
One year older. Ten years wiser.

Annual Report 2018

**HOUSING
CHOICES**
AUSTRALIA™



Looking back over our first decade, I am reminded of the many inspiring individuals who helped get us off the ground; including former deputy Prime Minister Brian Howe AO, disability campaigner Bruce Bonyhady AM and many others. What a legacy they have left in helping create this organisation.

Michael Lennon



In the spirit of reconciliation, Housing Choices acknowledges Aboriginal and Torres Strait Islander people 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 both past and present.

Contents

Introduction 3

Who we are	4
From the Chair	5
From the Managing Director	7
An introduction to our renewed business strategy	9
Our Board	15
Regulation and compliance	20

Developing a robust, resilient and agile organisation 22

People, Culture and Communications report	24
Developing our workforce	25
Information Technology	26
Property Development and Asset Management report	28

Transforming the resident experience 30

Better understanding the resident journey	31
Transforming Housing Choices for the next decade	33
Resident Satisfaction Survey results	36
Our operations	37
National overview	38
Victorian report	39
Tasmanian report	41
South Australian report	43
The role of an Intensive Housing Officer	45
Our Resident Advisory Committees	47
Community development activities	48
Resident scholarships	52
Community gardens	57

Growing our impact and influence 62

Our property portfolio	63
Property development and asset management	64
New developments	65
South Australian Public Housing Transfer	69
Our investment in disability	71
Urban Choices Property report	73
Pipeline developments	74
Partnering with the community	78
A new fund for families fleeing violence	83
A purpose-built swing for adults with disabilities	85

Implementing innovation 90

Our commercial capability	92
Seven new affordable homes in St Albans	94
Research-led innovation	95
Partnering with the community housing sector	97
Inclusionary zoning	98
Future directions; towards 2028	99

The financials 101

Consolidated financial report	101
Statement of Profit and Loss and Other Comprehensive Income	102
Statement of Cash Flow	102
Statement of Financial Position	103



We are Housing Choices.

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.



Our core business is providing people with high quality, safe and affordable housing to suit their needs.

Our residents are primarily people on low incomes, older people, women and children escaping family violence and those living with a disability.

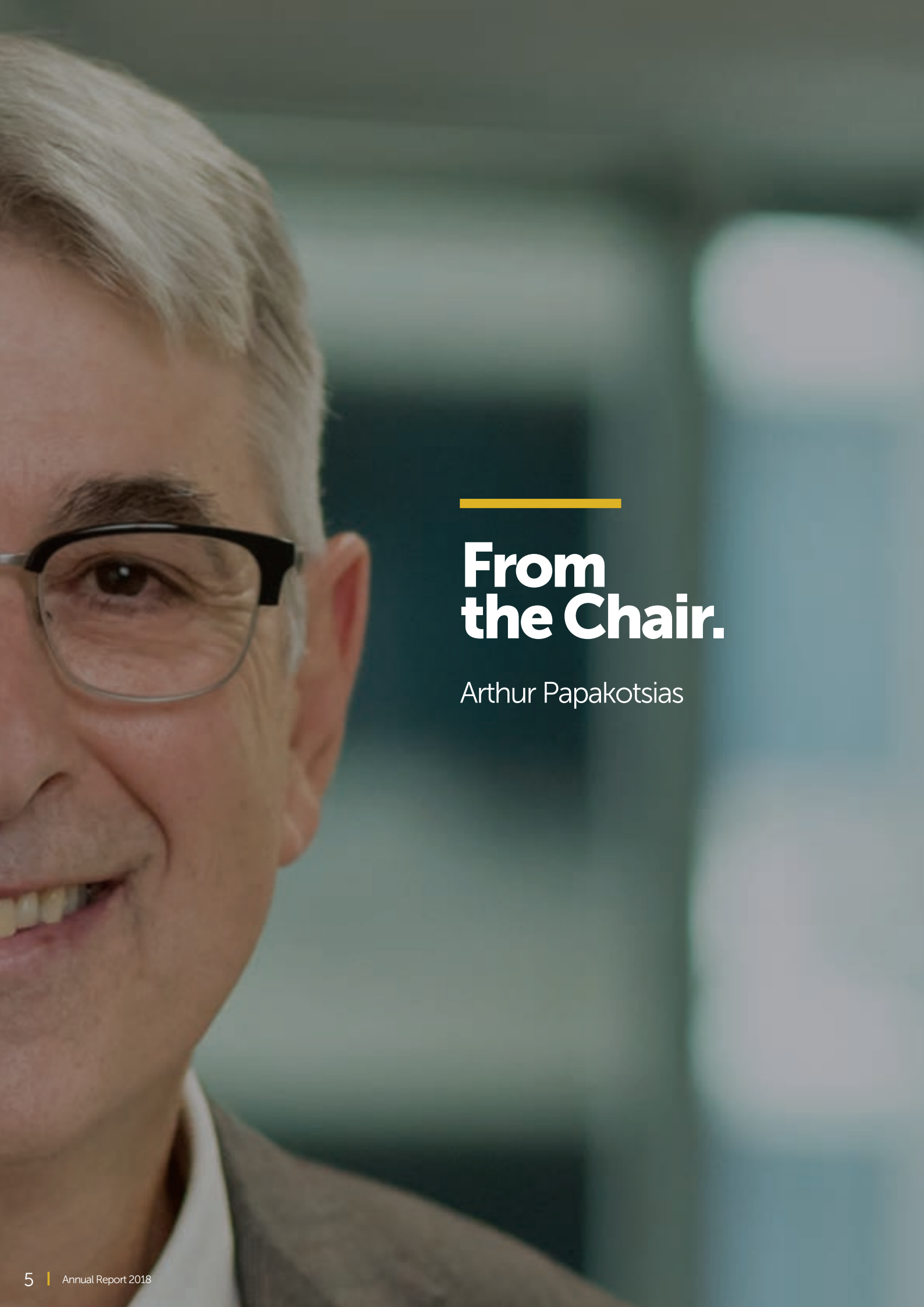
We know that a house is more than bricks and mortar and a neighbourhood is more than streets and roads. The most vital elements are the people who live in our houses, the families who populate our neighbourhoods, and the relationships they establish with us and each other. That is why we value highly how we interact with our residents and the feedback we receive from them, which increasingly informs our operations.

Our effective partnership model allows us to introduce our residents to support services and pathways which improve their opportunities and circumstances; stabilising their tenancies and allowing them to live their best life.

From the welcoming smile that greets a resident at our office receptions, to the phone call inquiry answered by an understanding and knowledgeable staff member, to the timely response to a request for information or property maintenance; we are committed to treating our residents with the utmost respect and consideration.

Each year, our Resident and Partner Satisfaction Surveys provide critical information about what we are doing well, where we can improve, and help us monitor the working relationships that are vital to supporting our residents into stable, long-term accommodation.

Our aim is to develop innovative housing solutions based on real evidence, ensure our experience is documented and evaluated so we can advocate for our residents, and adapt our business and services to meet their changing needs and a changing sector environment.



From the Chair.

Arthur Papakotsias

**Welcome to Housing Choices Australia's
2017-2018 Annual Report. The year was filled
with opportunities pursued and goals achieved.
From our management and staff in Victoria,
Tasmania, South Australia and New South Wales,
we saw unwaivering commitment in challenging
times and a great deal of hard work.**

Among our many projects, in South Australia we successfully transferred 840 homes and residents to our property management portfolio as part of the South Australian Government's *Renewing Our Streets and Suburbs* (ROSAS) program. We also commenced our first on-the-ground disability housing partnership in New South Wales with leading disability services provider Life Without Barriers.

In Tasmania, we expanded our services in the state's north-west with 62 new homes either completed, or in the pipeline. In Victoria, we announced new building developments in Dandenong, Newport and St Albans, and initiated major technology and system upgrades at our head office that will set the stage for greatly increased efficiencies across our expanding operations.

2018 is specially significant for this organisation because it's our tenth year of operations as the Housing Choices Australia group. A key focus for me, and our board of directors, was the opportunity this presented to review our impact; both what has been and is yet to be achieved, and to plan effectively for our second decade. With input from management, staff, partners and residents, we analysed and revised our Business Strategy and Business Plan.

Our Vision and Mission remain steadfast - provide affordable homes to people in need, across the country, and work with partners and others to create resilient and inclusive neighbourhoods. Our method of approach also remains steadfast - significantly increase the supply of good quality housing and tenancy services across Australia, so people in desperate need of housing stability can live affordably and independently, with dignity and security.

From 2018, all our internal and operational strategies will be underpinned by four significant pillars of practice that will help us become an even more innovative and agile organisation. Enhanced technology and data-capture capabilities mean we can create sustainable and innovative housing outcomes for residents that truly predict, match and meet their changing needs.

I urge you to read more about our Business Strategy - *Growth Innovation and Impact* in this report and I look forward to watching it roll out across the organisation, providing the solid foundations we need for our next ten years.

We are already a significant player in the consolidating and expanding national community housing sector and we stand ready, willing and able to partner with governments and private enterprise, so that we, along with our peer housing associations, can play a significant role in delivering long-term solutions to the social and affordable housing crisis in our country.

As I looked back over our first decade and spent time with staff across our locations, I have been reminded that, in working for an organisation like ours, every member of our staff is making a personal statement. They are telling the world: "I want to make a difference and I'm willing to spend my working day fulfilling that purpose."

That sort of commitment is the very reason why we've been able to move into new regions, establish ourselves as a leader in our sector, adapt to our external environment and secure funding in a competitive space. My job and that of my fellow directors, is to ensure that good and prudent governance allows this to continue.



Arthur Papakotsias

Chairman, Housing Choices Australia



From the Managing Director.

Michael Lennon

It's hard to believe a decade has passed since Housing Choices Australia began. While we have achieved an enormous amount over that period, the housing environment for vulnerable people is tougher in 2018 than it has been at any time since the Great Depression.

We remain utterly focussed on increasing the supply of affordable and social housing stock and growing and developing our proven partnerships with governments and others to achieve our goal - that every Australian should live in a decent home they can afford.

This year, our South Australian operations grew significantly through the transfer of properties to our management portfolio under the *Renewal SA* program. Our long experience in high quality resident engagement proved, yet again, to be an effective way to stabilise tenancies and create vibrant, sustainable communities around our residents.

The lived experience of our residents is a fundamental driver of our forward-looking business strategy. We continue to implement systems that allow us to collect and evaluate data in such a way that our service provision can be smarter and better.

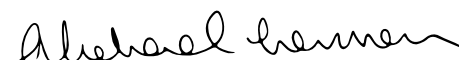
Our asset management team is increasingly focussed on ageing-in-place solutions for new dwellings; innovative design and construction techniques that will allow the internal physical characteristics of a building to be adjusted to meet a resident's changing needs over time. This approach is highly applicable to the new disability housing paradigm created under the National Disability Insurance Scheme (NDIS).

We received a grant from the Victorian Property Fund to build new housing developments in Melbourne, declared ourselves open for business in New South Wales and actively pursued new opportunities in other states.

We also worked hard in conjunction with peer housing providers in several regions to develop creative housing supply solutions. We are heartened by the growing confidence of governments who increasingly look to community housing providers of scale to help deliver new supply.

Looking back over our first decade, I am reminded of the many inspiring individuals who helped get us off the ground; including former deputy Prime Minister Brian Howe AO, disability campaigner Bruce Bonyhady AM and many others. What a legacy they have left in helping create this organisation.

We have watched with pride as some of our early staff members moved on to become leaders in the sector and we look at our new staff and emerging leaders with great excitement as we see the fresh ideas and enthusiasm they bring to our work. We particularly recognise the importance of building a healthy and innovative workplace culture that will attract the best calibre people to come and work with us.



Michael Lennon
Managing Director, Housing Choice Australia

Growth. Innovation. Impact.

2018-2028



An introduction to our renewed business strategy.

Rounding the first decade is a milestone for any organisation. It signifies you are established and here to stay, but still young enough to have the energy and drive to continue along a determined path. When Housing Choices Australia formed as an operating group in 2008, our early goals were to improve the housing choices of people living with a disability in Victoria and expand our national footprint.

We started with 28 staff and 1430 residents living in 895 properties. We planned to think national, but to act local.

Ten years later, we operate in four states, employ over 140 staff and own or manage more than 4700 properties; providing homes for over 5500 residents – a large proportion of whom live with a disability. We manage over \$701m of assets, with an annual operating revenue approaching \$47m.

We have over 200 partners and have resident advisory committees in each state. These provide us with invaluable feedback on how we deliver our services and help us create the communities and neighbourhoods to support our residents.

Our property portfolio now includes shared-living, family houses, apartments and studios; properties that meld easily into cities, towns and suburbs.

Our residents are young and old, of diverse cultures and backgrounds, some with complex needs requiring support services and others just steadily making their way out of difficulty and hardship, towards hope and independence.

In 2018, our Board and management consulted with staff, residents and partners to review our business strategy and plan.

The result is a working strategy that focusses on four key pillars of practice that will underpin both our day-to-day operations and our decisions, both big and small.

Our strategy was communicated to staff in each state and we continue to rollout internal collateral to ensure that our pillars will become the DNA of our organisation.

A critical element of the long-term solution to the social and affordable housing crisis in Australia lies in a strong, financially robust and well-regulated community housing sector. The sector must sit confidently and permanently between the public and private housing sectors, creating the third structural pillar of a well-supported, long-term, national housing framework.

For this to occur, new thinking is required.

The review of our first ten years has allowed us to set some specific goals for our next decade.

Given that the demand for social housing and housing services is far from decreasing, it is reasonable to plan on the basis that our pace and scale of growth must, at the very least, continue at the same relative rate in order to meet the very significant social housing stock shortfall that exists in Australia; both current and forecast.

Most independent housing data analysis predicts it will take roughly 30 years of concerted and coordinated effort by government, private and community housing sectors to re-establish a truly equitable housing landscape in Australia and to eliminate homelessness.

Our goals for 2028 are therefore based on the impact we delivered through our first decade, at a moderate rate of growth. The figures appear ambitious but are based on sound information, prudent financial modelling and significant sector experience - and we believe they are necessary.

By 2028 we aim to be a national employer of choice in the sector, running innovative, diverse and respectful workplaces right across Australia, with highly skilled staff who are engaged, committed and feel supported.

We will operate trusted regional operations, providing a diverse variety of social, supported, independent, shared-living and affordable homes to meet the needs of each region.

We will continue to enjoy high levels of resident and partner satisfaction whose feedback is efficiently captured and used to inform and improve our service provision. We will have a significant pipeline of innovative social and affordable housing projects across Australia that incorporate the views and design considerations of residents and support service partners.

Based on where we've been, this is where we hope to be in 2028.



1400+
Residents



28
Staff



850+
Properties



\$106m
Total Assets



38
Partners



1 Office
1 State

2008



5000+
Residents



140+
Staff



4700+
Properties



\$701m
Total Assets



203
Partners



8 Offices
4 States

2018



28,000+
Residents



700+
Staff



25,000+
Properties



\$3bn
Total Assets



Partners
in every state



Offices
in every state

2028

The decade ahead will provide new and significant opportunities as we pursue our Vision and Mission.

Governments and policymakers are now actively attempting to address some of the economic and policy imbalances that have created the affordable housing crisis.

They have identified the need for change and innovation, with the community housing sector best placed to provide long-term solutions.

Housing Choices is well positioned to be a key partner with government to deliver change, innovation and growth in the social and affordable housing sector. We will be a key player in transforming the lives of more people, in more places, through the provision of social and affordable homes.

However, it's not enough to rely on government-led solutions; we need to proactively work in new and smarter ways that will lead to a sustained, long-term increase in housing supply.

Our renewed business strategy specifically addresses these goals and the business plan outlines the mechanisms by which they will be achieved. Providing the optimal foundation on which to deliver this strategy are the principles that have always, and will continue to, guide our decisions:

We put our customers first.

Our customers are central to everything we do. We listen and respond with open and honest communication and a flexible approach.

We work together.

We work collaboratively and in partnership to achieve our mission.

We trust and are trusted.

We keep promises, are accountable and are transparent in our actions.

We learn and adapt.

We aim to inform the policy environment, support our actions with evidence, encourage innovation and continually adapt to a changing environment.

To meet the needs of what will be an increasingly complex business operation and have greater impact on the lives of those who need us, our organisation will be powered by four new pillars.

Pillar One

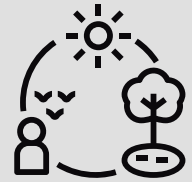


Developing a robust, resilient and agile organisation.

Our workforce is our greatest asset. They deserve leadership, development, care and support. The complexity and urgency of our work requires committed staff with high levels of compassion and dedication.

As an employer our organisation must deliver those qualities back to them, providing them with the best 'tools' to do their job, whatever and wherever that job is within the organisation. Our reputation as an outstanding employer is critical to building and maintaining the high calibre, resilient and innovative workforce we need to achieve our mission.

Pillar Two



Transforming the resident experience.

Our residents and their lived experience of our services will drive our housing practice; adaptive, resident-centred, collaborative, measurable and solution-focused.

Our tenancy and property management services will be of exemplar standard. We will stand out as a leading housing provider, focussed not only on providing affordable homes but also on improving the lives and futures of those who live in them; breaking the cycle of disadvantage and meeting the changing needs of our residents over their lifetime.

Pillar Three



Growing our impact and influence.

Our Vision and Mission compel us to build and deliver significant numbers of new houses to meet the currently unmet demand for housing, particularly for older people and those living with a disability. To achieve this, and urgently, we need to be larger in scale, opportunistic, innovative and we must drive the necessary reforms to reach these goals.

Through an empowered and skilled workforce that deliver services based on efficiently collected and evaluated data from staff, residents and project outcomes, we will be more confident in our advocacy and able to innovate more courageously.

Pillar Four



Implementing innovation.

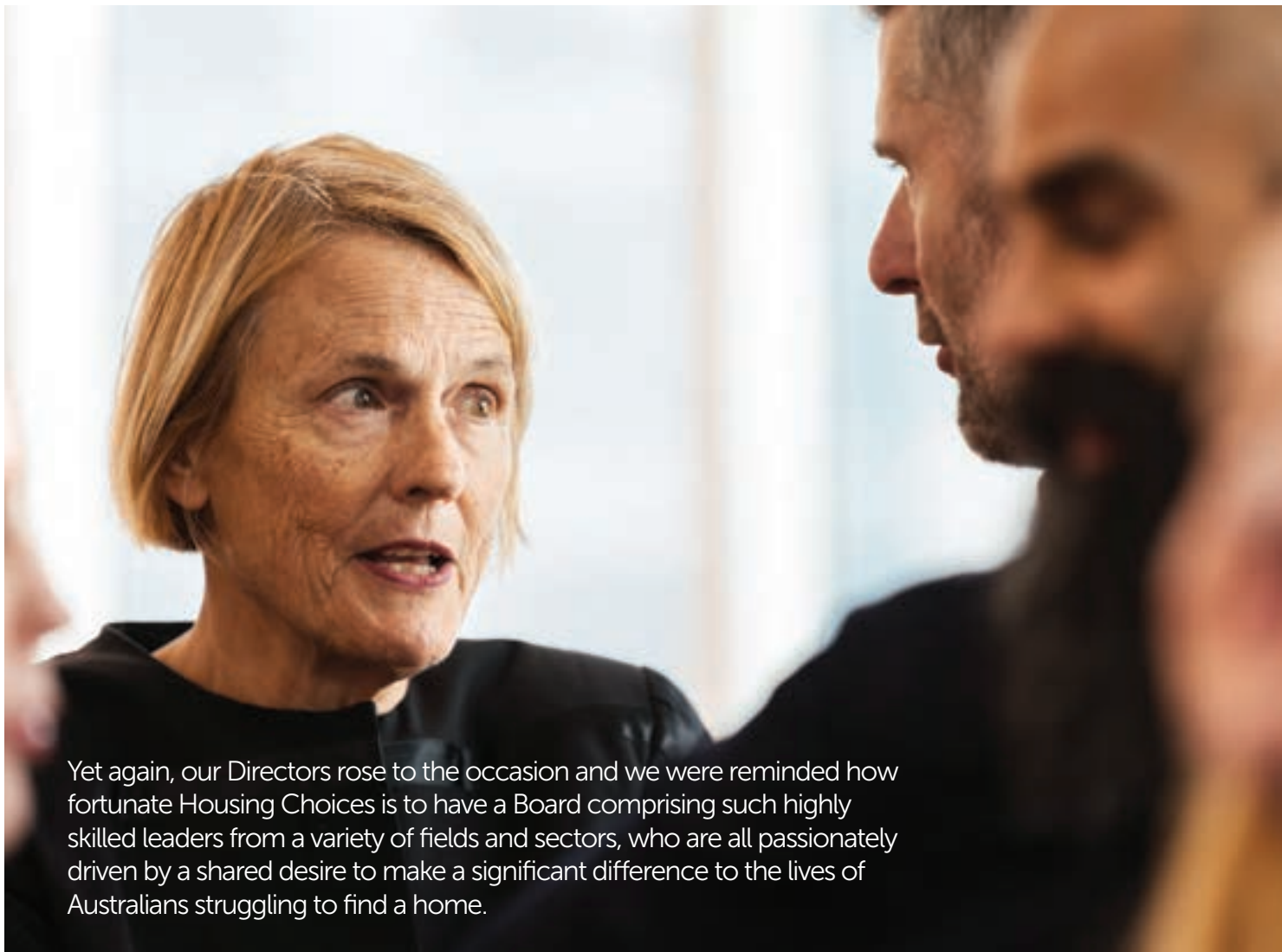
Over the next decade, funding and finance will flow toward innovative, cost-effective quality solutions. Innovation will be applied across all our operations, from business-as-usual practice to blue-sky thinking and design, from financial management to workplace practices, people and culture.

We will leverage our 30 years' experience in disability housing and draw on the experience of residents, staff and partners to deliver both independent and shared-living housing choices for people with disabilities.



Led from the top.

The opportunity to use the ten-year milestone to review the past and plan for the future, presented an engaging challenge for our Board of Directors this year, in addition to the ongoing, day-to-day governance of an ambitious, complex and expanding organisation.



Yet again, our Directors rose to the occasion and we were reminded how fortunate Housing Choices is to have a Board comprising such highly skilled leaders from a variety of fields and sectors, who are all passionately driven by a shared desire to make a significant difference to the lives of Australians struggling to find a home.

Taking time out of their already busy schedules, our Directors met for a highly-focussed, strategic planning session, to review the Australian housing and policy landscape, identify our goals for the next decade and most importantly, establish priorities and review resources; all the while continuing to prudently oversee the ongoing financial management and compliance requirements of what is a complex and highly-regulated business.

As well as attending Board and sub-committee meetings, our Directors found time to get out and about; meeting and mingling with staff, residents and key stakeholders at events in Tasmania (below), South Australia and Victoria.



The Board's commitment to improving and developing staff skills right across our operations doesn't stop at the boardroom door, with Directors undertaking their own training and development programs to enhance their skills in governance and sector compliance knowledge.



Board members are often asked to attend events as representatives of the organisation. Melbourne-based Director Fabienne Michaux was on hand in June as Victorian Consumer Affairs Minister Marlene Kairouz (above left) awarded Housing Choices the \$4.9 million Victorian Property Fund (VPF) grant that will enable us to deliver 17 brand new homes in the Melbourne suburbs of Dandenong and Newport.

Our Board.



Arthur Papakotsias

Board Chair
Member, Governance, Appointment and Risk Committee.

Arthur has been Chief Executive Officer of NEAMI National for over 20 years. He sits as Chair of the Finance Audit and Risk Management Committee of the Mental Health Australia (MHA).

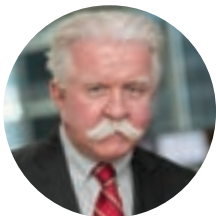
Arthur originally trained as a registered psychiatric nurse and has completed post-graduate studies in management at RMIT. He has also completed three residential programs at Harvard Business School: Strategic Perspectives in Non-Profit Management, Authentic Leadership and Leading Change and Organisational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



Heather McCallum

Deputy Board Chair
Member, Governance, Appointment and Risk Committee.
Chair, Audit, Finance and Risk Committee.

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, and a number of governance roles in youth, education, employment and yachting organisations. Heather holds a Bachelor of Commerce (Hons) from Queen's University School of Business and was instrumental in the establishment of Housing Choices Tasmania.



Michael Lennon

Managing Director.
Board Chair, Urban Choices Property.
Member, Governance, Appointment and Risk Committee.
Member, Audit, Finance and Risk Committee.

Michael has a 25+ year international career in housing, planning and urban development. In his native Scotland as Chief Executive of the Glasgow Housing Association, he oversaw the largest housing stock transfer in Europe at that time. He served as the inaugural Chief Executive Officer of the Housing New Zealand Corporation. In Australia, he led the restructure of the Australian Housing and Urban Research Institute. He has advised and collaborated with governments at the highest levels, as well as industry and the University sectors. He has been an advisor to the World Health Organisation and is an experienced Board Director and University Governor.

He is currently the national Chair of the Community Housing Industry Association (CHIA), a member of the South Australian Planning Commission and a Trustee of the South Australian History Trust.



Trevor Baldock

Chair, Governance, Appointment and Risk Committee.
Member, Audit, Finance and Risk Committee.

Trevor holds a Bachelor of Laws (Hons), 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 and completion 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.



Fabienne Michaux

Member, Audit, Finance and Risk Committee.

Fabienne is principal of Petrichor Consulting Services, a board member and Chair of the Audit, Finance and Risk Committee for The Song Room, a member of the Australian Advisory Board on Impact Investing and a member of Deakin University's Business School Advisory Board. Fab previously enjoyed a 30-year executive career, including 22 years with S+P Global in the Global Ratings division where her final role was the Australian Country Head and Head of Developed Markets Asia-Pacific.

Fab holds a Bachelor of Business (Economics and Finance) with Distinction from RMIT University, and is a graduate member of the Australian Institute of Company Directors.



Saul Eslake

Member, Audit, Finance and Risk Committee.

Saul is a well-known international and Australian economist. In addition to a high-profile commercial career, he has held numerous high-profile Board and advisory positions including a directorship of the Australian Housing and Urban Research Institute (AHURI), and senior roles at the National Housing Supply Council and the Grattan Institute.

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



Meredith Sussex, AM.

Member, Governance, Appointments and Risk Committee.

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

She lectures in the Masters program 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 State 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 was awarded the Order of Australia in 2007.



Julie Mitchell

Member, Governance, Appointments and Risk Committee.

Julie is a corporate social responsibility and strategic communications specialist. She has extensive experience in the design and delivery of complex and large scale strategic communication programs in the corporate internal and external environment, as well as in 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. Her interest in social housing stems from her early involvement in the establishment of Common Ground in Adelaide and is complemented by her involvement in the aged care sector.

Governance.

Table 1

Board meeting attendance.

Member	Board of Directors.		Audit, Finance and Risk. (AFRC)		Governance, Appointments and Remuneration. (GARC)	
	Eligible	Attended	Eligible	Attended	Eligible	Attended
Arthur Papakotsias	9	9	-	-	4	3
Heather McCallum	9	9	6	6	4	3
Michael Lennon	9	9	6	6	4	4
Trevor Baldock	9	9	6	6	4	4
Julie Mitchell	9	6	-	-	4	4
Meredith Sussex	9	9	-	-	4	4
Saul Eslake	9	8	6	5	-	-
Fabienne Michaux	9	9	6	6	-	-

Table 2

Governance policy and procedure reviews.

ID	Version	Document Title	Type	Area	Stage	Date
29683	2.004021	Affiliated Entities Policy	Policy	Governance	Issued	25.08.2017
31095	8.004036	Delegations of Authority	Policy	Governance	Issued	08.10.2018
29685	3.004005	Regulatory Reportable Notifications	Policy	Governance	Issued	24.08.2017
30104	1.004023	SEHL Share Policy	Policy	Governance	Issued	12.12.2017
31024	3.004007	Treasury Policy	Policy	Governance	Issued	27.08.2018
29686	4.00401	Regulatory Reportable Notifications	Procedure	Governance	Issued	25.08.2017

Regulatory Compliance and Accreditation.



Regulatory System:

National Regulatory System Community Housing (NRSCH)

Housing Choices Tasmania:

Overall determination was **compliant**.

Recommendations:

Standard 1 Tenant and housing services: Housing Choices Tasmania to proceed with plan to upload tenancy management policies and procedures to the website.

Improvement opportunities:

Complaints and Appeals brochure review to include escalation details to ensure tenants are aware of their right to approach an external agency. (This brochure has now been reviewed.)

Complaints Register did not record any appeals, are residents aware of what decisions they may appeal? (This has been completed as per revised *Compliments Complaints Appeals* brochure.)

The next compliance assessment is scheduled for 11 February 2019.

Housing Choices South Australia:

Overall determination was **compliant**.

No recommendations were made.

Improvement opportunities:

At the next return, Housing Choices should demonstrate its revised practice of forecasting and monitoring maintenance expenses in two categories within OneHousing and report maintenance outcomes for FY2018 in the format specified in the FPR template.

The next compliance assessment has opened and is due for submission by 3 December 2018.



Regulatory System:

Victorian Housing Registrar (VHR)

Housing Choices Australia:

Overall determination was **compliant**.

The last reporting period was for 2016-17, approved by the Registrar in March 2018 - all performance standards were met.

The 2017-18 key performance reporting was submitted on 31 August 2018. We anticipate full compliance with an identified performance improvement measure for vacant turnaround times. A meeting with the Lead Regulator will be held in early 2019 to review performance, and we expect to receive the outcome of our submission in March 2019.



“

As I look back over our first decade and spent time with teams in our various locations, I am reminded that in working for an organisation like ours, every member of staff is making a personal statement. They are telling the world they want to make a difference and are willing to spend their working day fulfilling that purpose.

Arthur Papakotsias
Board Chair



**Developing a robust,
resilient and agile
organisation.**





“

To pursue our ambitious plans, we need to find ways to network and influence with greater impact, collaborating and sharing expertise to enable better and scalable practice.

Carly Bairstow



Carly Bairstow
General Manager,
People, Culture and
Communications

For Housing Choices to meet its ambitious strategic and organisational goals it must attract and motivate talented staff and support their development.

To help achieve this, Housing Choices offers competitive remuneration and non-salaried benefits, a significant focus on learning and development, reward and recognition, and a professional, safe and collaborative work environment supported by sound human resource practices.

Understanding the real experience of our staff is incredibly important to us to nurture our internal culture. We asked staff to participate in a survey to measure employee perceptions across the organisation - 73% participated. From them, we heard that the organisation did have a clear vision and strong strategic direction, but that internally we needed to place greater focus on organisational learning and empowerment - valuable feedback indeed. A few months later, I was appointed to a new executive position as General Manager, People, Culture and Communications and began introducing systems and initiatives to work toward improving that focus.

Since then, every staff member has prepared a formal, professional and personal development plan and held career discussions with their manager. Setting foundational learning requirements has also been a focus, with the majority of our staff across all offices completing customer service and equal opportunity training. A number of front-line staff also completed mental health first aid training.

Rewards and recognition inspires and motivates higher performance. Formal recognition is made through the Housing Choices 'Going the Extra Mile' (or GEM) program, which gives staff an opportunity to recognise the achievements of individuals whose work epitomises Housing Choices' guiding principles - particularly our commitment to customer service.

As our organisation grows, it's important to continually improve how we practice workplace health and safety. Our new *Workplace Health and Safety Strategy* focusses on the prevention of both physical and psychological injuries, underpinned by actions that will build a workplace health and safety culture that will enable our people, and all those who do business with us, to return home safely from our workplaces. We also appointed a dedicated workplace health and safety manager to drive these actions and implement a contractor management system.

The success of both internal and external initiatives in any organisation is dependent on quality communications. We need to be clear about our aims, expectations and opportunities, and provide effective communications, in a 'noisy' digital world, that will cut through and reach our broad and varied stakeholder base; staff and residents, partners and governments, contractors and the general community.

The expansion and development of our marketing and communications team this year has provided us with the capacity to deliver important messages, both externally and internally, with greater efficiency and creativity. Introduction of a monthly digital staff newsletter and a series of expanding initiatives for communicating our achievements and impact, have meant that collateral like our *Impact Report*, new *Business Strategy* and other key communications are also delivered efficiently to our internal audiences. With offices in four states, and expansion a key priority, good communication is the key to ensuring that we remain a cohesive and close-knit organisation, regardless of distance.

Developing our workforce.

Human Resources report.

We have both promoted and seconded our staff over the last year; repositioning staff internally to positions of greater responsibility and arranging key secondments to some of our partner organisations.

This year has seen a wide range of formal and informal training programs implemented across the organisation, including specific client-focussed learning in human rights, domestic and family violence and NDIS, and technical and professional skills training in customer service and equal opportunity.

A key People and Culture project has been the development of the Work Health and Safety Strategy 2018-2020 and implementation plan.

73% of our people participated in a staff culture survey with the strongest theme being our strategic direction

Over 77% of staff surveyed believe:
A clear mission gives **meaning** and **direction** to our work.
There is long-term **purpose** and a **clear strategy** for the future.

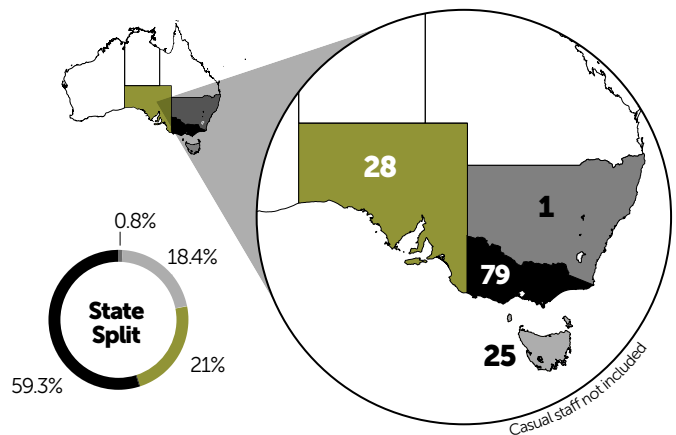
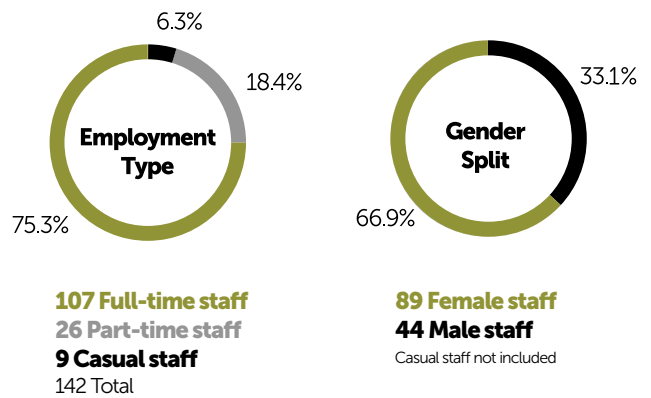
This result reflects how strongly our people are connected to what we do and how we see our future.

A wide range of staff consultation and engagement initiatives were undertaken this year. Our new People and Culture working group kicked off in February and is helping steer projects that will enhance our employee experience across the organisation.

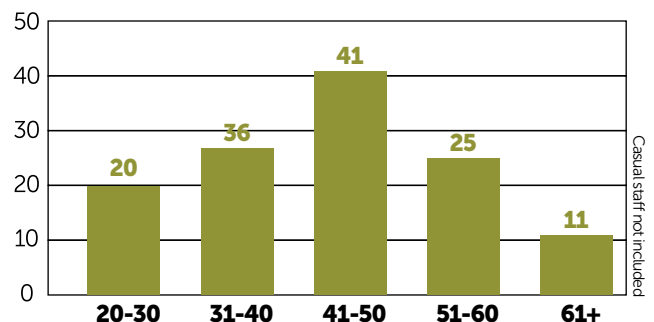
In a similar vein, there was significant input from staff at a series of design workshops this year that set the vision for how our residents can better experience our services.

Wrapping up the year, a series of presentations across all offices celebrated our ten-year anniversary and communicated our new business strategy and the rationale behind our four pillars of practice.

Over the last 12 months, our workforce increased by 14%, with 49 new staff.



Age Split



Our investment in tech.

Information Systems report.

General hardware and computer related costs	\$138,300.00
Software licences	\$243,320.00
Telephony - internet, mobile phone and landline costs	\$559,857.00
Total	\$941,477.00

Introducing automation.

The introduction of our new contractor portal will streamline the induction and on-boarding of contractors who perform work on our behalf for residents. This project enhances safety, both for the contractor and for our residents, by ensuring that they don't enter a premises without being screened or properly inducted to safety protocols.

We've also implemented enhancements to our corporate systems increasing the level of automation around cyclic processes, for example our bulk rent review process which is completed annually.

Safer and more secure.

Privacy and confidentiality are, and have always been, important to us. That's why we've invested in tighter security around our data by implementing a multi-layered scanning process for emails and links.

Additionally, we've implemented new and more robust processes to comply with the *National Data Breach Scheme* leveraging cutting-edge Microsoft tools to assist in quick and efficient completion.

Our capital expenditure on equipment.

We've continued to roll-out new desktop and laptop devices to all sites while continually migrating services to the cloud to enhance security and ensure deliverables are met.

Identifying demand, increasing supply.

The goal of our Property Development and Asset Management team is to design and deliver innovative, high quality and sustainable built environments that endure.

We do this through: a design and development program that accords directly with Housing Choices' long-term strategic objectives; procuring new and developing existing properties, capital upgrades and program-wide refurbishments and facilities management; pursuing an approach that incorporates asset life-cycle planning and includes monitoring, reporting, acquisition and divestment; and research, data-capture and analysis to enable long-term maintenance planning and forecasting to ensure financial viability.

We also aim to transform the resident experience through built forms that permit innovation in support service delivery, particularly for older residents and those living with a disability; for example, assistive technology and accessible design, integration with other housing and surrounding precincts.

This approach is a direct reflection of Housing Choices' Mission that we not only provide affordable housing to our residents, but also create spaces, buildings and neighbourhoods that truly support their life opportunities.

This year we restructured and significantly expanded our team with the emphasis on efficiencies, sharper oversight of the myriad projects and submissions that reflect our expansion strategy, streamlining essential services contracts to achieve greater cost savings and better outcomes, and embedding new property condition software in preparation for upgrade programs across our portfolio.

Our solid work with developers and local government agencies resulted in a number of excellent opportunities and potential investments. For example, our proactive approach helped negotiate the purchase of two properties north of Melbourne that will be highly appropriate to our Singleton disability housing redevelopment program.

Our divestment program is one of the ways we can fund new development, to meet changes and growth in demand. In Tasmania, we identified 10-12 properties suitable for divestment with active sales programs in place and four properties divested. In South Australia we identified three properties for sale and await approval from the South Australian Housing Authority (SAHA) before commencing a sale campaign. In Victoria, we identified 48 properties suitable for divestment. One property has been sold, two others are market-ready, and the remainder will be sold as we relocate the existing residents to other suitable properties. We anticipate proceeds from sales to exceed \$10m, all of which will fund new developments.



James Henry

General Manager,
Property Development and
Asset Management.



Commercial collaboration with our partners and government allows us to leverage debt facilities and access innovative finance to fund projects that are tailored to the individual needs of our residents.

Across all our regions, we are highly focused on improving the energy efficiency of both existing and future dwellings. Over 1000 properties in our Tasmanian portfolio were identified for improved ventilation and draught proofing and all were brought up to our required standard by the end of the financial year.

In Victoria, we pursued three major energy-saving initiatives across the portfolio, much of which involves the installation of solar panels. We anticipate around 200 dwellings will benefit significantly from this initiative. 79 properties were identified for upgrades and planning is underway.

Every state in Australia operates under different funding environments, and at the federal level this is still being formulated. The direction of future funding is more than likely to be in the form of long-term debt arrangements, where the government provides improved terms on interest for social housing providers and recurrent subsidies to address the rent gap between social housing and the private market. In response to this changing environment, we actively seek new partnerships, including rental management opportunities. To fully leverage these, we have worked hard to clearly identify what is the most appropriate housing to address residents' needs.

For example, many residents have multiple disabilities and are also ageing. Our participation in a collaborative Ageing in Place research project with the Faculty of Art Design and Architecture at Monash University (MADA) has enabled us to specifically focus on meeting these kinds of complex future requirements.

We know there are significant social and other benefits for residents in mixed tenure environments and many of our developments determinedly include community spaces where residents can interact and connect.

Where possible and appropriate, we look to leverage the planning policy incentives available in a particular region (e.g. inclusionary zoning) as a way of providing better value and creating additional housing supply.

This year, we assumed full property and tenancy management of 45 Disability Housing Limited (DHL) shared-living properties in Victoria. Planning has begun for a complete reconfiguration of our Victorian-based Singleton Housing shared-living property portfolio to fit the new NDIS structure, with a primary aim to cause no disruption and no disadvantage to residents.

We budgeted for two disability housing demonstration projects in the northern suburbs of Melbourne. Schematic designs are now complete and stakeholder engagement will be undertaken before construction, with completion scheduled for mid-2019. A further four properties have been identified within the portfolio, located at Skye, Seaford, Ringwood and Reservoir and design plans have been prepared.



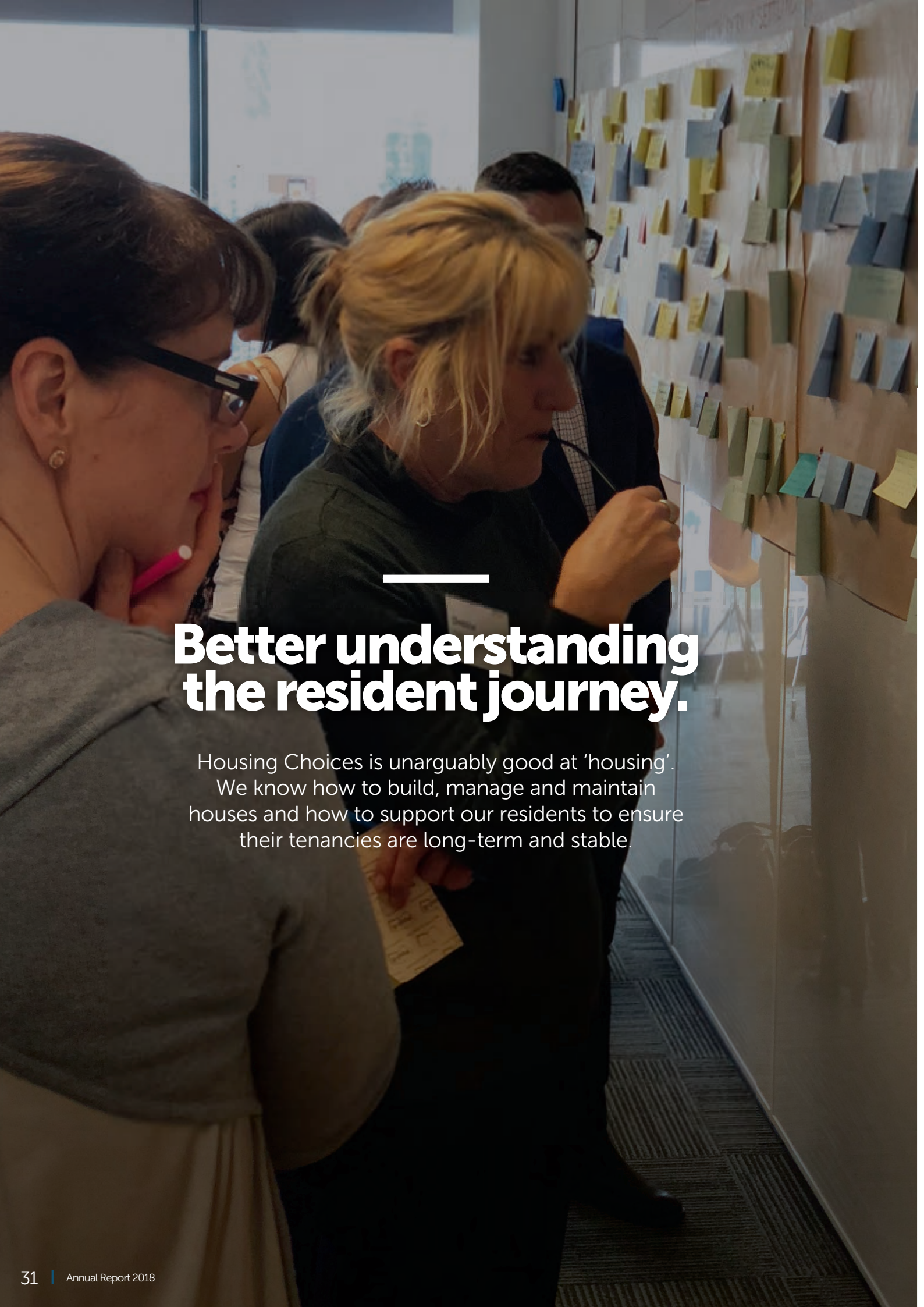
I have been living with Housing Choices for six years and I have a disability. It's the perfect solution to all of my living needs. Thank you for your support.

Housing Choices Resident

A group of people are gathered in a meeting room, looking at a large wall covered in sticky notes. The scene is dimly lit with a blue tint. The people are seen from behind, engaged in a collaborative activity. A white horizontal line is positioned above the main text.

Transforming the resident experience.





Better understanding the resident journey.

Housing Choices is unarguably good at 'housing'.
We know how to build, manage and maintain
houses and how to support our residents to ensure
their tenancies are long-term and stable.

Challenging how we can increase our impact in this way, is a natural progressive step in our growth and development.

As a national housing group, we are ten years old this year and being good at housing is what has got us where we are today.

Birthdays are a time to reflect on the past and evaluate what lies ahead, and this year was a perfect time for us to reflect on our impact as we set our vision for the next ten years.

One of the principles that has always guided Housing Choices' growth is the strongly held belief that what matters most about our work is the impact it has on the lives of our residents.

We want our residents to experience the best 'home life' they can, secure and confident enough to take up the value-adding life opportunities and pathways we know a good home life can bring.

To tailor services to meet the needs of our residents and deliver them more effectively, we are mapping the resident journey to gain a deeper insight into their experience. This will be achieved through meaningful engagement and listening to our residents; where and how they want to live; what kind of home they aspire to; what they need to help them fulfil this goal; and how we can best respond to changes in their needs and circumstances.

This year we engaged a consulting partner that specialises in human-centred design. They worked with us to gather evidence, distill feedback from staff, residents and stakeholders and develop insights that are real, relevant, actionable and will position us for future success. With this knowledge we will transform our practices; plan, innovate, deliver and adjust our services to meet our residents' needs now, and as they change over time.



When we look back at ourselves in 2028, we will see a vibrant organisation that not only provides lots of great housing outcomes across the country, but also increases residents' chances of finding the pathways and taking the opportunities that will help them create a really good home life - one they can take with them if they move and can pass on to their next generation.

Transforming Housing Choices for the next decade.

As we begin our second decade, we want to make sure that both the current and next generations of Housing Choices staff are well-trained and well-supported, have the diverse skills, capabilities and temperaments needed to match their tasks, and that every staff member recognises clearly how their individual contributions are a vital part of an integrated effort.

Our workforce will be supported by an innovative and solution-oriented culture, underpinned by processes, systems and infrastructure that allow and encourage innovation, deliver the right tools and resources and a management structure that supports and rewards.

We will keep thinking nationally and acting locally, but make more sense of it; centralising processes and localising outcomes. We want our staff to be excited and proud to say they work at Housing Choices and they should be able to clearly see that the job they do is making a real difference.



Understanding the resident experience and the requirements for success.

The community housing sector is in the middle of a period of unprecedented pressure and change, driven by three key factors; higher expectations of us by both governments and the general community, both in terms of the quality of our services and the impact our work is having, particularly on homelessness; increased expectations of us by our residents for our services be more tailored to their needs and adaptable as their circumstances change; and increasing pressure on costs due to ongoing funding constraints at both state and federal government levels.

To better understand our residents' needs and deliver services more effectively, we are developing robust systems to better track the journey of our residents, analytical tools that will help us process the data collected on their experiences, and methods by which this information can more effectively clarify the impact of our services. It's all about feedback and what we do with it.

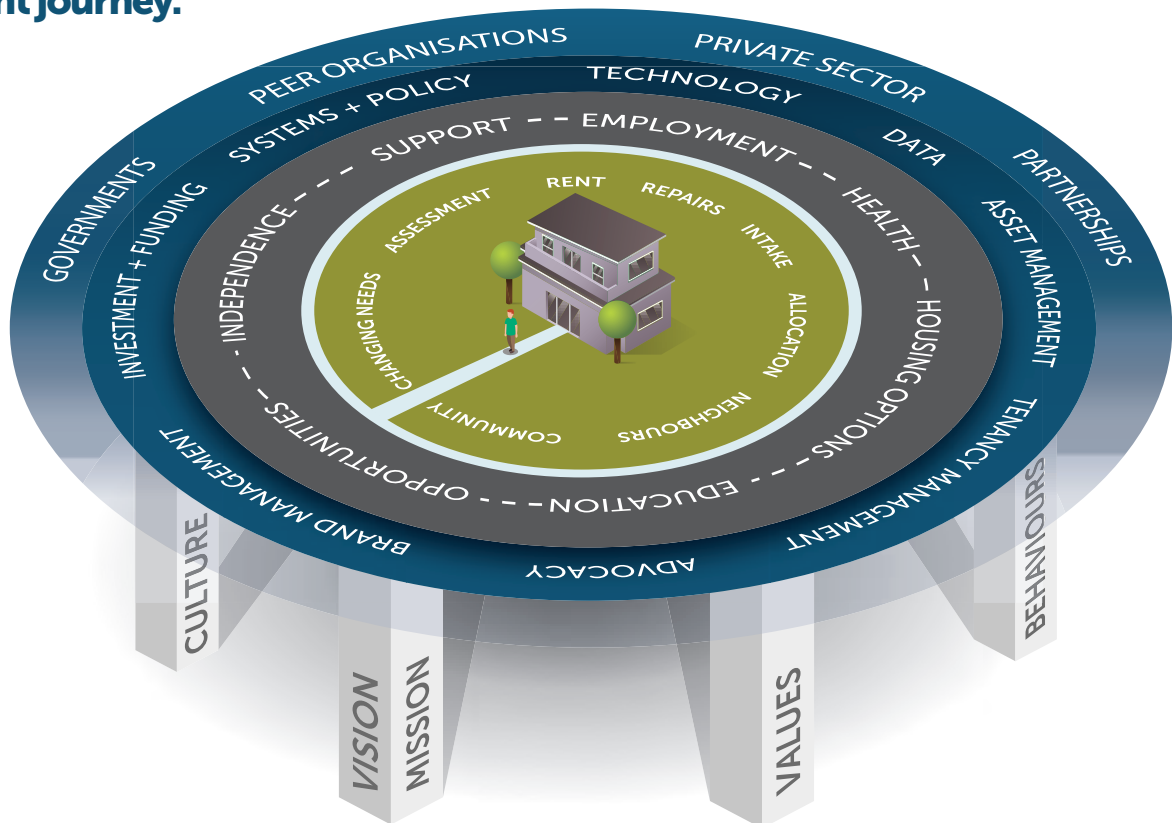
At a state and federal level, new initiatives in the social housing system are creating significant opportunities. These will require community housing organisations like ours to become more complex and sophisticated. We will need to take on new roles and acquire risk, asset and project management skills we've never needed before.

We also need to build new partnerships with private developers, construction companies, architects, technical experts, researchers, planners and financial institutions.

The expectations of these partners will differ to those of our residents, the community, and governments. We need to ensure we have the methods and processes in place that allow us to achieve and maintain the right balance.



Tracking the resident journey.





Why our residents stay happy.

The annual resident satisfaction survey allows residents to speak for themselves.

In addition to mapping the resident experience, we encourage regular feedback from our residents across a range of channels; one of these being the annual resident satisfaction survey.

This independent survey is conducted according to the *Ethical Principles Governing Human Research*, is highly-regarded by regulators and provides a high level of transparency.

Our residents provide feedback on a range of areas including: overall satisfaction, satisfaction with services, properties, location, maintenance and our response performance.

This year our Overall Satisfaction rating was 84%, just 1% lower than last year, but we were encouraged that more residents participated in the survey than ever before, and 82% reported they were satisfied with the services we provide them.

Without resident feedback, we couldn't deliver the high standard of service for which we are known. We use a 360-degree approach to drive service improvements across all aspects of the organisation and, with our new resident experience project being rolled out over the next year, we are already seeing improvements in service delivery across our portfolio.

In addition to providing comparative response data, residents have the opportunity to comment directly on their individual experiences. We were delighted to see even more honest feedback this year - both positive and negative - and some frank suggestions for improvement. We don't shy away from critical feedback and encourage our residents to provide honest accounts of their experience. Without that we know we can't deliver the high-quality service they have a right to expect.

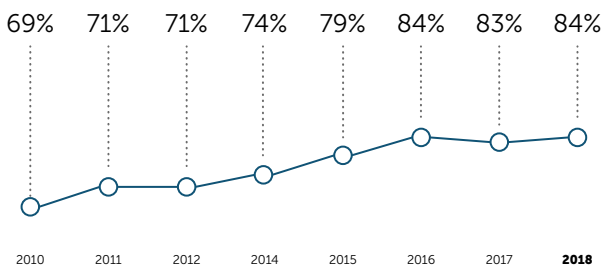
National overall resident satisfaction:



Very pleased to have Housing Choices as my landlord.

Victorian Resident

National maintenance satisfaction:



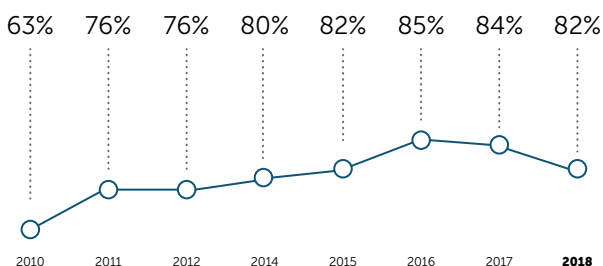
Housing Choices staff are always very prompt to deal with any problems you may have. Excellent.

Tasmanian Resident

Even though it was a small problem, I was treated very fairly with a pleasant manner.

Victorian Resident

National customer service satisfaction:



The reception staff are so lovely. They try to help with so much.

South Australian Resident

I am extremely grateful for all that Housing Choices has given me. The care, compassion from staff to the actual property is stunning.

Tasmanian Resident

Very satisfied by the overall services given by Housing Choices.

South Australian Resident

A photograph of a woman with dark hair, wearing a yellow floral top, smiling warmly as she holds a young child. The child is wearing a light blue t-shirt and blue patterned shorts. The background is softly blurred, showing green foliage. The text 'Our operations.' is overlaid in white, bold font, with a short horizontal line above it.

Our operations.



Roberta Buchanan

General Manager,
Housing Services

92%
Complaints resolved
within 30 days

93%
Repairs completed
on-time

84%
Overall satisfaction

1%
Total rent arrears

\$10.3m
Total spent on
repairs + upgrades

536
Allocations

As we expand our national footprint, our approach is to think nationally but act locally. Every region in which we expand is different; different protocols, funding models, needs and operating environments.

Clearly understanding where and how we can really contribute in each region has been a key element of our success and our impact.

As you read the State Managers reports to follow, you will appreciate the different styles, priorities and methods of operation we employ to meet those differing local challenges and needs. But it's through our expanding national footprint that we have the capacity to act with such flexibility and apply the economies of scale and smooth operational practices to help achieve our goals in a way that has real impact in a particular region.

Our work in New South Wales is just one example. This year, in partnership with Life Without Barriers and Australian Home Care Services we assumed management of 133 tenancies in the south-east of Sydney. While this is a relatively small portfolio, we are extremely proud of this service as it highlights our expertise in partnerships and managing assets on behalf of government but, most importantly, it demonstrates our ability to deliver tailored housing services for people living with a disability.

Transitioning to a new landlord can be an anxious time for anyone, particularly for people living with disabilities, their families and carers. Our transition team built strong relationships with all residents to assure them of a positive outcome, that we were here for the long haul, and committed to the concept of greater choice and control for residents.

Our residents very quickly took up the opportunity to become more involved in how their homes were managed and tell us what they wanted from their tenancy manager. We also built strong relationships with the staff who had been providing the independent living services in these homes, as they transferred across to our partners. The response has been clear: just how important it has been to the smooth transition for staff to know that Housing Choices, as tenancy manager, clearly understood that these homes are also their workplaces.

How we rolled out this transition, while bespoke, was based on our long experience in disability housing and the principles we employ in this work in other places.

In each state we operate, Housing Choices is a registered NDIS provider. The collaborative approach we took in New South Wales – incorporating the needs of owner, residents, families, carers and support workers – is the key to our success in this important area of housing people with a disability.

As the NDIS rolls out, with all its inherent complexities, it's important to remember that the outcomes should, and can, be positive and rewarding for everyone.



As the NDIS rolls out, with all its inherent complexities, it's important remember that the outcomes should, and can, be positive and rewarding for everyone.

Life Without Barriers and Housing Choices staff at an introductory forum following our expansion into NSW.



Ellie Francis-Brophy PhD
State Manager, Victoria

In Victoria the year was one of solid preparation and planning as governments, local councils and the sector moved forward with multiple initiatives to increase the volume of social and affordable housing stock supply.

We continued to strengthen our core deliverables, housing services, property management and customer service; the foundations for our ability to meet the challenges ahead. Our team was revitalised by the new agenda and tone set by our Board through the new Business Strategy, and its four fundamental pillars of practice.

This year our process improvements focussed on decreasing vacant turnaround times and helping residents resolve rental arrears through repayment plans, financial counselling and proactive, open communication.

Beyond housing, we actively considered the complex and interconnected social problems that impact on people's ability to live the best life they can. We clearly understand the vital, structured support that our service partner organisations provide our residents. This year we continued our regular stakeholder meetings, while leading a program of consultation. The aim was to assess how our partners are impacted by the NDIS and where gaps might exist in the future, so we can implement innovative solutions for our residents.

Our capacity to deliver different types of housing programs, from general lease to affordable, supported or transitional, to Rapid Housing (escaping family violence), means we form collaborations with many expert agencies and community providers. These include specialists working with specific cohorts; indigenous communities, culturally and linguistically diverse residents, families, older people, women and children overcoming family violence, and young people. Our support partners include leaders in disability, employment and volunteering, health and wellbeing, homelessness, legal and financial, mental health, nature, conservation and gardening organisations.

One of our many partners, Sacred Heart Mission, secured the Victorian Government's first Social Impact Investment (SII) with its successful Journey to Social Inclusion (J2SI) project. It will deliver better and more sustainable housing outcomes for people who have experienced long-term homelessness.

Housing Choices was pleased to be selected by Sacred Heart Mission to provide the tenancy management services and procure private rental housing stock to meet its housing project objectives.

In our Property team, we enhanced our property condition survey process and upskilled our staff in readiness for improved technology rollouts next year. We'll be able to run better integrated reports, saving time and increasing efficiencies for our property and assets teams, as well as provide better information to our contractors.

We assessed and replaced gas heaters following a State Government alert about potential ventilation issues with some older-style Pyrox gas heaters and ensured that all residents were kept fully informed.

Discussions with the Registrar of Housing about the new Victorian Housing Register (VHR) and its Allocation Framework continued throughout the year as the sector worked with the Government to understand the financial, legal and operational requirements of the VHR.

One of the key pathways to life opportunities for our residents is education. In July we established our resident scholarship program which has already enabled 18 residents to move closer to achieving their educational goals; through allocating funds to support completion of educational qualifications and the purchase of computing and other equipment.

In October, we launched *Your Choices Fund* to support older women, mothers and children recovering from family violence. The fund is connected to Housing Choices' *Rapid Housing* program and was made possible through the generosity of an anonymous donor. Our family violence support partners assist us in reviewing applications. In only a few months, 14 Rapid Housing residents have received funding for activities that enable positive and healthy family time or increase self-esteem. The feedback has been uplifting.

 **96.1%**
Complaints resolved
within 30 days

 **93.6%**
Repairs completed
on-time

 **83%**
Overall resident
satisfaction



 **1.3%**
Rent arrears

 **\$4.6m**
Total spent on
repairs + upgrades

 **239**
Allocations

Our community development work fosters a sense of belonging amongst our residents, providing social and other opportunities through which they can connect, communicate and generate positive change. We look forward to building this side of our operations in the years ahead, in response to new and improved social impact evaluation processes.

The Victorian Resident Advisory Committee (VRAC) system remains a vital tool for us; monitoring our performance, scrutinising new policies, advising how we can resolve and prevent common complaints, assisting with grant and fund applications, communications with residents and overall transparency and efficiency. Their feedback has been invaluable, particularly this year as we laid down the building blocks for what will be a productive and innovative 2018-19 year.

The Victorian team's hard work, and our excellent standing in the sector and as a valuable partner, places us in a strong position to make a significant impact on the lives of those who need our services. In the coming years we will see the benefits of the effort expended now, behind the scenes, in building a framework for evaluating impact, so we can truly measure our efficacy and adjust our operational practice





Kim Bomford
State Manager, Tasmania

2017-18 was a year of significance for the affordable housing sector in Tasmania. A State election in March 2018 and subsequent change of responsible Minister, coincided with something of a tipping point; the recognition that, in terms of housing, Tasmania had reached crisis point.

What had been increasingly evident to many over the years, came to a head with a severe and critical lack of affordable rental properties on the market and alarming increases in rental prices, making the reality of the situation impossible to ignore.

An urgently-convened Housing Summit brought together a range of concerned stakeholders to explore the issues and delivered much-needed focus to both the immediate and longer-term needs. Housing Choices Tasmania was pleased to be a part of this process and since then, a part of the solution.

I acknowledge the hard work of our committed staff here in Tasmania, ably supported by our corporate office, ensuring we achieved great operational highlights over the year.

In the north-west, our residents clearly embrace our localised service approach and the community engagement we practice. Our southern-based residents are highly engaged in localised capacity-building activities, from group learning through to community gardening.

We are on track to deliver 62 new dwellings by mid-2019 in the north west under programs supported by our State government partners. This development program will also inject around \$7.7m into the community through flow-on benefits to local contractors and industry in general. Furthermore, we continue to seek opportunities to work with government on strategic approaches to alleviating the pressures on the housing system.

During the year we completed construction of 16 additional, high quality, affordable and accessible homes and our owned-portfolio now stands at 61.

We continued our proactive engagement with the important *Rapid Rehousing* initiative that helps people escaping family violence to restart their lives, first and foremost, in a safe and secure home. We now have a stable portfolio of head-leased properties and would like to take the opportunity to thank those private owners who make their properties available for this vulnerable group of Tasmanians.

This year also saw the implementation of the Private Rental Incentive Scheme and we now manage eight head-leased properties under this pilot initiative.

This year we continued to roll out our Property Condition Survey that enables us to identify issues in our properties and prioritise our maintenance response. We undertook Ventilation Standards compliance assessment and upgrades to almost 50% of our properties. As a compliance requirement under the Tasmanian Residential Tenancy Act 2007, this process ensures our properties are safe and healthy places for people to live in.

Every one of our many positive and collaborative partnerships with contractors, developers, support organisations, community houses, child and family centres and local and state governments is vital to our long-term vision of building safe, accessible homes, supporting residents and building communities that thrive. Our community houses and child and family centres enable us to promote and deliver the community engagement activities that are so important to the long-term health and well-being of our residents. Partners such as Housing Connect and other support organisations work in parallel with us to ensure residents have the best possible chance of a successful tenancy.



97.4%
Complaints resolved within 30 days



94.4%
Repairs completed on-time



88%
Overall resident satisfaction



0.4%
Rent arrears



\$4.4m
Total spent on repairs + upgrades



199
Allocations



My sincere thanks go to our Tasmanian Resident Advisory Committee (TRAC) members who so readily participate in meetings and forums and continue to demonstrate such enthusiasm, energy and commitment. We increasingly look to this group to enhance our service delivery and practices. Their input and experience are unique and very highly valued.

Through the Resident Community Fund Grants Program we committed a total of \$110,000 to community development activities that funded a number of wonderful initiatives; The *Living Well* Program that builds self-esteem and confidence through teaching effective speaking and interview skills, provides tips on how to reduce daily living costs and healthy living, and advice on garden and home maintenance; a partnership with Hellyer College students and Burnie Council to enhance the toddler play area at Shorewell Park Reserve; our *The Curtains for You* program that encourages sewing skills and enables residents to make and install curtains in their home; the construction of an outdoor shelter at Burnie Community House to provide opportunity for more activities; cooking classes; our garden competition and the *Reward Your Neighbour* project.

We also awarded 16 \$1000 scholarships to the children of our residents, to help further their educational aspirations and yet again, Harmony Day in Hobart saw hundreds gather at Queens Walk to celebrate diversity in all its glory. This is an outstanding community cultural celebration that really typifies the character of Housing Choices – warm, engaging, creative, collaborative and really well-run.





Julie Duncan

State Manager, South Australia

2017-18 was a transformational year for Housing Choices' South Australian team. In preparation for the transfer of 840 new properties and tenancies under the South Australian Government's *Renewing our Streets and Suburbs* (ROSAS) Program, we increased our operational capacity, doubled our office space, implemented a new staffing structure and recruited a whole new team to deliver tenancy and property management to our new residents.

What followed was a smooth and successful integration of the new portfolio and all residents across to our organisation. It was an outstanding achievement by our South Australian team and the operational team at head office in Melbourne; an exemplar demonstration of coordination, cooperation, collaboration, efficiency and goodwill.

To support the housing team in managing some of the more complex presenting issues of residents involved in the ROSAS transfer, we have trialed an intensive housing worker role to help link vulnerable residents, or those who have a tenancy at risk, with support services. Our aim is to help residents maintain their independence and ensure their tenancy is sustainable.

Early results from this new service have been significant. In the first eight months, we identified more than 70 residents in need of specialist supports. More than 50% are now receiving the help they need and 32 have been helped to address issues related to severe hoarding. We continue to receive positive feedback about the model and the interventions we offer.

In December, we held our first Christmas party for our new ROSAS residents; more than 80 of whom gathered to share lunch and some pre-Christmas cheer. It's through events like these that we get to know our residents and they get to know each other. It helps us to find out what they want and need from our services and is a great opportunity to encourage them to get involved in our resident advisory opportunities.

A major component of our ROSAS stock management transfer contract is the delivery of an Asset & Investment plan across the transfer portfolio. After months of hard work and evaluation, our Final Investment & Asset Management Plan (FIAMP) was completed and submitted for approval to the South Australian Government. This plan will hopefully enable us to deliver more than \$27m in maintenance, property upgrades and an exciting new housing construction program.

Following the change of government in South Australia in March, the Hon Michelle Lensink MLC was appointed Minister for Human Services and we were pleased to host her visit to Housing Choices in the early weeks of her new role. After a period of uncertainty, funding was secured for our flagship Common Ground Adelaide Support Service until January 2020, under the National Housing and Homelessness Agreement. This allows us to continue to deliver our permanent supportive housing program and further develop the suite of services on offer.

The new government has indicated an intention to undertake a homelessness sector reform, ahead of the expiring service agreement, which will help us to inform and shape our service offering in preparation for future funding rounds.

It was also a pleasure to welcome the ACT Minister for Housing, Yvette Berry MLA, for a tour of our Common Ground Adelaide program, and host an ACT Government housing delegation investigating the expansion of this concept in their region. Two of our team members were invited to participate in a round table workshop in Canberra on service planning.

In everything we do, our partnerships are an important factor to our success, and this year we continued to build on these. The *Inspiring Health in the Inner-City* project was a highlight of the year; a collaboration between Housing Choices, Flinders University and the University of Adelaide. Over 50 residents participated in health screening activities, questionnaires and assessments, to evaluate their physical, emotional and cognitive health and wellbeing.

The program identified opportunities to improve specific individual health outcomes and participants were offered individualised reports that directed them to resources and activities that will benefit them. The study also identified a number of health education priorities for our residents in the years ahead, including general physical fitness, blood pressure, diabetes, nutrition, sleep quality, hearing, cardiovascular, psychological care and continence.

During the year we welcomed Neami's *Street to Home* service to our Light Square and Mellor Street sites, a service that works to identify and provide support for Adelaide's most vulnerable, including homeless and rough sleepers, and build pathways for them to move into safe housing.



88.2%
Complaints resolved
within 30 days



89.2%
Repairs completed
on-time



81%
Overall resident
satisfaction



1.1%
Rent arrears



\$1.2m
Total spent on
repairs + upgrades



98
Allocations



Our continued collaboration with Neami's *Links to Wellbeing* program allowed us to successfully introduce a psychologist service into our on-site health suite. Links to Wellbeing recently won the Adelaide Primary Health Care Network AGM Collaboration and Integration Award for outstanding work for its partnership with Housing Choices and Catherine House.

Our Common Ground Program in Port Augusta continues to be delivered in partnership with the Salvation Army. The program provides permanent, supportive rental housing and case-managed support services for the homeless and those struggling to access housing in the private rental market.

Over the year, more than 350 residents participated in our social activities and community programs, and more than 120 residents participated in training and education for life skills, including cooking, educational courses, personal safety, gardening and more. We continue to see strong uptake from residents for our on-site health services.

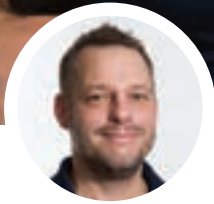
Focus groups were conducted with residents to help develop a community development plan to be launched across our entire portfolio in late 2018.

All our new activities are designed to complement our existing and highly regarded Common Ground Programs. In metropolitan Adelaide, we are building strong connections between old and new portfolio residents, introducing several programs and activities that will be delivered to all our residents. Just one of these new initiatives was a Certificate II in Business course delivered in partnership with the North-East College of Business.

We have developed new partnerships and working relationships with local government, non-government organisations, community and volunteer groups in our portfolio areas and we now have more than 40 partners in South Australia.

Our Common Ground resident advisory group continues to meet regularly, and our ROSAS resident advisory group will be up and running soon. Both will play a major role in building new partnerships and shaping community development activities for the future.





Lincoln Ogden
Housing Choices' first Intensive Housing Officer

Intensive support for those who need it.

When I started back in 2011, the then Common Ground organisation was a small one, employing roughly 14 people. Originally established to end homelessness, who would have thought we'd grow from having a mere 36 apartments in 2008, to where we are positioned today?

In 2011, our office didn't exist and our Light Square apartments and community centre had just started construction. Part of my case management role at the time was to identify and assess disadvantaged and vulnerable individuals who were ready to embrace progressive change.

An integral part of the program centered around creating pathways to employment, education and training opportunities, assisting residents link into their wider community networks and resources to improve holistic health and wellbeing, thus creating opportunities that would help people re-build their lives and transition to long-term housing stability.

Now part of the Housing Choices Australia group, we've been afforded the increased capacity to grow as an organisation to deliver significantly greater outcomes and enhance our program's impact.

Part of this impact is my new position in the organisation, as an Intensive Housing Officer. In a nutshell, my role provides "step-in-step-out" service coordination and assists in providing short-term supports to some of the most vulnerable residents in the community. It's an opportunity to facilitate sustainable tenancies by directly working with those who require additional support.

Working autonomously to shape the parameters and functions of the support we provide, the role collaborates and interlinks with a range of community agencies who provide positive advocacy and intervention to our residents with the most complex needs. These needs range from drug, alcohol and substance misuse, mental health, the elderly, property care issues and assisting residents who have become isolated and vulnerable.

This unique role excites and challenges me and provides a much broader opportunity to participate in the tasks I find particularly rewarding. I value my colleagues' support and encouragement, even on the days where my job takes its toll. But our collaborative approach to finding solutions to some more complex issues, makes a genuinely valuable contribution to our residents - and I love that no day is the same.

Case Study.

Maintaining independence.



We work hard to identify when our residents need extra support.

Sadly, there are times when older residents do not receive the help they need until things get pretty bad.

During a routine assessment, we discovered an 80-year-old resident who had no home or community supports, was isolated and in very poor health. They'd had several falls and their diet was very poor. This resident had been moved a year ago from a house that had been bulldozed and the living room was still stacked with unpacked boxes. Due to ill-health, they simply did not have the strength to organise their home.

Our Intensive Housing Officer engaged the Regional Assessment Services from the Aged Care Assessment Team (ACAT) and a support package was put together. Meals-on-Wheels is now delivered three times a week and an easy-to-follow process is in place to make sure they take the medications they need.

A gardening service comes in every month and a care worker visits weekly to help with daily living. We organised an optometrist appointment for them to get new glasses and they're looking forward to getting back into reading.

Further plans include securing weekly visits from a nurse, installing a personal alarm and arranging a home phone for them. By working together with our partners, we were able to put together a support plan to make sure this resident can continue to live independently in their own home.

The resident has expressed their happiness with the support they're now receiving.

Our Resident Advisory Committees.



Victoria (VRAC)

The Victorian committee has seven members and meets every two or three months. This year the committee:

- Regularly reviewed Housing Choices' Key Performance Indicators for Victoria and provided advice on areas of improvement
- Considered and approved eight applications from resident groups and support partner organisations to the Housing Choices Resident Community Fund (valued at \$23,647)
- Helped to develop communications to residents regarding:
 - Change in Housing Officer standard communication
 - Flyers for FISH (Financial Inclusion in Social Housing) Program
 - Proposed resident mechanism to reward HCA staff for going above and beyond duty, to tie into GEM program
 - Rent Card trial communication
 - Revision of Lock Out Policy communication
 - Resident Meeting Invitation (addition to standard invitation, providing room for residents to submit their issue should they be unable to attend meeting)
- Attended workshop to provide feedback on development of new, user-friendly and accessible communications, resident-facing website
- Approved and provided feedback regarding implementation of Your Futures Scholarship program proposal
- Aligned TRAC and VRAC 2019 scheduling to prepare for SARAC and National Committee
- Voted on *Home Is Where the Art Is* competition, selecting four winners from the submissions.



Tasmania (TRAC)

The Tasmanian committee has nine members and meets five times a year. This year the committee:

- Reviewed and made recommendations about the Resident Newsletter
- Commenced having joint meetings with the Victorian Committee
- Reviewed the entries for the garden competition and selected the best ten gardens state-wide to win \$100 Bunnings voucher each
- Attended the Harmony Day event in Hobart at Queens Walk and assisted on the day
- Met with the Housing Choices Australia Board
- Participated in reviewing state-wide community development activities and made recommendations on possible activities for 2018-19.



South Australia (CGA)

The South Australian committee (Common Ground Adelaide) has nine members and meets every two months. This year the committee:

- Initiated and assisted in the development of a new tenant welcome pack
- Established an LGBTQI+ group for Housing Choices residents who identify as being part of this community
- Discussed the development of strategies to promote safe and respectful relationships amongst the Housing Choices community including Hosting the Rise Above the Pack workshop for tenants facilitated by YWCA addressing the issue of violence against women
- Established a resident survey regarding smoking outside the Light Square Complex
- Discussed solutions to address barriers to internet access.



Special thanks to Brooke Parsons

who resigned from the committee this year. Brooke has been a key member of the inaugural Victoria Resident Advisory Committee since its inception in 2013.



Developing real neighbourhoods.

“

Our community development work fosters a sense of belonging amongst our residents, providing social and other opportunities through which they can connect, communicate and generate positive change.

Dr. Ellie Francis-Brophy
State Manager, Victoria



“

We aim to increase residents' sense of belonging and ownership of the space, increase positive neighbourhood interaction and reduce social isolation.

Jane Crombie
Community Development Officer



Latrobe Close

Community Garden



Applied for funding in June of 2016

\$20,000 from City of Melbourne

Successful January 2017

\$12,000 Housing Choices contribution

Funds allocation

A Community Project Worker who engaged residents through a variety of participatory events, sessions and workshops. Funds were also allocated to the purchase of a garden shed, retractable hoses, communal tools, a gazebo to provide a shady space for residents to sit together and self-wicking plantation boxes.

Outcomes

An established garden group continues after project concluded and a sense of belonging; beautification of an otherwise unused area and life-skills development for residents.

Christmas in Victoria

The Victorian Residents' Christmas Party was yet another great event. Gathering at Fitzroy Town Hall, more than 200 residents, staff and helpers celebrated a successful year of working together. The afternoon was all about food, festivity and Christmas cheer. We were entertained by the With One Voice Choir who dazzled with performances of our favourite Christmas carols. Some talented staff were even moved to get up on stage and sing along. There was face painting for children, a special photo booth on site and even Santa swung past to wish everyone a safe and happy holiday.

Special thanks to our Resident Advisory Committee, our many generous community donors and all our dedicated staff for making this year's event such a huge success. We've received some great feedback about this party being the best one yet.





Resident Scholarships

Our resident scholarships program commenced in 2017 as an initiative of Housing Choices' Resident Community Fund program.

The aim is to work with residents to support education opportunities, and the scholarships provide financial assistance with out-of-pocket expenses for residents, or their children aged between 16 and 20 years, who are enrolled in formal study. It can apply to any education commitment, whether it be a certificate course, school, diploma, bachelor degree or apprenticeship.

A worthy new note

A 17-year-old resident, who lives with her mother was undertaking a three-year Bachelor of Music, despite experiencing financial hardship. She reported that: "I often don't have the money for public transport to travel to my campus" and that "being in such a financially difficult situation, I often worry whether I will even be able to continue going to university or move forward with this degree that I have worked so hard to get into".

We were able to support her in getting the materials required for this undertaking, assist with travel expenses and pay for her student amenities fees.

She aims to get a job in the music industry as a producer or booking agent and says that the scholarship has been immensely helpful, taking a weight off her mind. "Thank you so much for this, I'm really over the moon!"

Stepping back, to step up

One of our residents re-enrolled to complete his Victorian Certificate of Education (VCE).

He was keen to follow his dream of studying journalism and foreign relations, but needed VCE to be accepted into university.

He saw our scholarship program as a way to ease the financial burden and allow him to devote more time to his academic studies.

Restarting in IT

A 19-year-old boy who lives with his mother had experienced homelessness in his high school years, impacting his mental health and learning. Once in stable accommodation, he recommenced education to study a certificate in Information Technology.

We were able to support him in getting the materials required for this undertaking, assist with travel expenses and pay for his student amenities fees.

He's done well and is learning a lot, although he reports that the workload is challenging at times. He has gained confidence through the experience and has been able to access some work experience that will open up employment opportunities in the future.

Securing a future

A Victorian resident who had been unemployed for over two years was unable to find any jobs in his trade.

He was hopeful that a Security Operations Certificate would re-qualify him so he could seek in a new industry and help him financially support his family.

"It has been very difficult being unemployed for so long. Working would keep me busy and able to support my goals of becoming an entrepreneur in the future, support my three children and find value and meaning in my own life."

We provided him with \$500 towards his course application fees.

Never too late

A 73-year-old Victorian resident was seeking to complete a short course to teach English for Community Engagement; not only to help her improve her own English skills, but that of her peers - ultimately becoming better connected with her community.

We were able to support this applicant by paying her tuition fees.

Linking the community to local services.

International Women's Day Health and Wellbeing Festival



Housing Choices Tasmania celebrated International Women's Day in March with residents, volunteers and support organisations at a fantastic event in Latrobe. It was a huge success.

Residents showcased over 30 market stalls from potted succulents to healthy cooking demonstrations, crafts and health and wellbeing stands. Our residents led the way in organising the day with support from Latrobe City Council, and we want to thank our resident group in Latrobe for all their hard work.

Community members were able to speak to a range of support organisations including the NILS Network, Carers Tasmania, YFCC, EACH, The Smith Family, East Devonport Community House, Men's Resources Tasmania, Advocacy Tasmania, Volunteering Tasmania, the Tasmanian Health Service, My Pathway, Mission Australia, LINC, Red Cross and Housing Connect.

Bloomin' Beautiful



In spring, we host gardening competitions right across the country. We've been delighted to visit so many beautiful gardens; inspiring creativity for all our residents.

Whether it be community or shared areas, on balconies or in their own patios, back or front yards, it's clear the passion, joy and pride gardens in all their various forms bring to those who tend to them and the whole community. A garden is often the thing that turns a house into a home.



Entries are judged by the Resident Advisory Committees, with winners receiving gardening vouchers, garden packs and a certificate of recognition.

Christmas in July



In July, Housing Choices celebrated three years of operation in the north-west of Tasmania under the *Better Housing Futures* program.

We were thrilled to hold two celebration events with our residents. Both events were a huge success with the Shorewell Park community showing up in droves to the Burnie Child and Family Centre for a feast catered by the Burnie Community House.

At our Latrobe event, over 110 residents joined us at the Latrobe Memorial Hall, organised largely by our resident group, Next Steps participants and the East Devonport Community House.

The Community House catering trainees cooked up a roast feast for everyone to enjoy with Santa joining us to find out what we all wanted for Christmas. The Latrobe Memorial Band was a huge hit with the residents, particularly their rendition of *The Proclaimers, I'm On My Way* which had everyone dancing.



Curtains For You



The Housing Choices' Community Fund Grants Program continues to support educational opportunities for residents.

The *Curtains For You* sewing program commenced in May 2018 after feedback from the residents in East Devonport. The program runs from East Devonport Community House and residents learn how to mend and alter clothing and make cushions and block-out curtains for their home to maximise energy efficiency.

The program has been very well received and will continue until December 2019.



Home is where the art is

Home Is Where The Art Is is a community development project in Victoria aimed at engaging residents interested in creative pursuits.

Participants gain recognition for their artistic skills, and are able to share their works with other residents and the community. The theme for this year's competition, *Home to Me*, reflects an organisation-wide project that has been rolled out across our regions which asks residents, staff and others to reflect on and share what the notion of 'home' means to them.

Artists were asked to submit a piece of art exploring this theme and submit their entry under one of four categories:

- 1 Best Representation of "Home to Me"
- 2 Best Example of Fine Arts
- 3 Best Example of Mixed Media
- 4 Mindful Expressions – Exploring Wellness Through Art

Our Victorian Resident Advisory Committee judged the entries and chose a winner for each category.

Prizes for all four categories include:

- a voucher to an art store of the artists' choice, valued at \$500
- an offer by Housing Choices to have their winning work professionally framed
- an offer from Housing Choices to purchase their piece to display in a prominent position at our corporate headquarters
- winning entries are displayed and acknowledged in our communications materials, e.g. Home Stories, Annual Report and others.



Best Representation of 'Home to Me': Josh Hook, *Snags on the Barbie*



Best example of Fine Arts: Dinh "Chun" Van, *The Humble Homestead*



Best example of Mixed Media: Tika-Moon Lang, *Gold Moon Rising*



Exploring wellness through art: Angela Harrison, *Breakfast*

A high-angle, close-up photograph of a person with dark hair, wearing a black long-sleeved shirt, sitting at a light-colored wooden table. They are focused on drawing a pink flower-like shape on a piece of paper with a black pencil. The table is cluttered with various items: a white mug, a red pencil, an open box of colored pencils, a tray of white paper, a blue folder, a red lanyard, and a small plate of golden-brown pastries. In the top left corner, there is a cardboard egg carton filled with red strawberries. The lighting is warm and indoor, creating a cozy atmosphere.

Fortnightly art classes

Victorian residents are able to participate in art groups at our Preston Community Hub. Alternating between our fortnightly cooking groups, the art classes aim to bring the community together and explore connectedness through art.

A man in a grey shirt and khaki pants is watering a large green succulent in a black pot. He is holding a green watering can. The garden is built with wooden pallets. In the background, there are other plants and a building. A white silhouette of Australia is in the top left corner.

Community gardens help our residents thrive.

We believe community gardens are essential to building a sense of belonging within a community housing development.

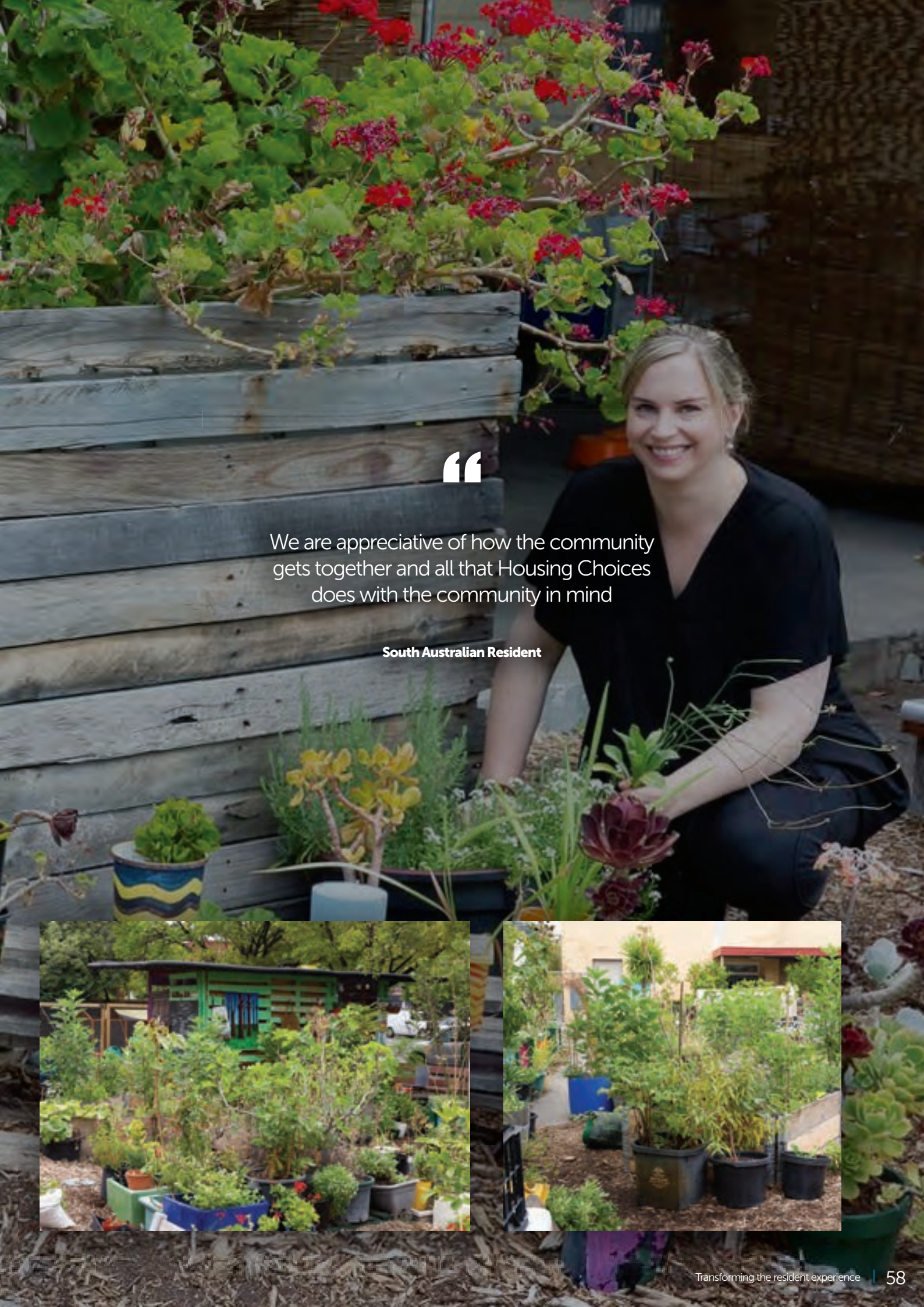
Building and maintaining a community garden encourages residents to take pride in their community and helps to create real neighbourhoods.

Just one example is our Common Ground community garden at the The Joinery.

Located in Adelaide's CBD the garden boasts both edible and ornamental plants, chickens and a beehive.

There is also an environment centre, a social enterprise cafe and a bike repair facility at the same site.

Not only do Housing Choices residents get all the amazing health and wellbeing benefits of participating in a community garden, they are also involved in training workshops, environmental activities, volunteering, movie nights and social activities.



“

We are appreciative of how the community gets together and all that Housing Choices does with the community in mind

South Australian Resident



Christmas in Adelaide



In the lead-up to Christmas, over 150 people gathered at two community events in South Australia. The atmosphere was festive and residents genuinely appreciated the opportunity to come together and share Christmas lunch.

Many people said they really valued the chance to come out and meet new people and some exchanged contact details so they could stay in touch. The venues looked great and the food was cooked by staff to perfection!



Greengate gathering



This event was a collaboration between Housing Choices, Atira Student Accommodation, local resident association WEVA and the City of Adelaide. Over 60 Adelaide CBD residents came together at the beautiful North Street Community Garden to make wood-fired pizzas, pedal-powered fruit smoothies, play table tennis, finska and quites as well as enjoy good conversation.

Lord Mayor of Adelaide, the Hon. Martin Haese and State Member for Adelaide, Rachel Sanderson MP, stopped by to sample the culinary delights and meet residents.



Skip bin day

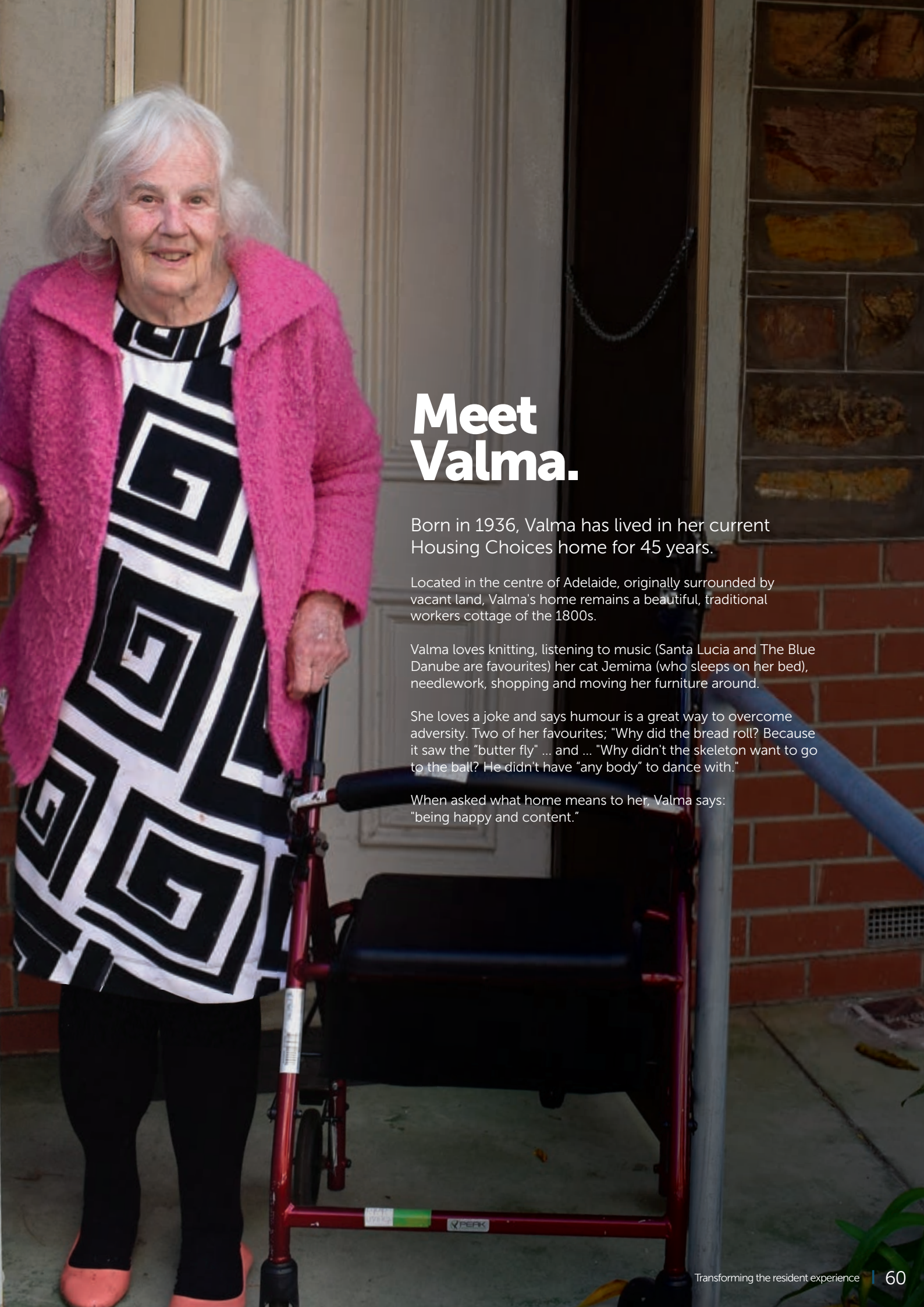


Housing Choices' first Skip Bin Day took place in September at Stephen Terrace, Walkerville. The event was well received with a full skip, a ute load of electrical equipment and a 5m x 1m pile of hard rubbish.

Over ten households participated and residents enjoyed a social gathering around the BBQ. Two neighbours met for the first time, despite having lived so close for over two years.

Several people said they were using the day as an opportunity to discard items they had stored for years and have now freed up so much space in their homes.





Meet Valma.

Born in 1936, Valma has lived in her current Housing Choices home for 45 years.

Located in the centre of Adelaide, originally surrounded by vacant land, Valma's home remains a beautiful, traditional workers cottage of the 1800s.

Valma loves knitting, listening to music (Santa Lucia and The Blue Danube are favourites) her cat Jemima (who sleeps on her bed), needlework, shopping and moving her furniture around.

She loves a joke and says humour is a great way to overcome adversity. Two of her favourites; "Why did the bread roll? Because it saw the "butter fly" ... and ... "Why didn't the skeleton want to go to the ball? He didn't have "any body" to dance with."

When asked what home means to her, Valma says: "being happy and content."



“

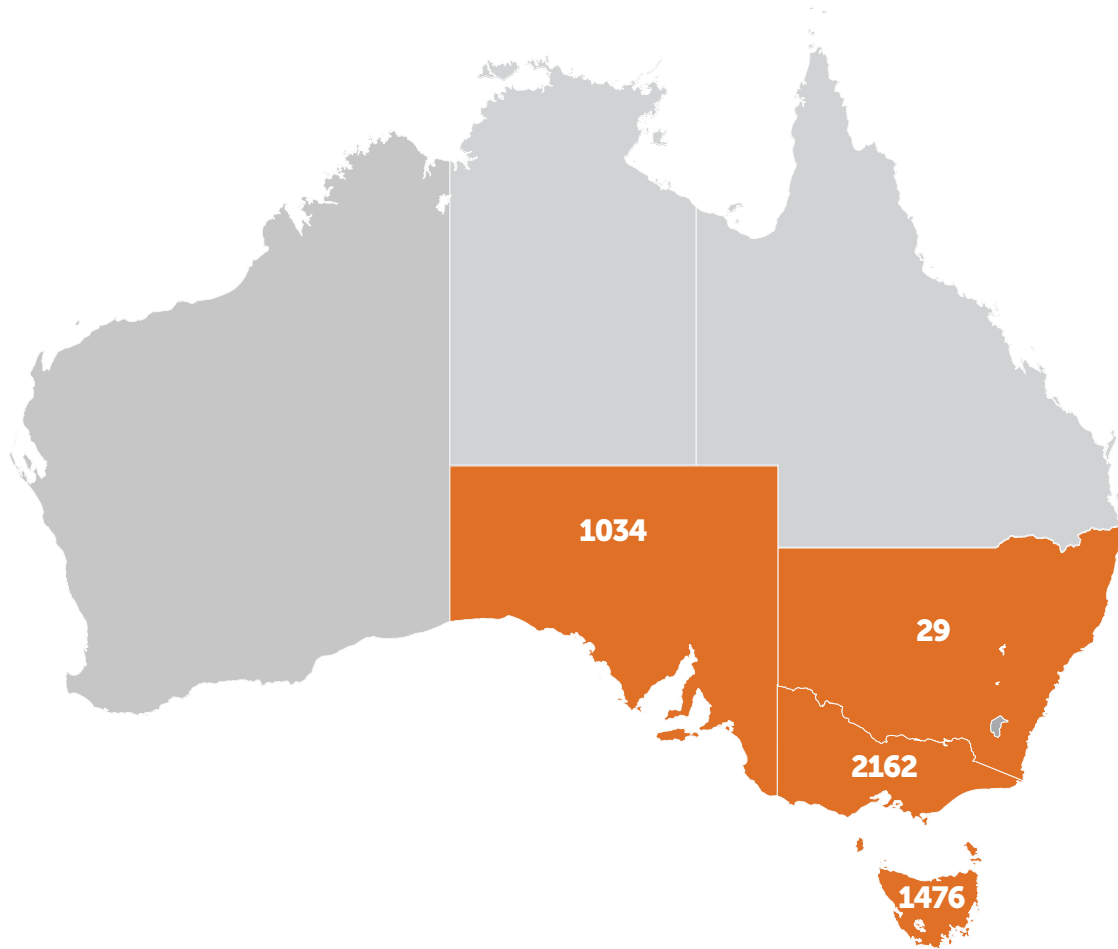
I literally thank my lucky stars and Housing Choices daily for my apartment. Living here, after two years in a long-term rooming house - it's changed and saved my life. My mental health has improved ten-fold, I've started part-time work for the first time in years and I will be attending tertiary education in 2019.

Housing Choices Resident

Growing our impact and influence.



Our 4701 properties



Property types

	NSW	SA	TAS	VIC	Total
Apartment		112		565	677
House	29	270	736	216	1251
Rooming House				1	1
Townhouse		137	3	159	299
Unit		515	737	854	2106
Urban Choices Property				367	367
	29	1034	1476	2162	4701

Resident income

	Centrelink	Mixed	Unknown	Wages
NSW	1		120	
SA	855	17	48	98
TAS	1238	135	8	68
VIC	1475	251	12	215
	3569	403	188	381



Property development and asset management.

Housing Choices is looking to grow responsibly towards becoming a national organisation.

The traditional method for community housing growth has stemmed from capital funding from government together with a cocktail of other contributions in the form of debt, proceeds from divestments, philanthropic donations and negotiated land from local councils. Rental income from housing stock transfers has been utilised to generate additional contributions toward housing supply (specifically in Tasmania and South Australia).

The current funding environment is different in various states and is still being formulated at a federal level. It is clear that the direction of future funding will be in the form of long-term debt arrangements where the government provides improved terms on interest for our sector and recurrent government subsidies to address the gap between social housing and the market. We are looking for new partnerships, including rental management opportunities to respond to this environment.

In order to fully leverage these initiatives, we have worked hard to understand the most appropriate housing to address our resident's needs. For example, many residents have multiple disabilities and are ageing. We have participated in a research project into these requirements (ageing-in-place). We also know that there are significant benefits for residents living in mixed tenure environments and many of our developments provide community spaces and placemaking opportunities.

Additionally, we are looking to leverage planning policy incentives available in many states (inclusionary zoning) as a way of providing better value and creating additional housing supply.



Our new developments.

Commercial collaboration with our partners and government enables us to leverage debt facilities and access innovative finance to fund projects that are tailored to the individual needs of our residents.

Property development and asset management is a core competency of Housing Choices' national business model across our four states of operations. From ageing, stand-alone housing in East Devonport, to disability shared-living in Eastern Sydney, we actively manage our stock to ensure that the life of each asset and tenancy is maximised.

Given the geographical spread and built-form diversity of our portfolio, we have developed a range of specific and appropriate housing models and asset management treatments relevant to the scale, economic and most importantly tenant cohorts in any given location.

Victoria

We're building 24 new homes for low income and vulnerable people in Dandenong and Newport after being awarded a \$4.9 million grant from the Victorian Property Fund.

The Hemmings Street, Dandenong property will be transformed into a five-storey, architect-designed apartment building (pictured), increasing the accommodation from seven run-down flats, to 19 apartments, located close to shops, schools and public transport.

The Oxford Street, Newport property (pg 67) will see the construction of five new architect-designed townhouses in a leafy residential street in family-friendly Newport. Construction started in September 2018 and be ready for tenants in mid-2019.

Hemmings
6 Hemmings St, Dandenong



Hemmings

6 Hemmings St, Dandenong
Estimated completion December 2019
Value: \$6.68m (\$3.94m VPF funding)

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



Olive York Way

12 Olive York Way, Brunswick West
Completed April 2018
Value: \$1.49m

A spot-purchase of five one-bedroom apartments in a larger complex. A brand-new development which provides affordable or supported housing options close to transport and amenities.



Neville

31 Neville St, Box Hill
 Estimated completion October 2019
 Value: \$1.38m

A 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.



Oxford

43 Oxford St, Newport
 Estimated completion August 2019
 Value: \$1.65m (\$1.01m VPF funding)

A construction of five two-bedroom townhouses. Unit 1 will be suitable for people with mobility issues. This project will provide affordable housing for people in the western suburbs and accommodation for a person with a disability, allowing for ageing-in-place.



Harcrest

2 Beachwood Dr, Wantirna South
 180 Boronia Rd, Boronia
 Estimated completion July 2019
 Value: \$4.56m (\$1.56m funding, plus land from developer)

A construction of nine double-storey townhouses at Beachwood Dr and spot-purchase of four two-bedroom apartments at Boronia Rd. This project will provide flexible affordable housing opportunities and includes two townhouses suitable for NDIS at Beachwood Dr.



Haines

108 Haines St North Melbourne
 Completed April 2018
 Value: \$0

A one-bedroom apartment was gifted to Housing Choices as part of inclusionary zoning requirement and strong partnership with the developer. It is located within a brand new development close to transport and amenities.



Tasmania

The *Fast Track* program, a Tasmanian government initiative, for which we were successful in our tender, means that Housing Choices will develop a further 31 homes in Tasmania's north west, bringing our total pipeline developments to 62 dwellings.

The Hon. Roger Jaensch MP with residents in Dana Drive, Devonport.



Fast Track

18 individual sites across Devonport, West Ulverstone, Hillcrest, Shorewell Park and Somerset - Value: \$7.1m
Estimated completion June 2019

A construction of 31 dwellings across 18 sites. 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 bench marks, 7-star energy ratings and are all electric (no fossil fuel connections).



Regional Supply

15 individual sites across Latrobe, Somerset, East Devonport
Value: \$7m
Estimated completion June 2019

31 dwellings across 15 sites. Suitable for women and children 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 bench marks, 7-star energy ratings and are all electric (no fossil fuels connections).



Smooth. Efficient. Positive housing transfers.

The transfer of public housing to management by the community housing sector in South Australia is supporting the development of a multi-provider social housing system to deliver positive resident and neighbourhood outcomes.

It is also playing an important role in the stabilisation of stock numbers and supporting the retention of important publicly funded housing assets, by ensuring funding is available to address a significant maintenance backlog and important property upgrades, to support the needs of residents.

The transfer program has also been designed to support a substantial growth program for new affordable housing supply, with community housing providers committed to deliver hundreds of new dwellings over the 20-year contract.

Housing Choices was successful in its tendering for the tenancy management transfer of 840 Housing SA (public housing) properties as part of Renewal SA's *Renewing Our Streets and Suburbs* (ROSAS) program, the second and largest public housing transfer in the state.

These properties, located in the city, inner-east and north-east suburbs of Adelaide, were officially transferred in late September 2017.

The transfer of properties has been at the core of our growth in South Australia, with the doubling of the local workforce (to 27 FTE positions) and employment of contractors and casual staff to support operations for new and existing residents in the portfolio.

Over the last year, our Property Team has delivered:



\$667k of responsive maintenance



\$118k in vacancy maintenance



\$496k of upgrades to properties

Over the last year, our Housing Officers:



Visited **460** properties



Helped **32** residents with hoarding



Welcomed **94** new residents + **8** transfers



Found **74** residents needing support

Over the last year, our Customer Service Team:



Processed and completed **2282** responsive repair orders



Received **8932** phone calls, **96%** were answered



Registered **208** people on the Community Housing Common Register



Leveraging our status.

Innovative financial models.

As a not-for-profit organisation, Housing Choices is entitled to tax benefits which can deliver financial efficiencies including greater investment in upgrades and maintenance.

Financial benefits are available to housing associations from: acquisitions of 50% to 70% below certified market valuations and/or 'at cost'; GST refunds via acquisitions using taxable supply Contracts of Sale (COS) in lieu of a margin scheme COS; and potential realisable funds from future sales, once tenure requirements are met.



Our investment in disability.

The rollout of the NDIS is focusing the community housing sector's attention on the provision of quality disability housing options for residents with special and often complex requirements.

As well as increasing the amount of Specialist Disability Accommodation (SDA) in order to meet current and (severely) unmet national demand, our aim is to also utilise innovative design and new technologies to deliver lifetime housing for people living with disabilities.

With a 30-year background in providing specialist disability accommodation, we are leveraging this experience to work better and smarter with our current housing stock, as well as re-imagining and re-engineering new SDA projects.

After the state government, we are the second-largest disability housing provider in Victoria. We own or provide tenancy and property management services for over 100 shared living homes in Victoria alone, accommodating up to 450 people, some of whom have highly complex disability needs.

As the NDIS is implemented across Australia, we have adopted a multi-faceted approach to meet the housing needs of those living with disability.

Design and delivery

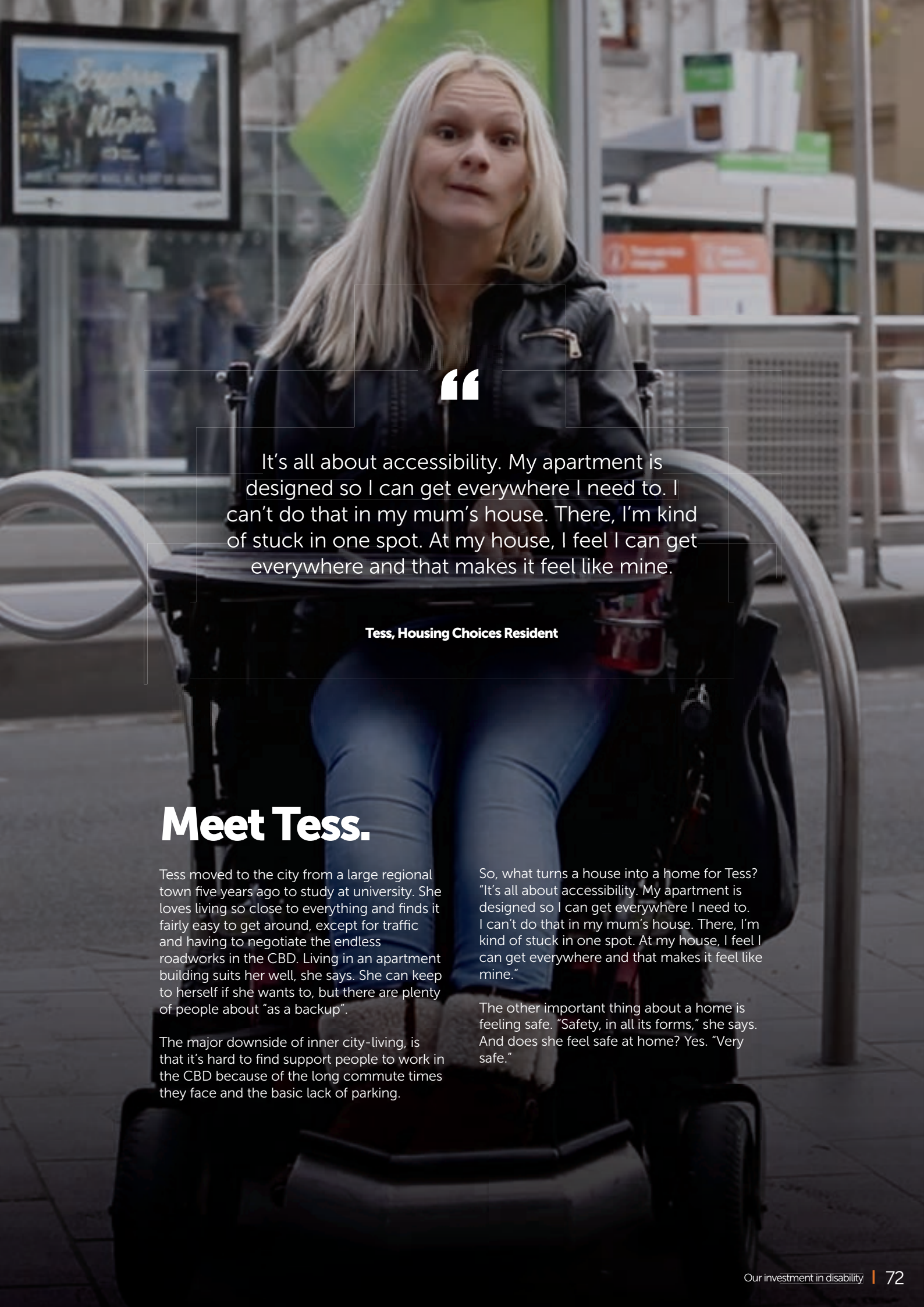
We re-develop existing housing to meet the new quality and design standards that are required under the NDIS. We build new housing stock to the highest possible design standards, with the capacity to adjust to the changing needs of a resident over the course of their life.

Seamless transition

We provide property and tenancy management services for specialist disability properties owned by governments or other agencies. We have been particularly successful in ensuring a seamless transition for long-term, existing residents in shared-living properties, as their funding support transitioned to the NDIS which separates their housing and support service payments. In other words, in some circumstances the best impact is to have no, or little impact on the everyday lives of residents.

Innovative finance

We actively pursue co-investment opportunities with like-minded investors and service providers to produce innovative housing solutions for people with a disability, which could include residential capacity for live-in support.



“

It’s all about accessibility. My apartment is designed so I can get everywhere I need to. I can’t do that in my mum’s house. There, I’m kind of stuck in one spot. At my house, I feel I can get everywhere and that makes it feel like mine.

Tess, Housing Choices Resident

Meet Tess.

Tess moved to the city from a large regional town five years ago to study at university. She loves living so close to everything and finds it fairly easy to get around, except for traffic and having to negotiate the endless roadworks in the CBD. Living in an apartment building suits her well, she says. She can keep to herself if she wants to, but there are plenty of people about “as a backup”.

The major downside of inner city-living, is that it’s hard to find support people to work in the CBD because of the long commute times they face and the basic lack of parking.

So, what turns a house into a home for Tess? “It’s all about accessibility. My apartment is designed so I can get everywhere I need to. I can’t do that in my mum’s house. There, I’m kind of stuck in one spot. At my house, I feel I can get everywhere and that makes it feel like mine.”

The other important thing about a home is feeling safe. “Safety, in all its forms,” she says. And does she feel safe at home? Yes. “Very safe.”

Update from Urban Choices.

Urban Choices Property achieved outstanding growth in our second year of operations, in excess of 30%.

This is on track with the three-year Business Strategy and Growth Plan approved by the Urban Choices Board in 2016 and shows we are well on our way to becoming a leader in specialised property management services. Our growth was matched with an appropriate expansion of our team.

We strengthened existing relationships and established new ones with organisations that share our vision and want their property investments managed by an experienced team that clearly understands complex tenancies.

A major boost to achieving our growth targets was the appointment of Urban Choices by Home Equity Rental Service based in Queensland, to provide property management services for its portfolio of 89 NRAS properties around Melbourne. We're also working with Mind Australia as their agent, providing tenancy management services to their clients in various locations around Melbourne. This year, Sacred Heart Mission chose Urban Choices to secure 24 head leasing properties in Melbourne as part of their *Journey to Social Inclusion* (J2SI) program to prevent homelessness. We're delighted to be part of this innovative project that will run for the next five years and will make a major difference in the lives of people who have experienced long-term homelessness.

This expertise is key to securing new opportunities for growth that may arise with the introduction of the NDIS and other government initiatives that impact housing supply.

Visibility is important to our growth strategy and we undertook a branding and image review, and upgraded our website to become a useful source of information for both tenants and landlords, while marketing our unique expertise in property management and real estate.

We made inspections easier for prospective tenants by introducing Inspect Real Estate, an online app that allows tenants to register with us to inspect a property. We can then notify them of any time changes, direct them to other suitable properties and advise how their application is progressing.

We had a good year, one that presented challenges, delivered opportunities and enabled us to really demonstrate our unique capabilities in managing properties with commercial professionalism, and tenancies with compassion and understanding.

With the constant changes evolving under the NDIS and the unabating pressure on housing supply, we remain ideally placed for any investor or organisation looking for a positive-impact, commercially realistic property management solution for their property.



Our pipeline developments.

Demolitiondepot.com



1300 2 DEMOLIS

RESIDENTIAL COMMERCIAL INDUSTRIAL

Spence on Light

Light Square, Adelaide SA

Value: \$25.5m

Estimated completion July 2020

75 apartments will be built, with 56 sold to other partners and 19 retained by Housing Choices. Conveniently located in the Adelaide CBD, within short walking distances to Central Market; Public Transport and the new Royal Adelaide Hospital, the building is co-located with Housing Choices' Common Ground facilities including Community Room, GP, Dentist and Allied Health. The ground floor comprises a commercial space that will support community use including a possible café, behind a heritage-listed façade, bike parking and car parking to support ride-sharing services.

The development will support a mix of older people, including those receiving in-home care services with six single bedroom NDIS apartments also provided.



Gertrude Street

9 Gertrude St, St. Albans VIC

Value: \$3.29m

Estimated completion November 2019

This development will 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.

This project forms part of our research collaboration into ageing with Monash University. This is a brand-new model of housing which will provide a key functional core and the ability to adapt the living and sleeping space - something not done before in community housing.



Bayland

222-238 Kororoit Creek Road,
Williamstown North

Value: \$1.75m

Estimated completion mid-2019

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.

Narallah

12 Narallah Grove, Box Hill North

Value: \$1.4m

Estimated completion mid-2020

Construction of three three-bedroom double-storey townhouses. Architect-designed to provide supported housing options. Close to transport and amenities.

Richards

35 Richards, St Lalor VIC

Value: \$1.4m

Estimated completion mid-2020

Construction of three three-bedroom double-storey townhouses. Architect-designed to provide supported housing options. Close to transport and amenities.

Victoria

81 Victoria St, Flemington VIC

Value: \$1.9m

Estimated completion mid-2020

Construction of four two-bedroom townhouses and one single bedroom apartment. Architect-designed to provide one NDIS-suitable dwelling and supported housing options. Close to transport and amenities in a developing area.

New Rentals Development Program

Various sites across Melbourne

Value: \$41.3m

Allocation to commence in January 2019

100 quality units in good locations across 8 sites, completed builds of one and two bedroom units to match demand. Secured through reliable business relationships between National Affordable Housing Consortium (NAHC) and the development and finance sector, we're exploring new development models - an investor-led proposal, leveraging developer relationships and partnership with the National Affordable Housing Consortium.

10-year proposal accessing a subsidy from the Social Housing Growth Fund.

Felixstow Development

Felixstow, South Australia

Value: \$3-4m

Estimated completion June 2023

Development of 17 two-bedroom townhouses; 14 homes retained as social housing, three sold to the private property market.

This is Housing Choices' participation in the South Australian Government's *Better Neighbourhoods* redevelopment in Felixstow. Additional vacant land will be transferred to Housing Choices under the ROSAS program, and will be suitable for small families and people living with disabilities, including NDIS clients. Close to Linear Park, public transport (Klemzig Interchange) and schools.

Aboriginal Housing Consultation Strategy

Various, Adelaide Eastern Suburbs

Initial investment of \$1m, with any sales proceeds to be reinvested into the program.

Estimated completion June 2023

18 residences for Aboriginal people; including older people, families and people living with disabilities. Housing Choices will fund the preliminary stages of a development and asset management strategy. The project will carefully match development and upgrade work to housing needs of current and future tenants. Consultation with the existing residents is central to the strategy development, with stage one involving the redevelopment of two vacant properties (developing six new properties in total).

Ageing-in-Place

Various, Adelaide eastern suburbs

Value TBC

Estimated completion June 2023

23 upgraded independent living units, suitable for older singles and couples. Housing Choices will work with an aged care partner to provide access to upgraded, independent living units suitable for older social housing residents.

This project will improve access to community supports and services for older tenants, supporting them to age in place. Upgrades will include home modifications to improve accessibility, kitchen, bathroom and interior refurbishment.



Nightingale Village

Duckett St, Brunswick

Value: \$12.7m

Housing Choices has been in ongoing discussions with architects, developers and potential funders over the exciting Nightingale Village development proposed for Duckett Street, Brunswick in Victoria.

This is a game-changing medium density development project that is the focus of much attention because of its high levels of design innovation. It will become a precinct of global significance and leadership in sustainability, affordability and social impact.

Conceived by a group of renowned architects known for their environmentally sustainable projects, the complex will have no connections to fossil fuels, will reinvent the concept of medium density development living and will also provide flexible affordable housing outcomes.

Housing Choices hopes to acquire 20 one-bedroom and ten two-bedroom apartments within the complex to provide housing solutions for people struggling to find affordable housing in the area.



A warm, orange-toned photograph of a community gathering. In the foreground, a woman with glasses and a patterned top is smiling and holding a young child. In the background, another woman is smiling. The scene is framed by a thin white border.

**Partnering with the
community to create
life opportunities.**



We've achieved a lot for South Australia this year.

Over the last year, we partnered with 42 organisations to make things happen for our new ROSAS residents. Partners included local government, education, employment, health care and cultural groups.



Over **120** residents participated in training and education for life skills.

These included cooking, business courses, personal safety, gardening and more.



Over **350** residents participated in social activities and community programs.

These included Housing Choices events, social groups and excursions.



46 residents were consulted through focus groups; and

787 residents completed our annual satisfaction survey.

Case Study.

No more hoarding

Partnerships are essential to our ability to offer safe and secure accommodation to our residents.

There are times when we need to work with specialists to help find solutions to issues.

We regularly respond to many types of antisocial behaviours; hoarding and property neglect are just two. When a next-door neighbour complained about an increasing rodent problem, our follow-up found a resident living with a hoarding problem. Before the ROSAS transfer, this resident had lived at the property for two decades.

Historical reports revealed that previous attempts by a number of community supports to intervene, resulted in limited success in improving the residents' living conditions.

Working in partnership with our network of support providers and the local council, we were able to find different ways to support this resident into living in a much safer and more acceptable way with their neighbours.

Today, the resident continues to be motivated and in control of making the changes they need. Regular visits from our Intensive Housing Officer ensures the resident, and their neighbours, continue to enjoy good living conditions.

Our joint commitment with our partners means we've made significant progress in the health and wellbeing of the resident, and their neighbours.



Inspiring Health

Knowledge is power – especially when it comes to improving and maintaining our health. A joint initiative between Housing Choices South Australia and Flinders University, with support from the University of Adelaide, boosted the health of participants.

Inspiring Health involved participants over the age of 40, many of whom were our residents taking part in health assessments, and a range of free activities aimed at improving their balance, hearing, strength, coordination and other aspects of health.

This study, which took place over six weeks, was reviewed by the Southern Adelaide Clinical Human Research Ethics Committee and deemed an unprecedented success.



Joint project a real winner

In January, a new toddler play station and outdoor exercise area was officially opened in Shorewell Park by the mayor of Burnie City Council, Alwyn Boyd.

Located on Wiseman Street, the project was a collaboration between Housing Choices Tasmania, Mission Australia, Burnie City Council, the Tasmanian Community Fund and Burnie Community House. The Tasmanian Community Fund provided \$19,225, with Housing Choices Tasmania contributing \$26,270 to fund the project.

Residents now have access to fitness equipment near their homes and young children now have a safe area to play in with plenty of opportunities for socialisation and healthy activities.



Money matters

Housing Choices Australia partnered with Good Shepherd Microfinance to provide additional support to our residents in the form of free, confidential financial counselling sessions with Good Shepherd's *Good Money* coach. Between August and September 2017, Good Shepherd Microfinance offered dedicated workshops on financial topics and issues for Housing Choices residents at several locations across Melbourne. These workshops provided practical tips, tricks and activities to help residents manage their money and feel in control of their finances.

Good Money Coaches support residents to improve household budgeting and money skills with useful and proven tips and suggestions. Additionally, through an agreement secured by Housing Choices, our residents can access an interest free loan to assist buying an essential household item like a refrigerator or washing machine, even a couch, subject to affordability and eligibility.

Housing Choices is able to secure interest-free loans to amounts up to \$1500 which, in special circumstances, can be repurposed for medical and dental costs, education expenses, laptops and other items.



Common Ground Adelaide's integrated health suite celebrates its 1000th patient.



A free dental clinic located at our Waymouth Street office in Adelaide, helping homeless South Australians improve their quality of life, treated its thousandth patient in December 2017.

Ted Thornbury found it difficult to eat when he broke his tooth in 2011, living at our Franklin Street property in Adelaide's CBD. He was among the first patients to use the Community Outreach Dental Program, which has now treated more than 1000 vulnerable South Australians.

The clinic, open 9am to 5pm weekdays, provides dental care and education, through the University of Adelaide's dental school, to people experiencing homelessness or at risk of homelessness in Adelaide's CBD.

Ted, a singer-songwriter, says he received "excellent" treatment at that first appointment – and he's been back about a dozen times since. "It's been a great benefit ... it gave me back my confidence," he says. "I lost several teeth after that first one and I was able to get a plate ... so that I could get my smile back. To a degree, with singing, it can be an advantage to have more teeth, for better resonance."

Dentists and supervised dentistry students provide treatment at the clinic for free, or with an optional donation. Director Margie Steffens, who founded the service, says it helps people get back on their feet. "People would say: 'Who would employ me when I've got no teeth?'" she says. "What we're trying to do is look after people ... helping people realise that they can take charge (of their lives). Get rid of the pain [and] it makes a massive difference to their ability to engage socially again. It's not only treatment, it's actually trying to put some prevention in place."

Margie says homeless South Australians often find it difficult to access primary dental care and end up in emergency departments when untreated dental ailments cause other health problems – severe infections in the teeth and gums can spread to the heart and the brain – and that the clinic has seen patients at high risk.

People are referred to the service from homelessness services including our own *Common Ground* program, the Hutt Street Centre, the Salvation Army, Uniting Care Wesley, Street Link and St. Vincent de Paul's.

The University of Adelaide has recently been awarded a \$6000 grant from the Australian Dental Health Foundation Community Service and the Wrigley Company Foundation to help maintain the service, and we're proud to host the clinic in such a diverse and impactful community hub.



Your Choices Fund.



Utilising a private donation specifically for our Rapid Housing residents, we created a fund for families fleeing family violence. The fund allows them to create new memories and experience things they could not otherwise afford. Eligible residents apply for funds with the support of their Berry Street support worker.

The fund was designed in collaboration with our Rapid Housing Support Partners; *Berry Street*, *In Touch Multicultural Centre Against Family Violence* and *Wintringham*, to provide residents with a little extra financial assistance to do something they may not otherwise be able to afford or prioritise. Above all, we want to help Rapid Housing tenants create positive memories from new experiences and build good relationships with those they care for.

The Your Choices Fund is available only to Victorian *Rapid Housing Program* Residents and each of the residents may enjoy one successful application to the fund during a single financial year.

The application must match the intended aim of the fund and must fall within one of the four categories available through the fund - a day out, a weekend away, an enjoyable self-care activity, or a self-care space.

Your Choices Fund applications are reviewed at the end of each quarter by a panel of Housing Choices staff and representatives from the *Rapid Housing* program support partner organisations. This panel makes recommendations based on set criteria to the Housing Choices Australia Managing Director for final approval.





It was such a wonderful trip. We managed to do the parks and the penguin parade was incredible! We loved it so much we're going to go back to the farm with my girlfriends.

Jenny, Rapid Housing Resident

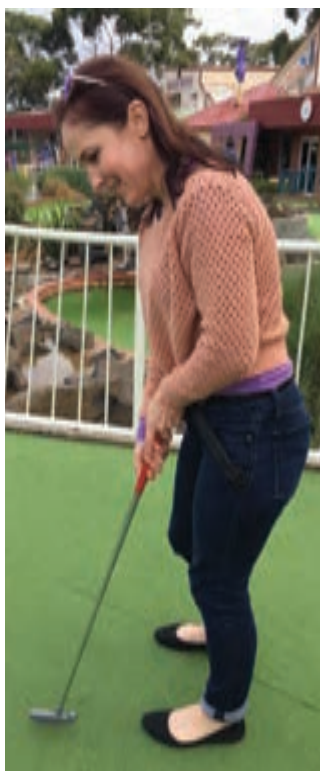
Last year, Jenny and her children fled from family violence and made one of our 69 Victorian Government *Rapid Housing* properties their new home. In her fund application, Jenny said she had never been able to take her children on a holiday.

The Fund paid the expenses for her and her family to stay on Phillip Island for the weekend, something that would have been impossible within her personal budget.

A support worker provided some positive feedback:

"Housing Choices staff demonstrated empathy, respect and professionalism in all their dealings with the women and children we work with. There has been an openness and willingness to think outside the box when challenges arise and in response to any concerns our staff may have."

"Housing Choices lives up to its name. We work with a group of people who experience power imbalances where they haven't had choice. This might be the first opportunity a woman has to make a decision regarding safe and stable housing for herself and her children."





A purpose-built swing for adults with disabilities.





People living with intellectual disabilities and autism have unique challenges in accessing recreational opportunities. We are proud to be able to assist with alternative options. The swing and soft-landing area is a fantastic way for residents to maintain their overall health and well-being in a safe environment.

Naomi Board

Community Development Officer

Housing Choices, in collaboration with Gateways Support Services and the City of Greater Geelong, was pleased to collaborate on the installation of a specialised recreational area at one of our owned and managed specialist disability properties in Geelong, Victoria.

The property is home to seven adults living with autism. The project, locally known as 'Project Recreation at Home', provided much-needed recreational equipment to be enjoyed by residents with complex physical and intellectual needs.

As young adults, our residents have a physical need and emotional desire for exercise and fun aerobic activities. This project now affords them the freedom to access recreational opportunities in a safe environment. Whereas before, access to similar opportunities in the community was limited. The recreational area also enhanced the support delivered by Gateways and its carers.

It is an essential part of a program to help residents gain improved fulfilment of their sensory and behavioural needs, and should demonstrate a significant improvement to their overall enjoyment and quality of life.

In addition to the \$2,500 provided by Housing Choices Australia for the project, the City of Geelong and Gateways contributed \$3,000 and \$2,700 respectively.

Community Development Officer, Naomi Board, thanked the residents for welcoming the group into their home. "People living with intellectual disabilities and autism have unique challenges in accessing recreational opportunities. We are proud to be able to assist with alternative options. The swing and soft-landing area is a fantastic way for residents to maintain their overall health and well-being in a safe environment" she said.

At the opening event, senior representatives from each organisation gathered with residents, Councillors and the wider local community to ceremoniously cut the ribbon. It was a happy celebration of a fantastic achievement. The official opening was conducted by Acting City of Geelong Mayor, The Hon. Peter Murrhiy.



Earlier this year we spoke to Latoya - an Indigenous resident in South Australia who is undertaking a bachelors of Social Work and Social Planning, about the concept of home, her thoughts on reconciliation and the role of indigenous advocacy in our communities. Here's what she said:

The notion of 'home' to me is centred on the safety, stability and rest it provides for me and the Black and Indigenous Women and Women of Colour in my life. It comprises a spirit of peace, unconditional love and acceptance – this is important for a number of obvious reasons, but mostly for the benefit of facilitating space for self-care and empowerment in a world that largely relies on us to give of ourselves with not much in return. It is a place where we build each other up and can be totally ourselves without expectations or judgement.

A Samoan sister of mine in Aotearoa recently made a beautiful short film about the Grandmothers and Aunties in her community that come together in one house to drink tea, cook lunch and play cards throughout the week. The film displayed how the notion of 'home' for the community of Samoan and other Pacifica Women translated to a centre of celebration, healing and joy for them.

I resonated with the film deeply as it captures the essence of my community of Aboriginal women, particularly on Kurna Land, and the love and care we hold for each other.

This year's NAIDOC theme was 'Because of Her we can' – the time for respecting and supporting Aboriginal Women, acknowledging Aboriginal Women's works and time and energy and paying us adequately for this, and recognising Aboriginal Women's leadership as integral to the maintenance of our society, particularly our health and wellbeing... it's right now.

Reconciliation cannot occur until conciliation is achieved – that is, the establishment of relationships between Aboriginal peoples and non-Aboriginal peoples built on the recognition and support for Aboriginal sovereignty.

Australia has a long-standing history of colonisation which has developed into systemic oppression of Aboriginal knowledges, cultures and lands. An impact of this has been the view that Aboriginal peoples have been conquered, are 'complainers' who need to 'move on' and are treated just as equally as Australians in society today – this has silenced our voices and negated our diverse experiences in discussions toward facilitating change.

I believe that for us to get to a place where reconciliation is possible, it is important to recognise the role 'race' plays within such systems today and how history informs much of our political and socio-economic structures. For example, while Australian Women were fighting for the right to vote Aboriginal Women were still recognised as 'alien' and were not counted in the census as human subjects.

Thankfully today there is growing recognition of an intersectional feminism where relationships are being built on acknowledging the inequalities that Black Women have to navigate and there is collective work being performed towards dismantling the barriers in place that keep Black Women silenced.

But, there is much more work to be done and most of this requires Australians to look within themselves and realise their potential to create a society void of superiority over another nation's existence.



**STRONG
RESILIENT
INDIGENOUS**

“

Home is a place where we build each other up and can be totally ourselves without expectations or judgement.

Latoya



We explore new markets and service opportunities nationally, wherever housing stress is an issue, in order to offer a wide range of solutions, positioning ourselves to influence positive change.

Michael Lennon



Implementing innovation.





We continually review and ensure that our business development activity is aligned to our strategic goals so we can focus on those areas that will deliver the greatest impact.

Jade Arnold
Business Development Manager

Our commercial capability

For us to build more houses and develop and maintain more properties, our commercial capabilities must match or better our not-for-profit, as well as our for-profit, peers.

As a highly-regulated entity supported to large extent by public funding, it is important that our commercial and governance skills are exemplar, maintaining our position as a safe pair of hands; financially strong and viable, well-governed and capable of great partnerships.

Our approach to maintaining and improving our capabilities includes deep analysis and review, not only of our successful tenders but our unsuccessful ones as well, to determine how we can work smarter and do better.

We actively seek feedback on the quality of our bids to determine where improvements can be made; both internally and externally. Our commercial team then work across all areas of the business to communicate these findings to enhance future business development activity.

We continually review and ensure that our business development activity is aligned to our strategic goals so we can focus on those areas that will deliver the greatest impact.

Our positive experience in gaining entry to new regions to date - Victoria, Tasmania, South Australia and now New South Wales - gives us practical experience in and deep understanding of the 'lay of the land', identifying the need, compliance and regulatory requirements appropriate to regions, and what is important to funders.

Our increasing focus is on leveraging our asset portfolio to maximise our borrowing capacity and debt facilities. We also leverage our not-for-profit status to enable us to build and maintain properties more cost-effectively than the private and government sectors can, and bring these unique benefits to our commercial and other partnerships.



“

Our Gertrude Street project is a relatively small but a really exciting one, because it's all about everyone involved coming together to make the right planning and design decision, to last a lifetime, before a single brick is laid.”

Michael Lennon

Seven new affordable homes in St. Albans.

Housing Choices commissioned NMBW Architecture Studio and urban planners, Hansen Partnership, to design an ageing-in-place, medium density townhouse and apartment development.

It features flexible space capability, allowing living and sleeping spaces to be reconfigured to meet the significant changing needs of residents over their lifetime.

Through its cutting-edge *Space for Ageing* research program, Monash University's Faculty of Art, Design and Architecture contributed \$25,000 of in-kind research to the project (pg 95). The program is helping to re-think dwelling design to meet the future needs of an ageing population.

Not only will these seven new homes bring much-needed affordable housing solutions to vulnerable people in the St. Albans area, the project will also lead the way for future innovation in housing. This, in turn, will meet the future housing needs of an ageing population and the SDA requirements under the NDIS.

Good quality building and good locations are vital for people as they grow older and often become less mobile. But smart, internal space design is how we can make a much greater, long-term impact on how people live in the future. Being able to stay in your own home as you age is a choice people want and should have.

Most of us want to be independent as we grow older, but we don't want to be isolated. An innovative solution is for a home to cost-effectively reconfigure the internal spaces of a dwelling in the future, to accommodate someone's changing physical needs; a big step forward in accessible housing design.

The St. Albans project is a relatively small but exciting one. It's about everyone involved coming together to make the right planning and design decision, to last a lifetime, before a single brick is laid.

The project will comprise seven apartments: four three-bedroom, two two-bedroom and a single one-bedroom. The ground floor dwellings are specifically designed to meet the new NDIS SDA standards. The site is located close to amenities including shops, schools and public transport. Housing Choices plans to complete the build by the end of 2019.

Case study.

Ageing-in-place



Research-led innovation



Housing Choices partnered with the Faculty of Art Design and Architecture at Monash University (MADA) to determine the design and building techniques at our 9 Gertrude Street St Albans project in Victoria.

The design allows for the cost-effective rescaling of internal spaces – bedrooms and living areas - while retaining the key functional core; something not done in community housing.

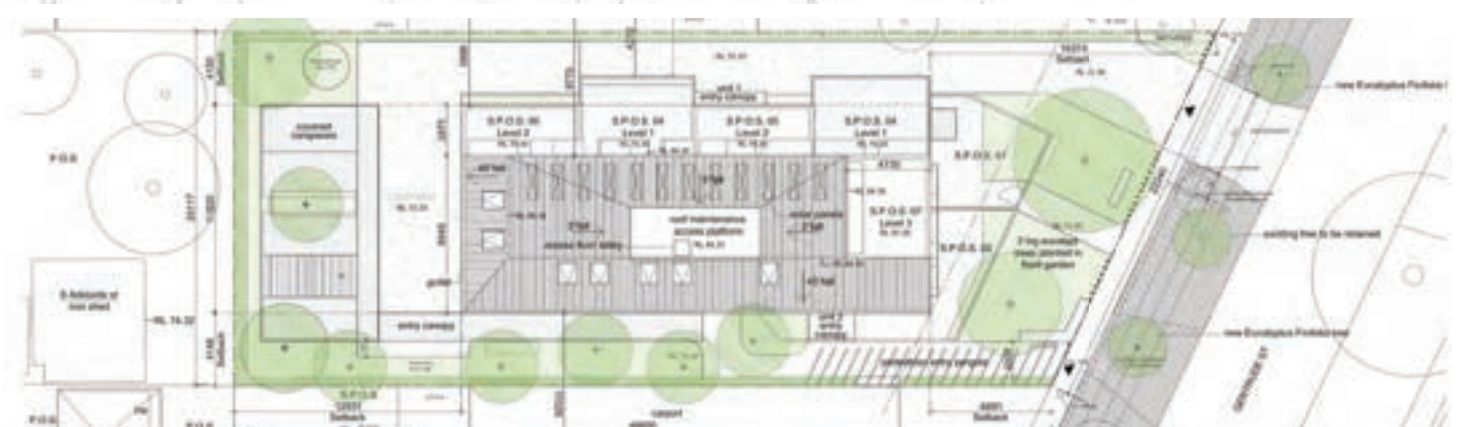
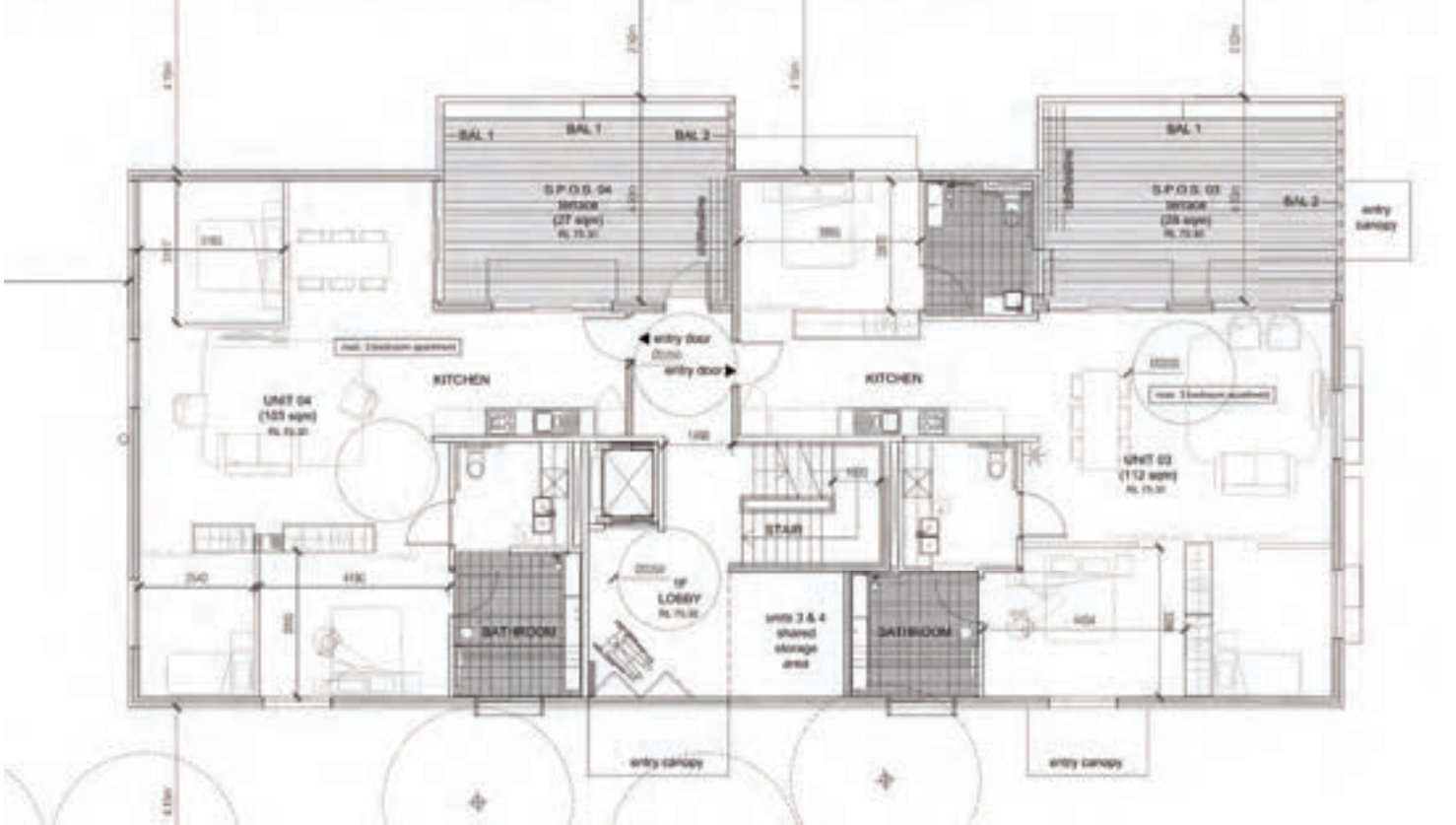
MADA will test the existing 'flexible build' research against a real client base, using our property and development requirements and our financial models, to determine replicable new design and building concepts that are both practical and affordable.

This exciting research builds on work already undertaken through the Ageing Friendly Cities and Neighbourhoods Australian Research Council (ARC) Linkage Project, a previous collaboration between MADA and Housing Choices that explored how urban and architectural design can provide affordable and more suitable housing options for older Australians.

This latest collaboration with MADA at our St Albans site was a key element part of our Victorian Property Fund 2017-2018 application and included:

- a Post-Occupancy Study to evaluate the outcomes of implementing a 'shell' design approach, including a cost benefit analysis;
- a review of the above findings against other developments from MADA's extensive research bank to compare and evaluate property outcomes against standard developments; and
- recommendations for future improvements and applications of the 'shell' fit out approach.

As this exciting research project develops, we will incorporate new-build infill typology in the suburbs where demand is high and much of the housing stock is nearing the end of its life-span. This new typology will not only help address the specific housing needs of older people but provide a greater range of housing typologies to benefit a diverse group of residents into the future.





“

Our purpose will always be to provide people with access to safe, sustainable and affordable housing and opportunities to enhance their lives.

Roberta Buchanan

Partnering with the community housing sector.

Our aim is to partner with governments and others, so we can contribute to a real and significant increase in long-term social and affordable housing supply across Australia.

In leading and collaborating with our community housing sector colleagues, we have delivered supply solution presentations in several states. The presentations clearly demonstrated the capacity of the community housing sector to cost-effectively deliver high-quality housing projects, through unlocking and packaging up innovative and flexible funding opportunities.

The not-for-profit structure of Housing Choices provides us with unique funding, financing and planning advantages. These can, and should, be better exploited by governments and the private sector in order to meet the urgent and future housing needs of vulnerable Australians.

We bring with us a collaborative, commercial and compassionate mindset that can make a real difference. We are heartened by the increasing levels of interest from governments in our proposals.

Leveraging planning rules to produce good outcomes.

Wherever possible, we work proactively with council, planners and developers to leverage planning rules and regulations, and formulate innovative ways to provide housing outcomes which benefit all parties, bringing to the negotiations a combination of unique benefits: tenancy management and property development experience, economies of scale, and our not-for-profit status.

Through our experience across diverse types of housing development projects, we have identified a number of opportunities to reach excellent outcomes and we have engaged early with third parties to find workable solutions that mutually benefit developers, councils and us as housing provider. This process has required us to understand and resolve often conflicting objectives and expectations. Our experience is that there is no one single workable solution that will apply across the board.

Housing Choices has embraced inclusionary zoning as a means to increase available affordable and social housing outcomes. Through our relationships with developers we can leverage both state and local government planning initiatives (including changes to section 173 obligations), and assist with transition and vacancy management initiatives.

In reality, there are myriad options available to developers to proactively respond to a particular council's affordable and social housing planning objectives, terms and conditions. These include building and selling to a housing association with a proposed total number of dwellings in development (up to 10%); land contributions (gifted or part-cost) to housing associations or council; build, hold and rent via a housing association; and offering outcomes to councils that are not physically located within the targeted development.

Future directions; Toward 2028.

As we prepare for our second decade, our ambitions are undiminished because we know the demand for our services is only going to increase until the currently dire national state of housing insecurity is resolved. This will take considerable time and unwavering commitment.

We look forward to seeing the outcome of the current focus by all state and federal governments on improving housing affordability by delivering real and sustained reform. We hope to witness impact that lasts beyond an electoral cycle, that will allow the community housing sector to deliver affordable houses and pathways to life-enhancing opportunities for those who live in them.

By 2019-2020, we hope to be operating under a revitalised National Affordable Housing Agreement. We look forward to the positive impact the National Housing Finance and Investment Corporation and the Bond Aggregator will have on our sector's capacity to grow, to access affordable finance and to build innovative housing solutions in quantities that will make a difference. This should dramatically reduce waiting-lists for public housing and the number of homeless people living on our streets.

The implementation of the NDIS is something no one wants to see fail. We will work collaboratively and creatively with governments and partners to deliver housing solutions to support this vital reform. It won't be easy, but it must be done.

At the centre of everything we do will always be our residents. No matter how daunting the scale of the tasks ahead, nor how complex the operational barriers we come up against, the purpose of our business is very simple: provide people with access to safe, sustainable and affordable housing. From here, they will be able to access opportunities to enhance their lives. We know that when we do this, our residents will themselves build the kinds of tolerant, stable, diverse and peaceful neighbourhoods in which we all deserve to live.

Michael



“

We bring with us a collaborative, commercial and compassionate mindset that can make a real difference. We are heartened by the increasing levels of interest from governments in our proposals.

Michael Lennon

Consolidated financial report.

2017-2018

The 30 June 2018 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 New South Wales Limited
- Urban Choices Property Limited
- Singleton Equity Housing Limited
- Disability Housing Limited
- Disability Housing Trust
- Inner City Social Housing Trust
- Ecumenical Housing Trust

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 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.

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 Financial Position

Housing Choices Australia has a substantial asset base of \$701m (2017: \$647m). 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 \$47m was made at 30 June 2018 (2017: \$21m) to increase the carrying amount of land and buildings to value. The adjustment is reflected in the increased value of 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 \$41m in cash and short term deposits, the majority of which is to be applied in accordance with various funding agreements. Bank facilities of \$67m are split between NAB and Westpac Banking Corporation. Interest rate hedge facilities are in place to protect the group against interest rate fluctuations.

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 of Loss and Other Comprehensive Income

For the year ended 30 June 2018

	2018	2017
	\$	\$
Revenue	46,819,569	37,829,324
Other income	1,637,394	1,188,350
Interest income	561,004	570,461
Property expenses	(18,536,442)	(15,079,164)
Management services expense	(1,375)	(532)
Consultant expenses	(854,160)	(642,209)
Employee benefits expense	(12,895,384)	(10,757,396)
Operating expenses	(4,338,832)	(4,396,107)
Earnings before tax, interest, depreciation and amortisation	12,391,774	8,712,727
Finance costs	(2,794,886)	(2,913,602)
Net operating profit	9,596,888	5,799,125
Depreciation and amortisation expense	(7,541,849)	(7,402,222)
Capital grants received	2,421,304	18,761,377
Net profit for the year	4,476,343	17,158,280
Other comprehensive income	47,534,796	21,408,667
Total comprehensive income for the year	52,011,139	38,566,947

Statement of Cash Flows

For the year ended 30 June 2018

	2018	2017
	\$	\$
Cash flows from operating activities		
Receipts from operations	41,379,002	34,971,153
Payments to suppliers and employees	(35,868,951)	(31,470,771)
Capital and operating grants received	12,394,575	25,193,611
Interest received	551,545	565,988
Interest paid	(2,794,886)	(2,913,602)
Net cash flows from operating activities	15,661,285	26,346,379
Cash flows from investing activities		
Proceeds from sale of property, plant and equipment	3,225,369	4,329,122
Purchase of property, plant and equipment	(10,377,504)	(31,873,407)
Purchase of intangible assets	-	(34,943)
Purchase of investment in Singleton Equity Housing Ltd	(8,750)	(1,963)
Net cash flows used in investing activities	(7,160,885)	(27,581,191)
Cash flows from financing activities		
Proceeds from loans and borrowings	(1,038,655)	2,863,655
Proceeds on issue of preference shares	(75,640)	8,853
Net cash flows from/ used in financing activities	(1,114,295)	2,872,508
Net increase in cash and cash equivalents	7,386,105	1,637,696
Cash and cash equivalents at beginning of period	34,047,334	32,409,638
Cash and cash equivalents at end of period	41,433,439	34,047,334

Statement of Financial Position

as at 30 June 2018

	2018	2017
	\$	\$
ASSETS		
Current assets		
Cash and cash equivalents	41,433,439	34,047,334
Trade and other receivables	4,160,993	2,888,229
Other current assets	1,732,421	3,427,773
Total current assets	47,326,853	40,363,336
Non-current assets		
Property, plant and equipment	649,047,548	600,831,666
Intangible assets	4,997,548	5,320,522
Total non-current assets	654,045,096	606,152,188
TOTAL ASSETS	701,371,949	646,515,524
LIABILITIES		
Current liabilities		
Trade and other payables	10,481,384	7,332,830
Interest bearing loans and borrowings	13,061,182	16,978,711
Provisions	1,394,313	1,131,936
Total current liabilities	24,936,879	25,443,477
Non-current liabilities		
Interest bearing loans and borrowings	38,367,338	35,251,028
Derivative financial instrument	2,495,869	2,779,408
Other non-current financial liabilities	12,320,744	11,610,734
Provisions	991,262	1,173,409
Total non-current liabilities	54,175,213	50,814,579
TOTAL LIABILITIES	79,112,092	76,258,056
NET ASSETS	622,259,857	570,257,468
Equity		
Contributed equity	151,896	160,646
Reserves	199,310,673	151,775,877
Retained earnings	422,797,288	418,320,945
TOTAL EQUITY	622,259,857	570,257,468



As I looked back over our first decade and spent time with staff across our locations, I have been reminded that in working for an organisation like ours, every member of our staff is making a personal statement. They are telling the world: "I want to make a difference and I'm willing to spend my working day fulfilling that purpose."

Arthur Papakotsias

Housing Choices is committed to embedding a Child-Safe culture throughout our organisation. For all children who come in contact with our services, we will provide a warm, welcoming and safe service; at all times act in the best interests of children, work pro-actively to help prevent child abuse and neglect in our communities, and appropriately address issues of potential or perceived child abuse and neglect in compliance with our policies and applicable laws.

Our purpose will always be to provide people with access to safe, sustainable and affordable housing and opportunities to enhance their lives.



Follow, Like, Share. @HChoicesAU

www.housingchoices.org.au

Housing Choices Australia Group
ABN 23 385 731 870

National Office
Level 3, 350 Queen Street
Melbourne VIC 3000

**HOUSING
CHOICES**
AUSTRALIA

**HOUSING
CHOICES**
TASMANIA

**HOUSING
CHOICES**
SOUTH AUSTRALIA

**HOUSING
CHOICES**
NEW SOUTH WALES

