Our mission

To protect social housing assets and ensure quality services to tenants by regulating well governed, well managed, financially viable rental housing agencies.
A robust, vibrant regulated housing sector that grows affordable housing for the Victorian community
The Housing Registrar team
I am very pleased to commend to you our third edition of the Housing Registrar Report 2009-10, which highlights the growth and contribution of Victoria’s registered housing sector in meeting the housing needs of low-income Victorians.

The role of Registrar of Housing Agencies was created in 2005, following amendments to the Housing Act 1983, which invested the office with functions and powers to register and regulate rental housing agencies in Victoria.

A robust regulatory framework established by this legislation provides a high degree of confidence and assurance to both government and other stakeholders in registered housing agencies delivering quality services to tenants, and in the case of housing associations, developing new affordable housing through the leverage of government grants.

Following the first registrations in 2005, Victoria’s registered housing sector is now significant and diverse: from moderately-sized housing co-operatives, to large multi-service housing providers, and fast-growing housing associations. As at June 2010, there were 40 registered agencies, comprising nine housing associations and thirty-one housing providers. During 2009-10, five housing providers were newly registered.

The registered housing sector is now well placed to meet housing need into the future, and to work with government, business and the community to deliver better housing outcomes for low-income Victorians.

Victoria’s regulatory framework for rental housing agencies sets the standard across Australia for the provision of quality social housing. Comprehensive Performance Standards ensure that all registered agencies are well governed, well managed and financially viable.

The impact of registration and regulation will continue to play out as the capacity of the sector grows.

The next few years will see enormous growth in affordable housing produced by the sector. With progress on the Victorian Government’s Growth Strategy funding and the Nation Building – Economic Stimulus Plan, this sector is delivering on grants invested by government.

Ken Downie
Registrar of Housing Agencies
Another busy year for the regulator in Victoria with many achievements outlined below:

**July**
We launched new tools to support online reporting by registered agencies and assist with the annual review process on our computer system REGIS.

**August**
Registered agencies completed the first round of online reporting by 31 August.

**September**
We continued participating in the planning stage to establish a national regulatory system.

**October**
Attending annual general meetings (AGMs) of many registered agencies was a significant activity for us during this second quarter.

**November**
The National Housing Conference held in Melbourne saw our staff chairing different sessions and participating in specific forums.
The Victorian Auditor General’s Office (VAGO) began its review of social housing access and regulation in Victoria.

**December**
The last five of the agencies that manage properties on behalf of the Director of Housing were registered.
Our website was updated to further promote the role and activities of the registered housing sector in Victoria.

**January**
We implemented revised financial performance reporting templates and planning tools and completed training with all registered agencies.

**February**
A communication and information sharing protocol between the Registrar of Housing Agencies and Director of Housing was finalised and implemented.

**March**
Annual reviews were finalised (or well advanced) for 35 agencies, in many cases for the first time for newly registered agencies. Regulatory plans to address issues identified in annual reviews were set up.
An impact analysis of the preferred options for national regulatory reform was undertaken for the Housing Ministers Conference.

**April**
Our model of regulatory engagement including our approach to non-compliance or unsatisfactory performance by an agency was published.
Lead regulation and lead finance contacts were allocated to each agency.

**May**
An onsite review of a housing association was piloted as a possible complementary (but less frequent) regulatory activity to our annual review process.

**June**
Our first sector performance report on the profile and performance of the registered housing sector in Victoria was published.
The report of the outcomes of the VAGO review was tabled in State Parliament. It contained several recommendations for improving regulation, such as greater independence and autonomy for the Housing Registrar.
2009-10 has seen further significant growth in affordable rental housing as major investment programs commenced in earlier financial years by state and commonwealth governments continue to be rolled out. Commonwealth investment programs have included the Nation Building – Economic Stimulus Plan, the National Partnership on Social Housing (under the National Affordable Housing Agreement), and the National Rental Affordability Scheme. The primary state investment program has been the Growth Strategy. All programs have included an emphasis on the non-government sector playing a key role in delivery.

The past year has also seen the commitment of significant funding to facilitate new initiatives to reduce homelessness in the coming decade, and meet a range of state and commonwealth government objectives articulated in strategic statements. The non-government sector again has a major role to play in implementing the initiatives and meeting the objectives and targets outlined in the statements.

For many registered housing agencies, the past year has been characterised by heavy workloads involved in delivering housing projects and/or new homelessness and support initiatives, as well as meeting accompanying requirements for greater financial management sophistication in handling significant investment and associated data reporting.

The excitement and challenge of expanding rental housing portfolios, completing major maintenance and upgrades with existing properties under their management, or extending their service delivery responses to homelessness, for some agencies has been accompanied by the demands of meeting regulatory requirements for the first time.
During 2009-2010, five housing providers were newly registered and one provider became an association, bringing the total number of registered agencies to 40.

- The Salvation Army Red Shield Housing Ltd, 29/09/09
- UnitingCare Housing Victoria Ltd, 24/11/09
- Mission Australia Housing (Victoria) Ltd, 25/11/09
- St Vincent De Paul Community Housing, 23/12/09
- St Kilda Community Housing Ltd, 3/2/10
- Wintringham Housing Ltd upgraded to an association, 1/09/09

New additions to the sector

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Agencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004-05</td>
<td>2</td>
</tr>
<tr>
<td>2005-06</td>
<td>6</td>
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<tr>
<td>2006-07</td>
<td>6</td>
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<tr>
<td>2007-08</td>
<td>12</td>
</tr>
<tr>
<td>2008-09</td>
<td>35</td>
</tr>
<tr>
<td>2009-10</td>
<td>40</td>
</tr>
</tbody>
</table>

Housing associations

- Common Equity Housing Ltd
- Community Housing (Vic) Ltd
- Loddon Mallee Housing Services Ltd
- Melbourne Affordable Housing (trading under Housing Choices Australia)
- Port Phillip Housing Association Ltd
- Rural Housing Network Ltd
- Supported Housing Ltd (trading under Housing Choices Australia)
- Wintringham Housing Ltd
- Yarra Community Housing Ltd
Housing providers

Aboriginal Housing Victoria Ltd
Active Property Services Management Ltd
Barwon Youth
Centacare Housing Service Inc
East Coast Housing Association
Eastern Access Community Health (EACH) Housing Ltd
Eastern Suburbs Rental Housing Co-operative Limited
Hanover Welfare Services
HomeGround Services
Inner East Social Housing Group Inc.
Mission Australia Housing (Victoria) Ltd
Northcote Rental Housing Cooperative Ltd
North East Housing Service Ltd
North Geelong Rental Housing Cooperative
Prahran/Malvern Community Housing Inc.
St Kilda Community Housing Ltd
St Vincent de Paul Community Housing
Servants in Hawthorn Inc
Social Housing Victoria
SouthEast Housing Cooperative Ltd
South Port Community Housing Group Inc
Sunshine / St Albans Rental Housing Cooperative Ltd
The Salvation Army Red Shield Housing (Vic)
United Housing Co-operative Ltd
UnitingCare Housing Victoria Ltd
Urban Communities Ltd
Victorian Women’s Housing Association Ltd
WAYSS Ltd
West Turk Housing and Elderly Services Co-operative Ltd
Williamstown Rental Housing Co-operative Ltd
Women’s Housing Ltd
In late 1981, a group of rooming house residents and local people raised issues about the lack of rights for rooming house tenants. The group was concerned that the closure of rooming houses in St Kilda would force low income people out of the area.

From this concern emerged the St Kilda Rooming House issues group. The original aim of the group was to assist with the preservation and expansion of affordable accommodation for single people, particularly rooming house stock, in the City of St Kilda and neighbouring areas. This remains the major aim of the organisation.

In February 2010 St Kilda Community Housing became a registered housing provider. Today the agency has 19 rooming houses with 317 tenancies, run by eight staff.

The Salvation Army Red Shield Housing Vic
The Salvation Army has been providing accommodation for people in need for over 100 years. The Salvation Army established a subsidiary company called The Salvation Army Red Shield Housing Vic. This became a registered housing provider in 2009 and currently has over 600 tenancies in its portfolio. The housing stock includes rooming houses, long-term housing and transitional housing.

Mission Australia Housing (Victoria) Ltd
Mission Australia Housing (Victoria) Ltd is a not-for-profit company established by Mission Australia as a subsidiary to deliver social inclusion outcomes through the provision of appropriate affordable housing and associated services in Victoria. Mission Australia Housing (Victoria) works closely with its parent body, Mission Australia, to provide a comprehensive service for tenants. The agency became a registered housing provider in November 2009 and currently manages 66 properties in medium to long-term housing.

UnitingCare Housing Victoria
UnitingCare Housing Victoria is a not-for-profit company established by the Uniting Church in Australia Property Trust Victoria and became a registered housing provider in November 2009.

The agency aims to actively engage residents and service providers to improve the quality of housing and services provided, and to increase the supply and quality of housing stock and services available to those most in need. UnitingCare Housing Victoria currently manages 176 properties providing transitional, rooming and long-term housing.

St Vincent de Paul Society Community Housing
St Vincent de Paul Society Community Housing is committed to increasing access to, and the supply of, good quality and well-managed housing that is appropriate, safe and affordable for low income and disadvantaged Victorians.

In December 2009 the agency became a registered housing provider and today provides transitional housing, with 178 properties under management.

Wintringham Housing
Wintringham Housing is a subsidiary of Wintringham which was created in the late 1980s to provide quality, independent housing solutions to elderly men and women who are homeless or at risk of becoming homeless.

The agency was established in 2008 and registered as a housing provider in August 2008. It became a registered housing association in September 2009. The agency Wintringham Housing manages an integrated service that currently includes 102 homes in Kensington, East Bentleigh, Williamstown, Footscray and Avondale Heights.
Key statistics about the sector

**Staff**

<table>
<thead>
<tr>
<th>Year</th>
<th>Staff</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005-06</td>
<td>125</td>
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<tr>
<td>2006-07</td>
<td>160</td>
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<tr>
<td>2007-08</td>
<td>581</td>
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<td>2008-09</td>
<td>457</td>
</tr>
<tr>
<td>2009-10</td>
<td>1129</td>
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**Units managed**

<table>
<thead>
<tr>
<th>Year</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
<td>2006-07</td>
<td>7167</td>
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<tr>
<td>2007-08</td>
<td>2279</td>
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<tr>
<td>2008-09</td>
<td>14,378*</td>
</tr>
<tr>
<td>2009-10</td>
<td>11,756</td>
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</tbody>
</table>

* excludes 287 CRUs and 114 tenancies that are owned by one registered agency and managed by another

**Total Assets**

<table>
<thead>
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<th>Year</th>
<th>Total Assets</th>
</tr>
</thead>
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<tr>
<td>2005-06</td>
<td>19,734</td>
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<tr>
<td>2006-07</td>
<td>18,235</td>
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<tr>
<td>2007-08</td>
<td>11,999</td>
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<tr>
<td>2008-09</td>
<td>12,611</td>
</tr>
<tr>
<td>2009-10</td>
<td>14,371</td>
</tr>
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</table>

**Incremental growth in housing assets of housing associations**

<table>
<thead>
<tr>
<th>Year</th>
<th>Incremental Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005-06</td>
<td>142 Mns</td>
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<tr>
<td>2006-07</td>
<td>265 Mns</td>
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<tr>
<td>2007-08</td>
<td>190 Mns</td>
</tr>
<tr>
<td>2008-09</td>
<td>206 Mns</td>
</tr>
<tr>
<td>2009-10</td>
<td>431 Mns</td>
</tr>
</tbody>
</table>

*Asset transfer* | *Asset growth through acquisition/development*
Housing growth and upgrades

The substantial investment by both commonwealth and state governments in social housing has contributed to significant growth in housing units managed under the registered housing sector. In particular the Nation Building – Economic Stimulus Plan has seen a commitment of over $1.16 billion in additional social housing in Victoria, of which over 55% of new units have been delivered through registered housing agencies. Some of the new units were delivered during 2009-10, and large numbers of units are targeted for delivery in the coming year.

For many projects involving registered agencies, government funding was leveraged by agency contributions of up to 25 per cent of the overall project costs.
Mary Street Preston

In February 2010 Housing Choices Australia completed a development of 52 units in the heart of Preston, near the main shopping area and public transport connections. The development is targeted towards low-income couples and single people who need ready access to employment and local services. The development comprises one and two-bedroom flats and a number of disability modified units.

The Merchant, Docklands

In December 2009, The Merchant, the first affordable housing development in Docklands, was completed and tenanted. The Merchant is a partnership project between the state government, Housing Choices Australia, Lend Lease Developments, National Australia Bank and VicUrban to provide affordable housing for key workers who work in the city but cannot afford existing city accommodation.

The eight-storey development consists of 133 apartments and ground floor retail space. Housing Choices Australia owns and manages 57 of these units with the remainder sold to the private market. Housing Choices Australia apartments consist of one and two-bedroom units, with three modified for people with disabilities.

The Merchant helps to remove the boundaries for people on low to medium incomes to live in inner Melbourne. Building on the success of The Merchant, Housing Choices Australia will be delivering a further 85 apartments for affordable housing in New Quay, Docklands.

Elizabeth Street Common Ground

Supportive Housing

Elizabeth Street Common Ground supportive housing is based on the ‘Common Ground’ model pioneered in New York, and provides a supportive housing approach for people who are (or are at risk of) experiencing long-term homelessness. The building is owned and managed by Yarra Community Housing, with support services, including case management for tenants, provided by HomeGround Services.

Over 11-storeys the building comprises 131 studio apartments and 30 two-bedroom apartments, operational offices for Yarra Community Housing and HomeGround, as well as community facilities for tenants and a green roof garden. The project was completed as a partnership between the state and commonwealth governments, Yarra Community Housing, HomeGround Services with Grocon that contributed its services at cost, on a no profit, no margin basis.

Housing development project highlights

A small number of the developments completed by registered housing agencies in the past year are showcased below.
Barkly Street Footscray

In February 2010 Yarra Community Housing completed a 71-unit redevelopment of the historic Barkly Hotel in Footscray. The project, a partnership with the state government, involved refurbishing the existing hotel building for commercial and community-based space and demolishing the rear of the building to construct an apartment tower.

The complex comprises 35 studio apartments (including six disability modified), 12 one-bedroom units and 24 two-bedroom units, a roof terrace, bike store, community arts space, gallery and a café. The building also houses the Yarra Community Housing West Tenancy and Metrowest teams.

It was a groundbreaking project for Yarra Community Housing and incorporates many of the elements now seen as best practice in the provision of affordable housing.

Rooming house transformation

During 2009-10 Yarra Community Housing successfully completed a major project funded through Nation Building – Economic Stimulus Plan to physically transform a number of its rooming house properties. The project involved the conversion of six rooming houses across Richmond and Fitzroy into 77 high-quality self-contained apartments, and a major refurbishment of 16 additional rooming houses comprising a total of 251 rooms and 24 one-bedroom units across the wider metropolitan area.

Tenants say that for the first time in many years they now have a real base from which to build their lives.

Upgrades to existing properties

In addition to new housing developments and spot purchases of other properties, a large allocation of Nation Building – Economic Stimulus Plan funds ($25.84 million) was made to registered housing agencies to upgrade and refurbish 625 existing properties.

Seven housing associations and 13 housing providers received allocations ranging from $49,000 (Servants in Hawthorn) to $19.25 million (Yarra Community Housing).
Innovation in the sector

It is important to acknowledge advances occurring in the registered housing sector are not just about building and managing homes. It is also about the people who live in them and local communities.

A lot has happened in the world of registered agencies in the past year. Many agencies have continued to be innovative in responding to the needs of their tenants. This has lead to improved lives and communities. Here are just a few of these initiatives – individual agency annual reports provide a fuller picture of these achievements.

Working together

Subcontracting tenancy management
Based in Bendigo, Loddon Mallee Housing Services has been expanding its housing portfolio in rural centres as well as in metropolitan Melbourne. In areas where it has no office base, it has engaged local housing providers including North East Housing Services and Southeast Housing Cooperative (and in northern Victoria the housing association Rural Housing Network Ltd) to undertake tenancy management on its behalf.

Sharing expertise
Northcote Rental Housing Cooperative and Victorian Women’s Housing Association, two housing providers that currently have limited resources to inspect their stock to determine maintenance requirements, have employed the services of Common Equity Housing Ltd to conduct the inspections on their behalf.

New housing model
Hanover Welfare Services and Urban Communities Ltd, two housing providers specialising in different areas of housing, are trialling a new housing model with families in Kensington. The model focuses on creating supported sustainable housing for people who are traditionally housed in transitional housing.

Alexander Miller Estate
Alexander Miller was a retail entrepreneur who ran a chain of drapery stores across Victoria. During his lifetime he built homes for the elderly poor. He passed away unmarried and without children in 1914 and specified in his will that his work would continue. The trustees of his estate were worried the limitations in the will were restricting the capacity of the estate to grow in the modern era. The global financial crisis hit home and the solution seemed to be scaling back the number of properties, then Nation Building – Economic Stimulus Plan funding was announced and the efforts to formalise a partnership that would realise Millers’ vision was set in motion.

A partnership between Wintringham Housing, the Office of Housing and the Alexander Miller Estate was created. Wintringham signed a 99 year lease for management of over 150 properties in the Melbourne area. This ensures the legacy of Alexander Miller continues to grow.

Broadening expertise and raising money

Maintenance of properties
Active Property Services Management Ltd took on responsibility for repairs and maintenance of properties under its management after previously relying on the Office of Housing to do this.

ConnectEast Ride for Home
Hanover Welfare Services secured an agreement to hold a major fund raising event for the next five years – the ConnectEast Ride for Home. The event provides a rare opportunity for cyclists to ride the full length of Melbourne’s East Link and will raise much needed funds to break the cycle of homelessness and raise awareness in the community.

Private rental access program
HomeGround Services piloted a private rental access program placing homeless people in private rental for three months at a time, rather than into crisis shelters or transitional housing.
Promotion and marketing

Eastcoast Housing designed vests with its logo on the front for staff to wear when visiting properties under management and on official engagements.

Footscray Rental Housing Cooperative became United Housing Cooperative Ltd in an initiative by the agency to refresh its public brand and forge a new identity into the future.

Taking it to the street

The Streetsurfer Bus, a mobile youth information service, was an exciting initiative between Barwon Youth, Victoria Police Youth Youth Fund, the Department of Human Services, Geelong Community Foundation, Melbourne Lord Mayor’s Charitable Foundation, R.J Ross Trust and many other Geelong based businesses. The project aims to provide an evening outreach service, introducing young people to programs, activities, training and employment services and will refer young people to access services in a safe, supportive environment. The launch of the Streetsurfer Bus last year has considerably raised awareness of Barwon Youth’s service delivery in the community. The Streetsurfer also attends festivals, events and schools in the region.

New regional presence

Loddon Mallee Housing Services and Housing Choices Australia have each opened offices in Geelong to service the south west of the State. Before the agencies moved to Geelong there were no other housing associations with physical bases in the south west of the State.

Encouraging creativity and learning

Voices

Residents of Carrical House, a rooming house managed by Servants in Hawthorn, had the opportunity to work on a theatre production alongside Scotch College students. The project culminated in a sold out six-performance season in the Melbourne Fringe Festival in late September 2009 and a performance at the National Housing Conference in November 2009. The production explored the lives, hopes, joys and struggles of the residents and aimed to build awareness and empathy within the broader community.

Radio broadcasting, horticulture and arts

A variety of initiatives were taken by Yarra Community Housing with rooming house tenants including radio broadcaster training (Roominations), and horticulture and arts programs focusing on skill development and enjoyment.

Herb gardens, cooking classes and pizza nights

Port Phillip Housing Association continued its program of social and learning activities with tenants of rooming houses it manages, including cultivating a herb garden, providing cooking classes and catering for some events, and holding pizza nights.

Education awards

Small grants are offered for enrolment and student fees, books, materials, tools travel, related to apprenticeships, traineeships or further education being undertaken by members of housing cooperatives that make up Common Equity Housing Limited.

Learning groups

Hanover Welfare Services has gained funding from the Department of Education and Early Childhood Development (DEECD) to develop and implement learning groups for preschool and primary school aged children within families experiencing homelessness.
Providing employment/training opportunities

Cleaning and grounds maintenance

Urban Communities has taken responsibility for cleaning and grounds maintenance in the Kensington Estate it manages. In partnership with Australian Multicultural Educational Services (AMES), it has established the Magic Green Clean, which now employs six local residents. Magic Green Clean delivers commercial cleaning and grounds maintenance across the 6.5 hectares of the Kensington Estate. The project offers local long-term unemployed residents a traineeship in cleaning with an employment pathway.

Sponsoring research and forums

Women’s Housing Futures conference and research

Women’s Housing Ltd held a conference in Melbourne in August 2009 focusing on the future directions of women’s housing. This led to a sponsored research project on women in the workforce in social housing. The report was presented to the National Housing Conference that same year.

Social return on investment research

Victorian Women’s Housing Association sponsored a research project looking into social return on investment for funds directed to social housing.

Job Services provider

Hanover Welfare Services has won a contract as a job services provider with the Commonwealth Government to operate from six sites across Melbourne. This potentially offers greater opportunities for homeless people to access employment options.

Becoming more environmentally conscious

Environmental audit of properties

Northern Geelong Rental Housing Cooperative employed a company to conduct an environmental audit of its properties, and subsequently implemented measures to improve energy use and the sustainability of properties as well as potentially reduce utility costs for tenants.

New internal group

Common Equity Housing Ltd established a new internal Green Team and Environment Audit Committee to increase its focus on the environment and options for becoming greener in its approach.

Elizabeth Street Common Ground Supportive Housing solar panels

Yarra Community Housing installed solar panels on the roof top of their Elizabeth Street complex. The inclusion of green design elements has become a strong focus in many projects, in particular, with elements that reduce water and energy costs for tenants.
Tenants

Movements into and out of tenancy units
All registered agencies report against Key Performance Measures to the Housing Registrar each year. Data provided enables us to create a picture of the movement of people into and out of homes.

<table>
<thead>
<tr>
<th></th>
<th>Housing associations</th>
<th>Housing providers</th>
<th>Total sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tenancies as at 1 July 2009</td>
<td>5056 (641 in rooming houses)</td>
<td>3645 (919 in rooming houses)</td>
<td>8701 (1560 in rooming houses)</td>
</tr>
<tr>
<td>Exits</td>
<td>1110 (389 from rooming houses)</td>
<td>729 (395 from rooming houses)</td>
<td>1839 (794 from rooming houses)</td>
</tr>
<tr>
<td>Vacancies</td>
<td>1447</td>
<td>796</td>
<td>2243</td>
</tr>
<tr>
<td>% of tenancies maintained over entire 12 months (excluding rooming houses)</td>
<td>87.7</td>
<td>90.0</td>
<td></td>
</tr>
<tr>
<td>% of tenancies maintained over entire 12 months (for rooming houses)</td>
<td>71</td>
<td>67.4</td>
<td></td>
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<tr>
<td>New Tenancies</td>
<td>1534</td>
<td>699</td>
<td>2233</td>
</tr>
<tr>
<td>Tenancies as at 30 June 2010</td>
<td>5663</td>
<td>3597</td>
<td>9260</td>
</tr>
</tbody>
</table>

Highlights from the data provided include:
- An increase of 509 tenancies from the previous year
- Just over 400 vacancies in long term housing predominantly as a result of newly built or acquired housing
- Almost 90 per cent of tenancies in long term housing across the sector were maintained for the year

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<thead>
<tr>
<th></th>
<th>Housing associations</th>
<th>Housing providers</th>
<th>Total sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tenancies as at 1 July 2009</td>
<td>1166</td>
<td>2307</td>
<td>3473</td>
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<tr>
<td>Exits</td>
<td>1252</td>
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<tr>
<td>Vacancies</td>
<td>1839</td>
<td>2101</td>
<td>2243</td>
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<tr>
<td>% of tenancies maintained over entire 12 months</td>
<td>35.7</td>
<td>42.9</td>
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<tr>
<td>New Tenancies</td>
<td>1199</td>
<td>1907</td>
<td>3046</td>
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<tr>
<td>Tenancies as at 30 June 2010</td>
<td>1203</td>
<td>2220</td>
<td>3423</td>
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</tbody>
</table>
A profile of tenants and households

Long-term housing data reported by agencies using the annual National Affordable Housing Agreement survey illustrates who the registered sector is providing homes for. The data tells us the average tenancy in properties across the registered sector is a single person, aged between 25 and 59, whose primary source of income is a pension benefit. This trend is seen across new developments that are predominantly one-bedroom apartments.

Gender

- Female: 47%
- Male: 53%

Age ranges of occupants

- 0-15 years: 4125 (22.6%)
- 16-24 years: 2473 (13.5%)
- 25-59: 9141 (50%)
- 60-75: 1835 (10.1%)
- >75 years: 686 (3.8%)

Main source of household income

- Pension/benefit: 52.1%
- Wages: 9.2%
- Other: 0.8%
- Unknown: 37.9%

Household composition

- Sole parent with children: 13.2%
- Single: 62.6%
- Couple: 8.1%
- Couple with children: 5.5%
- Group: 0.7%
- Family with relatives: 9.6%
- Family with non-relatives: 0.3%
What tenants say
There has been a range of very positive tenant feedback communicated in annual reports and newsletters produced by registered housing agencies this year.

“We don’t need to stress about having to move on and unsettling our children with new schools, new friends. The kids feel like it’s home, their home”.
- Victorian Women’s Housing Association tenant

“I spend a lot of time at home just enjoying the security of having somewhere safe to sleep”.
- Victorian Women’s Housing Association tenant

“I like it there… I feel more dignified and more decent with myself. I have my own facilities, the people are better, there is more support and it’s close to transport and shops”.
- Housing Choices Australia tenant

“We would like to express our sincere gratitude to the staff at HCA for the efficient and prompt manner in which our application was processed and followed through to the completion of the purchase of the unit. Without their dedicated support and understanding this project would not have come to fruition”.
- Denise and Gary, Housing Choices Australia tenants

“For the first time in years I can go home and feel that I have an anchor and a place to call home”.
- Port Phillip Housing Association tenant

Sarah
Sarah has had a difficult couple of years. She suffered a stroke and was in hospital for a long time. She was unable to return to her husband and daughter and moved in with her in-laws. When the opportunity arose to move into Barkly Street she jumped at it.

Sarah says her life has become a lot easier. She is in a much more central location which gives her easy access to her friends who are her support base. She has found Yarra Community Housing both flexible and innovative in its approach to her specific needs and willing to make alterations to her unit to assist in safety and mobility.

She is able to live more independently with good access to support workers and she is also able to see more of her daughter. Although the future is still uncertain, having secure housing has reduced her worries.

Pekka
Pekka lost his job due to privatisation. He moved to a boarding house in Albert Park that was subsequently demolished to make way for the Grand Prix circuit.

He then heard about Yarra Community Housing through some friends and has now been with them for 15 years, currently living in a North Fitzroy property recently upgraded as part of the Nation Building – Economic Stimulus Plan. He likes having his own kitchen and says his unit is the coolest part of the house.

“This is an example of how all community and public housing should be. Everyone is much happier and no one has damaged the property since we moved back in. The benefits of housing such as this far outweigh the costs,” says Pekka.

His experience shows that having a decent place to live means that you become more outgoing, become more active in the community and have more opportunities. Since the upgrade he has been able to move around his space easily and having a few rooms instead of one has made him much happier.

“I feel I am always helped, my needs are always attended to with respect. I couldn’t ask for a better service, care understanding and help”.
- Rural Housing Network Ltd tenant

“We don’t need to stress about having to move on and unsettling our children with new schools, new friends. The kids feel like it’s home, their home”.
- Victorian Women’s Housing Association tenant

“I like it there… I feel more dignified and more decent with myself. I have my own facilities, the people are better, there is more support and it’s close to transport and shops”.
- Housing Choices Australia tenant

“We would like to express our sincere gratitude to the staff at HCA for the efficient and prompt manner in which our application was processed and followed through to the completion of the purchase of the unit. Without their dedicated support and understanding this project would not have come to fruition”.
- Denise and Gary, Housing Choices Australia tenants

“For the first time in years I can go home and feel that I have an anchor and a place to call home”.
- Port Phillip Housing Association tenant

Sarah
Sarah has had a difficult couple of years. She suffered a stroke and was in hospital for a long time. She was unable to return to her husband and daughter and moved in with her in-laws. When the opportunity arose to move into Barkly Street she jumped at it.

Sarah says her life has become a lot easier. She is in a much more central location which gives her easy access to her friends who are her support base. She has found Yarra Community Housing both flexible and innovative in its approach to her specific needs and willing to make alterations to her unit to assist in safety and mobility.

She is able to live more independently with good access to support workers and she is also able to see more of her daughter. Although the future is still uncertain, having secure housing has reduced her worries.

Pekka
Pekka lost his job due to privatisation. He moved to a boarding house in Albert Park that was subsequently demolished to make way for the Grand Prix circuit.

He then heard about Yarra Community Housing through some friends and has now been with them for 15 years, currently living in a North Fitzroy property recently upgraded as part of the Nation Building – Economic Stimulus Plan. He likes having his own kitchen and says his unit is the coolest part of the house.

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- Rural Housing Network Ltd tenant
Angela Barker was announced as Victoria’s Young Australian of the Year for 2011. Below is Anj’s bio as taken from the Australian of the Year website.

Life for Anj Barker changed forever when she was brutally bashed by her ex-boyfriend. She suffered severe brain injury and spent three gruelling years in hospital, rehab and a nursing home before being able to return home, still needing full-time care. Anj describes the two-and-a-half years spent housed in a nursing home as “hell”. As a teenager living among the very elderly, she felt angry, sad and trapped.

Despite the enormous challenges she faces daily, Anj is determined to open the hearts and minds of others. She campaigns to stop young people ending up in nursing homes for the elderly and for the introduction of a national no fault insurance scheme, so that people with an acquired brain injury can have an equal opportunity to regain an active and productive life. Anj educates the public on anti violence, talking to students, young women, police and politicians. She empowers others to say “no” to violence, by advocating respectful relationships and has represented Australia at the United Nations. She also works to educate others to see the person, not the disability.

Anj Barker is an exceptional young woman who has displayed strength and courage in the face of horrific injuries. Anj was also nominated for the International Women of Courage Awards 2011. These awards are awarded annually by the State Department of the United States to recognise those women from around the world who have shown exceptional courage and leadership, particularly in advocating for women’s rights.

Port Phillip Housing Association is proud to have been able to assist Anj Barker with a property modified to accommodate her wheelchair that allowed her to move from Benalla in country Victoria. Close to transport, friends and employment opportunities, Angela is now able to live more independently and actively pursue her advocacy work.
The Community Housing Federation Victoria (CHFV) works on behalf of the community housing sector over the past five years. During this time we have been able to invest our shareholders’ funds responsibly in a number of projects, which have increased the supply of affordable housing options for people in need.

As this sector continues to grow we believe it will be increasingly important for it to demonstrate to a range of stakeholders – including tenants, governments and investors – just how community housing contributes to a more cohesive and resilient community.

It is for this reason that MECU has funded a research project for the community housing sector called Social Return on Investment (in association with Victorian Women’s Housing Association).

Steven Lynch, National Community Banking Manager, MECU

Investment in the sector

Members Equity Credit Union (MECU) has been working with the community housing sector over the past five years. During this time we have been able to invest our shareholders’ funds responsibly in a number of projects, which have increased the supply of affordable housing options for people in need.

We have observed that the sector has gone through significant growth driven by commonwealth and state government initiatives. This has enabled the community housing sector to not only grow its housing portfolios, but it has also led to increased skills and expertise among boards and management in areas such as property development, debt raising and financial management.

As a sector continues to grow we believe it will be increasingly important for it to demonstrate to a range of stakeholders – including tenants, governments and investors – just how community housing contributes to a more cohesive and resilient community.

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Representing the sector

The Community Housing Federation Victoria (CHFV) works on behalf of the community housing sector and in recent years we have seen steady growth both in the level of provision, as well as quality of the work our members do.

We are pleased to have positive and professional relationships with all staff of the Housing Registrar. We welcome inclusion at early stages of shifts in policy and regulatory thinking. And we enjoy a clear understanding of our respective roles and responsibilities.

In 2010 we assisted in facilitating an event for CHFV members and staff of the Housing Registrar to discuss performance indicators for key performance measures relating to the Victorian Performance Standards for registered housing entities. We also commissioned a SSS report on financial regulation.

The Registrar performs a vital role in ensuring excellence in governance, as well as risk management for our growing sector. Whilst we anticipate working through some of the findings in the financial regulation report, I am confident that our members will continue to value the oversight, prudence and probity which the Housing Registrar in Victoria ensures.

We welcomed the move of the Housing Registrar to the Department of Treasury and Finance as we believe the perception of independence both the state government handled role is just as important as physical location. We believe that treasury oversight of the community housing business model is appropriate for the development and members market.

The future years will see the challenges of a national Regulatory code. It will be important to build into the new models the learnings and skills which Victoria has gained in pioneering a rigorous approach to regulation. At CHFV we look forward to continuing to work closely with our colleagues in the Victorian Housing Registrar.

Jacqui Watt, Chief Executive Officer, CHFV
The future

Registered agencies
Harmony Village project
Common Equity Housing Limited (CEHL) is working in partnership with Dandenong RSL to develop 92 units for low-cost social housing, catering specifically to the elderly. The project is expected to be completed in March 2011 at an approximate cost of $22 million.

Chapel Street Bendigo
Work has begun on a $6.5 million development being undertaken by Loddon Mallee Housing Services in Bendigo’s CBD. The project will provide 16 one-bedroom apartments and seven two-bedroom apartments on the fringe of the CBD in a three-storey development that is a first for Bendigo.

Independent living
Rural Housing Network Limited and Rumbalara Aboriginal Cooperative are building the first 19 of 36 independent living units for elderly aboriginal people who will relocate from Shepparton and surrounding districts. The first stage of the project is expected to be completed by June 2011.

Ashwood Chadstone Gateway
The Ashwood Chadstone Gateway Project will create 283 new integrated affordable rental homes and private homes in the Ashwood Chadstone area. This is a new model of integrated private and social housing and will rejuvenate the area with a vibrant, new mix of families, singles and elderly Victorians. Run-down public housing units and vacant land across six sites are being replaced by 211 new affordable rental homes as well as 72 private homes. In delivering this project, Port Phillip Housing Association will also develop around 260 additional affordable rental homes in other areas in Melbourne. Both the state government and Port Phillip Housing Association will contribute around $70m each to the project.

The Mariner
Housing Choices Australia is building 85 apartments for affordable housing in New Quay Docklands. The project will include 42 one-bedroom units and 43 two-bedroom units. An additional 28 units on the top floor will be listed for private sale. The project has been largely funded under Nation Building Program and is expected to be ready for tenancy in May 2011.
Housing Registrar Report 2009–10

Housing Registrar to move to DTF

As part of the incoming government’s machinery of government changes the Housing Registrar transferred to the Department of Treasury and Finance in January 2011.

REGIS improvements

Enhancements to the REGIS system are planned to address known defects and lack of functionality to support accurate data management. The enhancement will include further automation and data validations, enhanced reporting and improved document management.

National Regulatory Framework

In May 2009 commonwealth, state and territory ministers agreed to develop a national regulatory system for the not-for-profit housing sector. The benefits of a national regulatory system include greater protection for tenants and governments, a reduction in barriers to operating across boundaries and greater assurance for investors in affordable housing.

Special thanks to the following organisations that contributed to the report

- Barwon Youth
- Common Equity Housing Ltd
- Community Housing (Vic) Ltd
- East Coast Housing Association
- Housing Choices Australia
- Loddon Mallee Housing Services Ltd
- Members Equity Credit Union
- Port Phillip Housing Association Ltd
- Rural Housing Network Limited Ltd
- Servants in Hawthorn Inc
- South East Housing Co-operative Ltd
- South Port Community Housing Group Inc
- St Kilda Community Housing
- Urban Communities Ltd
- Victorian Women’s Housing Association Ltd
- Yarra Community Housing Ltd

With thanks/acknowledgements

Acknowledgement to partners

- CHFV
- Actual Size
- Minter Ellison Lawyers
- Office of Housing

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- South Port Community Housing Group Inc
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- Urban Communities Ltd
- Victorian Women’s Housing Association Ltd
- Yarra Community Housing Ltd

Acknowledgement to partners
The financial performance of housing associations improved during 2009-10 with increased operating earnings and good liquidity.

The total assets of housing associations reached $1.7 billion by the end of 2009-10 as a result of increased development activity, driven by capital grants and borrowings.

The operating EBITDA of housing providers improved during 2009-10 with increased operating earnings and liquidity with a current ratio of 1.7 times.

### Income statement

<table>
<thead>
<tr>
<th></th>
<th>Associations 2008-09 $ millions</th>
<th>Associations 2009-10 $ millions</th>
<th>Providers 2008-09 $ millions</th>
<th>Providers 2009-10 $ millions</th>
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<th>Sector 2009-10 $ millions</th>
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### Balance sheet

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<th>2008-09 $ millions</th>
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<th>2009-10 $ millions</th>
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