

HOUSING TRUST

# Annual Report

2020 - 2021



[housingtrust.org.au](https://housingtrust.org.au)



Housing Trust is honoured to work on the lands of the Dharawal, Jerrinja tribal people of the Shoalhaven, and the Yuin nations. We acknowledge Aboriginal and Torres Strait Islander peoples and communities as the Traditional Custodians of the land we work on and pay our respects to Elders past, present and emerging. We recognise that their sovereignty was never ceded.

Housing Trust is committed to building inclusive environments for our tenants, staff and the broader community. We celebrate, value and include people of all backgrounds, genders, sexualities, cultures, bodies and abilities.



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# Chair & CEO Report

The COVID pandemic has bought into stark reality the importance of having a safe affordable home. The challenges we faced have strengthened our resolve to live our purpose and values like never before. Despite this Housing Trust has continued to operate 'almost' at business as usual continuing to grow and advocate at every opportunity.



Central to our decision making has been our commitment to the health and safety of our customers, staff and the community. Our customer satisfaction continues to be well above industry benchmarks

- Overall satisfaction rate 87% (12 % above benchmark)
- Satisfaction with condition of homes 88% (13% above benchmark)
- Satisfaction with repairs and maintenance 87% (12% above benchmark)
- Neighbourhood as a place to live 90% (15% above benchmark)

From the big things like renovating an entire property and managing the relocation of a family to ensuring groceries are dropped to the door of a tenant who is home isolating we are so proud of the care and support our team have shown tenants while also dealing with the challenges of the pandemic in their own lives.

Moving our team to work from home has forced us to innovate many of our processes and practices which is something we'll carry into the future and continue to improve on. Our staff stayed engaged virtually with regular meeting and social catch ups. Our Tenant Advisory Group continued to meet via zoom. The quality of our work was reaffirmed with the NRSCH Compliance returning no areas for improvement in the 2020 compliance submission, an outstanding result for all of the Housing Trust team across all areas of the business.

This year we see the culmination of the 2018-2021 Strategic Plan. This has been a transformative period for the organisation with growth in net assets to over \$200M.

## Four Strategic Pillars

- Become critically independent of Government
- Partnering to support our customers
- Leveraging our charity status as a social enterprise
- Housing solutions – both short and long term

Housing Trust performed strongly in the 2021 financial year with an increase in net profit to \$3.3m. Successful tendering for grants such as Land & Housing Corporation Capital Works program and the Department of Communities and Justice 'Together Home' program saw an increase in Operating Cash flow for the year to \$3.2m (compared to \$2m in the previous year).

We built on our Growth Strategy and began work on the beautiful Correa Gardens project in Corrimal. The red hot property market has made securing new development opportunities difficult but despite this and our never-give-up attitude we have a number of new projects in the pipeline for future growth.

During the small window in between lock-downs we held our very first Housing Trust Golf Day which was overwhelmingly supported by the local



MICHELE ADAIR  
CEO



ROY ROGERS  
CHAIR

business community and our many partners. The day raised \$32,000 for our Tylah West Educational Scholarships which supports tenants with their employment and educational goals. The highlight of the golf day for many was hearing from a previous scholarship recipient.

The national conversation around Affordable Rental housing has shifted and Housing Trust is proud to have played an important role in this. We have given a voice to the thousands of households living in housing stress or facing homelessness and we have taken their stories to all levels of Government and national audiences. Some incredible tenants and CEO Michele Adair have generously shared their life stories to educate the community and help others find safe, secure affordable housing. To all of our tenants who have contributed to media stories, videos, forums and round tables we are enormously grateful.

To all of you who have supported us throughout 2020-21 our heartfelt thanks and we look forward to a bigger and brighter year ahead.

Michele Adair & Roy Rogers

# Our Board



ROY ROGERS  
CHAIR



JUDY VALIC  
DIRECTOR



MICHAEL SZAFRANIEC  
DIRECTOR



SCOTT BRIDGEMENT  
DIRECTOR



HAYDN CALDERWOOD  
DEPUTY CHAIR



LESLEY BULL  
DIRECTOR



PAMELA AMEGLIO  
DIRECTOR



TED HANSON  
DIRECTOR



JOHN MCEWAN  
COMPANY SECRETARY

Directed by knowledge  
and experience

You can learn more about our Board here  
[housingtrust.org.au/about/board-of-directors/](https://housingtrust.org.au/about/board-of-directors/)





# About Us

Housing Trust is a for-purpose, nationally registered Tier 1 Community Housing Provider and social enterprise. Based in Wollongong, we have been providing safe, secure, affordable rental housing to the Illawarra community since 1983.

Housing Trust was established by the Wollongong City, Shellharbour City and Kiama Councils in recognition of the need for affordable housing. These three Local Government Areas are our priority. We enjoy strong relationships with each Council and are committed to further strengthening these partnerships to improve the economic development, health and wellbeing of the community.

Our mission is a decent home for everyone. We deliver on our mission by developing, managing and maintaining affordable housing. We currently provide 1,121 affordable homes for around 2,100 people in our region.

We are committed to supporting our tenants' needs. We partner with them to build vibrant, inclusive communities and ensure they are connected to support services if needed. These services are provided by local, specialist agencies who are experts in aging in place, healing from family abuse and violence, improving financial literacy and managing mental illness.

We are a significant contributor to the economy of the Illawarra region and directly employ 50 staff. Our procurement policy favours local contractors and suppliers, and our construction program provides work to 44 trades and suppliers for every home built.

Housing Trust is a Company Limited by Guarantee, a Public Benevolent Institution and a Registered Charity. The company does not have any subsidiaries.

The following report summarises activity in the 2020-2021 financial year. For more detailed information please visit [housingtrust.org.au](https://housingtrust.org.au)

"A decent home for everyone"

44

LOCAL TRADES  
EMPLOYED ACROSS  
THE REGION.

\$3.3M

ANNUAL  
MAINTENANCE COSTS  
THAT GOES DIRECTLY  
INTO THE COMMUNITY



Willinga Rd, Flinders



# Our Performance

1,121  
homes for around  
2,100 people  
in our region

472  
of our property  
portfolio is owned by  
Housing Trust (42%)

387  
is leased from LAHC (26%)  
262  
private market (23%)

In the last year  
Housing Trust  
welcomed  
136  
tenants  
and their families to  
their homes

88%  
Housing Trust tenants reported  
the quality of their homes, well  
above industry benchmarks.

2021  
Tenant Satisfaction  
Survey had a  
response rate of 44%  
9% above threshold

87%  
Satisfaction with repairs  
and maintenance  
(12% above threshold)

88%  
Satisfaction with  
condition of homes  
(13% above threshold)

90%  
Neighbourhood  
as a place to live  
(15% above threshold)

87%  
Overall satisfaction rate  
(12 % above threshold)



# Our Year in Review

2020



**JULY**  
New Dapto Road **Social Cohesion Project**.  
Market Street **Scooter Consultation**



**AUGUST**  
Construction commences at **Correa Gardens, Corrimal**



**SEPTEMBER**  
HT joined **Illawarra Women in Business**.



**OCTOBER**  
**Annual Tenant Satisfaction Survey** results above industry benchmarks

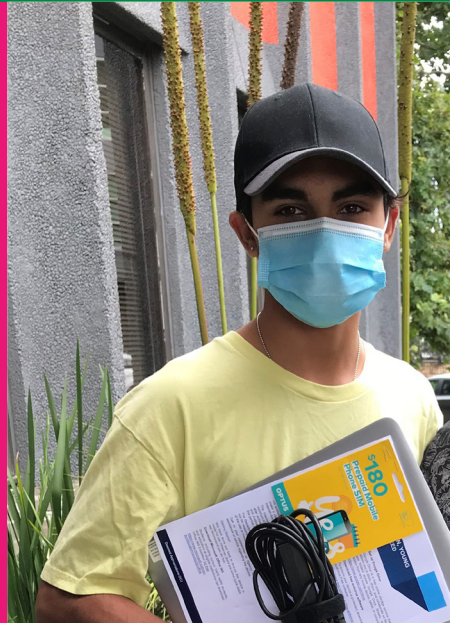


**NOVEMBER**  
402 Princes Hwy **Beautification Project**.




**DECEMBER**  
HT CEO Michele Adair **Appointed Chair of Community Housing Industry Association (CHIA) NSW**.


2021




**JANUARY**  
Partnered with **DCJ Technology Initiative** for Children Program




**FEBRUARY**  
2021 **Tylah West Education Scholarship** Presentation Awards



**MARCH**  
International Women's Day staff event  
**#chooseto challenge**  
Central Gardens **Tenant Morning Tea**.



**APRIL**  
**Seniors Week** celebrations, Morning Tea at Farrel Gardens, Bulli.



**MAY**  
Inaugural **Golf Day Fundraiser**. International Women's Day event.  
**Tenant Margaret Ewart scholarship**.



**JUNE**  
Completed **LAHC Upgrades Project**. Staff Development Day



# Our Homes



The informal Housing Trust quality standard is "would I be happy if my mum lived here?"

Housing Trust was awarded nearly \$1M in NSW Government COVID recovery stimulus funding to provide capital works and upgrade Housing Trust managed, LAHC owned properties. Our Property Services Team delivered the successful refurbishment of 28 properties with upgrades including kitchen, bathroom and laundry replacements, new driveways and fencing, asbestos removal, carpet and vinyl flooring upgrades, roof, gutter and window replacements as well as new doors and hardware, and internal and external painting.

Housing Trust commenced transitioning rough sleepers into secure housing after being awarded 22 places in the NSW government's \$36 million Together Home project. While Housing Trust has already secured some properties for the program, more are needed. The project will help address people's support needs, build individual capability, and foster connections to the community. Housing Trust is work closely with Wollongong Family Emergency Housing and NEAMI National as its wraparound case management partners for this project.

Housing Trust is on track to complete its new \$22 million affordable rental housing project in Corrimal by October 2021. The 34 quality new homes are a mix of one and two-bedroom units and four-bedroom townhouses. The project is a major milestone for the Community Housing Provider, and one of Housing Trust's largest investments in its mission to provide a decent home for everyone. Housing Trust has worked closely with development partner Traders in Purple to deliver the homes as part of the NSW Government's Communities Plus initiative.

Find out more about our recent developments and construction projects on our website at [housingtrust.org.au/developmentandconstruction](https://housingtrust.org.au/developmentandconstruction)



Aerial view - Units, Correa Gardens



Housing Trust property at Jamberoo



Aerial view - Townhouses, Correa Gardens



# Our Tenants

Our tenants are central to our organisation. We encourage participation in both the business, and the broader community. Some of the ways tenants are involved are detailed below.

- Our Tenant Advisory Group is an opportunity for tenants and Housing Trust staff to collaborate and share information and feedback on services, policy and procedure, a vital role enriched by tenants lived experiences. For the safety of tenants and staff, TAG meetings continued to convene virtually over the past year due to COVID-19.
- This year's Tylah West Education Scholarships were distributed to 18 Housing Trust tenants to support their study or help them gain employment. The move to online learning and working from home saw a huge demand for lap tops and data. Along with tuition the scholarships have also been used to purchase work uniforms, equipment such as tools, office and art supplies.
- We are committed to breaking the stigma associated with community housing. Telling our tenant's stories is important to achieve this. Our tenants have so many rich and inspiring stories. This year we captured some of those stories in a series of videos. Some of our team also shared their own stories of their experiences with housing and facing homelessness. You can see these videos on our website.
- Working with the New South Wales Community Housing Industry Association (CHIA) and Equity Economics Housing Trust tenants participated in vital research into the impact of community housing on their lives. This research provides information to help guide the direction and importance of social and affordable homes.
- The experience of our customer is central to our planning and decision making at housing trust. Using human-centred design techniques we are mapping our customer journey from the moment they first begin their

search for a home and gaining detailed insights into their experience in the lifetime with us.

- Sometimes a community needs a helping hand to come together. Our team works with tenants across our portfolio to help build a sense of community and cohesiveness. Our New Dapto Road project driven by our tenants and supported by the team received a donation from Bunnings to build a community garden. The garden which is now producing fresh herbs and vegetables for tenants to use but has also allowed residents to meet and make new friends and share interests.



Scan the QR Code to watch our tenants and staff share their personal experiences with social and affordable housing.



Housing Trust Tenant - Mary



# Our Community



Housing Trust Tenant - Lyn

Our local community is the cornerstone of who we are and what we do. We proudly build solid relationships with agencies and departments that provide additional support to our tenants, and opportunities for social connectedness. Housing Trust is committed to providing quality services and, in turn, supporting local businesses.

## Support Services

Life doesn't always go according to plan and our partnerships with a wide range of organisations are vital to providing support services to our tenants. Government, Non-Government and private sector organisations form a circle of support around our tenants who need some extra help. To find out more about the organisations we partner with go to our website [housingtrust.org.au/community/support-services/](https://housingtrust.org.au/community/support-services/)

## Sponsorships

Where possible we support community events and organisations achieve their goals. We are members of our local, state and national peak bodies working to advocate and share information and expertise where we can.

A highlight for the year is always the Deadly Awards, helping to recognise, celebrate and award Aboriginal and Torres Strait Islander student's achievements in academics, art, music, leadership, recreation and contribution to the community.

Housing Trust has formed an important partnership this year with The Illawarra Women's Health Centre and support their challenge to bring a world class Womens' Trauma Recovery Centre to the region. The centre will support women recovering from a range of traumatic experiences including domestic and family violence. Underpinning many of the challenges facing these women is the need for a safe secure home.

## Advocacy

We have continued to advocate to local members, Councils and Parliamentarians about the urgent need for more affordable housing in the Illawarra.

This year Housing Trust CEO, story featured nationally in a number of publications and across all forms of media. To read Michele's story follow this link [youtu.be/BhkhQhNq-9M](https://youtu.be/BhkhQhNq-9M).

Our staff and tenants also told personal stories and these are shared on HT social media platforms and the website and help to dispel the negative myths around social housing and the types of people that benefit from it.

In early 2021 we joined the Everybody's Home Campaign #WeCantWait. The campaign called upon local members to take urgent action about the need for more social housing in NSW.

## Golf Day

Wollongong Golf Club provided a stunning backdrop for the inaugural Housing Trust Golf Day. The event raised funds for the Tylah West Education Scholarships to support Housing Trust tenants with the costs of education or entering employment.

The successful event saw 120 golfers take the field with \$22,600 raised from sponsorships, raffles, auctions and donations. CEO Michele Adair provided golfers the opportunity to take one of her drives on the 6th hole for a \$20 donation raising more than \$1,000.

To find out more information about Housing Trust's involvement with community please visit our website [housingtrust.org.au/community/](https://housingtrust.org.au/community/).





# Summary of Financial Statements

Statement of profit or loss and other comprehensive income For the year ended 30 June 2021	2021 \$	2020 \$
<b>REVENUE</b>	<b>19,360,856</b>	<b>17,263,087</b>
Other income	3,819,703	209,953
Total Income	23,180,559	17,473,040
<b>EXPENSES</b>		
Tenancy and property related expenses	(11,474,365)	(10,030,684)
Employee related expenses	(4,084,135)	(4,021,507)
Office and administration expenses	(3,329,073)	(1,868,547)
Depreciation and amortisation expenses	(606,041)	(737,031)
Fair value loss on investment properties	-	(1,130,548)
Loss on disposal assets	-	(1,968)
Fair value loss on financial assets	-	(1,461)
Finance costs	(403,987)	(473,828)
Total expenses	(19,897,601)	(18,266,574)
<b>SURPLUS/(DEFICIT) FOR THE YEAR</b>	<b>3,282,958</b>	<b>(792,534)</b>
Other comprehensive income for the year	-	-
<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>	<b>3,282,958</b>	<b>(792,534)</b>

Statement of cash flows For the year ended 30 June 2021	2021 \$	2020 \$
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Receipts from customers (inclusive of GST)	14,638,663	15,136,197

Receipts from government grants (inclusive of GST)	5,452,215	3,414,895
Payments to suppliers (inclusive of GST)	(16,665,798)	(16,275,896)
	3,425,080	2,275,196
Interest received	21,395	73,139
Receipts from Government Covid-19 stimulus measures	50,000	50,000
Interest and other finance costs paid	(315,399)	(365,600)
Net cash from operating activities	3,181,076	2,032,735
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Payments for investments	(3,772,204)	75,672
Payments for investment property	(3,358,241)	(4,100,014)
Payments for property, plant and equipment	(25,779)	(38,435)
Payments for intangible assets	-	(3,326)
Proceeds from disposal of property, plant and equipment	-	26,364
Net cash used in investing activities	(7,156,224)	(4,039,739)
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Proceeds from borrowings	10,286	3,952,505
Repayments of borrowings	(12,700)	(482,169)
Net cash from/(used in) financing activities	(592,934)	(483,393)
Net increase/(decrease) in cash and cash equivalents	(4,570,496)	979,939
Cash and cash equivalents at the beginning of the financial year	6,417,486	5,437,547
Cash and cash equivalents at the end of the financial year	1,846,990	6,417,486



Statement of changes in equity For the year ended 30 June 2021	Retained Surpluses \$	Total Equity \$
Balance at 1 July 2020	155,957,853	155,957,853
Surplus for the year	3,282,958	3,282,958
Other comprehensive income for the year	-	-
Total comprehensive income for the year	3,282,958	3,282,958
Balance at 1 July 2019	156,750,387	156,750,387
Deficit for the year	(792,534)	(792,534)
Other comprehensive income for the year	-	-
Total comprehensive income for the year	(792,534)	(792,534)
Balance at 30 June 2020	155,957,853	155,957,853
Statement of financial position As at 30 June 2021	2021 \$	2020 \$
<b>ASSETS - CURRENT ASSETS</b>		
Cash and cash equivalents	1,846,990	6,417,486
Trade and other receivables	544,004	573,909
Financial assets	3,826,534	54,330
Other assets	974,427	894,715
Total current assets	7,191,955	7,940,440
<b>NON-CURRENT ASSETS</b>		
Investment properties	172,769,798	165,793,031
Properties, plant and equipment	379,954	430,410

	2021 \$	2020 \$
Right-of-use assets	1,530,641	2,059,449
Intangible assets	1,995	2,993
Total non-current assets	174,682,388	168,285,883
<b>TOTAL ASSETS</b>	<b>181,874,343</b>	<b>176,226,323</b>
<b>LIABILITIES - CURRENT LIABILITIES</b>		
Trade and other payables	996,486	1,017,236
Borrowings	10,286	8,415
Lease liabilities	316,313	504,852
Employee benefits	284,287	267,293
Other liabilities	3,627,681	776,659
<b>TOTAL CURRENT LIABILITIES</b>	<b>5,235,053</b>	<b>2,574,455</b>
<b>NON-CURRENT LIABILITIES</b>		
Borrowings	15,897,493	15,901,778
Lease liabilities	1,416,296	1,737,230
Employee Benefits	84,690	55,007
Total non-current liabilities	17,398,479	17,694,015
<b>TOTAL LIABILITIES</b>	<b>22,633,532</b>	<b>20,268,470</b>
<b>NET ASSETS</b>	<b>159,240,811</b>	<b>155,957,853</b>
<b>EQUITY</b>		
Retained surpluses	159,240,811	155,957,853
<b>TOTAL EQUITY</b>	<b>159,240.811</b>	<b>155,957,853</b>



# Our People & Culture



At Housing Trust our people work together to foster an organisational culture of continuous improvement, learning, reflection and staff support. We exist to make a difference in the lives of those we serve and of course to each other.

We bring our values of support, integrity, collaboration and respect to life in our every day actions – the way we work and our behaviours.

## Health & Wellness

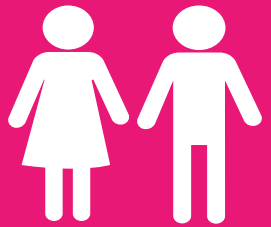
The health & wellness of our employees is important to us and we understand that a healthy work life balance supports a great workforce.

We have a number of programs to support our employees including -

- Health, Wellness & Safety Committee
- Employee Assistance Program – we partner with an external provider to provide free access for you or your immediate family members to provide additional support for work or personal issues.
- Wellness Programs – our wellness committee is responsible for coordinating and endorsing the development of a health and wellbeing program. Some of these activities to date include Housing Trust fitness programs, flu vaccinations, celebrating and recognising significant days throughout out the year. Social functions including our annual fundraising events and Housing Trust Christmas Party.

## Recognition

We love to recognise our people for their commitment and contribution to working at Housing Trust. We call out good behaviours when we see them and we work as a team. We have a peer-to-peer recognition program so that we can nominate our work mates for doing a great job, or for just giving us a hand.



83% Female  
17% Male

Gender of employees

35-54

Age of the majority  
of employees



41 employees  
Headcount as at  
30th July 2021



49%  
3-5 Years of service



33 Full Time  
8 Part Time

Workforce by  
**Employment Type**



22.5%  
Turnover of  
employees (12  
month moving  
average)



Media

We've taken our advocacy to more audiences across the country in 2021 than ever before. Our expert analysis of the housing market, research, trends, data and new policies from government is sought my media and peak bodies, collectives and a wide range organisations. Housing Trust is determined to change the conversation about affordable housing and build support wherever possible. For more visit [housingtrust.org.au/news/](https://housingtrust.org.au/news/)

'We could fix this problem'

**BY NATALIE CROON**  
KRAMA Dancers resident Peter Gray says it is a big relief to know his family will have somewhere comfortable, which stretches from Woomera safe and clean to live into the future.  
Mr Gray has terminal lung cancer, and his home is one of 60 properties in the Illawarra that will undergo improvements thanks to \$1.45 million in state government funding for social housing in the region.  
Housing Trust has received \$1.1 million to undertake work on 20 of the Land and Housing Corporation properties it manages, which stretch from Woomera to Kramat.  
"The intention is to improve the quality, safety and comfort for our tenants," the organisation's program co-ordinator, Luke Attenborough, said.  
Not only would the works improve the liveability of these homes, he said, but it



**PICTURE: ADAM McLENN**  
KRAMA Dancers resident Peter Gray has been enjoying more freedom than a bird in the bush since moving into his new home in the Illawarra. He is one of the many people who will benefit from the \$1.45 million in state government funding for social housing in the region.

Illawarra receives refurbishment funds

**BY NATALIE CROON**  
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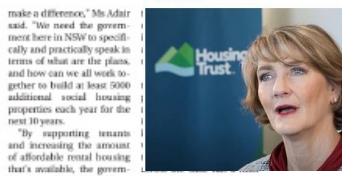


Rental housing crisis plea

**BY ADAM LATRE**  
A FURTHER 2000 affordable rental homes are needed just in the Illawarra to address the rental housing crisis, says Housing Trust CEO Michele Adair, who is urging the federal government to spend big in Tuesday's budget to address the crisis.  
"We need to see billions of dollars of either capital by way of cash or by way of land provision to be able to make direct investments to build more social housing and to support the construction of affordable rental housing," Ms Adair said.  
And within that context we need to see a recognition from all levels of government that they understand the crisis in our housing industry is in the lack of affordable rental housing.  
"The benefits of this investment will not just create jobs and stimulate the economy,



**ILLAWARRA NEWSROOM**  
AT WORK: Housing Trust CEO Michele Adair says failing to invest in affordable rental housing is damaging lives. Picture: Adam McLeen



Time to invest in housing

**BY BRENDAN CRABB**  
INVESTING in and building housing is crucial to tackling the Illawarra's affordable rental crisis, a provider says. As we head into Christmas, the economic and social impacts of the COVID-19 pandemic remain.  
"Double the returns, an economic study by Equity Economics and commissioned by the Everybody's Home campaign projects homelessness will surge nine per cent nationally, and 24 per cent in social housing across the state.  
"What we are continuing to require from the NSW government is a long-term plan to address the 50,000 shortfall in social housing across the state.  
"We need a plan from the NSW level that not only replaces existing homes, but also going to continue to tighten.  
"This means the cost of rents are going to continue to go up in the short-term, at a time when fewer and fewer people can afford them."

**Michele Adair**  
anticipate that is even worse now, and going to continue to tighten.  
"This means the cost of rents are going to continue to go up in the short-term, at a time when fewer and fewer people can afford them."



**Under construction.**  
Providers need to boost supply

Ignoring the holy grail of affordable rental

**MICHELE ADAIR**  
THE housing needs of people in regional Australia have finally come to the attention of the government. Sadly, it's for all the wrong reasons. Bushfires, floods and people fleeing the city in the wake of COVID-19 have created a housing crisis.  
Rental vacancy rates below 1 per cent are common. Rents are 20-30 per cent higher than last year, and higher still in some areas. Bidding wars among desperate tenants are the norm. People are even taking personal loans to pay rent months in advance to keep the street. Many people are struggling after the natural disasters. In some, the federal tax to spend \$4.6m on a coverage even more people to al Australia. Other announcements they consider it appropriate buyers but not renters.  
Three years the face of us changed. Once naïvely plights of old men with drug problems, most people now un- are more complex, and nobody is immune to a job loss or death. Homelessness



**ILLAWARRA NEWSROOM**  
Housing Trust CEO to lead Community Housing Industry Association NSW board



**ILLAWARRA NEWSROOM**  
Wollongong - Housing Trust calls for rental target should be de- for-profit com- suring providers, meet "surging" deliver as many as possible.  
According to the Housing Industry Association (CHIA) NSW, 22 state budget CHIA NSW calls for 200 new homes for community housing as a cost-effective way to address the crisis.  
"The plan is to build 2000 new homes over the next five years, and a further 2000 over the next five years," Ms Adair said.  
"The plan is to build 2000 new homes over the next five years, and a further 2000 over the next five years," Ms Adair said.

**Housing Trust calls on Wollongong City Council**  
per cent affordable housing target







**Contact Us**

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@TheHousingTrust



@HousingTrustAU