

Getting ready for growth



ANNUAL REPORT

2015 - 2016

Providing homes, Improving lives, Strengthening communities





“

“I have dealt with quite a number of firms over the years but I have never dealt with such an accommodating group of people as you lot. When I phone you, the first thing I notice is a cheer in your voices; you really want to help. That is so rare. I am so glad NCCH took over this property. You treat me like a human being should be treated, regardless of my mental health issues. That makes me feel normal, act normal and be normal. Thank you so much!”

NCCH Tenant, Tweed

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For a copy of NCCH's Annual Report 2015-16, 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.



“I appreciate everything that you have done. Thank you for always replying even when I seem to be angry, frustrated and upset. I am grateful that I have such a helpful, humble and understanding housing manager like you! Your assistance and kindness will not go unnoticed. I know I have not been a very pleasant person at times but thanks to you, I also know that things are looking up. It means a lot that my transfer application is approved and I have you to thank for that!

I hope you have a good holiday season and New Year too and thanks again for everything! This is wonderful news, like an early Xmas gift!

NCCH Tenant, Lismore

OUR VALUES

RESPECT

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



Providing homes
Improving Lives
Strengthening communities

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 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 2016, NCCH managed 914 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, our property portfolio increased by a modest seven properties and the year was seen as one of consolidation and preparation for the expected property transfer program from the NSW Department of Family and Community Services, expected in the 2016 - 2017 year. We also moved into our new head office in Lismore and commenced the refurbishment of our new office facilities in Grafton.

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

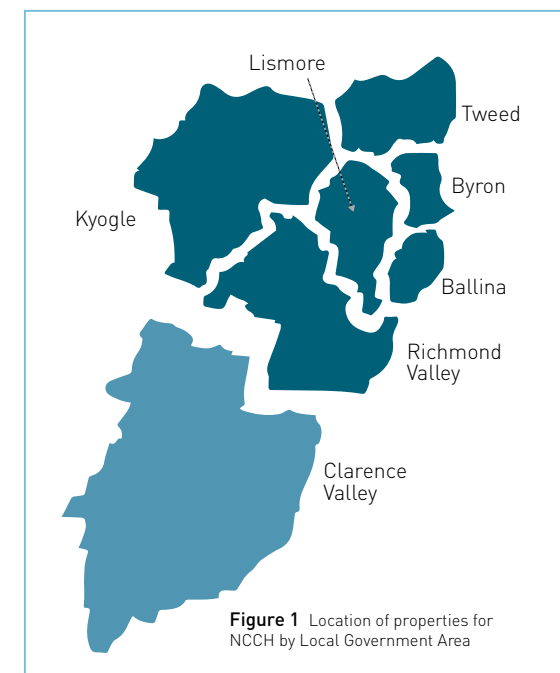
NCCH's planning for future expansion includes property development and acquisition in partnership with other regional organisations. In the coming year we will complete a mixed tenure development as part of a partnership with Lismore City Council and potentially complete the Development Application and purchase of a development site from Byron Shire Council. Growth in the future will also continue to be sourced from stock transfers from Housing NSW.

Property Portfolio

NCCH now manages 914 properties housing over 1,660 people in a mix of single and family households.

The property portfolio is made up of:

- 638 'Capital' properties leased from Housing NSW
- 27 properties vested under the Nation Building Economic Stimulus Plan (NBESP)
- 169 properties leased from the private rental market
- 32 affordable housing properties through the Social Housing Subsidy Program (SHSP)
- 11 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-profits Commission (ACNC), the Australian Securities and Investment Commission (ASIC) and the National Regulatory System for Community Housing (NRSCH).

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

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

Public Benevolent Institution

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

The provision for gift deductibility is under Item 1 of the table in Section 30.15 of the Income and Assessment Act 1997.

National Regulatory System for Community Housing

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

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

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

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

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

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

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)



“We used the Educational Award money to send Dominic down to Sydney for the State Soccer Team in the NSW Public School competition which was a great help to the family finances”.

NCCH Educational Award Recipient and family

“I enjoy being a tenant councillor and do hope I can contribute something to the organisation”.

Ivon, NCCH Tenant Councillor



LEGISLATIVE & REGULATORY COMPLIANCE CONTINUED

- 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, NCCCH employed 35 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
- Business Services General Manager

- Chief Financial Officer
- Housing & Communities General Manager
- Property & Development General Manager
- Administrative Support Officer (Housing Services)
- Area Managers x 3
- Arrears Support Officer
- Business Development Officer
- Business Services Coordinator
- Client Services Officer
- Community Projects Officer
- Corporate Services Assistant
- Executive Assistant
- Finance Assistant
- Housing Access Coordinator
- Housing Assistant x 3
- Housing Response Unit Coordinator
- Junior Accountant
- Maintenance Coordinator
- Property Surveyor
- Quality & Compliance Coordinator
- Senior Management Accountant
- Systems Admin/Project Coordinator
- Tenancy Managers x 7



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: 'GOVERNANCE' on the left, 'PROPERTY & DEVELOPMENT MANAGEMENT' in the center, and 'BUSINESS SERVICES MANAGEMENT' on the right. Each section contains a list of specific functions. The 'GOVERNANCE' section is connected to 'STRATEGIC MANAGEMENT' below it. The 'PROPERTY & DEVELOPMENT MANAGEMENT' section is connected to 'HOUSING & COMMUNITIES MANAGEMENT' below it. The 'BUSINESS SERVICES MANAGEMENT' section is connected to 'BUSINESS SERVICES MANAGEMENT' below it. The entire diagram is set against a light blue background with a white house icon at the top.

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

BUSINESS 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

Business Development

- Partnership opportunities
- Grant and Philanthropic funding
- New business initiatives

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: Eleven

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: Eleven

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: Seven

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

- Graduate Diploma of Strategic Leadership
- Senior Executive Business Management
- Work Health Safety & Training
- IT
- Finance
- GAICD



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

Years as a Director: Nine

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

Years as a Director: Eleven

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 & Media Committee

Years as a Director: Four

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 was a Councillor for the Ballina Shire for two terms (eight years) 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, Marketing & Media Committee and Reconciliation Action Plan Working Group

Years as a Director: Four

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
- 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 & Education
- MAICD

Tenant Stories



Luke

I was born in Childers, Queensland, where my mother's family came from. I come from a large family of five sisters and two brothers.

I grew up and attended school in Childers until I left at the end of Year 10. However, life in Childers was difficult. Our family grew up in poverty, but somehow we managed to normalise our life as much as possible. Our father did nothing to protect us and we were always behind the eight ball, and never really caught up. That's what I strive for now; to have a life that is balanced as other people have, and have nice things.

I worked in the building trade as a labourer for a long time. I then went to live in London. However, London was too cold to work on building sites. I discovered that most Australians worked in bars or restaurants, so I found my first job in a pub, and that came with accommodation. It was great not having to leave the pub to go out in the cold. So I stayed mainly in the hospitality industry. I worked in restaurants for about three years and made enough money to go to Europe, and then made more money that enabled me to come back to Australia.

It was later in life that I went to university, the Institute of Career Education in Geelong, and studied Fine Arts. I obtained a Bachelor of Fine Arts degree in 2000, and have been working in creative arts ever since, whether it was teaching art or creating my own artwork. Most of my

finished artworks are on exhibition, I create indigenous art, and it's my own unique style by telling a Bundjalung story my way. What I do is referred to as 'contemporary aboriginal art'.

In 1995, I moved to this area because this is where my father's family are from. I was getting older and felt it was time to look for somewhere that I could call home. Unfortunately, health issues emerged that gave me a wake-up call to start living well.

There were many lifestyle changes. The reason I had to find housing was because I had had a heart attack in 2005 which landed me in the intensive care unit at Lismore Base Hospital. My condition was serious and I was soon scheduled for open-heart surgery within a couple of months.

My surgery was actually a life-changing experience for me. I have found a new life—a life in which I take care of myself and my wellbeing, and my home is at the centre of all that.

Prior to that, I had been living a self-sufficient life out in the hills, with no electricity, no garbage service—basically, in run-down dwellings. But suddenly, my circumstances required me to be closer to services.

So I gave up smoking and drinking, and began to live a healthy life. But having a place that was affordable and permanent was wonderful too. I couldn't afford to rent privately on my own, and the only affordable option was for me to share with someone else.

At North Coast Community Housing I can afford to live alone, and the major stress of finding accommodation that is affordable is now gone. My friends are amazed by the quality of my home considering the very reasonable rent I pay.

My home is in a nice part of town with lovely views. For the first time, my house is full of furniture which includes a refrigerator, a washing machine, a lounge, and more.

I never married. I believe I had been affected by the dysfunctional family I grew up in.

There are enough people on our planet, so I don't need to bring more children into the world, but I do feel the need to care for the people that are here. So I try to give back to my community on another level by teaching art at Corrective Services from time to time. I also teach indigenous art at Adult Community Education and occasionally at TAFE.

I tell all my students that come into my class that attitude is all about you. It's about feeling good about you—finding that inner connection with yourself.

There are still times when I sit up in the middle of the night, hardly believing that I live in this lovely place. For that reason, I always speak highly of North Coast Community Housing because offering me this home has altered the course of my life to one of security and belonging.





Aliza

I am a tenant of North Coast Community Housing, and I am ninety-nine years old. My story began when I was born in Ballarat, Victoria. My father was Head Detective of Victoria and he also had a sheep and

cattle farm on the Peninsula, south of Melbourne. Our family was made up of doctors, ministers, architects and school principals.

Two sets of my grandparents lived in Australia. One of my grandfathers, a sawmillier, was persuaded by his cousin to come to Australia. My other grandparents arrived in 1839 on the first ship that docked in Melbourne Harbour. Eventually, they were in the business of building buggies, and apparently, that business still exists today. To complement their line of work, they were also farriers.

I had been the only grandchild for a long while, so I was a much loved granddaughter. I recall having the privilege of going out in the Rolls Royce of the Lord Mayor of Melbourne, just at the end of the First World War.

Life was good during the 1920's, but everything changed when the Depression hit in the 1930's. Like many nations around the world, Australia faced poverty, unemployment and opportunities for economic growth were lost. However, my father worked seven days a week and he still managed to provide well for his family.

Having been steered away from nursing once I left school, I opened my own dress shop during 1935 in Caulfield at the very young age of eighteen. My shop sold clothes of a

very good class, such as designs from Elsa Schiaparelli, a prominent figure in fashion between the two world wars; and Edward Henry Molyneux, a leading British fashion designer. Our line of fashion was sold to the elite section of society, and it became a very successful business. I myself have always had a great appreciation for fine clothes.

Sometime later we moved to my father's farm on the Mornington Peninsula, south-east of Melbourne. The property was on a lake with an assortment of vegetables and fruit trees. It also included sheep, cattle and ducks, and our father would kill our own lambs and ducks to feed his family.

My younger days were fun and carefree. My cousin and I often went snow skiing at Mount Buffalo, and we loved dancing to Victor Sylvester music. In those days, young people drove their parents' car, and I drove my father's 8-cylinder American model, the Marmon, which I used to double declutch. At the Essendon Flying School, I flew with Hughie Bond and we often performed the loop the loop. My boyfriend at the time flew with Max Hollyman, whose father started his own airline.

Eventually, we got married which was just before the Second World War began. My father-in-law was a 'big noise' in bridge construction and he built the Punt Road Bridge, the Centenary Bridge on the Yarra, and also the Victoria pier. In time, our son was born.

The war impacted on everyone's lives. We soon lost our maid and nursemaid because they had to go to war. My son wound up going to boarding school while my mother and I worked hard to keep the dress shop going. Over time though, my husband and I were divorced.

Some years later, I allowed a man to convince me to get married a second time. My second husband and I lived at Mount Eliza on two acres of land. He and his

friends were wasters, and he was also a whiskey drinker (although I didn't know that). For ten long years I tolerated an unhappy life with him. The only good that came out of the marriage was giving birth to my daughter. I was continuously bashed, but kept it to myself because I didn't want anyone to know—but they did know. My body was permanently damaged from his beatings—part of my stomach is against my lung, while one kidney is up, and the other kidney is down.

Although he was a good provider, the doctor said to me one day: 'Do you want to be killed?' So I left, and vowed that I'd never have another man again, and I kept that promise.

In 1952, my parents moved to Banora Point. My mother suffered with bronchitis regularly due to the cold climate in Victoria, so my father bought a banana plantation in the hope that my mother's health would improve in the warmer weather. However, my father later died and my mother moved back to Victoria and lived with my daughter and me. We had a lovely time together, and we often went holidaying in a caravan. My mother was so generous that she gave me a Jaguar car.

However, our circumstances significantly changed when we lost a lot of money to solicitors. Yet we were still able to keep up appearances, just like Hyacinth in the British comedy, *Keeping Up Appearances*, and we were fortunate to have a few good friends.

I have been in my home for twenty two years now. I have been happy here and North Coast Community Housing has treated me very respectfully over the years. At ninety-nine, I still enjoy life and cooking good food. My friends come by and we often have buffet dinners together, either out on the patio or in my lounge room. Life is good.

REPORT FROM OUR CHAIRMAN

The 2015 – 2016 year saw significant changes to the structure of NCCCH with the development of a new strategic plan, which saw all Directors spend many hours of their time working on a document which should serve the Company well. Directors interviewed prominent members of the community such as Members of Parliament, Councillors and business leaders in order to produce a concise and meaningful document.

In the year under review the company again focused on growth within its housing stock and client satisfaction by providing homes, improving lives and strengthening communities. Feedback indicates a high level of acceptance of these values.

To this end, the Company adopted a new Constitution at the last Annual General Meeting, which amongst other things limits the period of tenure of Directors so that the Company will gain the benefit of new faces and new ideas being brought to the Board table on a regular basis

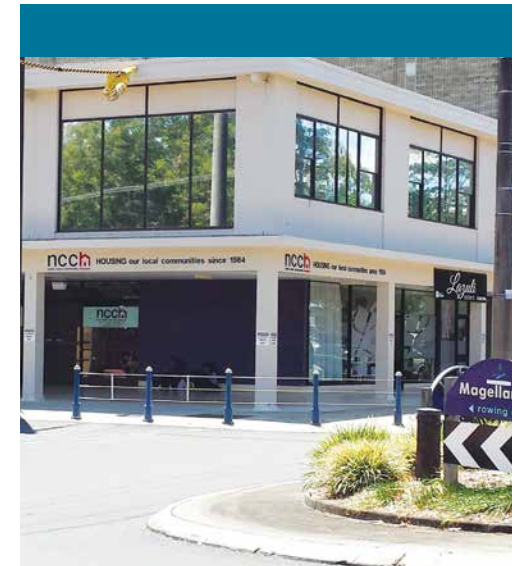
The Company continues to meet the requirements for Tier 1 registration under the National Regulatory System for Community Housing and holds three-year accreditation against the National Community Housing Standards as determined by an independent third party review by Global-Mark.

The financial and growth statistics appear elsewhere in this report and are highlighted in the CEO's Report. It is sufficient for me to say that the Company is progressing well and continues to meet the objectives for which it was established.

With an eye to the future the Company purchased its own office premises at 107 Molesworth Street, Lismore. This building was previously used as the headquarters of an insurance company and was able to be adapted to provide comfortable working conditions for the Company's headquarters and Lismore staff. Some of the building is leased to other organisations and, as such, the office space will be able to expand as the company continues to grow.

The official opening of the new office block was performed by The Honourable Brad Hazzard, Minister for Family and Community Services and Minister for Social Housing, together with Mr Thomas George Member for Lismore, Mr Chris Gulaptis Member for Clarence and Ms Tamara Smith Member for Ballina, at a function held in the headquarters on 14 June last. After 31 years the Company now has a building which it can call its own office headquarters.

In Grafton the opportunity was also taken to lease more accessible office space and that office is operational but has not yet been officially opened.



New office building – 107 Molesworth Street, Lismore



Minister Brad Hazzard, Thomas George & Chris Gulaptis meet with NCCCH Board of Directors

The Company continued to provide opportunities for housing with the construction of a housing complex at 20 Gordon Blair Drive, Goonellabah which is expected to be completed in October.

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.

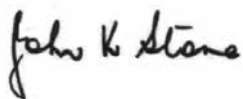
I thank my fellow Directors for their participation in the governance of the Company during the past year. I value their assistance, expertise and support, realising that many hours of work are devoted to the improvement of the Company.

Although outside the scope of this report, as Director Allan Johnson has decided to retire from the Company at the Annual General Meeting in November, I cannot let the opportunity pass to record with genuine appreciation the professional guidance that Allan has offered to the Company since 2005 when he first became a Director of the Company.

During that time, he has acted as Company Secretary, been a member of a number of committees and presently chairs the Policy and Risk Review Committee. He even accepted the duty of Acting Executive Officer in 2009 whilst the Company sought a permanent appointee to the position.

His contribution to Board meetings will be sorely missed and I have come to recognise him as a friend and confidante on whom I can rely to offer honest counsel in my duties as Chair of the Company.

Thank you, Allan.



John K. Stone
CHAIRMAN



Minister Brad Hazzard

The unveiled commemorative plaque



Minister Brad Hazzard, Chris Gulaptis, Tamara Smith, John Stone, John McKenna & Thomas George with the unveiled commemorative plaque

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
- Chair NSW Federation of Housing Associations

GENEVIEVE MARCHIORI **BUSINESS SERVICES GENERAL MANAGER**

Key Responsibility:

Responsible for NCCH's business services including:

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

Qualifications and Experience

- B Arts (Sociology) Hons (1997)
- Graduate of FACS Pay It Forward Leadership Program delivered by Paul Porteous (2008)
- Extensive operational experience in Local Government and Non-Government Organisation (NGO) sector across disciplines of community development, mental health, child and family services (including child protection), health promotion and family and domestic violence
- Extensive senior management and executive experience in NGO sector in operational, business development and service development roles
- Key expertise in strategic planning in NGO sector including service development planning, most recently with The Benevolent Society



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

FIONA MCCONNELL
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

- BSc(Hons) Building Surveying (1997)
- Chartered Surveyor since 2000 with the Royal Institution of Chartered Surveyors
- Experienced property professional with over 18 years of experience in the strategic facilities management, project management and built environment fields
- Extensive roles in the UK and Australia most notably as design team project manager delivering the \$395m Hinze Dam Stage 3 Project on the Gold Coast, Manager of Facilities for Goodstart Early Learnings 650 centres throughout Australia and Property Professional Advisor to the Army/Navy and Air Force in Scotland
- Proven ability to lead and develop high performing teams to achieve personal and organisational goals





Eris & Nene

We came to Australia from Uruguay in June of 1970. We had been looking for somewhere to live where I could find a decent job after being a professional soccer player in Uruguay. We began our search in Germany where I started to learn

the language, and then a friend convinced me to go to the Australian Consulate in Buenos Aires. That was what we did, and here we are.

But let me take you back because our journey really began when our eldest daughter, Claudia, was born.

When Claudia was born I was in hospital with hepatitis in Montevideo, the capital and largest city in Uruguay. After Nene fell pregnant, I applied to play Soccer with the Salto team, but had to return to Montevideo to sign a club transfer. With my transfer official, I visited my parents in Montevideo and suddenly became nauseous and started vomiting, I went to the doctor who informed me I had Hepatitis B and was admitted to hospital for a period of time.

After being accepted into the soccer team as it's best player, I was finally receiving full income.

We had already decided to move to Australia, but six weeks before we were due to leave Claudia died from an asthma attack. She was only twelve years old. It was very hard because when Claudia died, I wasn't there. On that day, she was in bed because the asthma was so severe. Nene was outside doing the laundry while Claudia's little sister, Monica, was inside playing with her. As the two sisters were playing, Claudia collapsed, but Monica hadn't realised what

had happened. She had her arm around Claudia but didn't know what to do. She was only four years old at the time.

After this tragedy, we were on our way to a new life in Australia. When we arrived in Australia, we lived at the Cabramatta Migrant Hostel first. We later moved to Fairfield- where it felt like we had a local network. Nene made friends and I worked in real estate, later owning my own real estate business. After I closed it down I worked in Fairfield at a Spanish real estate office; however, we soon became bankrupt and lost everything, but our lives and hope were not lost. Nene had always encouraged me to keep going—to never give up.

I started working for the Department of Railways, and Nene worked at Central Railway Station. When Nene started working, she had to leave because Monica couldn't stop crying. She was sick of having no mother. Monica had also had the painful experience of losing her older sister before we headed to Australia. The problem was that we never did talk to Monica about what had happened. It actually took us eight years to start talking about it. Prior to that we couldn't even mention Claudia's name.

Children so young don't comprehend the concept of death. I blame myself, because I never sought the help I needed to help Monica understand why her sister had died. I can only put it down to the way I grew up. There were four boys and a girl in my family. I was the middle child. My father was quite an aggressive man—he hit me several times with a belt buckle. At no time do I remember ever receiving a hug or any form of affection from him, and my parents never showed me love. This affected me greatly, where I didn't develop coping skills to deal with distressing situations. But thanks to Nene, I am much happier and we've created a good life for ourselves.

Nene had always worked at home. But after Monica left school, Nene decided it was time for her to find work

outside the home. So Nene worked at the Hilton, and I got a job in the Hilton's laundry doing the guests' washing. I eventually left for a better job, and received a payout which enabled me to travel to see my mother.

At one point, Nene did several cleaning jobs two or three days a week which paid really well until we moved up to Tweed in July of 2000, to be closer to our daughter. We found a place at The Grove and lived there for nine years. We kept renting but it became extremely difficult to find stable accommodation.

As Nene points out, with renting you are often forced to continually move, even though we had always been good tenants. We were very lucky to have been given our current unit at the right time and move with North Coast Community Housing.

Four days before we came to see the unit offered by North Coast, North Coast offered us a unit at Banora Point, but at the time we wanted to live in Tweed and declined. We then received another message from North Coast advising it was worth a look. We weren't so keen but decided it may be worth having a look after all. Thankfully, even though it was four days later, the unit was still available. The residence we were meant to see was locked, but the lady next door kindly offered to show us hers. We were so impressed with what we saw, we picked up the key the very next day and loved it and rushed back to the Office for sign up.

It actually took 17 years for us to reach the top of the housing list. We had been told we would be given housing when I turned 80, but I was 81 before being housed.

Now, our life is perfect. We enjoy keeping our place nice because it is *our home*. We would like to extend a very big thank you to Tweed staff Helaine and Lisa—they helped to make the dream of having our own home finally come true.

CASE STUDIES



Case Study 1

A happy outcome for an applicant and her sister

An applicant was admitted to the NSW housing register in August 2015 and presented to the Tweed office with her sister. Her story is a complex one in that she escaped DV from Darwin where she was physically and psychologically abused for 30 years. She has impaired brain function and has spastic hemiplegia down one side of her body and congenital intellectual impairment.

The applicant was assessed for priority status which was approved and a request for her to receive Start Safe Subsidy was organised by NCCH. The response (from FACS) was that the client was not eligible for Start Safe while being listed for Priority Status. A further request was sent through by us asking that in this special case the applicant should be allowed to have priority status while being still listed for priority.

In the meantime, the applicant's sister was looking for private rental for her but was unable to find anything suitable as a modified property was needed. After six months' effort (including contact with the Minister's Office made as a result of their frustrations), the applicant's name came up on the shortlist for a NCCH 2 bedroom property that became available after Christmas.

Although the property was not quite suitable, the applicant and her sister were shown the property and asked if they would accept the property if we modified it in accordance with specifications from an occupational therapist (OT). The applicant was very happy with this offer and, after the OT attended the property, a request for funding was sent through to Housing NSW and it was approved.

This was a great effort from our Tweed Housing Assistant, initially, and then our Property & Development team in organising the modifications. The property was due for an upgrade so this has happened at the same time.

The applicant moved into the property near the end of March.

Case Study 2

A good news story from a Grafton office staff member

This morning I was speaking to one of our tenants in Maclean and they informed me that they have been living in their home for 30 years. They are a lovely couple and great tenants and it has been a pleasure to be their tenancy manager. They moved into the property when their daughter was a one year old. It is lovely to have long term tenants in our properties.

Case Study 3

Good news stories from our Housing Response Unit (HRU)

(a) This week two young mums have secured housing in private rentals with references from NCCH and Connecting Home.

(b) One young couple (mum is 17) had a gorgeous baby girl in April and they are coping extremely well. Dad attends parole and parole staff are so happy with how things are going, that his parole is stopping and he is starting an apprenticeship.

(c) A tenant who came to us from Sydney after years of sleeping and drinking on the streets is now nine months alcohol free. With funding that came with his housing, and support, he has joined a gym, the library and went to the doctor for the first time in a very long time. He is finally looking after himself.

(d) A family of 5 who were sleeping in a tent in the Lismore CBD have been housed. The three children are now all attending school. The children's faces, when they saw the house for the first time and then picked their rooms, was priceless!

Happy days in the HRU

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:

Providing More Housing

- We will complete a mixed tenure estate of 9 x 2 bedroom townhouses, on land sourced from Lismore City Council, in Goonellabah in October. Our plans are to sell four of the properties at an affordable price to owner occupiers, which will allow us to keep five of the properties for social and affordable housing, one of which is fully accessible for someone living with a disability. This project will be completed with no government funding and will be the second affordable housing development we have completed without any State or Federal government funding.
- We commenced negotiations with Byron Shire Council to purchase and develop a 3,200 m² block of land in Mullumbimby as a mixed tenure social and affordable pocket neighbourhood.
- As part of the Housing Alliance, and in collaboration with The Difference Incubator, we have worked through the year to develop a Financial Product to take to the Impact Investment Market to open up further avenues of project funding independent of government.
- In collaboration with our Housing Alliance partners we submitted an Expression of Interest to develop 256 Social and Affordable Housing outcomes across our three regions, in response to the NSW Government's Social and Affordable Housing Fund tender. Our submission was unsuccessful, however, the experience gained by our Business Development Teams will stand us in good stead for any upcoming large scale property transfers.

- In line with our Strategic Plan we also submitted a joint application to the AMP Foundation for funding to set up a Social Enterprise across the three organisations to carry out common area maintenance by training and employing tenants who are seeking to transition to work.

Improving Lives

- During the year in review NCCH commenced a project aimed at working with our ageing tenants to determine their requirements to enable them to age in place and ensure that any modifications required to their properties, to enable this, are carried out as quickly as possible, the initial feedback from tenants has been extremely positive.
- As a result of the community consultation conducted last year in preparation of our new Strategic Plan, NCCH has partnered with the North Coast Community College to offer targeted training to any of our tenants under the Smart & Skilled NSW Government initiative. It is early days yet and we hope that this partnership will allow some of our tenants to move along a pathway to independence in line with the aims of the NSW Government's Future Directions for Social Housing Policy.
- We will continue to identify suitable place-based initiatives in an effort to work with our clients to improve the security and liveability of their neighbourhoods.

Strengthening Public Profile

- The Board approved the NCCH Marketing & Communications Plan in line with the Strategic Plan.
- NCCH employed a Marketing & Media Assistant to assist with the implementation of both NCCH's and the Housing Alliance's media strategies.

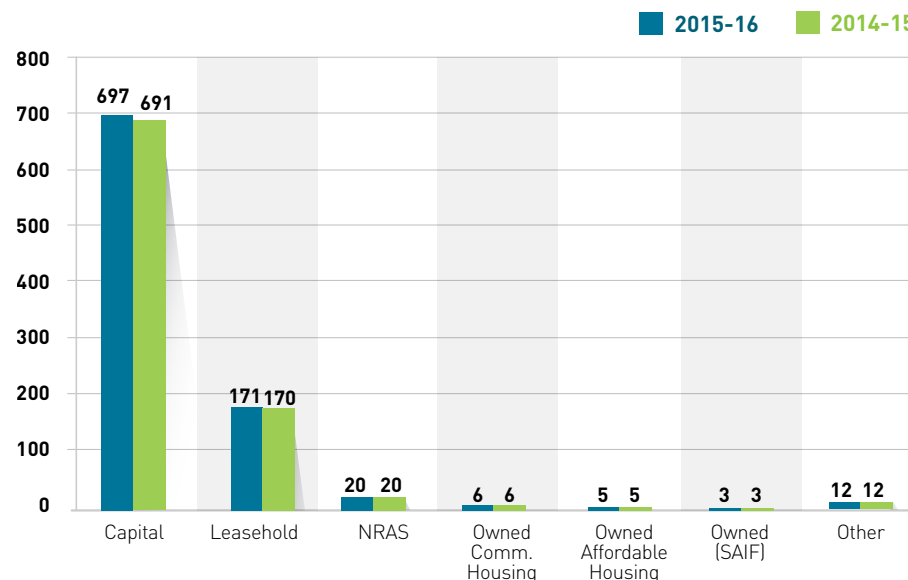


- The new Lismore head office was officially opened by the Minister for Family & Community Services and Social Housing The Honourable Brad Hazzard and attended by Member for Lismore Thomas George, Member for Clarence Chris Gulaptis and Member for Ballina Tamara Smith.
- The Board and Executive Management Team completed a Media Awareness workshop facilitated by Clarity Media which included interview skills training for selected Directors and Senior staff.

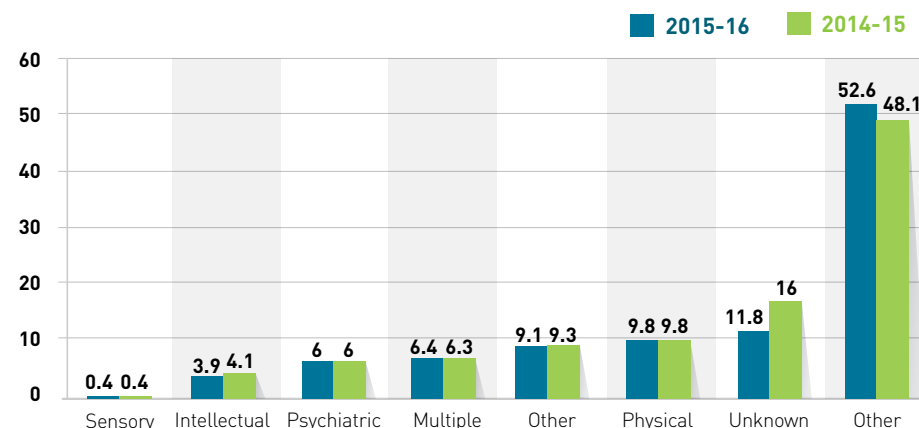
Building Capacity

- NCCH purchased and commenced implementation of the Greentree Integrated Management System with a planned “Go Live” date of 1 July 2016. The project was on schedule at the end of the Financial Year.
- Director Johnson notified his intention not to nominate at the end of his current term in November and the Board Nomination Committee commenced the process of seeking a suitable replacement with the requisite skill set for the future growth of the company.
- Our Property & Development General Manager Chris Davies left the organisation in October 2015 to seek a change in career path; we thank Chris for his efforts over the past four years. Our new Property & Development General Manager, Fiona McConnell, joined us in January 2016 and brings with her the expertise of many years’ experience in the Project and Facilities Management fields.
- As part of our capacity building focus, we employed Genevieve Marchiori as Business Development Manager in January 2016. Genevieve brings many years of experience in senior management roles in Community Services, Business Systems implementation and large scale Business development.
- Our CFO Harriet Brummelhuis left the organisation in March to take on a larger role in another community services organisation; we thank Harriet for her contribution to the growth and consolidation of the business in her four years with NCCH. Harriet’s departure from the business prompted a review of the organisational structure and a re-organisation of the Business Services delivery; Genevieve Marchiori has moved into the newly created role of Business Services General Manager and we have restructured the Business Services team to meet the current and immediate future needs of the organisation.

PROPERTIES BY PROGRAM TYPE



RESIDENTS BY DISABILITY



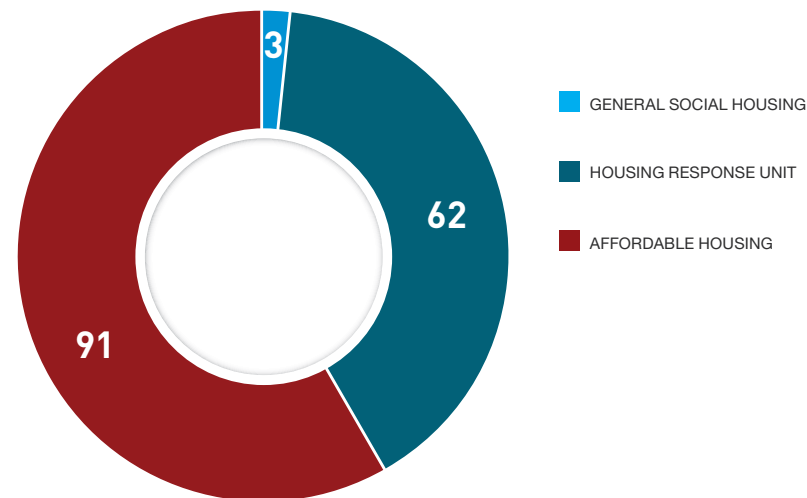
REPORT FROM THE CHIEF EXECUTIVE OFFICER

- Commencing in January, with Genevieve Marchiori's appointment, we have put in place a business development plan that will focus on strategically targetting suitable government and philanthropic sources of funding to assist the growth and direction of the company's services.
- As part of the Housing Alliance Property & Assets Group, we have worked on a joint project to compile a suitable Contractor Management Contract which can be rolled out across the three organisations.
- We have worked throughout the year on the design and implementation of a new culture across the organisation and at year end, staff and client feedback is very positive towards the progress we have made.
- In collaboration with Moira McDade of The Generation Business we have designed and implemented a new People & Performance Planning system which has now been introduced with positive results across the business.
- A major focus over the past five years has been our involvement in the Housing Alliance with our other partners, Homes North, Housing Plus and Homes Out West. We continue to build the capacity of the Alliance with regular network meetings and the Annual Forum, which was held in Sydney during March. Homes Out West announced their intention to leave the Housing Alliance and focus on issues within their region which became effective at June 30. We wish them well in their future endeavours.

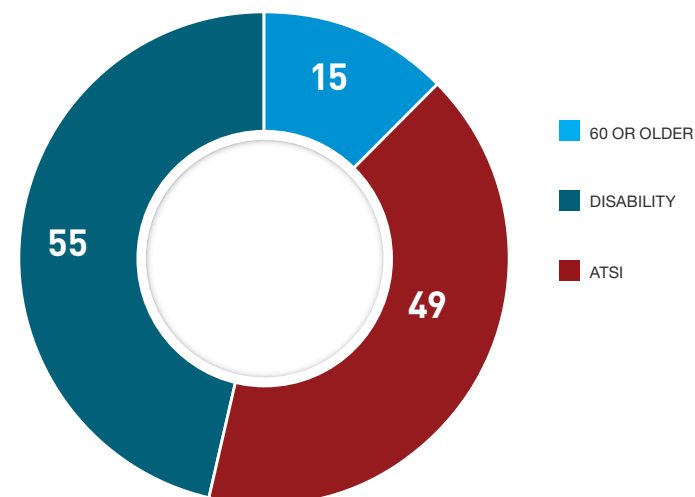
Key issues over the next 12 months

- Complete the construction of the Gordon Blair Project in Lismore and sell four of the nine townhouses, the sale of which will allow us to keep five units for social and affordable rental clients.
- Complete the feasibility, development approval process and hopefully commence construction on the Station St Mullumbimby site.
- Complete the work with our Housing Alliance partners with The Difference Incubator to potentially open up Social Impact Investment opportunities for future developments.

2015-16 NEW TENANCIES



2015-16 NEW RESIDENTS BY DEMOGRAPHIC



- 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 successful implementation of our new Greentree Integrated Management System and start realising the productivity benefits to our business.
- Continue our work as part of the Housing Alliance in finding solutions for the housing issues in regional areas of NSW.
- Complete the work on our Sustaining Aboriginal Tenancies Project.
- Complete our draft Reconciliation Action Plan and submit it to Reconciliation Australia for review.
- Working collaboratively with NSW Family & Community Services towards the outcomes of the NSW Future Directions for Social Housing Policy.
- 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 for suitable accommodation options across the region.

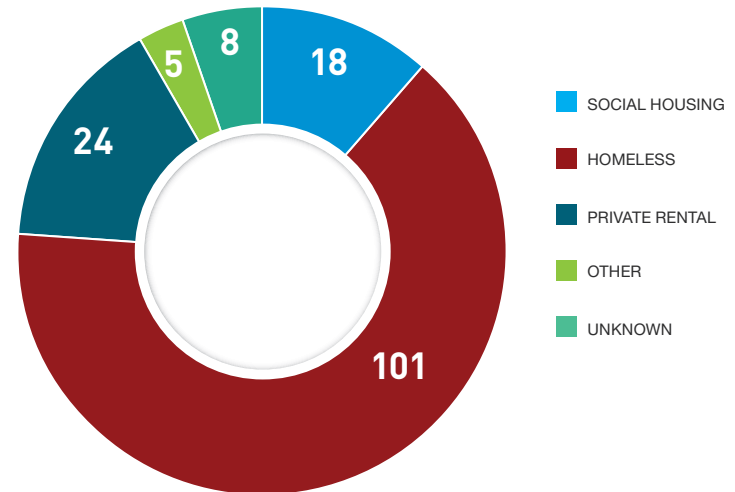
“ I’ve always agreed it takes a village to raise a child. In the case of receiving the awards from NCCH, the difference it makes to my kids’ education has been priceless”.

Lynn, mother of NCCH Educational Award recipients

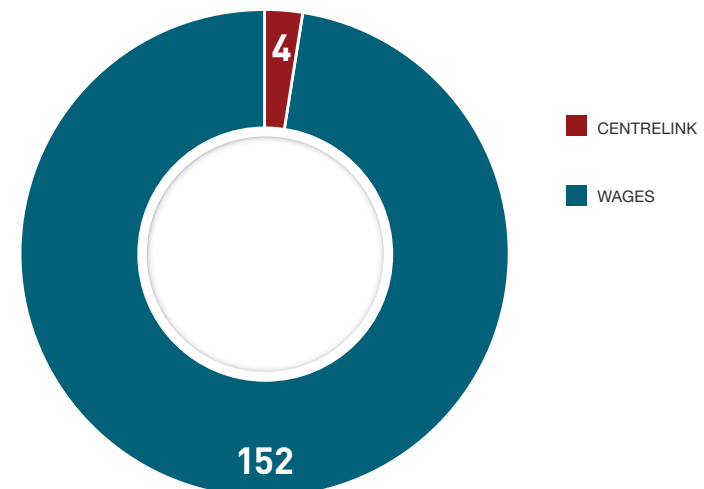
“My award from NCCH has allowed me some freedom from financial stress and enabled some beautiful artworks for my degree”.

Zali - NCCH Educational Award recipient

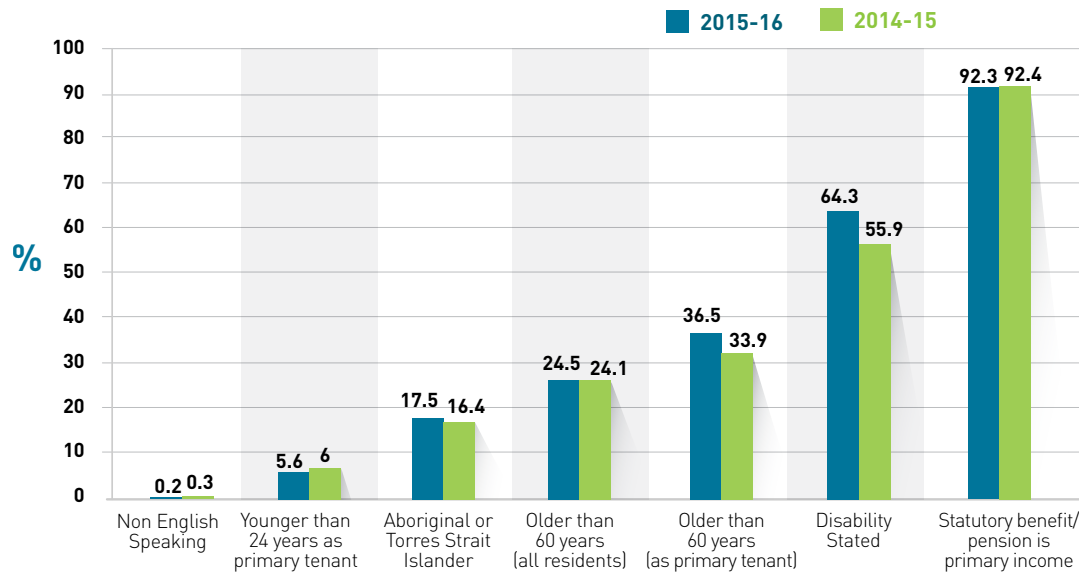
2015-16 FORMER TENURE OF NEW HOUSEHOLDS



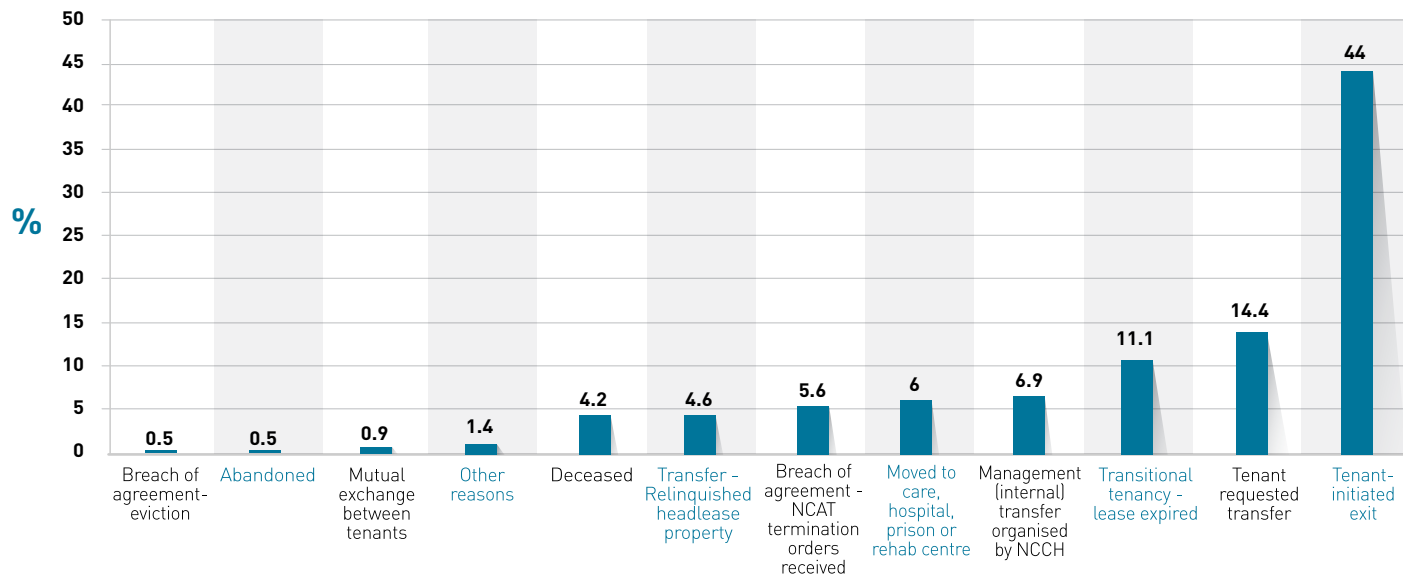
2015-16 NEW HOUSEHOLDS BY PRIMARY INCOME SOURCE



ALL RESIDENTS BY BACKGROUND/NEED



RESIDENTS BY DISABILITY



TENANCY MANAGEMENT

In summary:

 **156 NEW HOUSEHOLDS WERE ASSISTED**

 **101 NEW TENANTS WERE HOMELESS AT THE TIME OF BEING HOUSED**

 **17.5% OF ALL TENANTS IDENTIFIED AS ABORIGINAL & TORRES STRAIT ISLANDER**

 **92.3% OF TENANTS WERE SUPPORTED BY CENTRELINK INCOME**

SENIORS LIVING WELL PROJECT

Our Seniors Living Well program commenced in January with one main aim - to better understand and improve services to our ageing resident demographic. This work involved a Slip and Fall prevention property pilot program; targeted seniors information factsheets increasing emphasis on exercise, education, property modifications and NCCH policy; targeted staff training and 52 resident opinions harvested during 6 forums held across the region.

Over 20 unique recommendations have been generated from this project, with results demonstrating that each village where residents reside hold different beliefs and experiences; and in order for NCCH to stay responsive we need to be continually adaptable to the differing needs of our ageing residents.

As a result of this process, NCCH has formed a multi-disciplinary response to ageing and the associated needs and are further empowered to partner with community providers and advocate on behalf of residents in relation to issues including public and community transport; accessibility; social acceptability and the need for essential services that are both appropriate and affordable.

100% of resident forum participants stated they would attend a similar event.

Comments made by residents about the NCCH Ageing forums are also included right:



“ Some tenants, especially those with ability limitations, were having difficulty accessing two of our properties located within Brunswick Heads and also Tweed Heads. As a result of discussions with both Byron and Tweed Shire Councils, both of these Councils undertook to fix the accessibility issues connected with kerb and guttering situated out the front of the two properties. The issues these residents were facing were rectified without delay and, as a result, NCCH was no longer required to submit an additional tender application for the Brunswick Heads accessibility issue - which was a great outcome for everyone!”

NCCH Business and Community Developer

Tenant Council and Tenant Participation

August 2015 Evans Head	October 2015 Maclean	November 2015 Lismore (T/C meeting)	December 2015 Tweed Tenants' Christmas Lunch	February 2016 Ballina	April 2016 Tweed Heads	June 2016 Byron Bay
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Tenant Council and Tenant Participation

The enthusiastic and hardworking members of our Tenant Council 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).

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

- The Ballina forum was held in February 2016, and was focused on the topic of Mental Health and Recovery. Partners in Recovery speakers Ms Deborah Stafford and Ms Donna Comerford shared on mental health and well-being. Further, the pathways to mental health services within NSW was then covered by Mr Guy Dayhew Rehabilitation Coordinator of Richmond and Clarence Mental Health.
- In April 2016, the forum was held at South Tweed Sports Club. The guest speaker Ms Christine Vannucci, from Alzheimer's Australia, gave a comprehensive presentation on the Alzheimer disease, including preventative measures and ageing in general.
- The Byron Bay tenant forum was held in June 2016 at the Byron Community Centre, and Ms Kim West from local organisation FSG, shared on the incoming NDIS program and how it could impact tenants and their current disability provisions and services. One tenant who travelled all the way from Lismore was thrilled to win the \$50 door prize on this occasion.

- Seniors Living Well Project forums were also held in April, May & June 2016 in Byron Bay, Brunswick Heads, Murwillumbah, Grafton and Tweed Heads.

We would like to thank all the organisations mentioned above who provided guest speakers to give presentations to our tenants at our Tenant Forums throughout 2015-16.



OUR TENANT COUNCIL CELEBRATES 10 YEARS!!

The Tenant Council has evolved from an aspirational state to actuality on 18th October 2006; it was conceived as the means for active tenant participation and advocacy. It is the third entity that gives balance to management and the Board of Directors.

Leadership comes from the top via management and Board governance; however the actuality of service is measured in humanistic values metered out on a daily basis by front-of-house helpfulness and the willingness by staff to go the extra mile.

The tenancy managers, the coal face operators, strive to give the best service they can. Much is made of the deficiencies within social housing, but not of the good, small, vibrant, respected organisation North Coast Community Housing.

The most recent Tenant Survey gives credibility to this claim. Tenant satisfaction has exceeded that of previous years.

Over the years, through Tenant Forums, NCCH has endeavoured to improve tenant liaison and continues to do so because there is almost always the Housing & Communities General Manager, a Board Representative, a tenancy Area Manager, and not infrequently our CEO at forums to answer questions, take feedback, and criticism of any failing. I ask you, what other organisation does the same with such success?

Tenant Council celebrates its tenth year of operation and is reinvigorated by younger members. As always, we of the Tenant Council consider ourselves a work-in-progress ever striving to keep abreast with changes in social housing.

Dolores Close

Grafton Representative
Tenant Council



1. Peter Harris & Barbara Waters birthday celebration
2. Tenant forum lucky door prize winner
3. Tenant Forum attendee Sara Buckland & our Business & Community Developer, Tracy Akerman



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



North Coast Community Housing achieved many of our goals through joint activities with our Housing Alliance partners.

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 member organisations, when taken together, become one of the largest Community Housing Providers in the country by number of tenancies managed (approximately 2,800).

The Alliance synergies are that all 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.

During the year Homes Out West made the strategic decision to align their organisation more closely with opportunities within their region and allowed their membership of the Housing Alliance to lapse and the end of the 2014/15 financial year.

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

Key achievements 2015/16

- Commenced development of the Australian Social Value Bank.
- Established a new Company, Alliance Social Enterprises, for Housing Alliance joint ventures such as the Australian Social Value Bank.
- Commenced joint development of a social impact investment product with the assistance of consultants The Difference Incubator and NAB.
- Joint growth readiness planning.
- Joint scenario planning.
- Appointed a Marketing & Administration Coordinator to assist the CEOs.
- Commenced work on the Housing Alliance Indigenous Engagement Plan.
- Implemented a Joint Business Development Framework.
- Continued joint practice sharing and policy and procedure development.
- Cost sharing of consultants and advisors.

Contribution by Karen Andrew

Karen Andrew, one of the founding CEOs of the Housing Alliance resigned from Housing Plus in 2016 to pursue new business opportunities. Karen dedicated more than 30 years to Community Housing and Housing Plus.

We would like to thank Karen and acknowledge the significant contribution she has made to the Housing Alliance since its inception in 2010. Karen has been a staunch advocate for regional services and saw the Housing Alliance as an innovative structure to preserve regional service delivery and jobs.

One of the key objectives of the Housing Alliance is innovation. We believe that by pooling our resources and skills we can achieve much more than we can as individual organisations.

The development of a Social Value Bank for Australia by the Housing Alliance is a great example of the two concepts of innovation and collaboration in action.

The development of a social value bank for Australia had its genesis during a study tour of the UK undertaken by Housing Alliance CEOs in late 2014. The philosophy behind a social value bank aligns strongly with Housing Alliance members, as it aims to reframe the way social programmes are designed and evaluated and puts wellbeing outcomes for the community front and centre. Having seen how the bank works in the UK we set to finding out if the product could be developed for Australia, with positive results.

The Housing Alliance, through our Company Alliance Social Enterprises, has partnered with Simetrica, the developer of the UK Social Value Bank, to bring an equivalent product to Australia. Daniel Fujiwara is the eminently qualified Director of Simetrica and in mid-2016 travelled to Australia to introduce the Social Value Bank concept and presented a masterclass on measuring social impact.

The way the Housing Alliance is developing the bank is reflective of our values. We aim to make the bank widely accessible and, over time it will include an extensive and comprehensive list of wellbeing values. By expanding the values in the bank it will become applicable to a wide range of industries, both profit and not-for-profit, and Government. Through widespread use, the bank has the potential to foster more targeted service delivery and philanthropic activities by taking better account of the wellbeing of individuals within financial decision making processes.



Right: Housing Alliance representatives with Daniel Fujiwara, Director of Simetrica, at the launch of the Australian Social Value Bank in Sydney.

VISION

A strong alliance of comparable regional housing organisations who through collaboration, innovation and sharing, strengthen their delivery of services at a local level and are respected thought leaders.

PURPOSE

To share knowledge and build virtual 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. There are five key objectives for the life of this plan with appropriate governance of the Housing Alliance being a core tenet of the plan.





The Australian Social Value Bank Calculator communicates the difference you make in a language that everyone understands - \$\$\$

The econometricians at SIMETRICA have been working with us to analyse large sets of survey data to work out how much different outcomes affect a person's wellbeing.

They've also calculated how much money it would take to change a person's wellbeing by that same amount, thereby arriving at a wellbeing dollar value for particular outcomes.

By using this Wellbeing Valuation approach within the Value Calculator, they've made a simple model for you to work out your social impact in an efficient but rigorous way.

"This same methodology is used by OECD Governments around the world, so you know you can trust it."

And because all of the values are calculated using the Wellbeing Valuation method, you are able to compare the value of different outcomes.

So whether you are in government, the corporate sector or a not-for-profit, the Australian Social Value Bank can help you with making important investment and budgeting decisions, and demonstrate the value of your programme.

The Australian Social Value Bank - making it count.

www.asvb.com.au info@asvb.com.au

REPORT FROM THE CHIEF EXECUTIVE OFFICER

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
- CEO's Appraisal & Remuneration Committee
- Marketing & Media Committee
- Policy and Risk Review Committee
- Strategic Planning and Registration Committee

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

Property and Development Report

Gordon Blair Drive Development

As reported in the 2014-15 Annual Report, early in 2016 NCCH commenced a mixed tenure development at 20 Gordon Blair Drive, Goonellabah. This was part of a partnership with Lismore City Council where the block of land was offered in an Expression of Interest (EOI) at an affordable price in an effort to provide suitable affordable housing outcomes, block size 2,400m².

NCCH were successful with their EOI submission which has resulted in 8 x 2 bed outcomes and 1 x fully accessible outcome. The project commenced in April 2016 and is due for completion in October 2016. NCCH are using a local contractor for the project, who in turn is employing local sub-contractors and a local project management organisation.

The site is ideally located beside a creek, NCCH's development plan includes a riparian rainforest to rejuvenate the Creekside. It is also within walking distance of a local shopping centre and library.

Through innovative design and maximising the available space on the block, NCCH have been able to deliver 9 housing outcomes. Going forward this is part of NCCH's strategy to maximise the number of community housing assets we can provide from a site, to benefit the local community.

These assets have been designed to the Liveable Housing Standards using quality products and materials to minimise ongoing maintenance, building maintainability into the design e.g. the use of impactchek wallboard instead of gyprock on the wall.

We are selling four of the 2 bed townhouses at an affordable price to owner occupiers. Of the five retained townhouses, three will be affordable rentals and two social rentals, with one of the social rentals a fully accessible unit which will be rented to a tenant with disabilities.



Sketch of proposed development



Vacant land



Development in progress



REPORT FROM THE CHIEF EXECUTIVE OFFICER

New NCCH Lismore office - 107-109 Molesworth Street

As reported in the 2014-15 Annual Report, NCCH purchased 107-109 Molesworth Street, Lismore in 2015. Part of the first floor was refurbished to accommodate the NCCH Lismore office team. The works were undertaken by a local contractor, Field Construction, and completed in October 2015.

The refurbishment has provided an open plan flexible office space with a Community Room which is an ideal space for a range of meetings/training events. There has been positive feedback from staff on the modern, light and open office space. We installed a lift to ensure the building is fully accessible to all customers, staff and visitors. There are three office suites on the first floor and a commercial suite on the ground floor which will continue to be leased to other organisations and, along with the leased car parking spaces, will provide an ongoing income stream.

Earlier this year, Field Construction won a Master Builders' Award for the office refurbishment works (photo below, left).

The building was officially opened by the Honourable Brad Hazzard, Minister for Families & Community Services and the Minister for Social Housing on 14 June 2016, with the NCCH Board and other local dignitaries in attendance.



1. Guests pre-ceremony.
2. Tenant Councillors at our Official Opening (l to r): Marianne Payne, Dolores Close, Ivon Black, Peter Harris, Warren Morgan.
3. Flowers presented to Aunty Irene by CEO, John McKenna
4. Minister Brad Hazzard, Chris Gulaptis, Thomas George, Annie Armstrong.
5. Ivon Black and Heather Elwell

NCCH EDUCATIONAL AWARDS SCHEME

North Coast Community Housing (NCCH) introduced a Bursary Scheme in 2013 as part of its 30th anniversary celebrations in 2014, with the Scheme being renamed in 2015 to the “NCCH Educational Awards Scheme”. The Awards Scheme continues to assist NCCH tenants by easing the financial burden of educating their children and/or themselves, encouraging tenants to pursue their ambitions in creative arts or in sport. 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, five of our young tenants were the worthy recipients of NCCH Educational Awards - one for the Sporting category, two for the Secondary category and two for the Primary category.



NCCH Educational Award recipients:
1. Dom & Jacob Baartz 2. Madison Caton
3. Aron Huggins 4. Jade Willemssen

“With the NCCH Educational Award money we received for Jacob, we are researching the right computer for him to use at school next year.”

NCCH Educational Award Recipient and family



“The NCCH Educational Award money was put towards buying a computer and uniforms for our son.”

NCCH Educational Award Recipient and family

REPORT FROM THE CHIEF EXECUTIVE OFFICER

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 twice per year.

In November, all staff attended two-day training at which the new People & Performance program was outlined and explained to staff. The new program was developed by our Chief Financial Officer, Harriet Brummelhuis, with the assistance of external consultant, Moira McDade from The Generation Business.

Our Board of Directors and Executive Management Team attended a media workshop at the end of June facilitated by Clarity Media which included interview skills training.

In line with our “Values & Behaviours” all staff participated in a workshop recognising and setting professional boundaries.



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:

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

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
- Our House to Home project partners – Lifebridge East Inc, F.S.G., House With No Steps and KoHo for their ongoing partnerships

- Mark Reader for his assistance with NCCH's Growth Readiness project
- North Coast Community College for partnering NCCH in our joint Tenant Education and Skills Program
- Community Homes and Place, Department of Family and Community Services for contracting housing services to NCCH
- All of our trade contractors who completed work on our properties throughout the year
- Builders and contractors of the properties that we've built during the year
- Field Constructions for the great job they did in refurbishing our new head office in Lismore
- KoHo Design for the design of our new office in Lismore
- Techton Building Services for the Project Management of our new office fit out
- Our fellow Housing Alliance members – Homes North, Homes Out West and Housing Plus – for their continued support and assistance
- Lismore City Council for its continued assistance with our Gordon Blair development
- Northern Rivers Social Development Council (NRSDC) for their role as lead agency on the Communities North Consortium for the Going Home Staying Home contract
- Moira McDade from The Generation Business for her assistance with our new People & Performance program
- Richard Mason from Techton and Glenn Field and his team at Field Construction for their partnership with our Gordon Blair development project

Why we enjoy what we do

“What NCCH means to me... I feel like I've found my heart's home at NCCH, a workplace where I feel I am doing something worthwhile instead of just earning a living.”

Tracey, NCCH staff member

“I enjoy working within the NCCH organisation and believe our strong values, particularly those which align with my own; respect and professionalism are demonstrated in our interactions with tenants, assisting and providing a high quality service in order to improve their lives.”

Elizabeth, NCCH staff member

Partnership with North Coast Community College – Tenant Education and Skills Program

During the year, North Coast Community College (NCCC) and North Coast Community Housing (NCCH) developed a partnership agreement to offer NCCH tenants access to education and training opportunities – the Tenant Education and Skills Program (TESP).

The mutual goal is to improve quality of life for local people through education and training and to empower students to participate in the community to their full potential.

Both local community agencies have a long standing and strong commitment to social responsibility, respecting the diversity and different needs of the individuals they work with. This new program will be a valuable extension of the services they offer to local people.

NCCH believes in providing opportunity, supporting change and building positive neighbourhoods and communities. These types of programs allow us to work together with like-minded community organisations to help create a better future for our tenants.

The TESP will enable NCCH clients to access training through the existing programs run by NCCC and the provision of subsidies by NCCH. This will be an additional commitment to the incentives for social housing tenants already provided by the NSW Government's Smart and Skilled Scholarships

The program is available to all NCCH housing tenants. It is envisaged TESP will help to alleviate social isolation - with participating tenants becoming more connected to their communities - and support overall health and wellbeing outcomes.

John McKenna

John McKenna,
Chief Executive Officer

OUR LINKS TO THE COMMUNITY

August 2015 - Sponsorship of Lismore Business Excellence Awards. Director Hordern presented the “Community & Social Services Award”

November 2015 - Sponsorship of annual Community Sector Ball – “Rising Star Award”

December 2015 - Sponsorship of annual Goonellabah Estate Christmas Party

March 2016 - Groundbreaking ceremony for NCCH’s Rainforest Creek development in Goonellabah

April, May & June 2016 - Seniors Living Well Project forums held in Byron Bay, Brunswick Heads, Murwillumbah, Grafton and Tweed Heads

June 2016 - Official opening of NCCH’s head office in Lismore

June 2016 - Entered the Enchanted Windows competition as part of the Lismore Lantern Parade festivities



1. Robyn Hordern presents the “Community & Social Services Category” Award
2. Lismore Business Excellence Awards
3. NCCH’s “Lismore Lantern Parade” window display



Lismore Mayor Jenny Dowell and NCCCH Chairman John Stone attend the groundbreaking ceremony for NCCCH's Rainforest Creek development in Goonellabah.

CASE STUDY

Case Study 4

A good news story for Christmas from the Grafton Team

In early December, a gentleman and his 4 daughters (one of which is his previous partner's and not even his biological daughter) aged 20, 2 x 15 year olds and a 12 year old, came into the office after fleeing family violence and domestic issues. This man had been into the office regularly; he had been pleasant and respectful to all staff and had done everything he could to find accommodation for his family. He completely filled a rental diary and also attended all property viewing and interviews with other services to which he had been referred, whilst also ensuring his daughters attended school, end of year formals etc. The family had meals at the soup kitchen (much to the embarrassment of the girls) so that this man could pay for accommodation and keep his family safe. They had temporary accommodation; he paid for accommodation himself and negotiated with motels etc. for weekly rates. The Grafton team had many discussions trying to find a housing solution for this family as this case touched us all due to the manner of the father and his girls when in the office and how hard they had tried to find accommodation. Other local support agencies were also offering assistance to the family.

Just before Christmas, the family again came to the office and NCCCH staff were getting a little concerned as Christmas was quickly approaching. One of our staff members again phoned every service asking what help they could provide; temporary accommodation assistance was obtained for them and the Area Manager visited a local real estate agency that works really well with NCCCH. They were moving offices and had their doors closed to the public whilst relocating, so the Area Manager spoke to the staff about the family as we had been given permission to do so. The agent said to send the family down to the new office on Monday as they had a property that he could view. The family viewed the property on the Monday, were notified on Tuesday that they had the property, the Rentstart bond was approved and they signed up on the Thursday. The Salvation Army assisted to move a bed and fridge into the house. Temporary accommodation was arranged for them for over the Christmas period as they couldn't get their furniture due to the Christmas break. They went to the soup kitchen at the New School of Arts in South Grafton for Christmas lunch.

The family came in to give the staff some hand-made cards for all the services that had assisted them; this was done whilst they were living in a motel room.

This family's situation and the outcome they had filled our hearts with the Christmas spirit and reinforced the value of our work.

CASE STUDY

Case Study 5

A great outcome for a client by brokering and negotiating with all the key players – including the FACS (Housing) office in North Sydney

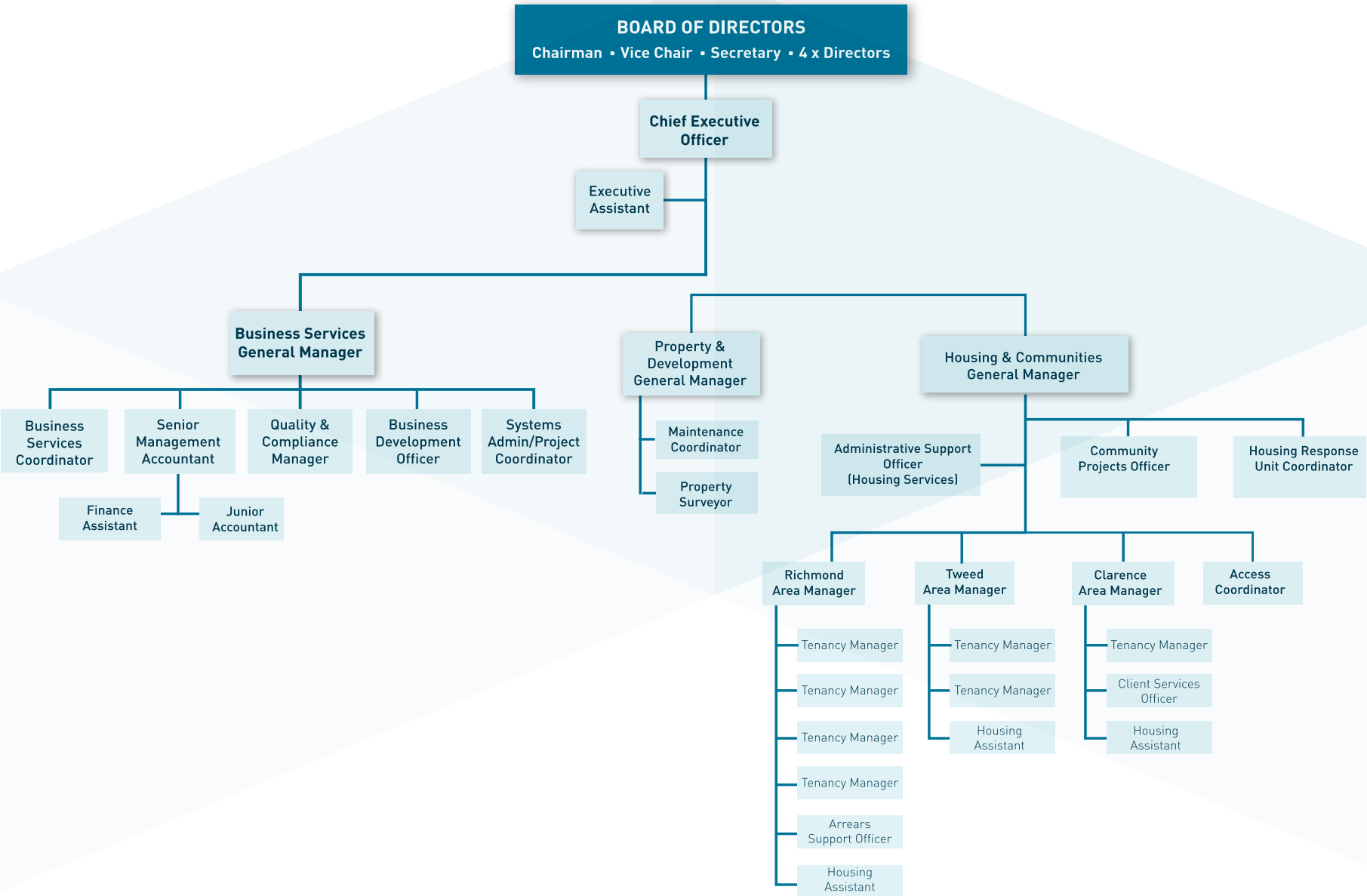
Over the years, NCCH has heard many life stories from people who, through a twist of fate, find themselves in a desperate housing situation and in need of our services. The following example shows how one of the best of our citizens can be brought down.

After serving for our country in the RAAF for 32 years, this client found himself in a bad way. He had to sell his family home to partly discharge his debts, and is now separated from his wife and 3 young children. As a result of his military service, he now suffers from visual and hearing impairments, post-traumatic stress disorder, mobility impairments, overuse of alcohol and other drugs, panic attacks, anxiety and torture trauma. He is also an undischarged bankrupt, making it impossible for him to rent privately. RSL LifeCare picked him up when he had been homeless for some time, and through the Homes for Heroes program, placed him in a room in a retirement village in northern NSW. He came to the attention of NCCH when he was given verbal notice to leave the retirement village, and had nowhere to go. There was an option for him to relocate to another regional centre where support services were available, but it was inappropriate for this client as he had established support networks in northern NSW, as well as connections through living in the area as a child.

After some investigative work, NCCH has found a way forward for this veteran. FACS, through a partnership with RSL Life Care, provided a subsidy for him to rent privately, until such time as NCCH finds appropriate, long term housing. Cooperation between staff of NCCH, FACS North Sydney, Australian Peacekeepers and RSL Life Care and some quick thinking and persuasive negotiation, has brought about this outcome.

In 2009, the Department of Veterans Affairs reported that over 3000 veterans were homeless due to their service to our nation. There have been 280 suicides since 2000, and 13 already this year. If we can help one veteran from ending up another statistic, then the effort is definitely worthwhile.

NCCH ORGANISATIONAL STRUCTURE



NCCH PARTICIPATION IN OUR COMMUNITIES

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 meetings	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 Network meetings	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
Lismore Business Excellence Awards	Sponsor
Local Chambers of Commerce (Ballina, Lismore, Grafton)	Member
Local Implementation & Coordination Group (Housing) – Community Mental Health, Northern District	Member/participant
Mental Health Partnership meetings (Lismore, Tweed and Clarence Valley)	Participant
Northern Rivers Community Sector Awards	Sponsor
Northern Rivers Housing Forum	Guest presenter/participant/ attendee
Northern Rivers Housing Forum Steering Group	Member/participant

INTERAGENCY GROUP	LEVEL OF PARTICIPATION/ ROLE IN GROUP
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
Connecting Up	Member
HIV/AIDS Supported Accommodation Advisory Panel (NSW)	Member/participant
Housing Alliance – Directors, CEOs, CFOs, Community & Tenancy Managers, Business Development Managers and Asset Managers group meetings	Member
Housing Association meetings	Member
North Coast Ageing Environment Working Group (Housing)	Member
Social housing tenant exits project	Member, feedback group
PowerHousing Australia – Chief Executive Officers, Chief Financial Officers, Business Development Managers and Asset & Development Managers group meetings	Participant
PowerHousing Australia – Disability Housing Community of Practice	Chair
NSW FEDERATION OF HOUSING ASSOCIATIONS	
NSW Federation of Housing Associations (NSWFHA)	Chair
Standing Network meetings <ul style="list-style-type: none"> ■ Asset & Development Managers ■ Business Development Managers ■ Chief Executive Officers ■ Chief Financial Officers ■ Middle Managers 	Members/Presenters
Effective Partnering Master Class	Member, Consultation Group
NSW Registrar’s Advisory Forum	Member
NSW Tenant Network	Member



CASE STUDIES

Case Study 6

Good news stories from our Housing Response Unit (HRU)

It was such a warm and fuzzy feeling to hand over one of our new tenant 'welcome pack' hampers to a rough sleeper. It was hugs all round ... and some tears!

Today we were approved for a new leasehold youth flat. The flat is within easy walking distance of a local high school and the university. This flat is designed to house young people who currently aren't housed in an environment that allows them to study. Connecting Home have arranged for tutors to attend throughout each week to support this process.

Case Study 7

From our Maintenance Coordinator

Over the years, I have been visiting our tenants in Bangalow. One particular couple have been living in their home for the last 40 years. They raised five children in their modest 3 bedroom, 1 bathroom house. Each time I visit them they both say how lucky and grateful they are to have such a beautiful home. As they are now getting older, we have just installed a bathroom modification to assist them to stay in their home for as long as possible. Their home and garden are immaculate and quite the showpiece in the street.

NEW TENANT WELCOME PACKS

In her work with homeless clients, our Housing Response Unit Coordinator, Lucie White, noticed that a number of clients were moving into housing with no belongings.

Lucie came up with the idea of presenting new tenants with a Welcome Pack, a basket with some household essentials to help get them settled in to their new homes which are gratefully received by the tenants.

Leesa Preston, our Administrative Support Officer (Housing Services), worked with local stores and suppliers to source items at discounted prices.

This initiative has not only been a highlight for our new tenants but also for all the staff involved in putting the packs together for new tenant sign-ups and then seeing the smiling faces of the tenants ... a definite "feel good" part of the job!

Below: Contents of Welcome Packs for new tenants.

Right: Lucie White, Housing Response Unit Coordinator with one of the Welcome Packs for new tenants





WHY WE ENJOY WHAT WE DO

“I love working for NCCH because there is nothing more amazing than being able to make an offer of housing to somebody. There aren't many services that you can work for and be able to give something so life changing.

We're so lucky to be part of this.” *Lisa, NCCH staff member.*



“Working with NCCH is a purposeful role that gives me the opportunity to assist others to improve their lives and create stability through providing a home base to grow from. Sometimes this stability is the stepping stone some people need to start to work towards personal and practical goals in their lives. It is hearing about someone getting some work or doing well at TAFE or high school that reminds me how important it is to be part of a company that is creating the opportunities to house as many people as currently possible. It is important for us all to remember the positive effects of what this can do for the future of our tenants and their families. May there be many more new housing developments that offer many more people the opportunity to be assisted to find hope through being housed. I am grateful to work in a place that offers life changing solutions through housing.” *Ebony, NCCH staff member.*

SUMMARY FINANCIAL REPORT FOR YEAR ENDED 30 JUNE 2016

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 2015-16 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 2016

	Note	2016 \$	2015 \$
Revenue	(2)	11,208,177	12,133,803
Tenancy and Property Management Expenses	(3)	(7,056,947)	(6,743,911)
Administration Expenses	(3)	<u>(3,565,662)</u>	<u>(3,180,270)</u>
Surplus Before Income Tax		<u>585,568</u>	<u>2,209,622</u>
Income Tax Expense		<u>-</u>	<u>-</u>
Surplus After Income Tax Expense		<u><u>585,568</u></u>	<u><u>2,209,622</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>585,568</u></u>	<u><u>2,209,622</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 2016

	Note	2016 \$	2015 \$
CURRENT ASSETS			
Cash and Cash Equivalents	(5)	1,097,922	201,824
Trade and Other Receivables	(6)	871,934	819,544
Other Financial Assets	(7)	-	20
Other Assets	(8)	<u>143,223</u>	<u>278,719</u>
TOTAL CURRENT ASSETS		<u>2,113,079</u>	<u>1,300,108</u>
NON-CURRENT ASSETS			
Other Financial Assets	(7)	1,455,430	1,383,536
Property, Plant and Equipment	(9)	15,716,398	14,245,500
Intangibles	(10)	174,724	-
Investment Property	(11)	<u>1,488,327</u>	<u>-</u>
TOTAL NON-CURRENT ASSETS		<u>18,834,879</u>	<u>15,629,036</u>
TOTAL ASSETS		<u>20,947,958</u>	<u>16,929,143</u>
CURRENT LIABILITIES			
Trade and Other Payables	(12)	840,147	323,696
Borrowings	(13)	353,892	128,790
Employee Benefits	(14)	140,391	117,087
Other Liabilities	(15)	<u>428,581</u>	<u>266,304</u>
TOTAL CURRENT LIABILITIES		<u>1,763,011</u>	<u>835,878</u>
NON-CURRENT LIABILITIES			
Borrowings	(13)	3,407,579	894,951
Employee Benefits	(14)	<u>62,206</u>	<u>68,719</u>
TOTAL NON-CURRENT LIABILITIES		<u>3,469,785</u>	<u>963,670</u>
TOTAL LIABILITIES		<u>5,232,796</u>	<u>1,799,547</u>
NET ASSETS		<u>15,715,162</u>	<u>15,129,595</u>
EQUITY			
Retained Earnings		<u>15,715,162</u>	<u>15,129,595</u>
TOTAL EQUITY		<u>15,715,162</u>	<u>15,129,595</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 2016

	Note	2016 \$	2015 \$
i) Cash Flows From Operating Activities			
Receipts from clients & others		9,519,615	9,332,213
Government grants received		1,622,792	1,381,793
Interest Received		2,702	9,650
Payments to Suppliers and Employees		(9,679,904)	(9,941,717)
Interest and Other Costs of Finance		(107,887)	(92,497)
		<u>1,357,318</u>	<u>689,442</u>
Net Cash Provided By Operating Activities			
ii) Cash Flows From Investing Activities			
Movement in deposits		(11,640)	94,146
Purchase of financial assets		(71,894)	-
Payments for Property, Plant & Equipment		(1,444,501)	(364,499)
Payment for Investment Properties		(1,488,327)	-
Purchase of Intangibles		(182,588)	-
Proceeds on Disposal of Property, Plant & Equipment		-	10,000
		<u>(3,198,950)</u>	<u>(260,353)</u>
Net Cash Used in Investing Activities			
iii) Cash Flows From Financing Activities			
Proceeds from Borrowings		2,969,700	-
Repayment of Borrowings		(231,970)	(1,439,548)
		<u>2,737,730</u>	<u>(1,439,548)</u>
Net Cash Provided by/(Used) in Financing Activities			
Net Decrease in Cash & Cash Equivalents Held		896,098	(1,010,459)
Cash and Cash Equivalents at the Beginning of the Financial Year		<u>201,824</u>	<u>1,212,283</u>
Cash and Cash Equivalents at the End of the Financial Year	(5)	<u>1,097,922</u>	<u>201,824</u>

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

ANNUAL REPORT

2015 - 2016



www.ncch.org.au

Providing homes, Improving lives, Strengthening communities

Lismore Branch

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

Tweed Branch

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

Grafton Branch

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

