

Our people ... our properties



ANNUAL REPORT

2017 - 2018 *Providing homes, Improving lives, Strengthening communities*





“Dear North Coast Community Housing, you are one of the best. You housed me in one of the best places that I love the best. Thank you for the kindness you show in every way. When I put in a work order, you got onto it straight away. I have been with you for 18 years now and I have no complaints. I guess I will be here for the rest of my days.”

NCCH Tenant, Grafton

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For a copy of NCCH's Annual Report 2017-18, 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

We aspire to be a leading provider of innovative housing. By 2021 we will be:

Recognised for innovative approaches to increasing the supply of housing by: actively seeking and forming, trusting and mutually beneficial partnerships with private investors; other non-government organisations; State and Federal governments and local councils. As well, we will pursue grant programs that allow us to demonstrate creative ways to provide housing for vulnerable groups in our communities. For example, we want to focus on ensuring we can meet the housing needs of people living with a disability by adapting some of our existing properties to be more accessible. We will build more special purpose dwellings that provide both independence and support. We are working to become much better at our cultural competence, so we can work more effectively alongside Aboriginal & Torres Strait Islander communities, to improve outcomes for our current and future Aboriginal & Torres Strait Islander tenants.

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

Valued by community organisations for our work in: continuing to build alliances, sharing learning, ideas and resources and joining together to bid for projects that trial new business models for housing provision.

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

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

“

“We are so grateful. We really are a very blessed family. Having stable accommodation has been so great.

Before I moved in here, all those years ago, my son and I had to move so many times, we could never really feel settled. I love it here so much!”

NCCCH Tenant, Tweed



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 living on the far north coast of New South Wales.

At 30 June 2018, NCCH managed 985 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 Tweed Heads South and Grafton.



NCCH covers a wide geographical 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 potentially complete Stage 1 of the Mullumbimby development following approval by the Byron Shire Council. Growth in the future may also continue to be sourced from property transfers from NSW Land and Housing Corporation as and when available.



Property Portfolio

NCCH manages 985 properties housing over 1,700 people in a mix of single and family households.

The property portfolio is made up of:

- 656 'Capital' properties leased from Housing NSW
- 198 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)
- 3 Rough Sleepers Program properties
- 32 affordable housing properties through the Social Housing Subsidy Program (SHSP)
- 2 properties under a 'fee for service' arrangement

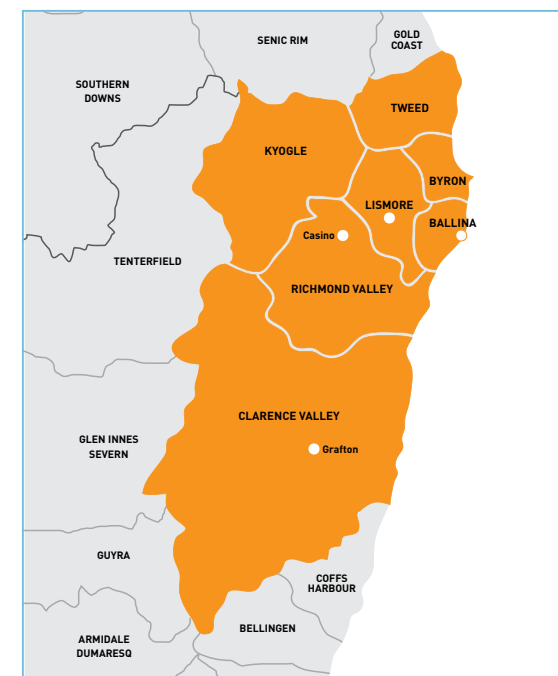


Figure 1: Location of properties managed by NCCH by Local Government Area

Governance

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

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

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

Public Benevolent Institution

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

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

National Regulatory System for Community Housing

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

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

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

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

For the last three 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



“Ayla is very excited about buying her new computer that she would not have without the help and support of you all at NCCH - Thank you so so much!”

NCCH Educational Award
Recipient and family

“From the first day of moving in, I have had nothing but care and respect from NCCH. Thank you.”

NCCH Tenant, Byron

“I think NCCH is a great organisation providing homes to the community.”

NCCH Tenant, Lismore

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, NCCH 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
- Finance Assistant
- Property Maintenance Coordinator
- Property/Projects Administrator
- Property Surveyor
- Quality & Compliance Manager
- Tenancy Managers



Tenant Stories

Phillip

Phillip started to become unwell about 10 years ago, and has since been diagnosed with Multiple Sclerosis, which affects his walking and general mobility. Phillip was North Coast Community Housing's first resident to live within the Goonellabah *Rainforest Creek* development. At the time Phillip was offered his brand new accessible 2-bedroom property, he had been living in a motel for 2 years.

"Initially it was a bit lonely up here all by myself. The cows in the adjoining paddock were my closest neighbours for a while,"

Soon after Phillip moved in, the development was officially opened; the remaining 8 units were filled with tenants, families and children, and *Rainforest Creek* was on its way to becoming NCCH's newest community.

"When the tenancy manager asked if I liked the house and did I want to move in, I said: Where do I sign?"

"Moving here made me feel great, out of a motel into your own house and obviously with your own furniture and belongings."

"The neighbours are nice and quiet. This home is private and it's peaceful, except for the kookaburras" Phillip says with a smile."

"I have a carer 4 days a week who cooks and helps me out, but I still do a lot of my own things. I used to cook but I can't manage it anymore, so we discuss what we will cook for the week, and then shop and cook."

"I had looked at other housing offered to me but it was not suitable for a person with my condition, whereas this place is. If this did not come up, I would have moved out of the

motel eventually but it would have been substandard. They weren't geared for a person with a disability. This place is totally geared for a person in my situation."

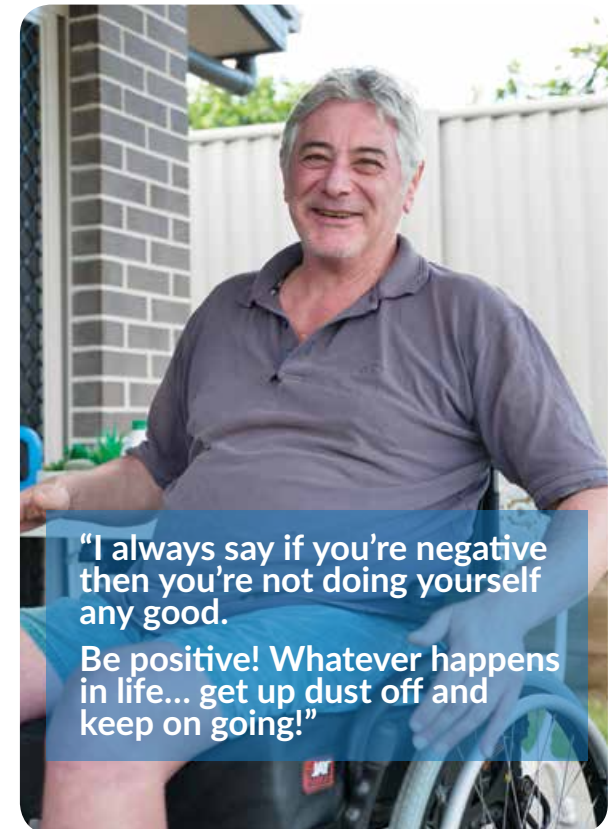
"I've had a great life. Before moving down here I used to manage a Bunnings Nursery. I always say if you're negative then you're not doing yourself any good. Be positive! Whatever happens in life... get up dust off and keep on going!"

"My old man used to say:

'If you're strong, everyone around you will be strong. If you're weak, everyone around you will be weak'."



North Coast Community Housing is very encouraged by the compatibility of the tenant allocation at this mixed tenure development, and is committed to maintaining the connectedness and social inclusion.



"I always say if you're negative then you're not doing yourself any good.

Be positive! Whatever happens in life... get up dust off and keep on going!"



This housing project has been an absolute success and was proudly achieved with no external funding. NCCH honours the gracious, social spirit of our tenants who now call *Rainforest Creek* home.

OUR BOARD OF DIRECTORS

KEY RESPONSIBILITY:

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



BOARD OF DIRECTORS:

Back (left to right): Bruce Casselden, Carolyn Parker, Robyn Hordern, Marg Kaszo, Phil Belletty.
Front: Jan Mangleson, Anders Halvorsen.

ROBYN HORDERN

Chair of the NCCH Board; Chair of the Strategic Planning and Registration Committee; Member of the Nominations Committee; Member of Policy and Governance Committee; Member of the Remuneration and CEO's Appraisal Committee; Housing Alliance Board Representative; Chair of the Alliance Social Enterprises Company Ltd (ASE).

Joined the Board: November 2012

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

Robyn was elected as Chair in June 2017.

CAROLYN PARKER

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

Joined the Board: May 2009

Carolyn has 30 years' commercial experience in business management. Her expertise spans numerous industries including retail, tourism, hospitality, media, and property and community services.

Carolyn has 10 years' board experience with several NFP boards and has been Chair of NCCH's Audit, Finance and Risk Management Committee for 5 years.

Qualifications and Experience

- Masters of Business Administration
- Graduate Diploma of Strategic Leadership
- Senior Executive Business Management
- Justice of the Peace
- CMC
- Work Health Safety & Training
- IT
- Finance
- GAICD

MARGARET KASZO

Secretary; Member of the Marketing and Media Committee; Member of the Strategic Planning and Registration Committee.

Joined the Board: November 2016

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

Marg was elected Company Secretary in November 2016.

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

Chair of the Policy and Governance Committee; Chair of the Nominations Committee; Chair of the Remuneration and CEO's Appraisal Committee; Member of the Audit, Finance and Risk Management Committee.

Joined the Board: July 2005

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

Qualifications and Experience

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

JANICE MANGLESON

Chair of the Property and Development Committee *; Member of the Marketing and Media Committee; Member of the Strategic Planning and Registration Committee; NCCH Reconciliation Action Plan Working Group Board Representative.

Joined the Board: November 2012

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

Qualifications and Experience

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

* The Property & Development Committee was a new Committee appointed in November 2017

BRUCE CASSELDEN

Member of the Policy and Governance Committee; Member of the Property and Development Committee *; Member of the Remuneration and CEO's Appraisal Committee; Member of the Strategic Planning and Registration Committee.

Joined the Board: December 2006

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

PHILIP BELLETTY

Member of the Audit, Finance and Risk Management Committee; Member of the Property and Development Committee. *

Joined the Board: November 2017

Phil has extensive experience in the Government and private sectors. This experience includes all aspects of management including being a CEO with over 50 Staff, reporting directly to a Not for Profit Board, facility management, developer of service delivery strategies, strategic capital investment planning, maintenance planning, asset and land acquisition, disposals and leased asset management plus marketing and extensive community engagement with indigenous communities, local community organisations and all levels of government.

The 25 years NT Government experience and the last 12 years in the private sector has equipped him with a diverse range of experience and understanding of both fields of employment.

Phil was elected to the Board in November 2017 upon the retirement of former Chair, John Stone.

Qualifications and Experience

- Graduate AICD
- Graduate Certificate in Management

Tenant Stories

Margaret

One of our tenants — Margaret Fisher — is a champion tennis player and competed in the Super Seniors World Tennis Championships in Florida, USA in 2017.



“I was selected this year in the Australian Over 80s Women’s Team 2017 to play in the Super Seniors World Tennis Championships held in Florida USA. I was proud once again to be representing my country and participating with 700 athletes, aged 65 to 93 years, from around the world – all playing to win.

I began a disciplined program in the lead-up to the competition with many hours spent training with the members and coaches at the Byron Bay Tennis Club. I received encouragement and financial sponsorship from North Coast Community Housing, the Byron and wider community via a crowdfunding campaign, and from my family and friends, and in October I was on my way to Lake Nona, Florida.

At the Opening Ceremony, Adrian Alle and I were chosen to carry the Australian flag and we proudly led the Australian team onto Centre Court.

The World Championships were played over two weeks on black courts in stifling heat and humidity directly under the Orlando International Airport flight path. Players suspended their games and spectators their conversations to turn their eyes to the underbelly of the low-flying aircraft.

Orlando was awash with water and small lakes, the perfect environment for local residents – alligators! The advice if they emerged from the lake and came at me was to run zigzag for 50metres. They give up then!!!

In the individuals’ competition, I played Angie Ray from the USA. On alert for Angie’s deadly drop shots, I won 6-3 6-2, not an easy win. I was beaten in my next game of singles, so my focus turned to the Women’s and Mixed Doubles and after some exciting matches we were in with a chance for a medal in both doubles’ categories.

On a very hot, humid and windy finals’ day, I had two matches left to play.

In the women’s doubles, Rosemary Asche, from Canada, and I defeated a British pair in a closely fought battle to win the match 6-1 6-2 to take home GOLD!

In the mixed doubles finals with Tasmanian Max Byrne we found our rhythm and the crowd began to participate as tension built. Tiebreaker in the third set. I was focused, and Max hit his specialty – an angled winner. We did it! We won GOLD!! 5-7 6-3 10-7 in the tiebreaker. The court erupted and well-wishers congratulated us on the win after such a close match.

Thank you everyone for all the generous support I have received to fulfil a dream to be the best in the world at my chosen sport – a splendid trip. “

2018 has been a very busy year for Margaret ...

- She was nominated and was awarded the Byron Shire Australia Day Senior Citizen of the Year 2018.
- Margaret was a recipient of one of NCCH’s Educational (Sporting) Awards and used her Award money once again towards some of the costs associated with her participation in the 2018 Championships in Croatia.
- Margaret’s story appeared in the local media and she was interviewed for national television when “The Project” featured her in a story.

What a fantastic role model Margaret is for everyone and NCCH is very proud of her achievements. Well done, Margaret!!

We will let you know how Margaret went at the 2018 Championships in Croatia in next year’s Annual Report!

Tenant Stories



Bec's story

"16 years ago, I received a call that changed our lives. We had been struggling to find rental accommodation that was stable; every house or unit we rented soon sold or the rent became too high.



Moving into our duplex was such a blessing; not only did we feel safe but we could really settle and make this our home. We have raised our four beautiful children here and have so many fond memories.

My eldest son, **Jacob** (17 years) aspires to be an engineer and has just graduated high school with many academic achievements. He has spent every day of the holidays studying for his HSC exams at the end of the year and then he will be heading off to Uni next year.



Dominic (14 years) is a high achiever in soccer. He plays for the National Premier League (NPL) training 3-4 nights per week. Travelling great distances with a 5½ hour round trip each night. Last year, he had a terrible accident nearly costing him his life. He has worked hard from being bedridden to once again playing in the NPL. He has endured so much pain and countless hours of physiotherapy and hydrotherapy to build himself back up.



Ayla (12 years) has spent all her life being a dancer. She trains 6 hours per week doing ballet, jazz, contemporary and hip hop dance, travelling to many destinations for Eisteddfods. She is also in the top class in school and achieves very high grades.



Archie (6 years) started at a local Catholic school half way through this year. He has settled in very well and his grades and knowledge have increased so much in the last six months. He aspires to be a police officer "to help all the people".



I am a Certificate 3 preschool educator and I am starting my Diploma in Early Childhood next year.

None of this could have been possible without the care and support of NCCH. Being blessed with the Educational Awards Scheme has enabled so many opportunities to open up for us. I could never have managed the extra cost in distance education fees, school supplies, laptops, training costs and travel costs.

NCCH has supported us through not only the ups, but the downs, also during us nearly losing our son, Dom. We feel very blessed to be part of the NCCH family. We are forever grateful."

Bec

North Coast Community Housing (NCCH) is a Not for Profit (NFP) – or I prefer the term ‘Profit for Purpose’ – company managing long term social and affordable housing for people with special needs and residents with low and moderate incomes in the far north coast of New South Wales. NCCH is the largest Community housing provider on the far north coast and the only Tier 1 registered provider in the region.

At NCCH, we practise Respect, give Privacy and allow Dignity to all individuals who work with, and work for, NCCH. Even though we meet benchmarks and have excellent surveyed satisfaction, we look to assist on a more personal level within the homes we supply. We do this with the able assistance of our Tenant Council, an energetic team of tenants who allow us a better insight to any residential issues. They also put useful knowledge and fun back into the business with regular forums and celebrations – we thank them for their input.



NCCH scholarship recipient Shania Hicks & Robyn Hordern



NCCH Board of Directors

The lack of affordable housing, especially in regional areas, continues to be of major concern – hence NCCH has taken on a role to develop appropriate housing with any profits we can attain from core business (profit for purpose).

We also award scholarships to our tenants or a member of their family who resides in the home to financially assist them to achieve their academic, sporting or artistic endeavours. This is often of great assistance allowing some people to remain within the education system giving the individual a chance to fulfil their true potential.

It is with a heavy heart that we farewelled our previous Chair of NCCH, John Stone. John did a wonderful job over the past twelve years leading NCCH to the positive position we are in today. We all wish John ongoing success in any future endeavours.

As you can imagine it has not been an easy task to fill the position on the Board vacated by John Stone. After interviewing many people, I do believe we found the perfect candidate. I would like to introduce our newest Board Member - Phil Belletty. Phil comes with a wealth of experience in business management, land acquisition, property development and maintenance – we welcome Phil to our Board.

The Board extends its heartfelt thanks to the dedicated NCCH staff in each of our three offices – Lismore, Tweed and Grafton. All these people deserve praise for their individual and team efforts. Special mention goes to our Executive Team who, under the leadership of our CEO John McKenna, have remained on target to fulfil our goal to Provide Housing, Improve Lives and Strengthen Communities.



Thomas George's tribute to outgoing Chair, John Stone



NCCH members and solar launch officials

My understanding of the Community Housing Sector is that there are no easy years – but upon reflection this has been a good year and the Board acknowledges and appreciates your hard work.

I would also like to thank my fellow Board Members for the time they give to the tasks, their insight and attention to detail. We work as a cohesive group and I believe our combined strengths are greater than the sum of us all.

Robyn Hordern

NCCH Chair
2017-2018



Directors, Staff and Tenant Council at the strategic planning day.

OUR EXECUTIVE MANAGEMENT TEAM



EXECUTIVE MANAGEMENT TEAM:

(left to right): Ian Leven, Tanya Harmon, Fiona McConnell, John McKenna.

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 Community Housing Industry Association NSW (CHIA NSW)
- 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
- Workplace health and safety

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

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

IAN LEVEN
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; developing and maintaining community – based partnerships.

Qualifications and Experience

- Diploma of Community Sector Management (2011)
- Diploma of Policing – Charles Sturt University (2003)

Ian has lived and worked in the Northern Rivers for the past 23 years. During that time Ian has performed a number of roles in communities across the Northern Rivers, in particular, Casino, Coraki, Kyogle and Lismore, and has a passion for social justice and ongoing improvement for communities in the Northern Rivers. Prior to joining the NCCH team, Ian worked in the Disability Service Sector, managing teams with a strong focus on quality service provision and customer satisfaction. During this time, Ian worked on a number of change management projects preparing teams for the introduction of the NDIS along with a key management role in the merging of two Disability Services.



CASE STUDIES

Case Study 1



A good news story from our Lismore team

“Kristy and her mother, accessed the services of NCCH mid-way through 2017. They were at their wit’s end trying to find a housing solution for Kristy. Frontline staff helped with getting Kristy set up on the NSW Housing Register, and then Kristy and her mother got to work. Together they navigated organising a priority assessment, which included a monumental effort in gathering paperwork and supporting documentation. Kristy’s priority was approved by NCCH’s Access Team.

Meanwhile, Kristy sought assistance and became fully engaged with a number of local support services, much to her credit.

A suitable property became available for Kristy and she was excited, but unfortunately this allocation didn’t come to fruition. NCCH was then approached by a lovely elderly couple who wished to rent their property to us; in fact, the wife was born in the house over 80 years ago! The property was perfect for Kristy with room for her, her beloved children, her dog and a garden. So in they moved!

Kristy has maintained a successful and flourishing tenancy for close to twelve months now and a bond between the landlord and his family, Kristy and her family has also emerged.”

Kristy is a living example of the power and impact secure long term housing can have in changing people’s lives for the positive.

NCCH Tenancy Team member, Lismore

Case Study 2

Client housed after a 27 year wait!

“A client who had been on the Housing Register since 1991, continued to remain eligible for housing for the entire 27 years. We housed her in April 2018 with her teenage daughter in a great leasehold property.

This was a great outcome for this very happy client who, after a very long wait, was housed with her daughter just in time for her daughter to start studying for her HSC. They were previously living in a van at the back of her parents’ overcrowded home.”

Lismore and Tweed Teams

Case Study 3

Family housed for Christmas after fire at property

“After a fire at his property, our tenant and his family had to move from holiday-let to holiday-let and then a short-term rental property.

We received a call from the landlord of the short-term rental property who offered to lease the property to NCCH which meant our tenant and his family had a roof over their heads for Christmas.”

NCCH Grafton Team

REPORT FROM THE CEO

JOHN MCKENNA



John McKenna

The Year in Review

While the year in review had its challenges, the organisation has finished in a stronger position than the previous year with a 10.97% increase in income, a 9% increase in tenancy and property management expenses, a 1.3% increase in administration expenses which has resulted in a year end increase in comprehensive income from \$223,650 to \$764,466 or 242%.

A major contributing factor on the increase was the rise in value of our Lismore head office building of \$245,713. This increase in value reinforces the decision to purchase the building as our new home in 2015, as part of our long term investment strategy.

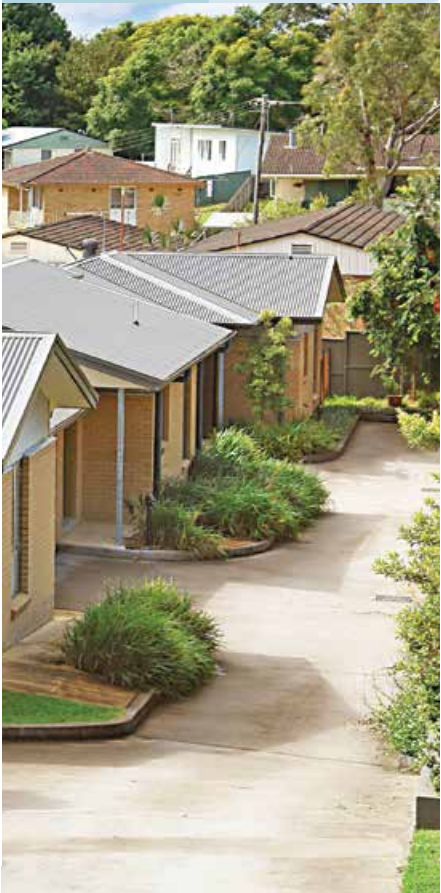
NCCH now has property assets in excess of \$19 million and total equity of \$16.7 million.

We also experienced higher than acceptable staff attrition in the past year, and staff retention and a positive work culture will be a key focus in the 2018 – 2019 year.

Following on from some of the announcements in last year's report, we have now received Development Approval for *The Mill Yard* development in Mullumbimby. As a result of the consultation with the Byron Shire Council's Heritage Advisory Panel, we changed the name of the development from *The Railyard* in recognition of the site's many years as a sawmill. At the time of writing, we are working on achieving the necessary pre-sales to enable us to start the construction phase of the project.

We finalised the equity swap with NSW Land & Housing Corporation (LAHC) to finalise the Social Housing Subsidy Program, which has resulted in NCCH now owning eight vacant blocks of land in South Grafton, Casino, Lismore and Ballina and two existing homes in Evans Head and Murwillumbah. This land transfer has enabled us to put together a strategic development program which has the potential to deliver approximately 100 housing outcomes over the next 3 to 5 years, depending on the availability of finance to complete the projects.

In partnership with Homes North and Housing Plus, NCCH set up a Special Purpose Vehicle, Alliance Social Enterprises, and launched the Australian Social Value Bank (ASVB) calculator in August 2017. The ASVB calculator allows users to measure the social impact of their social interventions and provides the result in dollar terms as a cost benefit analysis. The calculator is now in use by a range of organisations and we have used it to measure some of our projects which are reported later in the report.



Social and Affordable Housing Need in the Northern Rivers Region

I would like to say that the situation around the social and affordable housing issue was improving in the region, unfortunately this is not the case. During the year I came across a research report from Southern Cross University “Housing Affordability on the NSW North Coast” in which the then CEO of the Banana Coast Credit Union, Ray Battle, made the following comment in his introduction:

‘Affordable Housing - a growing need in Northern NSW

As a result of changes to housing policy in Australia over the last two decades the supply of affordable public rental housing has declined and its role has increasingly focused on meeting the housing needs of the most disadvantaged in the community. When combined with the dramatic increase in property prices over the past decade, which has far outstripped wages growth, the need for affordable housing for low to moderate income households has become ever more urgent.

Affordable housing, particularly for first time buyers and low income families, is essential to ensure sustainable and balanced growth of regional communities along the coastal strip of Northern NSW.’

The perplexing thing about the quote is that the report was published in 2005 and we find ourselves in 2018 in an even worse position on the issue, with no apparent plan to resolve the issue at a State or Federal level.

When I review some of the figures that have been released this year with regard to the housing affordability issue in the region, we seem to be at the wrong end of all the statistics.

“The 2017 Demographia Survey suggested Tweed Heads was the 8th least affordable housing city in the world.”

“Based on the Compass Housing Affordable Housing Income Gap Index published in early 2018 Byron Shire had the least affordable private rents of anywhere in NSW, with Ballina, Clarence Valley and Tweed Shire also in the top nine least affordable areas in the state.”

The Anglicare Rental Affordability Snapshot in early 2018 returned the following results for the Northern Rivers Region:

- 660 private rentals were advertised
- None were affordable to a single person on a Newstart Allowance
- 3 were affordable to a single person on the Age Pension
- Only 1 property in Ballina LGA, 1 in Byron Shire were affordable to low income households and people on benefits. None were affordable to these groups in Tweed Heads LGA
- In total, only 25 properties were affordable to people on benefits
- In total, only 145 properties were affordable to people on the minimum wage

Anglicare also noted a steep drop in the number of private rental properties available in the Northern NSW region, down from 912 in 2013 to 795 in 2017 and 660 in 2018. ‘It would suggest there is legitimate concern that the Airbnb business model is having a detrimental impact on the residential market’ (Anglicare Australia, 2018: p.22).

The social housing situation is not improving with approximately 3,000 people on the Housing Pathways wait list in the region, an increase of over 30% since 2012, while the amount of available social housing is around 3.8% which is below the State average of 4.8%.

Using the estimated figures from Dr Judy Yates “Social and affordable housing projections 2016 – 2026 (and 2036)” the Northern Rivers Region would require approximately 2,500 new social housing properties to bring the percentage of social housing properties back up to 6% of total housing in line with the aims of “The Everybody’s Home” campaign.

NCCH has revised our 2013 Regional Housing Study with the 2016 Census data. The final report is available as a download from the Publications tab on the NCCH website.

What needs to be done?

The February 2018 AHURI report 'Paying for affordable housing in different market contexts', the authors highlight six key lessons about financing affordable housing in their research:

1. Government facilitated access to land is central to generating development opportunities and a key means of improving long-term project viability.
2. Government equity investment offers considerable potential for delivering feasible projects and net benefit to government.
3. Reducing up front debt loads and lowering finance costs are critical to long-term project viability.
4. Delivery across the housing needs continuum helps to meet overall social and tenure mix objectives as well as providing opportunities to improve project viability through cross subsidy.
5. Planning policies can deliver additional sources of cash or land, however, the financial benefit of planning bonuses are limited.
6. Increasing the scale of not-for-profit housing provision will offer financial benefits for the long-term delivery of affordable housing (Randolph et al., 2018).

Another key point raised in the report is the need for a fit-for-purpose subsidy ('gap funding') to cover operational losses under private financing to enable the ongoing development of social and affordable housing.

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

North Coast Community Housing have positioned themselves to be a central part of the solution and not part of the issue, in solving this wicked social problem in the Northern Rivers.

In the words of Piers Williamson, the CEO of the UK's Housing Finance Corporation, at the 2018 PowerHousing Exchange in Canberra, 'You can't have subsidised housing, without subsidy!'

NCCH places a high value on the partnerships and collaborations we have with a multitude of support and community organisations and the local Councils across the region and in early 2018 we began exploring Aboriginal housing partnership opportunities with the NSW Aboriginal Land Council and Local Area Land Councils, which we see as integral to our ongoing success, as our Aboriginal clients make up a significant proportion of our business.

We have also been part of project working groups looking at the opportunities for setting up a Community Land Trust in Byron Shire and potential uses of the old Mullumbimby Hospital Site.

International Housing Partnership (IHP) Leadership Exchange

The 2017 IHP Leadership Exchange (Conference) was held in Melbourne in October. The following topics were covered during the Conference:

- Strategic Leadership in Times of Uncertainty
- Trend 1: Changing Demographics
- Trend 2: Technology
- Trend 3: Changing Funding Dynamics
- Trend 4: Adaptability & Capacity
- Site Visits – 95 Tram Rd and The Albion Apartments
- Trend 5: Urbanisation
- IHP: The Road Ahead
- Site visit to Haven Home Safe in Bendigo

I found the Conference valuable from the perspective of discussing the issues faced by housing providers in the four countries represented at the Conference, and the commonality of issues and challenges, and the lack of government action to solve the housing and homelessness problem.

Everybody's Home Campaign

NCCH have signed up as part of the campaign, which has the following aims:



There are **5** simple things our Government can do to fix Australia's housing system so that it works for everyone.



1. Support for first home-buyers →

Reset our tax system to make it fairer for ordinary Australians wanting to buy a home.



2. A National Housing Strategy →

More low-cost properties mean more choices, making it cheaper and easier to find a home. 500,000 new social and affordable rental homes are needed to meet the demand for affordable housing.



3. A better deal for renters →

Get rid of "no grounds" evictions and unfair rent rises so that millions of Australian renters have the security they need to create homes, build lives and raise families.



4. Immediate relief for Australians in chronic rental stress →

Increase Commonwealth Rent Assistance for the thousands of Australians who are struggling to pay the rent.



5. A plan to end homelessness by 2030 →

With real effort we can halve homelessness in five years - and end it in 10.

Obviously we will be advocating for the relief of the issues as they affect the residents in our region.

None of the achievements throughout the year would have been possible without the efforts of our dedicated staff. I would like to take this opportunity to give them my sincere thanks for their effort and commitment during the year.

I would also like to thank the tenants of NCCH, particularly the terrific members of our Tenant Council and our Board of Directors, led by our Chair, Robyn Hordern, for their leadership, governance and support over the past 12 months.

TENANT SATISFACTION BENCHMARK REPORT

2017 Tenant Satisfaction Survey Results



86%

of tenants were overall satisfied with NCCH



89%

of tenants were satisfied with the condition of their home



84%

of tenants were satisfied with our repairs and maintenance services



92%

of tenants believe NCCH provided value for money



85%

of tenants believe NCCH uphold tenants' rights



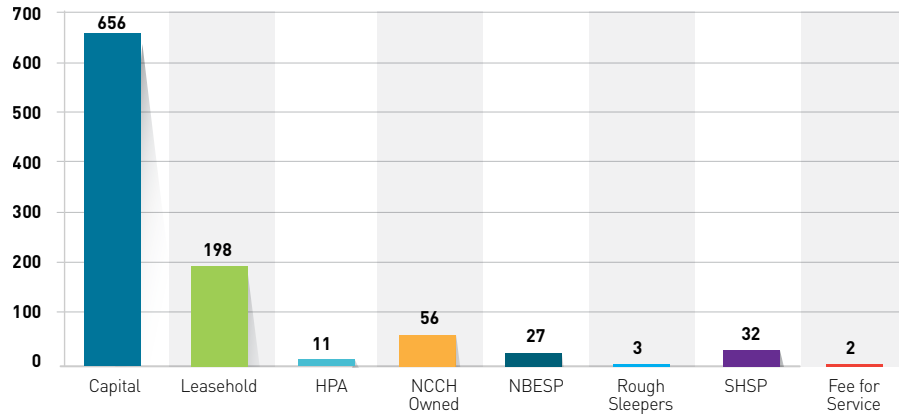
87%

of tenants are satisfied with the neighbourhood they live in

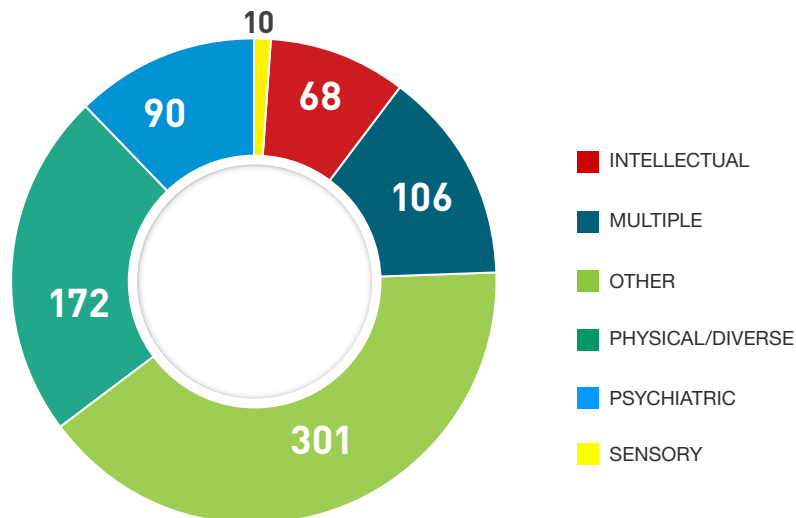
Survey Response Rate 34% from NCCH 2017 Tenant Survey

STATS FOR THE YEAR

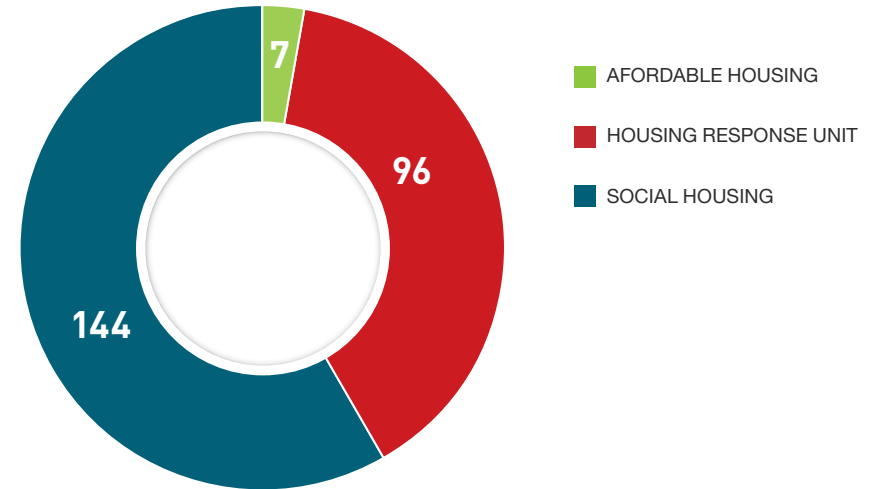
PROPERTIES BY PROGRAM TYPE



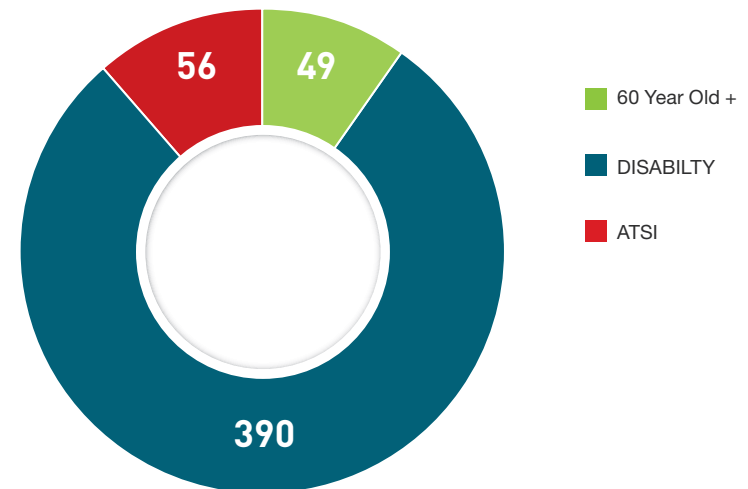
RESIDENTS BY DISABILITY



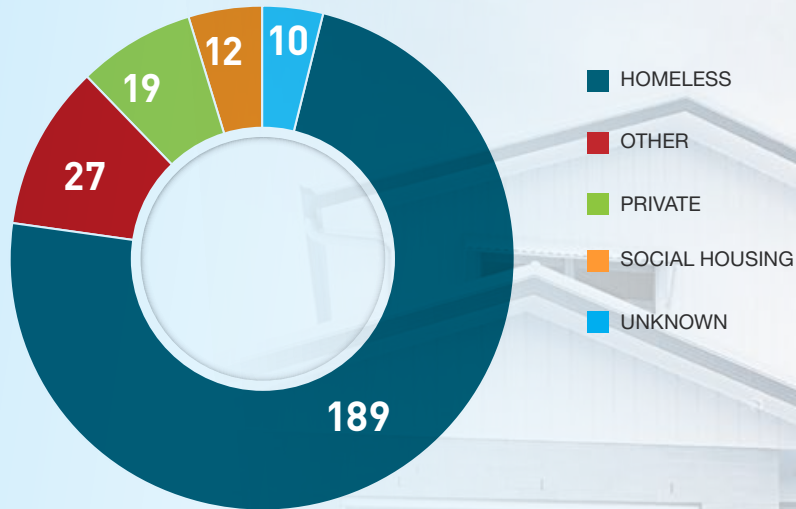
2017-2018 NEW TENANCIES



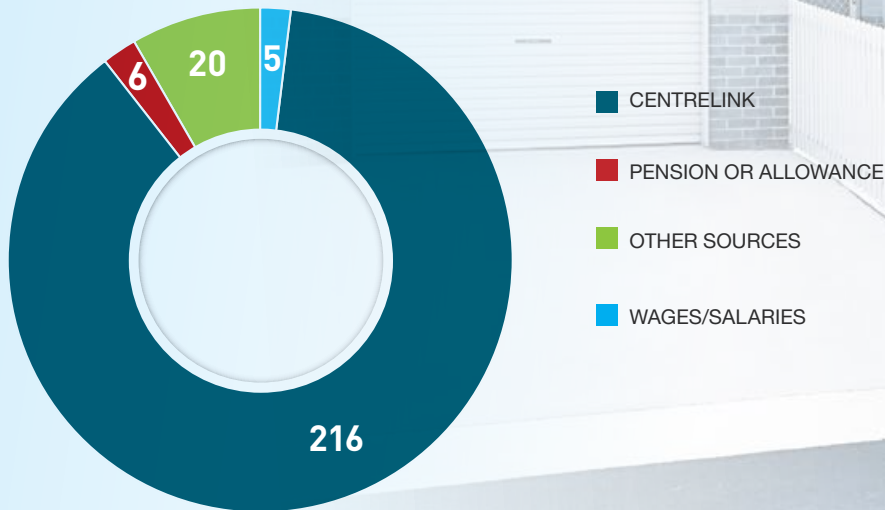
2017-18 NEW RESIDENTS BY DEMOGRAPHIC



2017-2018 FORMER TENURE OF NEW HOUSEHOLDS



2017-2018 NEW HOUSEHOLDS BY PRIMARY INCOME SOURCE



TENANCY MANAGEMENT

In summary:



Tenant Council and Tenant Participation

Our Tenant Council members met on 13 occasions during the year, participating in Tenant Council meetings, Tenant Forums, a Tenant Council Planning Day and an end of year Christmas celebration. Our Tenant Council also provided input to work undertaken on our Strategic Plan for the next three years.

We connect with our tenants by holding forums for tenants in all areas in our region, organising guest speakers to give presentations on topics of interest to our tenants.

Our forums are a platform for tenants to raise issues of concern or discuss ways in which NCCH can improve the way it does business, which we encourage. If preferred, tenants can also discuss matters confidentially on an individual basis with NCCH staff or a representative from our Board of Directors who are always available to answer questions.

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

Throughout the year, we held the following NCCH Tenant Events:

- **July 2017 – Tweed ‘Christmas in July’ event**

This function has become an annual event for our Tweed tenants who enjoy a traditional Christmas lunch, a raffle prize draw, the room decked out with festive decorations, the CEO providing entertainment on the harmonica, and the occasional appearance of Santa!

- **August 2017 Tenant Forum – Evans Head**

Presentation by Damien Waples, Acting Principal Branch Officer Lismore Trustee and Guardian on services provided by the Trustee concerning Estate planning and financial management.

- **October 2017 Tenant Forum – Grafton**

A presentation by Audiology Australia on topics related to hearing loss, accessing audiologists and practices within the industry were presented by Greg Butcher, Audiologist Director, Accent Hearing, Grafton. Information was also provided on what the Independent Audiologists Australia does.

- **December 2017 Tenant Council End of Year Celebration**



NCCH Tenant Council



Christmas in July



- March 2018 Tenant Forum – Ballina**

This forum provided a safety presentation by Senior Constable David Henderson, Police Crime Prevention Officer from the Richmond Area Command. The presentation featured useful information on scam safety, including how to detect a scam, protecting your household and how to stay vigilant.

- April 2018 Tenant Forum – Lismore**

Our guest speaker was Lismore-Casino Centre Manager from NSW Fair Trading, Mandy Poles, who shared information on the services available through Service NSW.

- April 2018 Strategic Planning Day with Board and Leadership Group**

TC Chair, Dolores Close, provided invaluable insight when we worked on our revised Strategic Plan for the next three years, offering tenants' perspective to discussions.

- June 2018 Tenant Forum – Tweed**

We again welcomed the Lismore Trustee and Guardian to discuss with tenants their Estate planning and financial management options.

- June 2018 Tenant Council Planning Day**

A planning day was held where the Tenant Council had an opportunity of working with Director Parker on their goals and aspirations for the coming year.



Tenant Newsletters

Information is also disseminated to our tenants via NCCH's quarterly newsletter – Housing News – which is distributed to all tenants via post, email and our website. Staff and Tenant Council members contribute to the publication informing readers of upcoming events, rule changes that may affect them and details of local NCCH offices, emergency maintenance contractors and various organisations that tenants may wish to contact.



We would like to thank all the aforementioned organisations who provided guest speakers to give presentations to our tenants at our Forums throughout the past twelve months, and 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. Two of our lucky winners are pictured below with our Business and Community Development Manager, Tracy Akerman.



Mavis-Tenant Forum Winner
(Oct 2017)



Barbara-Tenant Forum Winner
(June 2018)

Thank you from the CEO

On behalf of the Board of Directors, the Executive Management Team and NCCH staff, I would like to take an opportunity again this year to express our thanks to the current and past members of the Tenant Council – Dolores, Peter, Ivon, Diane, Walter and Marianne – for their commitment and dedication to the important roles they continue undertake.

Why we enjoy what we do

“ I love my job because every day is different, challenging & exciting. No two days are the same. My job gives me the opportunity to have a positive impact on people’s lives and make a difference. I see people who use our services supported to become the best versions of themselves. It is so rewarding to see this knowing that even if only indirectly, I have had a small part to play in that.”

Jelena, NCCH staff member

Tenant Council Report



Tenant Council owes its longevity of twelve years to being supported and well-resourced by the Board of Directors and, especially, CEO John McKenna.

Most recently, two of us attended the Northern Rivers Housing Forum in Lennox Heads. It was a call to arms to change

collective advocacy because it wasn't being heard or felt. Speakers and panels stressed that we need to put faces and stories to those in need of community housing. The narrative needs to be spread to those who can make changes – politicians and financial bodies. This is the wider picture.

On a smaller scale, the Tenant Council is ever ready to advocate within the guidelines, listen attentively, ask questions, and meet and greet you at NCCH Tenant Forums in your areas. You and we are the lucky ones, as noted by your stories published in 'From There to Here'. This publication puts faces to featured tenants' stories as they share their journeys from adversity to the safety of a permanent home with NCCH.

Once again, the recent Tenant Satisfaction Survey indicates that NCCH is punching above its weight as a vibrant, respected organisation. We are on the smaller size, but that makes us stronger and able to adjust rapidly to changes.

Peter and I continue to be the only rural representatives of the NSW Community Housing Tenant Network. Peter is one of the founding members (2005) and I have been a member since 2014, and the Network's Vice Chair since 2016. Our participation in the Tenant Network involves reporting, initiating projects, keeping fellow tenant representatives up to date with rural concerns, as well as concerns raised by fellow NCCH tenants.

In June, Peter and I attended the 2018 Affordable Housing Conference in Sydney. The conference theme "Everybody's Home" highlighted the current and growing shortfall of accessible and affordable housing in Australia across the entire housing continuum.

I was asked to represent the Tenant Network as one of the guest speakers on the topic of "Do we listen to consumers: Challenging community housing providers to engage" which explored how



community housing providers can better engage with their tenants. We also had an opportunity to attend some informative sessions throughout the Conference whilst assisting on the Tenant Network stall.

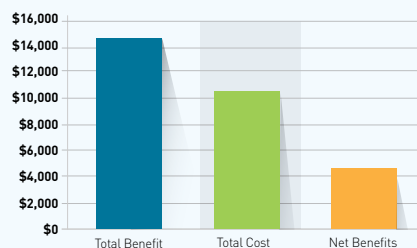
The focus of Tenant Council for 2019 will be to increase regional tenant participation and we look forward to working with you all.

Dolores Close
Chairperson, NCCH Tenant Council

Social Impact of Tenant Council Involvement

For every dollar invested in our Tenant Council we receive a \$1.46 benefit, with annual net benefit per Councillor calculated at \$913. This benefit was calculated using the Australian Social Value Bank calculator by measuring the social impact of the Tenant Councillors who:

1. Meet friends more regularly
2. Participate as an active member of a social group and attend events that bring people together
3. Feel involved with decision making in their local neighbourhood and home.



Thank you

We would like to thank our partners

- ACCOMMODATION NETWORK
- ACHIEVE AUSTRALIA
- BRIGHTER FUTURES
- CARINGA ENTERPRISES
- CASSI
- COMMUNITY MENTAL HEALTH SERVICES
- CONNECTING HOME (SOCIAL FUTURES)
- ENOVA ENERGY
- F.S.G.
- GUNYAH NGALLINGEE ABORIGINAL CORPORATION
- HELPING HANDS INDIGENOUS HOUSING SUPPORT
- HOUSE WITH NO STEPS
- LIFEBRIDGE AUSTRALIA LTD
- MULLUMBIMBY NEIGHBOURHOOD CENTRE
- MULTITASK
- NEW HORIZONS
- NORTH COAST COMMUNITY COLLEGE
- NORTHERN RIVERS COMMUNITY GATEWAY
- NSW ABORIGINAL LAND COUNCIL
- ON-FOCUS CASINO
- OTCP
- REKINDLING THE SPIRIT
- NSW POLICE, TWEED/BYRON AND RICHMOND LOCAL AREA COMMANDS

1 From There to Here, Copyright © Barbara Waters and North Coast Community Housing Company Ltd 2014

NCCH's involvement in the NSW Community Housing Tenant Network

As mentioned in the NCCH Tenant Council Report, Dolores Close and Peter Harris are longstanding, highly committed members of the NSW Tenant Network. They regularly travel to Sydney to attend meetings and other organised events to promote tenants' rights and advocate on behalf of the tenants they represent in their local communities.

The main highlight for the Tenant Network this year, was the commencement of the Network's 'Red Shoe' Campaign. This campaign was introduced as a result of a Network member suggesting it as an appropriate way to honour our homeless. The red shoes signify the shoes worn by Dorothy in the Wizard of Oz, and depict the slogan... 'There is no place like home'.

Finding a solution to homelessness is vitally important to our society and by making this red shoe gesture, the Tenant Network wanted those less fortunate to know... they are never alone nor forgotten.

The Tenant Network hopes to obtain funding to promote awareness of the need for a National Housing Policy, and believe a policy that addresses the housing shortage in Australia would be life-changing for many. This campaign seeks tenants across the nation to put their best foot forward by wearing their favourite red shoe, and by partaking in this visual image they are promoting the needs of our homeless.

NSW Tenant Network Vice Chair Dolores Close shared, "I have a visual of millions of people clicking their ruby red shoes to the words, 'there is no place like home'; because there truly is no place like home. This campaign required a strong visual theme, and the emotion behind our shared longing for the safety and comfort of a home is extremely relevant. We all need to join to make housing possible for every individual in this country."

Tenant Network member Peter Harris also commented, "The connection to The Wizard of Oz brings back memories of Dorothy's battle to return to her farm, and the family she loves. It also makes me think of people who have never had a real home, or had one and lost it. Not just the people in Australia, but people all over the world. Surely society can't say it has achieved all of its goals while there is even one person still in this tragic position."



At the Red Shoe Campaign launch, staff from Community Housing Industry Association NSW (CHIA NSW) wore red shoes and even had a cake created for the occasion! We have included some photos of the event (*below*).



Tenant Network members at the 'Red Shoe' Campaign launch

Our longest serving employee – Helen Maher (15 years)



I started my journey with NCCH all those years ago in finance doing 5 hours per week, receipting rents and non-rent. At that time, each branch receipted their own payments.

Eventually Lana, who I was filling in for, resigned and I was asked to stay on until further notice, with my working hours increasing to 10 hrs per week.

Another reshuffle resulted in the Area Manager's hours being cut to 28 hrs per week resulting in the Grafton Manager moving onto another job. Once again, I was asked to stay, with my hours increasing to 21 hours per week. At that stage, Shirley was the office/tenancy manager (and 'all things NCCH') and I assisted her with administrative duties.



Helen is presented with a commemorative award by Operations General Manager, Ian Leven, acknowledging 15 years of service to NCCH.

Shirley had just started training me in tenancy when she was confronted with some health issues which prevented her from working for long periods of time. So a staff of two became "me, myself and I". I certainly hit the ground running and learnt a lot whilst doing a job I really had no idea about, and very little training for, or knowledge in, 'tenancy'. So here I was (still me, myself and I) with Shirley returning for short bouts, at times, when she was well enough, resulting in her eventual retirement.

Rose joined us for 2 years during the Maclean stock transfer; Jenny & Chantelle then joined our little Grafton team. We relocated into the old Housing NSW office where we were then joined by Jelena, Terri, Amanda and a few others who have come and gone over time.

My years with NCCH have seen us go through administration and numerous managers / staff coming and going. I have seen lots of changes in how we operate as a housing provider, mostly for the betterment of NCCH. I have seen growth not only in the physical stock we have, but also in the way we do things.

I have had the privilege to see some tenants go onto home ownership because NCCH provided affordable housing which allowed them to save for their deposit. I have seen tears of joy when a homeless person or a client in a state of desperation was offered housing, and I will admit that I have also cried with them.

I have also experienced the frustration and disappointment when a tenancy has failed but in those cases I know without any doubt that NCCH as a landlord looked at every possible solution to prevent that outcome but have had to come to the place of realisation and acceptance that, at times, it is simply out of our hands.

From the very first day I started with NCCH, in our very small Grafton office, I loved what I was doing even though finance was certainly not my forte! Today I still have that



Helen is presented with her 10-year service award certificate by CEO, John McKenna.

same love and passion for who we are and the job we do. The job can be very challenging on any given day but it is also very rewarding; it carries a vast array of feelings – joy, happiness, disappointment, frustration and, sometimes, helplessness and sadness when a tenancy fails or when one of our tenants takes leave of this wonderful earth.

I have much to be thankful to NCCH for ... not just for the growth and knowledge I have gained in my role as a Tenancy Manager, but also in my personal growth as an individual and the confidence I now have in my own abilities that I didn't have not so very long ago.

Today I am pleased to say I still have a love and passion for my 'job' and what NCCH does to assist people to change their lives. My hope is that we never lose the 'community' aspect in what NCCH stands for.

I consider it an honour and a privilege to meet and work with all of you awesome people – past and present – and I am looking forward to doing it for many more years to come.

Helen Maher
*Office Manager/Tenancy Manager
Grafton*

Governance

Senior Management and the Board worked closely on the governance of the business with revised policies and procedures of the Company reviewed and approved throughout the year.

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

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

Sub-committees

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

- Audit, Finance and Risk Management Committee
- Marketing and Media Committee
- Nominations Committee
- Policy and Governance Committee
- Property and Development Committee (established in November 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



Rainforest Creek Development Solar Project

As reported in previous Annual Reports, NCCH completed a mixed tenure development in Goonellabah, located beside a creek which includes a riparian rainforest to rejuvenate the creekside - hence the title Rainforest Creek. The official opening of *Rainforest Creek* was held in October 2016 and highlighted in last year's Annual Report.

This year, we are pleased to report that, in conjunction with the Office of Environment & Heritage (OEH) and Enova Energy, we were able to provide solar panels to all of the NCCH properties at the *Rainforest Creek* complex. An official launch was held in March 2018 with representatives from the Office of Environment & Heritage, Enova Energy and our Chair, Director Robyn Hordern on hand to conduct official duties.

The event was also attended by the State Member for Lismore, The Honourable Thomas George MP, NCCH Directors and staff, and our wonderful tenants who call *Rainforest Creek* their home.

The Solar Launch was one of the year's highlights and we have included some photos of the event through out the report.

During the year, we have been working on a project with Enova Energy and the Office of Environment & Heritage to introduce solar panel for tenants in other areas of our region. We have held information sessions held in Ballina and Lismore, with implementation almost complete (*at right*).



'The Mill Yard' Mullumbimby

Last year, after partnering with the Byron Shire Council, we purchased a 3200m² parcel of Council land in Station Street, Mullumbimby. The development was to be called 'The Rail Yard', however, following a presentation to Byron Shire Council's Heritage Advisory Panel, where the site's historical use as a saw mill was discussed, the decision was taken to change the name to 'The Mill Yard.'

Our 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, and our design achieves this in addition to the 25 housing outcomes.



Throughout the year, we have continued to work with Council and our project partners Koho, as well as the local community, on advancing the project. We can report that development approval was granted by the Byron Shire Council in February 2018.

Information evenings were held showcasing the development to potential purchasers, and community consultation sessions were held to discuss impact 'The Mill Yard' development could possibly have on the community, and how the development could benefit their community.

We are pleased to report that we have commenced advertising through local real estate agents seeking expressions of interest from potential purchasers and/or investors and hope to commence construction early in 2019.

We have included some concept photos of 'The Mill Yard' development (above and left).

Staff Professional Development

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

As part of this year's staff development, training included National Disability Insurance Scheme (NDIS) presentations by a guest speaker from the NDIS; a Mandatory Reporting session provided by an external speaker from the Department of Communities & Families (FACS), as well as behavioural workshop group sessions. Training sessions were also provided on internal processes and procedures as well as wellbeing and team building sessions.



Affordable Housing Conference

Once again this year, staff were encouraged to submit an expression of interest to attend the 2018 Affordable Housing Conference held in Sydney in June.

The successful staff members - Andrea, Helen and Terri - were asked to give a presentation to the Board and colleagues on the Conference and how they benefitted from attending. Each of the staff members who attended the Conference appreciated the opportunity provided to them by the Board and Senior Management and offered encouragement to other staff members to apply if the opportunity arose in the future. Dolores and Peter from our Tenant Council also attended the Conference in Sydney.



NCCH EDUCATIONAL AWARDS SCHEME

Our NCCH Educational Awards Scheme has continued to grow from strength to strength since its inception in 2013 as a Bursary Scheme. We have been able to support some of our tenants and their families to help them achieve their goals and aspirations.

A number of applications were submitted again this year, with nine of our well-deserving tenants being successful in their applications covering Award categories of Creative Arts, Education and Sport. Successful recipients use their prize money for a variety of reasons - to purchase laptops or equipment for educational or sporting purposes, school excursion fees, sporting 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 again this year was Margaret, a very sprightly 88 years of age who was selected to represent Australia in the ITF 38th Super-Senior World Tennis Championships which are being held later this year in Croatia. Margaret used her prize money to assist with costs associated with her participation in the Championships, not covered by other fundraising methods. *Margaret's Story* is highlighted elsewhere in this year's Annual Report.

NCCH also assisted three children from one family in the categories of Education and their Mum's story about how our Awards Scheme has helped them is included in this publication, in *Bec's Story*.

We have included photos of our Award recipients. *(right)*



Dom, Jacob & Ayla with their Award certificates, presented by John McKenna, CEO



John McKenna, CEO presents Gabrielle with her Award certificate



CEO, John McKenna presenting Josh with his Award certificate



Margaret Fisher



Shania accepting her certificate from our Chair, Director Robyn Hordern



Maya & Kai with their certificates in the University Education category

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
- Community Homes and Place, Department of Family and Community Services for contracting housing services to NCCH
- The Office of Environment & Heritage and Enova Energy for partnering with us on the 2018 Community Housing Solar Panel project
- Koho Developments for their work on 'The Mill Yard'
- Builders, consultants and contractors of the properties that we have refurbished and maintained during the year
- Our partners in Alliance Social Enterprises – Homes North and Housing Plus – for their continued support and assistance
- Byron Shire Council for the Station St Mullumbimby opportunity
- Somerville Laundry Lomax, Solicitors for their legal advice & services during the year

- Thomas Noble & Russell, our Auditors
- Newton Denny Chappelle for town and strata planning services provided during the year
- 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

John McKenna

John McKenna,
Chief Executive Officer



Why we enjoy what we do

“Yesterday I spent quite a bit of time with a lady who needed help completing a Housing Application.

At the end I gave her a donated handbag with some personal care items as a token to make her life a tiny bit easier. She started to cry as she couldn't believe that I had given her this gift. It's the small things that can have a big impact.”

Janel, NCCH staff member

“Providing a home to people from such diverse backgrounds and needs is very rewarding.”

Peter, NCCH staff member

CONNECTIONS TO OUR COMMUNITY

OUR REGION

Ballina Interagency

Byron Shire Domestic Violence Committee

Clarence Valley Domestic Violence meetings

Clarence Valley Housing & Support Interagency (CVHSI)

Clarence Valley Roundtable meetings

Communities North Consortium

Connect Group meetings

Connecting Home Consortium

Crisis Accommodation working group

Domestic Violence Safety Action Network meetings

Goonellabah Community Plan

Goonellabah Estate Christmas Party

Goori Housing Network Forum

Goori Interagency

HASI Governance Committee

HASI Placement meetings

HASI Review meetings

Local Chambers of Commerce (Ballina, Lismore, Grafton, Tweed)

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

Mental Health Partnership meetings (Lismore, Tweed and Clarence Valley)

Mullumbimby & District Neighbourhood Centre

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

Northern Rivers Housing Forum

Northern Rivers Housing Forum Steering Group

Northern Rivers Social Change Collaboration

Tweed Shire Housing and Homelessness network



“One of our tenants phoned to say ‘Thank You’ to everyone involved in getting the ceiling fan installed in her lounge room. She was extremely happy that this will make it more comfortable living in her unit.”

NCCH staff member, Lismore



OUR INDUSTRY

Alliance Social Enterprise

NSW Aboriginal Land Council

PowerHousing Australia –
Disability Housing Community of Practice

PowerHousing Australia –

- Chief Executive Officer
 - Chief Financial Officer
 - Asset & Development Managers
-

COMMUNITY HOUSING INDUSTRY ASSOCIATION NSW

previously known as the NSW Federation of Housing Associations

Standing Network meetings

- Asset & Development Managers
 - Chief Executive Officers
 - Chief Financial Officers
 - Community Development Managers
 - Middle Managers
 - NDIS
-

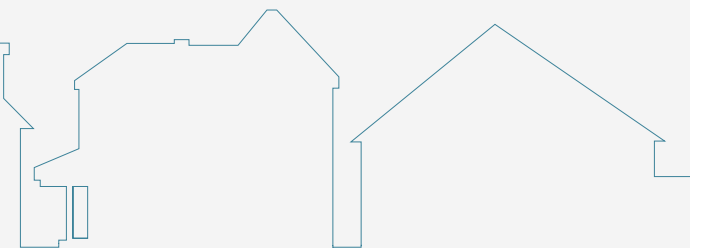
NSW Community Housing Tenant Network

NSW Registrar’s Advisory Forum

“Always very kind and helpful any time I have contacted NCCH employees over the years I have been with NCCH.

NCCH helped me immensely in times of need and I am very grateful.”

NCCH Tenant, Clarence Valley





HIGHLIGHTS OF THE YEAR





NCCH BUSINESS FUNCTIONS

BOARD OF DIRECTORS

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

CHIEF EXECUTIVE OFFICER

- 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, social media)

PROPERTY & ASSET MANAGEMENT

Asset Maintenance Services

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

Development & Building Services

- 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
- Lodgement of repairs requests

Tenancy Management

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

Allocation of Housing

- Lodging of applications via HOMES
- Housing Pathways
- Updating of documentation
- Priority Assessments
- Housing offers
- Tenancy guarantee
- HNSW product delivery

Business & Community Development

- Community development
- Social services
- Community engagement
- Respond to Tenders
- Grant applications

Tenant Participation

- Tenant Council
- Tenant forums

Branch Management

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

Housing Related Compliance

- Contribution to registration and accreditation
- CHAP reporting
- Tendering

CORPORATE SERVICES MANAGEMENT

Financial Administration and Services

- Management accounting services and functions
- Accounts Payable and Receivable
- Tenant invoices

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

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

Human Resources

- Human resource management
- WHS and Workers' Compensation
- Training and development

Information Management Services

- IT system evaluation and management

QUALITY & COMPLIANCE MANAGEMENT

Compliance

- Corporate policies and procedures
- Risk management
- Complaints management
- Registration and Accreditation

Company Secretary

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

FUNDING PROJECTS

NCCH won funding as a result of applying to: (1) The Social Housing Community Improvement Fund (SHCIF) 2017 and (2) The Safer Communities Fund (Round 2) through the Department of Industry, Innovation and Science

SOCIAL HOUSING COMMUNITY IMPROVEMENT FUND (SHCIF) 2017

PROJECT NAME – Bounce for Jubullum Village Basketball Stadium

This exciting project is aimed at reinvigorating the Jubullum Village Basketball Stadium. This large space is home to community gatherings, sporting events and service provision for the Tabulam community, but is sadly underutilised especially over winter, due to vandalism to the roof structure and some ageing amenities. This funding win will enable the building to not only be weather proof but also make available functional amenities so that youth, family and support agency events can thrive all year round.



PROJECT NAME – Let's make Tabulam Tuckerbox deadly!!!

This application was made by Gungyah Ngallingnee Aboriginal Corporation and supported by NCCH. This funding win will enable greater use of the much loved 'Tuckerbox' Tabulam community space. The space is currently also underutilised due to an incomplete installation of a donated commercial kitchen. The new commercial kitchen was donated in 2015, but was never fully installed. This much needed funding will allow the kitchen to receive electrical, plumbing and gas fitting works enabling it to be fully operational, and enable installation of air conditioning which will increase comfort for community gatherings and educational workshops.

Both projects were provided by: Tenterfield Shire Council; Family Support Network; Gungyah Ngallingnee Local Aboriginal Elder Group; Local Aboriginal Education Consultative group; NSW Police Richmond Local Area Command and TAFE NSW.



PROJECT NAME – No Common Room

This project is aimed at re-opening a communal space located within a social housing complex in Byron Bay. The space will be used for NCCH staff, external service provision, community development and events aimed at increasing social cohesion. The common room is located on the ground floor and has been unused for some time due to outstanding upgrade works necessary to make the space safe, clean and dry. This project will enable residents, staff & support workers to meet in a neutral, communal, friendly environment.

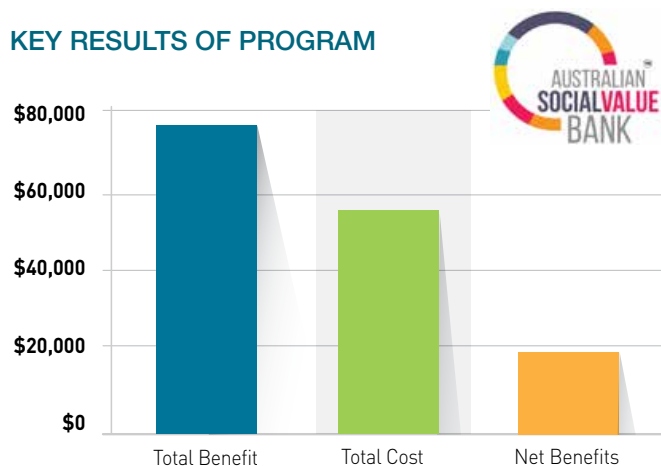
Support for the project was provided by: NSW Police Tweed/Byron Local Area Command.



COMPLETED PROJECTS

The Byron Safety Project, funded by SHCIF 2016, has been completed for NCCH's Byron Bay 30 x 1 bed complex. The lighting installation is aimed at preventing and corrective measure to increase accessibility night and day and also deter unwanted behaviour. Residents have reported they are very satisfied with the installation and were surveyed using the Australian Social Value Bank in relation to a reduction in anti-social behaviours and an increased sense of personal safety. The net benefits of the program were calculated at \$18,352, representing a benefit cost ratio of 1.33, with the net benefit per participant calculated at \$612 in the first year.

KEY RESULTS OF PROGRAM



NCCH would like to thank FACS for the \$20 Million Social Housing Community Improvement Fund Grant rounds which have been used to improve facilities, open spaces, safety, accessibility and bring tenants and their neighbours together.

SAFER COMMUNITIES FUND – ROUND 2

PROJECT NAME – Eggins Watchful Safety Project

This project will increase the level of safety for residents within, and around, Eggins Place Goonellabah. This area has a long, complex history and houses a large proportion of the local social housing community. This project aims to introduce CCTV within the Eggins Place cul de sac in an attempt to help detect anti-social behaviours, as the cul-de-sac is a known thoroughfare and has been an easy way to avoid detection in the past. Community consultation demonstrates a great deal of support for the introduction of CCTV.

Support for the project was provided by:
NSW Police Richmond Local Area Command.



“Our lives changed forever when we were given our unit. We are so grateful for the stability, security and beautiful home we have been given. It is my belief that when communicating with NCCH staff, they are very professional and efficient. They also treat their tenants with respect and dignity, and do their best to meet the needs of their tenants.”

NCCH Tenant, Tweed

“My husband and I appreciate the friendly and respectful attitude of our NCCH team.”

NCCH Tenants, Grafton

CASE STUDIES

Case Study 4

Housing our younger tenants

“We were able to set up the Northern Rivers Youth Program, through The Family Centre in Tweed, and found five properties for the youth program. We have managed to house seven young people and three of their children.”

NCCH Tweed Team

Case Study 5

Helping put families back together

“A tenant had her baby taken from her by FACS as she had become homeless. She was housed last week with us and she is back on track to having her daughter back with her as we were able to find suitable and stable accommodation for her.”

NCCH Access Team

Case Study 6

Helping to provide homes and improve lives – bringing our Company motto to life

“A client who was a former professional athlete and had suffered a significant injury after a motor vehicle accident, was living in a caravan park as this was all she could afford. She needed to stay in Byron as her children were located there with their father. Staff from our Access and Tenancy teams worked together to find a suitable property for her. With the support of her fantastic social worker and her parents, we were able to reassure our client that the property would be great so that her children could visit her. Not only did we assist our client, but we helped her parents who, after years of worrying and stressing about their daughter, were very excited about her being housed in stable accommodation that she could afford. Her parents helped her move in and she is settling in very well and loving her new home.

Her parents called recently to express their thanks and gratitude to NCCH staff for the care taken to house their daughter. They said for the first time in years, they felt as though they could relax as their daughter is housed in a place that she can afford.

It was great to be involved in a family’s story that had such a wonderful outcome. It was really living by our Company’s motto – *providing homes, improving lives, strengthening communities*”.

NCCH Tweed Tenancy and Access staff members

Vale - Helaine & Linda



We would like to pay our respects to two of our former, long-serving colleagues who lost their battles with cancer during the year – **Helaine Hebb** and **Linda Hovan**.

These ladies were the 'quiet achievers' at North Coast Community Housing, quietly working behind the scenes – Helaine in her role as Housing Assistant based in our Tweed office, and Linda as Finance Assistant based in our head office in Lismore.

We truly appreciate Helaine & Linda's service to NCCH and the contributions they made to NCCH while they were employed here – they will always be remembered fondly.



SUMMARY FINANCIAL REPORT FOR YEAR ENDED 30 JUNE 2018

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

The auditor's 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 2017-18 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 2018

	Note	2018	2017
		\$	\$
Revenue	4	13,240,678	11,930,989
Tenancy and property management expenses	5(a)	(8,671,261)	(7,951,360)
Administration expenses	5(b)	(3,804,951)	(3,755,979)
Surplus for the year		<u>764,466</u>	<u>223,650</u>
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		<u>764,466</u>	<u>223,650</u>

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 2018

	Note	2018 \$	2017 \$
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	7	1,213,806	1,271,463
Trade and other receivables	8	1,290,816	951,682
Other assets	9	192,236	179,411
Non-current assets held for sale	10	-	915,091
TOTAL CURRENT ASSETS		2,696,858	3,317,647
NON-CURRENT ASSETS			
Other financial assets	11	192,260	1,848,543
Property, plant and equipment	12	17,438,299	15,371,006
Investment property	13	1,685,000	1,439,287
Intangible assets	14	260,471	285,114
TOTAL NON-CURRENT ASSETS		19,576,030	18,943,950
TOTAL ASSETS		22,272,888	22,261,597
LIABILITIES			
CURRENT LIABILITIES			
Trade and other payables	15	797,863	758,223
Borrowings	16	360,990	353,892
Employee benefits	17	169,682	145,541
Other liabilities	18	2,237,259	2,415,489
TOTAL CURRENT LIABILITIES		3,565,794	3,673,145
NON-CURRENT LIABILITIES			
Borrowings	16	1,939,741	2,590,613
Employee benefits	17	64,075	59,027
TOTAL NON-CURRENT LIABILITIES		2,003,816	2,649,640
TOTAL LIABILITIES		5,569,610	6,322,785
NET ASSETS		16,703,278	15,938,812
EQUITY			
Retained earnings		16,703,278	15,938,812
TOTAL EQUITY		16,703,278	15,938,812

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 2018

	2018	2017
Note	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES:		
Receipts from clients and others	10,333,001	9,488,871
Payments to suppliers and employees	(12,098,948)	(10,685,052)
Government grants received	2,372,889	3,576,107
Interest received	1,289	2,003
Interest and other costs of finance	(53,930)	(162,205)
Net cash provided by/(used in) operating activities	554,301	2,219,724
CASH FLOWS FROM INVESTING ACTIVITIES:		
Proceeds from sale of plant and equipment	1,092,389	-
Purchase of property, plant and equipment	(868,875)	(962,176)
Movement in deposits	(56,299)	(21,651)
Purchase of intangibles	(54,159)	(110,390)
Net cash used by investing activities	113,056	(1,094,217)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Repayment of borrowings	(675,014)	(816,966)
Loans advanced to related entities	(50,000)	(135,000)
Net cash used by financing activities	(725,014)	(951,966)
Net increase/(decrease) in cash and cash equivalents held	(57,657)	173,541
Cash and cash equivalents at beginning of year	1,271,463	1,097,922
Cash and cash equivalents at end of financial year	1,213,806	1,271,463

The accompanying notes form part of these financial statements.

ANNUAL REPORT

2017 - 2018



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

