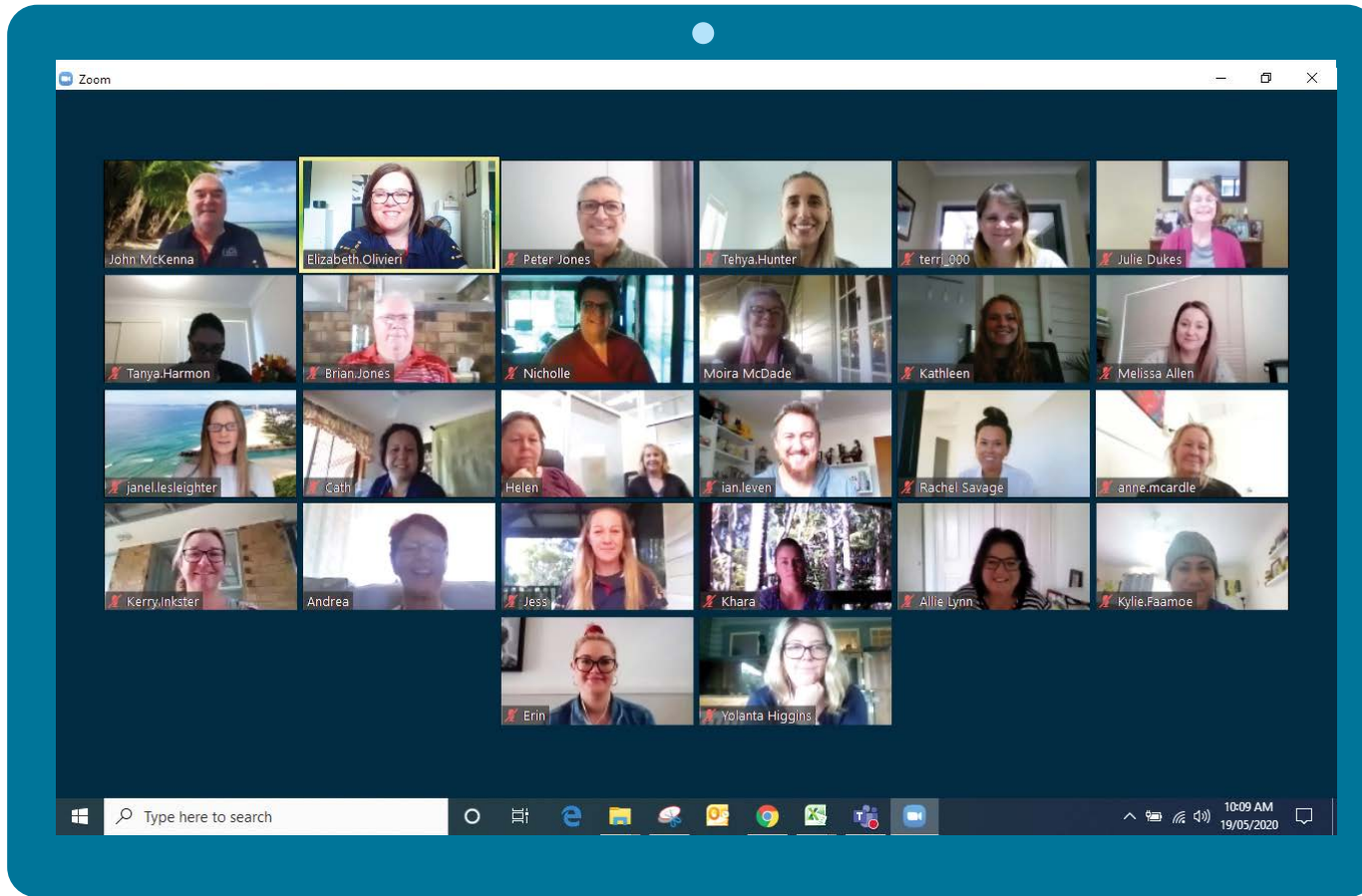


Providing Service in a Remotely Different Way



ANNUAL REPORT 2019 - 2020

*Working our way
through Covid Reality
in 2020*





“I would like to thank each and every member of the NCCH Tweed office. You are humane, friendly and caring. You providing me a fantastic home enabled me to finally be safe, to then stabilise my health, and to reach the point where I can now move with the current circumstances and take this step to re-enter the private rental market - some of my independence regained. I wish each of you all the very best through your lives.”

NCCH Tenant, Tweed

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For a copy of NCCH's Annual Report 2019-20, please contact NCCH on (02) 6627 5300, email info@ncchc.org.au or download from our website www.ncchc.org.au.

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





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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 NCCCH 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.

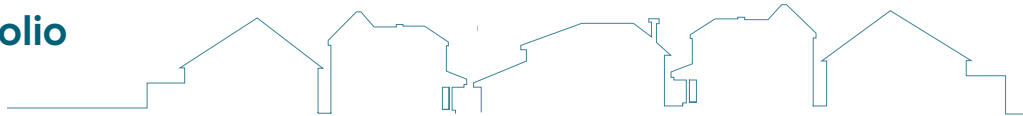
At 30 June 2020, NCCH managed 974 properties across the Northern Rivers region and continues to operate from a central office located in Lismore and two branch offices in Grafton and Tweed Heads South.

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



NCCH Property Portfolio

Total 974 properties



NCCH now manages 974 properties housing over 1,700 people in a mix of single and family households.



684 CAPITAL PROPERTIES
Leased from NSW Land & Housing Corporation.



189 LEASEHOLD PROPERTIES
Properties leased from the private rental market.



86 NCCH OWNED PROPERTIES



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

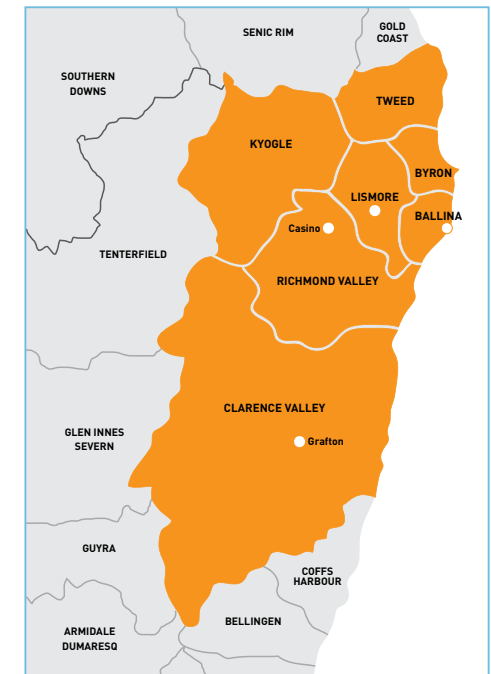


Figure 1: Location of properties managed by NCCH by Local Government Area

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



I wanted just to say
“thank you” to NCCH
for the care and support
that you give me.
You are my landlord
but I get treated more
like a friend.”

NCCH Tenant Councillor, Grafton



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 31 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
- Customer Service Officers x 4
- Executive Assistant to the CEO
- Executive Assistant to the Executive Team
- Finance Assistant
- People & Culture Manager
- Property Assistant
- Property Maintenance Coordinator
- Property/Projects Administrator
- Property Surveyor
- Quality & Compliance Manager
- Team Leaders x 3
- Tenancy Manager/Business Systems Support
- Tenancy Managers x 7
- Tenancy Resource Officer



Vale - Fiona McConnell

FORMER NCCH PROPERTY & DEVELOPMENT
GENERAL MANAGER



We would like to pay our respects to our former colleague – Fiona McConnell – who lost her battle with cancer in May 2020.

Fiona joined us in January 2016 as our Property & Development General Manager and she was one of NCCH's 'quiet achievers'.

Fiona was involved with our Rainforest Creek development in Goonellabah seeing it from its inception and the official ground breaking ceremony in March 2016, through to project completion and the official opening which took place in October of that year.

Fiona often stood in, quite capably, as Acting CEO whilst CEO John McKenna was on leave. She undertook the role in her stride, even appearing on the local nightly news commenting on a regional housing issue which occurred at one time (much to her dismay as she didn't like the spotlight!).

Fiona 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 daughter started school in 2020. She lived by the motto "Carpe Diem", meaning "Seize the Day", which led her to seize that window of opportunity to take their family on that bucket list adventure.

Although Fiona was based in our Lismore office, her role as part of the Executive Team meant that she was often in our Tweed or Grafton offices and so is missed by everyone across the entire organisation. She was a great member of the Executive Team for the three years she was with NCCH and her experience, as well as her quiet manner, are sorely missed.

The Board of Directors, the Executive Team and all staff would like to take this opportunity to publicly thank her for her efforts during her time with NCCH. We truly appreciate Fiona's service to NCCH and the contributions she made to NCCH while she was with us – she will always be remembered fondly.

Fiona leaves behind her husband, Damien, her two sons and her daughter.



OUR BOARD OF DIRECTORS AND COMPANY SECRETARY



BOARD OF DIRECTORS:

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

KEY RESPONSIBILITY:

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

COMMITTEE MEETING MEMBERSHIP:

All Directors are entitled to attend all Board Committee meetings. The following is a list of NCCH Committees:

- NCCH Board
- 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

All Directors are also entitled to be Tenant Council Representatives on a rotating basis. Additional positions held by Directors are noted within individual Director details.

ROBYN HORDERN

**Chair of the NCCH Board; 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 of the NCCH Board; Tenant Council Representative

Joined the Board: May 2009

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

Carolyn has 11 years' Non-executive Director experience, holding leadership roles on several NFP boards. She has been Chair of NCCH's Audit, Finance and Risk Management Committee for 7 years.

Qualifications and Experience

- Masters of Business Administration
- Graduate Diploma of Strategic Leadership
- Senior Executive Business Management
- Justice of the Peace and Civil Marriage Celebrant
- Work Health Safety Consultation & Training
- Corporate finance and governance and facility management
- Graduate of Australian Institute of Company Directors



RICHARD BURNS

Company Secretary | Quality & Compliance Manager

Richard became Secretary of North Coast Community Housing in November 2019

Richard is a CPA and risk/governance professional with 45 years' experience equally spanning government, commerce and the community sector. He is a Chartered Secretary and Fellow of the Governance Institute of Australia.

MARGARET KASZO

Secretary of the NCCH Board (until November 2019)

Joined the Board: November 2016

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

Marg was elected Company Secretary in November 2016 and held this position until November 2019.

Qualifications and Experience

- Diploma of Social Sciences
- Leadership and Management
- Ministerial Advisory committee member
- Project Management

JANICE MANGLESON

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

ANDERS HALVORSEN

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, Paraquad NSW & NT, Brightsky Australia
- Chairman, C3 Church Ballina
- MBA, MAICD
- Director of Irene Gleeson Foundation

BRUCE CASSELDEN

Joined the Board: December 2006; Retired 6 May 2020

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.

Bruce joined NCCH as a Director in December 2006 and held this position until his retirement from the Board on 6 May 2020. We thank Bruce for his contribution over his fourteen years of service to NCCH.

Qualifications and Experience – Planning, Building and Environmental Health

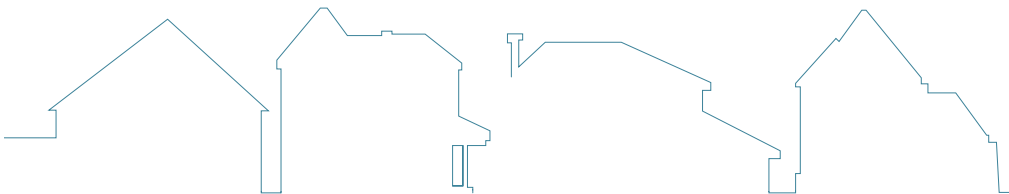
PHILIP BELLETTY

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



REPORT FROM OUR CHAIR

ROBYN HORDERN



Robyn Hordern

Looking back to 2019, I see a very 'NORMAL' and stable year with only good news to report starting with the launch of the Reconciliation Action Plan (RAP) in November 2019 with Director Jan Mangleson providing input to the group as our Board representative.

Then we had the installation and launch of the Solar Garden on NCCH Lismore office roof in December 2019, giving an electricity price discount to some of our tenants.

We headed into 2020 believing all to be on schedule – we have eight parcels of land to bring to the shovel-ready stage with our Company intent, as a Profit for Purpose Business (PFPB), to supply more homes for those in need.

We acknowledged and celebrated the women in our organisation at International Women's Day in early March 2020.

Then we found ourselves in quite a different place – with a WORLD PANDEMIC COVID-19! It closed borders, divided communities and separated people – health alerts that sent us all home from schools and businesses – an economic crisis that we had never seen before.

The call to action gave only a two-week window to set up all our staff to work from home. I was so impressed with the commitment from all staff members who enabled this change to take place and a special thank you to **Tanya Harmon** who was given the task of coordinating this event; also to **Richard Burns** who was tasked with getting COVID-safe plans in place along with keeping up to date with the ongoing changes and amendments as released by the NSW Health Department.



Enova Chair Alison Crook & Robyn Hordern- Solar Garden Launch



Uncle John, daughter & Robyn at Cultural Awareness Training

To say the least, these have been very stressful times. Our **Tenancy and Property teams** have spent time not only doing their jobs but also checking in with our tenants to make sure they were coping with this COVID Crisis by making wellbeing calls.

To our CEO **John McKenna** – what a challenging time these months have been. We thank you for your tireless work and your ongoing commitment to our cause of “Providing Homes, Improving Lives and Strengthening Communities”.

As a Board, we too have had our challenges with the COVID 1.5-metre socially distanced separation rules, so we have been using Zoom for our Board meetings.

Our Board members continue to give their time, thoughtful consideration and understanding to all NCCH matters. I believe we have a diligent and compassionate Board with all members actively contributing. I would like to thank each one of them for their efforts.

One of our long-standing Board members, **Bruce Casselden**, who has been a Director for the past 14 years, retired from the Board in May. I would like to thank Bruce for his contribution over those years and wish him well in his retirement.

With all the issues we have faced, the company has still finished on a very positive note.

In closing, I would like to wish all at NCCH a happy and healthy future.

Robyn Hordern

Robyn Hordern
NCCH Chair – 2019-2020



International Womens Day



Robyn Hordern speaking at RAP Launch Nov 2019



Retiring Director Bruce Casselden



Indigenous rappers Ben & Coedie at RAP Launch



One Vision CEO - Mark Robertson at RAP Launch



Reconciliation Action Plan - Report

CASE STUDIES

Case Study 1

A family gets a long term rental to call their home

“The staff in our Access Team had been assisting a young couple and their little two-year-old girl with Temporary Accommodation. They had been living in a caravan at her grandparents’ place for at least two years. They had been engaging with their support worker and looking for a rental. We had a long-term capital property become available. The Access Team organised for them to get Temporary Accommodation right up until the night before their sign up. They signed up on Monday morning...they were so very happy to have a roof over their head, especially since they had another little one on the way. Very good news!!”

NCCH Staff Member, Grafton

Case Study 2

Thoughtful gestures in uncertain times

“During the COVID-19 pandemic and office shutdowns, one lovely couple dropped by the office this morning to express their appreciation to NCCH staff for checking in on them and making sure that they were doing well during these unprecedented times. To top it all off, they even brought us a box of chocolates and insisted we accept them!”



NCCH Access and Tenancy Team, Tweed

Case Study 3

A long-term NCCH tenant says farewell

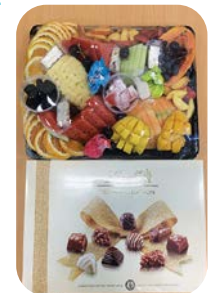
“I received a lovely phone call from a tenant who wanted to thank NCCH and all the staff for being so wonderful over the past 17 years. Our tenant stated she always felt so well looked after in that time and said it made such a difference in her life; she had a wonderful experience with everyone. She has now moved into full-time care but took the time to call our office – she was terribly grateful for all that we did for her.”

NCCH Tenancy Team member, Tweed

Case Study 4

Thank you from a very grateful tenant

“One of our tenants delivered this Christmas ‘thank you’ hamper in person to the office and was quite adamant that it was the least he could do for us all as we look after him exceptionally well. He is thankful that he has a secure roof over his head, paying rent that he can afford without stressing and he can have his beautiful birds which are his life.”



NCCH Team Leader Grafton

OUR EXECUTIVE MANAGEMENT TEAM



EXECUTIVE MANAGEMENT TEAM:

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

“Our NCCH Scholarships Program is a wonderful initiative to assist our tenants and their children to flourish through education, sport or the creative arts. I am so proud to be part of an organisation that cares about its tenants and sees the benefits of encouraging them to pursue their dreams and aspirations so that they can achieve their goals.”

NCCH staff member Lismore

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)
- Member of NSW Community Housing Industry Council (CHIC)

TANYA HARMON CHIEF FINANCIAL OFFICER

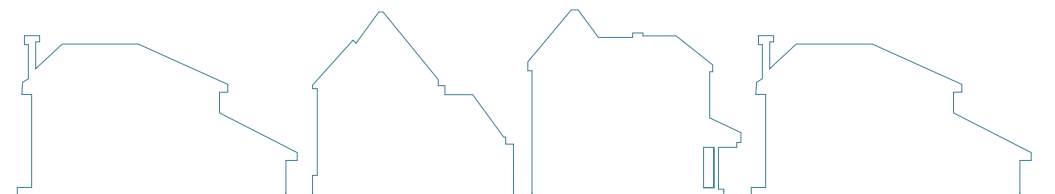
Key Responsibility:

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
- Member of PowerHousing Australia CFO Roundtable group

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



OUR EXECUTIVE MANAGEMENT TEAM

BARRIE LAWDER **PROPERTY & DEVELOPMENT GENERAL MANAGER**

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.

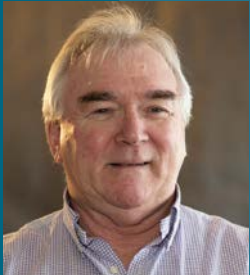


“At a District Homelessness Implementation Group meeting which included a number of government and various other support agencies, the chair of the meeting made particular mention of the exit planning that has been done by NCCH and Social Futures for the Flood Program which ended in June 2020. She explained that she has seen a lot of similar programs come and go in her time however she has never seen the quality of exit planning that has been done with this particular program. In her words, ‘I consider that the planning that has been undertaken for people in receipt of support sets the gold standard in planning in addressing and meeting the needs of the participants’. Well done to NCCH staff who were involved in the Flood Program exit strategy.”

NCCH Operations General Manager,
Ian Leven

REPORT FROM OUR CEO

JOHN MCKENNA



John McKenna

The Year in Review

The year in review has certainly been interesting; we started the year focusing on the year two targets in our Business Plan to help us achieve our aims of Providing Homes, Improving Lives and Strengthening Communities.

Our 2019 – 2020 Business Plan then cascaded our key outcomes towards our year two targets and any of the year one targets we hadn't achieved in the previous year.

And then came COVID-19 in March... that threw most of our plans up in the air!

While the year in review definitely had its challenges, particularly in the last quarter, the organisation has finished in a good position compared to previous years, our income was the same as last year, our expenses increased over last year which has resulted in a year end comprehensive income of \$369,585 which compares to last year's result if we take the impact of the requirement to change the interpretation of our long term leases due to the new accounting standards into account.

NCCH now has assets in excess of \$24.69 million and total equity of \$17.55 million, up from \$23.23 million and \$17.18 million last year.

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 and in the year under review we continued working on Aboriginal partnership opportunities with local organisations. We have entered into Memorandums of Understanding with The Bundjalung Tribal Society, Rekindling the Spirit and One Vision.



Luke Close's 'Cedar Creek' artwork installation in Lismore office stairwell



'Three Rivers' artwork.
Artist, Gilbert Laurie



Luke Close artwork



Launch of our Innovate Reconciliation Action Plan (RAP)

We finalised our Innovate Reconciliation Action Plan and submitted the final draft to Reconciliation Australia for final approval in November 2019 and officially launched in a celebration prior to our AGM on the 25th of November. More details on the launch later in the report.



As mentioned last year, we have been working with two local artists Luke Close and Gilbert Laurie and were fortunate enough to purchase one of Gilbert's paintings which now hangs in our community room at the Lismore office. Gilbert also gave us permission to use his depiction of the three rivers of Bundjalung country in the bottom left corner as the sleeve logo on our new NCCCH corporate polo shirts which some of the Lismore staff proudly displayed in the photo below.



Luke also gave us permission to have two of his Cedar Creek paintings transferred to window film and installed on the glass panels on our staircase at the Lismore office and three of his 'Scar Trees' paintings in the reception of our Lismore office.

All staff, Directors and Tenant Councilors attended Aboriginal and Torres Strait Islander Cultural Competency training in November, which was facilitated by local Aboriginal woman Paula Coghill from CHIA NSW, which was a key action in our RAP. Director Mangleson, Ian Leven, Elizabeth Olivieri and I also attended the CHIA NSW training in for the Aboriginal Outcomes Strategy Standards 2 and 4 in late June 2020.

Social and Affordable Housing Need in the Northern Rivers Region

I have written in some detail for the past two years about the critical need for more social and affordable housing in our region. Sad to say another year on the situation has not changed and the research still shows the number of properties needed in the region to meet the current and future demand for Social and Affordable Housing continue to grow.

The impact of the COVID-19 disruption has placed further strain on the region with the rental vacancy rates, at the time of writing, significantly less than 1%, which continues to make finding an affordable rental for those on low incomes more and more difficult.

The Anglicare Rental Affordability Snapshot in March 2020, just before the COVID-19 lockdown, once again returned disturbing results for the Northern Rivers Region;

The Snapshot surveyed almost 1,000 rental listings across the North Coast and found that there is still a chronic shortage of affordable rentals – even after recent welfare increases.

The Snapshot shows that:



18 rentals (2%) are affordable for a person on the new Jobseeker payment (formerly Newstart), which has been doubled for six months in the wake of the COVID-19 pandemic



Without the increase, no rentals (0%) would be affordable for jobseekers in the North Coast



Pensioners and people with disability have been left behind with no increase to their payments



Just 1% of rentals (11 in total) are affordable for a person on the Age Pension



0% of rentals (4 in total) are affordable for a person on the Disability Support Pension

At the time of writing, the region was experiencing some of the lowest vacancy rates in NSW ranging from just 0.2% in Tweed, 0.3% in Ballina to 0.5% in Lismore and Byron, while Sydney had a 4.9% vacancy rate; a healthy rental market operates on 2 – 3% vacancy. The COVID-19 disruption and the ability for people to work remotely, as a result, has spawned the term ‘WFB’ (Working From Byron), as the local rental market is further squeezed by people choosing to relocate to the region to work remotely.

In some cases, people are paying up to six months’ rent in advance to secure a rental property, further restricting the opportunity for those on low to medium incomes to find rentals in the local market.

The social housing situation is not improving with just over 3,000 people on the Housing Pathways waitlist 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 waitlist still shows 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 still not building the type of properties that are currently most in need in the region.

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.

In my role as Chair of the Community Housing Industry Association of NSW, I continue as a member of the Community Housing Industry Council (the CHIC).

With the sector now owning and/or managing over 50,000 social housing properties in NSW, CHIA NSW and ACHIA’s (NSW Aboriginal Community Housing Industry Association) 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 consolidate 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 CHIC’s work has, as so many other initiatives have, been hampered by the COVID-19 disruption and have had to hold all meetings remotely since March and, at the time of writing, the group were finalising the strategic and business plans for the next year.



“During the COVID-19 pandemic, NCCH staff conducted welfare checks on all of our tenants to check that they were ok during the height of the crisis. We received some wonderful feedback and it has been lovely speaking with our tenants, some of whom we have never spoken to before. Some even asked US if we were doing ok which was lovely!”

NCCH Staff members

RECONCILIATION ACTION PLAN LAUNCH

Official Launch—25 November 2019

The official launch of the NCCH Reconciliation Action Plan (RAP) included a presentation by Mark Robertson, the Founding Director and CEO of One Vision Productions, a multifaceted, multimedia, not-for-profit production company that delivers unique arts-based multi-literacy workshop programs to regional, remote and marginalised communities both nationally and internationally. Mark spoke of his journey, how One Vision came into being and how their Creative Hub provides a dedicated safe space for youth, with courses, private tuition and workshops offered in everything from music production and musical mentoring, to dance, hip hop, film production. Children can get hands on with state of the art technology, supportive mentors and industry professionals at our regular weekly drug and alcohol free youth events.

Mark went on to introduce guests to a fabulous performance by Coedie and Ben, two members of the Australian Hip Hop act INDIGENOISE. At the conclusion of the event, guests enjoyed musical entertainment by local Aboriginal guitarist, Uncle Billy Smith, whilst enjoying morning tea.

We would like to thank all of our guests, speakers and artists who gave up their time to participate in, celebrate, and enjoy our RAP Launch. Photos from the event appear right.





RECONCILIATION
ACTION PLAN
INNOVATE



Social Impact Measurement Using the Australian Social Value Bank Calculator

As noted in previous reports NCCH formed a Joint Venture Social Enterprise, Alliance Social Enterprises (ASE) with Homes North and Housing Plus and our first venture is the Australian Social Value Bank (ASVB). The ASVB which measures the cost benefit of 63 social outcomes across a range of wellbeing categories.

The Australian Social Value Bank measures your social value in a way that no other impact tool currently can. The ASVB is the largest bank of methodologically consistent and robust social values ever produced in Australia; putting a well-researched economic value on the improvement in wellbeing of Australians.

There is no standard definition of Social Impact Measurement. It is commonly thought of as a process to understand how much social change has occurred and can be attributed to the activities undertaken by an organisation. It allows you to report your social impact to a diverse range of stakeholders, the ASVB measures the impact in dollar terms and is seen as likely to be more effective, so approaches which monetise social value, such as SROI (Social Return on Investment) or Cost Benefit Analysis (CBA) are better options.

NCCH have used the ASVB calculator to report on the cost benefit impact of the following three programs in the 2019-2020 financial year.

NORTHERN NSW FLOOD ASSISTANCE INITIATIVE Homelessness to Secure Accommodation

ASSUMPTIONS:

The results are based on the final year of the initiative with the costs applied as a percentage of total NCCH operating costs based on the number of tenancies in the program divided by the total number of NCCH tenancies at June 30, 2020.

At 30 June 2020 NCCH managed 974 properties, 31 of those were in the Flood Initiative making up 3.18% of the total portfolio. Based on this percentage we assumed the costs of the program to be 3.18% of our total costs of \$12,964,584 or \$412,274.

BENEFITS LASTED

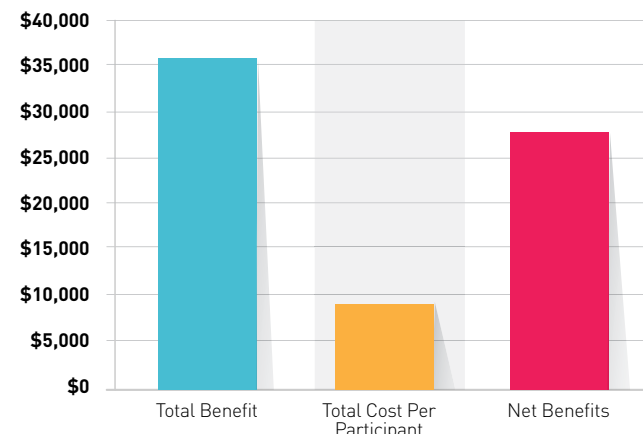
12 months.

The net benefits of the program are \$1,802,026. This represents a benefit cost ratio of 4.37. The net benefit per participant is \$27,303.

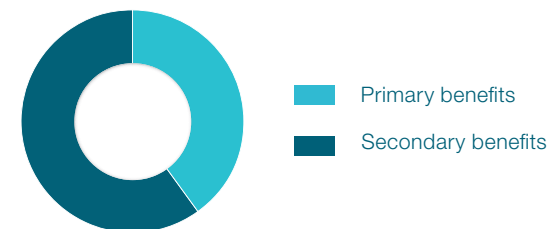
Headline Results



Participants



Division of Primary and Social Benefits



CONNECTING HOME PARTNERSHIP - SHS TENANCIES BETWEEN 3 & 6 MONTHS

Homelessness to Social Housing

ASSUMPTIONS:

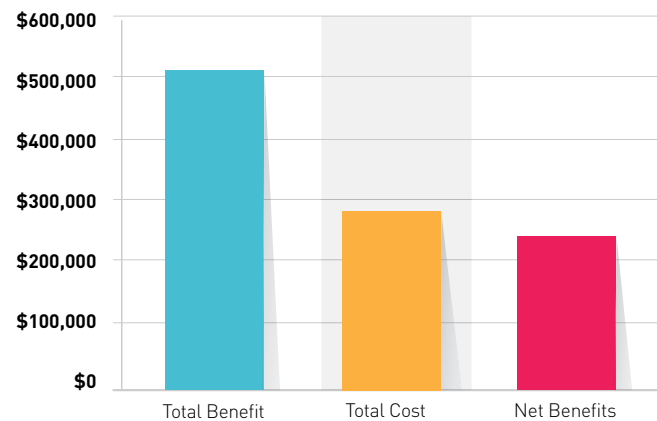
Based on our annual costs as recorded in our audited annual accounts spread across 974 properties we have calculated the annual costs for the 54 tenancies in this program at \$626,751 by appointing the costs for Bad & Doubtful Debts, Tenancy & Property Other Costs, Salaries, fees and on costs on a per tenancy basis and Insurance, Rates & Utilities, R&M, other overheads on a per property basis. For the average length of tenancy at 4 months this calculates to \$208,917 as the costs of operating the tenancy and support to this program.

BENEFITS LASTED

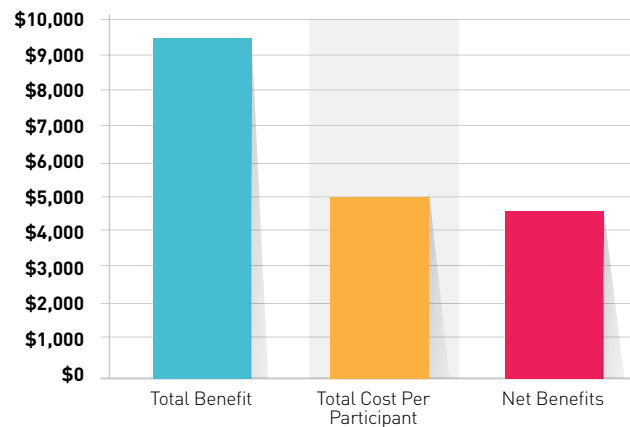
4 months.

Benefit cost ratio: 1.89

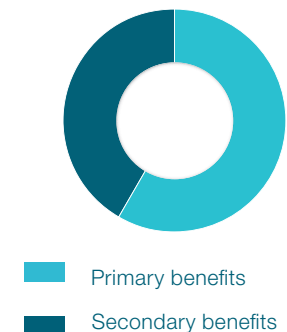
Headline Results



Participants



Division of Primary and Social Benefits



Key Results

Net benefits (with deadweight adjustment)	Primary benefits (with deadweight adjustment)	Secondary benefits (with deadweight adjustment)	Total benefit (with deadweight adjustment)	TOTAL COST	TOTAL COST (adjusted for Opportunity Cost & Optimism Bias)
\$240,083	\$305,684	\$205,155	\$510,839	\$208,917	\$270,756

Key results per program participant

Benefits cost ratio: 1.89

Net benefits per participant (with deadweight adjustment)	Benefits per participant (with deadweight adjustment)	TOTAL COST PER PARTICIPANT (adjusted for Opportunity Cost & Optimism Bias)
\$4,446	\$9,460	\$5,014

Primary and secondary benefits per outcome

Outcome	Total Primary benefit (with deadweight adjustment)	Total Secondary benefit (with deadweight adjustment)	Total benefits (with deadweight adjustment)
Homelessness to Social Housing	\$305,684	\$205,155	\$510,839

Break down of benefits by outcome, age and location

Number of people	Number of beneficiaries who...	
	Homelessness to Social Housing	
Living in a Capital City	\$0	
Living outside of a Capital City	\$510,839	

Beneficiaries

Number of people	Number of beneficiaries who...	
	Homelessness to Social Housing	
Living in a Capital City	0	
Living outside of a Capital City	54	
Total number of participants	54	

CONNECTING HOME PARTNERSHIP - SHS TENANCIES BETWEEN 7 TO 12 MONTHS

Homelessness to Social Housing

ASSUMPTIONS:

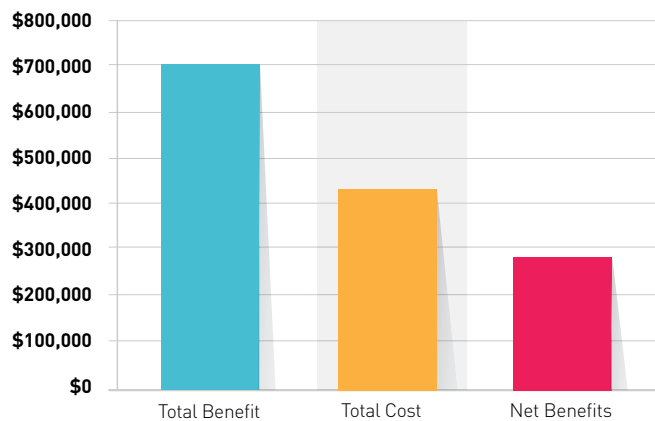
Based on our annual costs as recorded in our audited annual accounts spread across 974 properties we have calculated the annual costs for the 33 tenancies, plus the half share of the costs for the 31 tenancies less than 3 months, in this program at \$437,373 by appointing the costs for Bad & Doubtful Debts, Tenancy & Property Other Costs, Salaries, fees and on costs on a per tenancy basis and Insurance, Rates & Utilities, R&M, other overheads on a per property basis. For the average length of tenancy at 4 months this calculates to \$328,030 as the costs of operating the tenancy and support to this program.

BENEFITS LASTED

9 months

Benefit cost ration: 1.65.

Headline Results



Key Results

Net benefits (with deadweight adjustment)	Primary benefits (with deadweight adjustment)	Secondary benefits (with deadweight adjustment)	Total benefit (with deadweight adjustment)	TOTAL COST	TOTAL COST (adjusted for Opportunity Cost & Optimism Bias)
\$277,277	\$420,316	\$282,088	\$702,404	\$328,030	\$425,127

Key results per program participant

Net benefits per participant (with deadweight adjustment)	Benefits per participant (with deadweight adjustment)	TOTAL COST PER PARTICIPANT (adjusted for Opportunity Cost & Optimism Bias)
\$8,402	\$21,282	\$12,883

Benefits cost ratio: 1.65

Primary and secondary benefits per outcome

Outcome	Total Primary benefit (with deadweight adjustment)	Total Secondary benefit (with deadweight adjustment)	Total benefits (with deadweight adjustment)
Homelessness to Social Housing	\$420,316	\$282,088	\$702,404

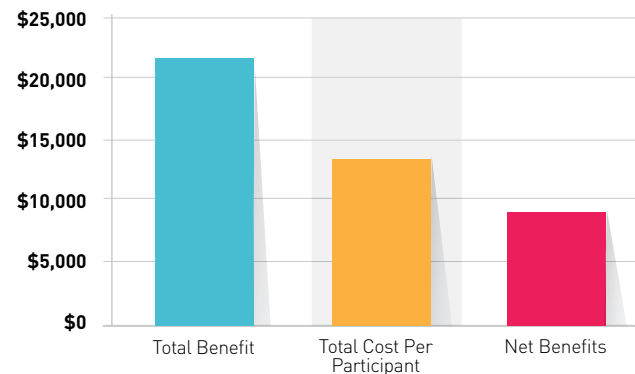
Break down of benefits by outcome, age and location

Number of people	Number of beneficiaries who...	
	Homelessness to Social Housing	
Living in a Capital City	\$0	
Living outside of a Capital City	\$702,404	

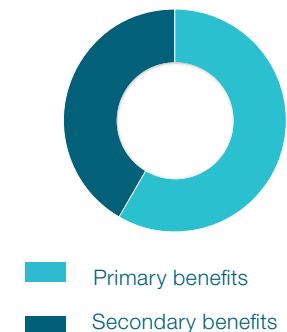
Beneficiaries

Number of people	Number of beneficiaries who...	
	Homelessness to Social Housing	
Living in a Capital City	0	
Living outside of a Capital City	33	
Total number of participants	54	

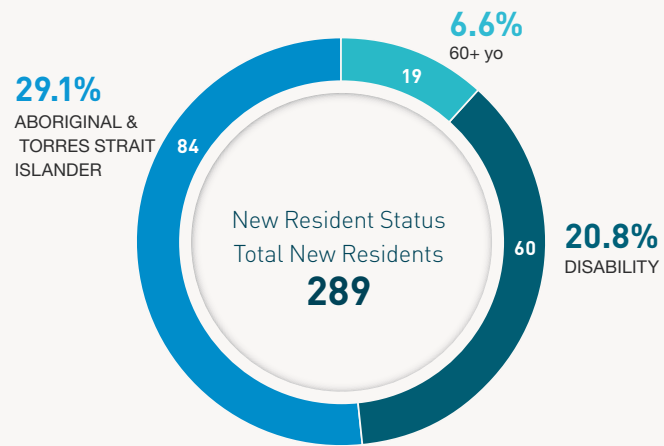
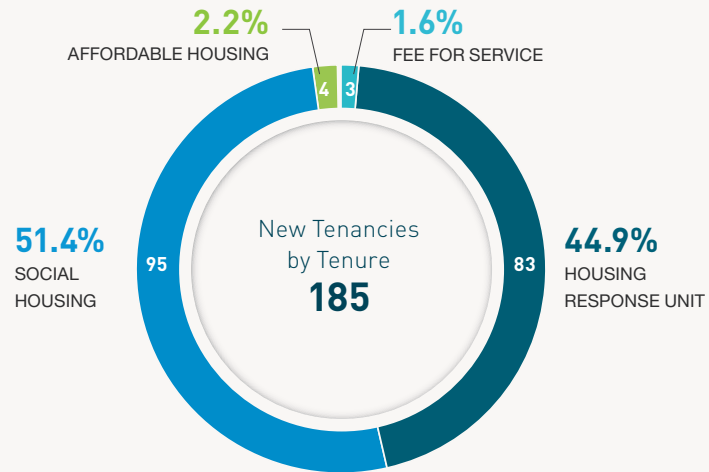
Participants



Division of Primary and Social Benefits




STATS FOR THE YEAR



NCCH continues to lobby state and federal governments to provide funding and/or stimulus packages to provide for the critical shortage of social and affordable housing in our region.

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

WHERE OUR MONEY COMES FROM

Our sources of Finance by %



RENTAL INCOME 76.3%

Rents collected from tenants \$10,170,861.



FEE FOR SERVICE 4.4%

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 \$590,802



GOVERNMENT GRANTS 18.3%

Community Housing Leasehold Program, Specialist Disability Accommodation Subsidy & National Rental Affordability Subsidy \$2,436,487.



OTHER INCOME 1%

Includes Interest income, Insurance claims and other miscellaneous incomes \$136,019

WHERE THE MONEY GOES

What we used it for by %



LEASEHOLD RENT EXPENSE 22.8%

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



SALARIES, FEES & ON COSTS 20.66%

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



REPAIRS & MAINTENANCE 19.3%

Includes Planned, Cyclical and Responsive Maintenance.



COUNCIL RATES & CHARGES 14.5%

Includes Council rates and service charges.



INSURANCE, DEPRECIATION & OTHER EXPENDITURE 20%

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



\$\$\$

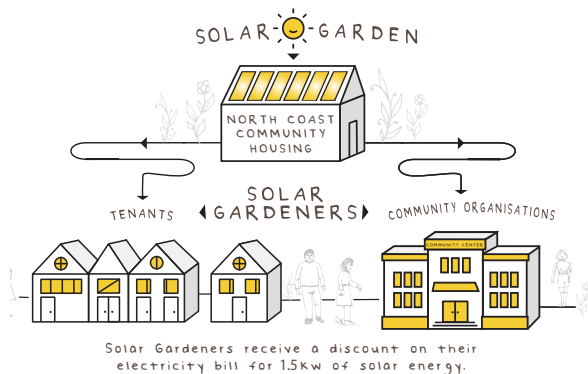
SURPLUS \$369,585 = 2.77% OF REVENUE

Solar Garden Project Launch – 12 December 2019

NCCH was thrilled to team up with Enova Energy to create an NCCH Solar Garden installation, on the roof of our Lismore office building, which was the first of its type in Australia to be created. It is a true community energy initiative, with funding coming from hundreds of community members through contribution programs, combining with Community Partnerships to invest in a positive social and environmental project.

The official launch was held on 12 December 2019 at the Lismore Regional Gallery alongside representatives from Enova Energy and the funding/support partners, COREM (Community-Owned Renewable Energy Mullumbimby), Splendour in the Grass and Juno Energy.

The event was opened with a Welcome to Country by Aunty Thelma James and NCCH CEO John McKenna acted as MC. Speeches and the official unveiling of a commemorative plaque were undertaken by Chair of Enova, Alison Crook, CEO of Enova Felicity Stening and Robyn Hordern, NCCH Chair. Member for Ballina, Tamara Smith and the Lismore City Mayor, Cr Isaac Smith also attended the event.



Lismore Mayor Isaac Smith with CEOs & Chairs of Enova & NCCH



Felicity Stening, Robyn Hordern & Alison Crook



NCCH Tenant Councillor Peter Harris with Aunty Thelma James



Solar Garden Launch audience



Tamara Smith, MP and CEO John McKenna



Rooftop shot of Solar Garden panels above Lismore office

The impact of COVID-19

The COVID-19 disruption changed the way we were able to carry on our business in the last quarter of the year, when the decision was taken to close our offices to the public and arrange to work from home where we could, in the last week of March.

We closed our Tweed and Lismore offices to all traffic and staff worked remotely from home. As our Grafton office is the only access point in the Clarence Valley for clients seeking Housing Pathways assistance we took the decision to keep the office staffed and allow access by appointment only, as we saw the role of the Grafton office as an essential service.

I would like to take the opportunity to recognise a few people for their special efforts during the COVID-19 disruption who played a significant part in our ability to handle the move to remote working and having safe work methods to handle the COVID virus and maintain our wellbeing.

Our CFO **Tanya Harmon** and our IT support providers **Roshtec**, who managed to get everybody set up to work from home within a two-week period, once the decision was made. As our Directors acknowledged at a Board meeting, if they had set us a goal of working remotely they would probably have set a time frame of 6 months to achieve the changeover, for Tanya and the team to pull it off in two weeks was a significant achievement.

The COVID-19 virus also required us to very quickly change our safe work methods to ensure that our staff and clients were not inadvertently exposed to the virus and that all of our work practices complied with the latest Government requirements. Our Quality & Compliance Manager, **Richard Burns** did a great job in developing our COVID-safe policies and procedures and getting them out to all staff. Richard also shared our procedures with other CHP's as part of an industry collaboration to ensure we were all working safely.

I would like to take this opportunity to thank the members of our Wellbeing Team – **Tehya Hunter, Janel Lesleighter, Terri Pitman** and **Erin Burton-Dark** for the great job they did in coming up with ideas to keep us all connected, safe and healthy while we were all working remotely. Some of their efforts are showcased elsewhere in the report.

I would like to thank **all** members of NCCH staff who had to work under considerably challenging circumstances during the last quarter of this financial year because of the COVID-19 pandemic. They had to work differently and think about things differently, and they did it extremely well!

I would also like to thank our tenants, contractors and stakeholders for their support during the pandemic which was a difficult period for everyone.

Funding Project – Together Home Project—Securing housing for the homeless

On 29 June 2020, the NSW Government announced that rough sleepers across NSW were about to benefit from the largest housing response dedicated to rough sleepers in NSW history with a program to secure homes rapidly from the private rental market underway.

The \$36 million Together Home project would deliver stable housing and wrap-around support for hundreds of people experiencing homelessness. Part of this initiative is about finding people a place to call home, but the critical next step is supporting them with the services they need to improve their health and wellbeing, and to rebuild their lives.

NCCH will receive \$2.1M over the next two years to support rough sleepers in our region by finding 30 new leasehold housing outcomes and providing wrap around support to them.

Together Home will be delivered in the Northern Rivers region in collaboration with NCCH and specialist homelessness services and healthcare workers. NCCH hopes to work with local landlords in securing suitable properties to achieve this outcome.

Gareth Ward
Minister for Families, Communities and Disability Services

Dominic Perrottet
Treasurer

MEDIA RELEASE

Monday, 29 June 2020

SECURING HOUSING FOR THE HOMELESS

We've announced an additional \$36 million to help rough sleepers secure safe and stable housing.

Our new Together Home project is supporting rough sleepers into safe and secure homes.

Tenant Council and Tenant Participation

Our Tenant Council members met on a number of occasions during the year, participating in Tenant Council meetings and Tenant Forums, a planning day as well as an end of year Christmas celebration.

Tenant Forums are a good way of connecting with our tenants in all areas in our region. Guest speakers are organised to give presentations on various topics of interest to our tenants.

NCCH forums are also another 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 tenants prefer, they can 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.

Unfortunately, due to COVID-19 restrictions, NCCH efforts to hold most of the Forums which had been scheduled for 2020 had to be cancelled, however, we were able to hold the following NCCH Tenant events.

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

- **July 2019 Tweed 'Christmas in July' event**

Once again, our Tweed tenants enjoyed the NCCH Christmas in July event which continues to be a successful event. Tweed tenants enjoyed a traditional Christmas lunch with all the trimmings, and the room was decorated for the mid-year festive occasion! Guests were entertained with a musical interlude before Santa dropped in to share out the lucky door prizes to winners!

- **August 2019 Tenant Forum – Byron Bay**

Presentation by Legal Aid who discussed consumer rights, how to pay fines, Centrelink queries, Access to NDIS, Mental Health and Guardianship.

- **September 2019 Tenant Forum – Tweed Heads**

Australian Unity gave a presentation on accessing MyAged Care, Home Care Packages and other services available to the community.



December 2019 Tenant Council End of Year Celebration

The Tenant Council enjoyed a well-earned end of year lunch which was also attended by Director Carolyn Parker, the Tenant Council representative on the Board and CEO John McKenna.

NCCH would like to thank all the organisations mentioned who provided guest speakers to give presentations to our tenants at our Tenant Forums throughout the year, and thank the guest speakers for taking 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.



Christmas in July

Tenant Newsletters

NCCH's quarterly newsletter – *NCCH News* - disseminates interesting and important information to tenants. The newsletter has previously been distributed to all tenants via post, email and viewable for download from our website. With the COVID-19 restrictions which forced closure of our offices and staff to work from home, an online magazine-style version of the newsletter was utilised with tenants being advised by a bulk SMS messaging service when the newsletter was available.

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.

In 2020, many articles in *NCCH News* related to the COVID-19 pandemic including information about office closures, a 'new-look' tenant rent statement, details of various services available within the community to assist after our tenants' mental health during such a stressful time.





THANK *You* from the CEO

The NCCH Board of Directors, the Executive Management Team and all staff would like to sincerely thank and express our appreciation to the members of NCCH's Tenant Council – Dolores, Peter, Walter and Diane – for their commitment and dedication to the important role played by the Tenant Council.

SOCIAL MEDIA

NCCH made good use of social media during the year and, more importantly, throughout the COVID-19 pandemic. A concerted effort was made to provide regular updates on Facebook and the NCCH website, as well via a bulk SMS messaging service. In this way, NCCH was able to keep tenants and stakeholders up-to-date with important, relevant and helpful information on various topics, especially during the COVID-19 pandemic.

Over the coming twelve months, NCCH will be making greater use of Instagram and other relevant methods of communicating with our tenants and stakeholders.

FOLLOW US ON FACEBOOK!
 Like us

Farewell from our outgoing Tenant Council Chairperson, Dolores Close

From there to here . . . 14 years on Tenant Council since its first meeting of 18th October 2006 and now to retirement, having represented fellow tenants and giving voice to their concerns to NCCH management and the Board of Directors. I thank my fellow councillors – past and present – for their wisdom and friendship. I thank CEO John McKenna and the Board for their continuous support and training resources.

The global COVID-19 pandemic has changed our means of relating to one another on so many different levels. Our responsibility to others to exercise safe practices, our family and friendship commitments that have taken a deeper meaning because of isolation distancing, and I believe that we will come through this stronger as individuals, stronger as an organisation, and stronger as a nation.

These 14 years have been a fascinating journey and I hope others will consider taking up volunteering on Tenant Council. Tenant representation gives balance to the business of management and the functions of the Board of Directors.

Dolores Close



On behalf of the NCCH Board of Directors, Executive Management Team, staff and Tenant Council members, I would like to take this opportunity of thanking Dolores Close for her dedication to her role on our Tenant Council.

For 14 years, Dolores has given her time, knowledge and unwavering commitment to NCCH and the Tenant Council. She has put forward suggestions to NCCH's Board and Management helping us to see things from a tenant's perspective.

She has shared her resourcefulness, suggestions and a wealth of experience with fellow tenants via contributions to the Tenant newsletter over many years as well as at Tenant Forums throughout the region. She has also counselled fellow tenants and has provided support over the phone... often by simply taking the time to listen to them.

Dolores has ably represented NCCH on the NSW Tenant Network and at Community Housing Industry Association (CHIA) NSW conferences, as well as other community-based events. She has also participated in a number of NCCH strategic planning workshops providing input on behalf of the Tenant Council.

We will be thanking Dolores and acknowledging her efforts at our Annual General Meeting to be held in November.

Thank you Dolores.

We wish you all the best for a wonderful retirement!

*Robyn Hordern, Chair
North Coast Community Housing*



Tenant Council Report 2020



During the COVID-19 pandemic, the Tenant Councillors have been working/ volunteering/ helping fellow tenants – very much at grass root level – where we live. Such are the constraints for responsible interaction that keep everyone infection-free, we have acted by telephone, email, and person-to-person. When all this is behind us, there will be so many stories to record

for prosperity of how we, and fellow tenants, coped. As councillors, we are the stronger for having met the needs of our fellow tenants, such as they were presented to us this year.

The retirement of Dolores Close leaves a vacuum on the Tenant Council. Peter Harris, Diane Caton, and Walter Gill are the remaining councillors, who are looking for willing tenants to join them in meeting the challenges of the future through the continuing support of NCCCH management and the Board of Directors.

The future is not some place we are going to, but one we are creating. The paths to it are not found but made, and the activity of making them changes both the maker and the destination.

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



“

A thank you letter received from one of our newest tenants

“Thank you again for my beautiful HOME!!

I’m still “camping” inside, without fridge etc and cleaning. But tonight, I will sleep in my own bed for the first time, and under a safe roof. I never thought being homeless would be so difficult, at my age and with my fragile health.

A thousand thanks and blessings!”

From a grateful and ecstatic new NCCCH tenant

THANK YOU

to former Business & Community Development Manager, Tracy Akerman



In October 2019, our Business & Community Development Manager, **Tracy Akerman**, left NCCH to take up a position with Feros Care.

Many of our tenants and stakeholders would have met Tracy at one of our Tenant Forums or other community events.

Tracy joined NCCH in January 2016 and, amongst other things, she was involved in progressing work on our Reconciliation Action Plan (RAP), organising community events and Tenant Forums in conjunction with the Tenant Council.

She was instrumental in applying for and obtaining Federal/ State government funding for several projects in the region which have improved the lives of people living in our local communities. These funding projects have been highlighted in previous annual reports.

Tracy's passion for our Aboriginal tenants, our senior tenants, and those who are disadvantaged was an inspiration, as was her compassion for anyone who could use some help.

We would like to publicly thank Tracy and acknowledge her efforts and the contributions she made to the lives of NCCH tenants during her time with us certainly living the NCCH motto of "Providing Homes, Improving Lives, Strengthening Communities".





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
- NORTH COAST COMMUNITY COLLEGE
- 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 Compliance

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 Integrated Management System (utilising the Greentree platform) 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

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

Regular in-house training sessions are held to update staff on internal processes and procedures, as well as wellbeing and team-building sessions.

As with everything else during the COVID-19 pandemic, restrictions meant that we were limited with the face-to-face training that could be provided however the external training undertaken by staff during 2019-2020 included:

- RAP Journey our achievements so far - presented by Rachel Lynwood, Gnibi College, SCU (to assist with development of NCCH's Reconciliation Action Plan)
- Resetting our Social Responsibility value training - presented by Neroli Jager
- Two-day Cultural Competency Training - presented by Paula Coghill, the Aboriginal Specialist from CHIA NSW
- Neighbourhood Centre Working with Networks - presented by Lismore Community Gateway
- Emerging Leaders - provided by the Centre for Training in Social Housing through CHIA NSW – for Tenancy Team Leaders and Training Resource Officer
- Certificate 4 in Social Housing provided by the Centre for Training in Social Housing through CHIA NSW – currently 2 TM's enrolled
- NCAT training through CHIA for some of our Tenancy Managers
- Fire warden training
- Payroll and taxation training for Finance staff
- Social media training
- Various training webinars during COVID-19



REPORT FROM THE CEO



CULTURAL COMPETENCY TRAINING

November 2019

Prior to the launch of our RAP on 25 November, NCCH Directors, staff and Tenant Council members were provided with Cultural Competency training.

The two sessions of two-day training were conducted by Paula Coghill, the Aboriginal Specialist from CHIA NSW, who is also a local Bundjalung woman. Paula shared her wealth of knowledge and insights on the complex issues and prejudices faced by our Aboriginal community which is an important aspect of NCCH's Strategic Plan and Reconciliation Action Plan as well as our day-to-day operations given the number of our tenants who come from an Aboriginal background.

We would like to thank Paula and the local Aboriginal Elders who participated in this invaluable training, which participants raved about for a number of days.





Our NCCH Scholarship Awards scheme continues to gather momentum since the program began as a Bursary Scheme in 2013. 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 2019-2020 period, with 6 of our well-deserving tenants submitting successful applications covering Scholarship Award categories of Creative Arts (Primary & Secondary), Education (Secondary) and TAFE/Uni. Successful NCCH Scholarship applicants use their Award money for a number of purposes - to purchase laptops or equipment for education, music lessons, dance lessons, and towards TAFE/University courses/tuition costs. In the past, NCCH Scholarship recipients have put their Award money towards sporting registration fees, uniforms or to cover ancillary costs associated with their category, such as sporting uniforms.

We congratulate all of our Scholarship Award recipients for 2019-2020 and look forward to being kept up to date with their progress with their studies. We have included photos of the the successful Award recipients.



Kabe with his Award certificate from Round 1, 2020



Round 1, 2020 Scholarship recipient, Lakota with her Award certificate



CEO John McKenna presenting Award certificate to Tosh (Round 2, 2019)



Amon, Viv & Arwyn - Round 2, 2019 Scholarship Award recipients proudly accept their Award certificates

Acknowledgements

I would like to take this opportunity to thank the staff for their efforts and the Board for their guidance in the governance of the business. 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
- Department of Communities and Justice 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
- Our local Federal Members of Parliament: The Hon. Kevin Hogan MP (Member for Page), The Hon. Justine Elliot (Member for Richmond)
- Our local State Members of Parliament: Janelle Saffin MP (Lismore), Tamara Smith MP (Ballina), The Hon. Chris Gulaptis (Member for Clarence), Geoff Provest MP (Tweed)



“I am very happy to have been selected to receive this scholarship and greatly appreciative of NCCH's support in furthering my education and helping towards my course costs and set up costs to study my online course from home. It really helps to be studying, gaining more skills and knowledge and working towards expanding my opportunities.”

NCCH Scholarship Award Recipient, Kabe

- The seven Local Government Councils: Ballina, Byron, 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 and other development projects
- Davcam Pty Limited and TSR Property Solutions for their work on various development projects
- 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
- Enova Energy for their assistance with the Solar Garden Project
- 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

John McKenna

John McKenna,
Chief Executive Officer

Vale - Ivon Black

NCCH TENANT COUNCILLOR



We would like to acknowledge the passing of one of our Tenant Councillors—Ivon Black.

Ivon joined the Tenant Council in July 2015 and NCCH values the contributions he made whilst a Tenant Council member.

Ivon will be missed by his friends/fellow Tenant Councillors as well as the staff who worked with him.



Vale - Margaret Fisher



We would also like to pay tribute to one of our tenants, Margaret Fisher. Readers may recall that in previous issues of our newsletters or Annual Reports where we featured Margaret as part of our Tenant Stories and/or our NCCH Scholarships program.

NCCH Management & staff were saddened to learn of Margaret's passing in December 2019 at the age of 89.

Margaret was a Super Seniors World Tennis Champion and an inspiration to all on what is achievable in life, well into the senior years. Margaret was a recipient of NCCH Scholarship awards where she used her award funds towards expenses related to her attendance at international tennis championships.

Margaret was well-known and well-loved in the Byron Bay area. She was recognised in the 2018 Australia Day Awards receiving the Byron Shire Senior Citizen of the Year award.

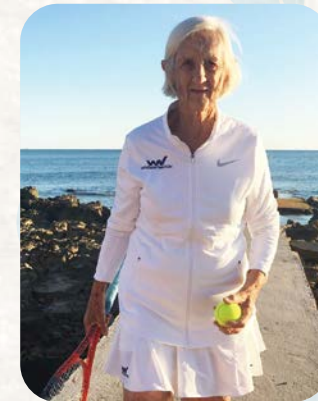
Her daughter, Stephanie told us that, in 1953, her mother was summoned to Australia House in London to explain why she had turned down an invitation from Queen Elizabeth II, who had invited Margaret to attend a garden party at Buckingham Palace. Margaret, who was a country kid from Albury, said that she had saved for three years to sail to England to play her way into Wimbledon. She was not giving up her tennis for anyone – not even the Queen!

Margaret was renowned for being fitter in her 80s than she was in her 60s. She dusted off her racket and began playing tennis again for the first time in more than 20 years, going on to become the Australian over-80s tennis champion and then setting her sights on international gold. She competed in seven world championships during the following years and, in 2016, she became the World Super Seniors over-80s silver medallist and in 2017, she became the world over-85s women's doubles and mixed-doubles tennis champion (with tennis partners Rosemarie Asche from Canada and Max Byrne).

Margaret was a veteran teacher who pioneered maths centres and English as a second language in Canberra schools. In her 50s she launched a second career in politics, working for various Labor MPs and senators, in both government and opposition.

Margaret was deeply grateful for the support she received from the Byron Bay community for her tennis, via various crowdfunding campaigns and through sponsorship from Feros Care, as well as from NCCH Scholarship Awards.

Margaret is survived by her loyal companion, border collie Leo (also an icon around Byron Bay) as well as daughters Stephanie, Elizabeth and Virginia, her son Andrew, five grandchildren and two great-grandchildren.



Thank you to long-serving retired Director - Bruce Casselden (2006-2020)

The Directors, Executive Management Team and staff would like to acknowledge recently retired Director Bruce Casselden for his 14 years of service to North Coast Community Housing.

Bruce joined the Board of Directors on 18 December 2006 after an additional position became vacant on the Board in November of that year. Bruce was interviewed by a Committee of the Board consisting of two Directors, one of whom was Director Anders Halvorsen who is still a current Director of NCCH. That Committee recommended Bruce to the Board due to his good housing maintenance background as well as financial planning, general management and strategic management skills.

Bruce brought with him to the role a breadth of knowledge from his professional experience in senior management positions within planning and environmental services.

He held qualifications in planning, building and environmental health and 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.

During his time as a Director, Bruce was a member of the Strategic Planning & Registration Committee as well as the Remuneration & CEO's Appraisal Committee, taking part in many strategic planning workshops with fellow Board members, senior staff, Tenant Council members and NCCH stakeholders.

Bruce held his position as a Director until his retirement from the Board on 6 May 2020.

We would like to thank Bruce for his service and contribution to North Coast Community Housing and wish him well in his retirement.

Robyn Hordern

Chair
North Coast Community Housing





CONNECTIONS TO OUR COMMUNITY

OUR REGION

Ballina Interagency

Bundjalung Tribal Society - Lismore

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

CRAG (Client Referral Allocation Group) – Together Home

Crisis Accommodation working group

Domestic Violence Safety Action Network meetings

Goonellabah Community Plan

Goonellabah Estate Christmas Party

Goori Housing Network Forum

Goori Interagency

HASI Governance Committee

HASI Placement meetings

HASI Review meetings

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

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

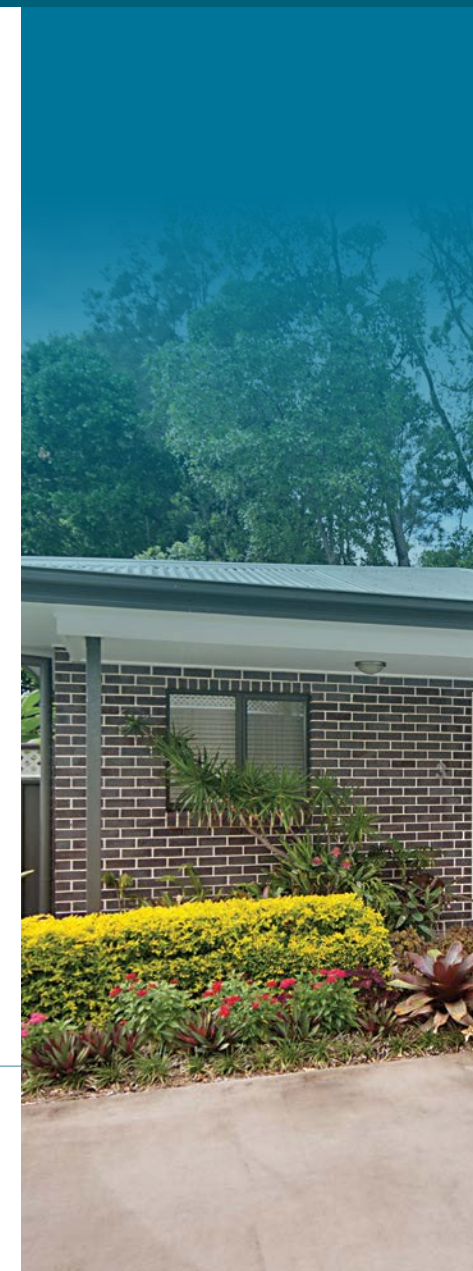
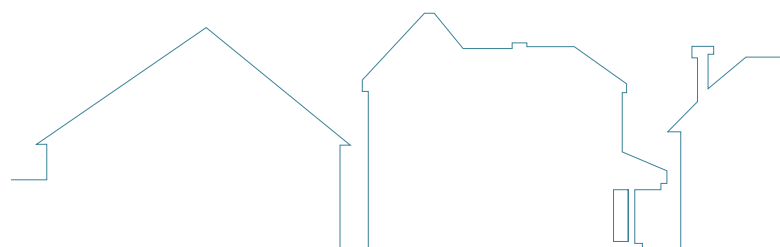
Mullumbimby & District Neighbourhood Centre

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



CONNECTIONS TO OUR COMMUNITY



OUR INDUSTRY

Alliance Social Enterprises

Australian Social Value Bank

National Disability Industry Association

NSW Aboriginal Land Council

PowerHousing Australia Peer
Member Groups:

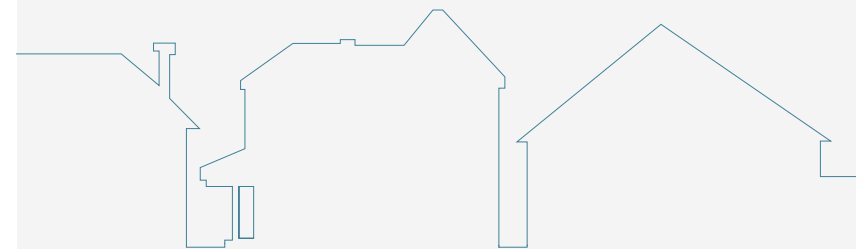
- Chief Executive Officer
 - Chief Financial Officer
 - Compliance
 - Development & Asset Managers
 - Disability Housing Community of Practice
 - Non-Executive Directors
 - Operations
 - People & Culture
-

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

- Asset & Development Managers
- Chief Executive Officers
- Chief Financial Officers
- Community Development Managers
- NDIS
- People & Culture

NSW Community Housing Industry Council

NSW Community Housing Tenant Network



COMMUNITY PROJECTS AND EVENTS



CEO John McKenna attended the Lismore City Council "Planning for Lismore's Future community workshop"



Peter at NCCH stall at the 2019 NAIDOC Celebration Byron Bay



RAP Working Group with Gilbert's artwork Sept 2019



2019 March at the NAIDOC Celebration Byron Bay



Richmond Team Leader Mel at 'Share the Dignity' bags drop off.



John McKenna took part in a Housing Affordability Supply & Homelessness Forum (Summit) sponsored by Janelle Saffin on 09.08.2019 during Homelessness Week



As part of Homelessness Week during August, NCCH staff participated in "Wear a Flannie to Work" Day on 7 August to help raise awareness.

CEO John McKenna presents Our Two Hands representative with NCCH staff food donations for Homelessness Week.

Donations went directly to fire-affected communities and helped those experiencing loss of home and in most need.



Michelle from Grafton NCCH (right) at NAIDOC Grafton Celebrations



Community Event – International Women’s Day 2020

NCCH staff celebrated International Women’s Day in March. Chair Robyn Hordern attended the Lismore office and shared her thoughts on the theme for this year’s IWD “An equal world is an enabled world”.

“I am very proud of the number of capable women who work for North Coast Community Housing. Our organisation currently employs 31 staff – 25 of whom are women, led by a Board of Directors comprising four women – **Carolyn Parker, Marg Kaszo, Jan Mangleson** and myself (out of 7 Directors). The Board works with our **CFO Tanya Harmon** and the other female members of our Leadership Group – **Rachel Savage, Helen Maher, Mel Allen, Andrea Loquet** and **Moira McDade**, to lead all staff to strive for a high level of service.

We also have a Tenant Council which is a group of tenant representatives who provide input to the organisation from a tenant’s perspective, and two of the members are women – **Dolores Close** (Chair) and **Diane Caton** (pictured, right).

Once upon a time this would have been unheard of! We have certainly come a long way from the days where input was not sought from the women in our community.

NCCH works hard to assist all of its tenants as well as those on the housing wait list who want somewhere to call home. NCCH continues to lobby government at all levels for funding to provide more affordable housing options for the disadvantaged people in our community. Statistics show that approximately 61% of housing applicants on the Far North Coast are women in desperate need of somewhere to live and this is unacceptable! Something needs to be done to address this problem if we are to ever live in an equal world.

I hope women everywhere embraced International Women’s Day 2020 and celebrated in whatever way they could on the day.”



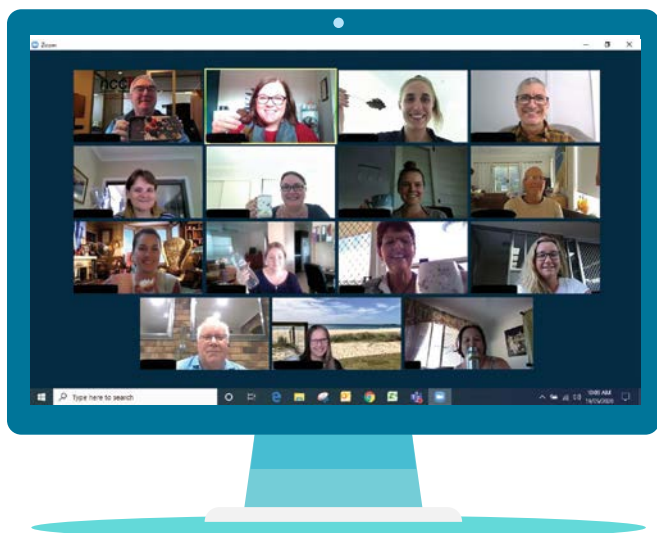
Community Event – Australia’s Biggest Morning Tea



NCCH staff participated in the Australia Biggest Morning Tea on 23.05.19 raising \$731 for the NSW Cancer Council – this year it was VIRTUAL!

NCCH’s Virtual Afternoon Tea 2020

As with the majority of events that took place during the COVID-19 pandemic, this year’s Australia’s Biggest Morning Tea was held virtually via a Zoom meeting on 28 May 2020. This year, we ran a staff bake-off contest – displayed & judged virtually! – with a prize for the winning entry. Everyone involved was thrilled that \$731 was raised for the NSW Cancer Council towards cancer research.

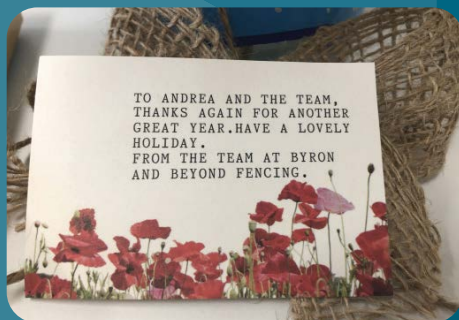


CHRISTMAS CHEER!



Our Property & Development Team received flowers and chocolates from one of our contractors. It is lovely to be appreciated by contractors we work with.”

P&D Team member, Lismore



“Thank you NCCHC for your decision not to increase rents at this time (during the COVID-19 pandemic). May I join my fellow Tenant Councillor in this gratitude to not just you, and the Board, but to everyone of the staff, for showing us tenants that we truly are ‘in this together’. It means a lot to us to know that even if you have to tighten your belts a bit more, you do it because we really are family. Thank you”.

NCCH Tenant Councillor, Peter Harris



“I just had to share with everyone some beautiful feedback I received today.

The daughter of one of our tenants phoned this afternoon to extend a big thank you to our office, in particular our Customer Service Officer. Her daughter has recently become homeless and at risk of losing her own daughter. As you can imagine, the family are currently experiencing a great deal of stress and turmoil trying to assist their family member in being rehoused.

Her feedback when I answered her call this afternoon was that she was listened to and made her feel calm, thanking our CSO for acknowledging her Country which she very rarely experiences as an Aboriginal woman. Even though we were not able to resolve her daughter’s current need for urgent housing, she wanted me to extend her gratitude and for me to pass on to management how welcome she was made feel.”

NCCH staff member Lismore



“Receiving this scholarship has allowed me to continue my studies online which would have been very difficult for me financially without this help.

The scholarship has helped me with the costs of my medical textbooks and fixing my laptop which enables me to keep learning and reach my fullest potential even while the TAFE campuses have been temporarily closed (due to the COVID-19 pandemic).”

NCCH Scholarship Award Recipient, Lakota

HOUSING IN THE NEWS



Our new Together Home project is supporting rough sleepers into safe and secure homes.

We've announced an additional \$36 million to help rough sleepers secure safe and stable housing.



More needs to be done to boost the supply of affordable and social housing, not just in Sydney but across the state, experts say. Photo: iStock

Low-income earners, key workers, left behind by housing stimulus plans

KATE BURKE JOURNALIST | JUN 25, 2020

Jodi McKay MP 22 July at 14:57

Great to visit Lismore and the Northern Rivers with the wonderful and hardworking Janelle Saffin - Member for Lismore and our new Shadow Minister for the North Coast Adam Searle MLC.

I met with representatives from NGOs fighting to reduce homelessness across the North Coast and with the Lismore Chamber of Commerce.

Like Page

115 3 comments 9 shares

Solar garden is powering

JACQUE MUNRO

WHAT started as a bright idea in 2016 has blossomed into Australia's first solar garden.

Enova Community Energy, created on the Northern Rivers in 2016, has installed Australia's first solar garden, which will generate power bill credits for community organisations and North Coast Community Housing tenants.

At the recent launch on Thursday, Enova chairwoman Alison Crook said all 6-monthly benefits generated by the 35 kilowatt solar array situated on the NCCH building rooftop in Lismore were being distributed in the form of energy bill credits to 19 social housing tenants and four community organisations.

A solar garden is a centrally located solar PV array where tenants receive a credit on their electricity bill from the panels solar generation, similar to the panels were on their own roof.

NCCH CEO John McKenna said social housing tenants were often unable to access the benefits of solar.

"Having this solar garden generates real and immediate financial relief for tenants and funds that Enova Community Energy have spent on electricity bills re-credited back into our work."

McKenna said the project worked by the solar garden selling electricity back to the grid, with money earned going directly to the tenants and community organisations as credits, reducing their power bill costs.

"Overseeing regulatory and system hardware has been a huge aspect," she said.

"It is thrilling to announce that we've done it. Enova Community Energy has paved the way for solar gardens in Australia to take off."

According to Community Power Agency, more than one-third of Australian households are unable to access the benefits of rooftop solar due to being renters. It says the benefits of rooftop solar in units or having unsuitable roofing.

Enova CEO Felicity Stenning said solutions such as solar gardens showed "solar for all is possible."

Ms Stenning said over its 20-year life the project would save about \$600,000 for the solar gardeners and NCCH.

RIGHT IDEA: Alison Crook, AC, chairwoman of Enova Community Energy Ltd, and Robyn Worsden, chairwoman of North Coast Community Housing, can see benefits for the community in harnessing the sun's energy.

Photo: News Spectator

enova COMMUNITY OWNED REGENERATIVE ENERGY

MEDIA ALERT

ncch For News Diaries Thursday, 12 December 2019

Enova Community Energy unlocks solar access for social housing tenants in an Australian-first solar garden launch

Housing priority

Janelle Saffin - Member for Lismore 23 July at 10:18

I was delighted to have Jodi McKay MP, NSW Opposition Leader and Shadow Minister for Multiculturalism, and Adam Searle MLC, Shadow Minister for the North Coast in Lismore yesterday.

We met with the representatives from the Lismore Chamber of Commerce and Industry. We also had a productive meeting and discussion with local NGOs about homelessness and housing affordability. Jodi and I are committed to addressing and tackling these issues.

Their visit reflected the senior leadership team's interest in receiving full briefings on current issues affecting the Lismore electorate and the wider region.

Like Page

137 9 comments 11 shares

\$50,000 to help at risk youth

LIANA TURNER

HELPING at-risk youth has been a long-term passion for Mark Robertson. The Byron-based founder of One Vision Productions will have the chance to research solutions for complex youth-related issues with the help of a \$50,000 Westpac Social Change Fellowship.

He's one of 10 "social innovators" who have received the scholarship.

Westpac Scholars Trust CEO Susan Barnigan said the fellowship was now in its 60th year. "It allows them to invest time and energy in their own development, to explore opportunities that were otherwise out of reach and form valuable connections that will last a lifetime," she said.

Mr Robertson plans to use this opportunity to improve Australia's approach to young people who are at risk of, or experiencing, homelessness, incarceration and education difficulties.

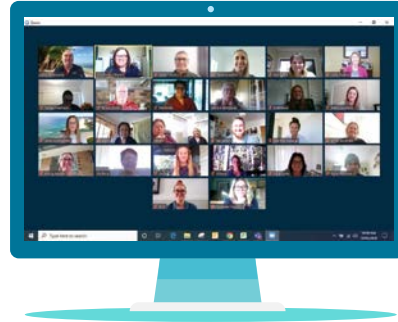
"There's a housing shortage in northern NSW, we've got nowhere for our kids to live." He's also troubled by Australia's staggering rate of Aboriginal incarceration.



NAVIGATING OUR WAY THROUGH A VIRTUAL WORLD – COVID-STYLE

A staff perspective

From fundraising bake-offs, to Crazy Hair and Rainbow Shirt Days, Board meetings, Committee meetings and weekly Staff Town Hall meetings held by ZOOM, Trivia Quizzes, working with petulant pets, and putting on teachers' hats with children whilst they undertook their schooling at home, missing family & friends, NCCH staff and the Board of Directors have navigated their way through the COVID-19 pandemic.



NCCH staff kept in touch with our tenants by conducting welfare check phone calls, having a chat with each and every one of them to make sure they were doing okay ... especially during the more stringent lockdown restrictions. We had many tenants thank us for the phone calls and, often, they would ask staff how we were doing, which was fantastic. Our Tweed Team even had some chocolates delivered to them by tenants who just wanted to say "Thank you for caring about us".



Our Finance Team went paperless; a practice we have decided will continue after COVID. Our Operations Team talked with tenants to keep on top of arrears and coached them through tough times when some lost their jobs.



Our Assets Team did a great job dealing with emergency maintenance issues because non-urgent repairs & maintenance had to be put on hold due to COVID restrictions. They also dealt with contractors, many of whom were also out of work during lockdown.

Updates were frantically posted on our social media channels on Facebook and our website trying to keep our tenants and other stakeholders up to date with how we were operating during the pandemic and the constantly changing conditions/restrictions under which we had to live and work.



During the COVID-19 pandemic, a Government-funded opportunity became available through a partnership between NCCH and Feros Care to make the Feros Care Virtual Social Centre available to NCCH's tenant community.

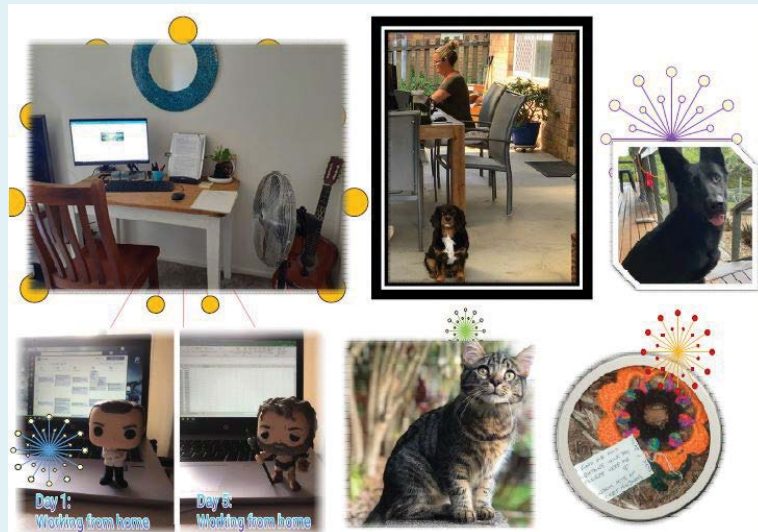
For a limited time, Feros Care was able to offer NCCH tenants over 65 and Aboriginal and/or Torres Strait Islander Tenants over 50, the opportunity for free access to Feros' Virtual Social Centre for 3-6 months.

The Virtual Social Centre is Feros Care's safe online community of individuals who find themselves in self-isolation. Through the Virtual Social Centre, tenants had the opportunity to learn something new, stay active through exercise, attend book clubs, develop a new hobby or meet new friends online. All from the comfort of their home.

We received some great feedback from some of our tenants who took up the offer. Tenants could choose from Exercise classes – Tai Chi, seated yoga, movement to music; Creative workshops – paint classes, choir, memoir writing; Education sessions – language classes (Italian & French), tech classes, bible study; Book clubs, trivia, chat clubs, and much more.

Staff began working from home from the end of March 2020 and started returning to the offices once most of the COVID-19 restrictions had lifted. Our Exec Team and our Quality & Compliance Manager did a terrific job during the pandemic ensuring that staff, tenants and our contractors were kept safe and with the return to offices, our practices are being enhanced to make sure that NCCH complies with the COVID-safe work practices set down by the various government organisations.

We are all very thankful to have been able to keep working during the COVID pandemic when we know so many people in the community lost their jobs, and we thank the Board of Directors and Management for setting us up at home and ensuring that our welfare was well taken care of.



Staff adapted how we communicated with our tenants ... providing online versions of our quarterly newsletter as well as sending out SMS blasts with important information to tenants.

The NCCH Wellness Team (as part of our NCCH Wellness Program) did a fabulous job of keeping staff well-connected whilst we all worked from home with social activities and health & wellbeing activities held every week.



Our Wellness Team were the ones who got us to dress up in crazy hair, try to answer trivia questions we had no hope of answering, got us up and moving doing exercise at specified times on "Wellness Wednesdays" and generally bolstered our spirits throughout the whole time.

We learned to work together from afar as efficiently as possible adapting our way of doing things and we missed catching up in person with our co-workers, but we managed to have some fun along the way in amongst the gloom.

This has been a challenging time for everyone in the community and regions in which we live and work. Our motto of "Providing homes, Improving Lives, Strengthening Communities" was put to the test during the pandemic as we did our best to look after our tenants and housing applicants alike.

Like everyone, we'll all be glad once it's over. We'll be happy to catch up with our families and friends from whom we've been separated for a long time, and we look forward to returning to our normal lives once again ... even though we suspect it will always be slightly different

By Julie Dukes
Executive Assistant to the CEO



We lost a beloved colleague during the COVID lockdown which saddened all who worked with her and we have paid tribute to Fiona in another section of this report.



NCCH's Vision for reconciliation is an environment where Aboriginal and Torres Strait Islander cultural and spiritual understanding is present and embraced in business as usual and long term strategies.

We envision a future of working together with Aboriginal and Torres Strait Islander peoples to jointly celebrate rich and diverse cultures in a meaningful and respectful manner.



Above: Participants in the Mural Days at Goonellabah January 2019

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 2020

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

The auditors' report on the full financial statements is unqualified. The summary financial statements do not contain sufficient information to allow as full an understanding of the financial performance, financial position and activities of the company as the full financial report. A copy of the Company's 2019-2020 Annual Financial Report, including the independent audit report, is available to all members upon request. It is also available on the Company website www.ncchc.org.au.



THE NORTH COAST COMMUNITY HOUSING COMPANY LIMITED - A.B.N. 97 002 685 761
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2020

	2020	2019
	\$	\$
Revenue	13,334,169	13,260,343
Tenancy and property management expenses	(8,622,498)	(8,820,531)
Administration expenses	(4,342,086)	(3,962,647)
Surplus for the year	369,585	477,165
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss	-	-
Items that will be reclassified to profit or loss when specific conditions are met	-	-
Total comprehensive income for the year	369,585	477,165

THE NORTH COAST COMMUNITY HOUSING COMPANY LIMITED - A.B.N. 97 002 685 761
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2020

ASSETS	2020	2019
CURRENT ASSETS	\$	\$
Cash and cash equivalents	1,938,238	1,354,635
Trade and other receivables	483,626	993,314
Contract assets	521,301	-
Other assets	223,382	206,947
TOTAL CURRENT ASSETS	3,166,547	2,554,896
NON-CURRENT ASSETS		
Trade and other receivables	192,260	192,260
Right-of-use assets	1,141,160	-
Property, plant and equipment	18,363,931	18,622,722
Investment properties	1,727,682	1,685,000
Intangible assets	102,173	179,509
TOTAL NON-CURRENT ASSETS	21,527,206	20,679,491
TOTAL ASSETS	24,693,753	23,234,387
LIABILITIES		
CURRENT LIABILITIES		
Trade and other payables	410,954	408,952
Borrowings	464,430	363,162
Employee benefits	261,574	204,816
Contract liabilities (2019: Other liabilities)	1,682,429	1,731,864
Lease liabilities	478,368	-
TOTAL CURRENT LIABILITIES	3,297,755	2,708,794
NON-CURRENT LIABILITIES		
Borrowings	3,079,724	3,258,520
Employee benefits	50,857	86,630
Lease liabilities	715,389	-
TOTAL NON-CURRENT LIABILITIES	3,845,970	3,345,150
TOTAL LIABILITIES	7,143,725	6,053,944
NET ASSETS	17,550,028	17,180,443
Retained earnings	17,550,028	17,180,443
TOTAL EQUITY	17,550,028	17,180,443

THE NORTH COAST COMMUNITY HOUSING COMPANY LIMITED - A.B.N. 97 002 685 761
STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30 JUNE 2020

	2020	2019
	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES:		
Receipts from clients and others	10,993,332	10,849,733
Payments to suppliers and employees	(11,707,054)	(12,241,535)
Government grants received	2,165,295	2,022,599
Interest received	335	375
Interest and other costs of finance	(62,117)	(98,790)
Net cash provided by/(used in) operating activities	1,389,791	532,382
CASH FLOWS FROM INVESTING ACTIVITIES:		
Proceeds from sale of plant and equipment	4,000	11,134
Purchase of property, plant and equipment	(151,135)	(1,707,912)
Purchase of intangibles	(1,798)	-
Net cash used by investing activities	(148,933)	(1,696,778)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds from borrowings	4,359,936	4,854,082
Repayment of borrowings	(4,437,464)	(3,548,857)
Repayment of lease liabilities	(579,727)	-
Net cash used by financing activities	(657,255)	1,305,225
Net increase/(decrease) in cash and cash equivalents held	583,603	140,829
Cash and cash equivalents at beginning of year	1,354,635	1,213,806
Cash and cash equivalents at end of financial year	1,938,238	1,354,635

ANNUAL REPORT

2019-2020



www.ncchc.org.au

Providing homes, Improving lives, Strengthening communities

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