



**women's**  
HOUSING COMPANY

ANNUAL  
REPORT  
2017



**FOCUS**  
**RESPECT**  
**COURAGE**  
**INTEGRITY**  
**COLLABORATION**

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# INTRODUCTION

In 2017, the Women's Housing Company Ltd marks 35 years of operation, managing social and affordable housing, as well as crisis and transitional housing across metropolitan Sydney. The Women's Housing Company was established to meet the housing needs of single women without dependent children, and the challenges faced by women in securing affordable housing are just as acute today.

The Women's Housing Company is a registered not-for-profit housing provider that operates under the National Regulatory System for Community Housing (NRSCH). The NSW Government provides funding through the Department of Family and Community Services (FACS) for the Community Housing Leasing Program and the Specialist Homelessness Services Program. The NSW Land and Housing Corporation provides support through the allocation of properties for management by the Women's Housing Company.



New housing in Woolloomooloo for women 55 years and over

## OUR VISION

Achieving excellence in the provision of affordable housing for single women

## OUR MISSION

Providing high quality social and affordable housing and homelessness services for single women without dependent children in metropolitan Sydney

## OUR VALUES

### Integrity

We work with integrity and empathy with our tenants and staff, and in relationships with others

### Respect

We respect the rights of tenants, staff and community members

### Courage

We embrace the new, standing up for what we believe to be right

### Collaboration

We work together as a team and in partnership with others who share our vision, concerns and interests

### Focus

We remain focussed on our philosophy, strategy and priorities in a professional manner at all times

# OUR STRATEGIC PLAN

The Strategic Plan 2017 – 2020 outlines the core strategies for ensuring the Women’s Housing Company continues to be a strong organisation, able to provide housing and other services to women in Sydney. An annual operating plan drives implementation, and the Board regularly monitors this. The core strategies are:

## Sustainable Business

- + Improve organisational capacity
- + Promote excellence in governance

## Quality Services

- + Enhance the services offered to clients
- + Advocate for more and improved services to clients
- + Support tenant engagement

## Sustainable Growth

- + Promote new housing and homelessness solutions
- + Participate in growth opportunities through tenders
- + Partner with like-minded organisations

The Women’s Housing Company Board set the strategic direction for 2017 to 2020



# STATEMENT OF PURPOSE

The demand for safe, secure and affordable housing in Sydney remains strong and this is particularly the case for women who, at different stages in their life, require assistance to resolve their housing needs.

There are almost 60,000 approved applicants on the NSW Housing Register waiting for social housing. Of these, over 55 percent are women and almost 12,000 are single women.

As a specialist organisation, the Women's Housing Company works closely with women who are homeless or at risk of homelessness, many of whom have experienced domestic and family violence, or who are older and unable to find housing that is affordable and appropriate to their needs.

## Key factors contributing to women's homelessness include:

- + Domestic and family violence
- + Mental health and disability
- + High rents and insecure tenure in the private rental market
- + Family breakdown and separation
- + Lower paid work and lack of superannuation
- + Lower rates of home ownership
- + Discrimination in the private rental market

## Data indicates the demand for housing for women as they get older will increase significantly in the coming years:

- + Projections indicate an increase of 58 percent in the number of lone female households over a 25 year period
- + In NSW, this translates to an increase from 360,000 in 2011 to 570,000 in 2036
- + Women are disproportionately disadvantaged in terms of superannuation – they have half as much superannuation as men aged 55 to 64 years
- + There is a correlation between low or no superannuation and increased rates of poverty, housing stress and homelessness in retirement
- + The proportion of women significantly increases with age – 51 percent for 55 to 59 year olds, rising to 74 percent for those aged 85 years and over
- + At 65, Australian women can expect to live a further 22 years

The Women's Housing Company is committed to working on increasing the availability of secure and affordable housing for women, particularly innovative partnership models that harness expertise from different sectors and deliver value.

# ACKNOWLEDGEMENT OF COUNTRY

The Women's Housing Company acknowledges the Gadigal people of the Eora nation as the traditional custodians of the land on which we operate, and pays respect to Elders both past and present



## Chair's Report

It is a pleasure to present the Women's Housing Company report for 2017. It's been a year of significant progress and achievements, all focussed on improving the quality of our services, ensuring a sustainable business and working with partners on new initiatives and opportunities for growth.

We are proud of the standard of services delivered throughout the year and the Annual Tenant Survey results reflect our strong performance. Thank you to all the tenants that provided feedback throughout the year and through the annual survey – we rely on this information to continually review and improve the performance of the Women's Housing Company.

### **I'd like to specifically list a number of key highlights for 2017:**

- + Lodged our first Development Application with the City of Ryde for a New Generation Boarding House. The aim is to provide accommodation for 24 women in a well located area, close to transport, services and employment opportunities.
- + Partnered with Bridge Housing to tender for the NSW Government Social Housing Management Transfer Program. This will involve the management of public housing in northern Sydney over a 20-year period, as well as a whole of location service system coordination role.
- + Purchased a block of 6 units in Belmore, providing much needed additional social and affordable housing for women.
- + Worked closely with the NSW Land and Housing Corporation to finalise the development of housing for older women in Woolloomooloo. This new 20-unit building will accommodate women aged 55 years and over and will be managed by the Women's Housing Company.

- + Participated in Communities Plus opportunities with our partner Blue Sox Developments. We look forward to the outcome, which, if successful, will allow the Women's Housing Company to manage additional new housing specifically for single women.
- + Continued to raise awareness of the housing needs of older women, including meetings with the Age Discrimination Commissioner, non-government agencies, local government and the private sector to explore options for increasing the supply of housing.
- + Re-located the Women's Housing Company office to modern, light filled premises in Elizabeth Street Surry Hills. Feedback from clients, staff and visitors is extremely positive.

On behalf of the Women's Housing Company, I would like to thank the NSW Government for its ongoing support and assistance throughout the year, and for the positive working relationship that we enjoy. We successfully re-contracted to deliver the Women's Homelessness Support Service for South Western Sydney and received approval for new funding to develop the Women Staying Well in Social Housing Initiative for older women.

I'd like to thank the skilled and dedicated Board that has worked consistently throughout the year to develop the Women's Housing Company strategic direction, manage risk, support staff and assess opportunities for growth in both, housing and other services for applicants and tenants.

Lastly, I'd like to thank all the staff of the Women's Housing Company who carry out the day to day work with commitment, expertise and professionalism. The year saw a change of CEO – Deborah Georgiou left in March and we welcomed Debbie Georgopoulos in April. Thank you to both CEOs for a seamless transition and focus on leading the organisation.

We are very excited about the year ahead and committed to delivering quality services, advocating for the housing needs of women, and seeking opportunities for growth.

**Alice Spizzo - Chair  
Women's Housing Company**





## CEO's Report

I'm delighted to present the CEO's report, outlining the key areas of work for the Women's Housing Company in 2017.

The company has 25 staff who work across two offices – Surry Hills and Liverpool. We deliver social and affordable housing, as well as crisis and transitional housing and support services to single women in Sydney. Our tenants are located across 24 local government areas, are from diverse backgrounds and almost 65 percent are aged 55 years and over.

Demand for our services far exceeds available housing and so we also focus on operational efficiencies, additional grant funding for specialist services and initiatives to grow the portfolio of housing for women.

### Key areas of work include:

**Quality housing services** – delivering quality access, allocations, tenancy, asset and support services is central to our purpose. During the year, we focussed on achieving and exceeding our key performance indicators, as well as implementing service improvements. Some examples include a review of key policies with input from the Tenant Advisory Group, and the introduction of a Quality Assurance System for repairs and maintenance for properties under our management.

**Homelessness services** – the Women's Housing Company is the lead agency, in partnership with the Community Restorative Centre, to deliver crisis and transitional housing for single women in South Western Sydney under the Specialist Homelessness Services Program. We provide support services, along with managing the tenancies and assets. Our service was re-contracted for a further 3 years to 2020.

**Opportunities for growth** – increasing housing for women is a core priority and opportunities were assessed and pursued by management and the Board. These included the Communities Plus Neighbourhood Renewal Projects, a Development Application for a New

Generation Boarding House in West Ryde on land that we own, purchasing a block of units from the private market and the Social Housing Management Transfer Program in partnership with Bridge Housing. Considerable effort went into these opportunities, reflecting our commitment to growth. We were also successful in securing funds for a project on older women is social housing – the Women Staying Well initiative.

**Building our ICT capacity** – we are strengthening our information and communications technology capacity through the introduction of a new integrated IT system called SDM. We spent time configuring the new system and preparing for implementation, scheduled for early 2018. SDM will improve our capacity to deliver integrated services and do our work more efficiently.

**Engaging with our tenants** - community engagement is a big focus and this year we held our annual mid-winter luncheon. Our Tenant Advisory Group met throughout the year to provide valuable feedback on services, input to policy reviews, and led the My Story Video Project. We also welcomed our new Community Engagement Coordinator, who has developed an exciting program through the Tenant Engagement Strategy.

**Improving communications** – a number of initiatives were started late in the year to update our communications. These include a refresh of the Women's Housing Company logo, re-design of the tenant newsletter, and an upgrade of the website to allow better functionality and up to date information.

**Our people** – the team at Women's Housing Company is the most valuable asset of the organisation, particularly their specialist skills and experience in working with single women. The annual staff engagement survey is a key tool to assess how staff feel about their work, strengths and areas for improvement. A priority focus area identified by the team is communication skills, particularly cross team collaboration.

**Partnerships** – as a specialist provider, the Women's Housing Company works closely with other organisations to deliver better services, link applicants and tenants to supports, provide opportunities for engagement, and advocate for issues of common concern. We also receive support from many organisations through donations and pro-bono assistance. Our partners and supporters are acknowledged throughout this report and we thank them wholeheartedly for their collaboration throughout the year.

I'd like to thank the Board for their strategic leadership and dedication to the Women's Housing Company, and their support to me and the senior management team. I'd also like to thank the staff for their professional approach and agility in always trying to find solutions that put people at the heart of what we do.

A handwritten signature in dark ink that reads "Debbie Georgopoulos".

**Debbie Georgopoulos - CEO  
Women's Housing Company**

# 2017 HIGHLIGHTS

**35** providing accommodation for single women in Sydney  
**YEARS OF SERVICE**

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Women's Housing Company exchanged contracts to **purchase a block of 6 units** located in **Belmore**

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Relocated to modern new offices in **SURRY HILLS**

Women's Housing Company lodged its **First Development Application**

to construct a 24 room New Generation Boarding House in West Ryde



Women's Housing Company generated a net profit of **\$2.07 MILLION** during the 2016/17 financial year

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**Women's Housing Company was awarded** funding through the Department of Family and Community Services Social Housing Community Improvement Fund to install new gardens, patios, improved lighting in communal areas and improve safety features at properties in Stanmore, Cartwright and Liverpool.



Launched a new corporate brand and logo

In the 2016/17 financial year Women's Housing Company generated a turnover of

**\$12.06m**



**Owned 105 properties**

with a market value of over \$40m

**Over 15 women participated**

in the My Story Video Project, created through story telling sessions and creative writing classes

**Managed over 700**

transitional, social and affordable housing units for single women across metropolitan Sydney

Partnership between Women's Housing Company and **Bridge Housing** to tender for the Social Housing Management Transfer Program



Partnership between Women's Housing Company and **Blue Sox Developments** to tender for Communities Plus redevelopment opportunities

Renewal of three year funding for the Women's Homelessness Support Service – partnership between the Women's Housing Company and the **Community Restorative Centre**

# ORGANISATIONAL OVERVIEW

## GOVERNANCE

The Women's Housing Company is governed by a Board of Directors elected in accordance with the constitution. The Board provides strategic leadership to the company and ensures that the Women's Housing Company is viable and has effective risk management safeguards in place. The Board sets the strategic priorities for the organisation and monitors the company's performance in delivering those objectives.

### Directors bring a mix of experience and skill to their roles including:

- + Planning
- + Strategic finance
- + Urban development
- + Public relations
- + Social welfare
- + Affordable housing delivery
- + Local government

The Board forms sub-committees as and when necessary in order to assist the Board in carrying out its work. Clear terms of reference are set for any sub-committee with requirements for regular reporting to the Board.

## BOARD MEMBER PROFILES



### Alice Spizzo

Alice joined the Board in 2008 and has been the chairperson since March 2014.

Alice brings a wealth of experience and knowledge to her role as Chair, including managing risk, due diligence, governance and issues management.

Alice is a Director at Landerer & Company and specialises in planning, environmental and administrative law and advises government, corporates, NGOs and universities on a range of issues including developing social and affordable housing. Alice has diverse experience in government and the development industry as a lawyer, public policy adviser, executive and senior ministerial adviser including Chief of Staff to a NSW Minister for Health and Senior Policy adviser to a NSW Minister for Urban Affairs, Planning and Housing.

Alice has represented the NSW Government on the Building Code of Australia Board and the former Department of Planning on the Honeysuckle Development Corporation Board.

Alice has a Bachelor of Laws, a Bachelor of Arts, a Graduate Diploma in Urban Estate Management and a Graduate Diploma in Legal Practice. Alice is a graduate of the Australian Institute of Company Directors.



## **Jodie Blackledge**

Jodie joined the Board in April 2010 and is a member of the Development Advisory Group Sub-Committee.

Jodie has over 20 years experience in corporate finance and strategy development in financial services, investment banking and chartered accounting environments and brings established skills in corporate finance, financial analysis, accounting, strategy and program management to the Board. Jodie is the Chief Financial Officer of AUB Group Limited, an insurance distribution, specialist underwriting and risk services group.

Jodie has a Bachelor of Business (Accountancy) and a Graduate Diploma in Applied Finance and Investment, is a Chartered Accountant, a Fellow of the Financial Services Institute of Australasia (FINSIA) and a graduate of the Australian Institute of Company Directors.



## **Tasha Burrell**

Tasha joined the Board in November 2013 and is a member of the Development Advisory Group Sub-Committee.

Tasha is a property development professional with over 20 years experience in residential and commercial property development in Sydney. Tasha brings extensive experience in implementing large scale urban renewal, housing and infrastructure projects to the Board, including an in-depth understanding of the development industry and Sydney property market. Early in her career Tasha was an Architect for a number of leading architectural firms, was a Development Manager for St Hilliers Property and currently holds the role of Program Director, Western Sydney UrbanGrowth NSW.

Tasha has a Bachelor of Architecture (Hons) and has completed the Australian Institute of Company Directors program, Foundations of Directorship.



## **Anna Grutzner**

Anna joined the Board in November 2013.

Anna is a marketing communications specialist and brings over 20 years experience working with government and not-for-profit organisations on major public policy and community initiatives. Anna has worked with governments and providers on a range of community housing projects, including the development of the National Regulatory System for Community Housing. Anna is principal of Just Anna, a consultancy focusing on issues of social justice and was a director and business owner of public relations firm Fenton Communications. She is a former political journalist in the federal parliamentary press gallery.

Anna has a Bachelor of Arts (Hons) from the University of Melbourne, a Certificate IV in Training and Assessment and CELTA (Certificate of English Language Teaching to Adults). She is a member of the Public Relations Institute of Australia (PRIA).



## **Leanne Hillman**

Leanne joined the Board in March 2009.

Leanne has over 25 years experience in State Government and has extensive management and operational experience at a senior and executive level in the NSW Department of Community Services (now the Department of Family and Community Services). Leanne offers high level business planning, financial management and project management skills. Leanne represented Women's Housing Company Ltd on the Board of BlueCHP Limited until July 2016. BlueCHP Limited is a not-for-profit community housing company of which Women's Housing Company Ltd was a founding member.

Leanne has an Executive Masters in Public Administration, a Bachelor of Social Studies and has completed the Company Directors Course with the Australian Institute of Company Directors.



## **Maree Girdler**

Maree joined the Board in October 2015 and is a member of the Development Advisory Group Sub-Committee.

With over 25 years experience working in local government, Maree has an extensive understanding of operational program development and management relating to a range of community and recreation programs and projects, including affordable and social housing.

Over a 17-year period, Maree held various positions within senior and executive management at Waverley Council and became responsible for managing Council's planning and reporting obligations in a number of community areas.

Maree has successfully managed the DA process for multi-million dollar projects such as recreational facilities and learning centres and brings to the Board skills in program design and delivery, budget development, governance and strategic planning.



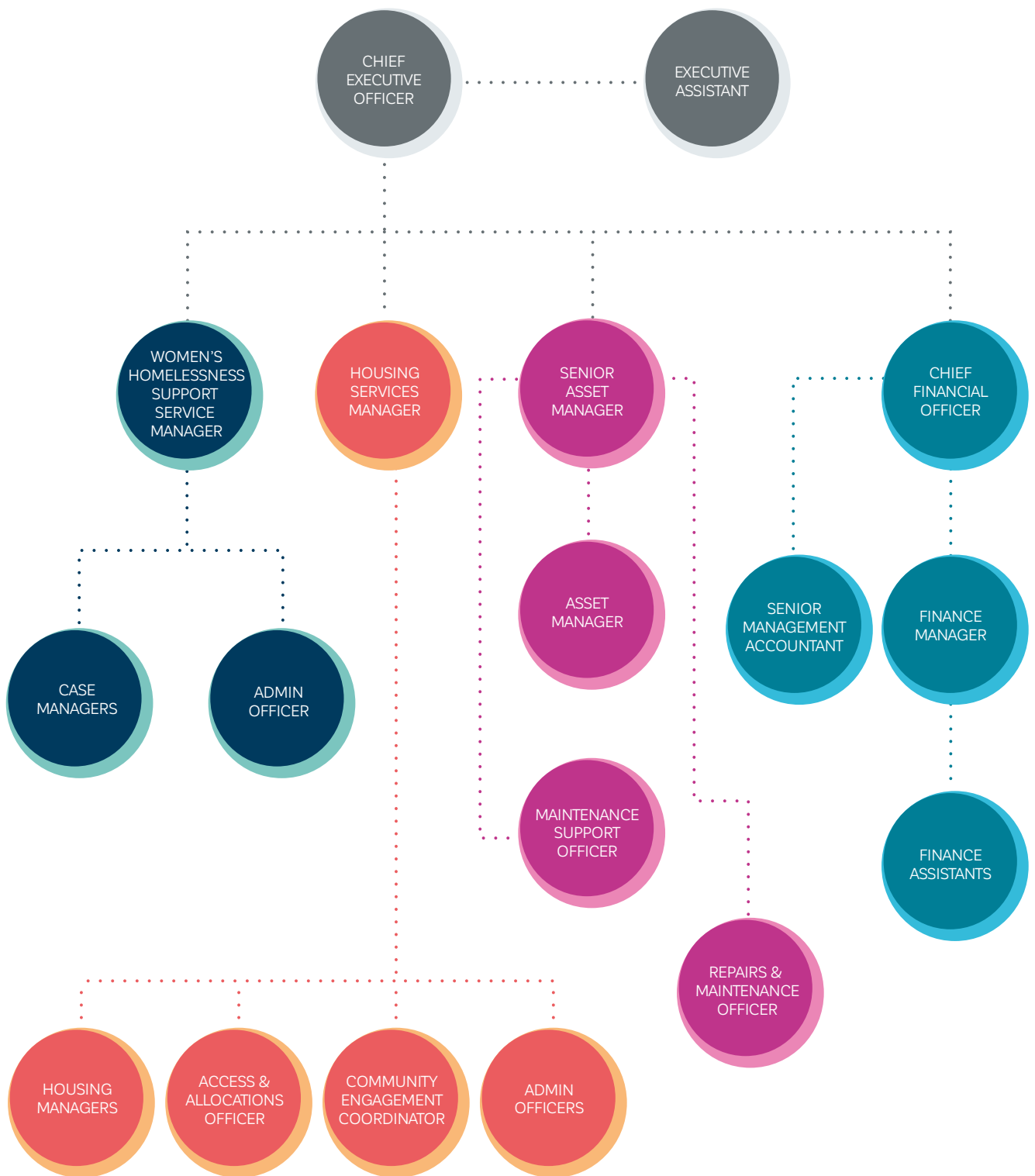
## **Kim Borrowdale - Observership Program**

Kim Borrowdale joined the Board in January 2017 as part of the Observership Program, a 12 month opportunity to sit as an Observer on a Not for Profit Board both to learn from existing Board Members, as well as contribute her professional skills.

Kim is a senior communications specialist with experience spanning the Government, Development and Professional services sectors and disciplines including brand, internal communications, stakeholder management, marketing communications, digital media, public relations and corporate social responsibility. Kim holds a Masters in Communications Management. She is the Deputy CEO and Head of Communications for Suicide Prevention Australia.

"I cannot thank the Women's Housing Company Board and staff enough for their support and warm welcome this year. This program has given me an invaluable insight into Board management. It has been a privilege to learn from this group of inspirational women as well as contribute my expertise to an organisation in an exciting period of growth and innovation."

# ORGANISATIONAL CHART

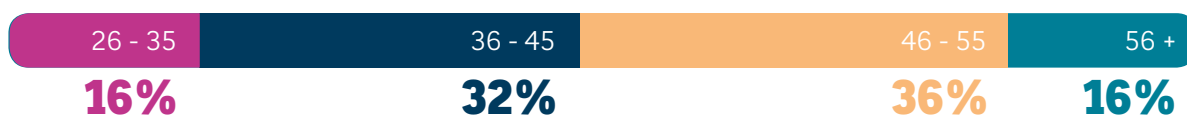


# OUR PEOPLE

The Women's Housing Company employs 25 staff that work across two sites - Surry Hills and Liverpool. The team is comprised of skilled, experienced and committed women, who make a difference every day.

Below is the summary of the age, tenure, language spoken, qualifications and background of our people.

## Age (years)



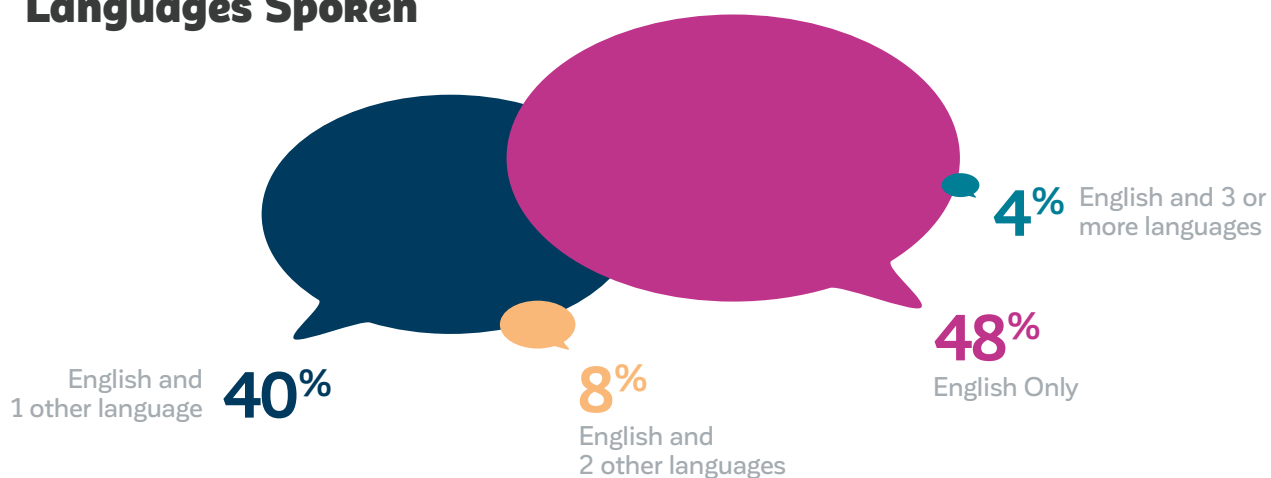
## Tenure (years)



## Work Life Balance

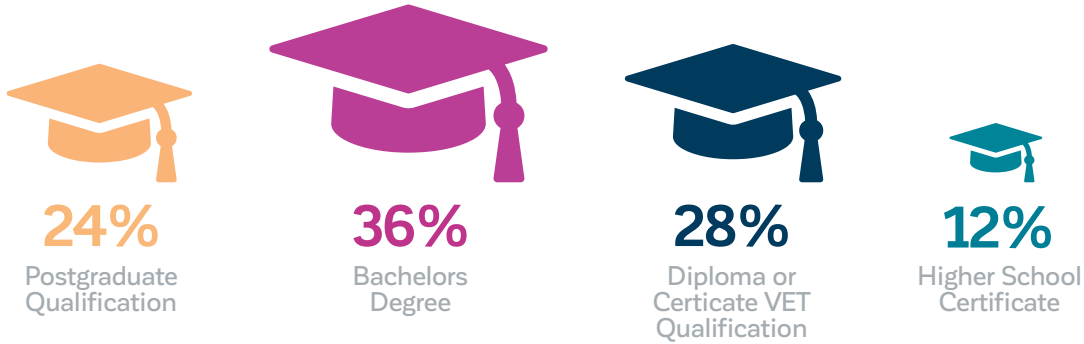


## Languages Spoken

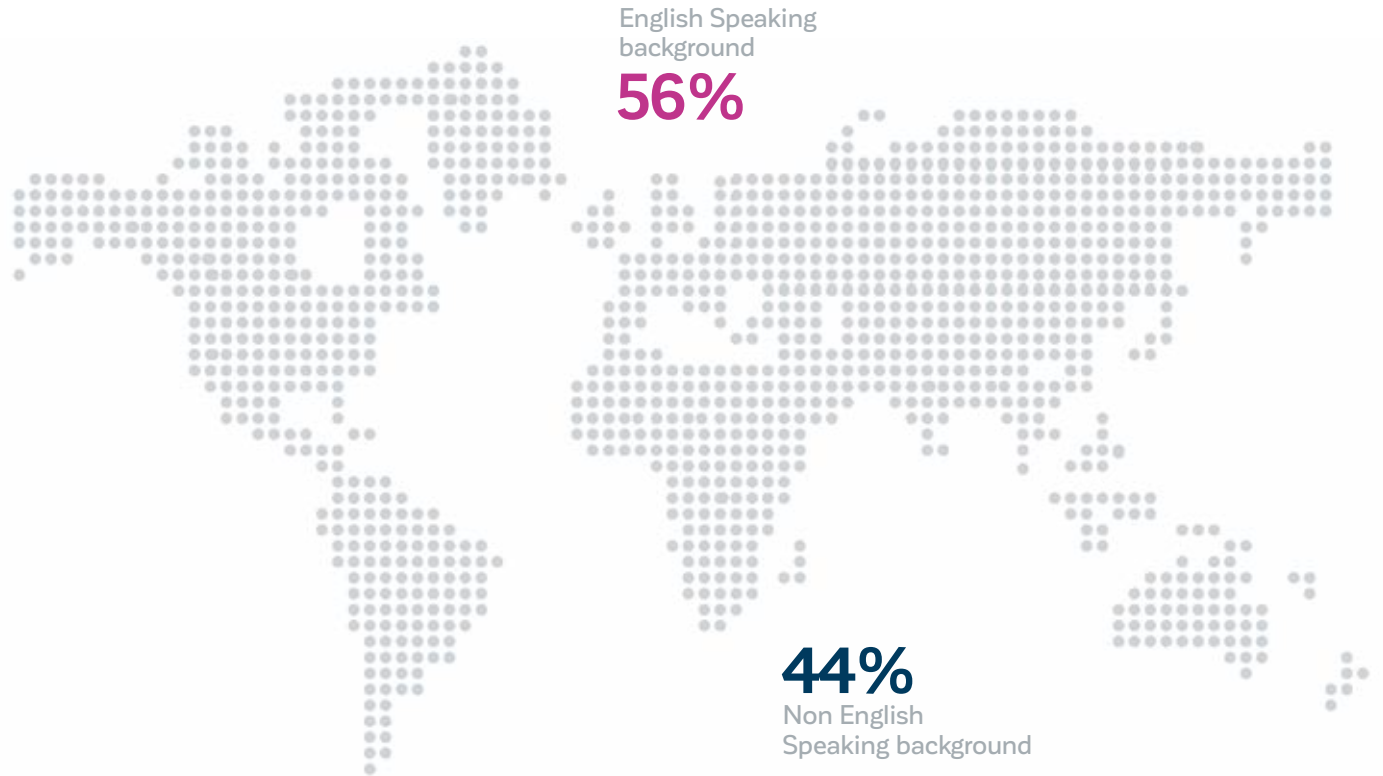




## Highest Qualification



## Cultural Background



# WORKING WITH OTHERS

The Women's Housing Company works in partnership with a range of organisations to ensure our collaboration delivers added benefit for the people we seek to assist.

Our partnerships range from formal agreements to less formal arrangements where working together provides mutual benefits.

## Partnerships with not-for-profit service organisations

### Bridge Housing

formal partnership to jointly tender for the NSW Government's Social Housing Management Transfer Program to manage public housing in Northern Sydney over 20 years.

### Community Restorative Centre

formal partnership with the Women's Housing Company as the lead to deliver the Women's Homelessness Support Service.

### Sisters of Mercy North Sydney

formal partnership whereby the Women's Housing Company provides tenancy and asset management services for property owned by the Sisters of Mercy for use as social housing for single women.

### Specialist Homelessness Services Partnerships

formal partnerships whereby the Women's Housing Company provides tenancy and asset management services, supported by a Joint Management Agreement. Partner organisations providing support services are:

- + Wesley Mission
- + St Vincent de Paul Society
- + YWCA
- + Launchpad Youth Community

### Kathleen York House

formal partnership whereby Women's Housing Company provides asset management services for the 24 hour residential drug and alcohol rehabilitation program for women and their children, operated by the Alcohol and Drug Foundation NSW. The program utilises a large property in Glebe, owned by the NSW Government.

### Connect 100

The Women's Housing Company has participated in the Connect 100 program for over 3 years, working with support organisations (NEAMI, Mission Australia, St Vincent de Paul Society and Domestic Violence Service Management) to assist people with a history of chronic homelessness to sustain successful tenancies. Connect 100 is funded by the Department of Family and Community Services and the City of Sydney. It aims to reduce homelessness in the inner city by providing integrated housing and support packages.

## Agency Networking

In addition, the Women's Housing Company is engaged in a number of agency networks and collaborates with a range of organisations to improve housing and support outcomes for women. These include: The NSW Federation of Housing Associations Networks - Housing, Assets, Community Development, Finance and the CEO networks.

## Cross-sector partnerships

### Sydney Women's Homelessness Alliance

collaboration of organisations to research the design requirements of housing for older women, with participation from older women with lived experience of being homeless, culminating in the publication of the Older Women's Studio Development Project on International Women's Day 2017. Participating organisations included the Women's Housing Company, the B Miles Women's Foundation, Newtown Neighbourhood Centre, Women's and Girl's Emergency Centre, Lou's Place, Older Women's Network and Common Equity NSW, with funding from the Mercy Foundation and auspiced by Homelessness NSW.

### Flourish Australia (formerly Richmond PRA)

the Women's Housing Company engages one of Flourish Australia's social enterprises for large-scale printing and mail outs, including the quarterly tenant newsletter and rent statements. The social enterprise employs people with a lived experience of mental illness and people living with various disabilities.

### Sydney Community Foundation Women's Fund

provided a contribution to the Video Stories Project. A workshop was run by Pegleg Productions over 3 days in which tenants learnt how to use their mobile phones, tablets and digital cameras to capture and tell their stories. Skills learnt included interviewing techniques, framing, lighting, sound recording, filming and editing. Video Stories can be viewed on the Women's Housing Company website.

### Blue Sox Developments

partnership with the Women's Housing Company to tender for Communities Plus Neighbourhood Projects released by the NSW Land and Housing Corporation.

## Partnerships with donors

### Oz Harvest

weekly delivery of fresh food for women supported by the Women's Homelessness Support Service.

### Bakers Delight

fortnightly delivery of bread for women supported by the Women's Homelessness Support Service.

### Dress for Success

clothing, accessories, shoes and bags for women attending formal appointments.

### National Dental Foundation

major dental treatment provided by volunteer dentists in their private surgery for women supported by the Women's Homelessness Support Service.

### Share the Dignity, UNSW nursing students and other anonymous donors

regular donations of toiletries.

# TENANTS AND THE COMMUNITY

## HOUSING SERVICES

In 2016-17 we housed 915 tenants across our portfolio, supporting them to sustain their tenancies and build their capacity to engage with their local community.

A small portion of our portfolio (7 percent) is allocated to people who are being supported by Specialist Homelessness Services (SHS). These tenancies are transitional (time-limited up to 18 months), during which time tenants are supported to address issues that may have contributed to their risk of homelessness and to secure sustainable long term housing. Our support partners assisting these tenants are Launchpad Youth Community, St Vincent de Paul Society, Wesley Mission and YWCA. Our own Women's Homelessness Support Service, in conjunction with the Community Restorative Centre (CRC), also supports transitional tenants, focussing on women escaping domestic violence and women leaving correctional facilities.

Another portion of our portfolio (5 percent) is available to women in the workforce who are eligible for subsidised housing under the Affordable Housing Ministerial Guidelines. This form of housing bridges the gap between social housing and the private rental market, which is out of reach for people earning low to moderate incomes, especially in Sydney.

The largest portion of our portfolio is long term general social housing. Almost 60 percent of our tenants have been housed with the Women's Housing Company for 5 years or more, with 35 percent for 10 years or more. 90 percent of our tenants rely on statutory benefits as their main source of income. Almost 65 percent of our tenants are aged 55 years or more and almost 50 percent of our tenants have a culturally or linguistically diverse background.

### **Kicking off the financial year, the Mid-Winter Celebration was held in July, with over 40 tenants attending**

With our focus on single women, ensuring that our tenants are well connected socially and with support services is critical to alleviating isolation.

When a tenant is initially housed with the Women's Housing Company, we connect with them to see how they are settling into their new home and to make sure they feel safe, secure and comfortable. We also check their understanding of tenancy rights and obligations, including how to report property repair issues.

Our Housing Managers are in regular contact with our tenants, including visiting them in their homes at least once each year. These visits help us to get to know people on a personal level and to understand how to improve their experience as a tenant.

Our new Community Engagement Coordinator is continuing the activities associated with our Community Development and Engagement Plan 2016-2019, facilitating opportunities for tenants to engage in their local communities and participate in workshops and events.

The Tenant Advisory Group (TAG) meets bi-monthly, with meetings held in different locations to increase accessibility and encourage participation. The TAG members provide input to policies, suggestions for community engagement activities, newsletter articles and also assist with the organisation of tenant events.

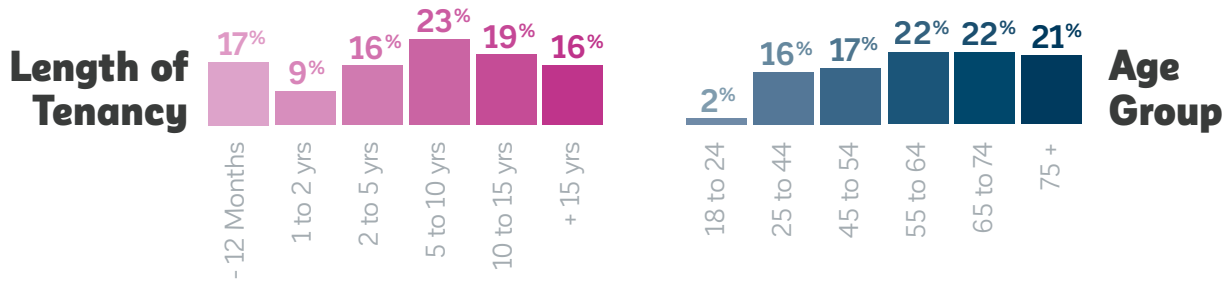
Kicking off the financial year, the Mid-Winter Celebration was held in 2016, with over 40 tenants attending. With a delicious feast followed by singing and dancing, tenants and staff enjoyed the opportunity to chat with friends and make new connections.

In January, a workshop was held for tenants to provide input to the review of the Repairs and Maintenance Policy. As other policies are reviewed, tenants will be invited to participate in this important activity.

In February, with the support of the City of Sydney and funding from the Sydney Community Foundation, a group of tenants participated in a three day workshop facilitated by Pegleg Productions to learn how to capture stories using their mobile phones, tablets and video cameras. Tenants were taught interviewing techniques, how to select and pose questions when interviewing, technical aspects of framing, lighting, shooting, sound recording and editing to make a story. The final production – My Story - was shown at the 2017 Mid-Winter Celebration.

With input from tenants during workshops held the previous year, the Older Women's Studio Development Project Report was published in March, coinciding with International Women's Day. The project was facilitated by the Sydney Women's Homelessness Alliance, of which Women's Housing Company is a member, with funding from the Mercy Foundation and support from the Older Women's Network and Common Equity Community Housing.

# TENANT PROFILE AS AT 30 JUNE 2017



## Tenancies by Type



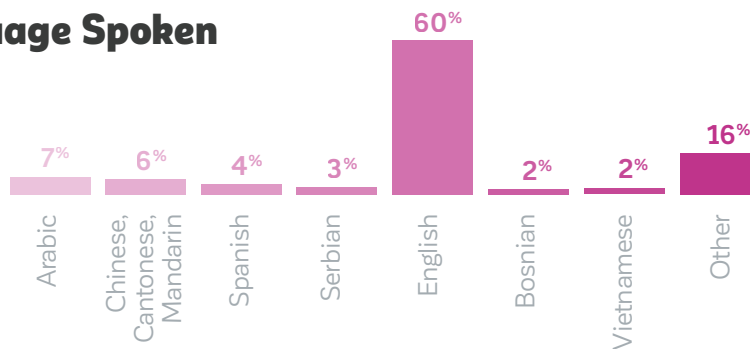
## Main Source of Income



## Tenants with a Disability



## Main Language Spoken



## Cultural Identity



# ANNUAL TENANT SURVEY

Every year we ask our tenants for feedback about the services we provide, the condition of their home and other ways we can support them to sustain their tenancies and engage with their communities.

The Annual Tenant Survey was issued in December 2016 and almost 40% of our tenants responded. The Women's Housing Company met or exceeded the minimum standards required of community housing organisations and was rated positively by tenants across key areas of service delivery.

Analysis of the responses helps us to understand the things we are doing well, and identify areas for improvement. Pleasingly, the majority of respondents told us they were satisfied with the suitability of their home and felt safe in their homes and neighbourhoods. Areas for priority focus in the coming year include better communication about complaints and appeals, and keeping tenants better informed about progress with repairs.

## Service To Tenants

87%



Satisfied with the way WHC treats tenants

85%



Satisfied with services provided by WHC

85%



Satisfied that tenant rights are upheld by WHC

## Tenant Participation

71%



Satisfied with the way WHC involves tenants

71%



Satisfied that WHC listens to tenant views

65%



Satisfied in being able to influence decision making

## Communication

79%



Satisfied with communication

64%



Stated their enquiry was answered in a reasonable time

77%



Stated staff were helpful

## Neighbourhood

90%

Satisfied with suitability of their home

87%

Satisfied with safety of their home

86%

Satisfied with the neighbourhood as a place to live



## Complaints

21% Stated they had raised a complaint in the last year

71% Stated it was easy to make a complaint

65% Satisfied with the information and advice provided by staff

57% Satisfied with being informed about the progress of complaints

## Repairs and Maintenance

78% Satisfied with the repairs service provided by WHC

88% Satisfied with the condition of the home

85% Reported having a property inspection during the year

74% Satisfied with the repair carried out at the home

# ANNUAL TENANT SURVEY 2016 - QUOTES

WHC is great, and has given me the longest period of home stability and security of my adult life.

Every day I feel very grateful for where I live. I don't take this for granted, and WHC have been so supportive over the years. I absolutely love this flat, and my neighbours. I'm very lucky. Thank-you.

I feel very happy to be a tenant at Women's Housing.

I am very thankful to Women's Housing Company regarding the way I am looked after and for housing and the area I am housed in. Thank you all ladies!

I think overall Women's Housing Company is run professionally and tenants are treated fairly and with courtesy. And for that I am most grateful. Thank you.

It's great that they invite the tenants in extra curricula activities such as lunches and excursion and the WHC newsletter is a really interesting way for us to interact and see what's going on and what others are doing or enter a competition.

Thank-you for all your efforts in providing safe, secure, stable and affordable housing for women.

The AGM last year in November 2016 was very worthwhile! All the staff were very friendly and approachable and the speeches very interesting and informative. Thank you for a lovely day! Also meeting other tenants from different areas was great!

Thank you WHC for secure and dignified life! You are providing services that I could have only wished for! Thank you!!!

WHC has literally saved my life. I had nowhere safe to go and they housed me within 18 months in one of my preferred areas.

Women's Housing is an excellent organisation who assists all women, especially me. I am very thankful for everything the Women's Housing Company does for us women.

I am so grateful to the Women's Housing Company for the understanding and help in finding a place to live. I don't know what I would have done without them. Many thanks to you all.







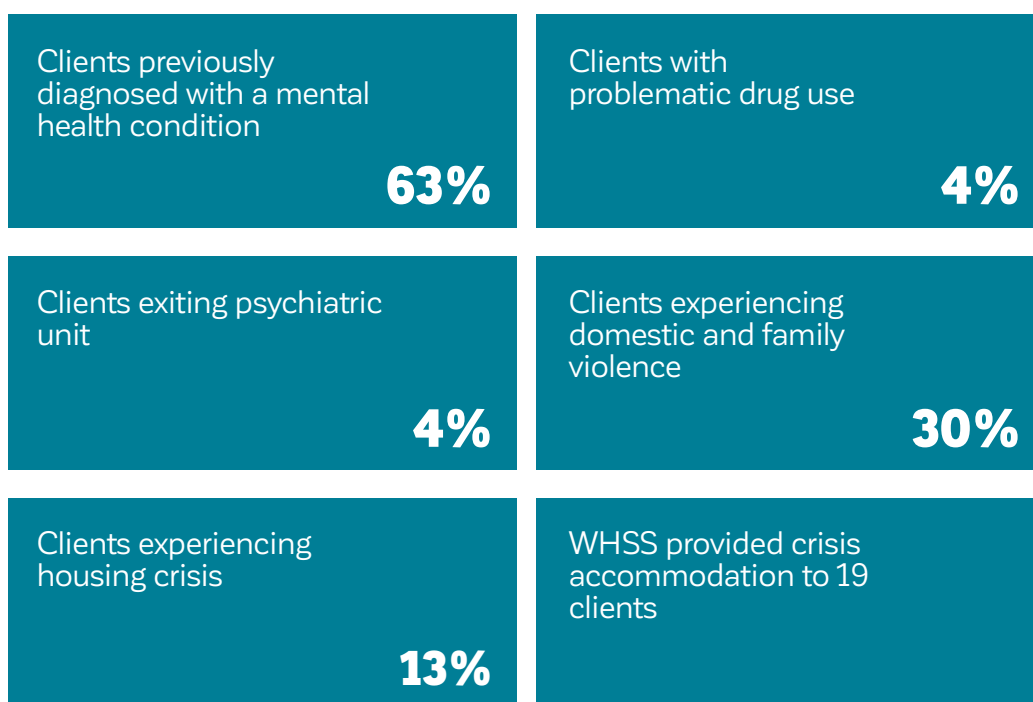
Tenants enjoying activities



# WOMEN'S HOMELESSNESS SUPPORT SERVICE (WHSS)

The WHSS is a partnership between the Women's Housing Company and the Community Restorative Centre (CRC) operating in South Western Sydney, Bankstown, Liverpool and Fairfield. During the year, the service jointly supported 205 clients seeking support and accommodation assistance. Services provided include crisis and transitional accommodation, information, pre-release support, brokerage, transport, advocacy, case management and outreach support to clients who are homeless, or at risk of homelessness, and living in the community.

## The WHSS provided services to 131 clients



## CRC provided services to 74 clients



## Client Outcomes

During 2016/17, 24 clients entered medium term transitional housing, 14 of these clients exited transitional accommodation into long-term social housing, 1 client exited into private rental accommodation. The issue of affordability remains one of the most significant barriers to single women with a limited income accessing housing and private rental products.

Fourteen clients received dental treatment at no cost through the National Dental Foundation (NDF). NDF is a consortium of private dentists who offer treatment to disadvantaged patients in need of urgent dental care who are under the care of a charity. Major dental work was provided such as multiple extractions, full dentures, and part dentures. Overall appearance, confidence and self-esteem remarkably changed amongst the clients who received dental treatment.

Nine Clients were approved by NSW Justice – Victims Services for compensation. A total of \$21,090 in financial compensation has been approved for victims of domestic violence and sexual assaults, clients were approved for Recognition Payments and Relocation Payments. Other clients received approval for specialised counselling services.

The service supports clients holding Bridging Visas, who are not entitled to any government income support. In 2016/17, 1 such client was supported by the service with crisis accommodation, financial support, and assistance with the immigration process to obtain permanent residency. The client received her Permanent Residency Visa, exited into transitional accommodation and is now in full time English classes.

## Donations

The service receives many generous donations throughout the year, allowing us to support clients in diverse and helpful ways. Some key examples are a weekly delivery of fresh food from Oz Harvest, and a fortnightly donation from Bakers Delight. Other donors are acknowledged later in this report.

## Client Highlights

Two clients were supported in crisis accommodation in the early stages of pregnancy, both victims of domestic violence. Both clients secured long term social housing.

A 26 year old non-English speaking background client was supported in crisis accommodation following a referral by a friend. She was on a Bridging Visa and had experienced ongoing domestic violence and sexual assault. The WHSS provided support and coordinated with local area sexual assault services, NSW Police,

counselling services, and immigration authorities. The perpetrator remains in custody, the client has received a Permanent Residency Visa, and Victims Services compensation which will further assist her to start to rebuild her life.

A 44 year old Aboriginal client under the Trustee and Guardian with a long history of homelessness, chronic mental health issues, substance abuse issues, multiple unsatisfactory tenancies with The Department of Family and Community Services (Housing), frequent periods of hospitalisation for unmanaged mental health and substance abuse. The client was accommodated in crisis for a short period and transitioned to medium term accommodation. WHSS staff worked with the client to resolve former housing debts, and after a 12 month period in transitional housing, the client is now housed in long term social housing. The client continues to engage with WHSS for assistance and support with various issues as they arise.

## Service Collaboration

Collaboration with government and non-government services in the South West Sydney District has enabled us to deliver better outcomes that meet the needs of clients. Developing relationships and protocols with other service providers, particularly with the district mental health services and the local Family and Community Services offices has been crucial in accessing services and housing that is appropriate for clients. WHSS staff participated in local interagency committees with both housing and mental health services across the district.

Other local services accessed to assist clients include the Benevolent Society, Green Valley Domestic Violence Services, Liverpool Women's Health Centre, Liverpool TAFE, NAVITAS, Inspire Church, St Vincent De Paul Society, Young Adults Disability Association, Anglicare Financial Counselling, State Debt Recovery, South West Sydney Early Intervention and Tenancy Support Service, Link2Home, Domestic Violence Help Line, NSW Family and Community Services, Hume Community Housing, The National Dental Foundation, Partners in Recovery, Immigrant Advice & Rights Centre, Immigrant Women's Speak Out, Liverpool Local Area Command, Liverpool City Council Whitlam Leisure Centre, Casula Powerhouse, NSW Service for the Treatment and Rehabilitation of Torture and Trauma Survivors (STARTTS).

The service acknowledges the organisations, both government and non-government in the South West Sydney District that have worked in partnership throughout the year with us to achieve the best possible outcomes for clients of the service. We look forward to further strengthening existing partnerships and also forging new ones in the coming year.

# CLIENT QUOTES



'I have been with the service for 7 months, I came here from a broken relationship and can't imagine where I'd be if the service didn't take me in. I appreciate everything the service has provided and I am hoping I will eventually get housing and become stable and independent.'

**Tahlia (34)**

'It is because of this service I have a life in Australia. They genuinely care about me and helped me to become a healthy person again and Liliana cared about my physical and mental needs. I am very thankful she taught me to push through the hard times.'

**Farnoosh (27)**

'This organisation helped me, if I need to talk, they talk with me, or if I need any other help, they always help me. Thanks for everything.'

**Mirijana (63)**

'I have gotten the support that I needed both physically and mentally and I feel that I was guided in the right direction and looked after.'

**Fay (42)**

# ASSET MANAGEMENT REPORT

In 2016/17, the Women's Housing Company delivered a comprehensive range of asset services meeting agreed property standards and ensuring our tenants are housed in safe, secure, well-maintained homes. During 2016/17 we delivered a \$1.36 million maintenance program, which included the delivery of responsive, planned and cyclical maintenance services. The work was carried out in response to property requirements, tenant requests, feedback from property inspections and proposed portfolio development activities. Typical work included replacement of bathrooms, new kitchens, general property repairs and property painting. The Women's Housing Company also delivered a cyclical maintenance program comprising annual fire safety inspections and pest control programs.

The 2016/17 planned maintenance program was drawn from the Women's Housing Company 20 year Asset Maintenance Plan, addressing our long-term maintenance responsibilities. The Asset Plan was updated in 2016/17 to reflect the outcome of inspections carried out on Women's Housing Company properties.

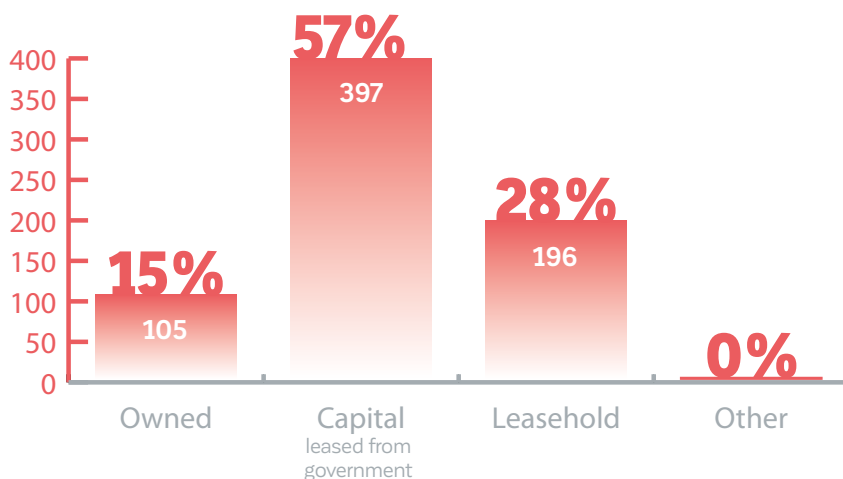
The 2016 Annual Tenant Survey revealed 88 percent of Women's Housing Company tenants that responded expressed satisfaction with the condition of their home. In addition, 78 percent expressed satisfaction with the Repairs and Maintenance services which was an improvement from previous years and above the threshold for compliance. To further the Women's Housing Company commitment to quality assurance, the Asset Team routinely contacts 10-15 tenants each week to rate their level of satisfaction with the maintenance work carried out on their home.

To build on the collaborative relationship with our tenants the Women's Housing Company secured Department of Family and Community Services funding through the Social Housing Community Improvement Fund to deliver common area upgrade projects at three locations. The Asset Team worked together with the tenants and Housing Team to design and install new gardens, patios, improved lighting in communal areas and safety features at Stanmore, Cartwright and Liverpool.

The owned portfolio was reviewed and a semi-detached property at Searl Street, Petersham was identified as being appropriate for divestment. This was sold in May of 2017 and the net proceeds were used to partly finance the purchase of a block of six units located in Belmore. The exchange of contracts for the Belmore block occurred in May 2017 and the settlement occurred in early July 2017. The units are well located for social or affordable housing, being approximately 1.8km from Belmore train station, 3.6 kms from Canterbury Hospital and 6.9km from Bankstown-Lidcombe Hospital. These units will meet the organisation's commitment to the government to increase the supply of social and affordable housing.

During the year, planning and design work progressed for a new development in West Ryde. This proposed new development – a New Generation Boarding House - is well located close to transport and local services. The project is currently in the planning approval phase and if successful, construction will commence in 2018.

The Women's Housing Company explored opportunities for participation and partnerships in the Communities Plus Neighbourhood Program. If successful, the Women's Housing Company will join with our partners to deliver and manage well-located innovative social housing models of accommodation during 2018.



**Types of Properties and numbers**

## In 2016/17 the Women's Housing Company managed a range of property types including:

+ **Capital (leased from government):** these are properties leased from the NSW Land and Housing Corporation. The Women's Housing Company is responsible for maintenance (excluding structural damage), allocation and tenancy management.

+ **Leasehold properties:** these are properties leased by the Women's Housing Company from the private rental market. The Women's Housing Company signs a Residential Tenancy Agreement under the Residential Tenancies Act 2010 (NSW) and Residential Tenancies Regulation 2010 (NSW) and then sub-lets the property to eligible applicants from the NSW Housing Register.

+ **Owned:** In 2011, the Women's Housing Company was awarded title to 100 properties, on 15 separate sites by the NSW Government. As part of this award the Women's Housing Company is contracted to deliver a phased increased property yield of a minimum of 25 units by June 2021. To date, the Women's Housing Company has purchased an additional 6 units at a site in St Marys which settled in July 2014 and sold a property in June 2017, with the intention to re-invest the proceeds in a block of six units at Belmore (settled in July 2017).

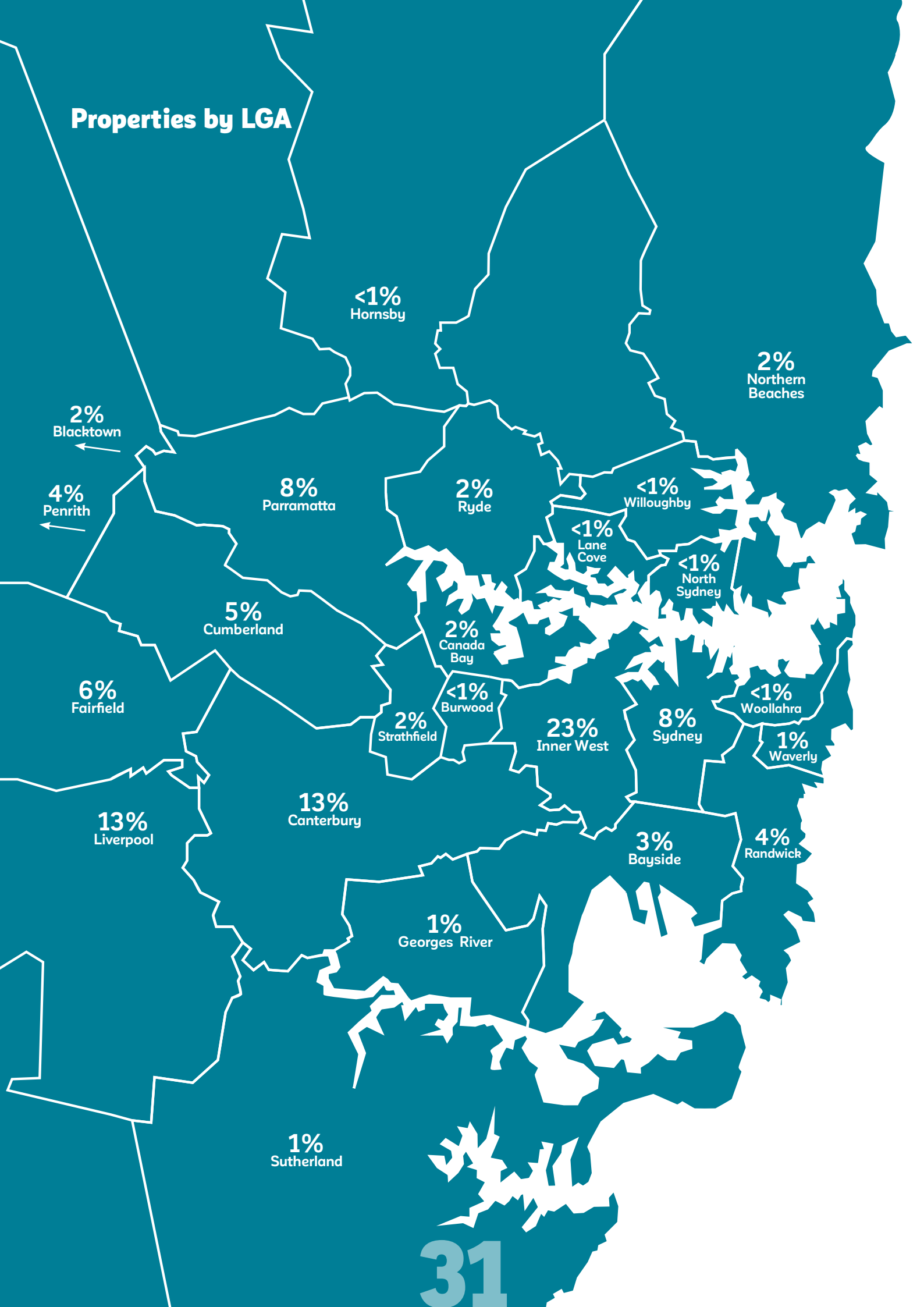
+ **Other:** these are properties managed under fee for service arrangements or leased from other parties.



Improvements to Petersham communal areas funded through a 2016 SHCIF Grant



# Properties by LGA



# FINANCIAL HIGHLIGHTS

## Financial Position

The Women's Housing Company's net asset position improved from \$21.71m to \$23.77m over the course of the financial year.

### Key changes were as follows:

#### Current Liabilities

have increased from \$1.32m to \$2.35m. The balance at 30 June 2017 includes \$1.39m of government funding received in advance of expenses being incurred.

#### The balance of Non Current Liabilities

of \$0.03m at 30 June 2017 is consistent with the previous year's balance.

#### The increase in Total Current Assets

from \$13.23m to \$15.95m over the year mostly reflects an increase in the cash balance (including term deposits) from \$11.50m to \$15.52m. The decrease in Other Current Assets reflects the repayment by BlueCHP Limited of a loan of \$1.34m.

#### The increase in the Property, Plant and Equipment balance

from \$9.55m to \$9.61m mostly reflects capitalised fees in regard to the development of an owned property and expenditure on office leasehold improvements. These items have been offset by a reduction related to the sale of a property. The increase in Non Current Receivables mostly reflects the \$0.302m deposit paid for the purchase of a block of 6 units in Belmore.

#### Net cash

from operating activities for the financial year amounted to \$2.1m, being approximately 123% higher than the result for the previous year. This increase reflects government funding of \$1.18m received in advance (i.e. for future periods). A \$1.34m loan was repaid to the company by BlueCHP Limited during the year and the sale of a property resulted in net proceeds of \$1.19m.

## Financial Performance

#### Revenues increased

by 1.9% over the financial year, however when the impact of non recurring items are reversed, the increase amounts to a more modest 0.8%. Although average rebated rents charged to tenants increased, the number of properties under management decreased as a result of the transfer of 73 properties back to BlueCHP Limited.

#### Costs decreased

by 0.4% compared to the previous year. This reflects a decrease in the number of properties under management, as well as a reduction in expenditure on consulting fees.

#### The net profit increased

by a pleasing 14.6%. The result for both the current and previous year included a number of non-recurring items, and when adjusted for these, the net profit improved by 14.8% compared to the previous year.



The table below contains a more detailed analysis of the financial results for the year and provides a comparison to the previous year:

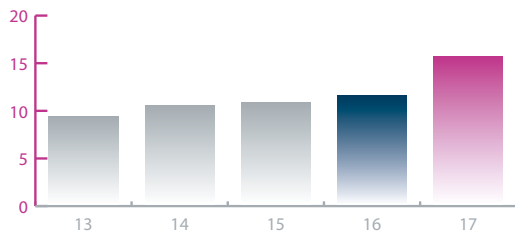
SOURCES OF REVENUE	For the financial year ended			
	30 June 17 (\$m)	30 June 16 (\$m)	% Change	
<b>Rent from tenants</b>	6.50	6.62	-1.8%	Rebated rents charged to tenants increased by modest amounts over the course of the year. For example, average rebated rents charged to tenants in receipt of Aged and Disability pensions rose by 1.1% between November 2015 and November 2016. This increase has been more than offset by the transfer of the management of 73 properties and tenancies back to BlueCHP Limited on 1 May 2017.
<b>Funding &amp; subsidies from the government</b>	3.75	3.60	4.1%	The increase mostly reflects the indexation of the General Social Leasehold Program funding and the approval to carry forward unspent funding from the previous year in regard to the Specialist Homelessness Service in South West Sydney.
<b>Interest on invested funds</b>	0.31	0.29	6.1%	The improvement in interest income reflects an increase in the level of funds invested in term deposits and other interest bearing bank balances.
<b>Profit on the sale of property</b>	1.05	0.00		The result for the current year included the profit on sale of a property.
<b>Other sundry revenue</b>	0.45	1.32	-65.7%	The year ended 30 June 2016 included a non recurring item with a value of \$0.87m. When adjusted for this item, the figure for the current year was very similar to the result for the year ended 30 June 2016.
<b>Total</b>	<b>12.06</b>	<b>11.83</b>	<b>1.9%</b>	
EXPENDITURE	30 June 17 (\$m)	30 June 16 (\$m)	% Change	
<b>Repair and maintenance of properties</b>	1.36	1.34	1.8%	An increase in planned maintenance (i.e. the replacement of out of life-cycle housing components) was mostly offset by a decrease in structural repairs that were undertaken on behalf of the government.
<b>Rent paid for leased properties</b>	4.67	4.59	1.7%	Rent paid to private landlords increased by approximately 4.6% over the year. This increase was partly offset by a reduction in the number of leased properties under management: 73 properties were handed back to BlueCHP Limited during the course of the year.
<b>Other property expenses</b>	1.13	1.15	-1.7%	The decrease from the previous year reflects reduced water rates as a result of an IPART pricing review and reduced strata fees.
<b>Staff wages &amp; related costs</b>	1.80	1.70	5.6%	Additional funding for the Specialist Homelessness Service was used to employ a specialist case worker on a contract basis. The impact of this additional cost was offset by roles that were unfilled for part of the year and by a reduction of hours for other roles. More generally, staff wages have been impacted by increases in award rates of pay, reflecting both general CPI indexation and the impact of the Equal Remuneration Order.
<b>Other administrative expenses</b>	1.04	1.25	-17.3%	The reduction in this category of expenses mostly reflects a lower expenditure on consultancy fees, combined with a decrease in the administrative costs incurred by the Specialist Homelessness Service.
<b>Total</b>	<b>9.99</b>	<b>10.03</b>	<b>-0.4%</b>	
<b>Profit</b>	<b>2.07</b>	<b>1.80</b>	<b>14.6%</b>	

The above numbers are extracted from the audited Financial Report for the year ended 30 June 2017.

This is available on our website [www.womenshousingcompany.org](http://www.womenshousingcompany.org) or by contacting our office on **02 9281 1764** or [reception@womenshousingcompany.org](mailto:reception@womenshousingcompany.org)

# Key Financial Performance Indicators

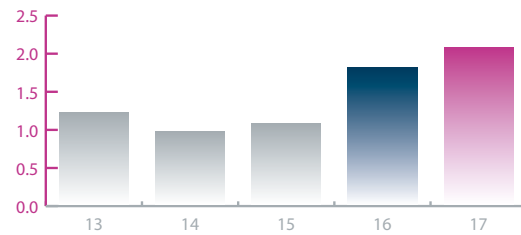
## Cash balance at end of year (\$m)



Our cash balance (inclusive of term deposits) at 30 June 2017 amounted to \$15.52 million, being an increase of \$4.02m on the previous year's balance.

Operating cash flow for the financial year amounted to \$2.1m. The operating cash flow and cash balance were boosted by \$1.18m of funding received in regard to future periods. A \$1.34m loan was repaid to the company during the year and the sale of a property resulted in net proceeds of \$1.19m.

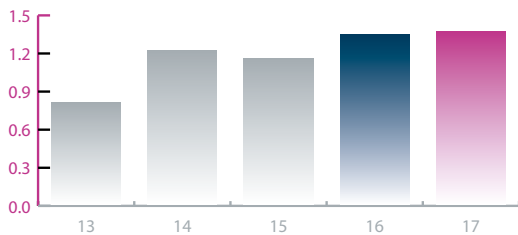
## Net Profit (\$m)



This graph illustrates the excess of revenues over expenses.

The results for the years ended 30 June 2016 and 30 June 2017 have both been impacted by non recurring items. The profit for the current year would otherwise have been approximately \$0.12m higher than the previous year, reflecting a lower spend on administrative expenses such as consulting fees.

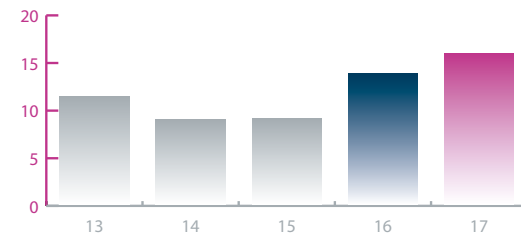
## Repairs and Maintenance Expenditure (\$m)



Our total expenditure on the maintenance of our properties reflects our commitment to ensuring that they are safe, secure and kept to an appropriate standard.

The change between 2016 and 2017 reflects an anticipated increase in the replacement of out of life-cycle housing components. This increase has been mostly offset by a decrease in structural repairs that were undertaken on behalf of the NSW Government.

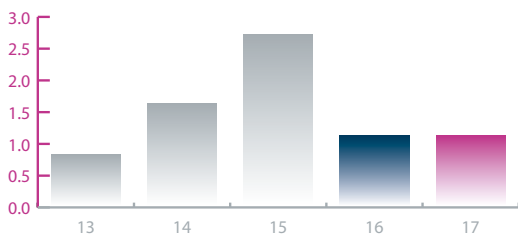
## Profitability Margin (%)



This graph illustrates the ratio of Earnings before Interest, Tax, Depreciation and Amortisation (EBITDA) over Operating Revenue.

The results for 2016 and 2017 have both been positively impacted by high value, non recurring items. When adjusted for these non recurring items, the profitability for 2017 was slightly better than 2016, reflecting lower administrative costs.

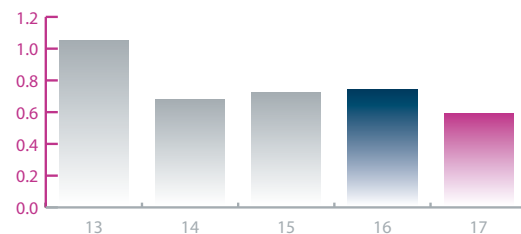
## Vacancies and voids (%)



This graph illustrates the number of rental days lost due to voids and vacancies as a percentage of the total available days.

The result for 2015 reflected the impact of Going Home Staying Home reforms on approximately 15% of our portfolio and tenants. The reduction since then reflects a focus by the management team on this key performance indicator.

## Rent Arrears (%)



This graph illustrates the value of rent arrears at the reporting date as a percentage of the rent revenue charged to tenants over the preceding financial year.

The 2017 result is consistent with the performance for the immediately preceding three years and is well within the industry benchmark of 2.5%. This result reflects robust tenancy arrears management processes.

# THANK YOU

The Women's Housing Company wishes to thank the following organisations for their support and assistance throughout the year:

<b>Bakers Delight</b>	<b>Launchpad Youth Community</b>
<b>Blooming HR</b>	<b>Lee Road Consulting</b>
<b>Bridge Housing</b>	<b>Marie Claire Magazine</b>
<b>Business Network Solutions</b>	<b>Mercy Foundation</b>
<b>Campbelltown Hospital Theatre Nurses</b>	<b>Metro Community Housing</b>
<b>City of Sydney</b>	<b>Mission Australia</b>
<b>Community Restorative Centre</b>	<b>NEAMI National</b>
<b>CompliSpace</b>	<b>Newtown Neighbourhood Centre</b>
<b>Deep Space</b>	<b>NSW Federation of Housing Associations</b>
<b>Department of Family and Community Services</b>	<b>Oz Harvest</b>
<b>Dress for Success</b>	<b>Quota International Ingleburn</b>
<b>EJD Consulting</b>	<b>Registrar for Community Housing</b>
<b>Elton Consulting</b>	<b>Share the Dignity</b>
<b>Emoceen Studios</b>	<b>Sisters of Mercy - North Sydney</b>
<b>Grant Thornton</b>	<b>St Vincent de Paul Society</b>
<b>Harper's Bazaar</b>	<b>Sydney Community Fund</b>
<b>Holding Redlich</b>	<b>Wesley Mission</b>
<b>Homelessness NSW</b>	<b>WHC's contractors</b>
	<b>YWCA</b>

## **A SPECIAL THANK YOU**

to the Women's Housing Company  
Board of Directors, staff and tenants.

**Women's Housing Company Ltd**

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