff were not successful in winning their relevant category, we would like to congratulate them on their achievements.



Nominated NCCH staff attending the virtual PHA awards event.

Aspirations for Our People and Culture – 2021 and beyond

Over the first half of 2021, we have worked to strengthen the strategy in meeting our ambitions to be an employer of choice. Ultimately, our aim is to have an inclusive, safe and resilient workforce with engaged staff.

While the everyday results that we achieve can be rewarding, the nature of our work is often complex and challenging. Our people work in a sector that requires high levels of compassion, collaboration and commitment, so our organisation must also reflect these qualities and actively value not only their work, but the impact they have on improving lives and building future communities.

As the issues within housing become more complex in our Regions where we provide homes, our sustainability relies on having the right people, at the right time, working in the right jobs and collaborating with each other. Demand for housing is growing year by year, which requires us to be innovative and flexible, and working in an environment where change is seen as an essential component in delivering a better service, rather than unsettling.

Over the next three years, our focus in establishing specific actions addressing People and Culture will be driven by:

- Year 1 – Consistency – building core credibility
- Year 2 – Stability – delivering continuous improvement
- Year 3 – Anticipating – owning our competitive advantage

Our Business Plan has set out the foundation actions to fulfil the year one focus.

Thank you

to Moira McDade



Since 2012, North Coast Community Housing was fortunate to have the lovely Moira McDade working with us in a consulting role guiding the organisation's organisational development and Strategic Planning and from 2018 as our Manager, People and Culture.

With years of running her own consulting business, Moira brought with her extensive experience working with executives, managers and operational staff to enhance workplace effectiveness, set and achieve organisational objectives and enable individuals and teams to realise their personal and professional goals.

As a highly trained facilitator, trainer, coach and consultant, Moira set up NCCH well in supporting the development and implementation of 3 Strategic Plans, an approach to Executive development, frameworks that focus on performance improvement (such as the PPP) and involvement in industry projects such as the CHIA NSW Capability Framework.

We appreciate all the work that Moira did in her time here and wish her well in her future plans!



Flannie 2020



Crazy Hair Day - working from home 2020



Moira and Robyn Hordern, at official opening of Lismore Office 2016



Peter, Moira and Jess at staff All-In session 2021



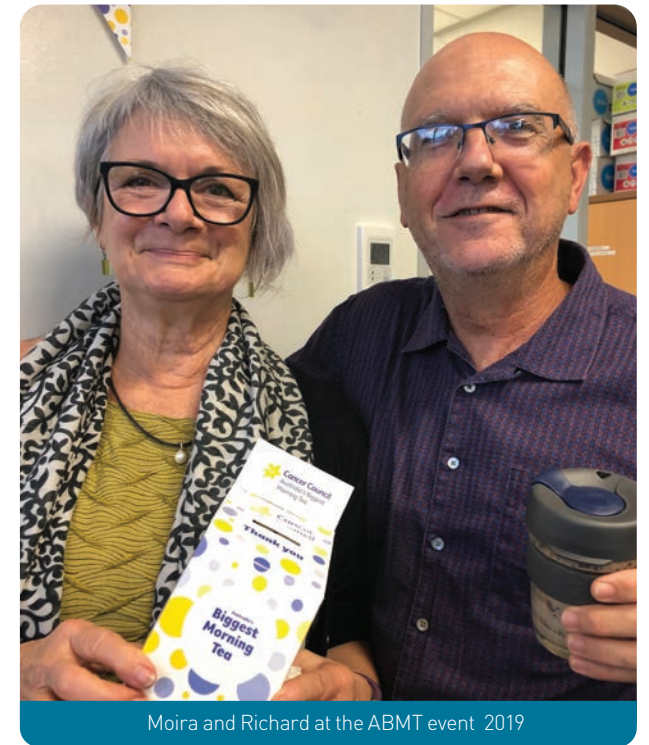
NCCH 30th Anniversary and book launch event 2014



CEO John McKenna's Farewell speech to Moira 2021



Staff Training Day 2018



Moira and Richard at the ABMT event 2019



Moira leading a session at the 2018 Strategic Planning day



Moira leading a session at the 2018 Strategic Planning day



Moira and former chair John Stone at NCCCH 30th Anniversary



Moira taking a break whilst working from home

TENANT STORIES

BEN'S GARDEN

Ben loves looking after his backyard and garden and has done a fantastic job making it a great place to live.

"I'm very appreciative to be a NCCH tenant and have felt very welcome and part of the community since moving in" - Ben



CHRISTIE

Meet Christie, one of our Together Home clients who we have successfully housed.

Christie was homeless for several years before accessing temporary accommodation and then moving into the Together Home Program, spending a total of 17 months in a motel.

During this time, Christie was able to gain employment at the motel where she was living as the owners noticed her positive attitude and enthusiasm to work.

Christie said once NCCH Case Worker Ylinne began supporting her that's when things started to really improve and when she was offered a home of her own despite being nervous she knew it would lead to better things.

Christie is still working at the motel and has moved up the ranks to take on management responsibilities, she is enjoying making her home her own and even has some pet fish.



Together Home client, Christie, pictured with Case Worker Ylinne

NCCH WORKS WITH TENANT COMMUNITY REPRESENTATIVES

"It's beautiful being housed by NCCH and lovely to see the support there for the community. I've found the people at NCCH to be honest and open to ideas to help the community", said Bradley, tenant of NCCH when we met last week.

"Now it's my turn to give back to my community and working with NCCH will be a great way to do that".

Bradley is a proud Bundjalung man who grew up in Goonellabah and has always called it home even though he has moved around over the years.

After going down a rocky path for some of his life, Bradley says he turned his life around thanks to his faith and being housed by NCCH and now he wants to be a leader and a support to others in the community who may be struggling.

Bradley is passionate about helping other and says "if tenants want a yarn I hope my life experience can inspire others to change their lives for the better".

Bradley enjoys contributing to groups in the community and is involved with:

- Aboriginal Interagency Meetings
- Lismore City Council's Aboriginal Advisory Group
- Specialist Learning Support at Kadina High School
- P&C Meetings at Goonellabah Public School

Bradley has already been involved with the NCCH Tenant Council and Tenant Action Group at Goonellabah and has ambitions to get a tenant gardening service and potentially one day a community centre running that would provide services to the people in Goonellabah.

"As Uncle Kev Carmody sang – from "From little things big things grow" said Bradley in his usual smiling positive manner. It's helping people like Bradley help others in his community that makes NCCH such a great organization.



Bradley



We have seen our NCCH Scholarships program grow from strength to strength since it was first introduced in 2013 as a Bursary Scheme. NCCH has been able to support a number of our tenants and their families to help them achieve their goals and aspirations offering two rounds of the Awards each year.

During the 2020-2021 period, we had a record number of applications submitted, with twelve of our well-deserving tenants successful in the Scholarship Award categories of Creative Arts (Primary & Secondary), Education (Primary & Secondary) and TAFE/University. Our NCCH Scholarship recipients use their Award money for a number of purposes - to purchase laptops or equipment for education, towards music lessons or dance lessons, and towards TAFE/University courses/tuition costs. In the past, NCCH Scholarship recipients have put their Award money towards sporting registration fees or to cover ancillary costs associated with their category, such as sporting uniforms.

We are very proud of all Scholarship Award recipients and we congratulate them all on their achievements. We also look forward to being kept up to date with their progress. Some of our successful Award recipients are pictured at right.



Some of our Scholarship recipients

TENANT SCHOLARSHIPS STORIES

VERONICA

Veronica is one of our successful NCCH Scholarship recipients and a Byron local who is passionate about giving back to her community.

Having already completed a Diploma of Community Service, Welfare and Counselling, Veronica is currently studying a Diploma of Counselling and plans to then undertake a Bachelor of Psychology.

Veronica sees the growing need in the community for social services and counselling and wants to 'pay forward' the kindness and support she has received by helping others.

The NCCH Scholarship Program has enabled Veronica to continue her studies to pursue this goal.



Veronica with her certificate

NCCH SCHOLARSHIPS HELP FAMILIES

Our scholarships also make a difference to the families we house.

Viv and her children have been successful recipients this year with her son, Amon using the funds to build his own computer which he uses for school and has also allowed him to pursue his interests in website building – at 15 Amon designed a website for a friend's parent who runs an electrician business!

Arwyn was able to use her scholarship funds towards ballet and her intermediate exam costs including pointe shoes and ballet shoes.

Viv was also able to put her scholarship funds towards a TAFE course to assist her in achieving her goal of becoming a TAFE Teacher, using her existing skill base and knowledge in beauty therapy.

“The NCCH Scholarship Program is the best – I love it. It took so much pressure off me having to come up with this money for my kids and now I can pursue my dreams as well” – Viv.



Viv, Amon and Arwyn accept their certificates from John McKenna

HOUSING IN THE NEWS



\$6.5M four-storey building with 30 units planned for Lismore



AFFORDABLE HOUSING: North Coast Community Housing have put in a DA to Lismore City Council for a \$6.5M development comprising one and two bedroom units in McKenzie St

High rise in demand as block awaits approval

LISMORE
A NEW \$45 million mixed-use development block will help relieve the housing shortage in the region, according to a report by the NSW Government's Housing Strategy. The report, released by the NSW Government's Housing Strategy, says the development will provide 100 units in Lismore City Council.



McKenna said the project involved a three-storey residential building to be used for affordable housing and a two-storey commercial building. The development will provide 100 units in Lismore City Council. McKenna said the project would be a major boost for the region's housing market.

"We got the block as part of an early stage with NSW Government's 'One' brand. Since then we have been building in partnership with Lismore City Council since they entered the partnership."



COVID AND HOMELESSNESS

THE House Standing Committee on Social Policy and Legal Affairs today released an interim report on its inquiry into homelessness in Australia, focusing on the impact of the COVID-19 pandemic on housing and homelessness issues.

Chair of the Committee, Mr Andrew Wilton MP said that the homelessness in Australia.



Another Northern Rivers council declares housing 'emergency'

Councillors will be calling on the state and federal governments as homelessness and fear of homelessness grows.



Innovative jobs campaign uses pop-up job stations

AN employment campaign using pop-up stations to connect with people seeking work has planned 30 Northern Rivers local pop-ups.



The eight-week 'Step Into Tomorrow' initiative is by community services organisation Social Futures, helped job seekers receiving social housing assistance, or waiting to be placed in social housing.

Local News

Byron Shire Echo (03.03.2021)

Forum to address housing emergency, March 8

A grassroots movement is bringing women, community and art together on International Women's Day (March 8) in an urgent push to solve the local housing emergency.



Key members of the Women's Village Collective: Alison Crook, Cassandra Sheppard, Sama Balson, Dionne Pann and Patricia Grace. Yuri Matsura and John McKenna are Zoomed in on the laptop. The group is focusing on medium- and long-term housing solutions for women. Photo: Jeff Dawson

founder, Sama Balson, said, "Back in August, I heard secure housing for women". She says that after

immediate solutions. "Many of the women in the group are living with insecure housing right now", Sama said.

Call to community

"We are calling on all aspects of our local community who can be part of the solution - organisations, professionals, philanthropists, developers, land-owners, homeowners, companies and community members."

"We all have the opportunity and responsibility to solve this issue so that we may all thrive together in this community," she said.



the smiles were big and the occasion momentous. Ten people said goodbye to

Build more affordable housing to end homelessness

THE NSW Government must build more social and affordable housing to end homelessness and stimulate the Northern Rivers and Northern Tablelands economies blighted by fire, drought and now COVID-19, according to Lismore MP Jaselle Saffin.



Ms Saffin said Australia needed to triple its small and decreasing stock of affordable housing over the next 20 years to address the major legacy issues of the lack of supply, a chronically expensive rental market and a growing increase in homelessness.

Ms Saffin last month made a detailed submission, Housing Back Homelessness Report and Advisory Paper, to the NSW Government's Housing Strategy for NSW - Discussion Paper. It was informed by a major regional forum she hosted in Lismore last August and further consultation with a broad range of participants.

HOUSING FOCUS FOR NR JOINT ORGANISATION

THE housing crisis facing the Northern Rivers was the focus of the workshop held by the Northern Rivers Joint Organisation on Friday, June 18 at the Byron Shire Council Chambers in Mullumbidgee.



NRJO Chair Cr Danielle Muldoon said social housing had always been a key priority of the NRJO, but that the lack of availability of housing generally had now reached a crisis level. So much so that it was a concern for the community.

people struggling to keep on their feet. The workshop heard that the housing market created by the impact of the pandemic has been the cause of the largest increase in both rent and home prices in NSW, which has resulted in many



ACKNOWLEDGEMENTS

I would like to take this opportunity to thank the staff for their efforts and the Board for their guidance in the governance of the business through what has been a challenging time due to the continuing COVID-19 pandemic. I am confident that the close and productive working relationship between the Board and the Management team will ensure NCCH's continued growth in the year ahead, as we commence construction activity on a number of new social and affordable housing projects. I would also like to acknowledge a number of individuals and organisations who have assisted our work over the past twelve months:

- Our tenants, who we are honoured to serve
- Housing, Homelessness and Disability Strategy, Policy and Commissioning, within the Department of Communities and Justice for contracting housing services to NCCH
- NSW Land and Housing Corporation (LAHC) for leases on 684 Capital properties
- NSW Office of the Registrar, the chief regulator for community housing in NSW
- Our local Federal Members of Parliament: The Hon. Kevin Hogan MP (Member for Page) and The Hon. Justine Elliot (Member for Richmond)
- Our local State Members of Parliament: The Hon. Janelle Saffin MP (Lismore), The Hon. Tamara Smith MP (Ballina), The Hon. Geoff Provest MP (Tweed), and The Hon. Chris Gulaptis MP (Clarence)
- The support organisations who work in partnership with NCCH to provide services to our clients on a daily basis
- Community Housing Industry Association (CHIA) and CHIA NSW as our national and State industry peak organisations which provides us with a voice across all levels of Government
- PowerHousing Australia the industry association for growth focused CHP's for providing its members a voice at a Federal level
- The seven Local Government Councils: Ballina, Byron, Clarence Valley, Kyogle, Lismore, Richmond Valley and Tweed Valley
- Private Landlords for providing properties for our Leasehold and Affordable Housing program
- Koho Developments for their work on The Mill Yard and other development projects
- Davcam Pty Limited and TSR Property Solutions for their work on various development projects
- Builders, consultants and contractors of the properties that we have refurbished and maintained during the year
- The Northern Rivers Joint Organisation for giving NCCH the opportunity of presenting at the Housing Workshop held on 18 June 2021
- NSW Department of Health and Department of Communities and Justice for the transfer of title for the Laurel Lodge property in Lismore
- Somerville Laundry Lomax, Solicitors for their legal advice and services during the year
- Thomas Noble Russell, for providing auditing services and advice to the organisation
- Newton Denny Chappelle for town and strata planning services provided during the year
- Enova Energy for their assistance with the Solar Garden Project
- Social Futures for their role as lead agency on the Communities North Consortium for the Specialist Homelessness Services contracts
- Westpac for providing our loan and banking facilities
- RoshTec for their provision of IT support
- MRI for support with our integrated management system
- North Coast Telephone Systems (NCTS) for support with our telecommunications
- CAV Statesman for supporting us with our security needs
- Calmon IT for providing website support
- Actrua for their role in providing leadership, coaching and facilitation in striving for better performance
- Australasian Housing Institute for provision of quality training programs for staff
- Acacia Connection, Neroli Jager, Sharon Mullan who provided counselling support and reflective practice for individuals and teams throughout the year
- Ruth Levy Consulting in delivering impartial, prompt and thorough workplace investigations
- Invercauld House, Lismore Workers' Club and MPs The Meeting Place Lismore for venue hire for events and meetings held during the year

John McKenna

CEO NCCH



HIGHLIGHTS OF THE YEAR



NCCH partners with Social Futures to deliver education and training to tenants

This year, NCCH has been proud to work with our long-time partner Social Futures to deliver the Opportunity Pathways Program to our tenants.

This program supports social housing tenants to access education, training and job opportunities as they work towards their training, qualification and employment goals and aspirations.

NCCH tenants have been able to access resume writing and interview workshops, mentoring opportunities, work placements, qualifications and financial assistance to help them develop their skills to prepare for employment, find a job and improve their employment options.



Allie (NCCH), Peter Harris (NCCH Tenant Council) & Lee (Social Futures)



Nikita (NCCH tenant), Erin (NCCH) & Kath (Social Futures)



“It’s great to be gifted this opportunity by NCCH to participate in the Opportunity Pathways Program and to know there is support out there” – Sandra NCCH Tenant



Jahdon Quinlan, Program Manager (Community, Family and Youth – Social Futures) with NCCH John McKenna

Thank you to Andrea Loquet

Andrea joined NCCH in 2011 as our Maintenance Coordinator which was a newly-created position at the time. During her tenure at NCCH, Andrea worked collaboratively with our maintenance contractors to provide our tenants with the best service possible, whilst overseeing their work to ensure value for money for NCCH. She was also instrumental in developing the Assets Team as staff numbers grew in that team over the years.

As part of her role, Andrea liaised with members of the public when organising fence construction between neighbouring properties, she gave presentations on 'all things maintenance' at NCCH Tenant Forums and at staff training days, and she formed networks with fellow asset colleagues in other community housing organisations.

Andrea was passionate in her advocacy for our older tenants and worked tirelessly to enable them to live at home as long as possible, engaging with occupational therapists to organise for modifications to be made to their homes, often seeking federal government funding to make the modifications possible within budgetary constraints.

NCCH would like to take this opportunity to thank Andrea for the part she played in NCCH's history and for the assistance she gave to our tenants during her time at NCCH.



Andrea at the 2019 Homeless Connect Day in Lismore



Andrea with Peter Harris (NCCH Tenant Council) 2016



Andrea's visit to St George Community Housing March 2019



Andrea with Asset Team colleague, Yolanta



Andrea attending NCCH 30th Anniversary 2014

YEAR IN REVIEW



Andrea accepts her 5 year service award from Fiona McConnell



Staff training - June 2018



Andrea in Panel discussion group 2018



Andrea attending the CHIA Conference Dinner in Sydney



AMBT fundraising event 2019



Staff Photo Celebrating NCC's 36th Birthday 2020

CONNECTIONS TO OUR COMMUNITY

OUR REGION

Ballina Interagency

Bundjalung Tribal Society - Lismore

Byron Shire Homelessness Connections and By-Name List

Clarence Valley Domestic Violence meetings

Clarence Valley Housing & Support Interagency (CVHSI)

Clarence Valley Roundtable meetings

Connect Group meetings

Connecting Home Consortium

Together Home – Program Development Group and Client Referral Allocation Group

Together Home Communities of Practice

Crisis Accommodation working group

Domestic Violence Safety Action Network meetings

Goori Housing Network Forum and Interagency

HASI Governance Committee and Placement meetings

Community Mental Health, Northern District Local Implementation & Coordination Group (Housing)

Mullumbimby & District Neighbourhood Centre

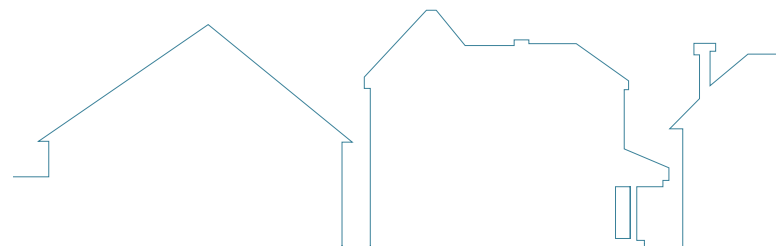
Northern NSW DHIG (District Homelessness Implementation Group) and Sub-DHIG

Northern Rivers Housing Forum

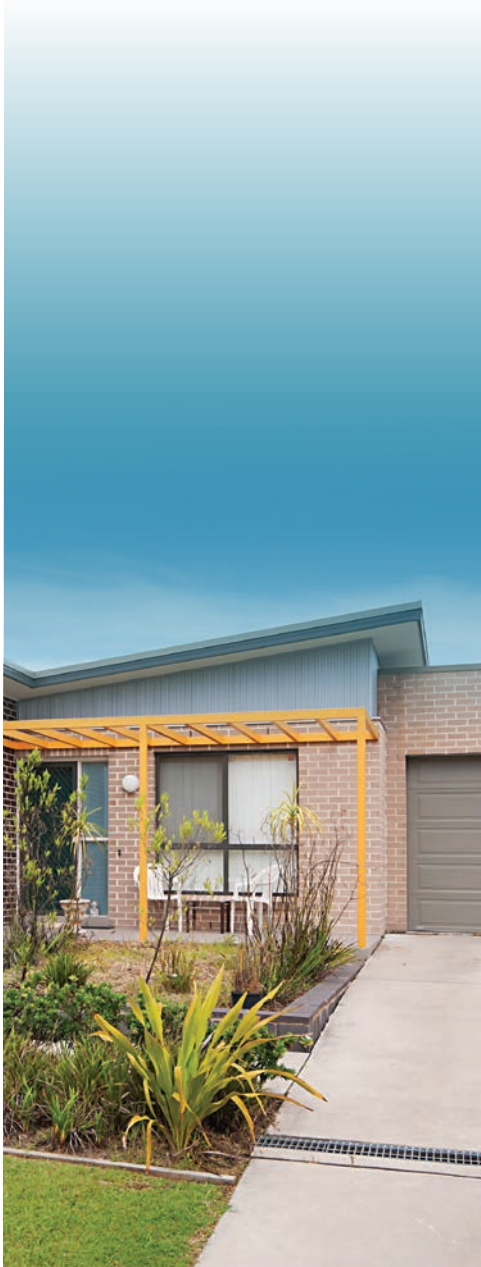
Northern Rivers Housing Forum Steering Group

Tweed Shire Housing and Homelessness Network

Tweed Assertive Outreach



CONNECTIONS TO OUR COMMUNITY



OUR INDUSTRY

Alliance Social Enterprises (the Australian Social Value Bank)

National Disability Industry Association

NSW Aboriginal Land Council

PowerHousing Australia Communities of Practice:

- Chief Executive Officer
 - Chief Financial Officer
 - Compliance
 - Development & Asset Managers
 - Disability Housing Community of Practice
 - Marketing & Social Media Communications
 - Non-Executive Directors
 - Operations
 - People & Culture
-

COMMUNITY HOUSING INDUSTRY ASSOCIATION NSW

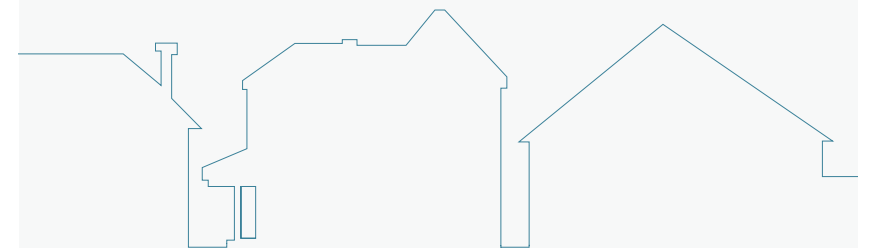
Community Housing Industry Association (CHIA NSW)

Standing Network Meetings:

- Asset & Development Managers
 - Chief Executive Officers
 - Chief Financial Officers
 - Community Development Managers
 - NDIS
 - People & Culture
 - Operations
-

NSW Community Housing Industry Council

NSW Community Housing Tenant Network



Getting to know our newest Director – Richard Roberts



I was delighted to be invited to join the NCCH Board after moving to the Northern Rivers from Melbourne where I had been involved for 10 years as a Director of a Community Housing Association. Every citizen has the right to have a roof over their head each night.

I am a passionate believer that Community Housing Associations provide the best solution to deliver quality affordable and social housing to those in our country who struggle to either own their own home or pay market rental rates. North Coast Community Housing has demonstrated a capacity to deliver excellent outcomes in the pursuit of this goal and upon those foundations can continue to expand its service offering to many more tenants across the seven shires of the Northern Rivers that it operates in.

In my role as a Director, I hope that I can add my financing experience to assist in allowing NCCH to continue to expand its housing stock in a capital constrained and tightly regulated environment. I am also keen for NCCH to grow by seeking to overcome the capital constraints by a range of measures, including by: accessing substantial increases in State and Federal Government funding; encouraging Governments to undertake stock transfers to NCCH; selectively incorporating more private housing in NCCH developments to cross-subsidise the community housing element, whilst I remain dedicated to working with the NCCH team to ensure all elements of our service delivery are maintained to the highest standard.

NCCH Homes are a haven for artwork

Safe housing is the foundation to improving the quality of life for those in our community.

NCCH tenants who have a secure home are able to nurture their creative outlets resulting in some amazing pieces of art.



Paisley and her artwork



Artworks by Ros

Tim

Meet Tim, one of our Together Home clients who we have successfully housed.

Tim was homeless for 10 years and in that time was living in shared accommodation, hostels and environments that were unsafe and detrimental to this health, as Tim recalls “I would rather live on the street than in those places”.

Tim spent a total of 18 months motel temporary accommodation and then as part of the Together Home Program.

Being offered a house allowed Tim to establish some stability in his life and make goals, including taking better care of his health. This stability has meant he can commit to family gatherings such as attending his grandson’s birthday party.

Tim says positive thoughts lead to positive actions and credits his NCCH Case Worker Vicki with providing him with the consistent support and encouragement to keep him going.

“It’s good to be able to say I’m home.” – Tim



Together Home client, Tim, pictured with Case Worker Vicki

COMMUNITY EVENTS & PROJECTS

Community Event – Homelessness Week 4-10 August 2020

NCCH staff participated in “Wear a Flannie to Work” Day on 4 August to help raise awareness as part of Homelessness Week. We even rated a mention on the official Flannie Day Facebook page thanking us for our efforts!



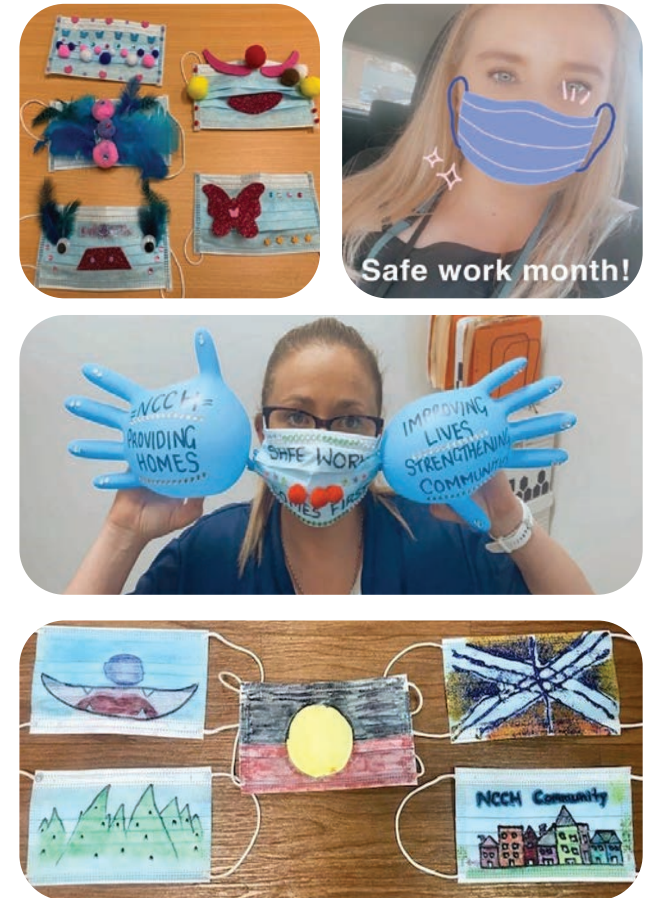
Community Event – Jeans for Genes Day 12 August 2020

Staff participated in Jeans for Genes Day raising funds for the Children’s Medical Research Institute.



Wellness activity – Face mask decorating contest

To help keep the spirits of our staff up during the year, one of the Wellness Committee’s activities was a Fun Face Mask Decorating Contest. Here are some of the contest entries.



**Community Event – Christmas hampers & gifts for our Together Home Clients
December 2020**

NCCH staff collected gifts and hamper items which were donated to our Together Home clients for Christmas. Staff then delivered the hampers to clients in Lismore, Tweed and Grafton.

Our Asset Manager took a car load of presents to our client in Grafton. This is the first time she has had a home where she can have her family over for Christmas and the first time she has been able to provide Christmas presents for her 6 young grandchildren. She was overwhelmed with joy when she saw what was provided and needed to order a taxi to assist in getting the gifts home.

Staff were heartened knowing that we may have made a huge difference in the lives of those who have spent many years doing it very tough.



Christmas hampers ready for delivery to clients

Wellness Events – International Employee Appreciation Day 2021

NCCH management showed its appreciation to staff by providing afternoon tea to celebrate International Employee Appreciation Day on 5 March 2021.



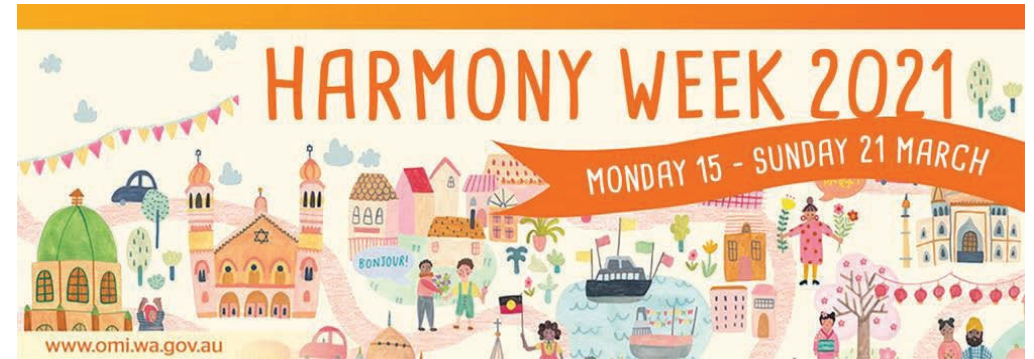
Community Event – Share the Dignity charity



Richmond Team Leader, Mel receives donations of bags from "Share the Dignity" volunteer, Linda in December 2020

Community Event – Harmony Day, 18 March 2021

During Harmony Week (15 – 21 March), NCCH staff participated in a “Wear Orange to Work” day. Harmony Week is a time to celebrate Australian multiculturalism, and the successful integration of migrants into our community. Australia is one of the most successful multicultural countries in the world and we should celebrate this and work to maintain it. The message of this year’s Harmony Week was ... everyone belongs. It is about inclusiveness, respect and belonging for all Australians, regardless of cultural or linguistic background, united by a set of core Australian values.



Community Event – Australia’s Biggest Morning Tea, May 2021

NCCH staff participated again this year in the annual Australia Biggest Morning Tea event raising \$781.14 for the NSW Cancer Council, with funds raised going towards cancer research.



Community Events & Projects 2021



Members of NCCH staff get to know members of the Tenant Action Group over a community BBQ in their complex in June 2021.



CEO John McKenna was asked to give a presentation to the Board of the Northern Rivers Joint Organisation on the housing crisis facing the Northern Rivers in June 2021.

NCCH taking steps towards reconciliation

Rekindling The Spirit Ltd and North Coast Community Housing signed a Memorandum of Understanding (MOU) between our two organisations which will allow us to work together for our Aboriginal & Torres Strait Islander clients. We are proud to formalise what has already been a positive and collaborative partnership and to continue the important work in our organisation's reconciliation journey.

“Rekindling the Spirit connected with NCCH to start with on the Goonellabah Place Plan project in 2019. Initially we partnered on the upgrade to Elders Park and, most recently, we have been able to work together to gather resources and distribute activity packs to the community. Given that access to housing for community members is low in availability, being able to discuss these matters has been pivotal to share them as well as strengthening how we work together for clients' wrap around support.”

Georgina Cohen, Rekindling the Spirit



CEO John McKenna, NCCH and CEO Georgina Cohen, Rekindling the Spirit at the signing of the MOU.

“

“A family of five who were sleeping in a tent in the Lismore CBD have been housed. The three children are now all attending school. The children's faces when they saw the house for the first time and then picked their rooms was priceless!”

NCCH Tenancy Manager, Lismore

“I have never struck anybody in your organisation who is not nice. Everyone is so hospitable and helpful and I am so grateful to be dealing with nice people. It makes my life easier because, at 72, I feel embarrassed to be in community housing but you made it easy to feel good about myself”.

NCCH tenant, Tweed

“One of our tenants came in to say what an amazing job NCCH is doing and that he greatly appreciates all the assistance we have provided. This was a great way to start the day!”

NCCH Richmond Team Leader





HIGHLIGHTS OF THE YEAR



SUMMARY FINANCIAL REPORT FOR YEAR ENDED 30 JUNE 2021

These summary financial statements have been extracted from The North Coast Community Housing Company Limited's (the Company) full financial report. The auditors' report on the full financial statements is unqualified.

The summary financial statements do not contain sufficient information to allow a full understanding of the financial performance, financial position and activities of the company as the full financial report. A copy of the Company's 2020-2021 Annual Financial Report, including the independent audit report, is available to all members upon request. It is also available on the Company website www.ncchc.org.au.



THE NORTH COAST COMMUNITY HOUSING COMPANY LIMITED - A.B.N. 97 002 685 761
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2021

	2021	2020
	\$	\$
Revenue	13,682,588	13,334,169
Tenancy and property management expenses	(8,262,993)	(8,606,810)
Administration expenses	(4,761,066)	(4,357,774)
	<hr/>	<hr/>
Surplus for the year	658,529	369,585
	<hr/>	<hr/>
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss	-	-
Items that will be reclassified to profit or loss when specific conditions are met	-	-
	<hr/>	<hr/>
Total comprehensive income for the year	658,529	369,585
	<hr/>	<hr/>

THE NORTH COAST COMMUNITY HOUSING COMPANY LIMITED - A.B.N. 97 002 685 761
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2021

	2021	2020
	\$	\$
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	2,085,184	1,938,238
Trade and other receivables	546,912	483,626
Contract assets	498,928	521,301
Other assets	887,173	223,382
TOTAL CURRENT ASSETS	4,018,197	3,166,547
NON-CURRENT ASSETS		
Trade and other receivables	206,091	192,260
Right-of-use assets	756,996	1,141,160
Property, plant and equipment	18,716,013	18,363,931
Investment properties	1,768,815	1,727,682
Intangible assets	25,341	102,173
TOTAL NON-CURRENT ASSETS	21,473,256	21,527,206
TOTAL ASSETS	25,491,453	24,693,753
LIABILITIES		
CURRENT LIABILITIES		
Trade and other payables	633,988	410,954
Borrowings	1,158,388	464,430
Employee benefits	276,574	261,574
Contract liabilities	3,771,171	1,682,429
Lease liabilities	438,190	478,368
TOTAL CURRENT LIABILITIES	6,278,311	3,297,755
NON-CURRENT LIABILITIES		
Borrowings	475,028	3,079,724
Employee benefits	115,466	50,857
Lease liabilities	414,091	715,389
TOTAL NON-CURRENT LIABILITIES	1,004,585	3,845,970
TOTAL LIABILITIES	7,282,896	7,143,725
NET ASSETS	18,208,557	17,550,028
EQUITY		
Retained earnings	18,208,557	17,550,028
TOTAL EQUITY	18,208,557	17,550,028

THE NORTH COAST COMMUNITY HOUSING COMPANY LIMITED - A.B.N. 97 002 685 761
STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30 JUNE 2021

	2021	2020
	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES:		
Receipts from clients and others	11,046,990	10,993,332
Payments to suppliers and employees	(12,524,780)	(11,722,742)
Interest received	1,452	335
Interest and other costs of finance	(15,480)	(46,429)
Government grants received	4,897,954	2,165,295
Net cash provided by/(used in) operating activities	3,406,136	1,389,791
CASH FLOWS FROM INVESTING ACTIVITIES:		
Proceeds from sale of plant and equipment	5,000	4,000
Payment for intangible asset	-	(1,798)
Purchase of property, plant and equipment	(803,695)	(151,135)
Net cash used by investing activities	(798,695)	(148,933)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds from borrowings	693,958	4,359,936
Repayment of borrowings	(2,604,696)	(4,437,464)
Repayment of lease liabilities	(549,757)	(579,727)
Net cash used by financing activities	(2,460,495)	(657,255)
Net increase/(decrease) in cash and cash equivalents held	146,946	583,603
Cash and cash equivalents at beginning of year	1,938,238	1,354,635
Cash and cash equivalents at end of financial year	2,085,184	1,938,238

ANNUAL REPORT

2020-2021



www.ncchc.org.au

Providing homes, Improving lives, Strengthening communities

Lismore Branch

Level 1
107 Molesworth Street
(PO Box 145)
Lismore NSW 2480
Ph: (02) 6627 5300

Tweed Branch

Units 9 & 10
2 Blundell Boulevard
(PO Box 6423)
Tweed Heads South NSW 2486
Ph: (07) 5523 5800

Grafton Branch

119 Pound Street
(PO Box 948)
Grafton NSW 2460
Ph: (02) 6642 9100

