



ANNUAL REPORT 2014 - 2015

Providing homes, Improving lives, Strengthening communities



Thank you all so much for your support, we cannot tell you how awesome it has been. We couldn't have done it without you!

NCCH Educational Award recipient and family

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For a copy of NCCH's Annual Report 2014-15, please contact NCCH on (02) 6627 5300, email info@ncchc.org.au or download from our website 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.





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Providing homes, Improving lives, Strengthening communities

OUR ASPIRATIONS

North Coast Community Housing aspires to be the most respected and innovative provider of social and affordable housing services in the communities in which we operate.

For more than 30 years, we have been providing professional housing services and have built an excellent reputation. We have forged strong links with our communities and our tenants confirm that we consistently meet the highest standards of service and professionalism. We will continue to meet these high standards.

We will enhance our reputation by providing more homes and expanding services to our tenants.

Our commitment is to:

- Increase the supply and diversity of housing
- Provide homes in safe and supportive communities
- Improve the lives and wellbeing of our tenants
- Diversify and expand our range of services
- Connect to our communities through collaboration
- Provide opportunities for tenants through education, training and employment
- Develop pathways into affordable private housing and home ownership

Our aspiration is underpinned by organisational sustainability and excellence in governance. It is supported by a commitment to our values, people and culture.



“Thank you for all the research and effort you have put into helping us. Just knowing there were so many people out there supporting us kept us going... your efforts are greatly appreciated.”

NCCH Educational Award Recipient and family

“A woman who was homeless and couch surfing in Lightning Ridge was offered a property in Wooli. She was so excited to have her own home, and has made a lovely home for herself.”

Grafton Office Staff Member



OUR VALUES

Respect

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

Social Responsibility

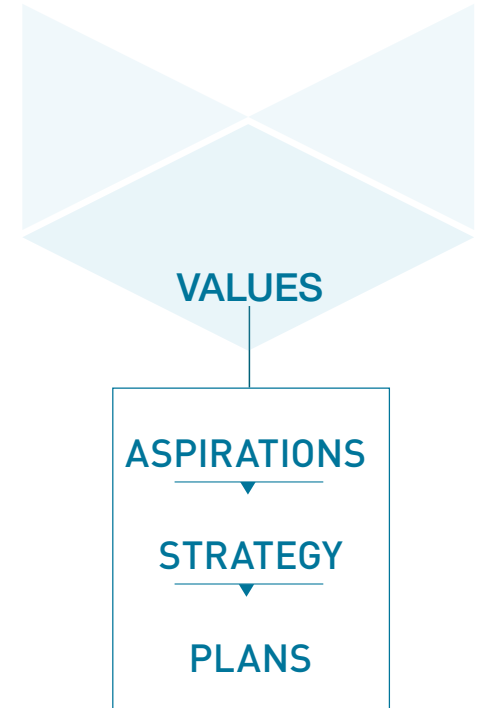
We support people with housing needs, striving for equality and fairness in housing outcomes.

Professionalism

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

Safety & Wellbeing

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



PROFILE

North Coast Community Housing (NCCH) is a not-for-profit company providing long-term social and affordable housing services in the far north coast of New South Wales.

At 30 June 2015, NCCH managed 907 properties across the far north coast of New South Wales. NCCH continues to operate from a central office located in Lismore and two branch offices in Grafton and Tweed Heads South.



In the past year, NCCH received 33 additional properties to manage throughout the region, the majority of which were part of the Going Home Staying Home homeless tender as part of the Communities North Consortium.

NCCH covers a wide geographic area including seven local government areas as indicated on the map. (Fig 1. Right)

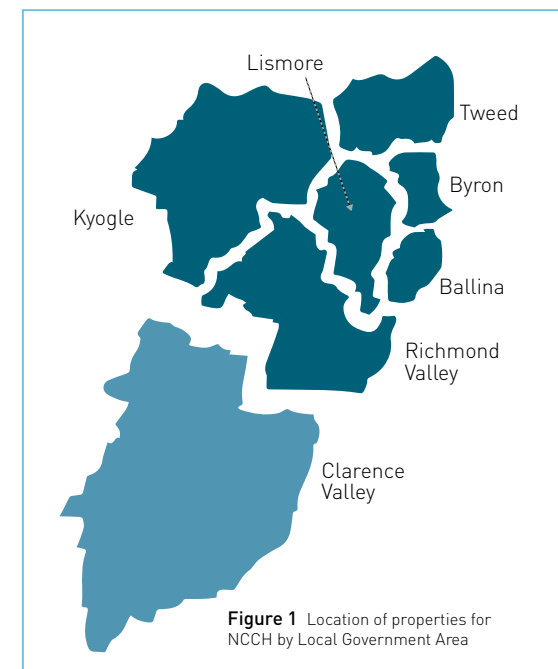
NCCH's planning for future expansion includes property development and acquisition in partnership with other regional organisations. In the coming year we will commence a mixed tenure development as part of a partnership with Lismore City Council and complete the purchase and refurbishment of a commercial building to house our expanding Lismore team, as well as generate rental income from the existing commercial tenancies. Growth in the future will also continue to be sourced from stock transfers from Housing NSW.

Property Portfolio

NCCH now manages 907 properties, housing over 1,650 people in a mix of single and family households.

The property portfolio is made up of:

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



Governance

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

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

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

Public Benevolent Institution

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

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

National Regulatory System for Community Housing

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

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

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

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

As a result of the growth of the company and good governance, risk management and operational systems in place NCCH was successful in achieving Tier 1 registration as a Community Housing Provider under the NRSCH.

Accreditation

NCCH has successfully been re-accredited against the National Community Housing Standards 2010 by independent third party evaluation carried out by Global-Mark®.

The organisation was assessed at the end of 2014 and was again 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

Legislative & Regulatory Compliance

NCCH key legislative & regulatory compliance risk areas include:

- Housing Act 2001 (NSW)
- Community Housing Providers (Adoption of National Law) Act 2012 (NSW)
- National Regulatory Code for the National Regulatory System for Community Housing
- Residential Tenancies Act 2010 (NSW)
- Residential Tenancies Regulations 2010 (NSW)
- Corporations Act 2001
- Charities Act 2013
- Australian Charities and Not-for-profits Commission Act 2012
- Australian Charities and Not-for-profits Commission Regulation 2013
- Australian Securities and Investment Commission Act 2001
- Fair Work Act 2009
- Social, Community, Home Care and Disability Services Industry Award 2010
- Equal Employment Opportunity Act 1987
- Work Health and Safety Act 2011
- Privacy Act 1988
- 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 29 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
- Administrative Support Officer (Housing Services)
- Area Managers x 3
- Client Services Officer
- Corporate Services Assistant
- Executive Assistant
- Finance Assistant
- Housing Access Coordinator
- Housing Assistant x 3
- Housing Response Unit Coordinator
- Maintenance Coordinator
- Management Accountant
- Property Surveyor
- Quality & Compliance Coordinator
- Tenancy Managers x 8



A diagram showing the business functions of NCCH. At the top is a stylized house icon. Below it, the text 'NCCH BUSINESS FUNCTIONS' is displayed in a large, light blue font. The diagram is divided into three main vertical sections. The left section contains 'GOVERNANCE' and 'STRATEGIC MANAGEMENT'. The middle section contains 'PROPERTY & DEVELOPMENT MANAGEMENT'. The right section contains 'HOUSING & COMMUNITIES MANAGEMENT' and 'CORPORATE SERVICES MANAGEMENT'. Each section lists various sub-functions. A thick blue line runs horizontally across the bottom of the diagram, with vertical lines connecting the bottom of each section to it.

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

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)

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

HOUSING & COMMUNITIES MANAGEMENT

Property Management

- Property inspections
- Lodgement of repair requests
- 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
- Community Homes & Place 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 NCCH Business Efficiency

- Property acquisitions (legal, valuations and strategic alignment)
- Contract administration
- Financial and business analysis
- Financial evaluation of strategic plans and projects
- NCCH 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

MEET OUR BOARD OF DIRECTORS

Key Responsibility:

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



JOHN K STONE
Chairman;
Ex-Officio Member
of All Committees

Years as a Director: 10

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 retired, he has a commitment to assist in developing affordable housing projects throughout the region. John has resided in Grafton for over 45 years and has had a long-term involvement in community, sporting and voluntary organisations in the Clarence Valley.

Qualifications and Experience

- Planning, Building Surveying and Health Surveying
- Justice of the Peace



ALLAN JOHNSON
Secretary; Chair of
Policy & Risk Review
Committee; Ex-Officio
Member of all other
Committees

Years as a Director: 10

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



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

Years as a Director: 6

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 and facilities management, inventory control, 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
- GAICD



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

Years as a Director: 8

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; Chairman of Remuneration Committee; Member of Audit, Finance & Risk Management Committee and Policy & Risk Review Committee

Years as a Director: 10

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 HORDEN
Director; Member of Marketing and Media Committee

Years as a Director: 3

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 for 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
- Justice of the Peace



JAN MANGLESON
Director; Member of Audit, Finance & Risk Management Committee; Alternate Tenant Council Representative

Years as a Director: 3

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 & Station Agent & Auctioneer (retired)
- Councillor, Byron Shire Council 1999-2008
- Committee member, Affordable Housing Strategy, Social Plan, & Disability Access & 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
- MAICD



Cindy

Born in Murwillumbah, I grew up in the Tweed Shire. There were six children in our family, four sisters and a brother, and I was the third child. My father was born in this area too and so were his relatives before him.

My grandmothers had a significant influence on me growing up because my mother died when I was only thirteen years old.

At the age of twenty-two, I left the Tweed and went to live in Sydney. Shortly after I met Dave, and brought him up a little while later, as I couldn't cope with Sydney—it was too fast paced and there were far too many people. I always tell Dave now that he still doesn't qualify as a local yet, even though he's lived here for thirty-three years.

Dave got himself a job in a paint shop and worked his way up to manager, and I worked at a fruit shop. The paint shop was eventually taken over by another company, and he lost his job, and he then found a job with Tweed Shire Council. He stayed there until 1994 when he became too sick to continue working, and I became his carer.

We did our best to manage on the pension, but that wasn't easy when renting. We'd move into a place and then the owners would put it on the market, so we were constantly forced to move. We decided to put our names down for a Housing Commission place and that's when we found out about North Coast Community Housing—we'd never heard of it before.

We received a phone call from the manager to request a letter from the doctor. Dave was quite ill at this stage, and we were only just scraping by. After having a look at the place being offered, we didn't have to think about it; from the moment we walked in the front door, we said 'Yes'. We have been living here happily for over six years and we love it.

We are so fortunate to live in Australia. I believe that we have a choice to focus on either the bad things, or more on the good things. For me, I'd rather focus on the good things. Everybody has difficult times in life, but if you dwell on them too much, it only impacts on your health and it can make you sicker and sicker.

It's wonderful to have the security of our tenure, and we really appreciate the peace of mind that it gives us.

Dave recently passed away. It was just a few months before his sixtieth birthday which he had been planning to celebrate. The funeral held was quiet with just close friends and relatives. Cindy was glad to be with her husband to share his final moments, and is fortunate to have loved ones around her. The family still plan to go ahead with Dave's big birthday party in celebration of his life.

Dave requested that his body be donated to the Anatomy Department of Griffith University.



“We housed a family with 3 children with disabilities in one of our properties. One child has severe autism and we modified the property with a gym mat in the child's bedroom to prevent damage to the wall above the bed and erected a cricket type net fence so that the child could not throw anything into a neighbour's yard and pool. The modifications to the property, together with the support of ADHC and other support services, means that the family has been able to comfortably live in a house after living in 2 caravans at the local showgrounds. We have been thanked by ADHC about the great outcome for this family.”

Grafton Office Staff



Pippin

I was born in London in 1944 during the Second World War, during a time when England was still under attack by enemy aircrafts dropping bombs.

At the age of eleven, we moved out of our house that had been condemned—

which was actually next door to the house Charles Dickens had lived in when he too was eleven—and into a flat in Kentish Town.

Finding suitable and affordable accommodation continued to be a problem so we eventually decided to immigrate to Australia. Our names were put on a short list, which allowed us ten days to leave once our application reached the top of the list. Ironically, we were offered a house within that ten day period.

Savings of three-hundred-and-fifty pounds would not go far for a young family, and my husband also had to have a car for work. So I found myself a job too, and after fourteen months we were finally allocated a flat in the old Olympic Village in West Heidelberg.

Eventually we were allocated a house in Frankston, which was very exciting; and especially because I could now create a garden and grow some food for our family.

In 1972, we watched the Aquarius Festival on television which was held in Nimbin. It looked so amazing, that I recall wishing I was there to share the experience with them, and from that day, my interest in Nimbin and its way of life was aroused.

After two years I moved to Tuntable Falls, and after trialling out the area for one year, I bought a little shack.

I'd been working on the Nimbin News as a volunteer for what was to become a marathon twenty-seven year slog. I started writing Gloria's Raves and going on Save-the-World trips. I worked on making the shack more liveable and growing various foods.

I applied for housing and was told that it could take about fifteen years.

When I returned from one of my New Zealand trips, I received a phone call inviting me to inspect a flat. And from that day, my life changed.

So, you could say that getting my one bedroom flat with power, TV channels, mobile phone coverage, and the luxury of a fridge was lifesaving for me. I shall always treasure the many adventures and opportunities that came with living in the rainforest amongst the unconventional personalities, and the wildlife which gave me pleasurable and unforgettable experiences.

But now, I am quite happy to live quietly, enjoy my family and pursue my scientific interests about how life creates itself, and the black hole. I have now been in my unit for three years; I truly appreciate having affordable rent, and hopefully, permanent housing. It's obvious from my story, that the stress of housing for people on low incomes is not a new problem, but is an ongoing one.



“An older gentleman, who was an NCCH tenant, transferred to the Central Coast to be near family and the move proved to be unsuitable as he was given a HNSW property in a street where there were drug issues, he was abused and harassed, and the coal dust caused health issues for the gentleman. He again applied for a transfer back to Grafton and was lucky enough to be made an offer by NCCH and is once again a tenant of NCCH and is very happy.”

Grafton Office Staff

REPORT FROM OUR CHAIRMAN

The 2014 – 2015 year, in some ways, was a year of preparation and readiness for potential growth opportunities. While the Company increased the number of properties under management from 874 to 907 and had 201 new tenancies in the year, we also prepared for opportunities that may come to the sector with the announcement and implementation of the NSW Social and Affordable Housing Strategy. It is expected that the Minister for Family and Community Services and Social Housing, Brad Hazzard, will release the Strategy before the end of 2015.

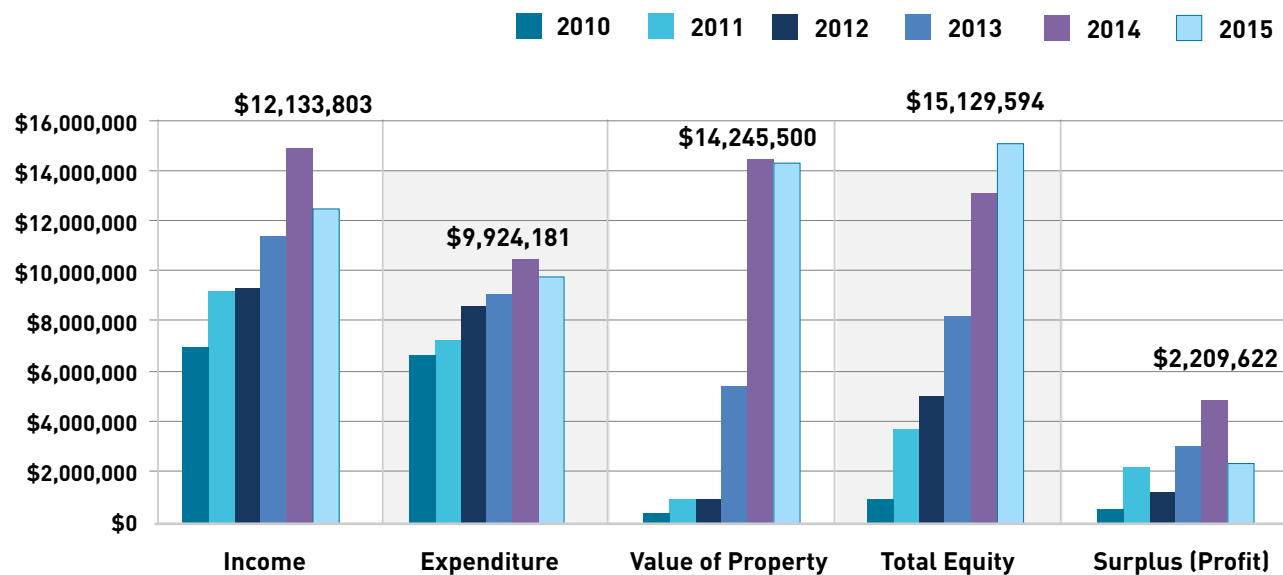
In the year under review, the Company again focused on our three core goals of Customer Service, Organisational Sustainability and Growth and towards these ends some of our significant achievements for the year include:

- The completion and release of the Tenant Council Operational Framework, Fact Sheet, Tenants' Rights & Responsibilities and Tenant Involvement Fact Sheets. This project was completed by the members of the Tenant Council, facilitated by Jen Ireland Communications.
- The Company successfully met the requirements for Tier 1 registration under the National Regulatory System for Community Housing. Previously the Company attained registration at the Tier 2 level.
- The Company successfully met the requirements for three year accreditation against the National Community Housing Standards as determined by an independent third party review by Global-Mark®.
- The Company reviewed and revised its Succession Plan for the Board and all significant management positions within the business during the year.

- The Company undertook a major cultural improvement project, with the assistance of The Generation Business, which affirmed the Company's values as Respect, Social Responsibility, Professionalism and Safety & Wellbeing.
- The Staff Engagement Survey, undertaken by the Voice Project, returned an overall staff satisfaction score of 89% compared to 61% in 2013.
- Revenue for the year was a respectable \$12.13M which included a financial interest in the Social Housing Subsidy Program (SHSP) properties of \$1.3M.
- A surplus of \$903k, when the impact of the financial interest in the SHSP properties is removed.
- An increase in Total Equity from \$12.919M to \$15.129M representing 17% growth.
- Over \$1.46 million paid in rates to Local Councils in the region.
- Our 7 unit purpose built disability property in Byron Bay received an MBA award for building excellence.
- All Directors undertook Continuing Professional Development programmes by completing courses or attending seminars and conferences arranged by affiliated organisations.
- The Company, through the Housing Alliance, and on its own behalf, made submissions to the NSW Premier's Innovation Initiative and the Social Housing Discussion Paper.



NCCH 2010 - 2015 COMPARISON



- The Company finalised the purchase of a four unit complex in Tabulam from NSW Land & Housing Corporation.
- The Company exchanged contracts in April 2015 for the purchase of its own commercial premises in Lismore, which will be partially utilised as NCCH office space as well as having commercial tenancies in place to generate income.
- The Company assisted 201 new households during the year. Of these, 101 of the new tenancies were identified as homeless at the time of allocation. 19% of new tenants are indigenous, 33% were identified as living with a disability and 34% were young people between the ages of 18 & 24. Centrelink benefits were identified as the major source of income by almost 95% of new tenants.

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 Company 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



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



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





Dolores

I am the only Mexican-American-Australian in the Clarence Valley and am third generation American, first generation Californian, and the only naturalised Australian in my family.

I grew up in Los Angeles, California, as the eldest child for my parents to practice the serious task of raising a responsible and dutiful daughter.

My parents met in El Paso, Texas, during the war. They moved to Los Angeles at war's end encountering a severe housing shortage. A relative came to their rescue, and after a time, they rented a shop with living quarters. Dad then set up his leather goods business.

My first adult, full-time job was with an insurance company in downtown Los Angeles. It was while I was looking into insurance for my father that I met the love of my life. A tall, macho, attractive Australian who was twenty years older than me; he was a divorced man who had regained custody of his sons at the death of his ex-wife. Love gave me a ready-made family, and later, we were to have a son of our own. We had a hippy wedding in the backyard of our home in Venice, California, with my traditional relatives trying not to look scandalised.

We lived in Venice from 1968 to 1979; first in a rented ranch-style house that was near the famous Venice Canals, and then we acquired a mortgage of our own. It was the best investment we ever made.

I had long understood that we would relocate to Australia, and this process began in the American summer of 1978,

when we rented out the Venice house and travelled to San Miguel de Allende in Central Mexico. My husband had built a house there during his first marriage.

In May of 1979, we sold the Venice house at the top of the real estate market that year.

We left from Los Angeles International Airport on December 5, 1979 and Don and I began our journey as Australians on December 15, when we touched down at Sydney's Kingsford-Smith Airport, and arriving in Melbourne by train twenty-four hours later.

We bought a Holden station wagon for a few hundred dollars, that had absolutely no pretensions, and in this vehicle we travelled to Brisbane, our final destination.

Acclimatising to Brisbane and looking for a business to buy, we made a major miscalculation. On April Fools' Day in 1980, we bought a commercial print business—lock, stock and clientele. We came into the print business when technology was rapidly changing.

By that first year of business, we realised we were in over our heads: the profit margin was getting smaller, technology meant a faster turnaround of jobs, and most of our machinery was dated. By chance in late 1981, we met a couple who were involved in a commune called Geergarrow, near Grafton.

The prospectus for investment in the commune was very idealistic and high-minded, but it lacked a sound financial structure. The purchase came with an interest rate of twenty-three percent. The struggle to meet monthly payments was to go on for many years.

So, by 1988 we and another couple were the only ones living at Geergarrow. That same year, under the Home Purchase Assistance Scheme, we bought a house in Grafton. It was

wonderful to live in a real house again and the peace of mind for my husband to finish two other novels.

We became 'victims' of Home Purchase Assistance Scheme (HPA), and in 1995, all of us HPAers were given three options: sell your home and pay off the mortgage, refinance if possible, or sell your property to the Housing Department and become its tenants.

The third option was the best for us because we were in the house that we had chosen in a community of our choice, within walking distance of the town centre, on the bus line. For twenty-five percent of our income, we would have less financial stress.

Geoff had been diagnosed with fourth stage lung cancer in August 2001, and died seventeen months later of multiple cancers. What made dying easier for him was the knowledge that I had the security of a home for life.

I have been volunteering with the Clarence Environment Centre, Grafton Breast Cancer Support, and on the Tenant Council of North Coast Community Housing, and most recently, NSW Community Housing Tenant Network. These are my ongoing passions. It is my privilege and passion to work on behalf of fellow tenants and give back to my housing provider.

My mantra is: 'Love is the question and the answer.'



CASE STUDIES

Case Study 1

A tenant who previously had issues with property care worked with her Tenancy Manager and a great improvement was realised. This was a leasehold property and the improvement was also acknowledged by the real estate agency's Property Manager. A vacuum cleaner was provided to acknowledge her great improvement. The tenant successfully attended a short rehabilitation service to address issues of addiction and, when she returned home, she was successfully abstinent but the influences of people in the area remained a real concern. NCCH was approached to ask if we could possibly transfer her to another area and we were able to find her an alternate property. The children are no longer at risk of being removed and the tenant left the property in excellent condition proving that her property care had substantially improved. This was a real team effort and we were thrilled with the outcome.

Case Study 3 Young couple with drug & alcohol issues

A young couple in Transitional Housing came into the property with drug and alcohol problems and worked with supports for six months. They became pregnant and the male occupant secured a job interstate to support them. With the help of a NCCH reference they got a private rental in their new location.

Case Study 2 Morning teas for Tenants

A pilot project for tenant morning teas in unit complexes is giving tenants who had not previously known each other an opportunity of getting to know one another. One tenant, who has a real commitment to the unit complex and to social housing more broadly, has shown an interest in joining our Tenant Council. He has expressed such gratitude for the opportunity to live at this complex and really looks out for other tenants. Our morning tea group has formed an informal collective approach to making the units a safer and more welcoming environment. We talk about what we can do to improve the complex. For example, we are considering the best lighting for common areas, how best to secure the back of the property where people routinely enter the grounds who do not reside at the complex and also looking at some ideas to utilise a common area room.

Case Study 4 Young man restores relationship with family

Young Aboriginal person in Transitional Housing lived in one of our properties for six months. During this time he restored his relationship with his family and they all moved into a private rental together.

REPORT FROM THE CHIEF EXECUTIVE OFFICER



John McKenna

The Year in Review

In addition to the successes mentioned in the Chairman's Report, the company measures its performance based on meeting the primary strategies established in the three year strategic plan, which are:

Customer Service

- Completion of the Tenant Council Operational Framework and associated fact sheets
- Completion of the Aboriginal Engagement Strategy
- Completion of the Tenant Satisfaction Survey with a 32% response rate, an overall satisfaction rate of 93% and an overall satisfaction rate for Repairs & Maintenance of 88%

Organisational Sustainability

- The company reviewed and revised its Risk Register twice during the financial year
- The Workplace Health & Safety System was audited during the year and recommendations implemented
- The company conducted a complete review and revision of the Asset Management Policies and Procedures
- The company achieved a net surplus of \$2,209,622 for the year
- NCCH is a member of the Housing Alliance and has played a significant role in the implementation of the Housing Alliance Strategic Plan for 2014 – 2015
- NCCH through the Housing Alliance provided a submission to the NSW Parliament Public Accounts Committee Inquiry into Tenancy Management in Social Housing focusing on regional issues
- Housing Alliance CEO's attended the NSW Social and Affordable Housing Discussion forum convened by Minister Hazzard

Growth

- The company returned an EBITDA margin of 12.35% against a budget projection of 9.81%
- The company increased the number of tenancies under management from 890 to 936
- The integration of the Going Home Staying Home reforms and properties into our business as a partner in the Communities North Consortium
- The company in partnership with Tecton Building Services submitted an application under the NSW Premier's Innovation Initiative to deliver up to 100 secondary dwellings

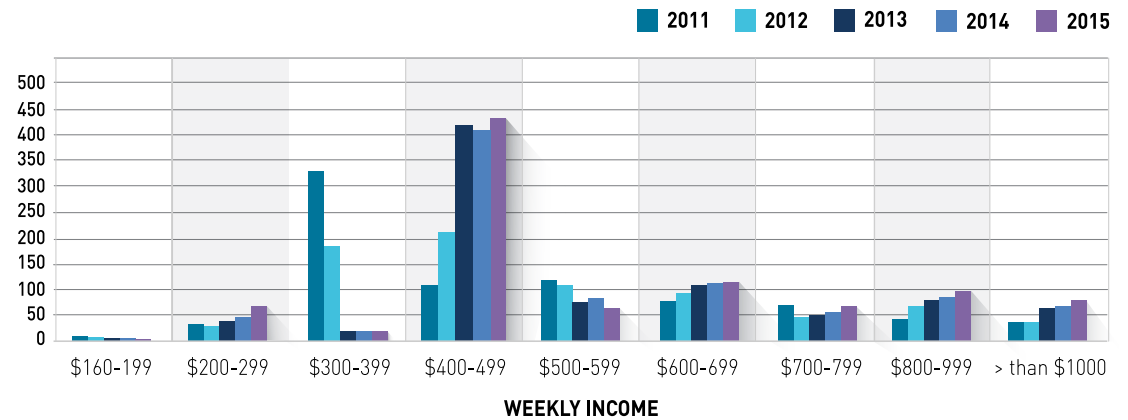
Key issues over the next 12 months

- Finalisation of the purchase of our new commercial premises and the major refurbishment of our new Lismore office.
- Sourcing and fitting out new office accommodation for our Clarence Valley Team.
- 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 commence the construction of the Gordon Blair Project in Lismore to enable the delivery of up to nine 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.

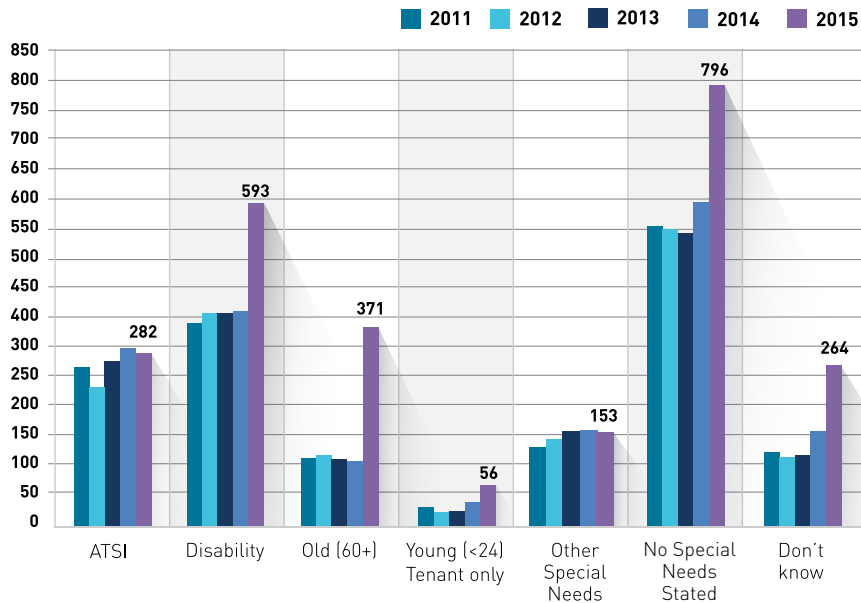


- Continue our work as part of the Housing Alliance in finding solutions for the housing issues in regional areas of NSW.
- Positively responding to the release of the expected NSW Social & Affordable Housing Strategy by Family & Community Services.
- Preparing our organisation for possible future growth opportunities.
- Responding to opportunities arising out of the further roll out of the National Disability Insurance Scheme and meeting the need or suitable accommodation options across the region.

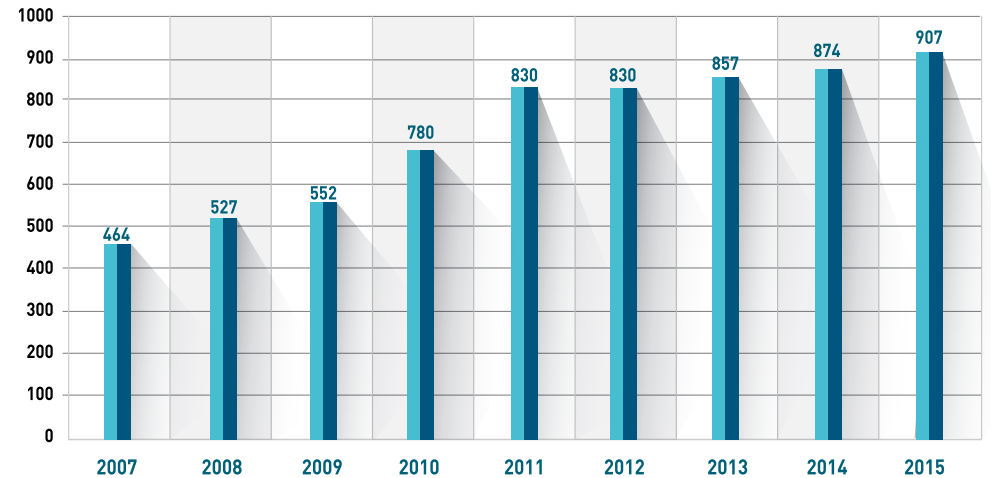
NCCH TENANT WEEKLY HOUSEHOLD INCOMES 2011-2015



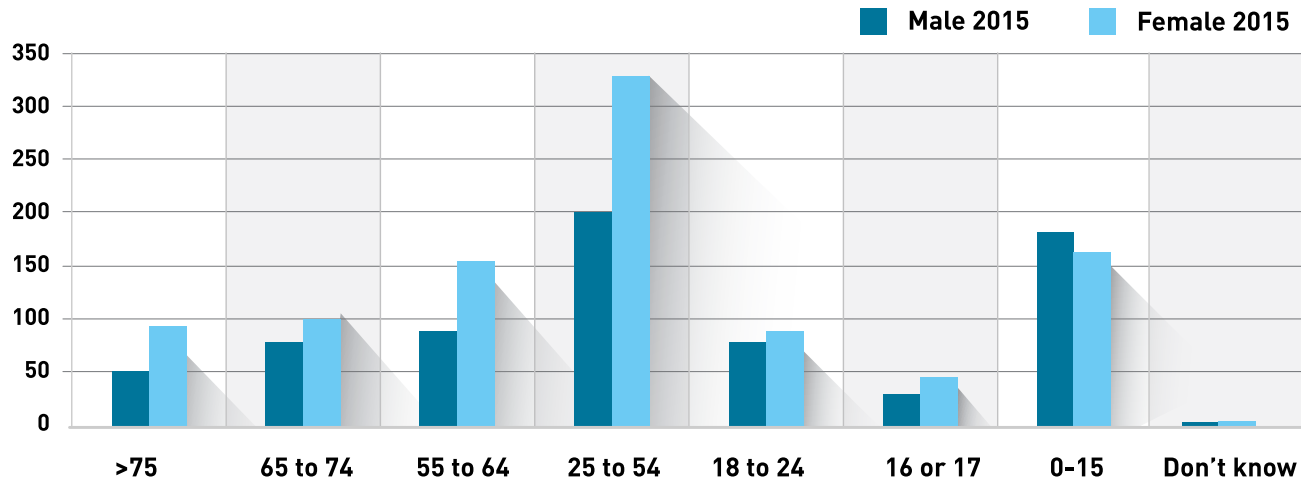
NCCH TENANCIES BY BACKGROUND 2011-2015



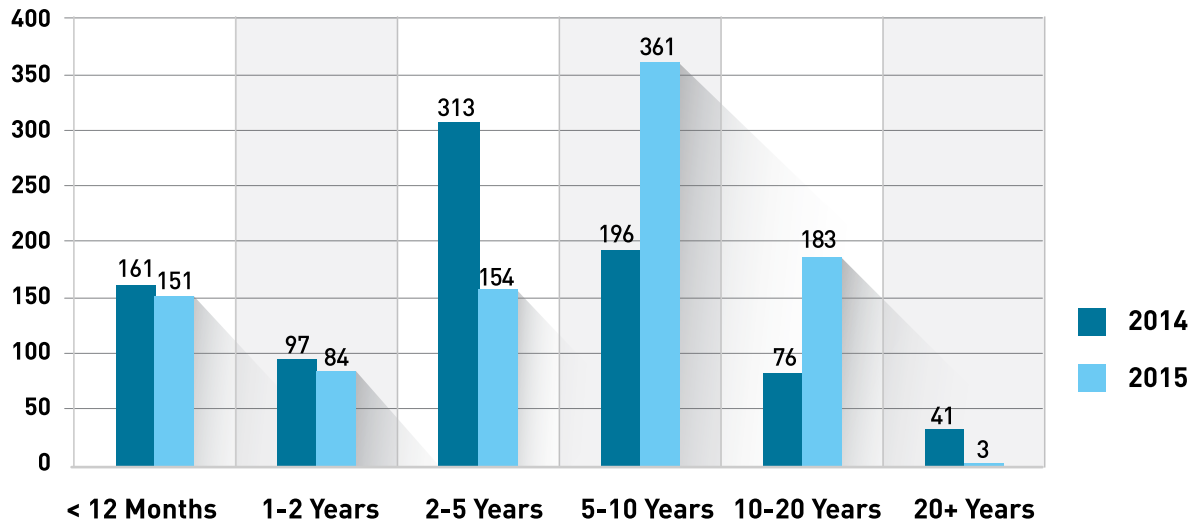
NCCH TOTAL PROPERTY NUMBERS 2007-2015



NCCH RESIDENT GENDER AND AGE DISTRIBUTION 2015



NCCH AVERAGE LENGTH OF TENANCIES 2014-2015




TENANCY MANAGEMENT

In summary:

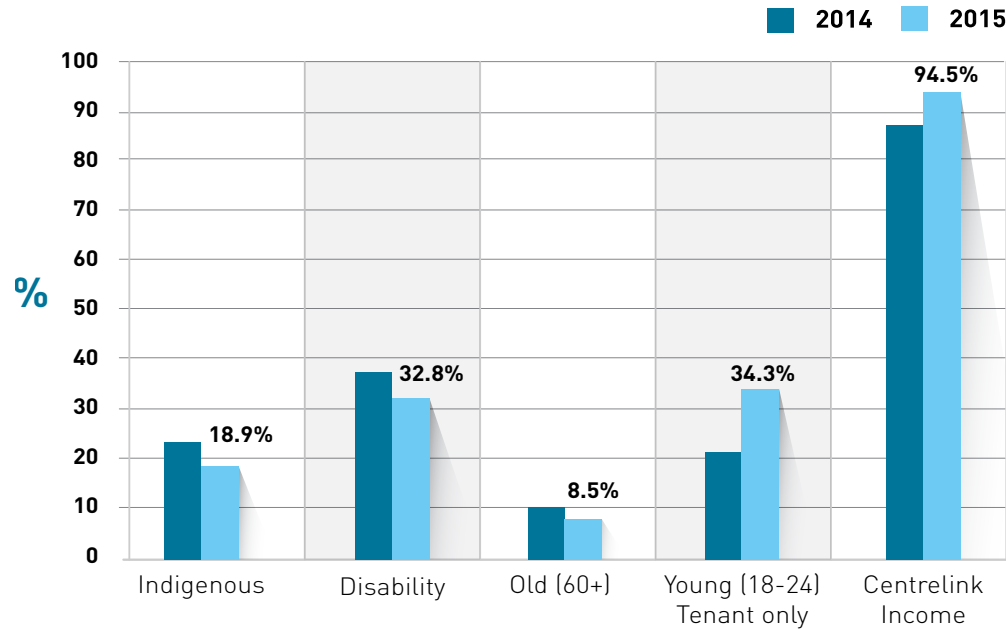
 **201** NEW HOUSEHOLDS WERE ASSISTED

 **69** TENANTS WERE TRANSFERRED TO ALTERNATIVE HOUSING

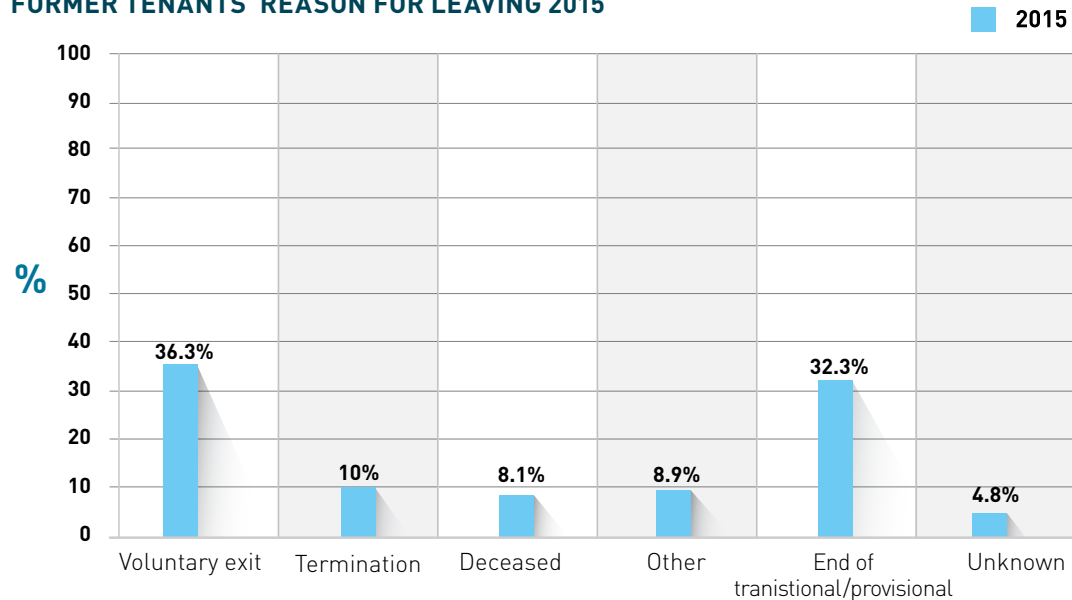
 More than **50.2%** OF NEW TENANTS, WE ASSISTED WERE DEFINED AS BEING HOMELESS

 **94.5%** OF TENANTS WERE SUPPORTED BY CENTRELINK INCOME

NEW TENANCIES BY BACKGROUND 2014-2015



FORMER TENANTS' REASON FOR LEAVING 2015



Going Home Staying Home Reform Implementation

During 2014, the NSW State Government reformed the way services and support are provided to people at risk of homelessness. This resulted in fewer organisations delivering specialist homelessness services to people with complex needs, young people, Aboriginal people and women escaping violence in NSW. As a result of these reforms, NCCH (as part of its new partnership with NRSDC's Connecting Home) took over the management of more than 30 properties that provide transitional housing assistance to people at risk of homelessness.

Commencing in late 2014, with NCCH providing tenancy and property management services and with Connecting Home providing ongoing support to our tenants, this has proved to be an outstanding partnership. It is already delivering real assistance and outcomes for some of the most vulnerable members of our community.

NCCH established its new Housing Response Unit (HRU), that is entirely focused on managing our transitional housing programs, including our Rough Sleepers project. We employed Lucie White as our HRU Coordinator.

The HRU has formed professional working relationships with around 30 different support workers from the Connecting Home service and has been involved in many great outcomes for our transitional tenants. These outcomes include:

- Securing private rentals for families with no previous satisfactory rental history;
- Young people being successfully reunited with their families and returning home;
- Securing long term social housing for some households;
- Some tenants becoming settled enough in the transitional housing to gain employment and other skills through ongoing training.

NCCH's HRU is a wonderful resource for members of our community in need of transitional housing. With excellent support also being provided by the Connecting Home team, tenants are given the assistance and time required to successfully move through (what is often) a difficult time of their lives.

Tenant Council and Tenant Participation

August 2014 Murwillumbah	October 2014 Maclean	November 2014 Lismore (T/C meeting)	December 2014 Tweed Tenants' ChristmasLunch	February 2015 Ballina	April 2015 Tweed Heads	June 2015 Byron Bay
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Tenant Council and Tenant Participation

The enthusiastic and hardworking members of our Tenant Council – Dolores Close, Peter Harris, Marianne Payne and Barbara Waters – met on seven 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).

This year, we welcomed two tenants as new members of the Tenant Council – Warren Morgan & Ivon Black – and we look forward to working with them in the years ahead.

Once again this year, guest speakers were organised to give presentations on topics of interest to our tenants including:

- Representatives from the Ballina Shire Council, Bryon Shire Council and the Clarence Valley Council who covered topics such as waste collection, recycling, waste minimisation, organic collection systems;
- The Tenants' Advisory Service outlined Tenants' Rights and Responsibilities;
- Officers from the Maclean Fire Station spoke about safety in the home;
- Local service provider, CRANES Community Support Programs, provided 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 regularly provide interesting articles and information, such as gardening, cooking, budgeting tips, for inclusion in NCCH's quarterly newsletter, Housing News.

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, have continued to represent NCCH on the NSW Community Housing Tenant Network, with Peter maintaining his position on the NSW Registrars' Advisory Forum. Dolores and Peter also attended the NSW Federation of Housing Associations Community Housing Conference held in Sydney in May 2015.

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.

I also would like to give special thanks to Barbara Waters, one of our founding Tenant Council members, who retired from official NCCH Tenant Council duties in June this year.



1



2

1. Tenant Councillors, Peter Harris & Dolores Close (centre front).
2. Director Jan Mangleson, Barbara Waters & CEO John McKenna

30 YEAR CELEBRATIONS & FROM THERE TO HERE BOOK LAUNCH

After months of work, we published our Annual Report, held our Annual General Meeting, celebrated our 30 Year Anniversary and very proudly launched our very own publication! “From There To Here...” A Collection of our Stories was written by Barbara Waters, one of our founding Tenant Council Members who retired this year after nearly 10 years’ service to the NCCH Tenant Council.

The book launch was held on 26 November in conjunction with our 30 Year Celebration at the Ballina RSL and was attended by over 80 guests, including NCCH Directors, Tenant Councillors, staff and tenants, as well as representatives of our support/project partners with whom we have worked closely during our 30 years of operation.

I would like to thank the Mayor & Deputy Mayor of Ballina Shire—Cr David Wright & Cr Robyn Hordern (who is also an NCCH Director), as well as Cr Paul Spooner from Byron Shire Council who were just a few of our special guests at the launch.

I would also like to take this opportunity to thank Barbara for her efforts in putting together the stories that make up “From There To Here...” as well as the people who shared their stories for the book—without whom, the book would not have become a reality.



1. Barbara Waters signing book.
2. Carole Harris, Robyn Hordern, Una Stone.
3. Books on display.



Thank you to our Partners

- ACCOMMODATION NETWORK
- CARINGA ENTERPRISES
- CASSI
- CONNECTING HOME (NRSDC)
- F.S.G.
- HELPING HANDS INDIGENOUS HOUSING SUPPORT
- HOUSE WITH NO STEPS
- LIFEBRIDGE AUSTRALIA LTD
- COMMUNITY MENTAL HEALTH SERVICES
- MULTITASK
- NEW HORIZONS
- ON-FOCUS CASINO
- OTCP

Housing Alliance UK Study Tour



The Boards of the four Housing Alliance partners agreed to send the four CEO's on a study tour of social and affordable housing providers in the UK in October 2014. I coupled this study tour with my attendance at the International Housing Partnership (IHP) Leadership Exchange in London as a member of PowerHousing Australia. The IHP is an association of housing providers from Australia the UK, USA and Canada.

We visited a number of organisations in England, Wales and Scotland and covered over 1100 miles in the process (right).

We came back to Australia with a much wider view of the possibilities for our organisations, as well as the Housing Alliance, and have already started working on some major ideas from the tour which will allow us to improve our organisations and service delivery.

1. Manchester streetscape

2. IHP Group.

3. Left to right): Maree McKenzie (Homes North), Geoff Mann (Homes Out West), John McKenna (NCCH), Karen Andrew (Housing Plus), Fanchea Kelly (CEO Blackwood Group, Edinburgh, Scotland).

TOTAL MILES TRAVELLED = 1120

LONDON

CHIPPENHAM

TONGWYNLAIS WALES

BRECON WALES

STRATFORD-UPON-AVON

MANCHESTER

GLASGOW SCOTLAND

EDINBURGH SCOTLAND

BERWICK-UPON-TWEED

OXFORD

LONDON





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 3,320).

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 Tier 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.

www.housingalliance.com.au

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.



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



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



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



North Coast Community Housing Company
107 Molesworth Street Lismore NSW
PO Box 145 Lismore NSW 2480
T: 02 6627 5310 F: 02 6622 4261
www.ncchc.org.au



BUSINESS OBJECTIVES

BUSINESS OBJECTIVE 1

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

ACHIEVEMENTS:

- The four CEO's of the Housing Alliance completed a successful study tour of UK housing providers in October 2014.
- Commenced negotiations with UK based organisations to establish an Australian Social Value Bank.
- Continued to benchmark outcomes across the Alliance and joined NSWFA House Keys benchmarking program.

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 4th Annual Alliance Forum in Sydney
- Cross partner training for new staff
- Joint policy development undertaken

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:

- Submissions made to NSW Premier's Innovation Initiative, Social Housing Discussion Paper and NSW Parliament Public Accounts Committee Inquiry into Tenancy Management in Social Housing focussing on regional issues.
- Homes North CEO presented to the NSW Legislative Council enquiry into Social, Public and Affordable Housing.
- CEO's attended the NSW Social and Affordable Housing Discussion forum convened by Minister Hazzard.

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 re-signed
- Clear and succinct Strategic Plan developed for Housing Alliance
- Completed SWOR at annual Housing Alliance Forum
- Housing Alliance Annual Report developed for all four members Annual Reports.

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.

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 following standing sub-committees have been established by the Board 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
- CEO's Appraisal & Remuneration Committee

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

Property and Development Report

During 2014/15, NCCH successfully negotiated the purchase of a vacant block of land in Goonellabah from Lismore City Council. A development application has been submitted for the construction of nine x two bedroom townhouses, eight of which will be two storey with one fully accessible single storey unit for occupation by a tenant with disabilities.

We intend to offer a number of units for sale on the open market with the intention of creating a mixed tenure estate; the surplus generated from these sales will assist in renting the remainder at affordable levels. This development is intended to be a pilot project which will demonstrate the outcomes that can be achieved by collaborative working with Council and may lead to more opportunities.

The contractor appointed to build the units will be required to offer trainee positions to people from under-privileged backgrounds and we are working with Northern Rivers Social Development Council (NRSDC) on this aspect of the project.

NCCH has outgrown its current leased office accommodation in Lismore and has been looking for suitable alternative space for some time. During 2014/15, we considered a number of lease and purchase options and the Board reached the decision to enter into a contract to purchase a substantial building at 107-109 Molesworth Street.

Once settlement is finalised, part of the first floor will be refurbished to meet our needs and will provide flexible space which will allow for future growth as well as an on site space to accommodate Board and Committee meetings. A lift will be installed to ensure the building is fully accessible to all customers, staff and visitors. Three office suites and a



“A client submitted an Application for Housing and we were able to get him approved for Priority Housing. The client received the standard letter telling him that he had been approved for Priority Housing then later he received a call from Housing NSW offering him a villa. The client came into the office to let me know and to thank me for my help.”

Lismore Team Member

“NCCH is the only housing company with a ‘how can we help’ approach... with flexibility and patience”

Stakeholder feedback from the Strategic Plan Review.

REPORT FROM THE CHIEF EXECUTIVE OFFICER

ground floor commercial unit will continue to be leased to other organisations and, along with leased car park space, will provide an ongoing income stream.

Planned Maintenance

- Over \$1.46 million invested in refurbishing our properties to meet NCCH standards.
- Almost \$93k was spent completing disability modifications.
- Almost \$645k spent on responsive repairs to our properties throughout the year.

Planned maintenance work was carried out to approximately one tenth of the stock for which NCCH has maintenance liability ensuring that we continue to meet the target to refurbish each property once every ten years. This work was completed within the allocated budget. The Property and Development team also managed planned and responsive maintenance work on behalf of smaller Community Housing Providers on a fee for service basis and this contributed toward the overall financial surplus generated in 2014/15.

An on-line tool was added to the NCCH website and this now provides tenants with another medium through which they can report repair requests. Use of this service was limited to start with but has increased as more tenants become aware of its availability.

Staff Professional Development

Each year, as part of their professional development, staff are given the opportunity of undertaking training and/or workshops conducted by external and in-house facilitators during the year.

As part of this year's development, training included "Dealing with Aggressive People in Volatile Environments" and staff workshops were conducted on workplace culture, what's happening in the sector and how to deal with growth within our Company in the future.

This year, staff were encouraged to submit an expression of interest in attending the 2015 Community Housing Conference held in Sydney in May. The three successful staff members - Lucie, Jelena & Amanda - were required to provide a presentation to the Board and to their colleagues on what they got out of attending the conference. All were very appreciative of the opportunity provided to them by Management and encouraged other staff members to apply if the opportunity arose in the future.



NCCH EDUCATIONAL AWARDS SCHEME

North Coast Community Housing (NCCH) introduced a Bursary Scheme in 2013 as part of its 30th anniversary celebrations in 2014. For the 2015 academic year, the Scheme was renamed to the “NCCH Educational Awards Scheme”. The Scheme is designed to assist tenants by easing the financial burden of educating their children and/or themselves. It is also designed to encourage tenants to pursue their ambitions in sport and creative arts. By supporting our tenants to achieve, the Scheme is a way of building community capacity, leading to future social and economic engagement in society.

This year, three of our young tenants were the worthy recipients of the NCCH Educational Awards - two under the Sporting Category and one for the Educational Category.



NCCH Educational Award recipients:

1. Dominic
2. Dylan
3. Nadene

Acknowledgements

Of special mention is the acknowledgement of the 10 years of service as Directors of the Company to Chairman John Stone, Secretary Allan Johnson and Director Anders Halvorsen - who were appointed as part of a skills-based board which was introduced in July 2005.

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
- Our House to Home project partners – Lifebridge East Inc, F.S.G., House With No Steps and Ko;ho for their ongoing partnerships
- Community Homes and Place, Department of Family and Community Services for contracting housing services to NCCH
- Dr Tony Gilmour for his assistance in preparing the submission to the NSW Parliament Public Accounts Committee Inquiry into Tenancy Management in Social Housing as part of the Housing Alliance
- Cr David Wright, Mayor of Ballina Shire and Cr Paul Spooner from Byron Shire Council for their attendance at NCCH's 30 Year Celebration and launch of our publication, “From There To Here”

REPORT FROM THE CHIEF EXECUTIVE OFFICER

- Contractors who assisted us in maintaining our properties during the year
- Our fellow Housing Alliance members – Homes North, Homes Out West and Housing Plus – for their continued support and assistance
- Lismore City Council for its assistance with our Gordon Blair Project
- Northern Rivers Social Development Council (NRSDC) for their role as lead agency on the Communities North Consortium for the Going Home Staying Home contract

Highlights of the Year

Corporate Governance and Finance

The Audit, Finance & Risk Management Committee met on six occasions and the Policy & Risk Review Committee met twice during the year and the following company documents were reviewed, amended and approved by the Board:

- Budget for 2015-2016 approved by Board in May 2015
- Business Continuity Program
- Code of Conduct
- Complaints & Appeals Policy
- HR Policy Statement
- Investment Policy
- Privacy Statement
- Wellbeing Policy
- Whistleblower Policy
- WHS Policy

Awards Received

- July 2014 - Winner of Regional MBA Business Excellence Award for “Best Commercial Project Health Buildings Disability Support” category with its project partner Koho Constructions for new property in Byron Bay
- August 2014 - Winner of Crowe Horwarth Lismore Business Excellence Award in the “Community & Social Services” category.

John McKenna

John McKenna,
Chief Executive Officer

OUR LINKS TO THE COMMUNITY

July 2014 - Participated in Lifeline’s “Stress Down Day” fundraising event ... the CEO was a Super Hero for the Day where the staff and associates raised over \$600

November 2014 - Sponsorship of annual Community Sector Ball – Rising Star Award sponsor

November 2014 - Launch of publication “From There to Here”

December 2014 - Sponsorship of annual Goonellabah Estate Christmas Party



1



2



3



4

1. CEO & Ko:ho accepting MBA Award
2. Rising Star Award Recipient – Casey
3. CEO – Superhero for the “Stress Down Day”
4. CEO accepting Lismore Business Excellence Award

Tenant Stories & Case Studies



Lynn

My name is Lynn, and I'm 53 years old and I have three beautiful teenagers still living at home with me in my NCCH home. Two of them are deaf since birth and one of the deaf ones is also dyslexic and has Asperger's syndrome. I am a full time stay at home mum and carer to my children. I consider my life to be blessed in so many ways.

Almost 16 years ago, the home we were renting had sold, my husband had just left me, and I had no idea where my children and I were going to live. After 3 weeks of searching, I was no closer to finding anything we could afford and I only had one more week left. That evening, I stepped out onto the balcony, looked up to the night sky, and surrendered everything over to my mother who had passed away 5 years earlier. I asked for her to help me.

The next day NCCH rang updating their records, checking I still needed to be on the list, and I updated my information to include my third child and then as clear as a bell I heard my mother say "tell them you have children with disabilities", and so I did, which, along with my almost homeless state, apparently put me on the priority list. They rang again in the afternoon, and offered me a home, and it has been my family's salvation. My children were aged 1, 3 and 6.

From there, my children and I thrived. With the assistance of NCCH Educational Awards, 2 of my children have now completed their HSC (yes, including the deaf, dyslexic and Asperger's child), they are both now doing a degree in Visual Arts at Southern Cross University Lismore earning credits, distinctions and high distinctions! The youngest child is starting her HSC next year, and also has aspirations of going on to University.

As I said, my life is blessed in so many ways, and I have learnt it takes a community to raise a child. I give thanks every day for our stable home and the love we have for each other.

Case Study 5

A single homeless Mum with two children who lived in Transitional Housing were supported by NCCH to be listed on Priority Housing. A property became available and the family moved into long term housing.

Case Study 6 Older person gets housed after 18 year wait

A female applicant had been on the Housing Register for 18 years. She was recovering from addictions and had been couch surfing with acquaintances who continued to use drugs & alcohol. She found it very hard to maintain abstinence with such negative influences around her. She heard through the grapevine that a particular property was going to be vacant and rang NCCH to press her case.

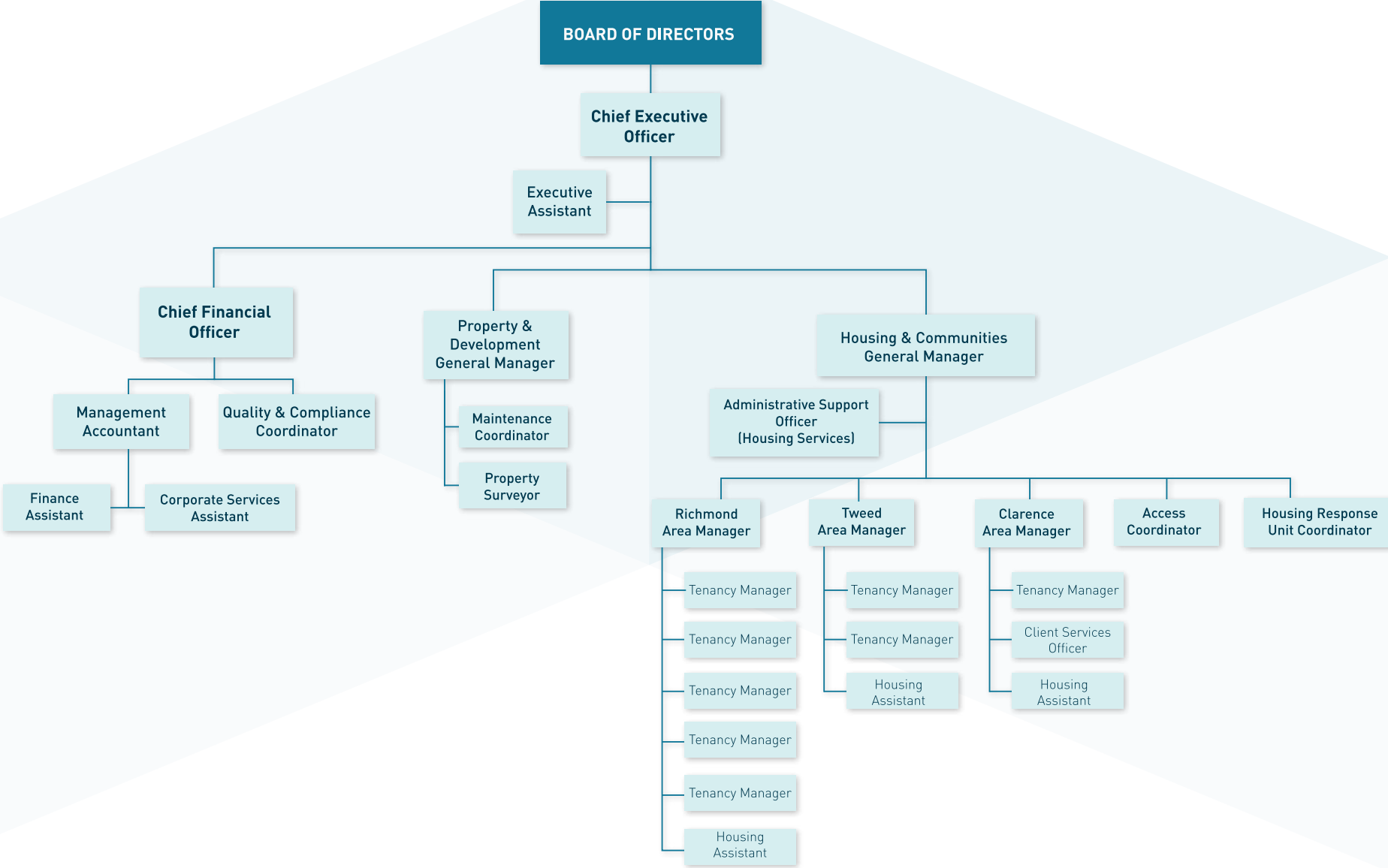
Although she was not first on the shortlist, the two nominees above her refused the offer, and we were able to select her for the "unit of her dreams". She accepted, and moved in towards the end of the financial year. This tenant sent a thank you card:

"At last I have a home! It is so wonderful, I cannot believe my good fortune, my feet haven't hit the ground yet. Still bursting with happiness, I cannot tell you how grateful I am for your help and kindness during the process. I was quite stressed and I trusted your integrity, thanks again."

"A tenant, who had medical issues and was unable to live in his property due to stairs and access to the property, was transferred to a modified unit which became vacant and is now living comfortably."

Grafton Office Staff

NCCH ORGANISATIONAL STRUCTURE



NCCH PARTICIPATION IN OUR COMMUNITIES (2014-15 FINANCIAL YEAR)

INTERAGENCY GROUP	LEVEL OF PARTICIPATION/ ROLE IN GROUP
OUR REGION	
Ballina Interagency	Participant and presenter
Byron Shire Domestic Violence Committee	Member
Communities North Consortium	Member
Crisis Accommodation working group	Member/participant
CROW – Women’s support group	Member
Clarence Valley Domestic Violence Meeting	Member
CVHSI (Clarence Valley Housing & Support Interagency)	Member/participant
Clarence Valley Roundtable Meetings	Member
Clarence Valley Roundtable “Think Tank”	Member
Connect Group meetings	Member
DHIG (District Homelessness Implementation Group)	Member
Domestic Violence Safety Action Meeting Network	Member
Goonellabah Estate Christmas Party	Sponsor
Goori Housing Network Forum	Member
Goori Interagency	Participant/member
HASI Governance Committee	Member
HASI Placement meetings	Participant
HASI review meetings	Lead Agency
Housing Opportunities Team	Member
Homelessness Action Group	Member
Local Chambers of Commerce (Ballina, Lismore, Grafton)	Member
Local Implementation & Coordination Group (Housing) – Community Mental Health, Northern District	Member/participant
Mental Health partnership meeting (Lismore, Tweed and Clarence Valley)	Participant

INTERAGENCY GROUP	LEVEL OF PARTICIPATION/ ROLE IN GROUP
Northern Rivers Community Sector Awards	Sponsor
Northern Rivers Housing Forum	Guest presenter/participant/attendee
Northern Rivers Housing Forum Steering Group	Member/participant
Northern Rivers Social Development Council	Peer Support Trainer
Regional Social Plan Stewardship Group	Member
“Social Justice in the Pub” events organised by St Vincent de Paul	Panel member/presenter
Tweed Shire Housing and Homelessness network	Member
OUR INDUSTRY	
Community & Private Marketing Housing CEO’s Forum	Member
HIV/AIDS Supported Accommodation Advisory Panel (NSW)	Member/participant
Housing Alliance – Directors, CEO, CFO, Community & Tenancy Network, Asset Managers Network meetings	Member
Housing Association meetings	Member
North Coast Ageing Environment Working Group (Housing)	Member
Social housing tenant exits, project	Member, feedback group
PowerHousing Australia – CEO & CFO meetings	Participant
NSW FEDERATION OF HOUSING ASSOCIATIONS	
NSW Federation of Housing Associations (NSWFHA)	Director
Standing Network meetings <ul style="list-style-type: none"> ▪ Chief Executive Officers ▪ Middle Managers ▪ Assets and Development Managers 	Members/Presenters
Effective Partnering MasterClass	Member, Consultation Group
NSW Registrar’s Advisory Forum	Member
NSW Tenant Network	Member

SUMMARY FINANCIAL REPORT FOR YEAR ENDED 30 JUNE 2015

These summary financial statements have been extracted from The North Coast Community Housing Company Limited's (the Company) full financial report. The auditors' report on the full financial statements is unqualified. The summary financial statements do not contain sufficient information to allow as full an understanding of the financial performance, financial position and activities of the company as the full financial report. A copy of the Company's 2014-15 Annual Financial Report, including the independent audit report, is available to all members upon request. It is also available on the Company website: www.ncchc.org.au.



THE NORTH COAST COMMUNITY HOUSING COMPANY LIMITED - A.B.N. 97 002 685 761
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2015

	Note	2015	2014
		\$	\$
Revenue	(2)	12,133,803	15,248,537
Tenancy and Property Management Expenses	(3)	(6,743,911)	(7,443,448)
Administration Expenses	(3)	<u>(3,180,270)</u>	<u>(2,982,015)</u>
Surplus Before Income Tax		<u>2,209,622</u>	<u>4,823,074</u>
Income Tax Expense		<u>-</u>	<u>-</u>
Surplus After Income Tax Expense		<u><u>2,209,622</u></u>	<u><u>4,823,074</u></u>
Other Comprehensive Income			
Items that will not be reclassified subsequently to profit or loss		-	-
Items that may be reclassified subsequently to profit or loss		<u>-</u>	<u>-</u>
Total Comprehensive Income for the Year		<u><u>2,209,622</u></u>	<u><u>4,823,074</u></u>

This Statement of Profit or Loss and Other Comprehensive Income should be read in conjunction with the accompanying notes

THE NORTH COAST COMMUNITY HOUSING COMPANY LIMITED - A.B.N. 97 002 685 761
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2015

	Note	2015 \$	2014 \$
CURRENT ASSETS			
Cash and Cash Equivalents	(5)	201,824	1,212,283
Trade and Other Receivables	(6)	819,544	842,412
Other Financial Assets	(7)	20	94,166
Other Assets	(8)	<u>278,719</u>	<u>303,298</u>
TOTAL CURRENT ASSETS		<u>1,300,108</u>	<u>2,452,159</u>
NON-CURRENT ASSETS			
Other Financial Assets	(7)	1,383,536	-
Property, Plant and Equipment	(9)	<u>14,245,500</u>	<u>14,226,002</u>
TOTAL NON-CURRENT ASSETS		<u>15,629,036</u>	<u>14,226,002</u>
TOTAL ASSETS		<u>16,929,143</u>	<u>16,678,161</u>
CURRENT LIABILITIES			
Trade and Other Payables	(10)	323,696	879,728
Borrowings	(11)	128,790	212,847
Employee Benefits	(12)	117,087	106,830
Other Liabilities	(13)	<u>266,304</u>	<u>257,240</u>
TOTAL CURRENT LIABILITIES		<u>835,878</u>	<u>1,456,645</u>
NON-CURRENT LIABILITIES			
Borrowings	(11)	894,951	2,250,442
Employee Benefits	(12)	<u>68,719</u>	<u>51,102</u>
TOTAL NON-CURRENT LIABILITIES		<u>963,670</u>	<u>2,301,544</u>
TOTAL LIABILITIES		<u>1,799,547</u>	<u>3,758,189</u>
NET ASSETS		<u>15,129,595</u>	<u>12,919,972</u>
EQUITY			
Retained Earnings		<u>15,129,594</u>	<u>12,919,972</u>
TOTAL EQUITY		<u>15,129,594</u>	<u>12,919,972</u>

This Statement of Financial Position should be read in conjunction with the accompanying notes

THE NORTH COAST COMMUNITY HOUSING COMPANY LIMITED - A.B.N. 97 002 685 761
STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30 JUNE 2015

	Note	2015 \$	2014 \$
i) Cash Flows From Operating Activities			
Receipts from clients & others		9,332,211	9,436,662
Government grants received		1,381,793	2,996,612
Interest Received		9,651	57,187
Payments to Suppliers and Employees		(9,941,718)	(11,385,504)
Interest and Other Costs of Finance		<u>(92,497)</u>	<u>(23,440)</u>
Net Cash Provided By Operating Activities		<u>689,439</u>	<u>1,081,517</u>
 ii) Cash Flows From Investing Activities			
Movement in deposits		94,146	(94,146)
Purchase of financial assets			-
Payments for Property, Plant & Equipment		(364,499)	(4,893,460)
Proceeds on Disposal of Property, Plant & Equipment		<u>10,000</u>	<u>8,999</u>
Net Cash Used in Investing Activities		<u>(260,353)</u>	<u>(4,978,607)</u>
 iii) Cash Flows From Financing Activities			
Proceeds from Borrowings		-	3,570,364
Repayment of Borrowings		<u>(1,439,548)</u>	<u>(1,107,075)</u>
Net Cash Provided by/(Used) in Financing Activities		<u>(1,439,548)</u>	<u>2,463,289</u>
 Net Decrease in Cash & Cash Equivalents Held		(1,010,460)	(1,433,801)
 Cash and Cash Equivalents at the Beginning of the Financial Year		<u>1,212,283</u>	<u>2,646,084</u>
 Cash and Cash Equivalents at the End of the Financial Year	(5)	<u><u>201,823</u></u>	<u><u>1,212,283</u></u>

This Statement of Cashflows should be read in conjunction with the accompanying notes

ANNUAL REPORT 2014 - 2015

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Providing homes, Improving lives, Strengthening communities



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