

# Working towards Reconciliation



## ANNUAL REPORT

2018 - 2019 *Providing homes, Improving lives, Strengthening communities*





**We have come out of an incredibly stressful time after being homeless for six months. We are so grateful to NCCH. We have a gorgeous home! Thank you!!!”**

NCCH Tenant, Tweed

Published by  
The North Coast Community Housing Company Ltd

ACN: 002-685-761 ABN: 97 002 685 761

For a copy of NCCH's Annual Report 2018-19, please contact NCCH on (02) 6627 5300, email [info@ncchc.org.au](mailto:info@ncchc.org.au) or download from our website [www.ncchc.org.au](http://www.ncchc.org.au).

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





# CONTENTS

OUR STRATEGIC PLAN	2
OUR PROFILE	4
TENANT STORIES	7
OUR BOARD OF DIRECTORS	8
TENANT STORIES	10
CASE STUDIES	11
REPORT FROM OUR CHAIR	12
OUR EXECUTIVE MANAGEMENT TEAM	14
CASE STUDIES	16
REPORT FROM OUR CEO	17
STATS FOR THE YEAR	24
TENANT COUNCIL AND TENANT PARTICIPATION	26
TENANT COUNCIL REPORT	29
STAFF PROFESSIONAL DEVELOPMENT	30
NCCH SCHOLARSHIPS SCHEME	32
CONNECTIONS TO OUR COMMUNITY	34
FUNDING PROJECTS	38
OUR LONGEST SERVING DIRECTOR	43
COMMUNITY PROJECTS AND EVENTS	44
SUMMARY FINANCIAL REPORT	48

# OUR STRATEGIC PLAN 2018-2021

*Providing homes, Improving lives, Strengthening communities*



## OUR VISION

NCCH is a leading provider of innovative housing services.

## OUR VALUES

### Respect

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

### 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.

### Social Responsibility

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

## 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.** We will actively seek and form trusting and mutually beneficial partnerships with private investors, other non-government organisations, State and Federal governments and local councils. We will pursue grant programs that allow us to demonstrate new ways of providing 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. This will result in improved outcomes for our current and future Aboriginal & Torres Strait Islander tenants.

**Highly respected and valued by our applicants and tenants.** We will find new ways of working together to enable them to improve their lives. We are committed 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 in which we work. 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 collaborative work.** We will continue to build alliances, share learning, ideas and resources, 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 management transfers.** We will put 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 developing proud, confident and capable employees.

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



## 1. PROVIDE MORE HOUSING

### Headline KPIs:

10% increase in our housing portfolio over three years.

### Objectives:

- 1.1 Seek funding opportunities with the aim of providing more housing.
- 1.2 Create partnerships with developers, local government councils and NFP Boards to support property development strategy.
- 1.3 Finalise and deliver a viable property development and acquisition strategy.

## 2. IMPROVE OUTCOMES FOR TENANTS

### Headline KPIs:

100% of partnerships meet our business and tenant objectives.

Contribute to and/or deliver at least one social enterprise per year.

### Objectives:

- 2.1 Create opportunities to engage with tenants to improve their ability to sustain tenancies.
- 2.2 Strengthen existing partnerships and develop new ones to improve our ability to connect tenants to support services.
- 2.3 Develop a fully integrated person-centred approach to community housing for Aboriginal and Torres Strait Islander tenants.
- 2.4 Develop viable business plans for suitable social enterprises complementary to business purpose.

## 3. VALUED STRATEGIC PARTNER

### Headline KPIs:

Increase the amount of external resources from non-government sources by 5%.

### Objectives:

- 3.1 Deliver the strategic marketing & communications plan for 2019-21.
- 3.2 Position NCCH to develop strategic partnerships.
- 3.3 Enter into partnerships with non-government, private and social investors to create innovative, enterprising revenue streams.
- 3.4 Support sector alliance to increase collaboration, build capacity and create housing outcomes in regional and rural NSW.

## 4. STRENGTHEN OPERATIONAL AND FINANCIAL CAPACITY

### Headline KPIs:

Tier One performance measures are met. Staff satisfaction rate at minimum 80-85%.

Arrears reduced by 60% within 3 years. Staff attrition rates of 5% to 10% by June 2020.

### Objectives:

- 4.1 Ensure financial viability by maintaining registration as a Tier One provider meeting or exceeding all performance thresholds.
- 4.2 Refine and integrate the technologies that drive efficiencies in service delivery.
- 4.3 Be business ready for growth opportunities.
- 4.4 Reduce staff attrition rates.
- 4.5 Implement a revised people and culture strategy that ensures alignment with business needs and direction.
- 4.6 Focus on measuring and monitoring people performance.

# OUR 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.

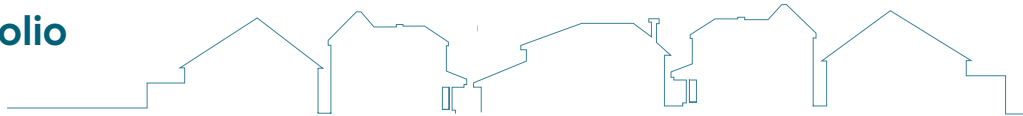
At 30 June 2019, NCCH managed 987 properties across the Northern Rivers region and continues to operate from a central office located in Lismore and two branch offices in Grafton and Tweed Heads South.

The map below/at right depicts the wide geographic area covering the seven Local Government Areas in which NCCH operates.



## NCCH Property Portfolio

**Total 987 properties**



NCCH now manages 987 properties housing over 1,700 people in a mix of single and family households.



**684 CAPITAL PROPERTIES**  
Leased from NSW Land & Housing Corporation.



**202 LEASEHOLD PROPERTIES**  
Properties leased from the private rental market.



**86 NCCH OWNED PROPERTIES**  
Properties owned by NCCH.



**15 FEE FOR SERVICE MANAGEMENT**  
Properties under a fee for service arrangement.

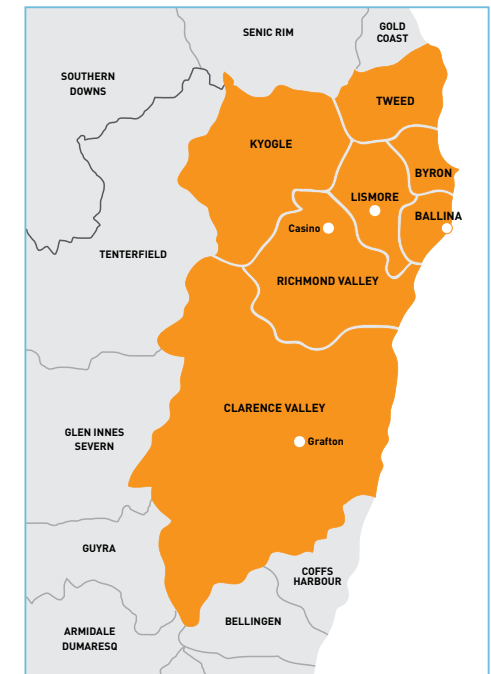


Figure 1: Location of properties managed by NCCH by Local Government Area

## 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

NCCH has been a Tier 1 registered Community Housing Provider under the NRSCH since its inception in 2014.

## Legislative & Regulatory Compliance

NCCH key legislative & regulatory compliance risk areas include:

- Housing Act 2001 (NSW)
- Community Housing Providers (Adoption of National Law) Act 2012 (NSW)
- National Regulatory Code for the National Regulatory System for Community Housing
- Residential Tenancies Act 2010 (NSW)
- Residential Tenancies Regulations 2010 (NSW)
- Corporations Act 2001
- Charities Act 2013
- Australian Charities and Not-for-profits Commission Act 2012



“Thank you so much — it looks homely. You have no idea what you have given me, it’s not just a home but a sense of being worthwhile again and a reason to get up in the morning and remembering what being happy is. Thank you!”

NCCH Tenant, Lismore



## LEGISLATIVE & REGULATORY COMPLIANCE CONTINUED

- 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

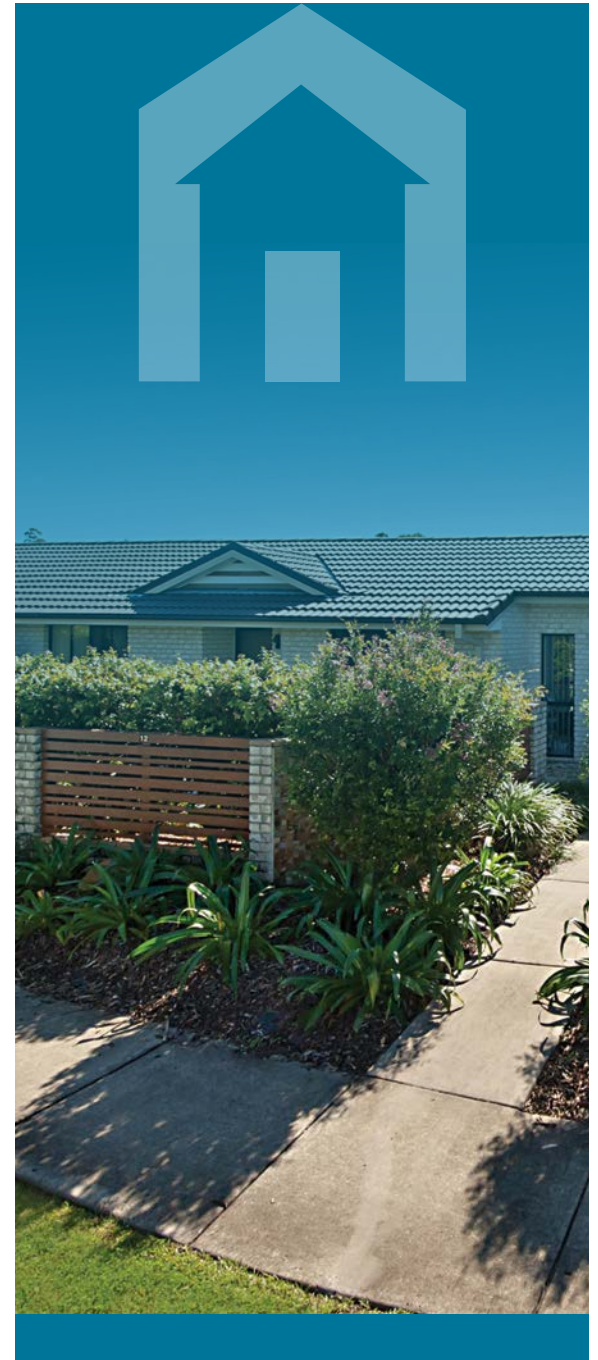


## Staffing

For the year covered by this report, NCCH employed 32 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 & Demand Coordinator
- Accountant
- Admin Coordinator/Tenancy Manager
- Area Manager
- Business & Community Development Manager
- Business Systems Manager
- Customer Service Officers
- Executive Assistant to the CEO
- Executive Assistant to the Executive Team
- Finance Assistant
- Office Manager
- People & Culture Manager
- Property Assistant
- Property Maintenance Coordinator
- Property/Projects Administrator
- Property Surveyor
- Quality & Compliance Manager
- Team Leader
- Tenancy Manager/Business Systems Admin Assistant
- Tenancy Managers
- Tenancy Resource Officer





# Tenant Stories

## Joshua

We received the following story from Joshua, who is one of our tenants in the Rainforest Creek complex, after the installation of solar panels throughout the complex. Joshua told us about the installation process and how it has impacted on his life, and that of his daughter.

“The installation process was so straightforward, really calm, easy and very professional.

The installed unit itself is not obtrusive, it's compact and placed in a corner. Minor modifications were needed but the work was done to a high standard and I would recommend the contractors to anyone for electrical work, not just solar work.

I get a real kick out of seeing the panels up on my roof... I've held an interest in solar power for a long time so I'm excited about having them. It has also caused me to now think about what appliances I have in my home. I've been toying with getting a new fridge, and as a result of the solar, I am now more likely to seek a low energy usage unit.

It's also been a really good learning opportunity for my daughter because we have been able to talk about the logistics behind installing the panels themselves, why solar is economically good and why it's good for our planet – which has led to discussions around climate change... which has, in turn, led to her being not only now aware that it's an issue, she now wants to go on



to study science at university and become involved in climate change as an adult so she can “solve it” (her words).

I also feel a sense of inclusion that I didn't think I would have – not being a property owner, I felt I would always be excluded from the “we got solar panels” club. Now I'm a fully-fledged member!!!!!!”



# OUR BOARD OF DIRECTORS

## KEY RESPONSIBILITY:

As a Director, 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 Marketing and Media Committee; Chair of the Strategic Planning and Registration Committee; Member of the Nominations 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 6 years.

## Qualifications and Experience

- Masters of Business Administration
- Graduate Diploma of Strategic Leadership
- Senior Executive Business Management
- Justice of the Peace
- Work Health Safety & Training
- IT
- Finance
- Graduate of Australian Institute of Company Directors

## MARGARET KASZO

**Secretary; Member of the Marketing and Media Committee; Member of the Policy & Governance Committee; Member of the Property & Development 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 NSWFHA, 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
- Ministerial Advisory committee member
- Leadership and Management
- Project Management
- Licensed Real Estate Agent
- 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; 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

## BRUCE CASSELDEN

**Member of the Nominations Committee; 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; Tenant Council Board Representative (Clarence Valley Tenant Forums).**

**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.

25 years Northern Territory Government experience and 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

Over the past couple of years, we have brought you the story of one of our tenants, Margaret Fisher.

Margaret is a champion tennis player and has competed internationally in the Super Seniors World Tennis Championships held in Florida in 2017 and in 2018, she competed in Croatia.

In last year's Annual Report, we featured Margaret's achievements during 2017/2018 and we said we would provide an update in the 2018-2019 Annual Report.

Below is Margaret's story from the 2018 Championships held in Croatia in October 2018 contained in a letter of thanks to the NCCH Board of Directors.

Margaret is a fantastic role model and is certainly a walking advertisement for the benefits of keeping active and leading a healthy lifestyle!



The semi-final of the women's doubles, with Rosemarie Asch, Croatia 2018

Thank you for your support for my quest to attend the 2018 World Super Seniors Tennis Championships in Croatia.

Once again, I was impressed by the dedication of the players on the tennis courts. They are there to win and the atmosphere was exciting, positive and high pressure.

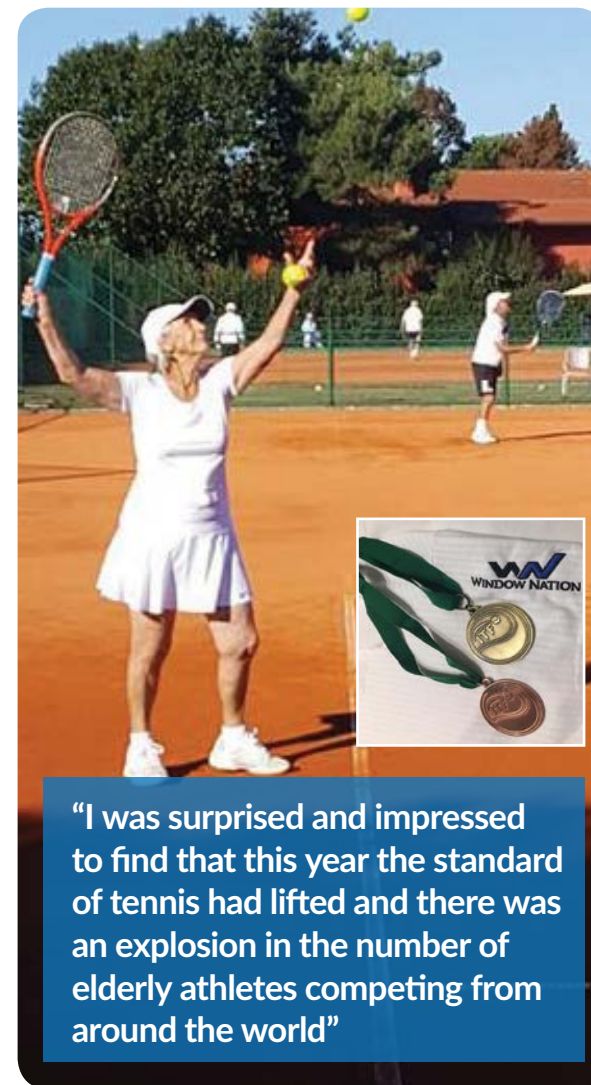
I was surprised and impressed to find that this year the standard of tennis had lifted and there was an explosion in the number of elderly athletes competing from around the world.

It was a privilege to be there.

Thank you again,  
*Margaret Fisher*

### Here is an update on my final scores:

- I was knocked out in the first round of the over 85 world championship singles, by one of the two finalists. I was then eligible to play in the Consolation Singles, which I won, and have returned to Australia with the gold medal.
- I also achieved the bronze medal in the over 85 women's doubles, with my partner Rosemarie Asch, from Canada. Rosemarie and I won the gold medal last year. This year we were defeated in three sets, in the tiebreaker.



**“I was surprised and impressed to find that this year the standard of tennis had lifted and there was an explosion in the number of elderly athletes competing from around the world”**

Margaret at the 2018 World Super Seniors Tennis Championships in Croatia and her medals

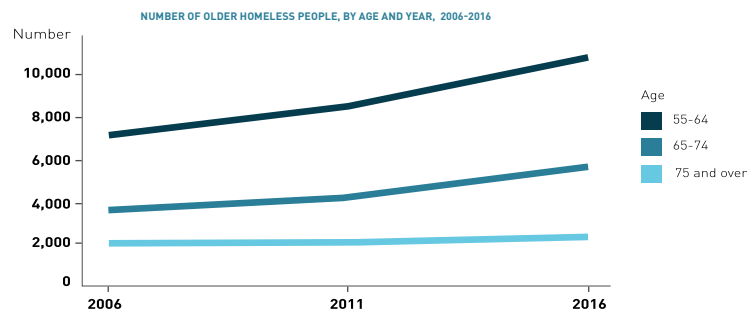
# CASE STUDIES

## Case Study 1

### Housing our older tenants

This week we signed up two tenants who were 83 and 77 years of age; a reminder that we do good things at NCCH. The graph below depicts the increased risk of homelessness for older Australians. Everyone involved in the sign-ups enjoyed this heart-warming experience knowing that we had been able to house two of our older Australians.

*NCCH Access and Tenancy Teams, Lismore*



## Case Study 2

### From little things, big things grow

One of our long term tenants called to let us know that he was in the process of purchasing his own home. He made an offer which was accepted and he signed contracts later the next week.

This is fantastic news for a great tenant!"

*NCCH Tenancy Team member, Lismore*

## Case Study 3

### Reuniting families

A few of our headlease properties sold during the year but we were able to find other suitable properties for the tenants which helped to reunite three families...

One tenant has been reunited with her children who were in care. We found her a headlease in another suburb and all of her three boys are now living with their mother and settling in really well.

Another tenant was housed by us 18 months ago after escaping domestic violence. She was temporarily housed in a refuge and when she first presented to us, all she had was her children and her purse. They had no clothes, furniture or personal belongings due to fleeing. She was then housed by us in a headlease property and then started gathering furniture and personal belongings for her children. The property sold but we found another property for her which her boys are really happy with.

The third tenant we re-instated mid last year after coming out of drug rehab has now started working, has her kids on a regular basis and is doing really well. Having stable housing has assisted her to achieve these goals.

*NCCH Tenancy Manager, Lismore*

# REPORT FROM OUR CHAIR

ROBYN HORDERN



Robyn Hordern



North Coast Community Housing is a 'Not for Profit' (NFP) or as you may know I prefer the term 'Profit for Purpose' company with its main business being the management of social and affordable housing for people with special and complex needs and those on low and moderate incomes who struggle with the rising housing costs in the far north coast of New South Wales.

The lack of affordable housing, especially in regional New South Wales, continues to be of major concern. We continue to voice the needs of the most vulnerable to all levels of government to push for additional long-term accommodation, as it is my belief, and all those working for NCCH, that every person who lives in Australia has a right to have a safe and secure place to call home.

NCCH is also continuing to use resources available in our Profit for Purpose business to buy or build additional housing – currently NCCH owns 86 of the 976 properties in its management portfolio and plans have been approved by Council to add additional dwellings to this number.

As part of national Reconciliation Action Week in May, two local Aboriginal artists and NCCH tenants, Luke Close and Gilbert Laurie, attended the Board meeting to talk to the Board about the work that they do, their hope for the future as well as how much they appreciate the work that NCCH does. Artwork from both of these talented artists will be featured in the NCCH Reconciliation Action Plan. We have included some photos on the right.



Local Aboriginal artists with the Board



Artists Luke Close and Gilbert Laurie share their vision with the Board

It was with great pleasure that I attended the Community mural painting days in Goonellabah in early 2019 which formed part of funding projects in which NCCH was involved. (photos below right)

NCCH has three offices – Lismore, Tweed and Grafton – and we have some amazing people working in all of these offices. On behalf of the Board of NCCH, I thank each and every one of them for their dedication and diligence, individually and as part of their team.

I would also like to thank the Tenant Council who work with our Executive Team and staff to clarify and highlight any residential tenancy issues. We would not have the success without you.

Then we have our charismatic CEO – Mr John McKenna – who inspires others with his enthusiasm for the sector as a whole. It is a privilege to work with John.

The Executive Team has a core strength that will forge a positive path into our sustainable future – my thanks and that of the Board go to Tanya, Ian and Barrie.

I would also like to thank the other six Directors around the NCCH Board table – Carolyn, Marg, Jan, Anders, Bruce and Phil – for all your input; it has been a pleasure to work with you all.

If I could have two wishes granted for the coming year I would ask for more 'Housing' and more 'Rain'.

*Robyn Hordern*

Robyn Hordern  
NCCH Chair  
2018-2019



Board of Directors



AGM 2018 attendees



Goonellabah mural project



Chair & CEO with artist, Luke Close with backboards

# OUR EXECUTIVE MANAGEMENT TEAM



## EXECUTIVE MANAGEMENT TEAM:

(left to right): Barrie Lawder, Tanya Harmon, John McKenna, Ian Leven

### **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 (recently retired from position)
- 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
- Information technology & telecommunications
- 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 training responsibilities



**FIONA MCCONNELL**  
**PROPERTY & DEVELOPMENT GENERAL MANAGER**

(JULY 2018 - MARCH 2019)

**Key Responsibility:**

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

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

**BARRIE LAWDER**  
**PROPERTY & DEVELOPMENT GENERAL MANAGER**

(MAY - JUNE 2019)

**Key Responsibility:**

- Strategic and operational management of property-related matters
- Responsive, cyclical and planned maintenance
- Development and acquisition of new properties
- Vacant property refurbishment
- Specialist Disability Accommodation and modifications
- Property Assessment Surveys and long term maintenance forecasting
- Facilities management of NCCH office buildings

**Qualifications and Experience**

Robert Gordon University - HND in Architecture and Building Surveying  
University of New England - Diploma in Project Management  
University of Technology, Sydney - A4 Certification, Building Professionals Board  
Institute of Public Administration – Procurement Level 2

NSW Trustee and Guardian – Assistant Director Property Land and Housing Corporation – Compliance auditor  
The Cerebral Palsy Alliance – Disability support worker and Manager  
Community Housing – Disability accommodation and asset management  
Aberdeen District Council Planning Dept. – Development Control Surveyor

Barrie, originally from Scotland, has lived in Australia for 25 years and holds over 30 years of experience in service delivery, property and construction management within the disability and social housing sectors.

**IAN LEVEN**  
**OPERATIONS GENERAL MANAGER**

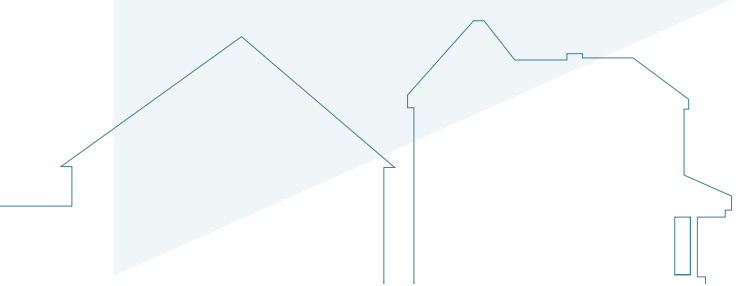
**Key Responsibility:**

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 to provide more homes, improve lives and strengthen communities.

**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 4



Image credit: Ashutosh Sonwani -Pexels

### A good news story from our Lismore team

A colleague and I visited one of our new tenants who had recently moved into one of our properties.

Our tenant is an ex-serviceman who suffers from PTSD and anxiety and has been living in a tent for the last 18 months. This was his first routine inspection and we were very impressed with his quality of property care but more importantly was the change we noticed in the client – he was happier, seemed less anxious and was immensely grateful for this opportunity to have a home and start to rebuild his life.

He had his dog and was planting a small garden in the rear yard to add some personal touches to the property.

The fact that NCCH had been able to provide him with a stable home of his own had made a huge impact on his life. He still has a long way to go but the first steps were definitely underway.

Staff don't always get to see and experience the difference our work can make in peoples' lives and it is important to remember why we do the job we do, and the difference we can make. Bringing meaning to our NCCH's mantra of "Providing homes, Improving lives, Strengthening communities".

*NCCH Tenancy Team, Lismore*

## Case Study 5

Client gets a home after waiting 19 years

"During the year, NCCH was able to house a gentleman who had been on the housing wait list for 19 years. It felt great to be involved in such a great outcome!"

*NCCH Tenancy Team member, Tweed*

## Case Study 6

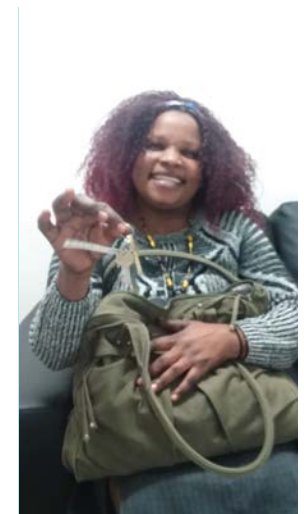
Changing lives, changing people

"Today I had the most delightful experience doing a sign up with a tenant whose priority assessment I first looked at eighteen months ago.

She was both laughing and crying hysterically with joy.

The power of long term, secure housing!"

*NCCH Tenancy Team member, Lismore*





John McKenna

## The Year in Review

The 2018 – 2019 year saw us review our three-year Strategic Plan, which now takes us out to 2021, with the four key focus points for the life of the plan being:

- to provide more housing;
- improve the outcomes for tenants;
- be seen as a valued strategic partner;
- strengthen our operational and financial capacity.

Our 2018 – 2019 Business Plan then cascaded our key outcomes towards our year one targets.

While the year in review had its challenges, the organisation has finished in a good position compared to previous years. Our income was the same as last year, our expenses increased slightly over last year which has resulted in a year end comprehensive income of \$477,165 which compares to last year's result if we take the impact of the revaluation of our Lismore Head Office out of that result.

NCCH now has property assets in excess of \$23 million and total equity of \$17.18 million.

NCCH continues to place 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. In the year under review we continued working on Aboriginal housing partnership opportunities with the NSW Aboriginal Land Council by being a major contributor in their tender bid for Stage 2 of the NSW Social and Affordable Housing Fund which was, unfortunately, unsuccessful.

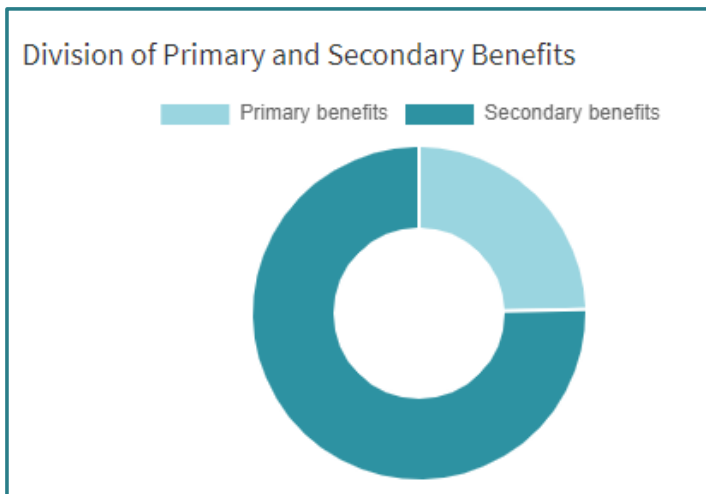
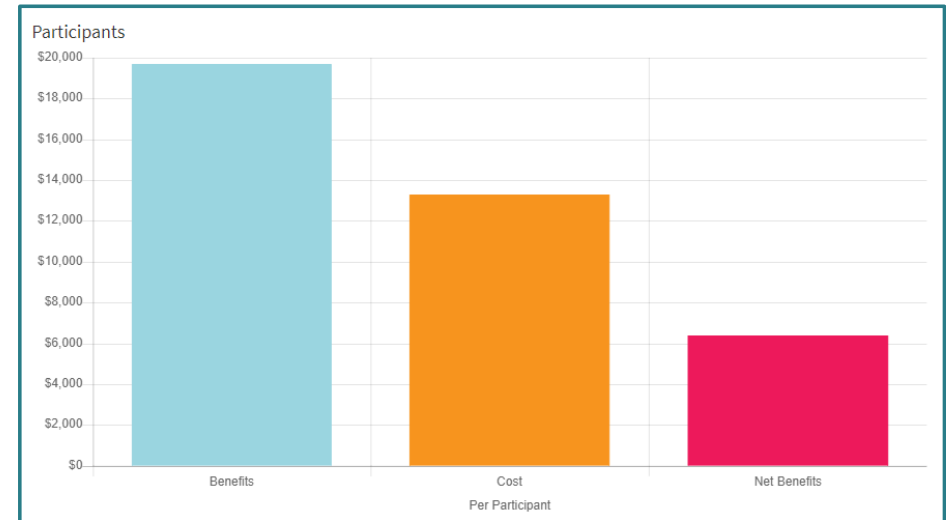
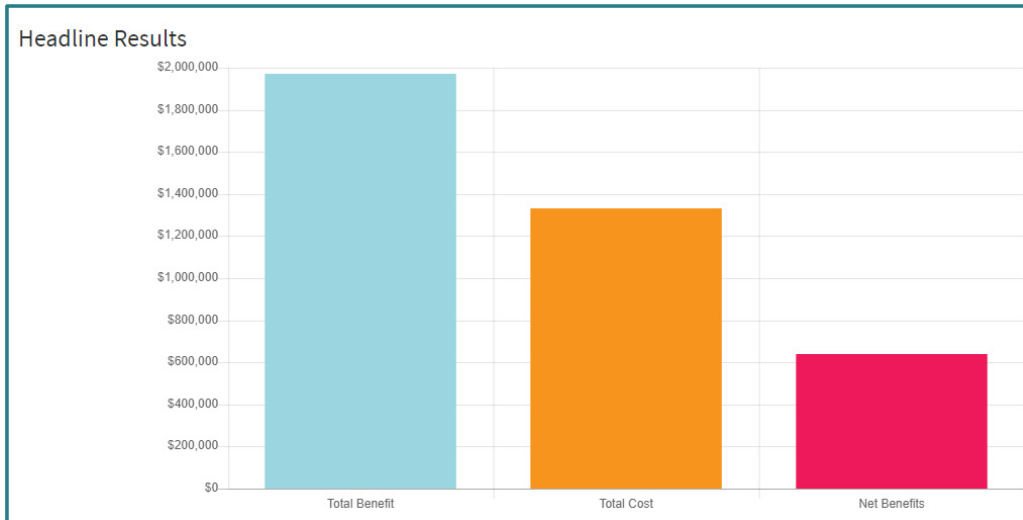
We also assisted our Local Area Land Councils, finalise the EOI document on their behalf for the Office of Social Impact \$10 million tender, aimed at delivering programs to combat Aboriginal youth unemployment, housing instability and homelessness. NCCH utilised the ASVB calculator to calculate the expected positive social impact of this project.



## Far North Coast Consortium Project (AED Submission) - Housing Outcome Using the ASVB Calculator



The Far North Coast LALC Consortium planned to implement a project, providing 26 new housing outcomes which will house an estimated 100 young people, if successful.



### Temporary accommodation to secure accomodation

**ASSUMPTIONS:**

Assumptions include: 100% of properties will be tenanted with no vacancy within the first 12 months; 100% of tenants will be aged between 15-30 years; with 75% of tenants falling within the 18-26 year age bracket and 25% of tenants falling within the 26-64 age bracket.

**BENEFITS LASTED**

12 months

The net benefits of the program are \$638,343. This represents a benefit cost ratio of 1.48. The net benefit per participant is \$6,383.

## Reconciliation Action Plan (RAP)

Our RAP Working Group met throughout the year to finalise the draft RAP and decide on who we would approach to supply the artwork for the plan. We approached two of our tenants, Luke Close and Gilbert Laurie, and asked permission to use their artwork in the plan, and both have agreed.

We discussed the RAP at the staff All-In in November prior to submitting it to Reconciliation Australia in early December.

We will be launching our Reconciliation Action Plan prior to our AGM on the 25th of November.



NSWALC Regional Director Tina Williams, NCCH Clarence Team Leader Helen Maher and Patricia King at our November Staff All-In professional development days.



Local Artists Gilbert Laurie and Luke Close attended our May Board meeting for Reconciliation Action Week and to discuss their artwork.

We have also been part of project working groups which set up a Community Land Trust in Byron Shire and advised on potential uses for the old Mullumbimby Hospital site. As the social housing landlord in Byron Shire, we view our commitment to working towards more social and affordable housing in the Shire as part of our strategy. Byron Shire is now the most expensive housing market in the country for both rental and purchase.

## Social and Affordable Housing Need in the Northern Rivers Region

I wrote in some detail last year about the critical need for more social and affordable housing in our region. One year on, the situation has not changed and the latest research on the number of properties needed in the region to meet the current and future demand for Social and Affordable Housing continues to grow.

The latest research (see *Table below*) shows the current unmet need at 8,060 Social Housing properties and 4,150 Affordable Housing properties, still with no meaningful plan to resolve the issue at a State or Federal level.

	REGION		
	Richmond - Tweed	Grafton @ 41% of Coffs/ Clarence combined	Total Region
Proportion of renters in rental stress	13.4%	13.4%	13.4%
Current shortfall of social housing	6500	1560	8060
Current shortfall of affordable housing	3500	650	4150
Future shortfall of social housing to 2036	1500	370	1870
Future shortfall of affordable housing to 2036	500	80	580
Number of social housing homes needed by 2036	8000	1930	9930
Number of affordable housing homes needed by 2036	4000	780	4780
Total number of new social and affordable homes needed by 2036	12000	5370	17370

The Anglicare Rental Affordability Snapshot in early 2019 once again returned disturbing results for the Northern Rivers Region:

## Anglicare Rental Affordability Snapshot



Private rentals were advertised.



None were affordable to a single person on a Newstart Allowance.



Were available to a single person on the Age Pension.



Only 1 property in Ballina LGA and 2 in Tweed Heads LGA were affordable to low income households and people on benefits. None were affordable to these groups in Byron Shire.



In total only 19 properties were affordable to people on benefits, down from 25 last year.

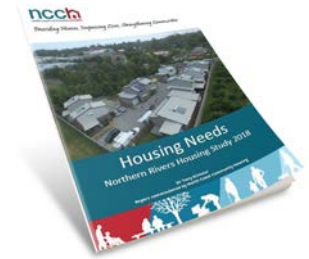


In total only 123 properties were affordable to people on the minimum wage

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

A recent review of the Housing Pathways wait list showed that approximately 60% of the main applicants on the list were female and that approximately 80% of the identified housing need was for 1 and 2 bedroom outcomes. The private market is not building the type of properties that are currently most in need in the region.

NCCH again engaged Dr Tony Gilmour to update our Housing Needs Study in October 2018 which is available as a download from the Publications tab on the NCCH website.



We continue 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 July 2018, I gave a presentation on the topic of 'Tenure Types & Security' at the Byron Shire Housing Affordability Round Table meeting with other representatives from other organisations.

Again I reiterate the words of Piers Williamson, the CEO of the UK's Housing Finance Corporation, **'You can't have subsidised housing, without subsidy!'**

I announced last year that we hoped to commence the construction on The Millyard project in Mullumbimby, subject to suitable pre-sales. Due to the downturn in the residential property market we have not been able to start the project at time of writing.



In my role as Chair of the Community Housing Industry Association of NSW, I am now a member of the Community Housing Industry Council.

The NSW Community Housing Industry Council (the 'CHIC' pronounced with a distinct French accent) held its inaugural meeting on 20 February. With the sector on track to own and/or manage over 50,000 social housing properties in NSW, CHIA NSW and Aboriginal Community Housing Industry Association's (ACHIA's) members are playing an increasing and significant role in the NSW housing system and are understandably eager to contribute to meeting the housing challenges that the state faces.

CHIA NSW has been working over the last year with the government to establish the CHIC, and believes that this group has the potential to support the community housing sector's growth and to make a positive difference for people who need housing assistance in NSW.

The CHIC has a wide-ranging membership that augurs well for the future, including:

Government representatives including Family and Community Services, the Aboriginal Housing Office, Landcom, NSW Treasury and the Department of Planning.

CHIA NSW and ACHIA

Three independent members

The CHIC's objectives are:

To facilitate the growth of a strong, viable and well-performing industry

Contribute to the planning of new social and affordable housing

To have a role in governance and strategic issues around the management of social and affordable housing

Inputting into broader government proposals.

The first meeting focused on identifying the issues the CHIC needs to address and the initial construction of its Business Plan.

## Sustainable Tenancies

As part of our continuous improvement in tenancy management we have undertaken a project aimed at working more effectively with "At Risk Tenancies". Our staff adapted the CHIA NSW Sustainable Tenancies Toolkit and two staff members Andrea Loquet and Peter Jones visited St George Community Housing in Sydney during March to learn firsthand how to implement the program. We look forward to achieving positive results in the lives of our tenants.



Thank you

Fiona McConnell left the organisation in April 2019 as she and her husband decided to take their three children on a seven-month trip around Australia before their youngest child starts school in 2020.

Fiona was a terrific member of the Executive Team for the three years she was with NCCH and her experience and quiet manner will be missed. I would like to take this opportunity to publicly thank her for her efforts during her time at NCCH.



Fiona pictured (centre) with the Property & Development Team

### Community Event – Lismore Lantern Parade

NCCH was a sponsor of the Lismore Lantern Parade and NCCH staff participated in the parade on the night.



### Community Event – Australia's Biggest Morning Tea

NCCH staff participated in the Australia's Biggest Morning Tea on 23.05.19 raising over \$160 for the NSW Cancer Council.





## Community Project – NCCH Northern Knitters

One of our smaller community projects during the year was a request to our tenants to knit for the homeless in our region, in a bid to make a difference to those in need during the cold, winter months.

After advertising the request in our tenant newsletter under the heading of “NCCH Northern Knitters”, it was with great pleasure that we received a total of 54 magnificent knitted squares from long term tenant, Nancy, who responded to our request. We want to sincerely thank Nancy for her hard work and big heart in devoting her time to assist the lives of those less fortunate than NCCH tenants who enjoy the shelter we provide.

These wonderfully warm squares are in the process of being joined together to bring to life a colourful blanket or two!!



## Goonellabah Place Plan Project

Rekindling the Spirit are working in partnership with Family and Community Services to deliver the Goonellabah Place Plan Project. The Goonellabah Place Plan Project is a State Government based initiative that aims to address disadvantage in Goonellabah’s housing estate area.

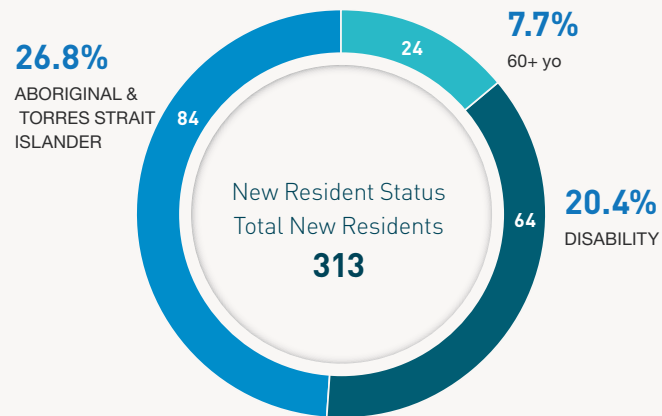
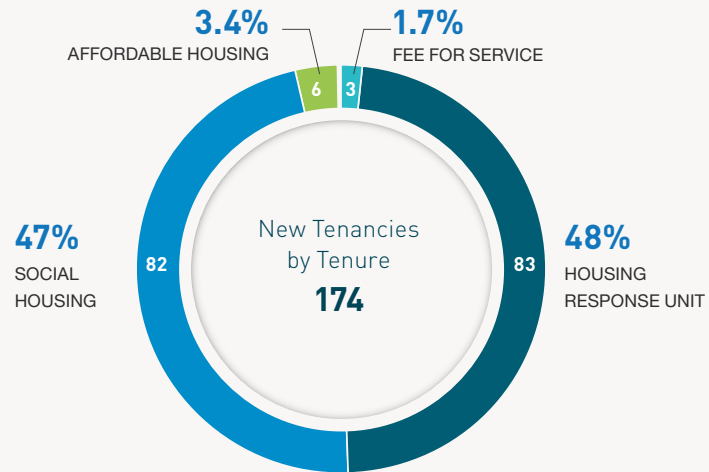


NCCH have signed on to be a project partner due to the number of properties we have in Goonellabah and also as part of our strategy to strengthen the communities in which we operate.

I attended the Community Partners Planning Workshop on 15 and 16 October as part of the planning process in preparation for the first community involvement workshop run in early November. I found the workshop very practical and the outcomes should provide many ideas to be worked on to improve the lives of the residents in the Goonellabah Estate.



# STATS FOR THE YEAR

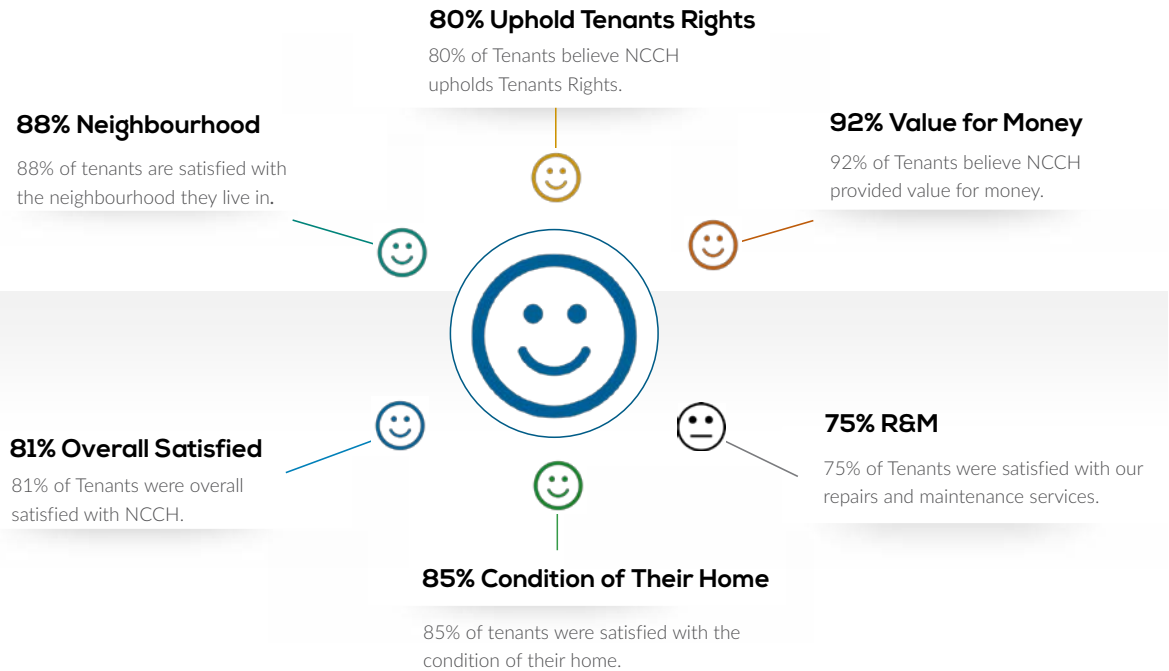


## CUSTOMER SATISFACTION RESULTS 2019

Survey Response Rate 33%



As our results are trending down we will implement specific plans to raise our response rates and overall satisfaction rate in the 2019 - 2020 year.



## WHERE OUR MONEY COMES FROM

Our sources of Finance by %



### RENTAL INCOME

Rents collected from tenants \$10,001,834.



### FEE FOR SERVICE

Fee for service includes fees from the Home Purchase Assistance properties, Tenant repair charges, Tenant water charges, charges to landlords and fee for service property management \$609,400.



### GOVERNMENT GRANTS

Community Housing Leasehold Program, Specialist Disability Accommodation Subsidy & National Rental Affordability Subsidy \$2,500,309.



### OTHER INCOME

Includes Interest income, Insurance claims and other miscellaneous incomes \$148,800

## WHERE THE MONEY GOES

What we used it for by %



**LEASEHOLD RENT EXPENSE 27.4%**

Includes rent paid to private landlords as part of our Community Housing Leasehold Program.



**SALARIES, FEES & ON COSTS 21.4%**

Includes staff salaries, Board expenses, fees and on costs.



**SALARIES, FEES & ON COSTS 19.3%**

Includes Planned, Cyclical and Responsive Maintenance.



**COUNCIL RATES & CHARGES 14.5%**

Includes Council rates and service charges.



**INSURANCE, DEPRECIATION & OTHER EXPENDITURE 18.3%**

Includes Insurance Premiums, Bad & Doubtful Debt, Office rent, Audit fees, Motor vehicle expenses, Software and IT cost and other admin expenses



**\$\$\$ SURPLUS  
\$477,165 = 3.6%  
OF REVENUE**

### Tenant Council and Tenant Participation

Our Tenant Council members met on eight occasions during the year, participating in Tenant Council meetings and Tenant Forums, and an end of year Christmas celebration.

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.

NCCH forums are just one way for tenants to raise issues of concern or discuss ways in which NCCH can improve the way it does business which is encouraged. 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 in attendance and 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 may be experienced by some of our tenants.

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

- **July 2018 – Tweed ‘Christmas in July’ event**

Our Christmas in July event continues to be a drawcard for our Tweed tenants who once again enjoyed a traditional Christmas lunch with all the trimmings and the room decked out with festive decorations — a chance to enjoy the festive spirit in cooler weather! The CEO entertained guests with his harmonica skills and Santa shared out the lucky door prizes to winners.

- **August 2018 Tenant Forum – Grafton**

Presentation by Sarah Nash from Clarence Valley Council spoke on upcoming community activities & events in the Clarence region.

- **October 2018 Tenant Forum – Byron Bay**

Linda Wirf from Social Futures spoke about the work that the Northern Rivers Housing Forum does and Social Futures programs available, Hub Grub catering and the Office of Environment & Heritage also gave a presentation.

- **December 2018 Tenant Council End of Year Celebration**



*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 to once again express our sincere thanks to our Tenant Council members – Dolores, Peter, Ivon, Walter and Diane – for their commitment and dedication to the important roles they continue to undertake.



Christmas in July



- February, April and June 2019 Tenant Council Meetings**

The Tenant Council worked with Operations General Manager Ian Leven on their goals and aspirations for the coming year. Directors Robyn Hordern and Carolyn Parker also attended the meeting as Board representatives when available.

- June 2019 Tenant Forum – Lismore**

We had two guest speakers for this Forum. Jen Parke from Social Futures who spoke about *Opportunity Pathways*, which is a programme to help people receiving social housing assistance to access education, training and work. We also welcomed Fiona Pace from Legal Aid who provided information on consumer rights, paying fines, Centrelink queries, access to NDIS as well as mental health & guardianship issues.

We would like to thank all the organisations mentioned who provided guest speakers to give presentations to our tenants at our Tenant 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 a “lucky door” prize draw for a chance to win a \$50 gift card. Two of our winners are pictured (*below right*) with our Business & Community Development Manager, Tracy Akerman.



Grafton Tenant Forum (Aug 2018)

### Tenant Newsletters

NCCH disseminates information to tenants via its quarterly newsletter – *NCCH News*. This publication is distributed to all tenants via post and email and viewable for download from our website. Contributions to the newsletter are received from staff and Tenant Council members providing information to readers of upcoming events, hints & tips, legislative changes that may affect them, details of local NCCH offices and upcoming Tenant Forums, as well as emergency maintenance contractors. NCCH also provides information about outside organisations that tenants may wish to contact, as well as details about upcoming scholarships and other schemes that may be available through government departments.



Grafton Tenant Forum winner (Aug 2018)



Byron Bay Tenant Forum winners (Oct 2018)

## NCCH's involvement in the NSW Community Housing Tenant Network

**Continuity of service** . . . that which has bound Tenant Network Committee members and other volunteers together to achieve their shared goals in the service of fellow tenants; patience to examine and analyse that which is successful and that which falls short of desired outcomes. The perseverance and the tenacity to sustain the hours of discussion and eventual consensus has become our strength. All this since last I reported as Acting Chairperson last year.

**The dynamic engagement** . . . this is ongoing with housing providers through their sustainability and community engagement officers and has been rewarding as now there is a better understanding as to the value each supported-tenant representatives returns to their organisation as a committee member of Tenant Network.

**How does this come about?** We are a tenant led network. All members of the Committee are enthusiastic volunteers of community housing providers. Some of us have been with the Network since 2005, others have been active over the years, and some are totally new to the commitment of tenants helping tenants and advocating.

**Here is where you, our fellow tenants and your concerns, have been represented:** CHIA NSW & Fed Ex, Shelter NSW, Tenants' Union NSW, COTA (Council of the Ageing), ACSA (Aged & Community Services Australia), Everybody's Home Campaign, HAAG (Housing for the Aged Action Group), NSW Council of Social Service (NCOSS), Northern Rivers Housing Forum, Our Health Clarence (Northern Rivers area), Social Futures, Ageing on the Edge Forum, Launch-Strengthening Economic Cases for Housing Policy, Sydney Town Hall Assembly on Affordable Housing and Energy, Good Growth Conference, Affordable Housing Conference, Inner Sydney Voice, liaison with Australian Nursing Home Foundation, Youth Employment Forum (Grafton), Youth Homelessness, and Anti-Poverty Week Campaign..

In the New Year 2020, Tenant Network shall have its first Tenant-for-Tenant Forum notification of which will be via quarterly newsletter and our webpage, [https://communityhousing.org.au/nsw\\_community\\_housing\\_tenant\\_network](https://communityhousing.org.au/nsw_community_housing_tenant_network).

### Dolores Close

Chairperson

NSW Community Housing Tenant Network

“

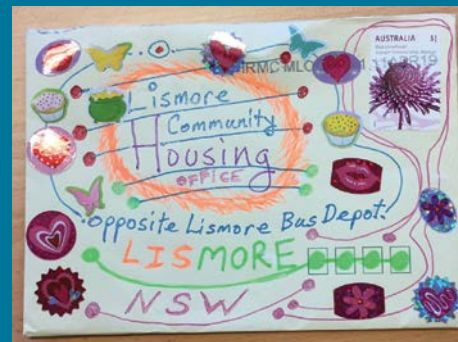
“During the year, we were able to house a gentleman who had been on the housing wait list for 19 years. It felt great to be involved in such a great outcome!”

NCCH staff member Tweed

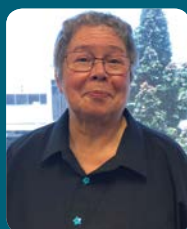
“Today we signed up two tenants who were 83 and 77 years of age. A reminder that we do good things at NCCH!”

NCCH staff member Lismore

## Thank you parcel received in the mail



## Tenant Council Report



Thirteen years ago Tenant Council came into being and remains an anomaly as it functions differently from tenant advocacy or action groups (TAGs) of other community housing providers. We are firmly imbedded with NCCH as the third entity that gives balance to management and the Board of Directors. We are prominent at tenant forums and eminently accessible to

fellow tenants via newsletter and NCCH website. We have our own fact sheet. But some of us will be retiring in the next two years and Council needs an infusion of enthusiastic youthfulness; that which is not always measured by the years one carries.

Should NCCH be so fortunate to support both Tenant Council and emerging TAGs from its geographical areas of tenant enclaves, then all shall benefit from the empowerment of maintaining the quality of the community housing we are fortunate to have.

Thank you to the Board and Management for support through guidance, training, and financially getting us to and from conferences and housing forums.

*Dolores Close, Chairperson;  
Peter Harris, Vice-Chairperson;  
Ivon Black, Walter Gill and Diane Caton*

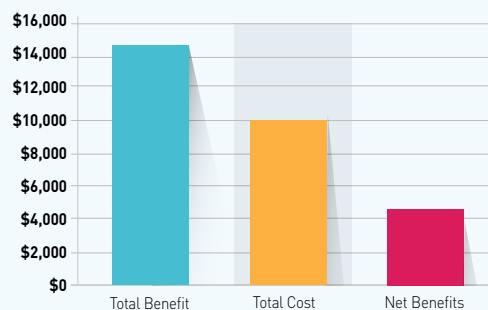


### Social Impact of Tenant Council Involvement

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

- ACHIEVE AUSTRALIA
- BRIGHTER FUTURES
- CARINGA ENTERPRISES
- CASSI (COMMUNITY AND SPECIALIST SUPPORT INCORPORATED)
- CPL (CHOICE, PASSION AND LIFE FORMERLY KNOWN AS THE CEREBRAL PALSY LEAGUE)
- COMMUNITY MENTAL HEALTH SERVICES
- CONNECTING HOME (SOCIAL FUTURES)
- ENOVA ENERGY
- GUNYAH NGALLINGEE ABORIGINAL CORPORATION
- HELPING HANDS INDIGENOUS HOUSING SUPPORT
- HOUSE WITH NO STEPS
- LIFEBRIDGE AUSTRALIA LTD
- MOMENTUM COLLECTIVE
- MULLUMBIMBY & DISTRICT NEIGHBOURHOOD CENTRE
- MULTITASK
- NATIONAL DISABILITY INSURANCE ASSOCIATION (NDIA)
- NEW HORIZONS
- NORTHERN RIVERS COMMUNITY GATEWAY (LISMORE NEIGHBOURHOOD CENTRE)
- NSW ABORIGINAL LAND COUNCIL
- NSW LAND AND HOUSING CORPORATION (LAHC)
- NSW POLICE, TWEED/BYRON AND RICHMOND LOCAL AREA COMMANDS
- OPEN MINDS
- REKINDLING THE SPIRIT
- WELLWAYS

### Governance

The Executive Management Team works closely with the Board on the governance of the business with revised policies and procedures of the company reviewed and approved by senior management and the Board 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
- Remuneration and CEO's Appraisal Committee
- Strategic Planning and Registration Committee

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

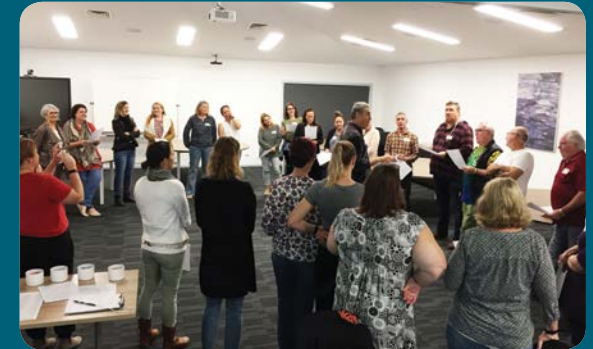
### Staff Professional Development

Each year, staff are given the opportunity of undertaking training and/or workshops conducted by external and in-house facilitators 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 a behavioural workshop group sessions. Regular inhouse training sessions are held on updating staff on internal processes & procedures as well as wellbeing and team building sessions.

Below is the external training undertaken during 2018-2019:

- Walking Together Project Training (12 month project to support victims of domestic and family violence to move towards economic independence) with Northern Rivers Community Legal Centre
- Best Practice Safe Home Visiting Training with Northern Rivers Mental Health
- 1-day Accidental Counsellor Foundations workshop with Lifeline
- Mental Health First Aid with Rural Adversity Mental Health Program
- Sharon Hooker from Good Shepherd Microfinance – financial programs and advisory services for people on low incomes
- Domestic and Family Violence Response Training with Lifeline
- Fiona Pace from Legal Aid







## PowerHousing Australia Annual Exchange

In August 2018, NCCH's Vice Chair, Director Carolyn Parker and CEO John McKenna, attended the 2018 PowerHousing Australia Annual Exchange (conference) in Canberra. Each year, a special awards presentation dinner is held and, in 2018, three NCCH staff members were nominated for Awards — Elizabeth Olivieri for the 2018 Rising Star Award and Jelena Adjin and Julie Dukes, who were both nominated for the 2018 Outstanding Achievement Award. Although unsuccessful in their nominated categories, we would like to acknowledge these staff members and the contributions they make to NCCH in the roles they undertake on a daily basis.



# ncch

## SCHOLARSHIPS

Our NCCH Scholarship 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 a number of our tenants and their families to help them achieve their goals and aspirations offering two rounds of the Awards each year.

A number of applications were submitted during the 2018-2019 period, with 14 of our well-deserving tenants being successful in their applications covering Award categories of Creative Arts, Education and Sport. Successful recipients used their prize money for a variety of reasons - to purchase laptops or equipment for educational or sporting purposes, music lessons, school excursion fees, sporting registration fees, uniforms or to cover ancillary costs associated with their category, such as sporting uniforms.

Margaret was one of our successful scholarship applicants who is in her late 80s and represented Australia at the International Tennis Federation's 38th Super-Senior World Tennis Championships again in late 2018. Margaret used her prize money towards the costs associated with her participation in the Championships not covered by other methods of fundraising. Margaret's Story is highlighted elsewhere in this year's Annual Report in which she provides a report on her participation in the Championships which are being held in Croatia.

We have included photos of some of our Scholarship recipients (right)



Anastasia & Lily with their certificates



Fiona McConnell, former PDGM presents Luke with his Award certificate



Dione & Edward receiving their Awards in the TAFE and Creative Arts categories, respectively



Shayla is presented with her Award certificate by Ian Leven, Operations GM



Jake, Lilianna & Louise receiving their Award certificates, from Ian Leven, Operations GM



Lakota with her Award certificate



Mia and Jolie are presented with their Award certificates from Tweed Team Leader, Rachel

## Acknowledgements

Once again, 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. I am confident that the close and productive working relationship between the Board and the Management team will ensure NCCH'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 twelve months:

- 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
- NSW Land and Housing Corporation (LAHC) for leases on 684 Capital properties
- CHIA NSW as our industry peak organisation
- NSW Office of the Registrar, the chief regulator for community housing in NSW
- The seven Local Government Councils: Ballina, Bryon, Clarence Valley, Kyogle, Lismore, Richmond Valley and Tweed
- Private Landlords for providing properties for our Leasehold program
- 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
- 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 Specialist Homelessness Services contract
- Westpac for providing our loan and banking facilities
- RoshTec for their provision of IT support
- St George Community Housing for welcoming NCCH staff to their offices in March 2019
- Get Building SDA and Summer Foundation for hosting the Connecting NSW event at Tweed Heads in April 2019
- Energy & Water Ombudsman NSW (EWON), Community Housing Industry Association NSW, the Public Interest Advocacy Centre and the Office of Environment and Heritage for providing free Energy Training in June 2019 in Lismore

*John McKenna*

John McKenna,  
Chief Executive Officer

# CONNECTIONS TO OUR COMMUNITY

## OUR REGION

---

Ballina Interagency

---

Byron Community Land Limited

---

Byron Shire Domestic Violence Committee

---

Clarence Valley Domestic Violence meetings

---

Clarence Valley Housing & Support Interagency (CVHSI)

---

Clarence Valley Roundtable meetings

---

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

---

---

Lismore Lantern Parade

---

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

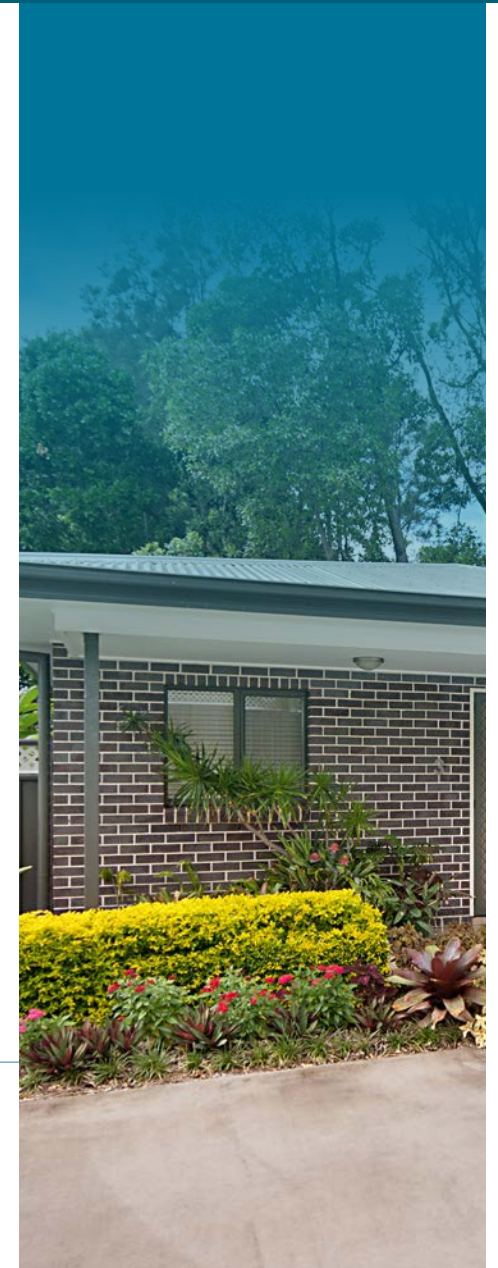
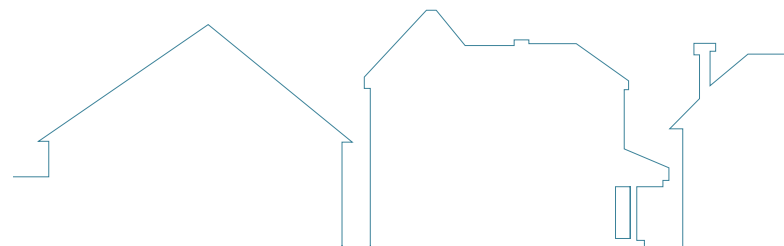
---

Northern Rivers Housing Forum Steering Group

---

Tweed Shire Housing and Homelessness Network

---





## OUR INDUSTRY

---

Alliance Social Enterprises

---

Aboriginal Community Housing Industry Association (ACHIA)

---

Australian Social Value Bank

---

National Disability Industry Association

---

NSW Aboriginal Land Council

---

PowerHousing Australia Peer Member Groups:

- Chief Executive Officer
  - Chief Financial Officer
  - Compliance
  - Development & Asset Managers
  - Disability Housing Community of Practice
  - Non-Executive Directors
  - Operations
  - People & Culture
- 

Community Housing Industry Association NSW (CHIA NSW) Standing Network Meetings:

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

---

NSW Community Housing Industry Council

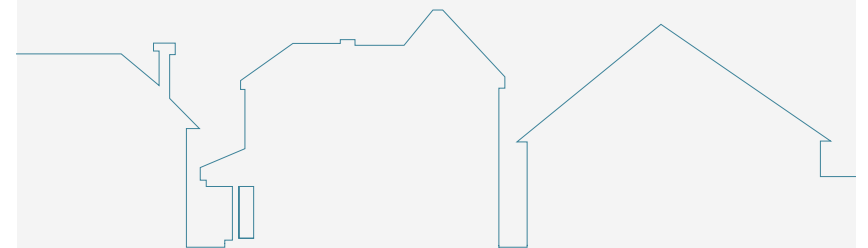
---

NSW Community Housing Tenant Network

---

NSW Registrar's Advisory Forum

---



# HOUSING IN THE NEWS



## Older & wiser

### Golden age for champ

**88-year-old star eyes off singles title**  
**EMMA PHILLIPS**

MARGARET Fisher has been crowned the 2019 Australian Open champion. The 88-year-old tennis legend has won the women's singles title for the first time in her career. Fisher, who turned 88 on Monday, is the oldest player to win a Grand Slam title. She has won the Australian Open twice, in 1960 and 1967, and the Wimbledon doubles title with her sister Lesley Turner in 1969. Fisher is a former world number one and has won 19 Grand Slam titles in total. She is also a former Olympic gold medalist and a member of the International Tennis Hall of Fame. Fisher is a role model for older athletes and has inspired many young girls to take up tennis. She is currently coaching and is active in tennis administration. Fisher is a member of the Australian Tennis Federation and is a past president of the Australian Tennis Federation. She is also a member of the International Tennis Federation. Fisher is a member of the Australian Tennis Federation and is a past president of the Australian Tennis Federation. She is also a member of the International Tennis Federation.



**SENIOR SENIOR:** Tennis champion Margaret Fisher (pictured with her dog Leo) has won her 19th Grand Slam title at the Australian Open in Melbourne.

NORTHERNSTAR.COM.AU SATURDAY, JUNE 15, 2019

## Rough guess on homeless

### MP unsure funds will flow to Tweed

**TWEED MP Geoff Provest** said he was hopeful more than 100 people across the state would benefit from his government's new \$5.1 million homelessness investment, but he was not sure how many would be able to find new accommodation in his electorate.

Mr Provest said it was hard to estimate how many "rough sleepers" in the Tweed would be able to find a place to live under the assertive outreach homelessness services, but said he was hopeful the state could experience the same success as the first roll-out of the program in Sydney.

"The first roll-out occurred about two and a half years ago when we had a lot of people sleeping rough in Martin Place," Mr Provest said.

"They tell me 400 of those people now have permanent accommodation 12 months on."

"This is a helpful hand, this is not having to go to a shop front and queue up like at Centretrek, this is actually people out on the street that has the money to help people."

World 100, there were placed in the Tweed Shire in Canberra, and raising over \$1 million for the program. "I think I got a better idea of the children's needs that for many years I've been involved in. I've seen them take a back seat with Margaret playing social games when she could."

"That was until eight years ago - on the eve of her 80th birthday."



**BUILDING A CASE:** Tweed MP Geoff Provest (hand raised) is hoping money for the homeless accommodation will flow his way.



## Sun rises over Goonellabah with funding win for youth

A GOONELLABAH youth hot spot will be the next art installation transformed by indigenous art with powerful messages.

Painting has begun on a large street mural to artist Gilbert Laurie and basketball music by Northern Rivers artist Luke Close. It marks the first stage of a project designed to revitalize an "unloved area" of Goonellabah.

North Coast Community Housing Chair Robyn Norden said it was the beginning of a much larger \$100,000 project to revitalize the area into a safe hub for young people.

"Both artists are highly connected to Goonellabah and are seen as elders by the local children, so they were perfectly placed to spearhead the work of the children," Ms Norden said.

"Goonellabah is a heavily populated indigenous community and has a higher proportion of social housing than other areas."

"I've seen the kids very much connecting to what the artists have painted and the story. That's a tick to get them to connect, active, out of the house, off their devices and onto the basketball court."

NSW Government has funded The House for Elders Memorial Park Basketball Court Project which will see a new basketball surface, benches, backboards, street lighting and park furniture placed in the Elders Memorial Park.

"The basketball backboards will feature specially designed artwork of a sunrise and sunset by artist Luke Close."

"The sunrise and sunset signify opportunity for new days, new beginnings and new choices," Mr Close said.

"I hope that when young people score a goal in the sunset goal, and then score in the sunset goal, it will cause them to reflect on the decisions they made that day. I want them to be proud of this."

**Unpack for Good**  
 An opportunity for the community to help young people get their feet on the ground.

NORTHERNSTAR.COM.AU WEDNESDAY, MAY 1, 2019 NEWS 05

## North Coast's rental crisis

**Rents rising while incomes remain fixed: Anglicare**

North Coast residents are being squeezed out of the rental market as rents rise sharply while incomes remain flat, according to a report by Anglicare Australia.

The report, titled 'Rental Affordability Snapshot', shows that rents have increased by 10 per cent in the last 12 months, while incomes have remained flat. This has led to a significant increase in the number of people who are unable to afford rental housing.

Anglicare Australia is a leading provider of social housing and homelessness services in Australia. The organization is currently working with the North Coast Community Housing to address the rental crisis in the region.

**ANGLICARE AUSTRALIA**  
**RENTAL AFFORDABILITY SNAPSHOT**  
 NATIONAL REPORT / APRIL 2019

## Equity home loan opportunity

**NORTH COAST Community Housing** has partnered with Community Sector Banking to offer their a shared equity home loan opportunity to eligible purchasers of NCHC properties.

NCHC CEO John McKenna said the program, Unpack for Good, is a unique pilot program that helps people living in community housing or buying into one of our developments, purchase their own home has launched in the Northern Rivers.

Pioneered by Community Sector Banking in mid-2018, Unpack for Good aims to address demand for more affordable housing in regional areas.

The resident contributes up to 5 per cent and NCHC contributes 20 per cent of the property's cost. The remaining 75 per cent is a regular home loan through Community Sector Banking.

For more information on how the scheme works and eligibility criteria please visit [www.nchc.org.au](http://www.nchc.org.au).

## Rental snapshot not good

**Jasmine Burke**

NOT only are North Coast residents being locked out of the home-ownership market, decent rentals are getting harder to come by especially for people on low incomes.

"Unless you are in receipt of at least the minimum wage, your chance of finding a home that will not place you under financial stress is fast approaching zero" on the North Coast, according to Anglicare Australia's 2019 Rental Affordability Snapshot.

Each year the organisation's snapshot reviews the number of available rental properties advertised on a single weekend. This year 775 private rentals were advertised on weekends.

**A lifetime of community service honoured with OAM**

**Champion of community celebrates achievements**

**Ballina Shire Advocate**  
 Wednesday, March 20, 2019  
 Major upgrade for hospital pledged

**CENTRE OF HOMELESSNESS**  
 Hundreds of people sleeping rough in Ballina



# FUNDING PROJECTS

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

## SOCIAL HOUSING COMMUNITY IMPROVEMENT FUND (SHCIF)

### 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. The funding enabled the building to, not only be weather proof, but also made available functional amenities so that youth, family and support agency events can thrive all year round.

### UPDATE -

#### Jubullum Village Basketball Stadium was completed just before Christmas 2018

New roof panels were installed on the Jubullum Village Basketball Stadium. The old perspex panels, as shown below, were filled with holes creating a situation where the stadium was not water tight.



The new panels installed, see photo below, enable a water tight stadium cover now, with a beautiful refreshed roof aesthetic. The other funds won by NCCH for spending on stadium sewerage works were spent on rectifying the plumbing issues at this stadium (where raw sewerage would emit once the stadium facilities were used for a large gathering).



### Support for the project was 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 –

#### Tweed Heads Accessibility Project

Our footpath extension project was successful for our Water Street residents within Tweed Heads. This footpath extension was 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 for those living with a disability) and enabling independent access to public transport, essential services and the Tweed City shopping outlet.



**UPDATE -** The Tweed footpath was completed in Water Street in Tweed with the installation of some bench seating and a water bubbler along the path as well. In addition to the original implementation of the new footpath, enabled by the SHCIF funding, we were also able to provide an additional \$4,389 to the Tweed Council 'Eunga Park Project' which Council had been completing for some time.

**Support for the project was provided by:** Council for the Ageing (COTA) and Tweed Shire Council.





**PROJECT NAME –  
Eggin's Watchful Safety Project and Bounce for  
Elders Memorial Park Basketball stadium**

This project aimed at increasing the level of safety for residents within, and around, Eggin's Place in Goonellabah. This area has a long, complex history and houses a large proportion of the local social housing community. It was hoped that the introduction of CCTV within the Eggin's Place cul-de-sac would help detect anti-social behaviours. The cul-de-sac is a known thoroughfare and has been an easy way to avoid detection in the past. Community consultation demonstrated a great deal of support for the introduction of CCTV.



Project Announcement

**UPDATE -  
Goonellabah community mural painting days  
24 & 25 January 2019)**

As a result of NCCH winning over \$100,000 from the State Government, Goonellabah is now home to the Northern River's latest urban canvas featuring Aboriginal artworks painted by local artists.

NCCH was successful in acquiring funding to enhance Eggin's Place and Elders Memorial Park, Goonellabah by:

the installation of additional street lighting; the resurfacing of Elders Park Memorial basketball court; the purchase of new basketball backboards & towers, as well as the installation of new park furniture.

A two-day mural painting event was held on 24 and 25 January 2019, which hosted around 80 community members across both days. NCCH staff who are connected to the Goonellabah area joined in with the children and youth who spent the last days of their school holidays painting and joining in the activities. The days were filled with food, basketball games and mural painting – signifying a new day dawning in our beloved Goonellabah! The project outcome was to create ownership, a sense of pride and responsibility around the refurbishment of the local area and we hope that this has been achieved.

The new basketball backboards were installed on Elders Memorial Park Court featuring a magnificent two-part mural designed especially for the park.

The artwork depicts a sunrise and sunset designed and painted by local artist, Luke Close. Luke has said of his artwork,



Luke Close explains the meaning of the artwork to local children

“The sunrise and sunset, along with the beautiful blue on the basketball resurface signify one entire day. Local youth will soon play on a court which actually is a metaphor for 24 hours. What I want youth to ponder as they play is to ask themselves:

*What did I achieve today? What decisions did I make? What choices can I make tomorrow?  
This court signifies hope”.*

The rear wall of The Village Goonellabah was also transformed by local artist Gilbert Laurie, and now features street art which Gilbert and young community members painted together in a combined effort across both days. A highlight of the mural painting days was Gilbert taking the time to explain the meaning behind the Aboriginal symbols featured in his artwork, which have fostered pride and helped reinforce culture amongst community.



Mural site before completion

New street lighting for Eggin's Place and McDermott Street in Goonellabah, which was part of the project, was also completed in early 2019.

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

*Photos of the community event are featured on the following pages.*

# FUNDING PROJECTS

## Goonellabah community mural painting days



Luke and Gilbert picking up artwork paint supplies in preparation for the projects

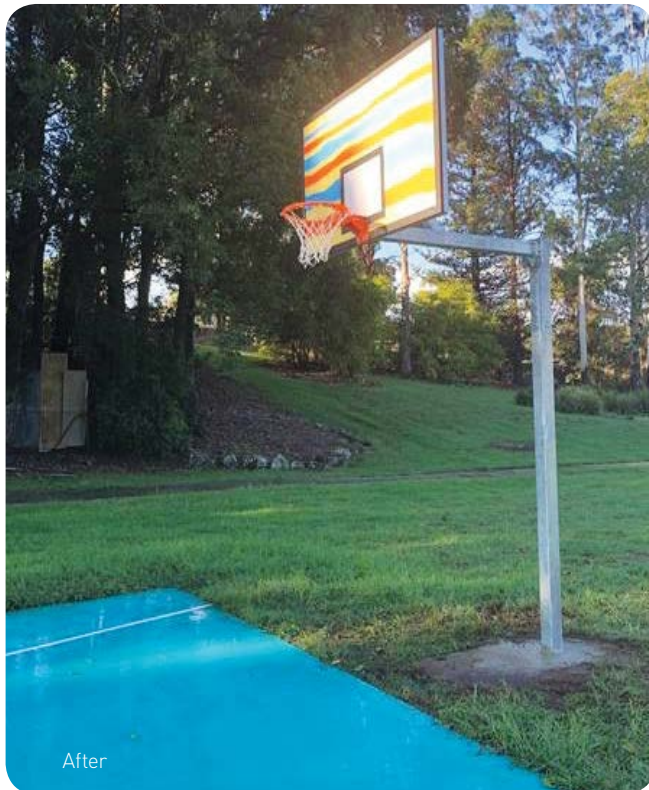


Gilbert with kids working on the project



Project stakeholders celebrate the completion of the mural at The Village Goonellabah

## Bounce for Elders Memorial Park Basketball stadium



## NCCH ACKNOWLEDGEMENT OF LOCAL MEMBERS OF PARLIAMENT

### Thank you to Thomas George, outgoing Member for Lismore

NCCH would like to acknowledge the assistance provided by Thomas George during his 19 year period in office as the State Member for Lismore.

Thomas' support was instrumental in the submission of funding applications, as was his assistance in raising issues of concern relating to our industry and/or the region in State Parliament on NCCH's behalf.

NCCH would also like to thank our local politicians for their continued support over the past twelve months:

- Federal Member for Page – Kevin Hogan
- State Members of Parliament – Janelle Saffin (Lismore), Geoff Provest (Tweed), Tamara Smith (Ballina) and Chris Gulaptis (Clarence).



Solar Launch 2018



Lismore office official opening 2016



Thomas George addressing audience at Solar Launch 2018



Thomas George speaking at Rainforest Creek Official Opening



2017 AGM Farewell to John Stone

# Our longest serving Director - Anders Halvorsen (14 years)



I have been asked to share some thoughts over how NCCH has changed since I joined the Board.

In July 2005, I along with 6 others, was appointed to the Board after the company had gone into Administration the previous year. The new Board was made up of 7 people with a wide range of skills to hopefully grow and prosper NCCH into the future.

The previous Board, as I understand, had consisted of tenants and community representatives which had formed into two opposing groups. A Board fighting each other was doomed to failure, so a new skills-based Board was appointed.

The culture of the organisation was such that, because we were “A Not For Profit” entity, we couldn’t make a surplus. This was quickly changed to making a surplus so we could invest more into Social and Affordable Housing.

The figures below show the phenomenal growth over the past 14 years:

## 2018/2019 Financial Year

Revenue \$13.26 M

Surplus \$477 K

Net Assets \$17.18 M

Nearly 1000 properties and 26 Staff

## July 2005

Revenue \$2.7 M

Loss \$78 K

Net Assets \$166 K

306 properties and 12 staff

This impressive turnaround has been achieved by a great management team and staff. We are the largest Community Housing organisation on the North Coast and the only one to achieve Tier 1 Registration (which took us 10 years to achieve).

It's been amazing to see NCCH flourish and be able to help so many people and families.

## Anders Halvorsen

Director

North Coast Community Housing



## COMMUNITY PROJECTS AND EVENTS

On 12 April 2019, Get Building SDA and Summer Foundation hosted a Connecting NSW event at Tweed Heads aimed at bridging the gap between SDA providers and NDIS participants.

Our Operations General Manager and Business & Community Development Manager attended the event and were on hand to answer questions about NCCH Specialist Disability Accommodation.



Connecting NSW Event



Sydney Alliance Housing Energy Assembly at Sydney Town Hall, attended by CEO John McKenna on 14.03.19



CEO John McKenna & Operations General Manager Ian Leven attended the Real Estate Engagement Day in Lismore



Northern Rivers Housing Forum. CEO John McKenna, Tweed/Bryon Team Leader Rachel Savage & NCCH Chair Robyn Hordern



John McKenna took part on a panel discussion at the Thursday Night Live! event in Lismore on 10.05.19



Northern Rivers Housing Forum 11.10.18  
Director Mangleson (right)



Tamara Smith, State Member for Ballina  
with CEO John McKenna



John McKenna participated in the Byron Shire Housing Affordability Roundtable meeting on 05.07.18

## Community Project – Free energy training

Free energy training, developed by the Energy & Water Ombudsman NSW (EWON), Community Housing Industry Association NSW, the Public Interest Advocacy Centre and the Office of Environment and Heritage, was held in Lismore on 20 June 2019.

The NSW Energy and Water Ombudsman Ms Janine Young attended and explained how EWON can help consumers of energy to save and be proactive when it comes to energy retailers.

The Public Interest Advocacy Centre spoke on many interesting topics including visiting the Australian Government's free Energy Switch site where consumers can compare offers from electricity and gas retailers. This type of comparison can also be undertaken at your local Service NSW outlet.

Attendees included our Business & Community Development Manager Tracy Akerman, Tenant Council members Dolores Close & Peter Harris, as well as a number of NCCH tenants.



Energy Training Lismore

## TENANT WELCOME PACKS

This year, we continued to present new tenants with a Tenant Welcome Pack. Each pack is a basket of essential household items to help tenants get settled into their new homes.

Once again, our staff worked with local stores and suppliers to source items at discounted items. Assistance was received from the Lismore Bunnings store via a store discount, which meant we were able to put together baskets of goodies.

Groups of staff got to work in putting together the packs which not only improve the lives of our new tenants but also our staff members – many of whom commented on how great it was to see such positive outcomes for our tenants!



Our Business & Community Development Manager, Tracy Akerman presenting a Certificate of Appreciation to Lismore Bunnings Activity Officer, Madeline Daley.



The Welcome Packs ready for distribution.



One of our new tenants accepting her Welcome Pack at sign up

## Former NCCH Chair John Stone recognised for his community service

John Stone, former Chair of North Coast Community Housing, has been recognised and honoured for his service to the community in the 2019 Australia Day Awards when he was awarded a Medal of the Order of Australia.

John has been involved in the Grafton community since first arriving in Grafton some 49 years ago and has given his time to groups such as Lions, Grafton Rifle Club and servicing on the boards of the Grafton Base Hospital and North Coast Community Housing, working to help some of the region's most vulnerable people.

Following a major restructure of NCCH in 2005, John was appointed as a director, and elected Chairman of NCCH in July 2005, a position he held until his retirement from the Board in 2017.

"It is a great honour and my sincere thanks go to the community members who nominated me for the Award," he said.

John also thanked his wife Una (pictured here with John) and his family who supported him in his endeavours.



Source: Daily Examiner, Grafton  
 "A lifetime of community service honoured with OAM" (25.01.19)  
 "Champion of community celebrates achievements" (17.04.19)



HONOUR: Medal of the Order of Australia recipient John Stone with wife Una. Photo: Jarrard Potter

### John appreciates community support

SINCE first arriving in Grafton some 49 years ago, John Stone has been a valuable member of the community, giving his time to groups such as Lions, Grafton Rifle Club and serving on the board of Grafton Base Hospital and North Coast Community Housing, working to help some of the region's most vulnerable people.

This year, Mr Stone's efforts have been recognised when he was awarded a Medal of the Order of Australia.

Moving from Taree with wife Una and their four daughters, Mr Stone said the family was looking for somewhere to call home.

"I was lucky enough to get a position on the Ulmarra Shire Council and moved to Grafton in 1970 to establish our home. Grafton was particularly good to our family and our daughters were able to achieve their objectives and establish themselves within the community."

"I came to Grafton as a member of Lions International and with an interest in target shooting."

Mr Stone was invited to join the board of Grafton Base Hospital in 1977, and was director for 12 years. Mr Stone served as Chairman of the Board from 1985 until his retirement in 1989.

Following a major restructure of North Coast Community Housing (NCCH) in 2005, Mr Stone was appointed as a director, and elected chairman of NCCH in July 2005, a position he held until his retirement from the board in 2017.

"It is a great honour and my sincere thanks go to the community members who nominated me for the award," he said.

"My thanks go also to my wife Una who supported me in my endeavours and to my family."



# 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  
.....

## SUMMARY FINANCIAL REPORT FOR YEAR ENDED 30 JUNE 2019

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 following summary financial statements do not contain sufficient information to provide a full understanding of the financial performance, financial position and activities of the company as the full financial report. A copy of the Company's 2018-19 Annual Financial Report, including the independent audit report, is available on the Company website: [www.ncchc.org.au](http://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 2019**

	<b>2019</b>	<b>2018</b>
<b>Note</b>	<b>\$</b>	<b>\$</b>
Revenue	<b>13,260,343</b>	13,240,678
Tenancy and property management expenses	<b>(8,820,531)</b>	(8,671,261)
Administration expenses	<b>(3,962,647)</b>	(3,804,951)
	<hr/>	<hr/>
<b>Surplus for the year</b>	<b>477,165</b>	764,466
	<hr/> <hr/>	<hr/> <hr/>
<b>Other comprehensive income</b>		
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	-	-
	<hr/>	<hr/>
<b>Total comprehensive income for the year</b>	<b>477,165</b>	764,466
	<hr/> <hr/>	<hr/> <hr/>

**THE NORTH COAST COMMUNITY HOUSING COMPANY LIMITED - A.B.N. 97 002 685 761**  
**STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2019**

	2019	2018
	\$	\$
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash and cash equivalents	1,354,635	1,213,806
Trade and other receivables	993,314	1,290,816
Other assets	206,947	192,236
<b>TOTAL CURRENT ASSETS</b>	<u>2,554,896</u>	<u>2,696,858</u>
<b>NON-CURRENT ASSETS</b>		
Trade and other receivables	192,260	192,260
Property, plant and equipment	18,622,722	17,438,299
Investment property	1,685,000	1,685,000
Intangible assets	179,509	260,471
<b>TOTAL NON-CURRENT ASSETS</b>	<u>20,679,491</u>	<u>19,576,030</u>
<b>TOTAL ASSETS</b>	<u>23,234,387</u>	<u>22,272,888</u>
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
Trade and other payables	408,952	797,863
Borrowings	363,162	360,990
Employee benefits	204,816	169,682
Other liabilities	1,731,864	2,237,259
<b>TOTAL CURRENT LIABILITIES</b>	<u>2,708,794</u>	<u>3,565,794</u>
<b>NON-CURRENT LIABILITIES</b>		
Borrowings	3,258,520	1,939,741
Employee benefits	86,630	64,075
<b>TOTAL NON-CURRENT LIABILITIES</b>	<u>3,345,150</u>	<u>2,003,816</u>
<b>TOTAL LIABILITIES</b>	<u>6,053,944</u>	<u>5,569,610</u>
<b>NET ASSETS</b>	<u>17,180,443</u>	<u>16,703,278</u>
<b>EQUITY</b>		
Retained earnings	17,180,443	16,703,278
<b>TOTAL EQUITY</b>	<u>17,180,443</u>	<u>16,703,278</u>

**THE NORTH COAST COMMUNITY HOUSING COMPANY LIMITED - A.B.N. 97 002 685 761**  
**STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30 JUNE 2019**

	2019	2018
	\$	\$
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>		
Receipts from clients and others	10,849,733	10,333,001
Payments to suppliers and employees	(12,241,535)	(12,098,948)
Government grants received	2,022,599	2,372,889
Interest received	375	1,289
Interest and other costs of finance	(98,790)	(53,930)
<b>Net cash provided by/(used in) operating activities</b>	<b>532,382</b>	<b>554,301</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>		
Proceeds from sale of plant and equipment	11,134	1,092,389
Purchase of property, plant and equipment	(1,707,912)	(868,875)
Movement in deposits	-	(56,299)
Purchase of intangibles	-	(54,159)
<b>Net cash used by investing activities</b>	<b>(1,696,778)</b>	<b>113,056</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>		
Proceeds from borrowings	4,854,082	-
Repayment of borrowings	(3,548,857)	(675,014)
Loans advanced to related entities	-	(50,000)
<b>Net cash used by financing activities</b>	<b>1,305,225</b>	<b>(725,014)</b>
Net increase/(decrease) in cash and cash equivalents held	140,829	(57,657)
Cash and cash equivalents at beginning of year	1,213,806	1,271,463
<b>Cash and cash equivalents at end of financial year</b>	<b>1,354,635</b>	<b>1,213,806</b>





# ANNUAL REPORT

## 2018-2019



[www.ncchc.org.au](http://www.ncchc.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

