



**nccch**  
north coast community **HOUSING**

annual report  
2013-2014



celebrating **30** years



1984 1987 1990 1993 1996 1999 2002 2005 2007 2009 2011 2012 2013 2014



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The North Coast Community Housing Company Ltd

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For a copy of NCCH's Annual Report 2013-14,  
please contact NCCH on (02) 6627 5300, email  
info@ncchc.org.au or download  
from our website [www.ncchc.org.au](http://www.ncchc.org.au).

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

“

I've never been so happy.  
I feel so proud of my house!

Tenant, Lismore



celebrating **30** years

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## OUR VISION & MISSION

### Our Vision

Providing leadership in the creation of strong, sustainable regional communities through the provision of high quality social and affordable housing and professional housing services.

### Our Mission

We are committed to being recognised as a centre of excellence for delivering social and affordable housing solutions in our areas of operation. Working with our partners and stakeholders, our aim is to be the leading community anchor in the neighbourhoods where we operate. We work for the care and wellbeing of our residents through providing the best housing services and responding to opportunities to increase the supply of social and affordable housing tenancies.



**This transfer has changed my life -  
my parents will be so proud!**

Tenant, Lismore



**NCCH are a good group of people who are always  
pleasant to talk to. I think they do a fine job.**

Tenant, Tweed



# OUR VALUES

We believe affordable housing is an essential part of building a great region. Communities thrive when a mix of people from different backgrounds live together in neighbourhoods they call home. We will treat our tenants, staff and stakeholders based on our shared values of:

## Respect

We are a people-centred organisation, respecting the diversity and different needs of the individuals we work with and for, and treating people in a non-judgemental way.

## Compassion

We care about individuals, and want to make a difference to people's lives and the communities in which we work and live.

## Professionalism

We provide high quality and innovative housing services through continually building the skills of our staff, management and directors.

## Accountability

We are a social enterprise, accountable to our stakeholders and regional communities, with a goal of open communication and transparency in our actions.

## Safety

We will provide a safe working environment for our staff, our contractors, our clients, our visitors and members of the public who come into contact with our organisation.

VALUES

VISION

MISSION

STRATEGY

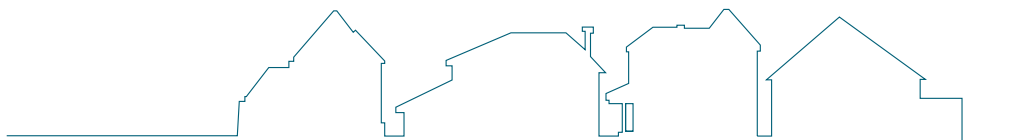
PLANS



Jul 1993

NSW Federation of Housing Associations Incorporated (records indicate that NCCH was a founding member of the NSWFHA at the time)

# PROFILE

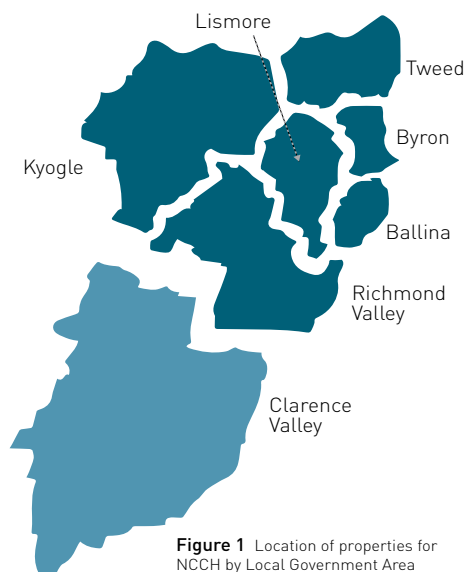


North Coast Community Housing Company (NCCH) is a not-for-profit company managing long-term social housing for people with special needs and residents with low and moderate incomes in the far north coast of New South Wales.

At 30 June 2014, NCCH managed 876 properties across the far north coast of New South Wales. It continues to operate from a central office located in Lismore and two branch offices in South Tweed Heads and Grafton.

In the past year, NCCH acquired/developed an additional 21 properties and received 16 units to manage throughout the region.

NCCH covers a wide geographic area including seven local government areas as indicated on the map below. NCCH's planning for future expansion includes property development and acquisition in partnership with other regional organisations. Growth in the future will also continue to be sourced from stock transfers from Housing NSW.



**Figure 1** Location of properties for NCCH by Local Government Area

## Property Portfolio

NCCH now manages 876 properties housing over 1,600 people in a mix of single and family households.

The property portfolio is made up of:

- 611 'Capital' properties leased from Housing NSW
- 27 properties vested under the Nation Building Economic Stimulus Plan (NBESP)
- 161 properties leased from the private rental market
- 32 affordable housing properties through the Social Housing Subsidy Program (SHSP)
- 13 Home Purchase Assistance (HPA) properties
- 3 Rough Sleepers Program properties
- 29 properties owned by NCCH

## Governance

As a company limited by guarantee and a charity, NCCH is regulated by the Australian Securities and Investment Commission (ASIC), the Australian Charities and Not-for-profit Commission (ACNC), the Corporations Act 2001 and is managed by a seven member skills-based Board of Directors.

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 and NCCH was one of the volunteer organisations to be part of a Phase One pilot for the new scheme.

The new 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

Sept 1995 - Oct 1997

Jenn Crowe, NCCH staff member, was one of the early Board members of the NSWFAH

On 1 May 2014, NCCH was registered as a Tier 2 Community Housing Provider under the NRSCH and was one of the first community housing providers in Australia to be registered under the new system.



Registration allows us to display the NRSCH logo on all company documentation and buildings.

## Accreditation

NCCH has commenced the process to be re-accredited against the National Community Housing Standards 2010.

The organisation was assessed in 2011 and was awarded a three year accreditation approval due to successfully meeting or surpassing 24 of the 29 applicable standards including:

- Tenancy management
- Asset management
- Tenants' rights and participation
- Working with the community
- Governance and organisational management
- Management systems
- Human resources management

NCCH welcomes the opportunity to showcase the considerable organisational development that has occurred since 2011.

## Legislative & Regulatory Compliance

NCCH is governed by legislation covering business and employer obligations including:

- 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
- Australian Securities and Investment Commission Act 2001
- Charities Act 2013

- Australian Not-for-profits Commission Act 2012
- Australian Not-for-profits Commission Regulation 2013
- 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
- NSW Anti-Discrimination Act 1977
- NSW Disability Services Act 1993
- NSW Workplace Surveillance Act 2005
- Income Tax Assessment Act 1997
- Superannuation Act 2005
- Environmental Protection Legislation

## Staffing

For the year covered by this report, NCCH employed 26 staff led by a Chief Executive Officer, who has responsibility for the strategic and operational management of the company.

The staff structure across the three offices consisted of:

- Chief Executive Officer
- Chief Financial Officer
- Housing & Communities General Manager
- Property & Development General Manager
- Maintenance Coordinator
- Executive Assistant
- Sustainable Tenancies Officer
- Housing Access Coordinator
- Area Managers x 3
- Tenancy Managers x 6
- Management Accountant
- Finance Assistant
- Housing Assistant x 3
- Client Services Officer
- Property Surveyor
- Access Officer

1996

32 Social Housing Subsidy Program properties purchased in partnership with Office of Community Housing

# NCCH BUSINESS FUNCTIONS

## GOVERNANCE

- Corporate governance
- Strategic planning
- Policy setting
- Set the vision and values
- Formulate strategy
- Approve annual budgets
- Monitor the Chief Executive Officer's performance and business results

## PROPERTY & DEVELOPMENT MANAGEMENT

### Property Maintenance

- Asset management planning
- Planned, responsive and cyclical maintenance
- Fee for service work
- Contractor selection and management

### Development and Construction

- Stock transfer upgrades
- Condition based appraisals
- Scope dwellings
- Property acquisition, development and disposal of assets

### Infrastructure Management

- Strategic asset management
- Design
- Project management
- Property and asset policies and procedures

### Facilities Management (Office Infrastructure)

- Facilities management and maintenance
- Fire and safety compliance

## STRATEGIC MANAGEMENT

### Corporate strategic planning

- Organisational review
- Business planning
- Corporate governance
- Company spokesperson
- Business development
- Tender management for additional housing stock and diverse business opportunities
- Registration accreditation
- Marketing (corporate image, PR, media, website)

1997

Amalgamated with Tweed Valley Tenancy Scheme as part of the NSW Community Housing Growth Strategy



## HOUSING & COMMUNITIES MANAGEMENT

### Property Management

- Property inspections
- Lodgement of repairs request
- Issuing of work orders for routine and urgent repairs

### Tenancy Management

- Tenancy management policy and procedure review
- Income and rent reviews
- Lease signing
- Rent collection and debtor management
- NCAT representation
- Support agreement review
- Client referrals
- Housing partnership program
- Tenant responsible maintenance
- Vacant property management

### Social housing access

- Lodging of applications via HOMES
- Housing Pathways
- Updating of documentation
- Priority housing assessments
- Social housing offers
- Facilitation of social housing products, eg RentStart and Temporary Accommodation

### Community Development

- Community development projects
- Community engagement and feedback

### Tenant Participation

- Tenant Council
- Tenant forums

### Branch Management

- Branch budgeting
- Process and product delivery
- Physical management of branches
- Data collection
- Services provision

### Housing Related Compliance

- Contribution to registration and accreditation
- CAPHM reporting
- Tendering

## CORPORATE SERVICES MANAGEMENT

### Financial Administration and Services

- Management accounting services and functions

### Corporate Finance

- Annual operating plan and budget
- Financial and statutory accounting
- Financial planning
- Treasury management
- Cash flow management
- Compliance with legislative, statutory and taxation requirements
- Audit liaison
- Finance, audit, risk and fraud management

### Compliance

- Corporate policies and procedures
- Legislation
- Contractual arrangements
- Risk management
- Complaints management
- Registration and accreditation

### Commercial Management and NCCCH Business Efficiency

- Property acquisitions (legal, valuations and strategic alignment)
- Contract administration
- Financial and business analysis
- Financial evaluation of strategic plans and projects
- NCCCH efficiency audit program
- Fleet management

### Company Secretary

- Board support
- Corporate administration of the company
- Ensure compliance with the Corporations Act

### Human Resources

- Human resource management
- WHS and workers' compensation
- Training and development

### Information Management Services

- IT system evaluation and management

Aug 1997

New Cullen Street Nimbin property managed by NCCCH for youth housing

# MEET OUR BOARD OF DIRECTORS

## Key Responsibility

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



**John K Stone (JP)**



**Allan Johnson**



**Carolyn Parker**



**Bruce Casselden**



**Anders Halvorsen**



**Robyn Hordern**



**Jan Mangleson**

## JOHN K STONE

**Chairman; Ex-Officio Member of All Committees  
Years as a Director: Nine**

John Stone conducted his own planning and development consultancy from Grafton from 1994 until 2012, when he retired from active participation in the business. Prior to that, he worked as Director of Environmental Services for a period of 24 years gaining experience in land and building development, asset management and professional skills in local government administration and environmental health building and planning. Although semi-retired, he has a commitment to assist in developing affordable housing projects throughout the region. John has resided in Grafton for over 40 years and has had a long-term involvement in community, sporting and voluntary organisations in the Clarence Valley.

### Qualifications and Experience

- QDA
- Certificate of Qualification as a Health Surveyor, No. 944
- Certificate of Qualification as a Building Surveyor, No. 324
- Ordinance 4 Certificate to Act as a Health Surveyor
- Ordinance 4 Certificate to Act as a Building Surveyor
- Associate – Australian Institute of Environmental Health (retired)
- Member – Australian Institute of Building Surveyors (retired)
- Member – Royal Australian Planning Institute (retired)
- Justice of the Peace in NSW, No. 100667

## ALLAN JOHNSON

**Secretary; Member of Policy & Risk Review Committee, Ex-Officio Member of All other Committees**

**Years as a Director: Nine**

Allan has experience in all facets of social housing including asset management, property procurement, tenancy management and community building. Allan has a practical understanding of social housing provision in disadvantaged communities. He has a special interest and experience in working with Aboriginal communities. Allan resides in the Maclean area.

### Qualifications and Experience

Social Housing

July 2000

Endorsed as a deductible gift recipient and as a public benevolent institution

## **CAROLYN PARKER**

**Vice Chair; Member of Audit, Finance & Risk Management Committee and Strategic Planning & Registration Committee; Tenant Council Representative**

### **Years as a Director: Five**

With many years as a senior executive, Carolyn has experience with financial planning and administration management, managing profitability of high volume businesses. Carolyn has managed compliance of WH&S, risk, policy and procedures, logistics, security and loss prevention, human resources, payroll and cash management, asset management, inventory control, facilities management, maintenance and repairs, and numerous refurbishment projects, and has a broad range of associated qualifications.

### **Qualifications and Experience**

- Senior Executive Business Management
- Work Health Safety & Training
- IT
- Finance
- MAICD

## **BRUCE CASSELDEN**

**Director; Member of Strategic Planning & Registration Committee and Policy & Risk Review Committee**

### **Years as a Director: Seven**

Bruce brings a breadth of knowledge from his professional experience in senior management positions within environmental services. He holds qualifications in planning, building and environmental health. Bruce has held senior management roles where he was responsible for budgetary and operational matters. He has worked with aspects of community housing professionally including, the planning, construction and occupation of buildings.

### **Qualifications and Experience**

- Planning, Building and Environmental Health

## **ANDERS HALVORSEN**

**Director; Member of Audit, Finance & Risk Management Committee and Policy & Risk Review Committee**

### **Years as a Director: Nine**

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.

## **Qualifications and Experience**

- Chairman, Paraquad NSW
- Director of Irene Gleeson Foundation
- Chairman, C3 Church Ballina
- MBA, MAICD
- Justice of the Peace

## **ROBYN HORDERN**

**Director; Member of Marketing and Media Committee**

### **Years as a Director: Two**

Robyn has been an active member of the North Coast community for more than 30 years and the local area is home to four generations of her family. Robyn is in her second term as a Councillor and Deputy Mayor of the Ballina Shire and is the owner-operator of a local tourist accommodation, specially catering for those with disabilities. Previously Robyn has owned and operated several local businesses, has held sales and marketing roles with local radio and television networks, was the project coordinator for the Department of State and Regional Development, and also a facilitator and mentor with the Business Enterprise Centre.

### **Qualifications and Experience**

- Sales & Marketing
- Local Government
- Community Liaison

## **JAN MANGLESON**

**Director; Member of Audit, Finance & Risk Management Committee**

### **Years as a Director: Two**

Jan has been a long time resident of the Brunswick Byron area. She and her husband Jim brought up their family on a rural property north of Mullumbimby. As a licensed real estate agent, Jan has been interested in affordable and social housing for many years. Jan is a lactation consultant in private practice.

### **Qualifications and Experience**

- Licensed Real Estate Agent
- Business Agent
- Stock and Station Agent and Auctioneer (retired)
- Councillor Byron Shire Council 1999-2008
- Committee member for the Affordable Housing Strategy, Social Plan, and Disability Access and Inclusion Plan
- Chair Brunswick Byron Area Health Service Board 1983-1991
- Member Project Reference Group for new Area Hospital for the Brunswick Byron community
- IBCLC Cert IV BE Counselling and Education



celebrating **30** years

## TENANT STORIES

### Barbara

I was born in Cronulla, Sydney, I have had an interesting life, my story is included in the book "From There To Here"



While living in East Ballina, I heard about North Coast Community Housing (NCCH) from a friend who knew someone that worked in the office. I put my name down for much needed accommodation.

One day, the manager of the local NCCH office phoned to verify that I was still eligible for housing, but it wasn't until the next day that I realised why she had contacted me the day before when she rang and said: 'Would you like to see the place we've got for you?' I drove out to have a look at the duplex with a friend and was so excited! I loved it and moved in two days later. It was a tremendous relief to finally have a place of my own after all those years of moving. My new home has lots of room for a garden, and a scenic view to the Border Ranges. I grow a variety of vegetables, and have papaw, fig and mulberry trees that give me lots of fruit.

On my application, I had written that if I were given a place of my own, I would want to do quite a lot of volunteer work to pay back the privilege.

Another love has been working as a local contact for the Wrap with Love Foundation, where we either knit or crochet ten inch squares and make them into rugs that go to people in need all over the world. I presently have a group in Murwillumbah and another at Banora Point, as well as helping ladies at a supported living facility in Tweed.

In 2006, tenants were invited to form a Tenant Council. That really interested me, so I applied. It's so satisfying being able to help people who have various concerns or problems, and working in partnership with management of North Coast Community Housing to sort out those problems. As part of my 'giving back', I have worked on our Tenant Council since it began, and being involved with the tenants has been a wonderful experience, even though it keeps me quite busy. And now I am writing their stories, which for me, has been the greatest privilege.

I have been in my lovely unit for eleven years now—the longest I've ever lived anywhere since I first left home to get married. Throughout my life, I have lived in forty-one places and in four states, so it is wonderful to be 'home', at last.

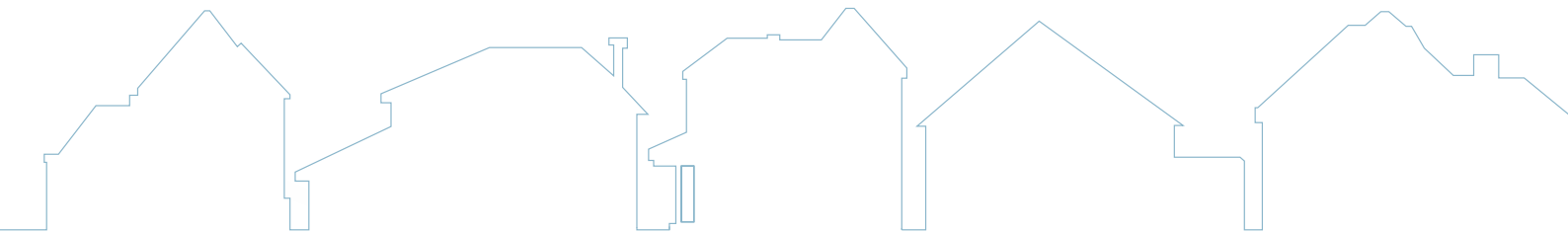
“

**I can't fault NCCH and I'm very grateful for the cosy house my daughter and I live in. We are very lucky.**

Tenant, Tweed

Feb 2005

NCCH placed under Administration by Office of Community Housing



## Ken

Life is good now, at the age of seventy-three. I met Shirley while working in Coolangatta when I first moved here in 1985, and Shirley, who was widowed, was working next door. Coincidentally, she was a twin too, although her brother died very young, and her husband had also been an identical twin. What are the odds?



Shirley and I were married in 1986, and we have been happy ever since. Shirley has four children, twelve grandchildren, seven great-grandchildren, and counting, so I consider them my family too. My brother is still in my life and he lives in Evans Head which is not too far away.

My wife and I travel a great deal which we thoroughly enjoy. We have been to Bali twenty-seven times, gone on about fifteen cruises and made numerous trips to Fiji; we especially love Phuket, Thailand, Fiji, Vanuatu and Honolulu. I have also taken one granddaughter and one great granddaughter on a cruise twice, and one daughter, just recently. And soon, we are off again.

We have been with North Coast Community Housing for thirteen years now. It has meant so much to be here as we had been doing it rather tough prior to that. I do have a gold card with the Department of Veteran Affairs, and that has helped also.

I remember when we were first offered our home. Shirley and I were planning to move to Casino, so we went for the long drive to Casino because the Housing Commission were offering us a place there. When we returned home, we received a call from North Coast Community Housing to let us know that they had a place for us here in Tweed. We couldn't have been happier.

## Peter

I have owned three houses over the years. I bought one when I was first married. It was on a very steep block in Lismore on the edge of town. The second house I built was in Nimbin. The third was on Macleay Island in Brisbane, but I sold it at a loss, because my daughters didn't want to live there. But most of the time I rented.



When I was living at a caravan park in Wardell, I turned sixty-five, and was then put on a pension, and I was then able to apply for housing with North Coast Community Housing. They offered me a place in East Lismore first, and then moved me to Goonellabah. I've now been with them for eight years.

I have been on the Tenant Council for six years, and it keeps us really busy. I enjoy volunteering, as once you get into volunteering, you learn to do more than just your role.

When I was looking for volunteer jobs I also joined the Red Cross Emergency team. We work with police and church organisations like the Salvation Army to provide assistance for people who are stranded by floods and bushfires. It's a great job, but it does get tiring because you might have to work twelve to sixteen hour shifts. However, you do get tremendous satisfaction from it.

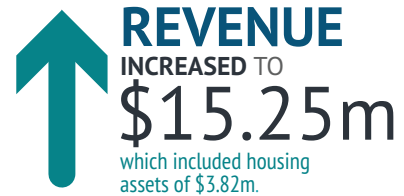
I have found that volunteering gives me a real purpose. There is so much more I would like to do to help our tenants live a better life.



# REPORT FROM THE CHAIRMAN

NCCH was incorporated in February 1984 so this year is a milestone in the history of the organisation as we celebrate our 30th Anniversary. From humble beginnings, managing around 30 properties in Lismore with a part time staff of two, NCCH now manages 875 properties across the region from Tweed Heads to the Clarence Valley and employ a staff of 26.

In the year under review the company again focused on our three core goals of Customer Service, Organisational Sustainability and Growth and towards these ends some of our significant achievements for the year include:



- A surplus (Profit) of \$1.003M, when the impact of the housing assets transfer is removed.
- An increase in Total Equity from \$8.097M to \$12.92M representing 61% growth.

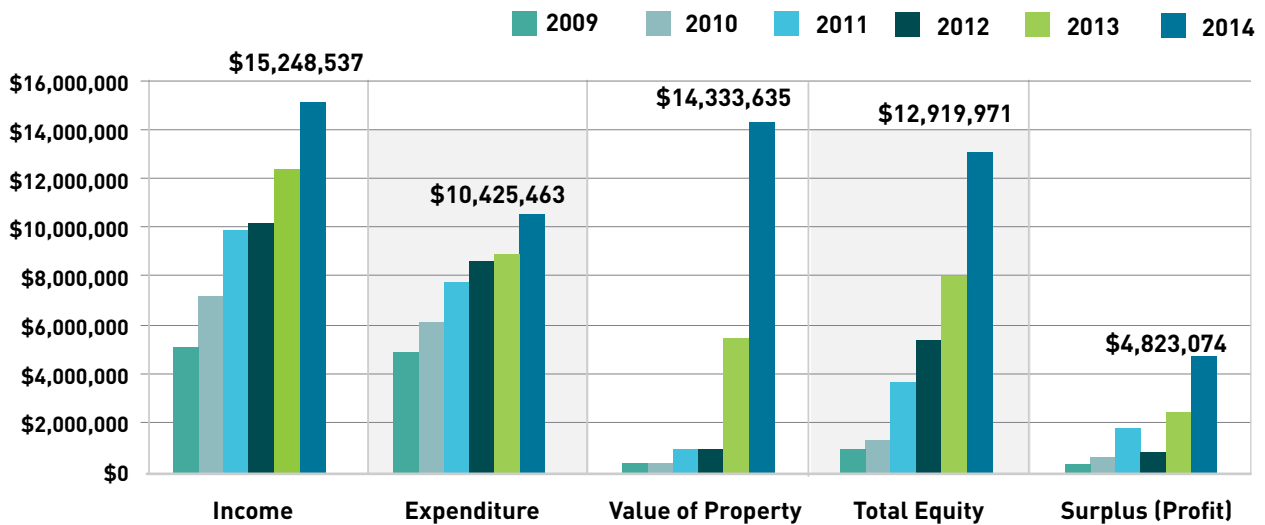


- Successfully completed the development of a 7 unit purpose built disability property on time and under budget at a cost of \$1.6M with no government funding.
- Successfully completed the development of 8 x 2 bedroom townhouses in Goonellabah as part of our National Rental Affordability Scheme (NRAS) Round 4 commitment.

Oct 2006

First Tenant Council meeting held in Lismore. Barbara Waters & Dolores Close foundation members are still current Tenant Council members

## NCCH 2009 - 2014 COMPARISON



- Purchased 12 one and two bedroom units off plan in Tweed Heads to complete our NRAS Round 4 commitment.
- NCCH as part of the Housing Alliance received the NSW Australasian Housing Institutes Leading Innovation Award and was highly commended in the Australasian Awards.
- Ensuring good governance by taking part in the pilot phase of the National Regulatory System and being one of the first six Community Housing Providers to achieve registration under the new National Regulatory System for Community Housing as a Tier 2 Community Housing Provider.
- Completed the implementation of the CompliSpace Governance, Risk and Compliance System.
- Director Carolyn Parker successfully completed the Australian Institute of Company Directors Course.
- The company finalised the development of the Aboriginal Engagement and Service Delivery Plan for 2014 – 2016.
- 134 new households were assisted by NCCH, including a total of 264 residents. More than 40% of new tenants we assisted were defined as being “homeless”.

The Board extends its thanks and appreciation to all staff at the Lismore, Tweed and Grafton offices, and in particular to the CEO, John McKenna, for their contribution and dedication to the Company’s continued growth over the past 12 months.

I thank my fellow Directors for their participation in the governance of the NCCH during the year. I value their assistance, expertise and support, realising that many hours of work are devoted to the improvement of the Company.

Together we look forward to the challenges offered by a changing environment in the coming year.

John K. Stone  
CHAIRMAN

Nov 2007

NCCH’s new office in Lismore officially opened by The Hon. Thomas George, MP





# MEET OUR MANAGEMENT TEAM



## **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.

### **Qualifications and Experience**

- Bachelor of Arts in Administration
- Fellow Australian Institute of Management
- Member Australian Housing Institute
- Over 20 years' senior management experience in the social housing, facilities maintenance, contracting and services industries

## **HARIET BRUMMELHUIS** **CHIEF FINANCIAL OFFICER**

### **Key Responsibility:**

Responsible for NCCH's corporate services including:

- Management of the finance section
- Information Technology
- Treasury Management
- Risk and compliance
- Corporate governance
- Strategic management
- Human resources

### **Qualifications and Experience**

- Master of Accounting (Australia)
- Postgraduate Degree in Tax Accounting (Netherlands)
- Bachelor of Business Administration (Netherlands)
- Certificate in Governance for Not-for-Profits (Australia)
- Certificate Mental Health First Aid (Australia)
- Employed in the Australian Community Housing Sector since 2008
- Experience in both Queensland and New South Wales housing sector
- Extensive experience as a senior accountant and tax advisor for one of the larger accounting firms in the Netherlands

Mar 2008

Whole of area transfer for Evans Head properties from Housing NSW



**COLIN JONES**  
**HOUSING & COMMUNITIES GENERAL MANAGER**

**Key Responsibility:**

Overall responsibility for delivery and management of best practice community based social and affordable housing services; building a cohesive and responsive multi-disciplinary team of tenancy staff; ensuring the provision of quality tenant and property portfolios and associated program management across the company's three branches; ensuring housing allocations are managed effectively; achieving high levels of client satisfaction; monitoring and reporting on work undertaken and in progress; service planning and policy development in relation to tenancy and property matters, liaising with government and non-government agencies; and developing and maintaining community based partnerships providing tenancy support.

**Qualifications and Experience**

- Considerable career in social housing
- Experience in both the public housing and community housing sectors in both WA and NSW
- Worked in residential tenancy legislation reform and in broader housing and social policy work
- Proven record in bringing organisational and cultural change to community organisations, particularly those experiencing rapid growth or where there have been mergers of existing smaller providers.

**CHRIS DAVIES**  
**PROPERTY & DEVELOPMENT GENERAL MANAGER**

**Key Responsibility:**

Strategic and operational management of all property related aspects of the business including:

- Responsive, cyclical and planned maintenance of existing housing stock;
- Development and acquisition of new properties;
- Swift turnaround of vacant properties requiring repair and refurbishment;
- Modifications and alterations for tenants with specific physical needs;
- Property assessment surveys and long term maintenance liability forecasting;
- Management of fee for service work for other Community Housing Providers;
- Facilities management of NCCH office buildings.

**Qualifications and Experience**

- Chartered Institute of Building (UK professional body);
- Over 25 years' experience in property management, 22 within the affordable housing sector;
- Previous experience managing property portfolios up to 10,000 units;
- Refurbishment of 6,000 former public housing properties following transfer to community housing sector (five year programme ahead of time and below budget);
- Involvement in significant housing development projects;
- Project management of over 40 additional housing outcomes for NCCH over the last 2 years;
- Project management of new school buildings on confined city centre sites.

Sept **2009**

Start of whole of area transfer for Byron Bay properties from Housing NSW





House with No Steps (HWNS) has been a proud contractor with North Coast Community Housing for over 3 years. During that time HWNS has been able to employ more adults with disabilities because of the ongoing help and support from NCCH. We look after more than 50 properties, maintaining lawns, gardens and the overall appearance of the buildings. Because of our work load, we are able to take 4-5 adult supported workers and 1 supervisor to oversee the projects. Our Operations Manager and supervisor have had wonderful dealings with the staff of NCCH, whose positive attitude and attention to detail has made our contract all the more worth while.

The professional work ethic of NCCH has certainly rubbed off on our workers who appreciate the support we receive from NCCH as well as the confidence that they put into our organisation.

We hope to continue our relationship with NCCH, to help bring a brighter future for our supported workers and to keep their dream alive. Keep up the wonderful work.

Many Thanks,

**Michael Hodgkinson,**  
**Operations Manager, House with No Steps**



Left to right:  
Chris Foster, Peter Goulding, Michael Hodgkinson, Paul Kelly,  
Andrew Clapham

Sept **2009**

NCCH received 27 new properties as part of the Federal Government's Nation Building Economic Stimulus Program (NBESP)



I am a tenant of North Coast Community Housing Company (NCCH) and a member of the Tenant Council.

I feel that NCCH should be recognised for the sterling work they do for their tenants. In their response to tenant complaints, be it maintenance issues, or complaints about neighbours, or any other issues, they are always prompt, fair and understanding. I believe they set the standard for the North Coast in this field.

John McKenna (CEO) and Colin Jones (Housing & Communities General Manager) have taken a very great interest in tenant participation in the affairs and workings of the company, frequently attending tenant forums to explain changes that affect our tenancy. They listen to what tenants have to say, take notes, and always respond to comments. Indeed, this has been acknowledged by the industry, NCCH being awarded the Tenant Participation Award at the 2013 NSW Community Housing Conference.

We have a Tenant Council which participates in forming company policy, particularly in the way policies are worded, so that tenants can more easily understand what the policy is trying to say. I have been sent to seminars and conferences so that I may better understand how Social Housing works.

However, one of the greatest things they do for us is address us as “clients” rather than tenants. You might say ‘What’s in a name?’ but to people who are on the bottom rung of the economic ladder, and cop more than our fair share of stigma, this is manna from Heaven. To be treated like valued people.

**Peter Harris,**  
**Tenant Council Member**

I think NCCH provides excellence in customer service with their affordable accommodation for people on low incomes. Their clients are extremely well looked after by the staff of NCCH and the tenant council helps tenants get their needs met.

**Esabel Henry,**  
**Former Tenant Council Member**

“

I would like to say that the staff are just wonderful, so helpful and obliging.

As a manager what a very thoughtful and good man for the job. NCCH does a wonderful work and should be congratulated.

I would like to think that all tenants respect the fact that they have a home to live in and to respect their place.

Tenant, Tweed

Nov 2009

NCCH received transfer of title of its first property in Lismore from HNSW as a result of Stage 1 of NBESP

# REPORT FROM THE CHIEF EXECUTIVE OFFICER



John McKenna

## THE YEAR IN REVIEW

In addition to the successes mentioned in the Chairman's Report the key issues for NCCH over the past 12 months have been:

NCCH received title transfer to the remaining 23 Nation Building Economic Stimulus Properties in December 2013.

NCCH in partnership with KoHo and Lifebridge East were finalists in the Innovation in Independent Living category of the NSW Disability Industry Innovation Awards.

NCCH is a member of the Housing Alliance and has played a significant role in the implementation of the Housing Alliance Strategic Plan for 2013 – 2014.

NCCH through the Housing Alliance provided submissions to the NSW Parliamentary Inquiry into Social, Public and Affordable Housing and the Senate Standing Committee on Economics Inquiry into Affordable Housing.

Through the Housing Alliance conducted an Economic Impact Study to determine the economic contribution each provider made to their region.

As part of the Housing Alliance conducted an in depth investigation and assessment of the available Integrated Management Systems available for housing providers in Australia and made a recommendation to the Board on a preferred system for NCCH.

Published the revised Regional Housing Study to include data from the 2011 Census.

Awarded the first three Education Bursaries of \$800 each to three young students from the NCCH Gift Fund and allocated a further \$2,000 from the NCCH Gift fund to assist needy tenants establish their households.



Dec 2009

NCCH purchased first property in South Grafton

## KEY ISSUES OVER THE NEXT 12 MONTHS

To continue to seek development opportunities to meet the continuing affordable housing shortage in the region by working with identified partners and identifying prospective partners to assist us in the delivery of more affordable housing outcomes.

To complete the financial analysis and preliminary work on the Gordon Blair Project in Lismore to enable us to make a recommendation to the Board to undertake the development of the site and potentially deliver up to six housing outcomes in a mixed tenure development.

To purchase and implement a new Integrated Management System that meets the growing needs of the business, following a review of the implementation of the systems at our Housing Alliance partners.

To integrate the Going Home Staying Home reforms and properties into our business as a partner in the Communities North Consortium.

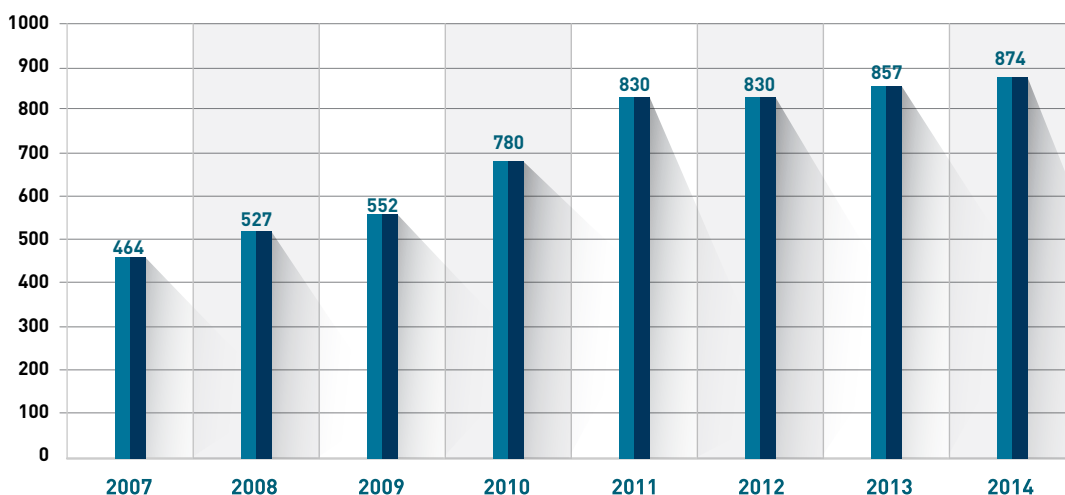
The implementation of the first year outcomes of our Aboriginal Engagement and Service Delivery Plan. Achieve Tier 1 registration under the National Regulatory System for Community Housing.

Gain re-accreditation against the National Community Housing Standards.

Continue our work as part of the Housing Alliance in finding solutions for the housing issues in regional areas of NSW.

Implementation of the Tenant Council Operational Framework.

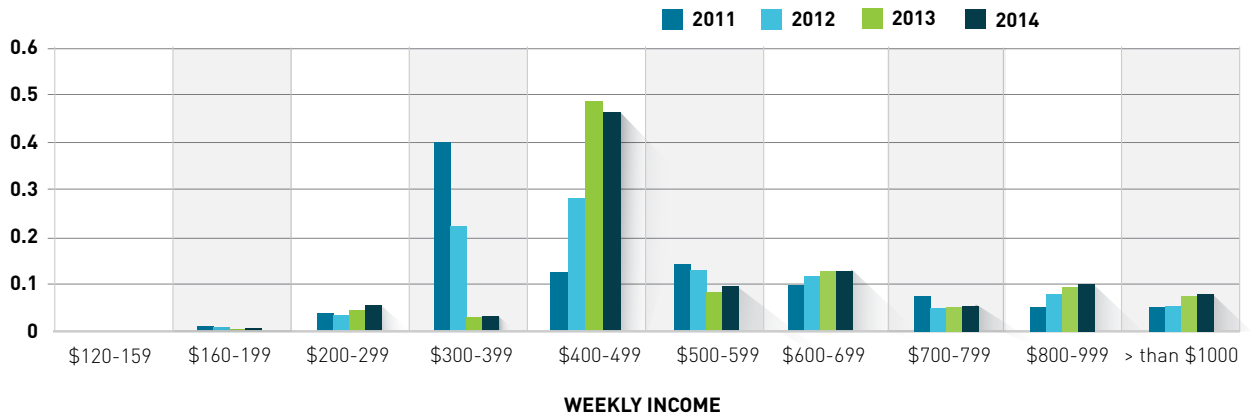
## NCCH TOTAL PROPERTY NUMBERS 2007-2014



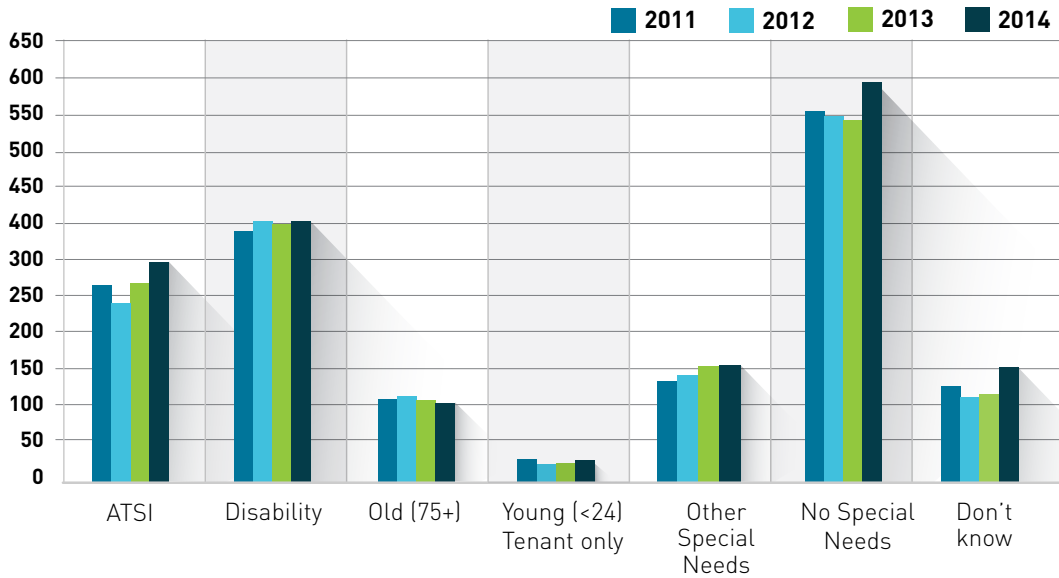
Jun 2010

Attained registration as Class 2 Community Housing Provider

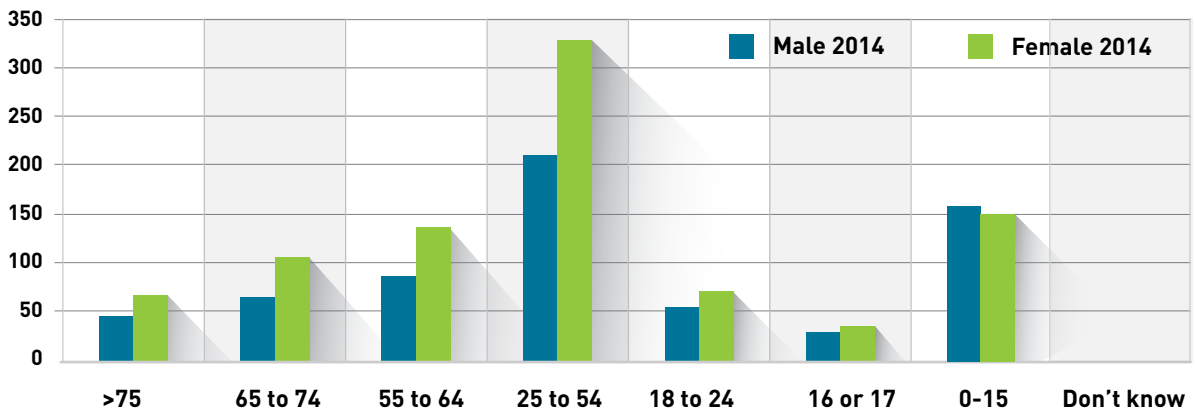
### NCCH TENANT WEEKLY HOUSEHOLD INCOMES 2010-2014



### NCCH SPECIAL NEEDS OF TENANCIES 2010-2014



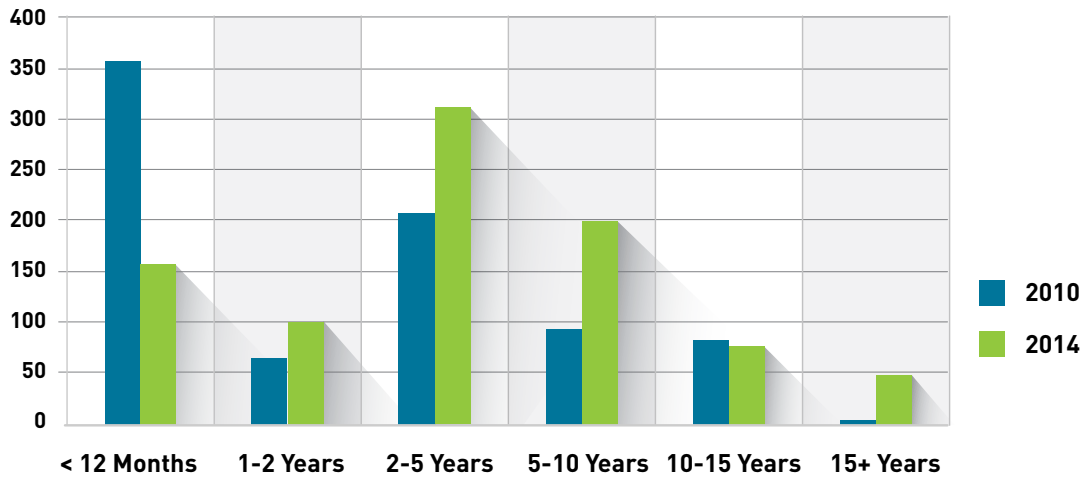
### NCCH RESIDENT GENDER AND AGE DISTRIBUTION 2014



Jul 2010

Official opening of NCCH's new Grafton office – becoming the single point of contact for social housing in Grafton following implementation of Housing Pathways initiative with Housing NSW

## NCCH AVERAGE LENGTH OF TENANCIES 2010-2014



## TENANCY MANAGEMENT

In summary:



**134 NEW HOUSEHOLDS WERE ASSISTED** by NCCH, including a total of **264** residents



**46 TENANTS WERE TRANSFERRED TO ALTERNATIVE HOUSING**



**More than 40% OF ALL NEW TENANTS, WERE HOUSED** under supported housing agreements

- Almost 40% of new tenants we assisted were defined as being “homeless”

**25% OF ALL NEW RESIDENTS IDENTIFIED AS HAVING A DISABILITY**

**27.3% OF ALL NEW RESIDENTS IDENTIFIED AS BEING ABORIGINAL**

**123 TENANCIES ENDED DURING 2013-2014**

**17 TENANTS LEFT FOLLOWING LEGAL ACTION BY NCCH** (8 of those had NCAT possession orders in place)

- 5 tenancies ended because the sole tenant died

Nov 2010

Bob “The Memory Man” Mitchell speaks at the Tenant Council & Tenant Forum meetings on how to write a life story (this leads to the “From There to Here” publication)

## ALL ENDED TENANCIES 2013-2014

<b>Voluntary 55</b>	<b>55</b>
<b>Voluntary - end of fixed term</b>	<b>55</b>
<b>Home ownership</b>	<b>0</b>
<b>Moved to other social housing</b>	<b>2</b>
<b>Moved to care/rehabilitation</b>	<b>2</b>
<b>Deceased</b>	<b>15</b>
<b>NCAT action</b>	<b>9</b>
<b>Termination notice</b>	<b>8</b>
<b>Abandoned property</b>	<b>1</b>
<b>Other</b>	<b>11</b>
<b>Total</b>	<b>123</b>

## TENANT COUNCIL AND TENANT PARTICIPATION

The enthusiastic and hardworking members of our Tenant Council met on eight occasions throughout the year with meetings and Tenant Forums being held in each of the regions covered by our company, as outlined in the table (above).

Once again this year, a variety of guest speakers gave presentations on topics of interest to our tenants including:-

- Representatives from PHAMS, a self-referral helpers and mentors' program;
- New Horizons;
- Evans Head Neighbourhood Centre Community Engagement Officer outlined services available;
- Cranes Community Centre Grafton outlining the vast services available in that area;
- Local neighbourhood centres came and outlined services such as, transport, free space for people wanting to use computers, meal on wheels, and other programs;

- Cranes local service provider supplied information on their services, including youth support & disability support;
- Lismore NILS Loan info and other local neighbourhood programs info;
- Partners in Recovery outlined services and promotion of a peer support group for Mental Health.

A number of our Tenant Council members also provide information and articles for inclusion in the company's newsletter, Housing News, which is published on a quarterly basis.

As well as providing their usual great service to the company on behalf of all of our tenants and attending the Tenant Council meetings and Tenant Forums throughout the region across the year, two of our Tenant Councillors, Peter Harris and Dolores Close, also represent NCCH on the NSWFHA statewide Tenant Network. Peter is also on the NSW Registrar's Advisory Forum.

I would like to take this opportunity to thank the Tenant Council for their efforts throughout the year in assisting us to ensure that our services continue to meet the expectations of our tenants.

August 2013 <b>Evans Head</b>	December 2013 <b>Byron Tenants' Christmas Lunch</b>
October 2013 <b>Grafton</b>	February 2014 <b>Lismore</b>
November 2013 <b>Lismore (T/C meeting)</b>	April 2014 <b>Tweed Heads</b>
December 2013 <b>Tweed Tenants' Christmas Lunch</b>	June 2014 <b>Byron Bay</b>



## TENANT COUNCIL HISTORY

It all began with a call to action, an invitation because North Coast Community Housing was setting up a tenant council. It was inspiring. Forums were held in all three areas. The aim was to give tenants an active voice and role in making North Coast a better provider.

The first Tenant Council meeting was held in Lismore on 18th October 2006 and was attended by Barbara Waters and Carol de Launey, with apologies from Dolores Close, and Peter Harris joined soon afterwards.

A total of 13 tenants have been members of Council over the years. Many of them have had to leave after a short time due to health reasons or, sometimes, other commitments. We currently have four members and one in training. Sadly we lack youth on our Tenant Council.

Over the years, we have enjoyed meeting other tenants from different organisations at conferences and forums such as Northern Links, Shelter, Tenant Network of Sydney, and rubbing shoulders with professionals. We have the respect of management and the Board of Directors.

In early 2013, with the encouragement of management, Barbara Waters began writing tenant life stories. These amazing interviews eventually led to the launch of our very first publication, *"From There To Here"*. The tenants are the stars!

This year, we had facilitated sessions (of marathon proportions) that led to our first Tenant Council Operational Plan. It is an amazing document.

Tenant Council has achieved success through perseverance, common sense, and a wonderful willingness to share information. We have forged firm friendships over the years. And when the time comes for each of us to step down, we will have mentored others to take our place.

**By Dolores Close & Barbara Waters,  
Tenant Council**

## 2013 TENANTS' CHRISTMAS PARTIES

Our Tweed Tenant Christmas Party was well attended as usual with at least 50 tenants from the surrounding areas enjoying a hearty Christmas lunch of roast turkey, ham and baked vegies, followed by plum pudding and custard. John McKenna made a brief speech about the Annual Report and copies of the report were handed out to the tenants who requested them. A fine time was had by all!

Our Byron area tenants also had a Christmas function which was well attended by 40-50 tenants, staff and Directors who enjoyed a pre-Christmas lunch together. During the function, short presentations were given by Director Jan Mangleson and myself highlighting events held during the year and promoting attendance at future Tenant Forums.



Tweed Tenant Christmas Lunch 2013



Tweed Tenant Christmas Lunch 2013



Tenant Councillor, Dolores Close, addressing the Tenant Network Meeting in Sydney.

Jun 2012

NCCH successful in gaining approx. \$1.8M in Federal Government funding under the Supported Accommodation Innovation Fund towards the design & construction of three innovative properties



## HOUSING ALLIANCE PARTNERS



**Homes North Community Housing Co Ltd**  
 17/93 Faulkner Street  
 Armidale NSW 2350  
 PO Box 1146 Armidale 2350  
 T: (02) 6772 5133  
 F: (02) 6771 2362  
[www.homesnorth.org.au](http://www.homesnorth.org.au)



**Homes Out West**  
 139 End Street  
 Deniliquin NSW 2710  
 PO Box 922 Deniliquin NSW 2710  
 T: (03) 5881 4182  
 F: (03) 5881 8361  
[www.homesoutwest.com.au](http://www.homesoutwest.com.au)

### Housing Plus



Suite 8, Level 2, 113 Byng Street  
 Orange NSW 2800  
 PO Box 968 Orange NSW 2800  
 T: 02 6360 3433  
 F: 02 6361 1609  
[www.housingplus.com.au](http://www.housingplus.com.au)



**North Coast Community Housing Company**  
 31 Carrington Street Lismore NSW  
 PO Box 145 Lismore NSW 2480  
 T: 02 6627 5310  
 F: 02 6622 4261  
[www.ncchc.org.au](http://www.ncchc.org.au)



## OPERATING LOCALLY & COLLABORATING REGIONALLY

The Housing Alliance is a strong alliance of comparable regional housing organisations who through collaboration, innovation and sharing, strengthen their delivery of services at a local level.

The Housing Alliance offers a vision to the greater community housing sector of an innovative redefinition of a sector culture based on trust and focused on collaboration over competition. Indeed, community and collegiality is why we work in the social housing sector, and the Housing Alliance is consciously structured to be an embodiment of those values.

Stronger than a 'partnership,' but stopping short of a merger, the Housing Alliance's four member organisations, when taken together, become the fourth largest CHP in the country by number of tenancies managed (approximately 3,200).

The Alliance synergies are that all four organisations provide community housing services in regional NSW locations, all have operations spanning large geographic areas with multi-site offices, all are registered as mid-size Class 1 or 2 providers within the sector, all have recently experienced rapid growth in response to government policies such as stock transfer.

The Housing Alliance is a mechanism that allows the four members to remain viable, independent and anchored within their local communities while reaping some of the benefits of scale and a larger operation.

## PURPOSE

To share knowledge and build 'agile capacity'. Consultancy, legal, technical and other costs can be spread across four organisations. This will build a culture of strategic agility with alliance members able to effectively respond and innovate for regional solutions to housing need.



Jun 2012

Tenant Participation Workshop and Tenant Participation Training was held in Byron Bay conducted by NSW Federation of Housing Associations

## BUSINESS OBJECTIVE 1

To undertake evidence based research that enhances our businesses, provides opportunities for funding and informs innovation.

### ACHIEVEMENTS:

- Commissioned "Best Practice Alliances" research paper by Dr Tony Gilmour
- Commissioned Western Research Institute to undertake Economic Impact Study into the economic contribution of our operations on our regions

## BUSINESS OBJECTIVE 2

By being an effective community anchor and through advocacy and communication, raise awareness of regional issues at local, regional and national levels.

### ACHIEVEMENTS:

- Won NSW AHI Award for Excellence in Leading Innovation for the Alliance business model.
- Runner up National AHI Award for Excellence in Leading Innovation
- Housing Alliance & website launched at National Housing Conference
- Submissions made to NSW and Federal Parliamentary Inquiries into social housing focused on regional issues.

## BUSINESS OBJECTIVE 3

To provide networking and support opportunities across all levels of the organisations to enrich best practice

### ACHIEVEMENTS:

- Active network groups across all organisational levels from Directors, CEO's, Middle Managers and specialist workers
- Held 3rd Annual Alliance Forum in Sydney
- Cross partner training for new staff
- Joint policy development undertaken

## BUSINESS OBJECTIVE 4

To have clear and succinct framework of governance based on the values of the Housing Alliance

### ACHIEVEMENTS:

- Housing Alliance Charter created and adopted by all four Boards
- MOU reviewed and resigned
- Clear and succinct Strategic Plan developed for Housing Alliance
- Housing Annual Report developed for all four members Annual Reports

# VALUES

## Trust

To trust each other in an honest, fair and reliable way.

## Openness

To encourage open sharing of opinions, views and resources.

## Excellence

To strive to excel and make a positive difference in everything we do.

## Equity

To value and respect each other as equal and unique members of the Housing Alliance

Mar 2013

NCCH wins the NSW Federation of Housing Associations "2013 NSW Award for Excellence in Service to Tenants"

**NCCH PARTNERSHIPS**

- AgCorp
- The Accommodation Network
- Ballina and Districts Community Services Association (BDCSA)
- Byron Bay Youth House Inc
- Byron Emergency Accommodation Program (BEAP)
- Caringa Enterprises
- CASSI
- Clarence Valley Women’s Refuge and Outreach Services
- CRANES Community Support Programs
- Department of Family & Community Services (A Place to Call Home)
- FSG Australia
- Graded Developments
- Helping Hands Indigenous Housing Support Service
- House With No Steps
- KoHo Developments
- Lifebridge East
- Lismore Mental Health Services
- Lismore Women and Children’s Refuge
- Multitask
- New Horizons Enterprises Ltd
- Northern Rivers Social Development Council (NRSDC)
- On Track Community Programs
- On-Focus Casino
- The Family Centre Tweed Heads
- Women Up North Housing
- Youth Connections



Accepting the Highly Commended Award at the Australasian Housing Institute Awards in Adelaide are (L-R): Geoff Mann *Homes Out West*, Karen Andrew *Housing Plus*, Maree McKenzie *Homes North*, John McKenna *NCCH*.

**ECONOMIC IMPACT OF THE HOUSING ALLIANCE ON REGIONAL ECONOMY**

When flow on effects are taken into account the combined operational and capital expenditure of the Housing Alliance members in 2012/13 is estimated to generate the following regional economy impacts:

- \$27.07 million in value added
- \$12.99 million in household income
- 203 FTE jobs

**ECONOMIC IMPACT OF THE HOUSING ALLIANCE ON NSW ECONOMY**

When flow on effects are taken into account the combined operational and capital expenditure of the Housing Alliance members in 2012/13 is estimated to generate the following state economy impacts:

- \$45.31 million in value added
- \$22.52 million in household income
- 303 FTE jobs

May **2013**

Memorandum of Understanding signed with Housing Alliance partner community housing providers

## GOVERNANCE

The management team works closely with the Board on the governance of the business. The Board and management team completed a review of the company's strategic plan during the year. The Board and management team were also involved in the ongoing review and approval of the revised policies and procedures of the company. Through the review of the monthly financial reports of the company the board ensures that the company 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 our size. The company has implemented the CompliSpace governance, risk and compliance framework across the business to ensure its legislative and regulatory requirements are met.

## SUB-COMMITTEES

The Board has established the following standing sub-committees to assist with the effective governance of the company:

- Audit, Finance & Risk Management Committee
- Strategic Planning and Registration Committee
- Policy and Risk Review Committee
- Marketing & Media Committee
- Remuneration and CEO Appraisal Committee

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



2013 AGM



Staff Training

**We managed to transfer one of our disabled tenants into a complex which would give him a much better quality of life. When told about it he said "My mother is very happy!" which made my day.**

Tenancy Manager,  
Lismore

Jun 2013

SAIF properties in Murwillumbah, Alstonville & Ballina all completed, on time and on budget





Tweed Heads property official opening



Byron Bay Property



Goonellabah Property

## COMPLETED DEVELOPMENT PROJECTS

During the financial year, we completed construction of a seven-apartment group home in Byron Bay; this property now offers a safe and secure home to people with disabilities where ongoing support is provided by one of our partner organisations. The innovative arrangement between NCCH and FSG, the support agency, allowed this property to be developed without government subsidy or any other form of grant aid. The building was the winner of the Master Builders Association "Excellence in Regional Building Award for Best Commercial Project – Health Buildings; Disability Support".

We also completed the development of eight 2 bedroom townhouses in Goonellabah with the support of funding via the National Rental Affordability Scheme (NRAS). This project represents the first development that NCCH has undertaken without the involvement of a development partner and is now home to local families unable to secure housing on the open market. A further twelve units in Tweed Heads were purchased off plan using NRAS funding and these are also occupied by people meeting the government criteria on housing affordability.

## PLANNED MAINTENANCE

- Over \$1.1 million invested in refurbishing our properties to meet NCCH standards
- Over \$50,000 was spent completing disability modifications
- NCCH managed approximately \$1.5 million planned maintenance work on properties managed by smaller Community Housing Providers on a fee for service basis
- Completion of a \$170,000 upgrade to water supply and waste water management infrastructure at four remote units in Tabulam

## FUTURE PROJECTS

NCCH is working in partnership with a local authority on a proposal to purchase land and build additional affordable housing properties. We are also working with private sector partners on a number of innovative development opportunities which may result in further, much needed housing outcomes.

Aug 2013

Official opening of SAIF property in Ballina

## TRAINING OUR STAFF

As part of their professional development, the staff undertook internal training and attended workshops conducted by external facilitators during the year. Topics included Workplace harassment, bullying and discrimination; Complaints & Appeals process; Social justice & non-profit organisations; Privacy; "How to handle difficult conversations"; Fire Emergency & Response training & Evacuation Drills, as well as reviewing various processes within the company. In addition, the Board of Directors and Area Managers undertook Workplace Health & Safety Compliance training.



Staff Training

## 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, and I am confident that the close and productive working relationship between the Board and the management team will ensure the company's continued growth in the year ahead. I would also like to acknowledge a number of individuals and organisations who have assisted our work over the past year:

- The support organisations who work in partnership with NCCH to provide services to our clients on a daily basis

- The Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) for awarding funding for three joint projects under the Supported Accommodation Innovation Funding (SAIF) for the House to Home programme
- Our House to Home project partners – Lifebridge East Inc, Ballina District Community Service Association, House With No Steps and Ko;ho – for their input and assistance in preparation of our successful submissions for SAIF projects through FaHCSIA
- Community and Private Market Housing Division of Housing NSW, Department of Family and Community Services for contracting housing services to NCCH
- Dr Tony Gilmour for his assistance in preparing submissions to the "Senate Standing Committee on Economics Inquiry into Affordable Housing" and the "Parliament of NSW Legislative Council Parliamentary Inquiry into Social, Public and Affordable Housing" as part of the Housing Alliance
- Mr Geoff Provest MP, Member for Tweed and Cr Barry Longland, Mayor of Tweed Shire for their attendance at the official opening of our Tweed Heads property
- Builders and contractors of the properties that we've built during the year
- Our Fellow Housing Alliance members – Homes Out West, Housing Plus and Homes North – for their continued support and assistance
- Lismore City Council for its interest/support of our Ballina Road, Goonellabah development project.

*John McKenna*

John McKenna,  
General Manager

Sep 2013

NCCH wins Australasian Housing Institute Award for Professional Excellence in Housing – Leading Innovation (as part of the Housing Alliance)

celebrating **30** years

“

From the Grafton Office...

**We gave out the first Buddy Bag this morning to a homeless woman with a toddler who had no money, no home, was fleeing domestic violence. She had no essentials for her child, so we purchased some nappies and food items for her, and contacted the women's refuge who came to assist her. She was a lovely young woman who was distraught not knowing what to do or where to go. The lady walked out saying a big thank you to the staff in our office. It made our day!**

How do you define excellence? How do you achieve it?

NCCH achieves its high ideals and goals of service with respect and compassion.

Some of us are more privileged than others being in community housing. Those of us, whom I have met through Tenant Council and Tenant Forums over the years, are a tribute to the success of the management of the homes we inhabit, the diligence of service, and to community involvement. The Lismore Office of NCCH is the hub that leads and trains tenancy workers in their delivery of service. NCCH engages tenants to participate with the company and communities, and offers support. It delivers on its promise... safe, affordable housing, and customer relations. As it has grown, it has strived to maintain the same level of service.

**Dolores Close,  
Tenant Council Member**



Sep **2013**

Finalist in the 2013 NSW Disability Industry Innovation Awards "Innovation in independent living" category (with partners Lifebridge, a disability support service, KO:HO, housing developer and NCCH)



I have great respect for North Coast Community Housing, after having lived in one of their units for the last 12 years. In wanting to give back to the community, I joined the Tenant Council as soon as it was formed 10 years ago, and have done a lot of work during that time. We are often asked our opinions of new policies and procedures that will affect the tenants

Every year brings better ways for the tenants to communicate, while the employees having a large amount of staff training to keep them up to new developments. The website is continually being upgraded to make it easier for tenants to use, and the offices are being kept open for longer hours.

Lately, the company has built affordable housing units in Lismore and Tweed Heads, which are of very good design, and as well as special housing for disabled people.

It has been very rewarding to observe the way the company has grown over this time, to its present standard of excellence.

**Barbara Waters,**  
Tenant Council Member

“

A woman came to us in February needing temporary accommodation A for her & her 6 year old son who were escaping domestic violence and we helped her to access some urgent assistance she needed. She was over the moon with the support she received and almost in tears and stated that without the advice she'd been given by NCCH, she wouldn't have landed on her feet the way she did. I told her it was because she followed the advice we gave her that she was able to be helped, and that it had been a pleasure to be able to serve her each time she had come in to our office.

Grafton staff member



Oct 2013

2013 National Professional Excellence in Housing Awards Presentation

# HIGHLIGHTS OF THE YEAR

## Business and Finance

### Corporate Governance and Finance

- Business Continuity Program approved by the Board in October 2013
- Environmental and Sustainability Policies approved by the Board in February 2014
- Development of the NCCH Governance Statement, approved by the Board in April 2014
- Development of the new Website, go live in April 2014
- Information Technology plan approved by the Board in April 2014
- Budget for 2014-2015 approved by Board in May 2014
- Internal Audit Program approved by the Board in May 2014
- Completed the implementation of CompliSpace in June 2014

### Awards Received

NCCH in partnership with KoHo and Lifebridge East were finalists in the Innovation in Independent Living category of the NSW Disability Industry Innovation Awards.

NCCH, as part of the Housing Alliance, were presented with the Australasian Housing Institute Award for Professional Excellence in Housing "NSW Leading Innovation Award" as well as Highly Commended for the "Australasian Leading Innovation Award".



Handover of Certificates of Title 2013  
Director Jan Mangleson & Lauvena Wong



NCCH Educational Award recipients & Director Casselden



Collecting MBA Award NCCH & KoHo



NCCH 30th birthday celebration cake



Dec 2013

Official signing & handover of Certificates of Title to NCCH for remaining Nation Building Economic Stimulus Program properties – giving NCCH title to all 27 dwellings

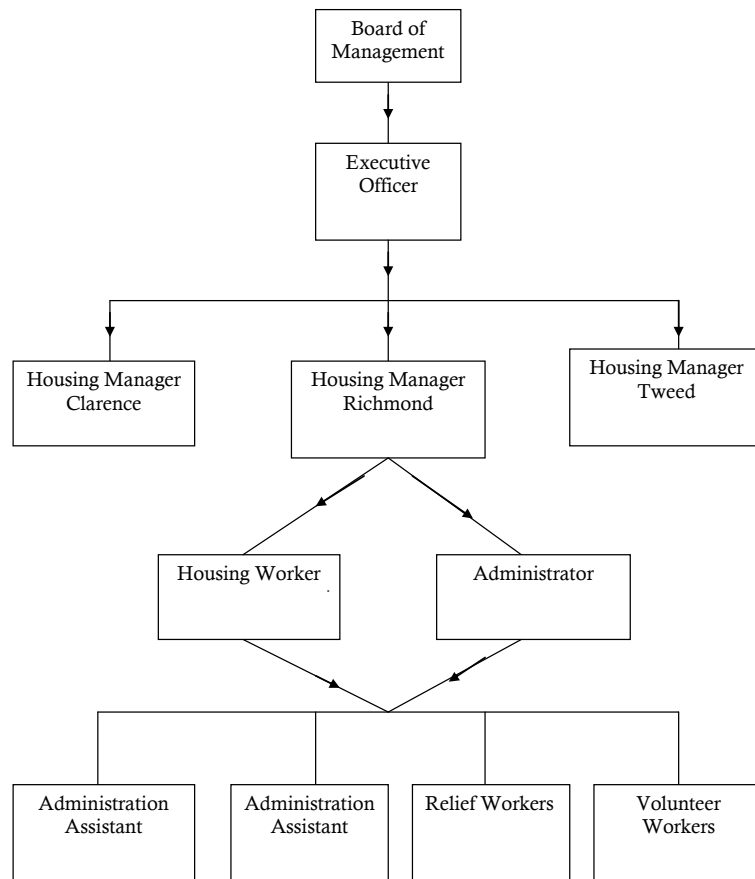
INTERAGENCY GROUP	LEVEL OF PARTICIPATION/ROLE IN GROUP
Ballina interagency	Participant and presenter
Case Conferences – ADHC, FACS, Brighter Futures, On Track, Dept of Education	Leading organisation or participant
CEO's Network Meetings	Member
Clarence River Women's Refuge review	Lead Agency
Community & Private Marketing Housing CEO's Forum	Member
Community Sector Ball	Sponsor
CRANES review	Lead agency
Crisis Accommodation working group	Member/participant
CROW – Women's support group	Member
CVHSI (Clarence Valley Housing & Support Interagency)	Convenor/participant
Goonellabah Estate Christmas Party	Sponsor
Goori Interagency	Participant/member
HASI Placement meeting	Participant
HASI review	Lead Agency
Housing Alliance – CEO, CFO, Housing Services Managers, Asset Managers' meetings	Member
Housing Opportunities Team	Member
Keeping Them Safe Forum	Presenter and participant
Lismore, Tweed and Grafton Mental Health	Participant
Mental Health Partnership meeting	participant
Mental Health Week activities	Sponsor
Mental Health Week planning meeting	Member/participant
Northern Rivers Housing Forum	Guest presenter/participant/attendee
Northern Rivers Housing Forum Steering Group	Member/participant
Northern Rivers Social Development Council	Peer Support Trainer
NSW Federation of Housing Associations (NSWFHA)	Member/CEO is a Director on the NSWFHA Board
NSW Registrar's Advisory Forum	Member
NSW Tenant Network	Member
NSWFHA sub-groups: CEOs, CFO, Housing Services Managers, Asset Managers	Member/participant
PowerHousing Australia – CFO meetings	Participant
Tribal Dreaming reviews	Lead Agency
Tweed Shire Housing and Homelessness network	Member
YWCA - Lismore Communities for Children Advisory Committee	Committee member

celebrating **30** years

# FROM THERE...

## Organisational Structure North Coast Community Housing Company

(June 2000)



- 1984
- 1985
- 1986
- 1987
- 1988
- 1989
- 1990
- 1991
- 1992
- 1993
- 1994
- 1995
- 1996
- 1997
- 1998

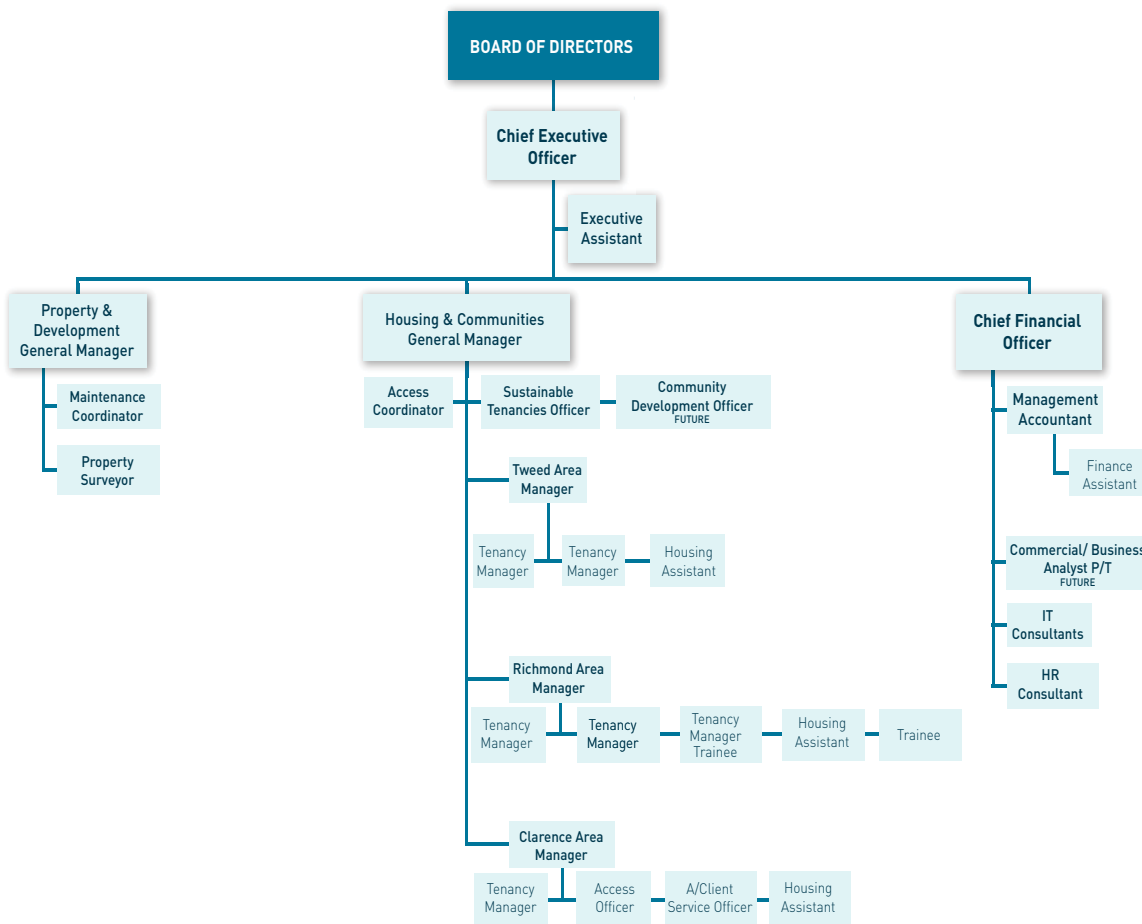
April **2014**

Completion of NRAS property at Ballina Road Goonellabah



# TO HERE

## NCCH ORGANISATIONAL STRUCTURE 30/6/2014



- 1999
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- 2014

May 2014

Registered as a Tier 2 Community Housing Provider under National Regulatory System for Community Housing

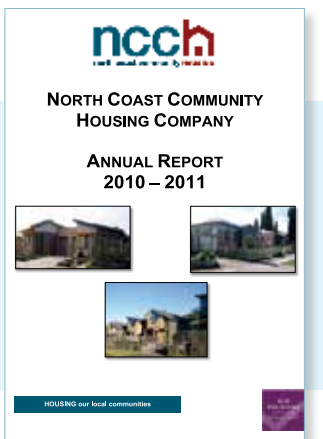
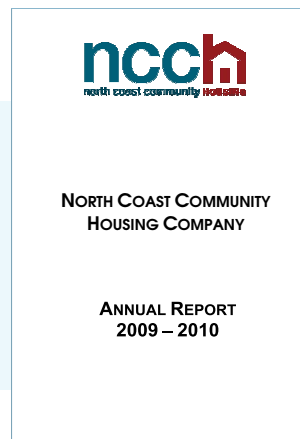
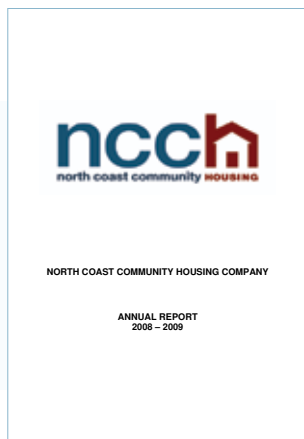
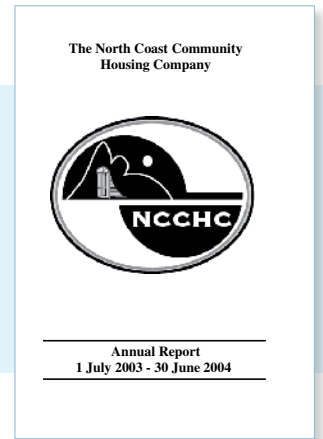
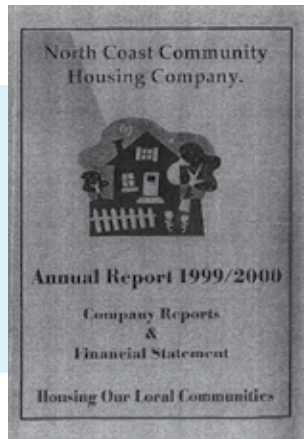
celebrating **30** years

FROM THERE...



## THE EVOLUTION OF NCCH ANNUAL REPORTS

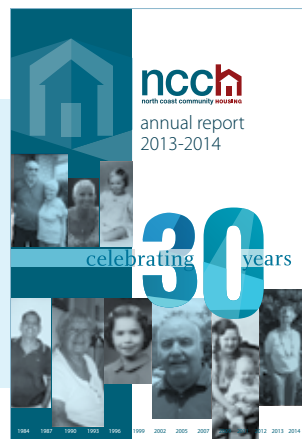
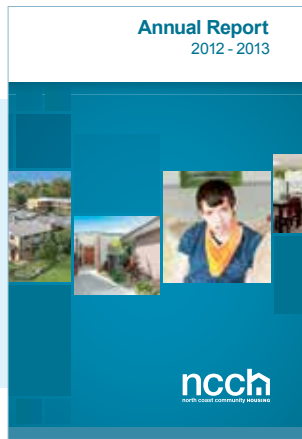
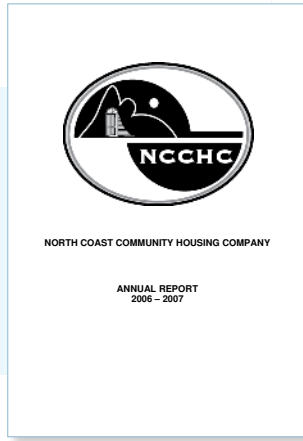
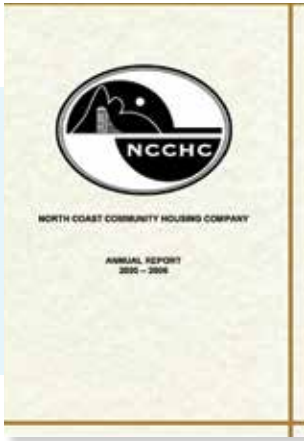
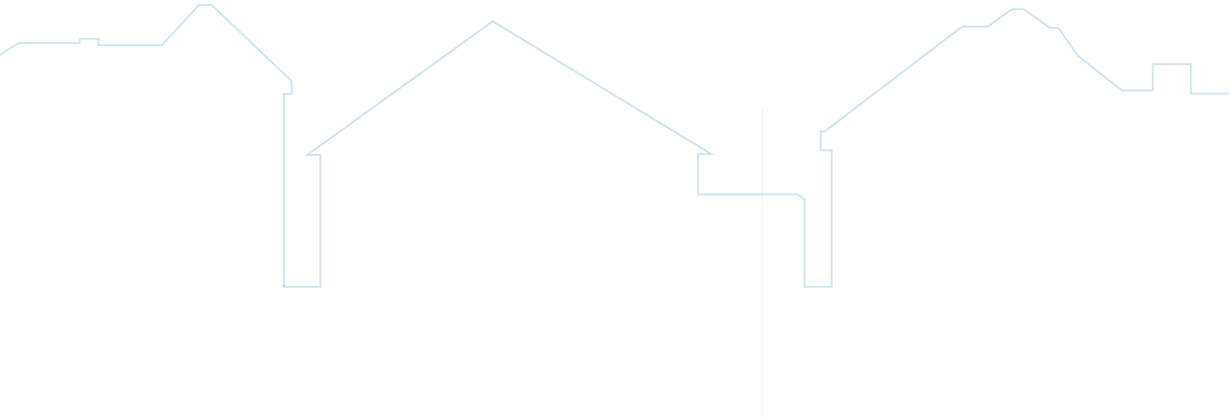
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May **2014**

Inaugural presentation of NCCH Education Bursary Awards to three students

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- 2014

June 2014

Official opening of NRAS Property at Dry Dock Road, Tweed Heads

# APPENDIX ONE



## THE NORTH COAST COMMUNITY HOUSING COMPANY LTD

**Directors' Report and Financial  
Statements for the Year Ended  
30 June 2014**



## The North Coast Community Housing Company Ltd

### Directors' Report for the Year Ended 30 June 2014

The Directors present their report and the audited financial statements of The North Coast Community Housing Company Ltd ("the company") for the year ended the 30 June 2014.

The names of directors who held office at any time during, or since the end of the year are set out below together with the information on each director's experience and special responsibilities.

	Names of Directors	Experience	Special Responsibilities	Years as Director
1	John K Stone	Environmental Health and Planning	Chairman, CEO's Remuneration and Appraisal Committee Vice Chair, Audit, Finance and Risk Management Committee.	9
2	Carolyn Parker	Finance, Asset & Facilities Management	Strategic Planning & Registration Committee. CEO's Remuneration and Appraisal Committee	5
3	Allan Johnson	Social Housing	Secretary, Policy & Risk Review Committee. CEO's Remuneration and Appraisal Committee	9
4	Bruce Casselden	Planning, Building & Environmental Health	Strategic Planning & Registration Committee. Policy & Risk Review Committee. CEO's Remuneration and Appraisal Committee	7
5	Anders Halvorsen	Finance & Company Director	Audit, Finance and Risk Management Committee. Policy & Risk Review Committee. CEO's Remuneration and Appraisal Committee.	9
6	Jan Mangleson	Real Estate, Public Health, Local Government	Audit, Finance and Risk Management Committee. CEO's Remuneration and Appraisal Committee.	2
7	Robyn Hordern	Local Government, Marketing, Tourism	Marketing & Media Committee. CEO's Remuneration and Appraisal Committee.	2

## **The North Coast Community Housing Company Ltd**

### **Directors' Report for the Year Ended 30 June 2014**

#### **OBJECTIVES**

The purpose of the North Coast Community Housing Company is to provide leadership in the creation of strong, sustainable regional communities through the provision of high quality affordable housing and professional housing services.

The objects for which the Company is established are:

- (a) To promote the relief of poverty by providing secure housing opportunities for the people in the community who are experiencing housing stress.
- (b) To be a public benevolent institution in terms of Item 4 of the table in section 30-45(1) of the Income Tax Assessment Act;
- (c) To be a charitable institution in terms of Item 1.1 of the table in section 50-5 of the Income Tax Assessment Act;
- (d) To create long term, secure affordable housing opportunities for the people in our community who find it difficult to compete in the private rental market;
- (e) To give the community the opportunity of participating in the management and fulfilling of the objectives of the Company at a local level;
- (f) To facilitate the expedition of the objective described in Clause 3(a), by construction, head lease, purchase or any other means thought fit by the Company;
- (g) To encourage participation of the tenants in the Tenant Council of the Company.
- (h) To attract funding from other sources and to enable the raising of loans and the entering of joint venture projects to achieve the objectives of the Company;
- (i) To negotiate, lobby and encourage all providers of housing within the region to recognise the need areas identified by the Company.

NCCH has identified three primary goal areas to drive the strategic plan for the Company. The primary goal areas represent the foundations of the Company's business.

The three primary strategies are:

- 1) Customer Service
- 2) Organisational sustainability
- 3) Growth

#### **PRINCIPAL ACTIVITIES**

NCCH's principal activities throughout the financial year were the provision of community housing to members of the regional community who were most in need of housing assistance, including the provision of housing to 54 individuals or families, who were identified as Homeless at the time of property allocation.



**The North Coast Community Housing Company Ltd**  
**Directors' Report for the Year Ended 30 June 2014**

**MEASUREMENT OF PERFORMANCE**

The Company measures its performance based on meeting the primary strategies established in the three year strategic plan, which are customer service, organisation sustainability and growth.

Significant factors reflecting the performance in the past financial year were:

Ensuring good governance by being one of the first six Community Housing Providers to achieve registration under the new National Regulatory System for Community Housing as a Tier 2 Community Housing Provider.

The company completed the implementation of the CompliSpace Governance, Risk and Compliance System.

Director Carolyn Parker successfully completed the Australian Institute of Company Directors Course.

NCCH received an overall satisfaction rating of 86% in the Annual Tenant Survey with a return rate of 26%.

The company finalised the development of the Aboriginal Engagement and Service Delivery Plan for 2014 -2016.

NCCH successfully completed the development of a purpose built innovative disability property on time and under budget in Byron Bay which will provide up to five self contained housing outcomes for people living with a disability.

The company successfully completed the development of eight (8), two (2) bedroom townhouses in Lismore, on time and on budget, as part of our round four National Rental Affordability Scheme (NRAS) commitments.

NCCH purchased twelve, one (1) and two (2) bedroom units in Tweed Heads to complete it's commitment under round four of NRAS.

The company received title transfer to the remaining 23 Nation Building Economic Stimulus Properties in December 2013.

NCCH in partnership with KoHo and Lifebridge East were finalists in the Innovation in Independent Living category of the NSW Disability Industry Innovation Awards.

NCCH is a member of the Housing Alliance and has played a significant role in the implementation of the Housing Alliance Strategic Plan for 2013- 2014.

The Housing Alliance received the NSW Australasian Housing Institutes Leading Innovation Award and was highly commended in the Australasian Awards.

NCCH through the Housing Alliance provided submissions to the NSW Parliamentary Inquiry into Social, Public and Affordable Housing and the Senate Standing Committee on Economics Inquiry into Affordable Housing.

**The North Coast Community Housing Company Ltd**  
**Directors' Report for the Year Ended 30 June 2014**

The company published the revised Regional Housing Study to include data from the 2011 Census.

NCCH awarded the first three Education Bursaries of \$800 each to three young students from the NCCH Gift Fund and allocated a further \$2,000 from the NCCH Gift Fund to assist disadvantaged tenants establish their households.

**MEMBERS LIABILITY**

If the company is wound up, the constitution states that each member is required to contribute a maximum of \$2 each towards meeting any outstanding obligations of the company. At 30 June 2014 the maximum total amount that the 558 members of the company would be liable to contribute if the company is wound up is \$1,116.

**MEETINGS OF DIRECTORS**

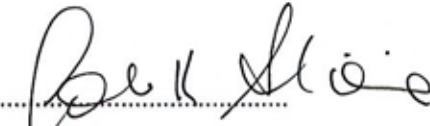
During the financial year 11 meetings of directors were held.  
Attendances were:

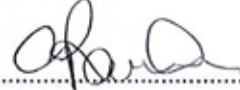
	Number attended	Number eligible to attend
J Stone	11	11
B Casselden	10	11
A Johnson	10	11
A Halvorsen	9	11
C Parker	11	11
J Mangleson	9	11
R Hordern	9	11

**AUDITOR'S INDEPENDENCE DECLARATION**

The directors received an independence declaration from the auditor of The North Coast Community Housing Company Ltd. A copy of the independence declaration is attached on page 5.

This report is made in accordance with a resolution of the Board of Directors on 24 September 2014 and signed on its behalf by:

  
.....  
John Stone  
Director

  
.....  
Carolyn Parker  
Director



**The North Coast Community Housing Company Ltd  
Auditors Independence Declaration under section 307C of the Corporations Act 2001**

24 September 2014

The Board of Directors  
North Coast Community Housing Company Limited  
PO Box 145  
LISMORE NSW 2480

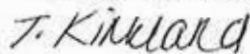
This declaration is made in connection with our audit of the financial report of the The North Coast Community Housing Company Ltd for the year ended 30 June 2014 and in accordance with the provisions of the Corporations Act 2001.

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2014 there have been:

- i. no contraventions of the auditor's independence requirements as set out in the Corporations Act 2001 in relation to the audit; and
- ii. no contraventions of any applicable code of professional conduct in relation to the audit.

Yours faithfully,

**wca audit & assurance services pty ltd**  
Authorised Audit Company



**Tania L Kirkland**  
Director

**REGISTERED  
COMPANY  
AUDITORS**

TW Graham  
BBus, CA, FFin

GJ Smith  
BBus, LLB, CA

SI Trustum  
BBus, CA

TL Kirkland  
BBus, CA

**SMSF  
AUDITORS**

GJ Smith  
BBus, LLB, CA

SI Trustum  
BBus, CA

AM Jones  
BBus, Affiliate ICA, CPA

T Bazzana  
BBus, CA, Dip. FP

**The North Coast Community Housing Company Ltd**

**Statement of Financial Position as at 30 June 2014**

	2014	2013
	Note	\$
		\$
<b>Assets</b>		
<b>Current Assets</b>		
Cash and cash equivalents	6	1,212,283
Trade and other receivables	7	707,319
Financial assets	8	94,166
Other assets	9	438,391
<b>Total Current Assets</b>		<u>2,452,159</u>
<b>Non Current Assets</b>		
Property, plant and equipment	10	14,226,002
<b>Total Assets</b>		<u>16,678,161</u>
<b>Current Liabilities</b>		
Trade and other payables	11	482,525
Financial liabilities	12	212,847
Other Liabilities	14	654,444
Provisions	13	107,529
<b>Total Current Liabilities</b>		<u>1,457,345</u>
<b>Non Current Liabilities</b>		
Financial liabilities	12	2,250,442
Provisions	13	50,403
<b>Total Non Current Liabilities</b>		<u>2,300,845</u>
<b>Total Liabilities</b>		<u>3,758,190</u>
<b>Net assets</b>		<u>12,919,971</u>
<b>Equity</b>		
Retained Earnings		12,919,971
<b>Total Equity</b>		<u>12,919,971</u>

The notes on pages 10 to 23 form an integral part of these financial statements.

**The North Coast Community Housing Company Ltd**  
**Statement of Profit or Loss and Other Comprehensive Income for the Year Ended 30**  
**June 2014**

	Note	2014 \$	2013 \$
<b>Revenues from ordinary activities</b>			
Rent received or receivable		8,069,688	7,581,425
Government Grants	2	6,816,612	3,700,087
Other	3	362,237	613,039
<b>Total Revenues from ordinary activities</b>		<u>15,248,537</u>	<u>11,894,551</u>
<b>Expenses from ordinary activities</b>			
Tenancy and property management	4	7,443,448	6,179,639
Administration	5	2,982,015	2,720,810
<b>Total Expenses from ordinary activities</b>		<u>10,425,463</u>	<u>8,900,449</u>
<b>Profit/(loss) from ordinary activities before income tax expense</b>		<u>4,823,074</u>	<u>2,994,102</u>
Income tax expense relating to ordinary activities	1(i)	-	-
<b>Total Comprehensive Income</b>		<u>4,823,074</u>	<u>2,994,102</u>

The notes on pages 10 to 23 form an integral part of these financial statements.

**The North Coast Community Housing Company Ltd**  
**Statement of Changes in Equity for the Year Ended 30 June 2014**

	Note	2014 \$	2013 \$
Total Equity at the beginning of the financial year		8,096,898	5,102,796
Profit/(Loss) from ordinary activities after income tax		4,823,074	2,994,102
<b>Total Equity at the end of the financial year</b>		<u>12,919,972</u>	<u>8,096,898</u>

The notes on pages 10 to 23 form an integral part of these financial statements.



**The North Coast Community Housing Company Ltd**  
**Statement of Cash Flows for the Year Ended 30 June 2014**

	Note	2014 \$	2013 \$
<b>Cash Flows From Operating Activities</b>			
Receipts from Members & Others		9,436,662	7,591,325
Government Grants Received		2,996,612	3,920,095
Payments to Suppliers & Employees		(11,408,943)	(9,157,526)
Interest received		57,187	187,991
<b>Net cash provided by/(used in) operating activities</b>	16(b)	<u>1,081,518</u>	<u>2,541,885</u>
<b>Cash Flows From Investing Activities</b>			
Proceeds from sale of plant & equipment		8,999	-
Purchase of property, plant & equipment		(4,893,460)	(4,774,931)
<b>Net cash provided by/(used in) investing activities</b>		<u>(4,884,461)</u>	<u>(4,774,931)</u>
<b>Cash Flows from Financing Activities</b>			
Drawdowns of Borrowings		3,570,364	-
Repayments of Borrowings		(1,107,075)	-
<b>Net cash provided by/(used in) financing activities</b>		<u>2,463,289</u>	<u>-</u>
<b>Net increase/(decrease) in cash held</b>		(1,339,654)	(2,233,046)
Cash at the beginning of the financial year		<u>2,646,084</u>	<u>4,879,130</u>
<b>Cash at the end of the financial year</b>	16(a)	<u>1,306,430</u>	<u>2,646,084</u>

The notes on pages 10 to 23 form an integral part of these financial statements.

**The North Coast Community Housing Company Ltd**  
**Notes to the Financial Statements for the Year Ended 30 June 2014**

**Note 1: Statement of Significant Accounting policies**

The principal accounting policies adopted by the company in the preparation of the financial report are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

**Basis of Preparation**

The financial report is a general purpose financial report that has been prepared in accordance with Australian Accounting Standards - Reduced Disclosure Requirements (including Australian Accounting Interpretations) and the Corporations Act 2001. The company is a not-for-profit entity for financial reporting purposes under Australian Accounting Standards - Reduced Disclosure Requirements.

**Historical Cost Convention**

These financial statements have been prepared under the historical cost convention, as modified by the revaluation of available-for-sale financial assets, financial assets and liabilities at fair value through profit or loss .

**Critical Accounting Estimates**

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the company's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions or estimates are significant to the financial statements are disclosed in note 1(k).

a. **Revenue**

Revenue is measured at the fair value of the consideration received or receivable after taking into account any discounts and rebates allowed.

Interest revenue is recognised using the effective interest rate method, which, for floating rate financial assets, is the rate inherent in the instrument.

Revenue from the tendering of a service or the provision of housing is recognised in the period in which the service or housing is provided.

Donations and bequests are recognised as revenue when received.

All revenue is stated net of the amount of goods and services tax (GST).

**Government Grants and Funding**

Government grants are recognised in the statement of profit or loss and other comprehensive income when the entity obtains control of the grant and it is probable the economic benefits gained from the grant will flow to the Company and the amount of the grant can be measured reliably.

If conditions are attached to the grant which must be satisfied before it is eligible to receive the contribution, the recognition of the grant as revenue will be deferred until those conditions are satisfied.



**The North Coast Community Housing Company Ltd**  
**Notes to the Financial Statements for the Year Ended 30 June 2014**

When grant revenue is received whereby the entity incurs an obligation to deliver economic value directly back to the contributor, this is considered a reciprocal transaction and the grant revenue is recognised in the statement of financial position as a liability until the service has been delivered to the contributor, otherwise the grant is recognised as income on receipt.

The North Coast Community Housing Company Ltd receives non-reciprocal contributions of assets from the government and other parties for zero or nominal value. These assets are initially recognised at fair value on the date of acquisition in the statement of financial position, with a corresponding amount of income recognised in the statement of profit or loss and other comprehensive income.

**b. Impairment of Assets**

Assets that are subject to depreciation or amortisation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which an asset's carrying amount exceeds its recoverable amount. For assets carried at cost, the recoverable amount is the higher of an asset's net selling price and its value in use which is based on the depreciated replacement cost of the asset.

Where it is not possible to estimate the recoverable amount of an individual asset, the entity estimates the recoverable amount of the cash-generating unit to which the asset belongs.

**c. Cash and Cash Equivalents**

Cash and cash equivalents include cash on hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of less than three months, and bank overdrafts. Bank overdrafts are shown within short-term borrowings in current liabilities on the balance sheet.

**d. Financial Instruments**

**Recognition**

The company classifies its investments in the following categories: trade and other receivables, held-to-maturity investments and available-for-sale financial assets. Management determines the classification of its investments at initial recognition and re-evaluates this designation at each reporting date.

**Trade and other receivables**

Trade receivables, which comprises amounts due from rent charged and from services provided to tenants, landlords and State Government, are recognised and carried at original charged amounts less an allowance for doubtful debts. The carrying amount of the receivable is deemed to reflect fair value. Collectability of receivables is assessed on an ongoing basis. Debts which are known to be uncollectable are written off. An allowance is made for doubtful debts where there is objective evidence that the Company will not be able to collect the amounts due.

**The North Coast Community Housing Company Ltd**  
**Notes to the Financial Statements for the Year Ended 30 June 2014**

**Held-to-maturity Investments**

These investments have fixed maturities, and it is the Company's intention to hold these investments to maturity. Any held-to-maturity investments held by the Company are stated at amortised cost using the effective interest rate method.

**Available-for-sale financial assets**

Are non-derivative financial assets that are either designated as available-for-sale or are not classified as financial assets at fair value through profit and loss, held-to-maturity investments or loans and receivables.

Available-for-sale financial assets are carried at fair value. Loans and receivables are carried at amortised cost using the effective interest method.

**Financial Liabilities**

Non-derivative financial liabilities are recognised at amortised cost, comprising original debt less principal payments and amortisation.

**Impairment**

At each reporting date, the entity assesses whether there is objective evidence that a financial instrument has been impaired. In the case of available-for-sale financial instruments, a prolonged decline in the value of the instrument is considered to determine whether an impairment has arisen. Impairment losses are recognised in the statement of profit or loss and other comprehensive income.

**e. Property, Plant and Equipment**

Property, plant and equipment are carried at cost less, where applicable, any accumulated depreciation or amortisation. Historical cost includes expenditure that is directly attributable to the acquisition of the items. Any property, plant and equipment acquired for nominal cost is recognised at fair value at the date the company obtains control of the assets.

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably. All other repairs and maintenance are charged to the statement of profit or loss and other comprehensive income during the financial period in which they are incurred.

**Depreciation**

Depreciation on plant and equipment is calculated using the straight line or diminishing value method to allocate their cost, net of their residual values, over their estimated useful lives, as follows:

Buildings	- up to 50 years
Computer Equipment	- up to 3 years
Plant & Equipment	- up to 5 years
Motor Vehicles	- up to 5 years



**The North Coast Community Housing Company Ltd**  
**Notes to the Financial Statements for the Year Ended 30 June 2014**

**f. Leases**

The company has entered into leases of premises and has determined that all of the risks and rewards of ownership of these premises and equipment remain with the lessor and has therefore classified the leases as operating leases.

**g. Employee Benefits**

Provision is made for the company's liability for employee benefits arising from services rendered by employees to balance date. Employee benefits that are expected to be settled within one year have been measured at the amounts expected to be paid when the liability is settled, plus related oncosts. Employee benefits payable later than one year have been measured at the present value of the estimated future cash outflows to be made for those benefits.

**h. Other Liabilities**

These amounts represent rent and non-rent income that has been received in advance of the period to which it relates and includes work orders issued and commenced prior to balance date.

**i. Goods and Services Tax (GST)**

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office. In these circumstances, the GST is recognised as part of the cost of acquisition of the asset or as part of an item of the expense. Receivables and payables in the balance sheet are shown inclusive of GST.

**j. Income Tax**

The company is a charitable institution for the purposes of Australian tax legislation and is therefore exempt from income tax. The company holds a deductible gift recipient status.

**k. Critical Accounting Estimates and Judgements**

The directors evaluate estimates and judgements incorporated into the financial report based on historical knowledge and best available current information. Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and within the company.

**Key estimates: Impairment**

The company assesses impairment at each reporting date by evaluating conditions specific to the Company that may lead to the impairment of assets. Where an impairment trigger exists, the recoverable amount of the asset is determined. Value-in-use calculations performed in assessing recoverable amounts incorporate a number of key estimates.

**l. New Accounting Standards for Application in Future Periods**

The AASB has issued new, revised and amended standards and interpretations that have mandatory application dates for future reporting periods. The company has decided against early adoption of these standards and does not expect them to have any material effect on the company's financial statements.



**The North Coast Community Housing Company Ltd**  
**Notes to the Financial Statements for the Year Ended 30 June 2014**

**1. Change of Accounting Policy**

The Directors resolved to change the classification of owned properties occupied by tenants from investment property to property plant and equipment at the September 2013 board meeting. As a result of this change, the directors resolved to amend the depreciation charge for property plant and equipment at 1 July 2013. This change has been implemented and has resulted in the prior years profit and retained earnings reducing by \$163,124 and accumulated depreciation and depreciation expense increasing by \$163,124. This change has been implemented to provide a more accurate carrying amount of property plant and equipment.

**2. Government Grants Revenue**

	2014 \$	2013 \$
CAPMH Funding		
- General Funding	2,723,332	1,585,990
- Grant Funding - Property Transfer Program	247,253	270,882
Contribution of Housing Assets	3,820,000	-
FAHCSIA Capital Funding SAIF	-	1,843,215
National Rental Affordability Scheme Subsidy	26,027	-
<b>Total</b>	<u>6,816,612</u>	<u>3,700,087</u>

**3. Other Revenue**

HPA Fee for Service	18,302	20,193
Bad Debts Recovered	4,370	3,045
Insurance Claims Received	11,757	96,451
Interest Received	57,187	187,991
Profit on sale of non-current assets	4,102	-
Repairs and maintenance - User Charges	95,253	144,322
Gifts and Donations	29,306	26,257
Sundry Income	2,313	588
Employment Subsidies	8,750	3,305
Water - User Charges	130,897	130,887
<b>Total</b>	<u>362,237</u>	<u>613,039</u>

**The North Coast Community Housing Company Ltd**  
**Notes to the Financial Statements for the Year Ended 30 June 2014**

**4 Tenancy and Property Expenses**

Bad & Doubtful Debts	138,398	156,392
Insurance	259,428	208,477
HPA Project Expenditure	-	48,445
Interest Paid	23,440	-
Operating Lease	2,285,343	2,234,164
Rates	1,150,691	990,506
Repairs & Maintenance	1,824,093	1,889,806
Repairs & Maintenance - Third Party	1,364,545	282,634
Water Rates	267,713	225,364
SHSP Contribution	75,021	73,263
Other Expenses	54,776	70,588
<b>Total</b>	<u><u>7,443,448</u></u>	<u><u>6,179,639</u></u>

**5 Administration Expenses**

	<b>2014</b>	<b>2013</b>
	<b>\$</b>	<b>\$</b>
Board Expenses	94,050	70,620
Bank Charges	13,402	-
Depreciation	227,240	239,549
Leasehold Office Amortisation	29,591	5,851
Other Office Expenses	677,977	600,617
Remuneration of Auditors:		
- Audit of Financial Statements	20,000	20,000
- Other Services	500	-
Rent	148,136	155,562
Salaries & On-costs	1,771,119	1,628,611
<b>Total</b>	<u><u>2,982,015</u></u>	<u><u>2,720,810</u></u>

**6 Cash and cash equivalents**

	<b>2014</b>	<b>2013</b>
	<b>\$</b>	<b>\$</b>
<b>CURRENT</b>		
Cash on Hand	600	600
Cash at Bank	<u>1,211,683</u>	<u>803,720</u>
	<u><u>1,212,283</u></u>	<u><u>804,320</u></u>

**The North Coast Community Housing Company Ltd**  
**Notes to the Financial Statements for the Year Ended 30 June 2014**

**7 Trade and other receivables**

	2014 \$	2013 \$
<b>CURRENT</b>		
Rent and non-rent debtors	347,467	278,319
Provision for doubtful debts - Rent and non-rent	(164,068)	(107,869)
GST Receivable	271,751	205,464
Sundry debtors	252,169	168,546
Grants Receivable	-	17,898
	707,319	562,358
 <i>Ageing of Rent and Non-Rent Debtors</i>		
0 - 27 days	183,399	170,450
28 - 59 days	-	-
> 60 days	-	-
Considered Impaired	164,068	107,869
Total	347,467	278,319
 <i>Bad &amp; Doubtful Rent and Non-Rent Debtors</i>		
Balance at 1 July	107,869	124,472
Impairment Loss recognised	56,199	(16,603)
Balance at end of period	164,068	107,869

**8 Financial assets**

	2014 \$	2013 \$
<b>CURRENT</b>		
Available-for-sale financial assets (8a)	20	20
Held-to-maturity financial assets (8b)	94,146	1,841,764
	94,166	1,841,784
 <b>a. Available-for-sale financial assets</b>		
Shares - Summerland Credit Union Limited	20	20
	20	20
 <b>b. Held-to-maturity financial assets</b>		
Term Deposit	94,146	1,841,764
	94,146	1,841,764

**The North Coast Community Housing Company Ltd**  
**Notes to the Financial Statements for the Year Ended 30 June 2014**

**9 Other current assets**

	2014 \$	2013 \$
<b>CURRENT</b>		
Borrowing Costs	10,015	-
Prepayments	293,283	240,733
Leasehold Bonds	135,093	130,832
	<u>438,391</u>	<u>371,565</u>

**10 Property, Plant and Equipment**

	2014 \$	2013 \$
Land & Buildings - at cost	14,333,635	5,748,162
Less accumulated depreciation	(301,708)	(163,124)
	<u>14,031,927</u>	<u>5,585,038</u>
Plant & Equipment - at cost	160,649	122,907
Less accumulated depreciation	(108,828)	(86,687)
	<u>51,821</u>	<u>36,220</u>
Motor Vehicles - at cost	212,665	175,573
Less accumulated depreciation	(133,031)	(103,331)
	<u>79,634</u>	<u>72,242</u>
Leasehold Improvements - at cost	92,756	85,416
Less accumulated amortisation	(30,136)	(546)
	<u>62,620</u>	<u>84,870</u>
<b>Total Property, Plant and Equipment</b>	<u><u>14,226,002</u></u>	<u><u>5,778,370</u></u>



**The North Coast Community Housing Company Ltd**  
**Notes to the Financial Statements for the Year Ended 30 June 2014**

**Purposes Deed Agreements**

Properties held by the company at 8 Eagle Avenue, Ballina, 79 Coral Fern Circuit, Murwillumbah and 61C Teven Road, Alstonville are subject to Purposes Deeds executed with the Department of Families, Housing, Community Services and Indigenous Affairs. This Purposes Deeds require the company to provide supported accommodation places for individuals with severe or profound disability at the sites for a period of 11 years commencing on 1 June 2013 and expiring on 1 June 2024.

If a breach of the Purposes Deed occurs within the first half of the 11 year period 100% of the funding received is to be repaid. If a breach occurs within the second half of the 11 year period, the repayment amount is reduced in equal proportions of the total amount of funding for each completed year until the end of the period.

**Mortgage - Westpac Banking Corporation**

The land and buildings at 495 Ballina Road, Goonellabah, 34 Dry Dock Road, Tweed Heads and 14 Bangalow Road, Byron Bay are subject to a mortgage held by the Westpac Banking Corporation as security for the financing arrangements provided to purchase and construct the facilities at each site.

**Movement in Carrying Amounts**

Movements in the carrying amounts for each class of property, plant and equipment between the beginning and the end of the current financial year:

	<b>Land &amp; Buildings</b>	<b>Plant &amp; Equipment</b>	<b>Motor Vehicles</b>	<b>Leasehold Improvements</b>	<b>Total</b>
<b>2013</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
Balance at the beginning of the year	1,090,000	57,510	96,022	5,306	1,248,838
Additions at cost	4,658,162	12,417	18,937	85,416	4,774,932
Disposals	-	-	-	-	-
Depreciation	(163,125)	(33,707)	(42,717)	(5,851)	(245,400)
Carrying amount at end of year	<u>5,585,037</u>	<u>36,220</u>	<u>72,242</u>	<u>84,871</u>	<u>5,778,370</u>
<b>2014</b>					
Balance at the beginning of the year	5,585,037	36,220	72,242	84,871	5,778,370
Additions at cost	8,585,473	55,533	65,115	7,340	8,713,461
Disposals	-	-	(8,998)	-	(8,998)
Depreciation	(138,583)	(39,932)	(48,725)	(29,591)	(256,831)
Carrying amount at end of year	<u>14,031,927</u>	<u>51,821</u>	<u>79,634</u>	<u>62,620</u>	<u>14,226,002</u>



**The North Coast Community Housing Company Ltd**  
**Notes to the Financial Statements for the Year Ended 30 June 2014**

**11 Trade and other payables**

	<b>2014</b>	<b>2013</b>
	<b>\$</b>	<b>\$</b>
<b>CURRENT</b>		
Trade creditors	180,704	658,610
Sundry creditors	40,288	46,908
Accrued expenses	<u>261,533</u>	<u>140,898</u>
	<u><b>482,525</b></u>	<u><b>846,416</b></u>

**12 Financial Liabilities**

	<b>2014</b>	<b>2013</b>
	<b>\$</b>	<b>\$</b>
<b>CURRENT</b>		
Loans - Westpac	<u>212,847</u>	<u>-</u>
<b>NON CURRENT</b>		
Loans - Westpac	<u>2,250,442</u>	<u>-</u>
	<u><b>2,463,289</b></u>	<u><b>-</b></u>

**The North Coast Community Housing Company Ltd**  
**Notes to the Financial Statements for the Year Ended 30 June 2014**

**13 Provisions**

	2014	2013
	\$	\$
<b>CURRENT</b>		
Current Provisions	<u>107,529</u>	<u>76,963</u>
<b>NON CURRENT</b>		
Non-current Provisions	<u>50,403</u>	<u>29,788</u>
	<u>157,932</u>	<u>106,751</u>
 a) Aggregate Employee Benefits	 212,192	 182,643

The aggregated employee benefits liability above includes amounts for wages and salaries, annual leave and long service leave accrued as at 30 June 2014.

The movement in Provision for Employee Benefits for the year was as follows:

	2014	2013
	\$	\$
Opening Balance	106,751	139,619
Plus amounts provided for	214,967	106,197
Less amounts paid out	(163,786)	(139,065)
Closing Balance	<u>157,932</u>	<u>106,751</u>

**14 Other Liabilities**

	2014	2013
	\$	\$
Rent in Advance	257,240	236,120
Stock Transfer - Byron Bay	-	8,000
Outstanding Workorders	<u>397,204</u>	<u>64,212</u>
	<u>654,444</u>	<u>308,332</u>

**15 Retained Earnings**

	2014	2013
	\$	\$
Retained Earnings at the beginning of the financial year	8,096,898	5,102,796
Net Profit	<u>4,823,074</u>	<u>2,994,102</u>
Retained Earnings at the end of the financial year	<u>12,919,972</u>	<u>8,096,898</u>

**The North Coast Community Housing Company Ltd**  
**Notes to the Financial Statements for the Year Ended 30 June 2014**

**16 Notes to the Cash Flow Statement**

**(a) RECONCILIATION OF CASH**

For the purposes of the Statement of Cash Flow, cash includes cash on hand and at bank and short-term deposits at call, net of outstanding bank overdrafts. Cash as at the end of the financial year as shown in the Statement of Cash Flow is reconciled to the related items in the balance sheet as follows:

	Note	2014 \$	2013 \$
Cash at bank and on hand	6	1,212,283	804,320
Term deposits	8	94,147	1,841,764
		<u>1,306,430</u>	<u>2,646,084</u>

**(b) RECONCILIATION OF OPERATING PROFIT AFTER INCOME TAX  
TO NET CASH PROVIDED BY OPERATING ACTIVITIES**

<b>Operating profit/(loss) after income tax</b>	4,823,074	2,994,102
<b>Add/(less) non-cash items:</b>		
Vested property assets acquired	(3,820,000)	-
Depreciation/Amortisation	256,829	245,399
Amount set aside to provisions	51,181	(32,868)
<b>Net cash provided by operating activities before changes in assets and liabilities</b>	<u>1,311,084</u>	<u>3,206,633</u>
<b>Changes in assets &amp; liabilities:</b>		
(Increase)/decrease in Trade and other Receivables	(144,960)	(164,306)
(Increase)/decrease in Other Assets	(66,826)	(151,115)
(Decrease)/increase in Trade and other Payables	(363,892)	214,157
(Decrease)/increase in Other Liabilities	346,112	(563,484)
<b>Net cash provided by Operating Activities</b>	<u>1,081,518</u>	<u>2,541,885</u>

**The North Coast Community Housing Company Ltd**  
**Notes to the Financial Statements for the Year Ended 30 June 2014**

**20 Lease Commitments**

Non-cancellable operating leases contracted for but not capitalised in the financial statements.

	<b>2014</b>
	<b>\$</b>
Payable - minimum lease payments within one year	147,552
Later than one year but no later than 5 years	51,993
	199,545

There are three non-cancellable leases as following:

a) Lease (Lismore) commenced on 8 August 2014 for a one year term. Contingent rental provisions within the lease agreement require that the minimum lease payments shall be increased with CPI annually.

b) Lease (Tweed Heads) commenced April 2013 for a period of three years. Contingent rental provisions within the lease agreement require that the minimum lease payments shall be increased with the CPI annually.

c) Lease (Grafton) commenced on 6 April 2010 for a six year term. Contingent rental provisions within the lease agreement require that the minimum lease payments shall be increased with CPI annually.

The rent on all leases is payable monthly in advance.

**21 Company Information**

The company is limited by guarantee and incorporated in Australia. The registered office of the company is 31 Carrington Street, Lismore, NSW, 2480. If the company is wound up, the constitution states that each member is required to contribute a maximum of \$2 each towards meeting any outstanding obligations of the company. At 30 June 2014, the number of members was 558 (2013 - 600).

**22 Events occurring after the Balance Sheet Date**

There have been no events that have occurred after the balance sheet date which require adjustment or disclosure in the financial statements.

The Board of Directors of The North Coast Community Housing Company Ltd have authorised the issue of this financial report on 24 September 2014.

**23 Contingent Liability - Bank Guarantee**

The North Coast Community Housing Company Limited has been provided with an indemnity guarantee from the Westpac Banking Corporation Ltd of \$92,052 in favour of the Lismore City Council. At the end of the financial year The North Coast Community Housing Company Ltd is not expecting to utilise the guarantee facility.



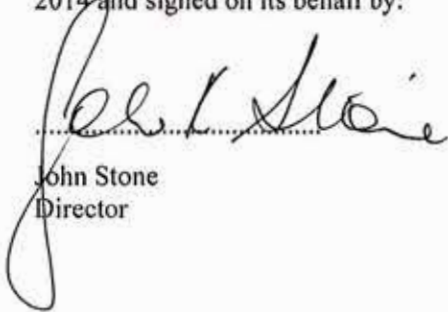
## The North Coast Community Housing Company Ltd

### Director's Declaration

The directors of the company declare that:

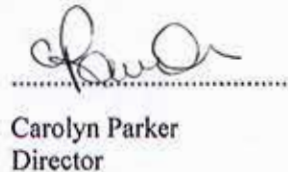
1. The financial statements and notes, as set out on pages 6 to 23, are in accordance with the Corporations Act 2001 and;
  - a. comply with Accounting Standards - Reduced Disclosure Requirements and the Corporations Act 2001; and
  - b. give a true and fair view of the financial position as at 30 June 2014 and of the performance for the year ended on that date of the company.
2. In the directors' opinion there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Directors on 24 September 2014 and signed on its behalf by:



.....

John Stone  
Director



.....

Carolyn Parker  
Director

**Independent Audit Report to the Members of  
The North Coast Community Housing Company Ltd**

**Report on the financial report**

We have audited the accompanying financial report of The North Coast Community Housing Company Ltd, which comprises the statement of financial position as at 30 June 2014, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year ended on that date, a summary of significant accounting policies and other explanatory notes and the directors' declaration.

**Directors' responsibility for the financial report**

The Directors of the company are responsible for the preparation and fair presentation of the financial report in accordance with the Australian Accounting Standards - Reduced Disclosure Requirements (including the Australian Accounting Interpretations) and the Corporations Act 2001. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

**Auditor's Responsibility**

Our responsibility is to express an opinion on the financial report based on our audit. We conducted our audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report that is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Independence**

In conducting our audit, we have complied with the independence requirements of the Corporations Act 2001.

**REGISTERED  
COMPANY  
AUDITORS**

TW Graham  
BBus, CA, FFin

GJ Smith  
BBus, LLB, CA

SI Trustum  
BBus, CA

TL Kirkland  
BBus, CA

**SMSF  
AUDITORS**

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**Independent Audit Report to the Members of  
The North Coast Community Housing Company Ltd**

**Auditor's Opinion**

In our opinion, the financial report of The North Coast Community Housing Company Ltd is in accordance with the Corporations Act 2001, including:

- i. giving a true and fair view of the company's financial position as at 30 June 2014 and of its performance for the year ended on that date; and
- ii. complying with Australian Accounting Standards - Reduced Disclosure Requirements (including the Australian Accounting Interpretations) and the Corporations Regulations 2001.

**wca audit & assurance services pty ltd**  
Authorised Audit Company

*T. Kirkland*

**Tania L Kirkland**  
Director

24 September 2014

**REGISTERED  
COMPANY  
AUDITORS**

TW Graham  
BBus, CA, FFn

GJ Smith  
BBus, LLB, CA

SI Trustum  
BBus, CA

TL Kirkland  
BBus, CA

**SMSF  
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**ncch**  
north coast community HOUSING

ANNUAL REPORT  
2013-2014

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