

Rising above the 2017 flood waters



ANNUAL REPORT 2016 - 2017

Providing homes, Improving lives, Strengthening communities





“A big thank you to NCCH staff and housing contractors for your speedy and efficient housing and smoke alarm inspections. All of my maintenance enquiries and requests were actioned swiftly; I was most surprised! Very friendly and helpful. Thank you for facilitating these repairs.”

NCCH Tenant, Byron Bay

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For a copy of NCCH's Annual Report 2016-17, 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.



“Working at North Coast Community Housing has given me a huge appreciation for the struggles our tenants endure in their daily lives. I’m proud to work for an organisation that values each person for who they are and supports us while we support our clients.”

Tracey, NCCH staff member

“Tawana is going to use her NCCH Educational Award money towards sports fees. She plays touch footy and is pretty good at it!”

NCCH staff member, Tweed office



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 2017, NCCH managed 944 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 30 properties and the year was seen as one of consolidation and preparation for the expected property transfer program from NSW Family and Community Services, expected in the 2016 - 2017 year, which did not include our region. The Board and Executive Team made a strategic decision not to submit a tender for the packages on offer. We also moved into 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 plan to complete the Development Application and commence development in Mullumbimby following purchase of land from Byron Shire Council. Growth in the future may also continue to be sourced from stock transfers from NSW Land and Housing Corporation as and when available.

Property Portfolio

NCCH now manages 944 properties housing over 1,700 people in a mix of single and family households.

The property portfolio is made up of:

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

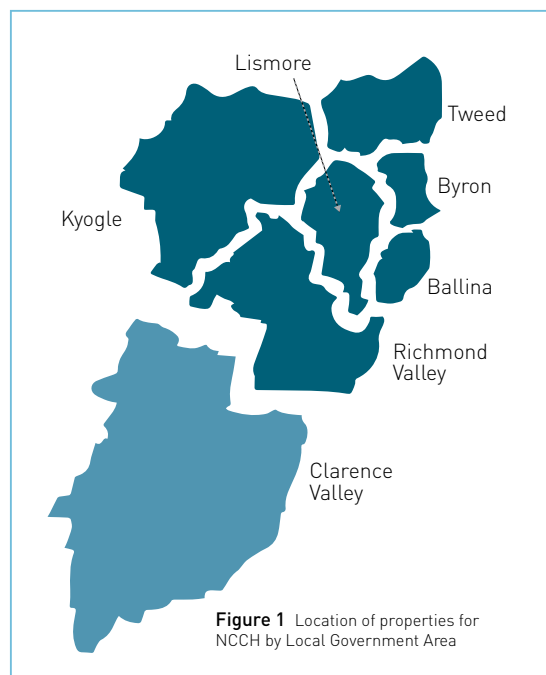


Figure 1 Location of properties for NCCH by Local Government Area

Governance

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

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

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

Public Benevolent Institution

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

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

National Regulatory System for Community Housing

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

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

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

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

For the last two years, NCCH has been a Tier 1 registered Community Housing Provider under the NRSCH.

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)
- Corporations Act 2001



“Please pass on our gratitude to your CEO for attending our Housing Forum in Evans Head in August. It was very informative and gave us context to housing issues in NSW as well as locally.”

Mid-Richmond Neighbourhood Centre Inc

“Thank you from the bottom of our hearts for your support.”

NCCH Educational Award Recipient and family



LEGISLATIVE & REGULATORY COMPLIANCE CONTINUED

- 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
- National Disability Insurance Scheme Act 2013
- NSW Anti-Discrimination Act 1977
- NSW Workplace Surveillance Act 2005
- Income Tax Assessment Act 1997
- Superannuation Act 2005
- Environmental Protection Legislation

Staffing

For the year covered by this report, NCCCH employed 33 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 the following positions:

- Chief Executive Officer
- Chief Financial Officer
- Operations General Manager
- Property & Development General Manager
- Access Coordinator
- Accountant
- Administration Coordinators
- Area Managers
- Business & Community Development Manager
- Business Systems Manager
- Corporate Services Assistant
- Customer Services Administration Officers
- Customer Service Officers
- Executive Assistant to the CEO
- Executive Assistant to the Executive Team
- Housing Response Unit Coordinator
- Project Officer
- Property Maintenance Coordinator
- Property Surveyor
- Quality & Compliance Manager
- Tenancy Managers





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
- Issuing of work orders for routine and urgent repairs

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

OPERATIONS MANAGEMENT

Property Management

- Property inspections and condition reports
- Engagement with real estates and private landlords
- Headlease agreements
- Lodgement of repairs requests

Tenancy Management

- Tenancy management policy and procedure review
- Income and rent reviews
- Lease agreements
- Rent and non-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

Business and Community Development

- Government and Philanthropic funding submissions
- Identify Community Development partnerships and projects
- Targeted tenant engagement & liaison
- Research, report, write & manage submissions and tenders
- Business Development – identify business opportunities and negotiate business arrangements, negotiate receiving pro-bono services for NFP
- Identify, develop and maintain strategic partnerships

Tenant Participation

- Tenant Council
- Tenant forums
- Tenant engagement and feedback

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 Housing Contract compliance and performance

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

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

OUR BOARD OF DIRECTORS

Key Responsibility:

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



JOHN K STONE

Chairman

Joined the Board: July 2005

Member of the Remuneration and CEO's Appraisal Committee; Member of the Nominations Committee; Ex Officio Member of All Committees.

John 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 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 47 years and has had a long-term involvement in community, sporting and voluntary organisations in the Clarence Valley.

John retired as Chairman of the Board at the end of June 2017, and will be retiring as a Director at the November 2017 Annual General Meeting. We thank him for his contribution over his twelve years of service to NCCH.

Qualifications and Experience

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



CAROLYN PARKER

Vice Chair

Joined the Board: May 2009

Chair of the Audit, Finance and Risk Management Committee; Member of the Nominations Committee; Member of the Strategic Planning & Registration Committee; Tenant Council Board Representative.

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



ALLAN JOHNSON

Secretary (July-November 2016)

Joined the Board: July 2005

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

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.

Allan retired from the Board of Directors at the November 2016 Annual General Meeting and we thank him for his contribution over his eleven years of service.

Qualifications and Experience:

- Social Housing



MARGARET KASZO

Secretary (as from November 2016)

Joined the Board: November 2016

Member of the Strategic Planning & Registration Committee; Member of the Marketing and Media Committee

Marg has 25 years of experience in the Community Housing Sector as a previous CEO of a regional housing association. Her skills include asset management, property development, human resources, tenancy management, financial management, community building and government liaison. As a previous Chair of the NSW FHA, she also brings a strong background in the development of the housing sector in NSW.

Marg joined the Board in November 2016 and was elected Company Secretary upon the retirement of Allan Johnson.

Qualifications and Experience:

- Diploma of Social Sciences
- Licensed Real Estate Agent
- Ministerial Advisory committee member
- Leadership and Management
- Project Management
- Social Housing Management



ANDERS HALVORSEN

*Joined the Board:
July 2005*

Chair of the Policy and Governance Committee (as from November 2016*); Chair of the Nominations Committee; Chair of the Remuneration and CEO's Appraisal Committee; Member of the Audit, Finance and Risk Management Committee

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



BRUCE CASSELDEN

*Joined the Board:
December 2006*

Member of the Policy and Governance Committee*; Member of the Remuneration and CEO's Appraisal Committee

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



ROBYN HORDERN

*Joined the Board:
November 2012*

Chair of the Marketing and Media Committee; Member of the Policy and Governance Committee*; Member of the Remuneration and CEO's Appraisal Committee; Member of the Strategic Planning and Registration Committee

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 was also a facilitator and mentor with the Business Enterprise Centre.

Robyn was elected Chair of the Board at the June 2017 Board meeting upon the retirement of John Stone as Chair.

Qualifications and Experience

- Sales & Marketing
- Local Government
- Community Liaison



JANICE MANGLESON

*Joined the Board:
November 2012*

Member of the Audit, Finance & Risk Management Committee; Member of the Marketing & Media Committee; Member of the Strategic Planning and Registration Committee; Member of the Reconciliation Action Plan Working Group

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
- Committee member for the Affordable Housing Strategy, Social Plan, and Disability Access and Inclusion Plan
- Member, Project Reference Group for new Area Hospital for the Brunswick Byron community
- IBCLC Cert IV BE Counselling & Education
- MAICD

*As of March 2017 the Policy and Risk Review Committee was renamed the Policy and Governance Committee.



Luke

We showcased Luke's story in last year's Annual Report and he has gone on to bigger and better things in the last 12 months.

Indigenous artist, Luke Close, has credited his tenancy with NCCH as being the stabilising influence for building a healthy, positive life and continuing his development in the arts world.



This year, Luke took his art to a new level. When the Lismore Regional Gallery moved to its new location they commissioned a mural to draw visitors towards the new Gallery.

According to Gallery Director, Brett Adlington, "As part of the gallery project we upgraded the carpark off Keen Street and there was this bland wall which was crying out for a mural."

The Gallery consulted with their Aboriginal Advisory Group and Public Art Reference Group, to call for expressions of interest from local artists and Luke's design was selected.

The mural (*pictured below*) is an impressive 53 metres long and depicts Luke's vision of Aboriginal culture in this area showing abundance, water and gathering together.

Luke explains, "The mural represents Lismore being in the basin where rivers, waterfalls and water holes are a major focus of our lives. As you stand in the mural space you are positioned in the basin looking into the hills of an evergreen environment. You can hear the Whian Whian waterfall as it splashes into the waterhole and flows onto Rocky Creek Dam.



You can almost hear the happiness of people who gather at the waterhole as you stand in the image. Majestic trees stand tall and proud at the forefront displaying the markings of our sacred sites, our burial grounds and ceremony areas. Telling our stories: reminding us of the Traditional people and their long connection to this place. As you look beyond the canopy of the trees the traditional markings fill the sky. Step back soak in the abundance, the green, you can almost smell the forest and its life. Know you are welcome in this place of meeting, fun and creation."

"I wanted to invoke harmony and peace with this mural and also the Spirit Mother we all share while we live in this beautiful place. The waterhole represents a communal place which is what I see the Gallery as. It all joins everything together as a meeting place for all of us."

Luke is elated with the project and said, "I feel like this is great for my professional development and helps springboard me into the indigenous arts community on a national level."

North Coast Community Housing applauds Luke's success and looks forward to his future endeavours.

Tenant Stories



Lynn

Thank you for the opportunity to say a few words for the Annual Report regarding the NCCH Educational Awards and their impact on our family circumstances.



The children and I were blessed with our NCCH home 17 years ago and it has been life changing for myself and the children who were 1, 3 and 6. My youngest child, Maya, is profoundly deaf, my middle daughter had severe asthma/allergies/IBS and my eldest Kai is profoundly deaf, dyslexic and has Asperger's Syndrome. I was a full time stay at home Mum, full time carer and their father had just left us when we were offered our home.

Today, I have three amazingly well adjusted young adults who are all clean-living, well-educated and are just quite simply, my pride and joy.

Maya has just graduated and is about to sit for her HSC. She has already enrolled in Southern Cross University to do a degree in Bachelor of Psychological Science next year and will then go on to major in children with disabilities.

Zali has just graduated from Southern Cross University in a Bachelor of Visual Arts. She is a compassionate young adult who cares deeply for her disabled siblings.

Kai, despite all odds against him with his unique mix of disabilities, has one more year left of his Bachelor of Visual Arts degree, which he has taken on with the full support of me undertaking to do all of his reading/writing/ assignments etc to which we have received credits, distinctions and a high distinction! Go team Kai!!

It has always been my belief that it takes a village to raise a child and NCCH has certainly played an active part. The Educational Awards Scheme has been an absolute blessing relieving the financial strain and enabling the purchase of laptops, assist with supply of University art supplies and transport costs. A cycle has been broken with regards to education and quality of life in this family and three young amazing adults are ready to take on the world. Who knows, perhaps this Mum may even tackle her own degree in the future!

Many thanks and Blessings.

Lynn



REPORT FROM OUR CHAIRMAN

This will be my final report as Chairman of North Coast Community Housing Inc (NCCH).

I was appointed to the Board of NCCH in July 2005 as part of a skilled based Board selected to guide the business out of Administration. I was elected Chair at the second meeting of the new Board in August 2005 and have been honored to hold the position up until 30th June this year, a total just short of twelve years.

I retired from the position as Chair in the lead up to my impending retirement from the Board which will occur at the adjournment of the Annual General Meeting on 27 November.

The Board has elected Director Robyn Hordern as the incoming Chair of NCCH and I wish Robyn success in her new role as she leads NCCH into the next stage of its development.

In looking back over my tenure as Chair it is pleasing to see the growth in the organisation since 2005.

When the new Board was appointed in 2005 NCCH came out of administration and commenced to become one of the leading Community Housing organisations in NSW.



Chairing the 2013 AGM

A timeline of the journey highlights the growth in the business:

July 2005: Income \$2.774M • Surplus/Loss -\$78.7k

• Net Assets \$166k • Properties 306 • Staff 12

July 2006: Income \$3.00M • Surplus \$88.2k

• Net Assets \$301k • Properties 410 • Staff 15

July 2007: Income \$3.4M • Surplus \$231.1k

• Net Assets \$532k • Properties 464 • Staff 14

July 2008: Income \$4.06 • Surplus \$80.9k

• Net Assets \$613k • Properties 527 • Staff 16

July 2009: Income \$5.13M • Surplus \$395.3k

• Net Assets \$1,009k • Properties 552 • Staff 20

July 2010: Income \$7.11M • Surplus \$793.4k

• Net Assets \$1.8M • Properties 798 • Staff 21

July 2011: Income \$9.70M • Surplus \$2.114M

• Net Assets \$3.92M • Properties 830 • Staff 20

July 2012: Income \$9.78M • Surplus \$1.19M

• Net Assets \$5.1M • Properties 839 • Staff 25

July 2013: Income \$11.89M • Surplus \$3.16M

• Net Assets \$8.26M • Properties 868 • Staff 25

July 2014: Income \$15.25M • Surplus \$4.82M

• Net Assets \$12.92M • Properties 874 • Staff 26

July 2015: Income \$12.13M • Surplus \$2.21M

• Net Assets \$15.13M • Properties 907 • Staff 29

July 2016: Income \$11.21M • Surplus \$586k

• Net Assets \$15.72 • Properties 914 • Staff 33

July 2017: Income \$11.93M • Surplus \$223.6k

• Net Assets \$15.94M • Properties 944 • Staff 33

The timeline provides some interesting statistics:



Income growth of 430%
from **\$2.774M** to **\$11.93M**



Growth in staff numbers
from **12** to **33**



Growth in net assets from
\$166k to **over \$15.94M**



Growth in number of
properties under management
from **306** to **944**



Moir McDade and John Stone at NCCH's 30th Year Anniversary



Thank you morning tea presentation to John Stone at his last Board meeting as Chairman.

I do not claim the success of NCCH as mine alone, since taking the Company out of administration in 2005.

This growth is due in no small part to the expertise of our Executive Officers, and in particular our present CEO, John McKenna, as well as the proficiency of my fellow Board Members.

NCCH has also moved into small to medium scale development of social and affordable housing, to meet the increasing need for housing those most in need. This has resulted in the company now owning over 50 tenancies in its own right through judicious borrowings and cash management with our financial partners Westpac.

Another milestone for the Company was achieving Tier 1 Registration under the National Regulatory System for Community Housing, which was a 10-year effort from being placed in administration, which highlights how stable the Company's operations have become.

NCCH is the largest Community Housing Provider on the North Coast of NSW and is the only Tier 1 Registered provider in the region.

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 2016 – 2017 financial year was certainly one of opportunity and challenge, with a number of key staff changes impacting on the level of success at year end.

The NSW Government announced the tender process for the Social Housing Management Transfer Program in late 2016 and opened the tender process in March 2017. The Northern Rivers Region was not included in the regions available for transfer, so we were faced with the decision on whether to submit a tender for one of the areas included.

The Board and Executive Team took the decision not to submit a tender but to focus on ensuring that the Company was operating soundly to place it in the best position to submit tenders in any future rounds, if the North Coast Region is included.

In the year under review, the Company focused on growth within its housing stock and client satisfaction by providing homes, improving lives and strengthening communities. The CEO's Report will provide more detail on the operations across the year.

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.

Most readers will be aware of the devastating floods which hit the Northern Rivers Region in April this year. I am pleased to report that only a small number of our properties were affected in the two main areas impacted by the floods in Lismore and Murwillumbah and at the time of writing all of our tenants are back into their refurbished homes.

The wisdom of purchasing our Lismore head office was borne out during the flood. We purchased the building with the knowledge that the first-floor offices were well above the 1974 flood level and while the CBD of Lismore



John Stone, MC at Grafton office official opening 2008



30th Anniversary celebration function

was devastated by flooding, staff were able to be up and running again by the Thursday following the flood and able to assist our tenants who had been impacted.

The Company continued to provide opportunities for housing with the construction of a housing complex at 20 Gordon Blair Drive Goonellabah, which was completed in October 2016 on schedule and provided 9x2 bedroom townhouses for sale and rent.

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.

In conclusion, I am deeply appreciative of the support and guidance given to me by all Directors, past and present, over the past 12 years, noting that Anders Halvorsen is the only remaining Director that lined up all those years ago to commence their association with NCCH.

I believe that NCCH remains in safe hands, and I look forward to continue being informed of progress and new milestones over the years to come.

John K. Stone
CHAIRMAN
2016-17



Former Lismore City Council Mayor Jenny Dowell & John Stone, sod turning Rainforest Creek development 2016 function

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, risk & compliance, and workplace health & safety.

Qualifications and Experience

- Bachelor of Arts in Administration
- Fellow Australian Institute of Management and Leaders
- Member Australian Housing Institute
- Over 25 years' senior management experience in the social housing, facilities maintenance, contracting and services industries
- Chair NSW Federation of Housing Associations
- Chair Disability Housing Communities of Practice - PowerHousing Australia
- Co-Chair NNSW District Homelessness Implementation Group (DHIG)

TANYA HARMON **CHIEF FINANCIAL OFFICER**

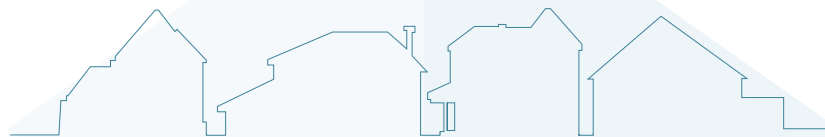
Key Responsibility:

Responsible for NCCH's corporate services including:

- Financial Services delivery and Management
- Treasury Management
- Risk and Compliance
- Strategic management
- Human resource management

Qualifications and Experience

- Bachelor of Business – Accounting
- Justice of the Peace
- Mental Health First Aid Certificate
- Employed in the Australian Community Housing Sector since 2012
- Extensive experience as a senior accountant and tax advisor
- Fire Warden Duties and Responsibilities Training



OUR MANAGEMENT TEAM CONTINUED

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
- Information Technology
- 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 Learning's 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

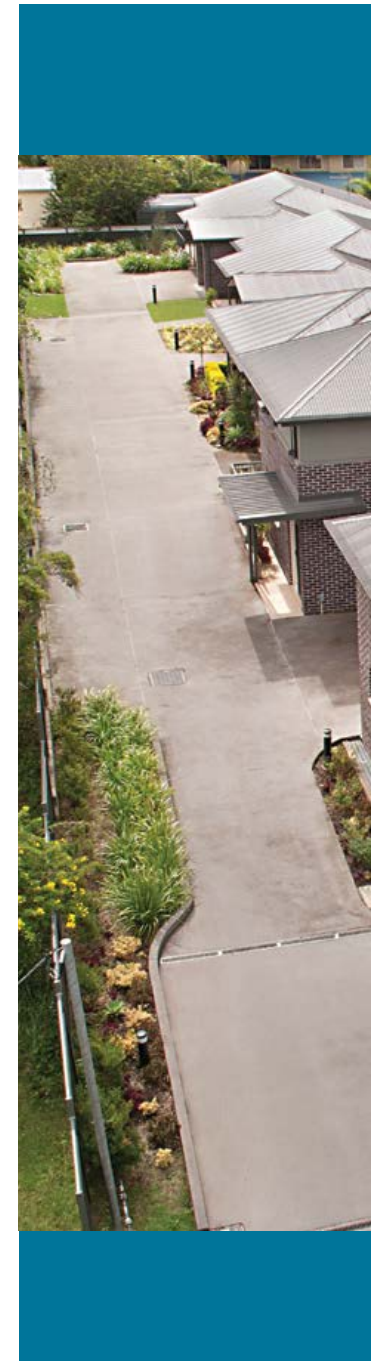
HARIET BRUMMELHUIS **OPERATIONS GENERAL MANAGER**

Key Responsibility:

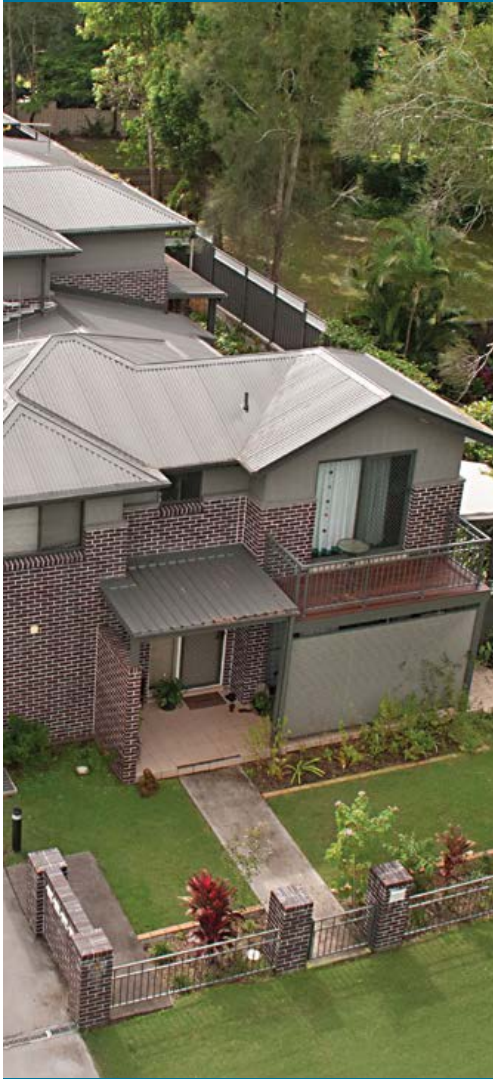
Overall responsibility for delivery and management of best practice community based social, affordable and disability housing services; building a cohesive and responsive multi-disciplinary team of tenancy staff; ensuring the provision of quality tenant services and associated program management across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

Qualifications and Experience

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



CASE STUDIES



Case Study 1

A good news story from our staff in Tweed

“We signed up a tenant with medical issues who had been living in a bus in the back of beyond, but needed to be closer to town. The tenant also had a 19 year old cat so the two of them were very excited about getting a house just in time for Christmas. The previous tenant left behind the washing machine, fridge and bed which was exactly what he needed. He was very grateful and said that there must have been some Christmas fairies sprinkling magic around at the time.”

NCCH Tweed Team

Case Study 2

Finding a ‘forever home’ for one of our elderly

“We were able to house a beautiful, older woman who had become homeless after renting for 14 years through a private rental. When major highway roadworks commenced in her area, her previous landlord significantly increased her rent and she had to move out as she was unable to afford the rent. She even had to borrow a car to sleep in until she could find somewhere to live. She existed on temporary accommodation until she could find a home, and we’re happy to report that we found her a capital property, which means she has somewhere permanent to live.”

From the Grafton team

Case Study 3

Great outcome for single Dad

“We housed a single Dad who previously had custody of his children after the death of the children’s mother. He ended up losing custody of his children to FACS but, after NCCH found him a property, he had his children returned to him.”

NCCH staff member, Grafton

Case Study 4

First tenant housed in our Rainforest Creek Development

The Rainforest Creek development got off to an excellent start when its first tenant moved into the accessible unit. Philip suffers from Cerebellar Ataxia and is confined to a wheelchair. Prior to being housed by NCCH, he was forced to live in a motel room in order to shower. When he was shown his new accommodation at Rainforest Creek he shed tears of joy to be in his own home that met his needs. Philip attended the opening ceremonies for Rainforest Creek and graciously showed off his fully accessible home to guests.

NCCH Lismore Team



Philip pictured at the Official Opening Ceremony (third from left)

REPORT FROM THE CHIEF EXECUTIVE OFFICER



John McKenna



The Year in Review

I would like to lead off my report with an acknowledgement and recognition of the 12 years of leadership provided by our retiring Chairman John Stone. John took on the role of Chairman at a time of turmoil in the history of the organisation back in 2005 and in the eight years I have worked beside John, in bringing the company on the journey to where we are now, it has been a privilege to serve under John as Chair. Like most successful partnerships it has not always been plain sailing and the results show that the Company is in a much better position as a result of that partnership. I wish John well as he embarks on the next stage of his “retirement”.

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 completed our Rainforest Creek mixed tenure estate of 9 x 2 bedroom townhouses, on land sourced from Lismore City Council, in Goonellabah in October. The official opening was well attended on the 26th of October and was performed by Member for Lismore Thomas George and our Chair John Stone. The Welcome to Country and smoking ceremony were performed by Uncle Gilbert Laurie who told us some of his history of growing up not far from our site. This project was completed with no government funding and will be the second affordable housing development we have completed without any State or Federal government funding.
- At the time of writing, we have submitted the development application to develop a 3,200 m² block of land in Mullumbimby as a mixed tenure social and affordable apartment complex which will result in 25 housing outcomes for sale and rent, subject to Council approval. When completed, the development will provide much needed entry level properties for sale and also downsizing options in the heart of Mullumbimby.

- An encouraging sign for the organisation is that we are being approached by medium density housing developers to be involved in their projects at the design stage, with a view to either headleasing or managing properties in the finished developments. Our aim is to facilitate more housing options in the Northern Rivers and not necessarily own them.
- As part of the finalisation of the Social Housing Subsidy Program with the NSW Land and Housing Corporation, we have identified a number of parcels of vacant land in their portfolio, suitable for future development, that are in the final stages of being transferred to us, at the time of writing. The transfer of this land will allow us to put together a medium to long term development plan based on the underlying demand across the region.
- In response to the floods which devastated the region in early April 2017, in particular the Tweed and Lismore areas, the NSW Government allocated \$2 million for the provision of additional leasehold properties to house those displaced by the floods. NCCCH received \$1.85 million to source and manage up to 30 properties for up to three years and Social Futures received \$150,000 to provide support and intake assistance to families displaced by the flood who are eligible for assistance.

Improving Lives

- We were successful in winning \$216,000 in NSW Government grant funding, as part of the Social Housing Community Improvement Fund (SHCIF), to complete five projects across the region, the projects were:
 - Tweed Heads Accessibility Project, to provide footpath access for our tenants in Water Street to Minjungbal Drive.
 - Grafton Basketball Stadium Project, which includes the provision of an air conditioned space and an outdoor

extension to allow the Midnight Basketball players an area to meet and cool down after games.

- Eggins Place Safety Injection Project, provides funding to provide more security lighting in the Eggins Place precinct and permanent sharps containers to improve resident safety.
- Bounce for Elders Memorial Park Basketball Court, which will provide funds to refurbish the basketball court in the park to allow the recommencement of the local youth basketball by the Lismore PCYC.
- Byron Safety Project, provides funding for the installation of improved security lighting at one of our complexes in Byron Bay to improve the residents' safety and amenity.

The aims of the SHCIF were to create better and stronger social housing communities by improving local amenities and physical improvements on or near social housing communities and the funds awarded will certainly go towards that.

We will continue to identify suitable place based initiatives and available funding in an effort to work with our clients to improve the security and liveability of their neighbourhoods.

Strengthening Public Profile

- I spoke at a number of forums and was interviewed during the year to highlight the issues facing the region as a result of the lack of social and affordable housing:
 - Sponsored Northern Rivers Housing & Homelessness Forum in Lennox Head
 - Panel member at the Community Conversation on Housing in the Mid Richmond in Evans Head
 - Presentation at the Energy & Water Ombudsman Anti-Poverty Forum in Lismore
 - Presentation at the Affordable Housing Forum Mullumbimby

- Presentation at the Nationals North Coast Regional Conference in Lismore
- Chair's welcome - Moving towards a united voice for the Aboriginal Housing Sector – Ministerial launch (as Chair of the NSWFHA)
- Presentation at Byron Shire Council Housing Summit
- Presentation at University Campus for Rural Health Social Connections Breakfast in Lismore
- Meeting with NSW Shadow Housing Minister Tanya Mihailuk to discuss regional housing issues in Lismore



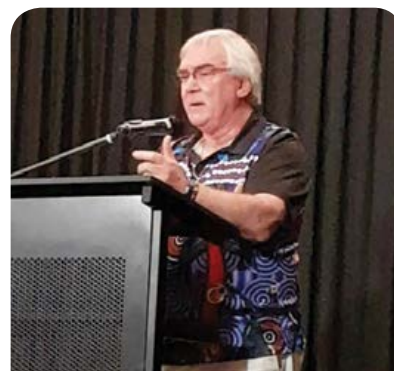
Byron Shire Affordable Housing Summit

Building Capacity

- As noted last year, NCCH purchased and commenced implementation of the Greentree Integrated Management System. Twelve months in and the results have been mixed. There is no doubt that the system will allow us to better manage all areas of our business, however, the required change to business operations and the amount of training required for staff to become proficient in the use of the system was greater than expected. Our decision to purchase the Greentree system is still, in my opinion, the correct one.
- As noted in the Chairman's Report, Director Stone retired from the position of Chair at the June 2017 Board meeting and announced his intention to retire from the Board at the November 2017 AGM. The Board Nominations Committee commenced the process of seeking a suitable replacement with the requisite skill set for the future growth of the Company.
- 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. As outlined in last year's report, Homes Out West left the Alliance to focus on issues in their own region. The remaining Alliance members worked on the major project of the year for the Alliance, which came out of the CEO's Study Tour to the UK in 2014. The Housing Alliance members committed to the development of the Australian Social Value Bank; more details on the project are included later in the report.



NSW Shadow Housing Minister Tania Mihailuk visits NCCH Lismore



Mullumbimby Affordable Housing Rally

Key issues over the next 12 months

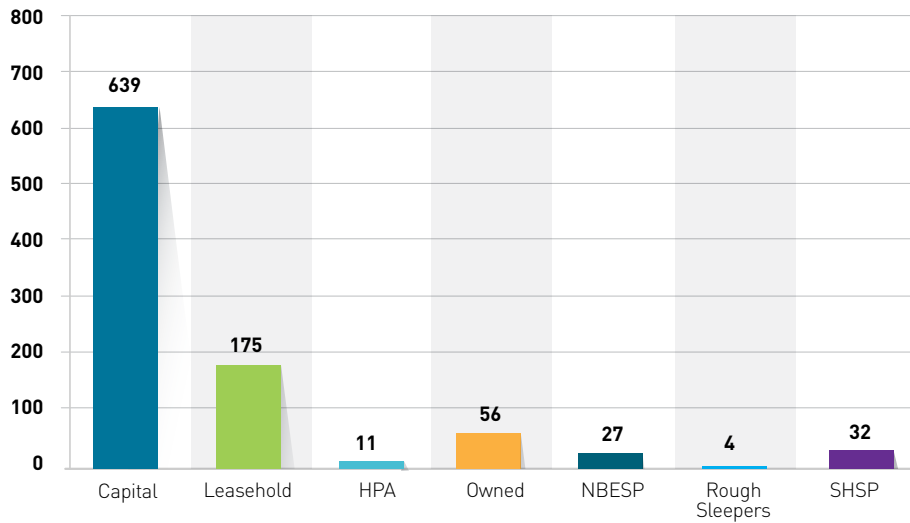
- Ensure that all staff who have joined the business over the past 6 to 18 months are fully trained and proficient in the roles for which they have been employed.
- Complete the development approval process and, subject to Council and financial approval, commence construction on the Station Street Mullumbimby site.
- 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.
- 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.
- Draft a medium to long term development plan to best utilise the expected land transfers from NSW Land and Housing Corporation.
- 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.

“After waiting for the Christmas sales, we finally spent Jacob's scholarship money by purchasing a laptop and case. He is very excited and grateful!”

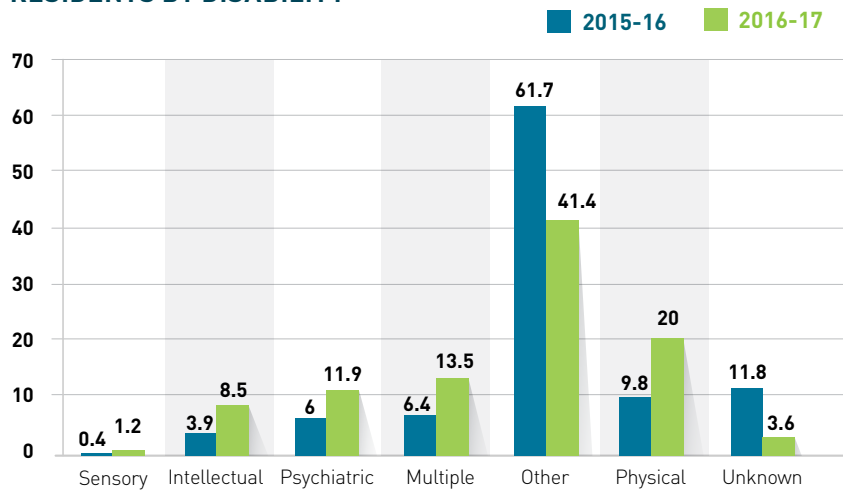
NCCH Educational Award Recipient and family

STATS FOR THE YEAR

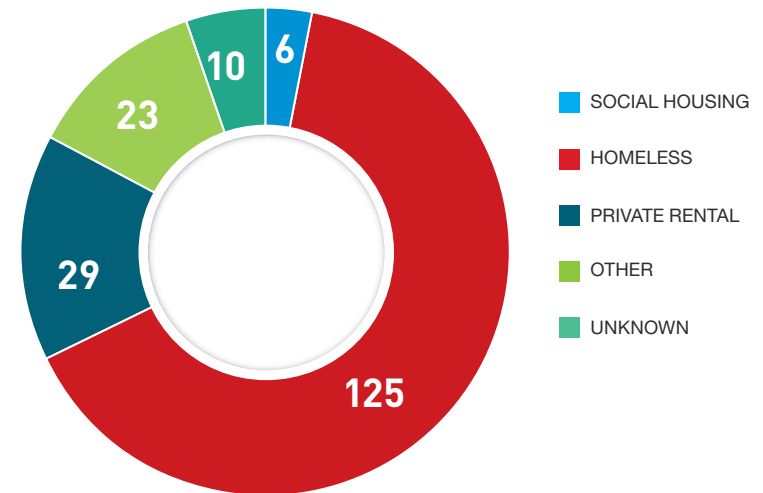
PROPERTIES BY PROGRAM TYPE 2016-17



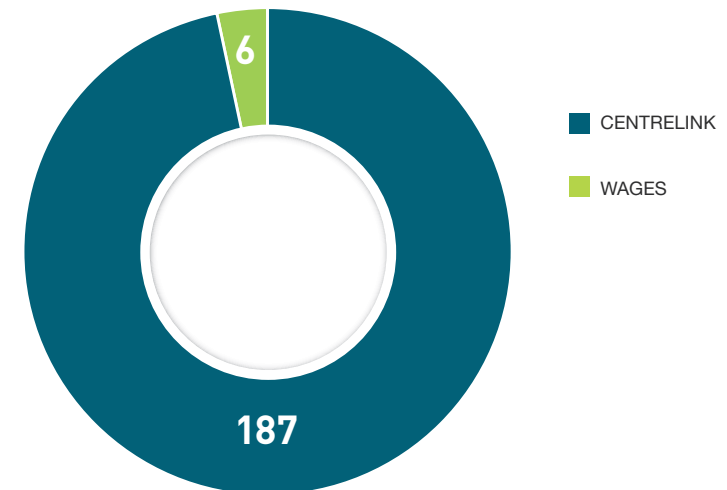
RESIDENTS BY DISABILITY



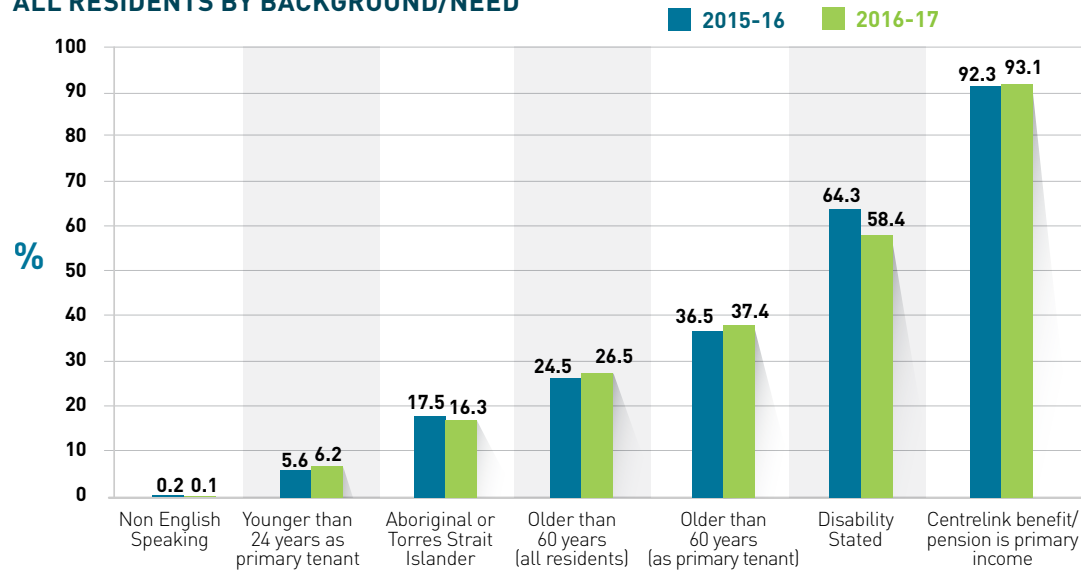
2016-17 FORMER TENURE OF NEW HOUSEHOLDS



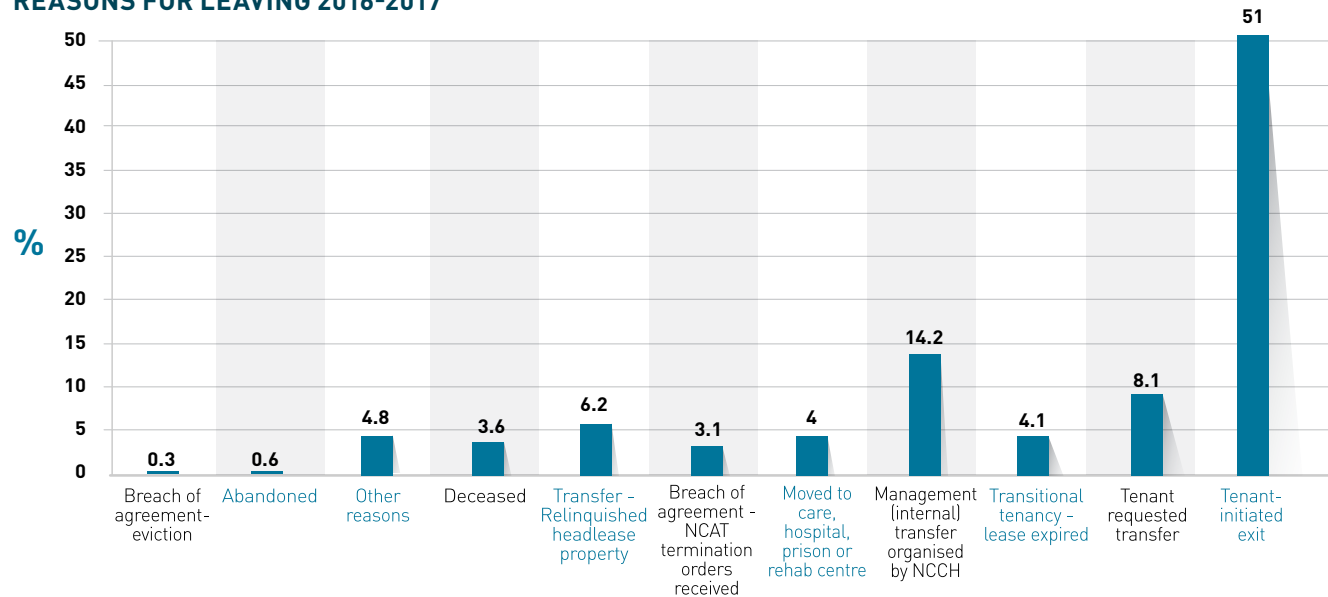
2016-17 NEW HOUSEHOLDS BY PRIMARY INCOME SOURCE



ALL RESIDENTS BY BACKGROUND/NEED



REASONS FOR LEAVING 2016-2017



TENANCY MANAGEMENT

In summary:

193 NEW HOUSEHOLDS WERE ASSISTED

125 NEW TENANTS WERE HOMELESS AT THE TIME OF BEING HOUSED

16.3% OF ALL TENANTS IDENTIFIED AS ABORIGINAL & TORRES STRAIT ISLANDER

93.1% OF TENANTS WERE SUPPORTED BY CENTRELINK INCOME

Tenant Council and Tenant Participation

Our Tenant Council members met on seven occasions during the year, participating in Tenant Council meetings, Tenant Forums and a Tenant Council Planning Day. Our Tenant Forums are held in regions covered by our Company, as outlined below, and guest speakers are organised by NCCH's Business and Community Development Manager, Tracy Akerman, to give presentations on topics of interest to our tenants at all of our Tenant Forums.

Tenant Forums held throughout the year included:

- **July 2016 – Tweed 'Christmas in July' event**

This function has become an annual event for our Tweed tenants and is enjoyed with great enthusiasm. Our CEO entertained us with some harmonica playing and a raffle was drawn and Christmas presents handed out as prizes to the winners. A great time was had by all, with reports the event is a social highlight on the NCCH Tweed tenant calendar!

- **August 2016 – Casino Tenant Forum**

Presentation from Achieve Australia was delivered on the National Disability Insurance Scheme, covering the impact on NCCH tenants, eligibility requirements, stakeholders and the NDIS and the roll-out locally.

- **October 2016 – Grafton Tenant Forum**

The topics discussed at our Grafton forum included navigating the aged care system and accessing services via telephone and online at My Aged Care. The guest speaker presentation was given by Ms Sue McGuigan, NSW Regional Assessment Service Manager, Northern NSW Local Health District.

- **December 2016 – Tenant Council Planning Day**

This Planning Day was a productive time for Councillors. Craft was used as a tool to strategically reflect upon Councillor roles; road mapping out Councillor experiences and the issues they have faced in the past. Some planning for the future was also undertaken using various craft techniques aimed at enabling an increase in expression and emotion. The day was thoughtful, thought provoking and concluded with an emphasis on NCCH's exciting road ahead and the lessons we have learnt collectively. A beautiful Christmas lunch was shared by Councillors and staff honouring the importance of the Tenant Council members and their ongoing contribution to NCCH.



Tenant Council Christmas Lunch with NCCH CEO John McKenna and Business & Community Development Manager, Tracy Akerman.

Tenant Newsletters

Information is also disseminated to our tenants via NCCH's newsletter – Housing News – which is distributed to all tenants on a quarterly basis via post, email and on our website.

■ **February 2017– Ballina Tenant Forum**

This was a forum primarily focussed on the information and services BaptistCare can provide our tenant cohort. Ms Wendy Synott completed a presentation and outlined how BaptistCare can assist tenants to stay in their home longer. Local Ability Links staff also attended this forum and provided a service snapshot, and answered questions, in relation to the services available to the community across the region.



■ **April 2017 – Tweed Tenant Forum**

The Tweed forum was well attended as is always the case for this NCCH calendar highlight! The guest speaker was again Ms Sue McGuigan, the NSW Regional Assessment Service Manager for Northern NSW Health, who spoke about navigating the aged care system and accessing services via telephone and online at My Aged Care. Local Ability Links staff attended this forum and provided a service snapshot and emphasised the services available to residents living in the local area.



■ **June 2017 – Byron Bay Tenant Forum**

This forum provided valuable catch-up time for tenants and staff alike. The forum guests heard from local Ability Links staff who provided a service snapshot and outlined the services available to tenants who reside in the local area.

Our planned guest speaker was unable to attend this forum at the last minute, so the Business and Community Development Manager took the opportunity to undertake a resident consultation on behalf of Council of the Ageing. Results demonstrated tenants believed a housing crisis was in existence. Eight of the 15 residents at the forum believed they will require modifications in their homes into the future in order to age in place successfully. Issues such as transport, accessibility, energy efficiency, security and local medical services were all raised as issues requiring consideration when housing decisions are made by the ageing. Lastly, the unaffordability of nursing homes was also raised as a concern for our older generations as they transition into a higher need for care.



We would like to thank all of the organisations mentioned who provided guest speakers to give presentations to our tenants at our Forums throughout 2016-2017, and we thank the guest speakers who took the time to prepare such informative presentations.

All NCCH tenants who attend our Tenant Forums go into the “lucky door” prize draw for a \$50 gift card. This year’s winners are pictured below with our Business and Community Development Manager, Tracy Akerman.



Tenant Forum winner
(April 2017) Barbara



Tenant Forum winner
(Aug 2016) Carol



Tenant Forum winner
(Feb 2017) Annette



Tenant Forum winner (June 2017) Lesley



Tenant Forum winner (Oct 2016) Ron

Words of Appreciation from the CEO

I would like to take this opportunity to thank the Tenant Councillors for their selfless dedication to the roles they have taken on and in particular recognise the long term service of Dolores Close and Peter Harris who have now both served on the Tenant Council for over 10 years.

I met Peter one hour after I started with NCCH in July 2009 as we both prepared to meet the Byron Shire tenants for the first property transfer information session. Both Peter and Dolores have demonstrated their passion for tenant issues on behalf of both the NCCH tenants and the wider state issues for many years and the Board and staff really appreciate their efforts.

I would also like to recognise the great efforts of our other Tenant Council members Marianne Payne, Ivon Black, Walter Gill and Diane Caton.

Why we enjoy what we do

“ I feel that I am helping to improve the lives of some of our tenants when hearing how NCCH Educational Award recipients have benefitted from receiving an Award. I really enjoy receiving updates on their progress... usually from their justifiably proud parents. It makes me proud to be part of a caring organisation that runs such a scheme.”

Julie, NCCH staff member

Tenant Council Report

The Tenant Council is honoured and privileged to represent the concerns of fellow tenants, to work with management and its dedicated staff, and to be honoured by the Board for eleven years of change and growth.

Councillors have engaged in other information seeking activities independent of NCCH through attendance at various regional forums and workshops. Councillors attended the North Coast Primary Health Network forum, the Clarence Valley Mental Health Consultation Workshop, and Palliative Care training was undertaken by Marianne Payne. Peter Harris also continues to attend Lismore Council meetings to keep abreast of issues impacting on NCCH and its tenants.

Homelessness Forum 2016 at Lennox Head on 21st July was a watershed occasion for Peter Harris, Marianne Payne, and Walter Gill as they participated alongside service providers and tenants from social housing.

Then there was the 2016 Affordable Housing Conference, Sydney, 28th-29th July where Peter Harris and Dolores Close attended as well as being front-of-house for fellow representatives of NSW Tenant Network. All of which are opportunities to network with those who share the same concerns.

Peter and Dolores are the only rural representatives of NSW Tenant Network. Peter is one of the founding members (2005) and has travelled to Sydney for bimonthly meetings from February to December all these years. Dolores has done this since 2014. We report,

initiate projects, and keep fellow reps up to date with rural concerns and those of tenants from NCCH.

Tenant Council is a six-member team, sharing in knowledge, mentoring one another when needed, advocating, and we are accessible at forums and by phone to tenants in need.



Through up-skilling, training and interaction with professionals, the Tenant Council has achieved stability, longevity, and the trust of tenants.

The four points about trusting a person or an organisation are competence, reliability, benevolence and integrity. We acknowledge the work of staff pulling together to meet the immediate needs of flood affected tenants and their post-flood concerns. And we trust to the continuing refinement of the company. As volunteers, we of Tenant Council pledge to do the same.

In conclusion, may we all deliver good service and prosper by enlightened management, farsighted governance of our Board of Directors, and the goodwill of all concerned.

Dolores Close

Tenant Council
Chairman



Thank *you*

We would like to thank our partners

- ACCOMMODATION NETWORK
- BRIGHTER FUTURES
- CARINGA ENTERPRISES
- CASSI
- COMMUNITY MENTAL HEALTH SERVICES
- ENOVA ENERGY
- F.S.G.
- HELPING HANDS INDIGENOUS HOUSING SUPPORT
- HOUSE WITH NO STEPS
- LIFEBRIDGE AUSTRALIA LTD
- MULLUMBIMBY & DISTRICT NEIGHBOURHOOD CENTRE
- MULTITASK
- NEW HORIZONS
- NORTH COAST COMMUNITY COLLEGE
- NORTHERN RIVERS COMMUNITY GATEWAY (LISMORE NEIGHBOURHOOD CENTRE)
- ON-FOCUS CASINO
- OTCP
- REKINDLING THE SPIRIT
- SOCIAL FUTURES (CONNECTING HOME)

Tenant Stories - Our Longest Serving Tenant



Eva

I was born in Combiensbar, Victoria, near Sale. I was one of four children and had two brothers and a sister. The eldest was a step-brother who was a fair bit older.

My parents had a farm. But my mother and father didn't get along, and before long my mother made a decision to leave and take us to Melbourne when I was only eleven years old.

As a sole parent trying to juggle work and being a mother, she worked at nights doing office cleaning, so she could be at home with us through the day.

I went to school in Melbourne, and over time, when my brothers and sister were working, I had to rush home from school to get tea ready. I was the chief cook in our family.

I stayed home until my husband, Selwyn, came into my life. My brother married Selwyn's sister, and that's how we met, and before long, we were married too. It was an unusual situation—brother and sister marrying brother and sister.

Selwyn and I had three wonderful children—two boys and a girl. We were married for about twenty years when we divorced after our marriage broke down. But the funny thing was: we became great friends after we divorced. Selwyn did remarry, and his wife and I are still friends today. We continue to send one another Christmas and birthday cards, so the outcome worked out for everyone.

Eventually, I met my second husband, Tony, and we had a good marriage and were together for many years.

Together, we joined the Salvation Army and Tony worked in their shop. Unfortunately though, Tony had a serious heart condition.

How we came to learn about North Coast Community Housing (NCCH), was after talking to my nephew who lived in Victoria, and he and his family were with a similar housing company. He said to me one day: 'Why don't you find out if there is a something similar where you are?' So we discovered there was one, and at that time, the company had a small office in Murwillumbah.

We were soon interviewed, and were eventually offered a place in Murwillumbah, and then we moved to the Tweed area. It was a lovely unit, but it was upstairs, and Tony's heart didn't make it easy for him to walk up the stairs. He had a fall twice on those stairs, and consequently, the office informed us that they would find us something more suitable to meet our needs. We then moved to a nice single storey unit at Banora Point, just around the corner from where I am now, and the neighbours were very nice people.

Tony and I were very comfortable and happy in our unit—and then tragedy struck. Our neighbours had invited us over on New Year's Eve for a few drinks and nibbles to celebrate the occasion. We accepted the invitation and were having a lovely time, when my husband suddenly said: 'Oh, I'm so damned tired; I need to go to bed.' I said I would leave the party and go with him, but he told me to stay and enjoy myself. About fifteen to twenty minutes later, a premonition told me to go home and check on Tony, and when I got there, I found him dead on the floor between the lounge room and kitchen. That was New Year's Eve, and the year before that, my mother died on Christmas Eve. It was dreadful. So nowadays, Christmas Eve and New Year's Eve have no meaning to me.

Anyway, I asked North Coast Community Housing if I could move to another unit should any become available. It was just too hard to continue living there, because where I had found Tony was where I had to walk a number of times each day. We had been with NCCH for years, and it wasn't very long after my request that I was shown the unit I am living in now.

I have been here for about seven years and am quite content. My unit is close to the local shops and on bus routes, so it has worked out very well for me.

There are eighteen units in this estate, and all the residents help each other out. I am now eighty-seven years old and have a bad heart and several other health problems. I have had many falls and put my shoulder out, and that has given me dreadful troubles. I also have osteoporosis and arthritis.

I ended up in hospital at Christmas. I have a gentleman neighbour, who is my friend and carer. His daughter lives at Ocean Shores and she had invited us for Christmas dinner, and I really wanted to go. So my doctor came around on Christmas Eve and looked over all the tests I had undergone. Reasonably satisfied, the doctor gave me permission to go home, providing that I promised to behave myself.

I love reading and doing crosswords, and love to collect elephant ornaments. I also enjoy my small garden, and I have some cute garden ornaments there too.

North Coast Community Housing has always been extremely good to me and I've never had problems with them at all. Whenever I have needed or requested something, it was there. When I took ill, my doctor recommended that I have handrails for support, and before I knew it, a tradesman arrived and installed handrails in the bathroom and outside where I walk. A service can't get better than that.

Governance

The Executive Team works closely with the Board on the governance of the business. The Board and management team were 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. The Company implemented a new Integrated Management System utilising the Greentree platform this year which now allows better control, transparency and reporting of the business.

Sub-committees

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

- Audit, Finance & Risk Management Committee
- Marketing and Media Committee
- Nominations Committee
- Policy and Risk Review Committee (renamed to the Policy and Governance Committee in March 2017)
- Remuneration and CEO's Appraisal 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 previous Annual Reports, 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. The development is located beside a creek and includes a riparian rainforest to rejuvenate the creekside - hence the title "Rainforest Creek".



Through innovative design and maximising the available space on the block, NCCH has delivered 9 housing outcomes... 8 x 2 bed outcomes and 1 x fully accessible 2 bedroom outcome, which are within walking distance of a local shopping centre and library, and in close proximity to public transport. The project commenced in April 2016, completed in October 2016 with the Official Opening also held in October 2016.

To assist the economy in our region, NCCH used a local contractor for the project, who in turn employed local sub-contractors and a local project management organisation.

The Official Opening was one of the year's highlights and we have included some photos of the event (*at right and on the Highlights page*).



Official opening



'Rainforest Creek' property photos



The Rail Yard Mullumbimby

As reported last year, this project is a partnership with Byron Shire Council to purchase a 3200 m² parcel of Council land in Station Street Mullumbimby to provide social and affordable housing outcomes.

At the time of writing, this project has been submitted for development approval and subject to Council Approval, will result in 25 housing outcomes in the complex. Our current plans will result in us keeping six of the units for social and affordable housing and selling 19 of the units as entry level housing outcomes. One of the key Council requirements on the site was to save a large fig tree, if possible, as part of the development. We are pleased to say that our current design achieves this in addition to the 25 housing outcomes.



Concept photos of 'The Rail Yard' development.

New NCCH Grafton office - 119 Pound Street

NCCH have been a part of the Clarence Valley since our 1997 amalgamation with the Clarence Valley Tenancy Scheme. Since then, we have had a number of office locations, the last of which was a move into the old Housing NSW office in the King Street Arcade in 2010. While the offices served us well for six years, we recognised a need to provide a more public shopfront to our clients and a more pleasing workspace for our staff. We commenced the search for new accommodation in 2016 and finally settled on our new location in Pound Street. Following a full refurbishment, we opened our new office to our tenants and the public in July 2017.

The overwhelming feedback is that our new location is a much more welcoming space and our staff are enjoying their new light-filled and spacious back office facilities. The new location was selected with a view to future expansion as opportunities present themselves.



Grafton Office shop front

Staff Professional Development

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

As part of this year's development, training included Trauma Informed Practice and staff workshops were conducted on managing change, organisational structure and building our organisational team.



This year, we again encouraged staff to submit an expression of interest in attending the 2016 Community Housing Conference held in Sydney in July. The successful staff members - Gene, Terri, Lucie and Tracey - were required to provide a presentation to the Board and to their colleagues on what they got out of attending the conference. All were very appreciative of the opportunity provided to them by Management and encouraged other staff members to apply if the opportunity arose in the future.



NCCH EDUCATIONAL AWARDS SCHEME

Since its inception in 2013 as a Bursary Scheme, the NCCH Educational Awards Scheme has continued to support some of our tenants and their families to achieve and build community capacity, leading to future social and economic engagement in society.

Applications were submitted in a number of different Award categories and, this year, nine of our well-deserving tenants were recipients of NCCH Educational Awards covering Sport, Creative Arts and Education. Successful recipients use their prize money to purchase laptops or equipment for educational purposes, sporting equipment, registration fees, uniforms or to cover ancillary costs associated with their category, such as eisteddfod entries or costumes.

One of the most interesting Award recipients was Margaret, who is a sprightly 87 years of age who was selected to represent Australia in the ITF 37th Super-Senior World Tennis Championships which are being held later this year in Florida, USA. Margaret used her prize money to assist with costs associated with her participation in the Championships, not covered by other fundraising methods. We wish Margaret all the best for the competition and we will report back in next year's Annual Report on her achievements.



Kai & Maya with their certificates in the University Education category



Holly accepting her certificate from our Tweed/Byron Area Manager



Ayla, Jacob and Dom with their Award certificates



Margaret with her Award certificate



Laura receiving her Award from the CEO, John McKenna



Tawana is presented her Award by our Tweed/Byron Area Manager

How our educational awards help out tenants.

Ayla's family was able to use some of her NCCH Educational Award prize money towards her participation in a dance eisteddfod.



Jacob was accepted into a Griffith University engineering course whilst continuing his secondary education at school. His NCCH Educational Award prize money has been used towards the Uni course which he undertakes by correspondence and attendance at Uni a few times per term. The course enables his early entry for the Uni degree. His parents have proudly reported that he came second in his course this year.

His family was able to purchase a laptop and case for which he was very excited and grateful.



Dom was selected to become a full playing member of the Gold Coast City FC Under 13 Boys NPL squad



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
- 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
- Glenn Field and his team at Field Constructions for the great job they have done in completing our Rainforest Creek development
- Richard Mason from Techton for the successful Project Management of the Rainforest Creek development.
- Builders, consultants and contractors of the properties that we have refurbished and maintained during the year
- Our Fellow Housing Alliance members – Homes North, and Housing Plus – for their continued support and assistance
- Lismore City Council for its continued assistance with our Rainforest Creek development

- Byron Shire Council for the Station St Mullumbimby opportunity
- Social Futures for their role as lead agency on the Communities North Consortium for the Going Home Staying Home contract
- Westpac for providing our loan and banking facilities
- Athletes Foot for donations of shoes for flood affected tenants
- Alstonville Anglican Op Shop (who provided furniture to people after the flood.)

John McKenna

John McKenna,
Chief Executive Officer



Why we enjoy what we do

“I’m helping to make a positive contribution to the lives of our tenants and their families and am so lucky to be able to do this working collaboratively with a wonderful team of committed and professional staff.”

Yolanta, NCCH staff member

“I received a call the other day from one of our tenants to let me know that she loves living in her place as it’s nice and quiet.”

Jenny, NCCH staff member



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

Key achievements 2016/17

This year was a significant one for the work of the Housing Alliance. During the year the members formed and established a new charitable company, Alliance Social Enterprises (ASE) with representation on its Board from each of the member Boards. This is a major step forward and will allow the Alliance to pursue activities aligned to their charitable objects in partnership with one another.

The year also saw the successful launch of the Australian Social Value Bank (ASVB). A first in Australia. The ASVB is a social impact measurement tool that uses a robust methodology, which is internationally endorsed, to put a dollar value on social outcomes. These social values are then pre-populated within the ASVB Value Calculator, allowing users to easily compare the costs of their program to the value of the social outcomes they create. The Cost-Benefit Analysis that is performed by the ASVB tool is in accordance with Government guideline recommendations. The ASVB will show the value of the impact the project will have on the lives of the people they work with, which can then be used to communicate to their stakeholders, inform budget decisions or to substantiate funding applications.



We believe that the ASVB will be a cost effective option for Non Government Organisations, Community Housing Providers, Government and Corporate organisations to assess the social value of their work. Since its launch in July 2017 we have a number of customers including the New Zealand Government, Lendlease and icare. Their support of the ASVB is greatly appreciated and the positive responses from stakeholders and early adopters has been very encouraging.

The successful development of the ASVB was a huge milestone for ASE, and their efforts did not go unnoticed, with ASE being the recipient of the 2017 Social Impact Measurement Change Maker Award from the Social Impact Measurement Network of Australia (SIMNA). To be recognised in this forum, particularly at such an early stage of development, was a real honour, and provided confirmation that there is a place for the ASVB in helping to progress social impact measurement in Australia.

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 three 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.





HIGHLIGHTS OF
THE YEAR



OUR LINKS TO THE COMMUNITY

October 2016 – media promotion of SHCIF funded project to complete renovation on the Grafton Basketball Stadium with Chris Gulaptis MP, Member for Clarence

October 2016 – Official opening of NCCH’s Rainforest Creek development in Goonellabah

October 2016 – media promotion of both SHCIF funded projects won for Eggins Place, Goonellabah with Thomas George MP, Member for Lismore

December 2016 - Sponsorship of annual Goonellabah Estate Christmas Party

February 2017 – Presentation at the Byron Affordable Housing Summit by CEO on “The state of social & affordable housing in the Northern Rivers Region: Focusing on the Byron Shire”

May 2017 - Meeting with Thomas George, Member for Lismore and regional housing providers re impact of floods on the region

June 2017 – Participation in the NSW Northern Rivers Flood Recovery Housing and Homelessness Focus Group

June 2017 – Presentation at the University Centre for Rural Health North Coast “Social Connections Breakfast” in Lismore

June 2017 – Donation of \$5,000 made to the Winsome Hotel, Lismore for flood recovery efforts



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
Clarence Valley Domestic Violence meetings	Member
CVHSI (Clarence Valley Housing & Support Interagency)	Member/participant
Clarence Valley Roundtable meetings	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	Member/Participant
HASI Governance Committee	Member
HASI Placement meetings	Participant
HASI Review meetings	Lead Agency
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 Housing Forum Steering Group	Member/participant
Northern Rivers Social Change Collaboration	Member
Tweed Shire Housing and Homelessness network	Member

INTERAGENCY GROUP	LEVEL OF PARTICIPATION/ ROLE IN GROUP
OUR INDUSTRY	
Housing Alliance – Directors, CEOs, CFOs, Community & Tenancy Managers, Business Development Managers and Asset Managers group meetings	Member/Participant
PowerHousing Australia – Disability Housing Community of Practice	Chair
PowerHousing Australia – Chief Executive Officer, Chief Financial Officer, Business Development Managers and Asset & Development Managers groups	Member/Participant
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 ■ NDIS ■ Middle Managers 	Members/Presenters
NSW Registrar's Advisory Forum	Member
NSW Tenant Network	Member

“One of our tenants had been on the waiting list for 17 years for a property and about 15 months ago we had a vacancy come up. She has a lovely unit and front verandah which she maintains beautifully. She thanked everyone and it was a small reminder as to why we work here.”

Joanne, NCCH staff member

HOUSING IN THE NEWS



Affordable housing for Mullum



AFFORDABLE HOUSING: Koho housing proposed for Stewart St in Mullumbimby. PHOTO: CONTRIBUTED

BYRON Shire Council's recent approval of an affordable housing project in Mullumbimby is a major step forward in relieving the acute shortage of affordable housing in the Northern Rivers area, according to local design and construction company Koho Australia.

Duncan Band, Koho's development manager, said, "Innovative, practical approaches to the design and construction of affordable housing are crucial steps in easing the growing affordable housing crisis in Northern Rivers,

and we've taken on the Stuart Street project as a practical step in that direction."

Mr Band was speaking after Koho's development application for ten one-bedroom units in Mullumbimby was approved.

"The approval of this DA means that more people will be able to enjoy the benefits of living in Mullumbimby," Mr Band said.

"The Koho DA called for ten one-bedroom attached units to be built at 116 Stuart Street, Mullumbimby, three of which will be managed by a registered community

housing provider with the remaining seven dwellings to be available as long-term permanent rental accommodation.

NCCH CEO John McKenna said the Stuart Street project has the support of the Far North Coast region's largest community housing provider, North Coast Community Housing. "The demand for well located, long-term housing for singles and couples in Mullumbimby and the greater Byron Shire is well documented," Mr McKenna said.



LITTLE ROOM: Vacancy rates on rental properties have dropped by .5% in the Northern Rivers to just 1.1%. PHOTO: KEN/WEAKLEY

Vacancy rates dive on Northern Rivers

Alison Peterson
alison.peterson@northernstar.com.au

IT'S a competition no-one wants to win, but the Northern Rivers has overtaken Sydney as the tightest rental market in New South Wales.

New data from the Real Estate Institute of New South Wales showed while there are fewer homes to rent across the Sydney market, the Northern Rivers vacancy rates have plummeted to 1.1%.

REINSW president John Cunningham said the February 2017 REINSW Vacancy Rate Survey revealed that among the

regional areas, Northern Rivers slipped 0.5%, while in comparison the Sydney metropolitan market was down 0.2% to 1.9%.

North Coast Community Housing chief executive John McKenna said this latest report was of huge concern for the whole region.

"The lack of affordable available rental property coupled with the shortage of social housing rental properties makes it even harder for those on the bottom incomes level to find

suitable housing in the Northern Rivers and this leads to homelessness," he said.

"The coastal strip is impacted by the rental holiday market and Byron Bay heavily impacted by Airbnb and the private holiday market," he said.

"If you look at the Anglicare survey last year, there were only 54 properties in the whole of the Northern Rivers affordable for people on the lowest third of incomes and we expect that to be the

same or even worse when the next report comes out in April 2017."

For students at Southern Cross University finding a property to rent can be challenging.

A SCSU spokesman said the Lissonie student association advises that finding rental properties is tight, particularly at the start of the academic year.

"Anecdotally, students are saving prices are going up and they're missing out," the spokesman said.

"On campus

accommodation is provided through Campus Living Villages and currently vacancies are available."

Meanwhile in other regions, Albury was down 0.8% at 3.2%, the South Coast fell 0.2% at 2.7% and CoCS Harbour rose 1.1 per cent to 3.7 per cent and Central Coast gained 0.3 per cent to 2.6 per cent.

The Hunter slipped 0.2% to 2.7% offset by a fall of 0.9% at 1.6% in the rest of the region.

In the Illawarra, vacancy rates fell 0.5% at 1.1% with Wollongong falling from 2.1% to 1.3%.



How do you solve Byron's woes?

Affordable housing the key to maintaining diversity and community resilience

Melissa Gidley
melissa.gidley@northernstar.com.au

BYRON Bay was at the centre of an online culture war this week.

By Reuters have written off the tourist town as a 'closed, insular, and unrepresentative' bubble. However, an online petition, including Byron Shire Mayor John Mather, has urged the ABC to retract its article.

Barbara, CEO of the Northern Rivers Social Development Council, said the article was "a disservice to the community and a distortion of the truth."

She said the article was "a disservice to the community and a distortion of the truth."



BYRON BAY: The Northern Star's 'closed and insular' headline was criticised by the community.

Community groups are also being hit. A dearth of affordable housing for long-term renters has resulted in a downturn in the town's culture and diversity.

Byron Shire Council's Community Development Officer, Chris Brereton, said the article was "a disservice to the community and a distortion of the truth."

He said the article was "a disservice to the community and a distortion of the truth."

I have one volunteer staying overseas in Ball because he can't find anywhere to move back to in Byron.

and a creative local graphic artist or local musician. But they make their home in other parts of the industry or town," she said.

Some good news

North Coast Community Housing chief executive John McKenna said there were some promising social housing projects in the pipeline for Byron Shire.

"In November, Byron Council has passed a resolution for the Mullumbimby, Mullumbimby redevelopment. North Coast Community Housing is looking at whether we can put together a 20,000 square metre social housing development there," he said.

The organisation is also looking at building social housing in the rest of the Mullumbimby area.

"We are a bit of a specialist people looking here from the city with high experience in this because we can't get any there so we're back in it."

FORGOTTEN FLOOD VICTIMS



6 NEWS

Support for housing development

Leah White
leah.white@northernstar.com.au

THE North Coast's largest community housing provider has thrown its support behind a controversial Mullumbimby development saying it will help tackle housing demand in the region.

The Koho development application for 10, one-bedroom units on Stuart Street in Mullumbimby was approved by the Byron Shire Council last week.

North Coast Community Housing CEO John McKenna said demand for rentals in

the area had long been an issue.

"The demand for well located, long term housing for singles and couples in Mullumbimby and the greater Byron Shire is well documented," he said.

The development received widespread community opposition with 90 submissions made against it while on public exhibition and more than 1,200 signatures on a petition calling for it not to be approved.

The change.org petition said the project would pave

the way for Mullumbimby to become "overdeveloped" and negatively impact on parking, neighbouring properties and the town's character.

The development application put forward by design and construction company Koho Australia was for 10, one-bedroom attached units at 116 Stuart Street in Mullumbimby.

Three of the units would be managed by a registered community housing provider with the remaining seven available for long term permanent rental

accommodation.

Koho development manager Duncan Band said the affordable housing project was a major step forward in relieving the acute shortage of affordable housing in the Northern Rivers area.

"This combination of community housing and affordable long term rentals is a model that goes a long way in addressing the inequality of housing in the Byron Bay and Mullumbimby area," he said.

"Koho has been working closely with community."



ABOVE: There are plans for a development in Stuart St, Mullumbimby.



SOCIAL HOUSING COMMUNITY IMPROVEMENT FUND (SHCIF) PROJECTS

NCCH won 5 tenders across our region as a result of applying to the Social Housing Community Improvement Fund (SHCIF) 2016 – Round 2.

AREA: TWEED

Project name – Tweed Heads Accessibility Project

Our footpath extension project was successful for our Water Street residents within Tweed Heads. This footpath extension will be built from the front of our Water Street complex and up to the main Minjungbal Drive, providing very necessary accessibility (particularly for those who are seniors, and those with a disability) and enabling independent access to public transport, essential services and the Tweed City shopping outlet.

Currently the cement footpath is only situated in direct correlation and width to the unit complex and no more, and has not created any authentic accessibility route for residents. At present, the roadway and uneven grassed pedestrian surfaces are in use by NCCH and other residents who do not drive motor vehicle, and as such it does not meet any of the needs of those persons requiring a flat, accessible, safe, cement-type path.

Supporters of this project include: Council for the Ageing (COTA) and Tweed Shire Council.



AREA: GRAFTON

Project name – Grafton Basketball Stadium extension and cooling project

The Grafton Basketball Stadium is home to one of Grafton's only remaining youth programs that Clarence Valley has in place at the present time. Midnight Basketball in the Clarence engages around 90 youth every basketball tournament and as part of this program, workshops are presented by Reconnect Grafton & the Grafton Police Liaison Team to talk with and mentor local youths.

Supporters of this project include: Grafton Midnight Basketball Committee; Social Futures – Reconnect Grafton; Clarence Valley Council; Grafton Basketball Society and Grafton Police & Youth Liaison Service.



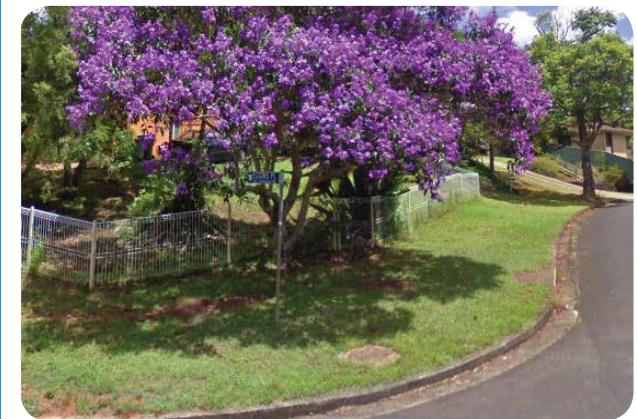
Grafton Basketball Stadium photo shoot with Chris Gulaptis MP, Member for Clarence

AREA: LISMORE (1)

Project name – Eggins Place safety injection

This project success will see the level of safety for the social housing residents situated within, and around, Eggins Place, Goonellabah increase. This area of Goonellabah has a long history of anti-social behaviour and houses a large proportion of social housing tenants. This project aims to introduce more street lighting within Eggins Place itself, and also place two disposable sharps containers within the Eggins Place cul-de-sac to help reduce local waste that could be dangerous. Community consultation and development will take place in conjunction with local residents and Lismore City Council, and we anticipate this focused work will aid and increase safety in the local area.

Supporters of this project include: PCYC, Lismore Police; FSG; Lismore City Council; Vinnies Lismore and HARP – HIV and Related Programs (Health NSW Needle Syringe Program).



AREA: LISMORE (2)

Project name – Bounce for Elders Memorial Park Basketball Court

This success will see basketball come along in the park adjacent to Eggins Place! This win enables installation of basketball court solar lighting within the park. Further, and excitingly, the court's backboards will be re-painted with murals painted by local Aboriginal artist/s combined with youth (which will increase the opportunity for local youth to feel a sense of ownership over the park), and the basketball court surface itself will be resurfaced giving an aesthetic and practical upgrade to this basketball court.

This win means that Lismore's PCYC can use the refreshed basketball court to re-commence midnight basketball tournaments (enabling many benefits including improving safety via a de-stigmatisation of the park) in Goonellabah.

Reasoning behind the additional lighting is not only to enable night games and increase evening recreation in the park, but it is also well documented that lighting deters criminal activity and, as such, the introduction of lighting will really open up the area for the entire community to access and enjoy.

Supporters of this project include: Police Citizen's Youth Club (PCYC), Lismore Police; FSG; Lismore City Council and Vinnies Lismore.



Photo shoot with Thomas George MP, Member for Lismore

AREA: BYRON BAY

Project name – Byron Safety Project

This success will see the installation of lighting within one of our Byron complexes which will increase the level of safety for residents. This successful project will be coupled with targeted consultation surrounding a number of locally based issues.

The installation of this lighting will not only increase residents' accessibility (especially those residents who are disabled) and improve their ability to be fully aware of their surroundings, especially when navigating staircases or potential trip and fall hazards, as they walk to and from their homes at night. It will also enhance the overall safety of the complex & the local area more generally, and give deliberate attention to this NCCH resident community.

Supporters of this project include: Byron Community Centre; Tweed/Byron Police Local Area Command and Byron Shire Council.



“At the Byron Tenant Forum, three tenants thanked NCCH for assisting them with modifications in their homes. They said the modifications made such a difference to their lives and they were so very grateful.

**On an inspection last week a tenant in Ballina told me...
”I just love my home!”**

**I also hear tenants saying
“I have wonderful neighbours”
in our multi complexes and they look out for each other.**

Gratitude seems to be such a common theme.

Andrea, NCCH staff member

CASE STUDIES

Case Study 5

NCCH helps family towards home ownership

“One of our tenants and her family managed to buy themselves a property, after being tenants with NCCH since 2007. They were so excited and wanted to let everyone know that NCCH have been ‘awesome’ to her family.”

NCCH staff member, Tweed

Case Study 6

A great week in our Housing Response Unit (HRU)

- (a) A tenant came into transitional housing after his children had been removed. He needed the property as part of the process to have his children returned to him. 11 months later he has his children back in his care, and has secured a private rental.
- (b) Three transitional housing tenants were offered long term housing with Family and Community Services.
- (c) One tenant was offered a long term NCCH property.
- (d) A young mum with a 1 year old, who had been in transitional housing for 18 months, secured a private rental. The Real Estate concerned was very impressed with her beautiful personality and communication skills.
- (e) One tenant secured a ‘Foot in the Door’ property and moved in the following week and another tenant in the same area was offered an NCCH Affordable Housing property.
- (f) Another young tenant secured a long term property which enabled her to have her young child returned to her care.

It was a goose bump week in HRU!

Case Study 7

Relocated after the 2017 Floods

The floods following Cyclone Debbie were devastating to many in the region. Families were displaced, homes were underwater, including Jeremy’s leased property where the flood waters reached within inches of his ceiling. In addition to losing all of the family’s possessions, they were then told by the real estate agents that the house was uninhabitable and their lease was terminated.

Jeremy was homeless and unable to find accommodation for himself and his children. Friends provided a temporary solution but finding a permanent home seemed hopeless with so many affected by the flooding. Jeremy has a disability from a workplace accident and cannot climb stairs, adding to the difficulty in finding a place to live.

North Coast Community Housing (NCCH) heard about his situation and was able to secure a home for Jeremy’s family through flood relief funding from NSW Family and Community Services. NCCH then donated a houseful of furnishings to ensure the family would immediately feel at home.

When he received the news, Jeremy said, “Thank you from my heart, you have made my week... month... year!”



Jeremy signs up for his new tenancy

SUMMARY FINANCIAL REPORT FOR YEAR ENDED 30 JUNE 2017

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 2016-17 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 2017

	2017	2016
Note	\$	\$
Revenue	4 11,930,989	11,208,177
Tenancy and property management expenses	5(a) (7,951,360)	(7,056,947)
Administration expenses	5(b) (3,755,979)	(3,565,662)
Surplus/(deficit) for the year	223,650	585,568
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss	-	-
Items that will be reclassified to profit or loss when specific conditions are met	-	-
Total comprehensive income for the year	223,650	585,568

The accompanying notes form part of these financial statements.

THE NORTH COAST COMMUNITY HOUSING COMPANY LIMITED - A.B.N. 97 002 685 761
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2017

	Note	2017 \$	2016 \$
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	7	1,271,463	1,097,922
Trade and other receivables	8	996,762	871,934
Other assets	9	179,411	143,223
Non-current assets held for sale	10	915,091	-
TOTAL CURRENT ASSETS		3,362,727	2,113,079
NON-CURRENT ASSETS			
Other financial assets	11	1,848,543	1,455,430
Property, plant and equipment	12	15,371,006	15,765,438
Investment property	13	1,439,287	1,439,287
Intangible assets	14	285,114	174,724
TOTAL NON-CURRENT ASSETS		18,943,950	18,834,879
TOTAL ASSETS		22,306,677	20,947,958
LIABILITIES			
CURRENT LIABILITIES			
Trade and other payables	15	803,303	835,298
Borrowings	16	353,892	353,892
Employee benefits	17	145,541	140,391
Other liabilities	18	2,415,489	433,430
TOTAL CURRENT LIABILITIES		3,718,225	1,763,011
NON-CURRENT LIABILITIES			
Borrowings	16	2,590,613	3,407,579
Employee benefits	17	59,027	62,206
TOTAL NON-CURRENT LIABILITIES		2,649,640	3,469,785
TOTAL LIABILITIES		6,367,865	5,232,796
NET ASSETS		15,938,812	15,715,162
EQUITY			
Retained earnings		15,938,812	15,715,162
TOTAL EQUITY		15,938,812	15,715,162

The accompanying notes form part of these financial statements.

THE NORTH COAST COMMUNITY HOUSING COMPANY LIMITED - A.B.N. 97 002 685 761
STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30 JUNE 2017

	2017	2016
	Note	\$
CASH FLOWS FROM OPERATING ACTIVITIES:		
Receipts from clients and others	9,488,871	9,519,615
Payments to suppliers and employees	(10,426,939)	(9,679,904)
Government grants received	3,576,107	1,622,792
Interest received	2,003	2,702
Interest and other costs of finance	(162,205)	(107,887)
Net cash provided by/(used in) operating activities	2,477,837	1,357,318
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of property, plant and equipment	(1,220,289)	(1,444,501)
Movement in deposits	(21,651)	(11,640)
Purchase of financial assets	-	(71,894)
Purchase of investment properties	-	(1,488,327)
Purchase of intangibles	(110,390)	(182,588)
Net cash used by investing activities	(1,352,330)	(3,198,950)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds from borrowings	-	2,969,700
Repayment of borrowings	(816,966)	(231,970)
Loans advanced to related entities	(135,000)	-
Net cash used by financing activities	(951,966)	2,737,730
Net increase/(decrease) in cash and cash equivalents held	173,541	896,098
Cash and cash equivalents at beginning of year	1,097,922	201,824
Cash and cash equivalents at end of financial year	7(a) 1,271,463	1,097,922

The accompanying notes form part of these financial statements.

ANNUAL REPORT

2016 - 2017



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

