

**HOMES.
OPPORTUNITIES.
PATHWAYS.
IMPACT.**



A large group of people is gathered on a rooftop terrace. They are seated on a long, low concrete wall, facing a man in a white shirt who is sitting on a stone pillar. To the right, there is a bar area with a bartender. The terrace has a dark, slanted roof structure. In the background, modern skyscrapers are visible against a clear sky. Green leaves are in the foreground, partially obscuring the view.

In the spirit of reconciliation, the Housing Choices Australia Group acknowledges Aboriginal and Torres Strait Islander peoples as the traditional owners of this country and their connection to land, water and community.

We pay our respects to them, their culture and customs, and to elders past, present and emerging.

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Introduction



Pictured: The Housing Choices South Australia team gather in Light Square, Adelaide to celebrate the commencement of our Spence on Light development.

OUR VISION

All people affordably housed in neighbourhoods that support life opportunities.

OUR MISSION

To provide affordable homes across Australia, working with partners to create resilient and inclusive neighbourhoods.

Inspired by our tenth anniversary, last year we developed a new Business Strategy and Plan to guide our operations.

This year we saw that Strategy cemented into our business at every level of operation and implemented the planning framework that will enable us to deliver on that Strategy and achieve our ambitious goals.

We continued to press forward with building the right internal infrastructure to allow us to deliver services based on the real evidence of their impact, so we can demonstrate and prove that what we do and the services we provide are having the desired effect. To this end, work began on the design and implementation of a robust framework for effectively measuring our impact; one that will efficiently capture and analyse the right data.

Our two parallel experiential research projects – Understanding the resident and the employee journeys – delivered tremendous insights into our operations and practices and what we will need for the future. From here, we take these learnings and apply them to our service delivery, across our business and across all regions.

We are adding this evidence-based and informed approach to our decades of experience and existing effective partnership model. This will allow us to better support the needs of the still-increasing numbers of vulnerable Australians who continue to suffer from the effects of the housing affordability crisis and the critical under-supply of social and affordable housing.



FROM THE CHAIR

“A good life depends on a secure home base from where a resident can take full advantage of every possible opportunity to lift their circumstances.”

As we state in our mission and vision, Housing Choices aims not only to provide affordable safe housing for Australia’s most vulnerable people, but to work in collaborative partnerships with others to provide residents with life-enhancing opportunities and pathways to better futures.

The consistent evidence, not only from our experience and collected data, but from every source of local and global research, is that good housing plus hope and opportunity, when delivered together, will transform the lives of individuals, families and whole communities, for the long term.

A good life depends on a secure home base from where a resident can take full advantage of every possible opportunity to lift their circumstances – through better social engagement, education, health, employment and wellbeing.

This Annual Report presents a snapshot of how Housing Choices applies this vital approach to all our practices and service delivery; not just for our residents but for staff as well.

Providing pathways to opportunity for our staff, also built on evidence, is important so they can develop their best possible personal and professional lives. Ultimately, any success and impact we achieve as an organisation for our residents, is because of them.

As my term concludes, it has been a privilege to see this organisation’s evolution. In an increasingly complex world, I never cease to admire the consistent, focussed and resilient commitment of our staff and management team to improving the lives of others.

Arthur Papakotsias
Board Chair

FROM THE MANAGING DIRECTOR

The year was peppered with elections State and Federal, which created new regimes for the community housing sector to work with, including a federal Housing Ministry; a portfolio thoroughly welcomed by the sector. What did not abate over the period was the ever-rising demand for decent social housing across Australia against a backdrop of inadequate supply. As with any situation, we rose to meet the challenges and opportunities that presented.

Our Business Strategy and Plan entered their second year of implementation and have more than proved their worth in preparing our organisation for growth and increased impact. With a major focus on efficient organisational processes, staff capacity and resources, we experienced the emerging benefits of new IT systems in the commercial portfolio and people and culture processes. The outcome of our regular surveys continued to inform our practices with residents.

In Tasmania, we were able to steam ahead in terms of delivering supply and resident services, as both State and Federal governments created real working pathways and funding opportunities for our the sector to contribute the best way we can.

After much ado our wonderful Spence on Light building in Adelaide has begun to take its rightful place on the city's skyline; a brilliant collaboration achieved through shared vision, innovation and trust between government, aged care, community housing and private sectors. It demonstrates what can be achieved when good policy, good will and good business come together in times of desperate need and difficult policy settings.

As our organisation grows and becomes more complex our Board underwent its own review to ensure it will consistently meet the organisation's governance needs of the future.

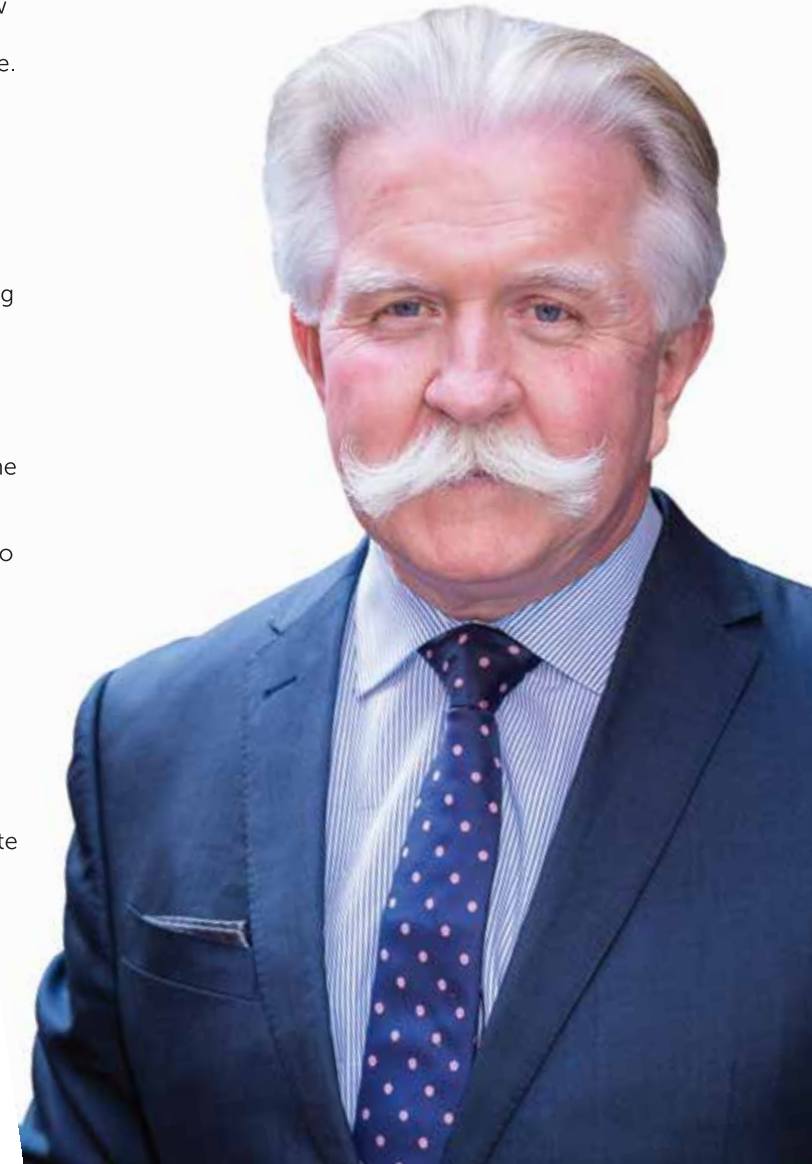
One of the may key highlights this year, was the outcome of our regulatory compliance. Across all our operations and across all our regions we achieved 100% regulatory compliance returns.

At Housing Choices this is certainly something we constantly strive for. But in a highly regulated and complex sector that provides good homes and creates communities for people with often very complex needs, it is great to know that in every assessed field of operation our services were found to be of the highest standard expected, by all regulators. I commend our staff and their executive management for the standards they set and to which they continually deliver, for our residents.

I'd like to take the opportunity, in advance of his term concluding later in 2019, to thank Arthur Papakotsias for his service as our esteemed Chair. I also thank Trevor Baldock for his service as Board Director and Chair of the Governance, Appointments and Remuneration Committee. We truly appreciate their many valuable contributions and dedication to our organisation over many years.



Michael Lennon
Managing Director



OUR BOARD OF DIRECTORS



Arthur Papakotsias
Board Chair

Arthur is Chief Executive Officer of Youth Focus, a leading organisation in the field of mental health services for young people in Western Australia, where he is driving a reform and expansion agenda.

For 27 years he was Chief Executive Officer of Neami National, one of Australia's largest and most successful specialist mental health NGOs.

Arthur trained as a psychiatric nurse. He completed post-graduate studies in management at RMIT University and three residential programs at Harvard Business School; Strategic Perspectives, Non-Profit Management and Authentic Leadership, and Leading Change and Organisational Renewal.

Arthur has served as a director of Housing Choices Australia since 2011 and as Chair from 2014-19. He was a director of Mental Health Australia from 2011-18 and Chair of its Finance, Audit and Risk Committee from 2014-18.

Chair: Governance, Appointments and Remuneration Committee (GARC) following the resignation of Trevor Baldock.



Heather McCallum
Deputy Chair

Heather is a Chartered Accountant and graduate of the Australian Institute of Company Directors.

She has held senior management positions in private enterprise and the not-for-profit sector, as well as a number of governance roles in youth, education, employment and yachting organisations.

Heather holds a Bachelor of Commerce (Honours) from Queen's University School of Business and was instrumental in the establishment of Housing Choices Tasmania.

Chair: Audit, Finance and Risk Committee (AFRC)
Member: Governance, Appointments and Remuneration Committee (GARC)



Michael Lennon
Managing Director

Michael is a leading figure in the Australian social and affordable housing industry, with extensive leadership experience in both private and public sectors, spanning three decades and several countries.

Under his stewardship Housing Choices has grown in ten years to be the fourth largest housing association in Australia.

He has served as Chief Executive Officer at Housing New Zealand Corporation. As Executive Director of the Australian Housing and Urban Research Institute (AHURI), he led the restructure that saw it become the pre-eminent research resource for the housing industry in Australia. In the mid-2000s he led the Glasgow Housing Association during the establishment and transfer of the largest of public housing stock in Europe.

He is currently Chair of the Community Housing Industry Association and Chair of the South Australian Planning Commission.

He is an adviser to Australian governments at all levels and a leading advocate for reform in the housing and planning sectors in Australia. He is also an experienced board director and university governor.



Julie Mitchell
Director

Julie holds a Bachelor of Business Studies and is a corporate social responsibility and strategic communications specialist.

She has extensive experience in the design and delivery of complex and large-scale strategic corporate communication programs, in both internal and external environments, as well as communication strategy development, issues management, and stakeholder engagement and management.

Julie has designed and executed multi-dimensional community investment programs in locations throughout Australia and Asia for both corporate and not-for-profit organisations.

Member: Governance, Appointments and Remuneration Committee (GARC)



Saul Eslake
Director

Saul is a leading academic and an international expert and commentator on economics and related policy, including monetary and fiscal policy, housing markets and policy, and inter-governmental fiscal arrangements.

In addition to a 25-year high-profile career in the Australian financial markets, he has held board directorships with the Australian Housing and Urban Research Institute, the National Housing Supply Council and the Grattan Institute.

He has a Bachelor of Economics (First Class Honours) from the University of Tasmania, is a graduate member of the Australian Institute of Company Directors and has completed the Senior Executive Program at the Columbia University Graduate School of Business, New York.

Member: Audit, Finance and Risk Committee (AFRC)



Fabienne Michaux
Director

Fab is interim co-Chair of the Australian Advisory Board on Impact Investing, co-Chair of the Australian Sustainable Finance Initiative's Technical Working Group 3 on disclosures, standards and metrics, and a Board Member and AFRC Chair for The Song Room. She is also currently working with the United Nations Development Programme to develop global impact practice standards for Sustainable Development Goal -enabling investments and is a part-time Professor of Practice (Finance) at Deakin Business School.

Fab has a 30-year executive career, including 22 years with S&P Global Ratings where her final roles were Australian Country Head and Head of Developed Markets Asia-Pacific. Her technical specialisation was securitisation.

She holds a Bachelor of Business (Economics and Finance) with Distinction from the Royal Melbourne Institute of Technology and is a graduate member of the Australian Institute of Company Directors.

Member: Audit, Finance and Risk Committee (AFRC)



Meredith Sussex AM
Director

Meredith is Chair of the Fishermans Bend Development Board in Victoria. She has also been a non-executive director of a number of boards, including the Australian Housing and Urban Research Institute (AHURI) and Port of Melbourne.

She lectures in the Masters programme on urban governance at the University of New South Wales and provides high-level consulting advice on public policy, planning and management.

Meredith has held senior positions in the Victorian Government, including Deputy Secretary of the Department of Premier and Cabinet. From 2002-2006 she led the Office of Commonwealth Games Coordination, for which she received the Order of Australia in 2007.

Member: Audit, Finance and Risk Committee (AFRC)

Member: Governance, Appointments and Remuneration Committee (GARC)



Trevor Baldock
Director (Resigned June 2019)

Trevor holds a Bachelor of Laws (Honours), is an accredited mediator (LEADR) and licensed general builder and building work supervisor.

His experience and expertise include the development of commercial strategies for major project transactions and commercial negotiations, including contract documentation and the oversight of delivery of major projects and commercial transactions.

He has conducted and managed major litigation and dispute resolution in connection with major projects and commercial transactions by way of arbitration, mediation and negotiation.

Former Chair: Governance, Appointments and Remuneration Committee (GARC)

Former Member: Audit, Finance and Risk Committee (AFRC)

BOARD MEETINGS

AFRC
Audit, Finance and Risk
Committee

GARC
Governance, Appointments
and Remuneration
Committee

	BOARD OF DIRECTORS		AFRC		GARC			BOARD OF DIRECTORS		AFRC		GARC	
	Eligible	Attended	Eligible	Attended	Eligible	Attended		Eligible	Attended	Eligible	Attended	Eligible	Attended
Housing Choices Australia Limited							Housing Choices New South Wales						
Arthur Papakotsias	10	9	-	-	4	4	Arthur Papakotsias	6	6	-	-	4	4
Saul Eslake	10	6	6	3	-	-	Saul Eslake	6	3	6	3	-	-
Heather McCallum	10	10	6	6	4	3	Heather McCallum	6	6	6	6	4	3
Fabienne Michaux	10	10	6	6	-	-	Fabienne Michaux	6	6	6	6	-	-
Michael Lennon	10	9	6	4	4	4	Michael Lennon	6	5	6	4	4	4
Trevor Baldock (resigned)	10	8	6	5	4	3	Trevor Baldock (resigned)	6	5	6	5	4	3
Julie Mitchell	10	10	-	-	4	4	Julie Mitchell	6	6	-	-	4	4
Meredith Sussex	10	8	-	-	4	4	Meredith Sussex	6	5	-	-	4	4
Housing Choices Tasmania							Disability Housing Limited						
Arthur Papakotsias	7	7	-	-	4	4	Arthur Papakotsias	6	6	-	-	4	4
Saul Eslake	7	4	6	3	-	-	Saul Eslake	6	3	6	3	-	-
Heather McCallum	7	7	6	6	4	3	Heather McCallum	6	6	6	6	4	3
Fabienne Michaux	7	7	6	6	-	-	Fabienne Michaux	6	6	6	6	-	-
Michael Lennon	7	6	6	4	4	4	Michael Lennon	6	5	6	4	4	4
Trevor Baldock (resigned)	7	6	6	5	4	3	Trevor Baldock (resigned)	6	5	6	5	4	3
Julie Mitchell	7	7	-	-	4	4	Julie Mitchell	6	6	-	-	4	4
Meredith Sussex	7	6	-	-	4	4	Meredith Sussex	6	5	-	-	4	4
Housing Choices South Australia							Singleton Equity Housing Limited						
Arthur Papakotsias	8	8	-	-	4	4	Arthur Papakotsias	6	6	-	-	4	4
Saul Eslake	8	5	6	3	-	-	Saul Eslake	6	3	6	3	-	-
Heather McCallum	8	8	6	6	4	3	Heather McCallum	6	6	6	6	4	3
Fabienne Michaux	8	8	6	6	-	-	Fabienne Michaux	6	6	6	6	-	-
Michael Lennon	8	7	6	4	4	4	Michael Lennon	6	5	6	4	4	4
Trevor Baldock (resigned)	8	6	6	5	4	3	Trevor Baldock (resigned)	6	5	6	5	4	3
Julie Mitchell	8	7	-	-	4	4	Julie Mitchell	6	6	-	-	4	4
Meredith Sussex	8	7	-	-	4	4	Meredith Sussex	6	5	-	-	4	4



Hayley Parkes
General Counsel
Company Secretary

"The Housing Choices Australia Board continues to demonstrate excellence in governance standards in compliance with all applicable standards and regulatory requirements. This has been evidenced by the thorough and diligent approach adopted by the Board in respect of the vast array of transactions completed by the organisation.

Our Board continues to "get out of the boardroom" at regular events with residents, staff and other stakeholders – making meaningful connections and taking pulse checks of organisational culture. We thank them for their dedication and continuing support of our mission and vision.

L to R: Trevor Baldock (Resigned 2019), Julie Mitchell, Meredith Sussex AM, Arthur Papakotsias (Chair), Heather McCallum (Deputy Chair), Fabienne Michaux, Saul Eslake, Michael Lennon (Managing Director)

This year we received 100% compliance returns from community housing registrars in Tasmania, South Australia and Victoria.

These returns are a whole of organisation response, which cover everything from how we manage rent arrears, to tenancies sustained, to the number of evictions.

This is a major achievement and one of which we are immensely proud, particularly given the complexity of our business and the regulatory framework we operate under.

Victorian Housing Registrar (VHR)

Housing Choices Australia

Overall determination was **compliant**.

The last reporting period was for 2017-18, approved by the Registrar in April 2019, with all performance standards met.

In comparison with similar agencies, Housing Choices Australia has delivered better results across 12 of the 13 performance measures.

National Regulatory System Community Housing (NRSCH)

Housing Choices Tasmania

Overall determination was **compliant**.

There were no recommendations or improvement opportunities identified.

The next compliance assessment is scheduled for October 2019.

Housing Choices South Australia

Overall determination was **compliant**.

There were no recommendations or improvement opportunities identified.

The next compliance assessment is scheduled for October 2019.



**FOCUS ON
RESIDENTS**



Roberta Buchanan
General Manager
Housing Services

**NATIONAL
OPERATIONS OVERVIEW**

Throughout this report are stories of what our residents and staff have achieved together. All the statistics and tables in the world don't illustrate what we do as well as real examples of the impact that good housing and services have on a resident's life.

So, the most exciting thing I can report on this year is the commencement of our journey to transform the resident experience. For the over 5,000 households, what is it really like to have Housing Choices as a landlord? If tenants could imagine an ideal landlord, would we meet that expectation? This year we took our research to the next level, engaging in serious and open dialogue directly with residents. Firstly, a recap of why.

We know that in the provision of disability, health and other human services, data-informed practice and changed funding models are creating more competitive environments in which service users, i.e. customers, have greater choice and control. In the housing sector we can only aspire to operate in this kind of market environment. We closely watch the exciting innovations in person-centred services being tailored and adopted in other sectors, as they respond to market competition so they can deliver high quality services that customers want to purchase.

But we believe our residents deserve our services to be as good as they can be, irrespective of whether they have a choice of landlord. To a large extent, this means going back to what seems like old-fashioned basics; asking, listening and learning.

Armed with this information we want to adjust and deliver our housing and housing services so that not only are they better, but should the day ever come when our residents do have a choice - hopefully when there are more affordable homes than there are people in need - they will choose to live with us.

Over the year, we ran intensive workshops in all states, working closely with residents who responded to our call to help shape the future. We asked them: What makes a great landlord? How can we be a better landlord for you?

We listened carefully to what they had to say, and what we heard was inspiring. Inspiring, because they told us very clearly what we needed to do to become not just a good landlord, but a great one.

The next step is for us to take what we've learned from them as a group, test the application of those lessons, and ensure tenants and staff in our different regions develop a deeper than ever connection in shaping our local services. We need to make sure we don't replicate services across our operations just because it might seem the easiest or cheapest option, but because we truly understand what works best in each place. Where regionality really matters then we will shape our services accordingly. Where services are replicable, we can roll out an innovation across all operations, knowing it is the best option.

This will help us reach our goal to become the kind of landlord our tenants would like us to be; the landlord that residents choose to live with.

We are excited by what lies ahead for Housing Choices and for our tenants and stakeholders as a result of this journey of discovery we are taking together.

Tasmania experienced something of a watershed year, as the spotlight continued to focus on the State’s housing crisis and its impact on increasing numbers of Tasmanians.

With this as our backdrop, the hearts and minds of Housing Choices Tasmania’s staff were focussed, more than ever, on providing secure and affordable housing to those excluded from the housing market.

We continued to advocate hard for more long-term housing supply, while ensuring appropriate levels of resident support were maintained. I thank our colleagues in the community housing sector, Shelter Tasmania, TasCOSS and all our support agencies for their determination and dedication to a collaborative and strategic approach to this vital issue.

With so much activity over the year, it’s hard to single out highlights but without a doubt, one was being able deliver new homes for 62 families in the north-west.

We now manage 1,500 homes across the State and our portfolio of owned properties has tripled to 119. This has been achieved through the successful delivery of two key development initiatives - Regional Supply of Social Housing and Community Housing Fast Track. Both initiatives were made possible through the combined injection of capital grant funding from the State government and HCT’s own investment.

We also welcomed the announcement of our successful bid for \$8million for construction of 32 additional homes in greater Hobart. Senator Andrew Wilkie was instrumental in creating this funding opportunity, made available through the Federal Department of Social Services. We look forward to reporting on the delivery of this initiative; more homes on the ground.

We continued our proactive engagement with the important Rapid Rehousing initiative, with a stable portfolio of head-leased properties. Our thanks go to the wonderful private owners who make their properties available for this vulnerable group of Tasmanians escaping family violence.

Our residents across the State continue to receive high quality services from our teams, as reflected in our annual Resident Satisfaction Survey. State-wide, our residents reported a high level of satisfaction (88%) with the services they receive.

In the north-west, our residents clearly embraced our place-based service approach and the community engagement we practise. Our southern residents are highly engaged in localised capacity-building activities, from group learning to community gardening. This is what creates our communities and sets us apart and which, in combination with quality tenancy and property management, assists in the long-term renewal and sustainability of our communities.

Operationally, our team achieved outstanding outcomes. We continued compliance under the National Regulatory System for Community Housing (NRSCH), retaining our Tier 1 status; 100% success in approval of National Rental Affordability Scheme (NRAS) incentives; delivery of \$4.7million in maintenance works; delivery of \$600k in heating upgrades; achieved an occupancy rate of 98%; reduced turnaround times on vacated properties to six days; and increased to 90% the number of tenancies maintained.

None of this could be achieved without the hard work of our staff here in Tasmania and yet again they managed to do everything to the highest levels of quality and compliance.

Our staff are committed, our partners are dedicated, and along with residents and our supporters in the broader community, we have the potential to create real change. We look forward to being part of such a wonderful tapestry in the coming year.



Kim Bomford
State Manager



Julie Duncan
State Manager

It is just two years since Housing Choices South Australia started work on the integration of our new CBD/East portfolio under the South Australian Government Renewing our Streets and Suburbs program (ROSAS) stock management transfer.

In early 2017, we were a small team running two specialist housing programs, Common Ground Adelaide and Common Ground Port Augusta with less than 200 properties in our ownership. Today we are a very different organisation, with over 1,000 properties under ownership and management. Yet our harmonious and dedicated staff have adapted well to change, which at times, has felt like a constant.

Our primary focus in the past year was to understand our new housing portfolio and really get to know our greatly expanded resident group, so that we can shape our service delivery to meet their needs. The South Australian team have delivered some significant achievements:

Over the 2018-19 year, we retained our Tier 1 status with no recommendations for improvement under the National Regulatory System for Community Housing and successfully completed our Australian Service Excellence Standards re-accreditation, securing this for a further three years.

As part of our ROSAS transfer agreement we negotiated and agreed on an investment plan with State Government to deliver much needed new housing stock. The first major project under the investment plan being Spence on Light – more on this later in the Annual Report.

In Housing Services, we developed a streamlined allocations function to ensure we carefully place residents into housing that meets their needs so they can live their best lives. Importantly, we continued to meet our commitment to government in terms of who we house first and why.

We also implemented an intensive housing support program in our ROSAS portfolio to enable more residents to access the support they

need to maintain their housing and are achieving some great results. Our Community Development programs delivered a resident focussed program of activity. We have an ever-growing number of active and engaged residents, and our ROSAS October 2018 first anniversary celebration and Christmas lunch at Klemzig Community Hall were both well attended. The on-site health and dental suite continues to be well utilised by residents, and it was pleasing to be able to expand the dental clinic with the addition of a second chair, allowing more residents an opportunity to address their dental health. We are very grateful for the ongoing support from the Adelaide University Dental School in delivering these services for our residents.

Over the year, our Customer Service Team responded to more than 13,000 calls, and over 2,983 maintenance repair orders were raised. The team is critical to ensuring we meet our internal and external service level standards and our contract and regulatory outcomes.

In the ROSAS portfolio, our Property Team introduced a smoke alarm testing and upgrade program, and plans are underway to introduce a cyclical gutter cleaning program. Over the year, at least 269 upgrades were completed on properties.

We continued to meet our Common Ground Support Program objective of preventing returns to homelessness, and as a result, Common Ground continues to attract interest from governments and researchers across Australia, looking for ways to create permanent pathways out of homelessness.

One of the most significant improvements to the Common Ground Adelaide program since the addition of our ROSAS portfolio has been the ability to create a further pathway for residents ready to move from supportive housing into alternative social housing. Over the year, 15 residents from Common Ground transferred into the ROSAS portfolio, opening up supported housing places, with Common Ground housing an additional 25 people from homelessness over the year.

We have come a long way, but we have only just started to unlock the potential of our team and our greatly expanded portfolio.

The Victorian Operations Team includes all core housing, property, community building and development and frontline customer services. Our daily work focusses on ensuring residents feel the benefits of living in a Housing Choices property.

We've spent significant time this year developing three strategic projects; HCA way to HOMES (Housing Operations Management Excellence System); Social Outcomes Impact Measurement Framework; and collaborations with service and contractor partners to sustain tenancies and properties.

Through the project called 'HCA way to HOMES', we've refined our operating model and working rhythm to support our core business. We contracted Coxswain Alliance to help strengthen our management system and put a set of tools and practices in place across the team, to make our work more cohesive, visible, set achievable workloads, ways to plan and check in on progress and performance, and better support staff in a responsive way.

Community Development also engaged this model to expand Resident Roadshows, which are resident meetings held at our properties. This provided an improved and more strategic way of communicating with residents on issues that matter to them at a local level. The rollout has enhanced our skillset to provide accessible and culturally diverse information to our residents.

Our Social Outcomes Impact Measurement Framework is well underway and assists us to understand and measure the broader benefits for residents as a result of having access to safe, secure and affordable housing. The framework is focussed on measuring wellbeing valuations alongside cost benefit analysis on a range of life opportunities programs including placemaking, community development and wraparound support services.

We have three interconnected overarching themes in the Framework based on 'being' (self-worth and identity, mental and physical wellbeing, safety, life skills and finances), 'becoming' (education at all ages, volunteering, training and employment, independence) and 'belonging'

(social connections and harmony, connection for Aboriginal and Torres Strait Islander peoples, liveability, inclusion and diversity). Next year we will continue to involve residents and the Victorian Residents Advisory Committee to test and pilot its application.

We've been refreshing existing partnerships and developing new relationships with organisations also focused on supporting residents with high and complex needs. These support providers deliver financial support and counselling, hoarding intervention programs, domestic and family violence services, mental health support and services for drug and alcohol issues. Contractors are part of the key to excellence in services for our residents and play an integral role in developing a new values-matrix.

Thanks to all our partners and contractors for their commitment to our process improvement and increased case management approaches. By working together, we have extended our collaborative approach to better identify and respond to residents' different levels of vulnerability and need.

Other key highlights for 2018-2019 include a continued high resident satisfaction with maintenance satisfaction at 82% (results from our independent survey). We have implemented a quality enhancement program in service delivery for our residents living in shorter-term transitional housing, and successfully delivered on the Journey to Social Inclusion (J2SI) program delivering tenancy management services in private rental for people who have experienced long-term homelessness. We continue to deliver quality homes and services to residents to improve residents' feelings of belonging, and have delivered 76 projects including property upgrades with an overall achievement of 155 outcomes for residents including installing 77 air conditioning units to apartments. As part of our ongoing commitment to support our staff we implemented comprehensive staff training and leadership of working groups in readiness for participation in the Victorian Housing Register.

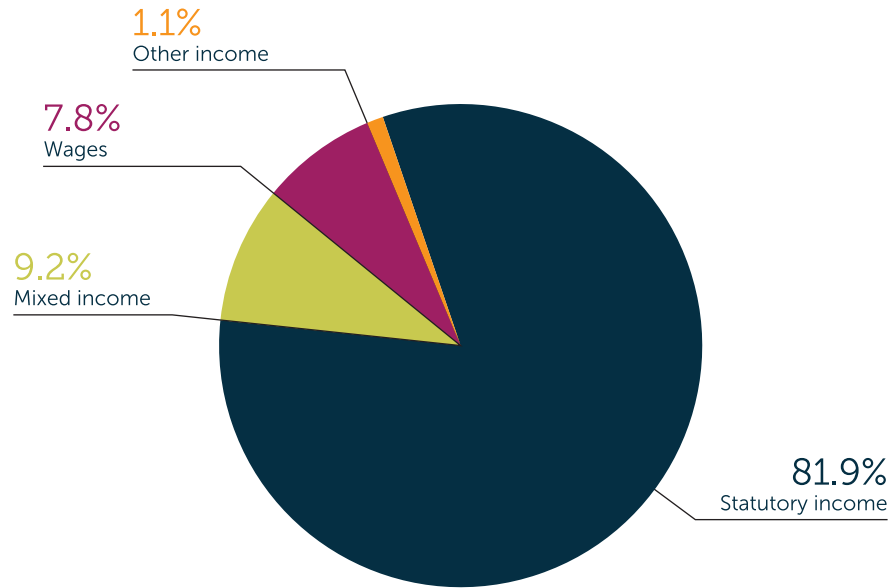
Our results and achievements are based on a whole of teams effort and mutual dedication to support strategic growth initiatives alongside critical success factors, such as providing excellence in housing allocation, rent reviews, tenancy management, property maintenance and life opportunities programs. I'm incredibly thankful for the leadership, compassion and expertise of our team and look forward to providing more housing in dynamic neighbourhoods next year.







Dr Ellie Francis-Brophy
State Manager

RESIDENT INCOME

We collect data on our residents' incomes to understand the mixed tenancies we have so we can create additional pathways and opportunities for them.



				
Statutory income	77.8%	84.9%	84.1%	100%
Mixed income	12.8%	9.8%	2.2%	-
Wages	9.1%	4.7%	10.6%	-
Other income	0.4%	0.6%	3.1%	-

“To be an ideal landlord, Housing Choices must communicate well, be accessible, follow through, listen closely, show empathy and be proactive and respectful.”

This is not just a service arm responsibility, this is a whole-of-business priority. The Resident Experience Project enables our operations to engage with residents, shape service delivery and advocate to the business what tools and supports are required to deliver on their feedback.



To further enhance the work of our Resident Advisory Committees, we provide a consistent mechanism for resident committee members to:

- Influence operations and business processes
- Assist us with transparency and accessibility
- Hold us to account on delivering a range of engagement opportunities
- Provide feedback and allow us to update residents on what we are doing with it
- Co-develop how we measure the benefits of involvement
- Have oversight of the resident experience work in each state.

OUR NATIONAL PERFORMANCE



88%
Complaints resolved within 30 days



94%
Urgent repairs completed on time



85%
Overall satisfaction



492
Total allocations



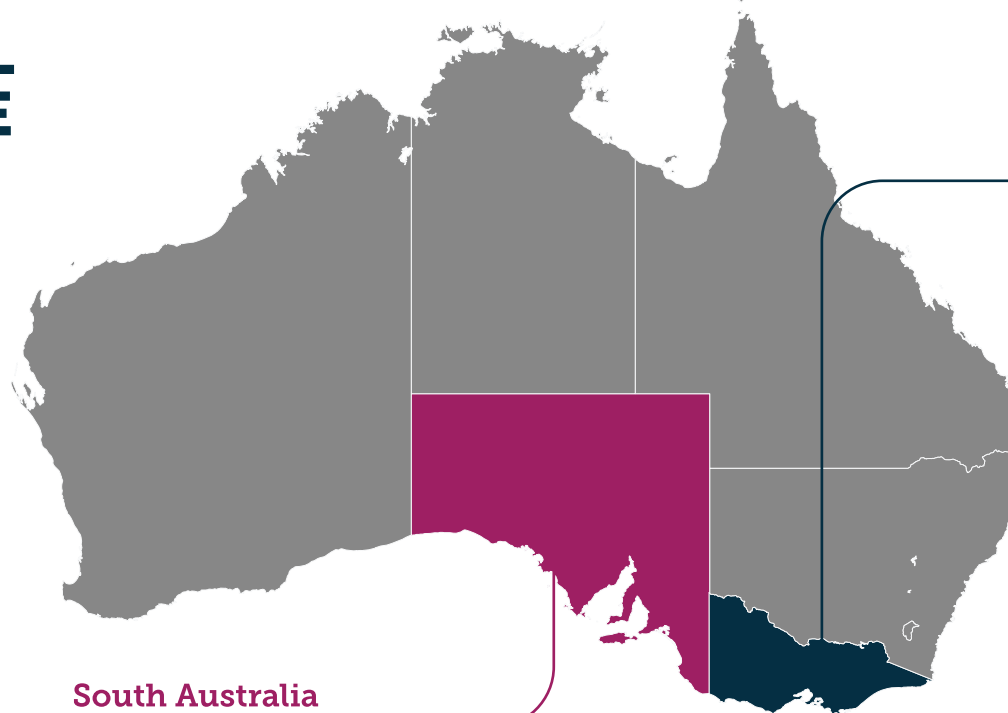
1.2%
Total rent arrears



92%
Tenancies maintained



\$17.6M
Total spent on repairs and upgrades nationally



Victoria

90% Complaints resolved within 30 days
94% Urgent repairs completed on time
84% Overall satisfaction
173 Allocations
1.2% Rent arrears
92% Tenancies maintained
\$8.8M Total spent on repairs and upgrades

South Australia

80% Complaints resolved within 30 days
96% Urgent repairs completed on time
86% Overall satisfaction
117 Allocations
2.4% Rent arrears
91% Tenancies maintained
\$2.6M Total spent on repairs and upgrades

Tasmania

94% Complaints resolved within 30 days
94% Urgent repairs completed on time
87% Overall satisfaction
198 Allocations
0.5% Rent arrears
91% Tenancies maintained
\$4.7M Total spent on repairs and upgrades



“One day I’m going to walk to the top of the world and see the blue sky.”

- Bobby Bajram’s aspirations at age 13



THE ONLY WAY IS UP

Bobby has lived in our Drill Hall property in Melbourne since 2011. If you have somehow missed all the social media coverage, the hundreds of radio and TV shows and every episode of Channel Ten's The Project, you might not know about Bobby. But you will.

At age 13 Bobby was diagnosed with severe Multiple Sclerosis. He is legally blind and, as he'll tell you, was never expected to live as long as he has. He is now 52.

When he isn't in hospital recovering from an outbreak of MS, or receiving ongoing treatment for the condition, you'll find Bobby scaling a rock wall or a sand dune, pumping iron, or on a treadmill. Oh, and in his spare time Bobby climbs mountains. The big ones. In the Himalayas.

Around the age of 30 Bobby made a decision; get out of his wheelchair, lose weight and get fit. On top of that he set himself a seemingly insane goal – to be first person living with MS to climb Mt Everest.

"I weighed 142 kilograms and I walked into a Fitness First and told them I wanted to reach the peak of Everest."

Over the years, not only has Bobby transformed his body into a machine, albeit one still constantly plagued by illness, but he's gathered around him an incredible coterie of sponsors, supporters and celebrities who follow and assist him where they can.

After a decade of serious mountaineering training, this year he overcame the final hurdle, being able to attempt the summit of Mt Everest.

He completed a grueling 148-kilometre, 23-day, three-peak climb, culminating in reaching the summit of Mount East Lobushe. But just 400 metres from the summit his body completely shut down. He couldn't move.

"My expedition leader said to me, 'Bobby, you're one of the few extreme athletes with a disability on this planet! You're 400 metres from the summit and this is when you need to show the world that you are that athlete. Suck it up. So, I got on hands and knees and crawled, fighting pain and disorientation, to the top."

Bobby says he couldn't have achieved what he has in the past decade without having the safe secure Housing Choices home to return to each day. His adoration of Dione Stephen, the Housing Officer who helped Bobby find his home with us back then, is clear. "Dione," he says, "is an angel."

Two days before he left Melbourne on this year's epic journey, he joined the Melbourne Housing Choices team for lunch. In true Bobby style he had us laughing and crying as he reminded us of his reason for living; to raise the profile of people with disabilities and show them and others, that disability need not be limiting. His other reason for living is to return home safely to be a dad to his ten-year old daughter Annie, whom he describes as 'a joy'.

He did return home safely and planning has begun already for his Mt Everest summit attempt in 2021.





Pictured: A communal networking event in central Adelaide allowed residents, partners and community members to gather, interact and share ideas about placemaking and broader community integration.

COMMUNITY EVENTS

This year, we've hosted over **380** events
across **90** community development initiatives.

Building communities and placemaking is at the centre of what we do. Community engagement events and activities truly shape and enhance residents' experience by providing connections, increasing confidence, introducing new skills, and allowing our residents to get to know each other and feel a sense of belonging.



ROSAS TURNS ONE



Housing Choices staff were thrilled to come together in October 2018 to celebrate the first anniversary of the Renewing Our Streets and Suburbs (ROSAS) transfer in South Australia.

The event was a milestone for our organisation as we celebrated the successful management transfer of 840 Housing SA properties to Housing Choices. We were delighted to take responsibility for the tenancy management of all our new residents as we work to strengthen this community in the heart of Adelaide.

Over 70 residents joined us along with 12 service providers including local councils, police and fire services, NDIS and aged care providers, financial counselling services, sport and recreation programs and local social groups.

The event included a free BBQ, health and mindfulness activities, beauty treatments, outdoor games, face painting, balloon art and plenty of entertainment.

The ROSAS transfer has seen our organisation partner with 42 organisations. In the first 12 months, more than 120 residents have participated in training and educational programs, over 350 residents have participated in social activities, and 354 residents completed the resident satisfaction survey.

Here's to many more ROSAS birthday celebrations.



DEVONPORT FESTIVAL OF LEARNING

HOW BAZAAR EXPO



The Devonport Festival of Learning is held in September each year. Over 161 activities were put on for the community as part of the Festival of Learning. This year's How Bazaar Expo was a huge success, with more than 400 members of the community attending the event.

The Expo was jointly organised by Housing Choices Tasmania, East Devonport Community House and East Devonport Child and Family Centre, with invaluable support from East Devonport Primary School, Devonport City Council and the Committee for the Devonport Festival of Learning.

Students, teachers and families learned valuable information at the Expo, including how police keep you safe, fire safety in your home courtesy of the Tasmania Fire Service, the Ranger Program, and how to care for fish! We would love to do another How Bazaar Expo again in the future.



2018 Victorian Resident Christmas Party



2018 South Australian Resident Christmas Party



2018 Tasmania Resident Christmas Party

CHRISTMAS EVENTS FOR RESIDENTS

Christmas is a great time for us to come together and celebrate the work we do with our residents. This year we held the largest Christmas parties ever, with vibrant celebrations and large turnouts of residents and staff in each State.

VICTORIA

The Victorian annual resident Christmas party was hosted in Drill Hall, Melbourne. More than 280 residents came along to enjoy a delicious lunch provided by Northern Star Spit Roast. SBS TV's Rockwiz Quizmaster and ABC Radio host, Brian Nankervis did an amazing job as musical Master of Ceremonies and made sure both residents and staff were supplied with plenty of laughs.

The State Government Minister for Planning, Housing and Multicultural Affairs, the Hon. Richard Wynne MP also joined us for the celebrations. More than 30 Housing Choices staff helped at the event, with live music from Creativity Australia's One Voice Choir. Entertainment included balloon twisting, temporary tattoos, a photobooth and of course, a visit from Santa. This was our largest-ever resident event and drew a very meaningful close to the year.

SOUTH AUSTRALIA

Held at the Klemzig Community Hall, South Australia's Christmas party hosted over 150 residents plus staff and helpers. We jump-started into the Christmas season with entertainment from the Avenues College Choir, an engaging presentation by the SA Police, and a visit from not only Santa, but Mrs Claus and Rudolf. A delicious feast paired with a raffle competition rounded off the Christmas cheer.

TASMANIA

Housing Choices Tasmania staff enjoyed not one, but several end of year parties with our communities across the state, Christmas luncheons were held in West Ulverstone, East Devonport and Latrobe. The Housing Choices Tasmania team also supported the Ulverstone Neighbourhood House Christmas Party with a Christmas craft stand, and a Christmas in the East event with a free popcorn stand.

Residents and staff also took part in the Devonport Christmas parade to celebrate the holiday season. They organised a Christmas BBQ for Somerset residents and took part in the Shorewell Kommunity Kids Christmas party, where we purchased and wrapped presents for the junior guests, with each child receiving an age-appropriate gift. Staff also captured special family moments with Santa on camera and printed and distributed portraits to the families.

Several hundred attended all events.

'CURTAINS FOR YOU' WORKSHOPS



The Curtains for You program, supported by the Resident Community Fund, was developed in direct response to a need identified by our residents and community members.

Held at the East Devonport Community House, the project taught sewing and other skills to participants each week.

Over six, eight-week courses, 30 participants created 34 sets of new curtains, and more than 50 other items such as cushions, bags, tops, skirts and trousers.

A key part of the program was to empower our residents to learn how to make and create things that will improve the warmth and comfort of their homes, at the same time teaching them useful new skills. They also made vital new social connections and lasting friendships.

At least 70% of our participants have requested more sewing classes to further develop their skills and several program attendees have purchased their own sewing machine to continue what they have learned.



RESIDENT SCHOLARSHIPS



Housing Choices Tasmania commenced the Your Future Scholarships program in 2016, to inspire and support residents' children completing higher education studies. It's been a huge success, with 40 scholarships awarded in four years. We've encouraged young people to pursue their studies and worked with families to assess how to best utilise scholarship funding for their needs.

Funding has gone towards the cost of TAFE studies, computers, work equipment and books for our scholarship winners, creating critical future educational pathways for them to follow.

Mohammed (pictured above) received a new laptop from Housing Choices Tasmania to further his education and complete his diploma.



FLOURISHING FRIDAYS

As an extension of our Flourishing Fridays program in Victoria, residents were invited on a guided tour of the National Gallery of Victoria. For some this was their first visit to the iconic gallery and for others, the first time since they were children.

All the tour participants acknowledged that this was not an activity they would consider doing by themselves, and they loved the opportunity to go together as a group. The group toured 'A Fairy Tale in Red Time: Works from the White Rabbit' exhibition, a selection of incredible works by 26 contemporary Chinese artists.

The gallery guide also gave a brief history on other key works including the famous stained-glass ceiling designed by Leonard French in the Great Hall – one of the largest stained-glass ceilings in the world. After the tour residents enjoyed lunch together, chose postcards from the gift shop to commemorate the trip, and flipped a coin into the outdoor fountain for good luck!

SPRING CLEANS

A small army of residents and staff enjoyed a cheery BBQ together at our one of our Preston properties; a shared reward for a hard day's work at our second Spring Clean event in Victoria.

It was a beautiful sunny day and the project was an amazing success. After loading a removal skip to almost overflowing with unwanted goods for recycling and disposal, the team sat back and enjoyed a hearty lunch together. Around 20 residents were delighted to have Housing Team staff there to help them sort, decide, fetch and carry.

Spring Cleans are a great opportunity to address hoarding issues and generally help deal with what can be daunting complexities associated with discarding hard rubbish in a responsible and environmentally sensitive way. They also provide a fantastic informal opportunity for our Housing Team to connect with residents and give them all the latest information on what's coming up in their communities, and flag things such as upcoming rent reviews, events and property inspections.





Pictured: Housing Officer Angelica (Left), Resident Jane (Right)

HOME IS WHERE THE ART IS



The second 'Home Is Where The Art Is' competition invited Victorian tenants with an interest in creative arts to explore ideas of home and belonging under this year's theme: 'Where I Belong'.

We had an amazing response from all over Victoria; four times larger than the first year, which made for an exciting competition and a challenging task for the judges.

There are six entry categories; Children (14 and under), Youth (14 - 25), Fine Arts, Mixed Media, Mindful Expressions - Exploring Wellness Through Art, and Best Representation of Theme.

Because of the high volume of submissions and the incredible standard of the work, the judging panel awarded three prizes in each category. Prizes include shopping vouchers, certificates, as well as professional framing for the key prize-winning works, which are on display at Housing Choices corporate head office.

More than 25 works were submitted by 15 residents and a non-resident member of Preston Hub art group. We hosted an awards ceremony to formally recognise our winners and a celebratory lunch to celebrate with many of the artists.



HARMONY DAY GLOBAL FIESTA

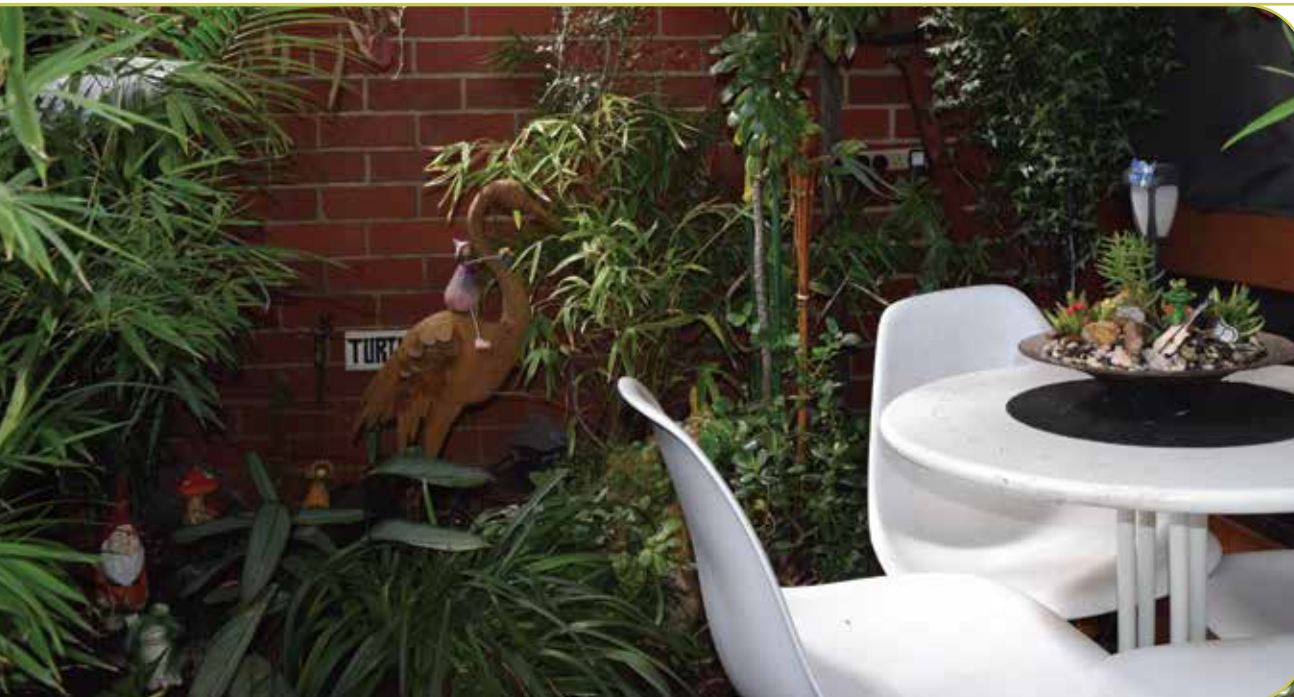


The Whitehorse Global Fiesta is a Harmony Day event celebrating the incredible cultural diversity within the City of Whitehorse in outer Melbourne.

The Housing Choices marquee attracted all sorts of people with its activities and information table, and visitors were welcomed by a lively Housing Choices team; Lorraine, Renae, Milenko, Crystal, Ben and Jane, led by Victorian State Manager Dr Ellie Francis-Brophy.

Lots of our residents in the City of Whitehorse came to say hello, as well as others who were interested to know more about what Housing Choices does in their community.

This is just one of the many ways our Community Development teams help us build relationships with local governments across the country, not only to actively develop new social and affordable housing opportunities, but to ensure that their housing needs and our housing objectives are well-aligned.



VICTORIA IN BLOOM

Each year our Community Development team encourage our resident community gardeners to enter the Department of Health and Human Services-run Victoria in Bloom Gardening Competition.

This year, of the 200 entries, two of our residents received much-deserved accolades and demonstrated the magic that can be produced, even in small spaces.

Peter Fernando in Chetwynd Street won “Best Balcony or Container Garden” for his special place.

Peter Harrison from La Trobe Close in North Melbourne created his winning “Best Small Enclosed Garden” from scratch, after recovering from a serious illness. Peter has put his heart and soul into the space, creating a thriving landscape of lush greenery and countless handmade, salvaged and up-cycled decorative objects. It’s a truly magical place.

Peter told us when he’s in the garden, “it makes me relax and feel peaceful... it gives me time to gather my thoughts.

“I started this garden when I was released from hospital; when they told me I had to be put into an induced coma and chances were I might not come out of it. It gave me a renewed appreciation for life.”

These gardens have become a place where our residents feel a sense of pride. Passers-by often comment on the beauty of gardens which look like the result of years of nurture, yet really just demonstrate how a lot of elbow grease and passion can make a house, a home.





HOME AND GARDEN DE-CLUTTERING



Residents in Hackney, South Australia were given a fun opportunity to declutter their homes and gardens. The Aged Care Housing Group joined the clean-up and cooked up a terrific sausage sizzle for residents to enjoy after the task of de-cluttering and discarding was done.

Over 200kg of rubbish and unwanted items were placed in a hard rubbish truck, giving residents lots of clear space in their homes. Electronic Recycling Australia came to collect a cage-load of old electronic items. It was a really productive day and enabled residents to create more comfortable living environments for themselves.

COMMUNITY GARDEN WORKING BEES



The Victorian team runs garden Working Bees for our communities. Rolling up their sleeves to spruce up gardens at properties in North Melbourne, Clifton Hill, Kew, Mill Park and others, our staff ensured that our garden spaces are nurtured, homey and welcoming for our residents.

Clearing out overgrown garden beds, planting new seedlings, stringing fairy lights, and painting fences – the Working Bee groups completely transform residents' outdoor environments and physical spaces.

RECONCILIATION WEEK EVENT



To mark Reconciliation Week, the South Australian team hosted a film event with a screening of 'Wik vs. Queensland'. This compelling documentary looks back at the 25 years since the historic High Court granting of Native Title to the Wik People of Cape York, and highlights the ongoing need for reconciliation.

The event was held at the Mercury Cinema and 36 residents attended. After the film, everyone came together for afternoon tea and to discuss the film. It was wonderful to see so many residents engaged in the discussion about reconciliation after the screening.



RESIDENT SPOTLIGHT

MY BRILLIANT COMEBACK

My tenancy with Housing Choices got off to a rocky start. I was in an abusive relationship and was really stuck in a mental and emotionally bad state. I felt like I had no-one to turn to, and I just needed to run away. So, I did.

I packed myself and my six kids up and ran. I left everything behind, and we ended up in a women's shelter. My property was left in an absolute mess and my former partner had just about destroyed it. After six weeks in a women's shelter, we had nowhere to go. No one really wants to take in a single mum with six kids.

My support worker from the shelter got in contact with Housing Choices to see how they could help.

A Housing Choices employee went above and beyond and helped clean up my former property which enabled me and my children to return home.

With their continued support I have been able to obtain my learner driver's permit and have started studying, which I hope will lead to employment. I am actively involved in the Tasmanian Resident Advisory Committee and I receive support and encouragement to initiate and help organise events within my local neighbourhood.

Housing Choices has given me the vital ongoing support to reach my goals. My family has been able to pick ourselves up and start striving. I now have the confidence to move forward and pursue the future I want for my family.

We also get to experience things we wouldn't normally be able to go to, as a result of the community bus trips, events and activities that Housing Choices provides to the residents and the wider community.





SOLAR PROJECT TIMELINE



2017

Housing Choices Australia begins assessing portfolio energy needs



FEB - MAR 18

Victorian Property Fund (VPF) releases tender for energy efficiencies



JUN 18

Housing Choices Australia awarded VPF Funding of \$177,000



AUG 18

Solar Homes Program announced by Victorian State Government. CHIA Vic negotiates to combine funding Solar Homes and VPF to maximise energy efficiency outcomes for community housing



AUG 18 - APR 19

VPF and Solar Homes contribute 50% each, equalling a total funding of \$294,320



MAR - JUN 19

Solar Homes fund \$2,225 per unit and Housing Choices contribute the remaining 50%. Phase 2 underway



JUN 19

96 installations completed. Savings commence for residents.



OUR IMPACT: SOLAR ENERGY PROJECT

Solar technology is at the forefront of the Victorian Government's energy-saving initiatives. But who better to benefit than those in our community doing it toughest? People like our residents; generally low income, elderly or living with a disability.

Working with experts from the Brotherhood of St Laurence, we began assessing our property portfolio's overall energy needs. Armed with the data and evidence, we applied for funding through the Victorian Property Fund (VPF), to deliver energy efficiency solutions for our properties. In June 2018 we were delighted to hear we would receive \$177,000 to put to this cause.

In August, the Solar Homes initiative was announced by the Victorian Government, a program which at that stage was only available to the private market.

Enter our peak body Community Housing Industry Association Victoria (CHIA Vic); going in to bat for our sector and our residents. After negotiations, the Solar Homes Program was extended to apply to social housing.

Enter Ravi Koneru; the calm and collected Assets Coordinator at Housing Choices and someone who knows a good idea when he sees one.

Working closely with CHIA Vic and Solar Homes he helped negotiate agreement for the funding support from the VPF and the Solar Homes Program to be combined, to create even greater impact.

Utilising his special combination of dogged determination and technical and financial skills, in less than ten months Ravi had created a living, breathing solar energy program for Housing Choices in Victoria, and we chipped in additional funding to take it further still.

In what seemed like no time, 96 solar installations were completed,

at no cost to our residents, with all cost savings going straight into their pocket through reduced energy bills.

While the exact savings depend on an individual household, residents could save anywhere between \$200-600 each year on their energy bills. Because of the way solar energy is produced (ask Ravi for technical details!), for people who are unemployed, living on income support, or who need to remain at home during the day, the scheme delivers the biggest savings.

"It is really helping the most disadvantaged," says Ravi. "I've seen this myself when people send us feedback after we follow up with them about their bills. It's wonderful to see the satisfaction of families who were living through winter worrying about what their power bill could be if they turned their heater on for too long," Ravi says.

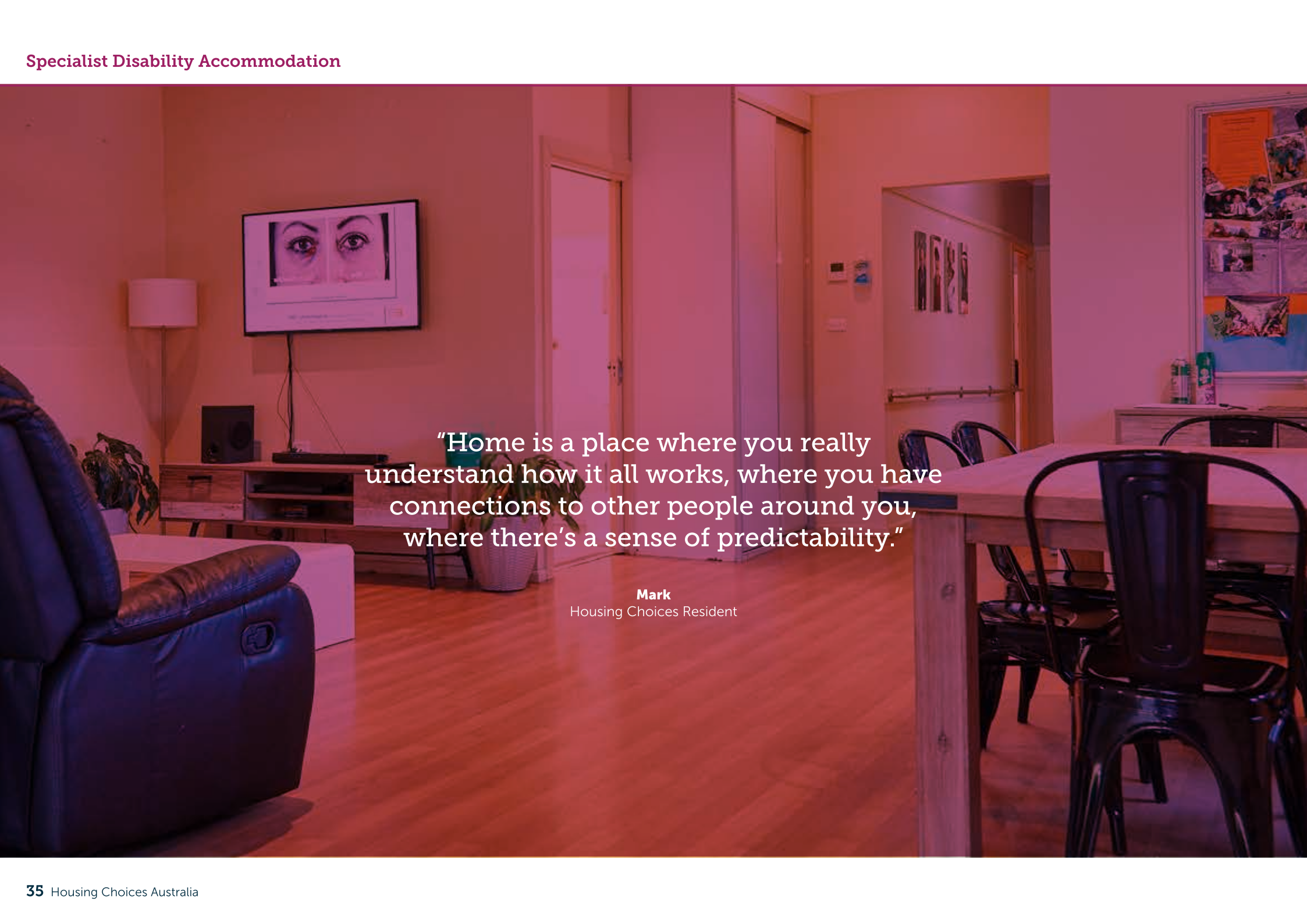
Residents can put the money saved to other uses, pursuing an opportunity that they might not otherwise have been able to afford.

For Ravi however, this is just the beginning. Having designed the program so it can draw on other sources of funding wherever possible, and building on the great partnership between Solar Homes and Housing Choices, Ravi is looking further.

"The Government's Solar Homes Project in Victoria is for the next ten years. Our plan is to continue to roll it out where we can to other properties, tracking down any additional funding opportunities we can find," he says.

Thanks to Ravi's determination and dedication, Solar Homes is keen to join us on that journey. Because like all good partnerships, both parties want the same outcome; for people in need to reap the rewards of energy savings that also save the environment.

Ravi's Housing Choices Solar Energy project exemplifies what can be achieved when innovative thinking aligns with good government policy, good sector support and a healthy dose of personal dedication: delivering real impact in real time to people in need.

A photograph of a modern living and dining area. In the foreground, a dark leather sofa is partially visible on the left. In the center, a television is mounted on a wooden console table, displaying a close-up of a person's eyes. To the right, a dining table with black chairs is visible. The room has light-colored walls and a wooden floor. A doorway in the background leads to another room with a handrail.

"Home is a place where you really understand how it all works, where you have connections to other people around you, where there's a sense of predictability."

Mark
Housing Choices Resident

SPECIALIST DISABILITY HOUSING

Housing Choices is a leading provider of accommodation for people living with a disability across all our operational regions, working closely with residents, their families and friends.

In Victoria, we are the largest non-government provider of specialist disability accommodation. Working in collaboration with support providers, our goal is to provide a housing and support solution that enables individuals with a disability to achieve their life aspirations.



Maria Peterson
National Manager,
Specialist Housing Group

Over the year we commenced an operation-wide business transformation project to develop systems and processes to cater for the new world of Specialist Disability Accommodation (SDA) under the National Disability Insurance Scheme (NDIS).

Throughout the transformation, workstreams focussed on the principle of residents and their right to exercise choice and control. We developed collaboration agreements with our partner Supported Independent Living (SIL) providers, documenting clearly how we will achieve a common goal to provide stable accommodation, safety, quality of life and independence for residents through a partnership approach.

We commenced the re-registration and accreditation process to meet our obligations as a SDA provider against the NDIS Quality and Safeguard Commission Framework. Along the way, this allowed us to identify what systems and skills we will need for the future.

Our Specialist Housing Group (SHG) doubled in size as we welcomed new staff to support the existing team, introducing specific skills sets in the organisation including case management, design and client-centred health practitioners.

We established new relationships with Guardian Living and support providers, Annecto and Melba Support Services. This partnership saw 18 residents, whose goal was to live independently, move into their new homes owned by Guardian Living, in Richmond, Cheltenham and Greensborough, Victoria.

We worked in close collaboration with the Department of Health and Human services (DHHS) in Victoria to prepare for the return transition to Housing Choices of tenancy management for 47 of our properties that accommodate over 230 residents.

In New South Wales we continued to build on our relationship with Life Without Barriers delivering SDA services to 127 residents, building strong relationships directly with residents and their family and friends.

A key priority was to ensure that the tenancy and support service transition was seamless as we developed new partnerships with residents and support providers.

As our capacity continues to expand, we look forward to increasing our impact, supporting people living with a disability to be independent but not isolated.

PARTNERSHIP PROFILE: LIFE WITHOUT BARRIERS

Lasting change can only be created through working together.

Our partnership with Life Without Barriers began in New South Wales (NSW) one and a half years ago, and together we have created a shared vision to deliver quality housing and support solutions. Through our partnership with Life Without Barriers in NSW, we provide housing for 127 residents across 28 sites.

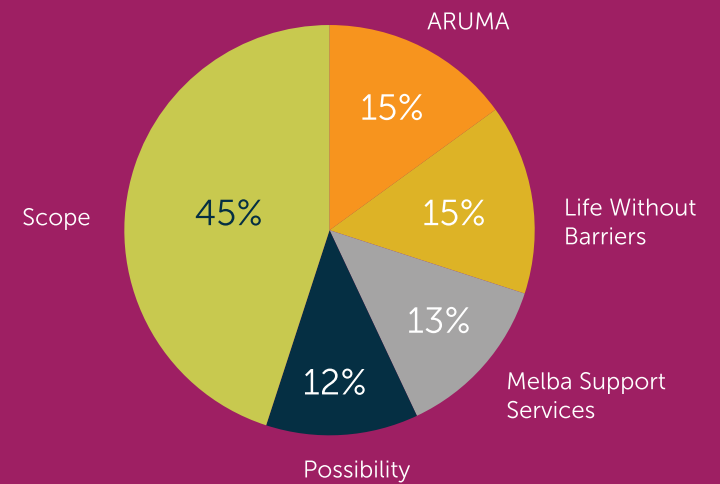
Victoria's transfer of disability accommodation to non-government providers has provided us with the opportunity to expand that partnership into Victoria, working in collaboration with residents and their family and friends across 14 properties.

This supports our vision of working together. Using our knowledge of the housing sector and combining it with Life Without Barriers' expertise in the disability sector, we can deliver safe housing outcomes that make a difference.

From February 2019 we have been building on existing and developing new partnerships with five not-for-profit SIL providers to deliver an integrated housing and support solution as part of the transition to the NDIS.

BEFORE TRANSFER:
One SIL provider.

AFTER TRANSFER:
Five SIL providers







SPOTLIGHT

ALL IN A DAY'S WORK

Residents living with a disability, were joined by a dedicated team of staff who on a summer's day transformed an unused space at their home in Mill Park, Victoria.

The Mill Park Muck In project was brought together by our community development team, led by Jane Crombie.

What was an inaccessible space for those residents with limited mobility, was transformed to an accessible welcoming and productive courtyard. The team and residents recycled elements of the existing garden to introduce opportunities for healthy eating through the introduction of a fence trellis to grow passionfruit vines.



Right: Housing Choices Australia staff celebrated the completed garden with residents in Mill Park.

Left: Property Officer, Pat, revitalises a shaded rockery, while Mill Park disability resident, Dennis, establishes a newly built vegetable garden in his transformed backyard.





Pictured: Housing Choices South Australia's Spence on Light development under construction in downtown Adelaide.

COMMERCIAL PORTFOLIO, PROPERTY AND ASSETS

"We are working closely with numerous developers to facilitate much needed growth in the build-to-rent sector, enabling key workers to find suitable and cost-effective homes for their families."

Brian Motz, Chief Commercial Officer



Brian Motz
Chief Commercial Officer

Since landing in the new role of Chief Commercial Officer for Housing Choices in April, it's fair to say the fast pace has been exciting.

Having made a conscious decision to shift my career trajectory to the not-for-profit housing sector after 25 years in the for-profit world - in health, aged care, education, construction, aviation, financial services and manufacturing - I believed I could bring operational and financial management skills to an organisation with ambitious plans.

But what I was looking for was to be part of an enterprise that delivered a very different kind of 'return on investment' from my private sector corporate experience.

What could be more real than providing good, safe homes and housing solutions to those worst affected by the affordable housing crisis we continue to face as a nation? Ultimately, if we can safely house society's most vulnerable then literally everybody wins, all the way up the chain.

What I learned very quickly is that Housing Choices doesn't sit around waiting for opportunities to come its way to fulfill our mission - build more homes for people in need. It has been a wonderful realisation that this is an organisation with a clear and commercial approach to its very important work.

Our task over the last year has been to pursue our Business Strategy and Plan, increasing our impact but driven by the right kind of growth. From a commercial point of view, the pursuit of high-quality social housing is extremely challenging and can only be done through maintaining existing and establishing new stakeholder relationships. It means finding funding solutions by looking at things from every possible angle, establishing our approaches to the important new funding source opportunities presented by all levels of government; the National Housing Finance and Investment Corporation, Victoria's Social Housing Growth Fund, the federally-funded Improving Social Housing Outcomes Hobart, and opportunities leveraging Local Council land.

Working closely with philanthropic organisations, notably the Lord Mayor's Charitable Foundation, has been critical in making projects commercially viable. We are continuously pursuing business development opportunities with development partners, both public and private, to enable long-term sustainable growth in the sector.

The Property and Assets Management team pursued their impressive range of new and progressing pipeline projects, as well as asset management, upgrades, maintenance and divestment. Our private real estate agency, Urban Choices Property, followed a steady growth trajectory seeking opportunities for our residents in the private rental market.

The wind down of the National Rental Assistance Scheme is certainly creating challenges to investor certainty; ones that we hope good Federal Government policy will address. We are working closely with numerous developers to assist them in meeting their inclusionary zoning planning requirements which will facilitate much needed growth in the build-to-rent sector and enable key workers to find suitable and cost-effective homes for their families.

Our hard-working Property Development and Asset Management team continued to adapt and develop to the requirements of a growing national housing organisation, with the invaluable benefit of a clearly articulated framework outlined in our Business Strategy and Plan.

To meet changing needs, a resourcing plan was established, and appropriate structural changes continue to be developed over time to meet those needs.

Our property portfolio now comprises 4430 properties, including 129 in multiple occupation, spread across our operations in South Australia, Victoria, Tasmania and New South Wales. This is a diverse portfolio requiring tailored approaches to the provision of the asset management, in response to different typologies, operating contexts and contractual obligations.

We achieved numerous property delivery outcomes over the year, every one of which provided a safe and accessible home for people in need.

Through Housing Choices' Capital Program, we completed 65 dwellings in Victoria and Tasmania, a mixture of apartment purchases in inner-suburban Melbourne with the majority being robust two-bedroom homes in North West Tasmania, all designed to a minimum LHA Silver standard at a cost of \$14.8million. We confirmed commitments for an additional 231 dwellings in Victoria, South Australia and Tasmania at an estimated cost of \$78.51million.

In Victoria, an array of innovative projects have set up a pipeline to deliver 71 townhouses and apartments across suburban Melbourne, including several medium-density integrated mixed-tenure developments for social, affordable and NDIS residents at a cost of \$29.24million.

In South Australia, our flagship Spence on Light project in Adelaide CBD commenced construction, delivering an additional 75 dwellings in an innovative 14-storey mixed-tenure apartment building at a cost of \$26.5million.

In Tasmania, a pipeline to deliver 85 new homes in the south and north-west of the state, with a total project cost of \$22.6million has been achieved.

Under our Capital Upgrade Program, we completed significant upgrade and enhancement works to 74 properties in Victoria, as well as property improvement programs in South Australia and Tasmania. We also raised \$1.03million through our Divestment Program in Victoria.

We also made major progress with our Energy Efficiency Program across existing and future dwellings. Through a fantastic collaboration with the Victorian Government Solar Homes Program, we completed 96 solar installations, providing 507kW of rooftop solar energy at our properties. This will save those tenants hundreds of dollars each year through reduced energy bills, and we look forward to pursuing similar opportunities at other properties and in other regions.

Internally, we refined our contractor management process, facility management and lease administration policies and procedures; as well as our head contractor model for property maintenance in South Australia.

We developed a delivery and resourcing framework that addresses all the skills required to smoothly deliver a property development, and fully adopted a five-stage Development Framework process and updated all relevant design guidelines and schedules.

Along the way, we ensured that our activities were constantly aligned with the Business Strategy and Business Plan and were pleased to participate in the integration of new IT platforms that will support our processes, as well as our operation-wide approach to development and management of our assets.



James Henry
General Manager,
Property Development
and Asset Management

CURRENT PORTFOLIO

4430 PROPERTIES



1865
PROPERTIES

590 APARTMENTS

216 HOUSES

1 ROOMING HOUSE

172 TOWNHOUSES

886 UNITS

1501
PROPERTIES

746 HOUSES

3 TOWNHOUSES

752 UNITS

1035
PROPERTIES

113 APARTMENTS

270 HOUSES

137 TOWNHOUSES

515 UNITS

29
PROPERTIES

29 SPECIALIST DISABILITY
HOUSES



Oxford St, Newport
 Value: \$1.66m (\$1.01m VPF funding)
 Estimated completion November 2019

Construction of five two-bedroom townhouses. This project will provide affordable housing for people in western suburbs and accommodation for a person with a disability, allowing for ageing in place.



Hemmings St, Dandenong
 Value: \$7.2m (\$3.94m VPF funding)
 Estimated completion January 2020

Construction of a five-level building comprising 17 apartments. Will provide affordable housing opportunities in a major Melbourne growth corridor and includes a minimum of two apartments suitable for NDIS clients.



Neville St, Box Hill South
 Value: \$1.38m
 Estimated completion November 2019

Construction of two three-bedroom townhouses for people with varying levels of intellectual and physical disabilities. Each unit will house two residents and one full-time carer - providing assisted living for young people living with autism, as they transition to independence with age.



Beachwood Dr, Wantirna
 Value: \$2.86m
 Estimated completion November 2019

Construction of nine double-storey townhouses. This project will provide flexible affordable housing opportunities and includes two townhouses suitable for NDIS residents.



Gertrude St, St. Albans
 Value: \$3.7m
 Estimated completion September 2020

Comprise seven apartments - a mix of one, two and three-bedrooms, over four levels. A minimum of two apartments will be suitable for both ageing residents and those living with a disability. Innovative architectural design will provide a unique ability to adapt spaces to meet the changing needs of the resident as they age.



Kororoit Creek Rd, Williamstown
 Value: \$1.89m
 Estimated completion June 2020

Spot purchase of six two-bedroom double-storey townhouses. The purchase is an outcome of an inclusionary zoning and partnership development; part of larger residential development with the intent for affordable housing to blend in to the streetscape. This development is a new location for Housing Choices.

INNOVATION IN DESIGN MEETS AGEING IN PLACE

Good quality homes in the right locations are vital for people as they grow older and become less mobile. Just as important is the emergence of smart, internal space design that can accommodate a resident's changing physical circumstances, over a lifetime.

Housing Choices worked with NMBW Architecture Studio and urban planners Hansen Partnership, to design an innovative ageing in place development in St Albans, Victoria. Monash University's Faculty of Art, Design and Architecture (MADA) contributed \$25,000 of in-kind research to the project, through its cutting-edge Space for Ageing research program that is helping rethink housing design for an ageing population.

The team developed a unique, medium-density townhouse and apartment complex that features flexible space capability; where living and sleeping spaces can be cost-effectively reconfigured in the future, to meet the changing needs of a resident over time.

Kick-started by a \$1.56million Victorian Property Fund grant, with \$1.59million plus land valued at \$560,000 from Housing Choices, these seven new homes will not only bring much-needed affordable housing solutions to vulnerable people in the St Albans area, but will lead the way for innovation in housing design to meet both the needs of an ageing population and the SDA requirements of the NDIS.



L to R: Housing Choices Project Manager, Michael Mikulic, Housing Choices Australia Board Member, Fabienne Michaux, and the Hon. Marlene Kairouz MP at the project announcement.



Pictured: Senator Eric Abetz, Housing Choices Tasmania State Manager Kim Bomford, Andrew Wilkie MP, Housing Choices Australia Deputy Chair Heather McCallum, and others launching the initiative in Hobart.

TASMANIA: GETTING THINGS DONE



Housing Choices Tasmania was thrilled to participate in the announcement of \$30million of Federal Government funding for desperately needed new social and affordable housing solutions in greater Hobart, along with three other community housing providers in Tasmania.

This new round of funding, driven by Tasmanian Senator Andrew Wilkie MP, complements the largest ever state government investment, \$200million over eight years, to address supply needs across the entire housing spectrum. The \$8million allocated to us will enable us to build 32 social and affordable homes.



The year has seen Housing Choices Tasmania deliver much needed new homes in the north-west:

Fast Track

Completed June 2019

Construction of 31 dwellings across 18 sites in Devonport, West Ulverstone, Hillcrest, Shorewell Park and Somerset

- Suitable for families escaping domestic violence, people living with a disability, formerly homeless youth and elderly people with deteriorating health and/or mobility
- All projects achieve minimum Silver level LHA benchmarks
- All projects achieve 7-star energy ratings
- Projects are all electric (no fossil fuel connections)

Regional Supply

Completed June 2019

31 dwellings across 15 sites in Latrobe, Somerset, and East Devonport

- Suitable for women and children escaping domestic violence
- People living with a disability
- Formerly homeless youth
- Elderly people with deteriorating health and/or mobility
- All projects achieve minimum Silver level LHA benchmarks
- All projects achieve 7-star energy ratings
- Projects are all electric, (no fossil fuel connections)



NEW SUPPLY



Pictured: Housing Choices Deputy Chair, Heather McCallum and Deputy Premier, The Hon. Jeremy Rockliff celebrated the opening of 12 new community homes on Latrobe's Fairlie Street.

Project 150

Value: \$13.15m
 Estimated Completion: December 2021

Housing Choices Tasmania was successful in securing the community housing grant funding from Housing Tasmania.

We will utilise this to deliver an additional 53 dwellings. Seven dwellings will be delivered within the greater Hobart area and the remaining 46 dwellings will be delivered on eight sites across the north-west. Works are well advanced in terms of planning and three dwellings are already under construction.

Clark

Value: \$9.6m
 Estimated Completion: December 2021

The \$8million under the Federal Government's Expression of Interest For Social Housing was awarded to Housing Choices Tasmania to deliver 32 Outcomes in the Clark Electorate. Housing Choices Tasmania are under negotiation with the federal agency around some contract conditions that are close to being resolved. Housing Choices Tasmania has purchased two land parcels in anticipation of the grant being issued. The planning applications are well underway for both sites with the anticipated construction to commence April 2020.

Better Housing Futures Sales and Development Agreement

Value: \$594k
 Estimated Handover: November 2019

This year two units were completed in a well-located part of Devonport. These units meet Housing Choices Australia design guidelines and are within market value expectations. They have been acquired in line with our delegation matrix.

After these acquisitions, Housing Choices Tasmania has 7 remaining properties to deliver under obligations of the Better Housing Futures program.



Our private commercial real estate agency, Urban Choices Property continues its growth beyond the 2016 Business Strategy and Growth Plan timeframe concluded.

The new Business Strategy will commence in July 2019, one of consolidation, optimisation and growth of the business.

With the impending end of the Federal Government’s NRAS, the business needs to grow in other sectors of affordable housing, such as developments with inclusionary zoning requirements, key worker housing, social impact investor products and collaborating with social and affordable housing organisations that don’t have the capacity or expertise to undertake property management services.

We are expecting a retraction of around 73 properties under management in the portfolio for which we act in a property management role for Home Equity and Rental Services Ltd. The current contract expires at the end of October 2019.

NRAS documents were all successfully lodged during the year with the expectation of 98% of our landlord investors being compliant and receiving their full incentive entitlement.

Year One

The first year of the refreshed plan will focus on **consolidation**.

Current resourcing and work practices will be reviewed to implement efficient structures, systems and procedures.

Year Two

Growth will be the primary aim for the second year of the revised plan.

We are aiming to grow Urban Choices Property’s portfolio and look for ways to expand on the core business activities.

Year Three

To continue propelling Urban Choices Property forward, **evaluation** is key for the final year of the plan.

The business model will be evaluated to analyse its operations and long-term viability.



RESIDENT SPOTLIGHT

REGAINED INDEPENDENCE

Helen has Parkinson's Disease. This, on top of difficult personal circumstances, resulted in her experiencing homelessness until she was safely housed in a one-bedroom Housing SA unit. She says her accommodation was 'a lovely little house' where she was very happy.

In 2017, Housing Choices SA took over management of Helen's property as part of the ROSAS transfer. Helen admits she had initial concerns about what these changes might mean for her. Looking back though, she says she's grateful for the extensive consultation process offered to transferring residents by Housing Choices that provided both clarity and a smooth transition. This process, Helen says, made all the difference and her interactions with Housing Choices have been positive from the beginning.

Having a stable secure home means more to Helen than just a roof over her head. It's also about the ripple effects that come from having a secure home, and that's particularly how she has found things since she met her "wonderful" Housing Choices Housing Officer, Lincoln.

For a start, Helen has been relocated to a larger home. While she was always very grateful for her Housing SA home, her new Housing Choices property is particularly special to her.

Lincoln has worked with Helen to really understand the various benefits and supports she is entitled to and helped her establish a series of interactions and connections that are now delivering new and extra help and assistance for her day to day her life.

She is now supported by the Aged Care and Housing Group (ACH), My Aged Care, is receiving Meals on Wheels, and has begun a new exercise regime to improve her health – all since her tenancy began with Housing Choices. Helen says she now has security, both in terms of her home but also 'within herself.'

Helen's spacious new home has a beautiful garden in which she loves to sit in and enjoy the outdoors. There's a bus stop out front of her home, making it much easier for her to travel. There are lots of shops nearby and best of all her new home is much closer to her family, making it easier for her to see them and to get assistance if she needs.

Helen says her interaction with Housing Choices has given her more confidence to 'learn to do things on my own.' She firmly believes that if you provide someone with a secure home, they can be proud of it will create the right pathways for that resident to improve their overall quality of life; especially if you have someone like Lincoln in your life.





IMPACT AND ADVOCACY

AN INNOVATIVE PARTNERSHIP SUPPORTING AGEING IN THE INNER-CITY



The Challenge: Housing Choices South Australia (Housing Choices) and the SA Housing Authority (SAHA) identified a growing need to provide new housing options for older South Australians, particularly women, in need of affordable housing, and to provide purpose-built solutions for older social housing residents who live in dwellings that no longer meets their needs. Relocation often means moving far from the neighbourhoods, supports and connections they will increasingly rely on as they grow older.

The asset – City Mission Hall: Housing Choices purchased a long-idle block of land, adjacent to our Light Square head office and Common Ground community services hub: comprising an art studio, community computer area, dental and allied health services centre, social and vocational services, community garden and bicycle workshop. The site is close to multiple public transport options, and is walking distance to the brand-new Royal Adelaide Hospital, Torrens River parklands, Central Market and downtown shopping precincts.

The partners and the deal: SAHA agreed to purchase 40 apartments off the plan, for allocation to people on the housing waitlist or relocating from ageing social housing accommodation.

Specialist Aged Care Housing Group (ACH) saw a unique opportunity to develop an aged-specific housing product for its target market and agreed to purchase 16 apartments off the plan. That left 19 apartments of the 14-storey building available for Housing Choices to affordably retain, fulfilling some of its obligations to SAHA under the ROSAS transfer, drawing tenants from its own waitlist or relocating people living in now Housing Choices-managed public housing accommodation nearby that was either too large, unsuitable, or in serious need of repair and maintenance.

Housing Choices will tenancy and place-manage all 75 dwellings in the building. ACH could consider the opportunity for other tenants to access its in home aged community services, and Housing Choices could deliver access for all tenants to its Common Ground services, located next door.

Housing Choices worked with Tectvs Architects to meet the highest levels of SDA-level accessibility and environmental sustainability, delivering a modern, innovative design with all the necessary heritage protections intact, relevant to the historic City Mission Hall façade. Plans include a community space and heritage courtyard on the ground floor and a commercial space that can be open to the public (e.g. a café), directly connecting the residential development to daily life in Light Square.



Right: The Hon Michelle Lensink MLC (2nd left) and Housing Choices Managing Director Michael Lennon, launches Housing Choices' fantastic new Spence on Light affordable and social housing project, in downtown Adelaide.

Below: The statue of the late Catherine Helen Spence, opposite the Spence on Light development.



Spence on Light: Armed with a formidable package of commitments and opportunities, a secure and identifiable income stream, quality partners and deep tenancy management expertise, the necessary finance was secured.

Hindmarsh Construction was appointed as developer and construction partner and in February, Spence on Light was underway. The building was named in honour of Catherine Spence (1825-1910), a renowned Adelaide suffragist and social activist who had championed the cause of poor and vulnerable women and children.

The outcome will be 75 new purpose-designed, innovative, social and affordable housing dwellings for people in need in downtown Adelaide, to be delivered by 2020.

A tribute to collaboration: This project benefited from a truly shared understanding and mutual respect between the partners for their diverse, respective needs - government, specialist agencies and private sector - but never losing sight of the project purpose.

Bringing all the pieces of the puzzle together, to create an innovative, stunning, cutting-edge, residential building with a very clear purpose, has put a smile on the faces of everyone involved. It's a project of which Housing Choices and our partners are immensely proud.

OUR TENTH ANNIVERSARY OSWALD BARNETT ORATION

In December we held the Housing Choices 10th Anniversary Oswald Barnett Oration at the fifth MPavilion; a temporary, architect-designed meeting space in Melbourne; a philanthropic contribution of the Naomi Milgrom Foundation.

The Oration is named in memory of the late Frederick Oswald Barnett (1883-1972), who campaigned for the abolition of the Melbourne slums in the 1930s and was a driving force behind the establishment of the Victorian Housing Act in 1937 and the Victorian Housing Commission. For over two decades, The Oration has brought together housing sector leaders and policymakers for a keynote address.

This year, we took The Oration outside and up a notch. On a sultry summer evening staff, directors and our Victorian sector colleagues gathered to hear The Age's Chief Editorial Writer, Michael Short lead an inspiring discussion on the future livability of Melbourne in the face of rapid growth, and the future of housing for the city's most vulnerable. Michael Lennon, Melbourne Lord Mayor Sally Capp, REA's Chief Economist Nerida Conisbee and architect Jeremy McLeod, of Breathe Architecture/ Nightingale presented diverse views, but ultimately concluded the answer was to do more and in collaboration.

Within months, The Age published a key editorial on the need for housing solutions and increased housing supply, Lord Mayor Sally Capp galvanised the Capital City Lord Mayor's Council into collaborative action on homelessness and housing in their respective cities, and is overseeing a review of the City of Melbourne's Housing and Homeless Strategy, among other initiatives.

The support of the Naomi Milgrom Foundation and the MPavilion was key to this catalytic event and we hope to continue the tradition in future years.





THE NEW ECONOMIC STORY FOR HOUSING

Alongside CHIA, Housing Choices helped launch the results of Shaping Futures, a major community housing and University-funded policy and knowledge exchange.

More than 120 sector colleagues and others actively involved in deciding the future housing landscape of Australia, gathered at the State Library of Victoria. Prof. Duncan MacLennan (University of Glasgow, visiting Professor at UNSW) presented new research on the economic impact of housing on productivity, human capital and the functioning of cities. His report was followed by an expert panel debate on the Australian challenges and impact; Catherine Rooney (Infrastructure Victoria), Stephen Anthony, (Industry Super Funds), Andi Nygaard (Swinburne University) and Wendy Hayhurst (CHIA).

The Shaping Futures project is a three-year research initiative supported by Housing Choices, Bridge Housing, Brisbane Housing Company, Community Housing Ltd and The University of New South Wales. A significant, international academic and industry collaboration, the research drew knowledge on the experience of housing providers, academics, communities, city halls, boardrooms and governments from Australia, Canada and Britain.

As part of our ongoing commitment to raising issues, sharing knowledge and expanding critical thinking in the housing sector, these forums are vital to building robust new ideas and solutions for a more equitable housing future for all Australians.



In November 2018, the community housing sector's peak body, CHIA, launched its ten-year National Plan for Affordable Housing

The Plan called for urgent action to deliver 400,000 social and affordable homes, and mapped out achievable ways to create more secure, long-term housing options.

It is the most comprehensive plan developed for the community housing sector and we're glad that we had the opportunity to support and assist in its development. Our Managing Director, Michael Lennon, Chair of CHIA,

with former CEO Peta Winzar were a driving force in the design of The Plan.

Along with our sector colleagues, we continue to pursue The Plan's agenda with the new Federal Minister for Housing of the Morrison Government.

CHIA'S NATIONAL HOUSING PLAN



Resident De Amore in our Queens Walk gardens



Michael Lennon, Lisa Roberts



The old Stainforth Court.

QUEENS WALK: ABC PODCAST



In 2017, ABC Radio National asked us to take part in a podcast series about Stainforth Court, a former public housing property refurbished by Housing Tasmania in 2013 and renamed Queens Walk, with Housing Choices Tasmania as property and tenancy manager. It is a fantastic and vibrant community in downtown Hobart of which we are very proud.

After meeting with our Property and Housing Team Leader, Lisa Roberts - and through her, our residents - ABC became interested in incorporating residents' perspectives into the series.

Eighteen months later, the podcast series was published. It's a two-part, gritty and brutally honest exploration of life at Stainforth Court, in difficult times. In the second episode, Lisa Roberts and our residents De Amore, Phillip Turnbull and Gabriel Narimanicharan describe life at Queens Walk now.

The ABC Radio program offers a stark reminder that our business is not only about bricks and mortar, but people. Lisa and residents gave moving descriptions of the benefits good community housing brings to the lives of people in need.

As a result, the way our organisation was showcased, particularly the role of housing services, could not better demonstrate the vital role of community housing and Housing Choices Tasmania's leadership in the sector.

In the words of the ABC narrator; "...we need more community housing, more Queens Walks, more people like Lisa looking out for residents."

Lisa exemplifies what we stand for and what all our housing services staff deliver to our residents on the ground, every day.

We know this is where the real difference is made.



L to R: Devonport resident Christine, the Hon Roger Jeansch MP, State Manager Kim Bomford and resident Peter.

PRIVATE RENTAL TO CARAVAN PARK TO HAPPY ENDING WITH HOUSING CHOICES

Tasmanian Housing Minister, the Hon. Roger Jaensch MP accepted Housing Choices' invitation to morning tea at home with our residents Christine and Peter in Devonport.

Over tea and scones the Shaws shared the story of their difficult journey from a private rental home where they struggled to pay rent, to living in a caravan park. Peter is hearing impaired and has mobility issues and Christine had struggled to find work as a nurse. Facing the prospect of homelessness was an extremely distressing time for the couple, but happily that is all behind them.

Now safely housed and settled in their brand-new, accessible, Housing Choices property delivered under the Tasmanian Government's SDA Better Housing Futures initiative, life is pretty good.

Minister Jaensch expressed his thanks to Kim Bomford for the opportunity to meet our residents, saying it was first time he had been invited to morning tea with beneficiaries of Tasmania's housing program.



RESIDENT SPOTLIGHT

DOING WHAT WE DO TO SUSTAIN A TENANCY

Before becoming a Housing Choices Tasmania tenant, Cheryl had spent three months living in crisis accommodation after escaping family violence. She moved into her Housing Choices unit over seven years ago.

Things were going well for the first year, until she was faced with seriously deteriorating eyesight that impacted on her work and she was forced to quit her job.

"My mental health declined with being unable to work, I was blind in one eye and half blind in my 'good' eye. I was unable to look after my home as I normally would and was feeling overwhelmed and depressed with the state of my home," Cheryl says.

"During this time Housing Choices' Housing Officer, Lisa was very understanding and supportive. Lisa even assisted me with making my doctors' appointments as I did not feel up to the task. I cannot be more thankful."

Her housing officer also linked Cheryl to supports such as financial counselling, food vouchers, cat food and referral to a support worker. "Housing Choices supported me to be able to sustain my tenancy with them. Without their support during those dark times it scares me to think where I would be now."

For Cheryl, mental health is an ongoing battle and 12 months ago, her mental health "hit rock bottom". But Housing Choices was still there.

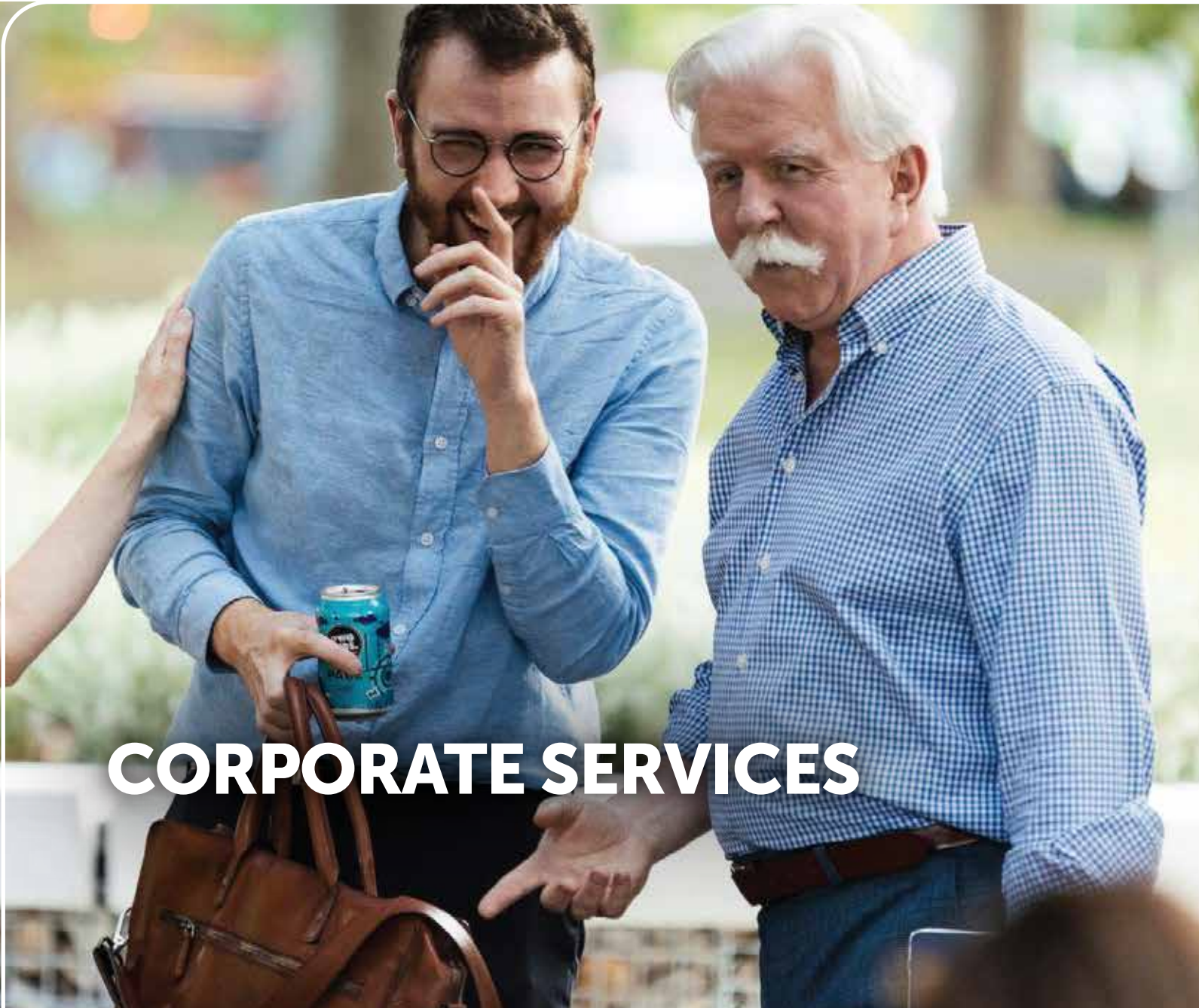
"My Housing Officer Georga has shown me kindness and understanding and has been very patient with me, getting my unit back to how it needs to be. By allowing me to focus on one task at a time, I no longer feel overwhelmed.

"The simple words of Georga asking me "how are you?" or "are you okay?", every time we spoke, and just simply calling to check, has made such a positive impact on my life."

Cheryl says she feels like a brand-new person again. Even her relationships with family and friends have strengthened. "Especially with my mum. I am so thankful," Cheryl says.

"I have a beautiful unit in a fantastic location with wonderful neighbours. With Housing Choices support, patience and understanding, I feel happy!

"The kindness shown towards me by the Hobart staff makes up for all the people in my past who did not have my best interests at heart. Thank you."



CORPORATE SERVICES



Carly Bairstow

General Manager
People, Culture and
Communications

For Housing Choices to achieve the best possible pathways for our residents, we have to ensure our talented staff are well supported.

This year, our organisation saw an 87% staff retention and a 12% voluntary staff turnover rate, reflecting the dedication of our staff and reinforcing our belief that people – both staff and residents – are our most important asset.

The People and Culture Team has delivered a range of initiatives to continue improving workplace culture. The Reward and Recognition Program (GEM) has been enhanced to keep recognising our staff's dedicated efforts. New awards, including the 10-Year Employment Milestone and Safety/Wellbeing have been introduced. The Star Recogniser of the Quarter and Local Champions identified initiatives have also been implemented across the organisation.

The strengthening of workplace culture is reinforced through the People and Culture Steering Committee that has overseen the Employee Experience Project, which seeks to create a sense of belonging for committed, connected and inclusive teams.

We also established the Housing Choices Reconciliation Action Plan (RAP) Working Group in April 2019 with a clear objective of developing a RAP that promotes the cultural inclusion of Aboriginal and Torres Strait Islander peoples within our sphere of influence.

To reflect the strategic significance of this initiative, our Managing Director Michael Lennon is the sponsor. It is co-chaired by Hayley Parkes (General Counsel and Company Secretary) and Stephanie Miller (Manager, Customer and Community Relations, South Australia) and has balanced representation across all jurisdictions and a range of disciplines. With strong leadership and representation, the Working Group also expects to contribute to broader organisational objectives of having a workforce that is skilled, supported, resourced and engaged and to transform the experience of our residents.

To continue our development as a robust and agile organisation, we've placed a focus on visibility of industry conferences, so they can be used as a learning experience for key individuals and positions. There has also been an improved investment in management and team development programs to aid our staff to be responsive to our external purpose.

Our HR Process and Systems Architecture has been mapped to keep pace with our growth. HR support is a critical element in the organisation's service delivery. For our workplace to achieve its mission, we must continue improving the employee experience by making sure they have the right supports in place at every part of the journey.

Housing Choices' shared vision is to build a workplace health and safety culture so that preventable incidents do not occur, preventable physical and/or psychosocial injuries do not happen and that our people and those that do business with us can return home safely from our workplaces. Notable achievements made over the past year include enhanced and quality business reporting, delivery of leadership and management OHS training, improved incident reporting mechanisms, and a nominated Health and Safety Committee.

It is also essential we continue showcasing ourselves to our partners, the sector more broadly, and the media. The Marketing and Communications Team helped organise a number of events that demonstrate our influence in shaping the Australian community housing sector landscape.

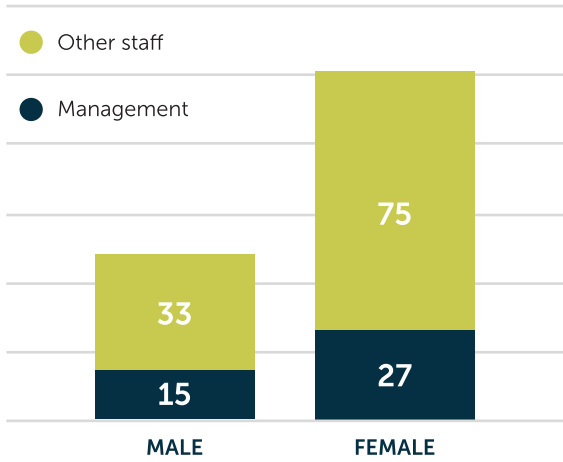
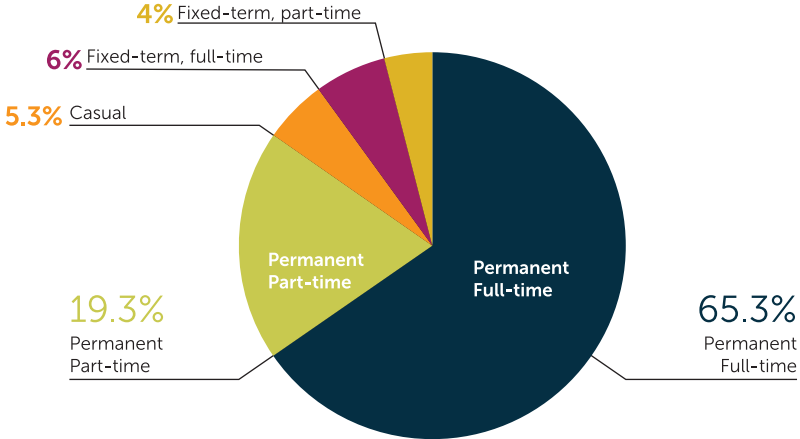
The Shaping Futures research event, the Ministerial launch event for Spence on Light, the Oswald Barnett Oration, and the Fast Track/Regional Support announcement events are just a few of the opportunities that helped lift our presence in the housing sector.

A refreshed monthly digital staff newsletter has seen our internal communications have improved in both quality and capacity to deliver important messages. Staff communications this year also included moments of celebration for our decade of achievement, including coverage of our ten-year celebrations and local staff events.

The Marketing and Communications Team supported the implementation of business planning roadshows in each state. This provided staff in all offices with a forum to hold face-to-face, two-way conversations with their executives about the vision, mission and strategic objectives.

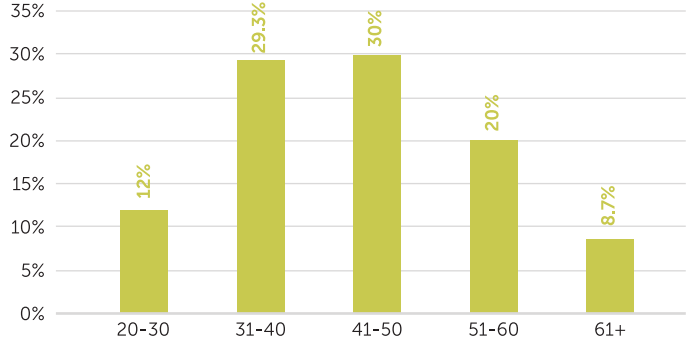
By supporting staff with opportunities and professional pathways development they can, in turn, provide good pathways and opportunities for the residents we house and support.

OUR WORKFORCE

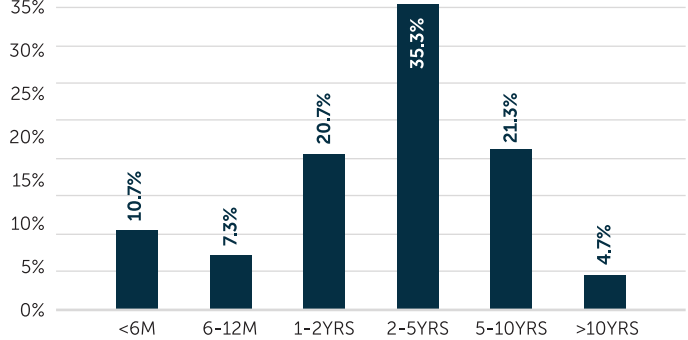


TOTAL STAFF BY GENDER

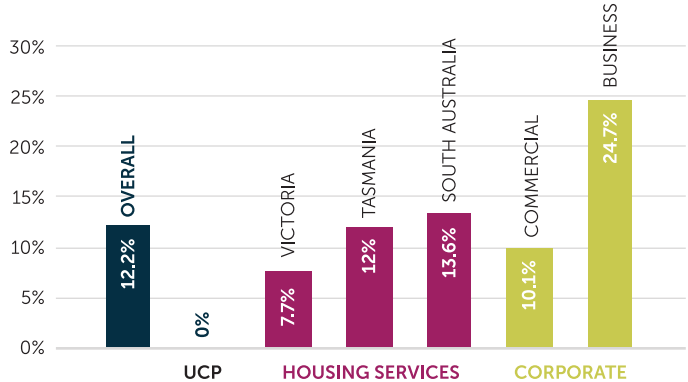
EMPLOYEE AGE

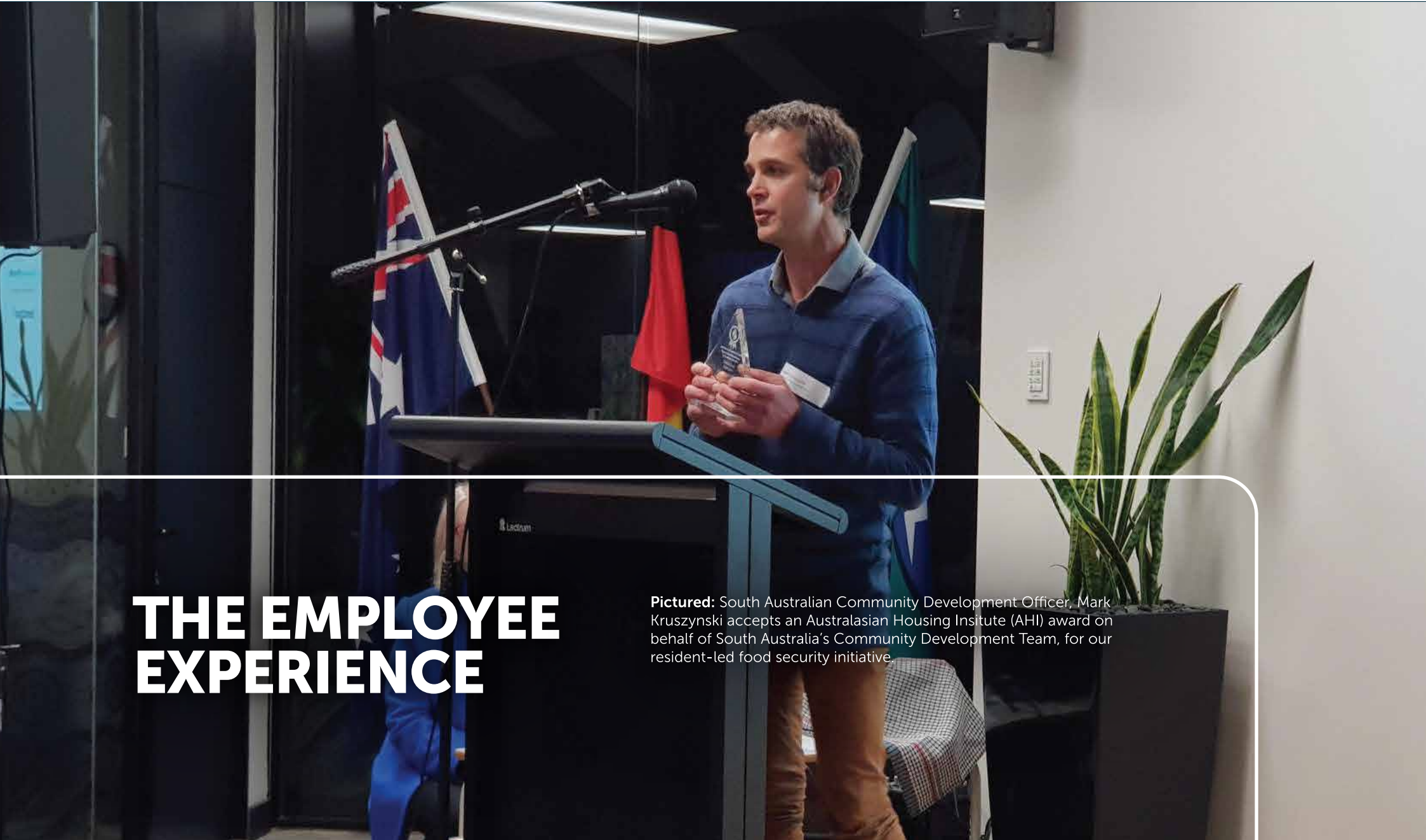


EMPLOYEE TENURE



STAFF TURNOVER





THE EMPLOYEE EXPERIENCE

Pictured: South Australian Community Development Officer, Mark Kruszynski accepts an Australasian Housing Institute (AHI) award on behalf of South Australia's Community Development Team, for our resident-led food security initiative.

Rana Harvard

Property Team Leader



Working with Housing Choices since 2014, Rana's role as Property Team Leader is essential to our operations in north west Tasmania.

Rana loves her team, who are always looking for ways to actively improve their service so they can better support residents. She believes the 'one-team approach' creates a wonderful open line of communication for her team and the organisation more broadly.

What makes Rana love her work even more, is the respectful way her team works with residents and the wider north west community. The diversity of her role ensures there is never a dull day at work, although she jokes that sometimes, a dull day might be nice.

James Robinson-Gale

Housing & Maintenance Officer



James joined Housing Choices this year as Housing and Maintenance Officer based in New South Wales; a member of our growing Specialist Housing Group that delivers housing for people living with a disability.

His move to Sydney after 23 years in Byron Bay, was part of a significant life change for him and his family, with new jobs and career directions, and for his children, new educational opportunities and friendships to be made.

James is a particularly unique addition to the Specialist Housing Group. He comes from a long career managing large backpacker hostels and building and retail complexes on the NSW coast.

But his "reverse sea-change", that has landed him and his skillset in the community housing sector, has been a wonderful outcome.

Housing Choices gets the benefit of his decades of property management and maintenance experience and James gets to use his extensive skills supporting our disability residents in Sydney.

He loves working with his 'brilliant' colleagues and residents in the Specialist Housing Group. Coming from a background tending to the needs of young international travellers, he says it feels great to be making a really positive difference in the lives of some very vulnerable people.

Mona Chatskin

Media & Communications Officer



Mona joined Housing Choices as Media and Communications Officer based in the Melbourne Office. She previously worked for the sector's national peak body, CHIA, so Mona's deep knowledge of the sector has been applied directly to her role in our organisation.

Her journalism background and passion for writing are intertwined with her position, as she manages Housing Choices' social media accounts and communicates with residents online, as well as writing the staff and resident newsletters.

Already passionate about social change, working with Housing Choices has allowed Mona to actively help disadvantaged people. This, along with the welcoming and supportive culture of the organisation, has made her thrilled to part of the Marketing and Communications Team and has further cemented her passion for helping people secure good housing.

Melanie Bond

Quality Assurance & Compliance Manager



Melanie is an avid reader, writer and film buff. One of her greatest passions is seeing how words begin to form and flow together to create a story. For her there is always a story to be told, whether she is drafting a work of fiction in her spare time, or technical writing at work.

Before joining Housing Choices in 2018, Melanie ran her own business providing technical writing and editing services. Initially she was acting as a consultant on Housing Choices' NDIS SDA certification, to ensure quality and safeguarding. While working in the community housing sector wasn't her original intention, it turned out to be a happy accident.

The project of which Melanie is most proud is the THM assessment and workshop run with the housing team, commencing the next part of the accreditation cycle (Improvement Plan).

By being a voice for staff, and facilitating conversations about how the organisation is travelling in a complex but vital area of service delivery; how we can do better and what we are doing well; Melanie is improving the working experience for all staff at Housing Choices.

She is proud to be part of an organisation that is leading the way for active social change.

FINANCIAL REPORTS

YEAR ENDED 30 JUNE 2019



Peter Richardson
Chief Financial Officer

Significant development activity, in Tasmania, Victoria and South Australia has seen the Housing Choices Australia Group invest \$31.8million of cash into new property outcomes. These have been funded through a mix of grants, debt and the proceeds from asset divestment.

A significant project for the year has been the reorganisation of the Group's debt structure. In October 2019 the Housing Choices Australia Group signed Finance Agreements with the National Housing Finance and Investment Corporation (NHFIC) totaling \$72million.

This debt refinances existing borrowings and provides additional capital to fund the development of more social housing outcomes.

The Group is in a strong position, with assets totaling \$722million generating earnings of \$11.5million, to take advantage of new opportunities to continue the increase in supply of social and affordable housing in Australia.

The Financial Report for Housing Choices Australia provides an overview of the activities of all entities in the group. Further details relating to the activities of each entity can be obtained by contacting Housing Choices Australia.

While the Financial Report for Housing Choices Australia is not audited, the individual Financial Statements from which it has been extracted are audited by PricewaterhouseCoopers.

The 30 June 2019 Financial Report for the Housing Choices Australia Group (Housing Choices Australia) is compiled from the Financial Statements for each of the following entities:

- Housing Choices Australia Limited
- Housing Choices Tasmania Limited
- Housing Choices South Australia Limited
- Housing Choices NSW Limited
- Urban Choices Property Limited
- Singleton Equity Housing Limited
- Disability Housing Limited
- Disability Housing Trust
- Inner City Social Housing Trust
- Ecumenical Housing Trust

Statement of Financial Position

Housing Choices Australia has a substantial asset base of \$722million (2018: \$701million). Freehold properties and cash deposits represent the majority of Housing Choices Australia assets. Independent valuations of land and buildings are undertaken at all sites at least once every three years. The independent valuations value each site on a standalone basis and attribute appropriate valuations to the various asset components such as land, buildings, plant and equipment. An adjustment of \$1million was made at 30 June 2019 to reduce the carrying amount of land and buildings to value. The adjustment is reflected in the freehold property assets in the Statement of Financial Position and Other Comprehensive Income in the Statement of Profit or Loss and Other Comprehensive Income.

Housing Choices Australia holds \$28million in cash and short-term deposits, the majority of which is to be applied in accordance with various funding agreements. At 30 June 2019 bank debt facilities totalled \$89million split between NAB and Westpac Banking Corporation. On 30 October 2019 Housing Choices Australia agreed new finance arrangements with the National Housing Finance and Investment Corporation. These arrangements will replace \$60million of existing facilities with new facilities totalling \$72million. These arrangements provide fixed interest at low rates for 10 years.

Statement of Comprehensive Income

Operating revenue is predominately rent revenue which reflects Housing Choices Australia's core operating activity as a housing manager and developer of affordable housing. Management continues to identify and roll out innovative and sustainable property management techniques in order to address the broader challenge of managing a diverse residential property portfolio.

Statement of Cash Flows

Housing Choices Australia diligently manages its cash flows to ensure that it holds adequate cash on hand and on deposit to meet regular financial obligations and additional demands that may arise from time to time.

STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME

	2019	2018
REVENUE	\$51,272,354	\$46,819,569
OTHER INCOME	\$1,787,130	\$1,637,394
INTEREST INCOME	\$523,609	\$561,004
PROPERTY EXPENSES	(\$21,820,388)	(\$18,536,442)
MANAGEMENT SERVICES EXPENSE	(\$250)	(\$1,375)
CONSULTANT EXPENSES	(\$1,240,940)	(\$854,160)
EMPLOYEE BENEFITS EXPENSE	(\$14,276,451)	(\$12,895,384)
OPERATING EXPENSES	(\$4,738,073)	(\$4,338,832)
EARNINGS BEFORE TAX, INTEREST, DEPRECIATION AND AMORTISATION (EBTIDA)	\$11,506,991	\$12,391,772
FINANCE COSTS	(\$2,736,244)	(\$2,794,886)
NET OPERATING PROFIT	\$8,770,747	\$9,596,888
DEPRECIATION AND AMORTISATION EXPENSE	(\$7,931,532)	(\$7,541,849)
CAPITAL GRANT INCOME	\$14,430,602	\$2,421,304
NET PROFIT FOR THE YEAR	\$15,269,817	\$4,476,343
OTHER COMPREHENSIVE (LOSS)/INCOME	(\$1,657,253)	\$21,408,667
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	\$13,612,564	\$25,885,010

STATEMENT OF CASH FLOWS

	2019	2018
CASH FLOWS FROM OPERATING ACTIVITIES		
RECEIPTS FROM OPERATIONS	\$44,964,472	\$41,379,002
PAYMENTS TO SUPPLIERS AND EMPLOYEES	(\$40,432,659)	(\$35,868,951)
CAPITAL AND OPERATING GRANTS RECEIVED	\$11,592,009	\$12,394,575
INTEREST RECEIVED	\$535,257	\$551,545
INTEREST PAID	(\$2,736,244)	(\$2,794,886)
NET CASH FLOWS FROM OPERATING ACTIVITIES	\$13,922,835	\$15,662,285
CASH FLOWS FROM INVESTING ACTIVITIES		
PROCEEDS FROM SALE OF PROPERTY, PLANT AND EQUIPMENT	\$1,726,141	\$3,225,369
PURCHASE OF PROPERTY, PLANT AND EQUIPMENT	(\$31,845,953)	(\$10,377,504)
PURCHASE OF INVESTMENT IN SINGLETON EQUITY HOUSING LIMITED	(\$4,698)	(\$8,750)
NET CASH FLOWS USED IN INVESTING ACTIVITIES	(\$30,124,510)	(\$7,160,885)
CASH FLOWS FROM FINANCING ACTIVITIES		
NET ADVANCE/(REPAYMENT) OF LOANS AND BORROWINGS	\$2,604,396	(\$1,038,655)
NET PAYMENTS FOR SHARES REDEEMED	(\$32,372)	(\$75,640)
NET CASH FLOWS FROM/(USED IN) FINANCING ACTIVITIES	\$2,572,024	(\$1,114,296)
NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS	(\$13,629,651)	\$7,386,105
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	\$41,433,439	\$34,047,334
CASH AND CASH EQUIVALENTS AT END OF THE YEAR	\$27,803,788	\$41,433,439

STATEMENT OF FINANCIAL POSITION

	2019	2018
ASSETS		
CURRENT ASSETS		
CASH AND CASH EQUIVALENTS	\$27,803,788	\$41,433,439
TRADE AND OTHER RECEIVABLES	\$9,464,344	\$4,160,993
OTHER CURRENT ASSETS	\$3,407,892	\$1,732,421
TOTAL CURRENT ASSETS	\$40,676,024	\$47,326,853
NON-CURRENT ASSETS		
PROPERTY, PLANT AND EQUIPMENT	\$676,392,203	\$649,047,548
INTANGIBLE ASSETS	\$4,695,621	\$4,997,548
TOTAL NON-CURRENT ASSETS	\$680,087,824	\$654,045,096
TOTAL ASSETS	\$721,763,848	\$701,371,949
LIABILITIES		
CURRENT LIABILITIES		
TRADE AND OTHER PAYABLES	\$13,010,398	\$10,481,384
INTEREST BEARING LOANS AND BORROWINGS	\$37,311,555	\$13,061,182
PROVISIONS AND OTHER LIABILITIES	\$1,375,101	\$1,394,313
TOTAL CURRENT LIABILITIES	\$51,697,054	\$24,936,879
NON-CURRENT LIABILITIES		
INTEREST BEARING LOANS AND BORROWINGS	\$16,877,451	\$38,367,338
DERIVATIVE FINANCIAL INSTRUMENTS	\$4,067,289	\$2,495,869
OTHER FINANCIAL LIABILITIES	\$12,094,816	\$12,320,744
PROVISIONS AND OTHER LIABILITIES	\$1,159,515	\$991,262
TOTAL NON-CURRENT LIABILITIES	\$34,199,071	\$54,175,213
TOTAL LIABILITIES	\$85,896,125	\$79,112,092
NET ASSETS	\$635,867,723	\$622,259,857
EQUITY		
CONTRIBUTED EQUITY	\$147,198	\$151,896
RESERVES	\$197,653,420	\$199,310,673
RETAINED EARNINGS	\$438,067,105	\$422,797,288
TOTAL EQUITY	\$635,867,723	\$622,259,857

MEMBERSHIPS AND ACKNOWLEDGEMENTS

Just some of the advocacy roles held by members of our team:

Michael Lennon

Chair:

- Chair - Community Housing Industry Association (CHIA)
- Chair - SA Planning Commission
- Co-Chair - Ministerial Advisory Committee
Planning Mechanisms for Affordable Housing
- SA State Government Community Housing Industry Working Group
- Victorian State Government Build to Rent Working Group

Roberta Buchanan

- Chair - Community Housing Industry Association Victoria

Jade Arnold

- Victorian Property Council, Housing Advisory Committee
- City of Port Phillip In Our Back Yard Community Forum

Dr. Ellie Francis Brophy

- CHIA Victoria Outcomes Framework Reference Group

James Henry

- Affordable Housing Industry Advisory Group

Julie Duncan

- Deputy Chair - Community Housing Council of SA

Ruth Carpenter

- Urban Development Institute of SA - Community Housing Committee

Kim Bomford

- Shelter Tas Policy Committee



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- The Victorian State Government
- The South Australian State Government
- The Tasmanian Government

"In an increasingly complex world, I never cease to admire the consistent, focussed and resilient commitment of our staff and management team to improving the lives of others."

Arthur Papakotsias

Board Chair, Housing Choices Australia

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