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Our mission

To protect social housing assets and ensure quality services to tenants by regulating well governed, well managed, financially viable rental housing agencies.

Our vision

A robust, vibrant regulated housing sector that grows affordable housing for the Victorian community.
> ensure that all housing agencies are viable, well governed and properly managed;

> protect and ensure accountable use of government assets managed by the affordable housing sector;

> build confidence in the private sector to invest in and grow affordable housing; and

> ensure quality and continuous improvement in service delivery and outcomes for tenants.
The regulatory framework supports and promotes best practice while identifying and addressing poor performance.

WHL gave me the breathing space to focus and move forward despite the uncertainty of my future at the time.

Women’s Housing Ltd Tenant
This publication marks our fourth Housing Registrar Report and I am pleased to be able to write in my new capacity as Registrar of Housing Agencies following my appointment by the Governor in Council in June 2011 on the recommendation of the Assistant Treasurer.

First of all may I thank my predecessor Mr Ken Downie, for his commitment and dedication as the first permanent Registrar. Over the last three years with Mr Downie’s guidance and leadership we have seen the development of the robust regulatory framework that gives confidence to tenants, government and investors.

Mr Downie’s departure and my appointment was one of many changes that happened over the last year. The responsibility for the part of the Housing Act 1983 that governs the regulatory framework was transferred from the Minister of Housing to the Assistant Treasurer, shortly after the new Government took office. This shift meant that the Housing Registrar team moved from the Department of Human Services to the Department of Treasury and Finance (DTF). As you can imagine this involved detailed planning to coordinate the move to 1 Treasury Place and we were happy to receive a very warm welcome from our new colleagues in DTF.

This year was the first time we completed annual reviews for 40 agencies. Given that we drive agencies to show continuous improvement we also decided to examine our annual review process to see if we could make it better. Community Housing Federation of Victoria (CHFV) helped us to collect feedback from the sector on how we could make improvements. This has been a valuable exercise as we have been able to streamline the process, cut out duplication and make our reports more focused in terms of their judgement.

More change may be on the horizon given the development of a National Regulatory System for community housing providers across Australia. We have established a Regulatory Practice Forum where regulators from various state government departments share ideas and work on joint initiatives. This helps to ensure that housing providers working across more than one jurisdiction experience greater consistency.
We have also seen the steady and continued growth of the registered housing sector with assets now valued at $2.3 billion. The sector continues to meet the needs of almost 15,800 low to middle income Victorian households by providing good quality affordable housing. However, as you can see from many of the initiatives highlighted in this report it is much more than just bricks and mortar. We continue to be very impressed by the way agencies, both small and large, go that extra mile to help their tenants and local communities.

Some of the stories in the report show and illustrate how good quality affordable housing can change lives.

Yours sincerely
Anthony Hardy
At the start of the year we published our first Sector Performance Report. It provided a profile of the sector and reported on performance of registered agencies against key performance measures.

The Housing Registrar team was restructured in August 2010 into three separate teams; Regulation, Financial Appraisal, and Sector Performance and Reporting. This reflected a shift towards ongoing regulation as the majority of agency registrations had been completed, and also a need to create a more coordinated focus on the regulated sector as a whole.

The Community Housing Federation of Victoria (CHFV) held a networking dinner with association CEOs and included the New Zealand Housing Minister as a guest speaker.

During the later part of the year Housing Registrar staff attended the Annual General Meetings of agencies, analysed agency reporting submitted for the previous financial year, and progressed annual reviews.
The first Housing Registrar annual report was published and tabled in Parliament.

We implemented the new functionality on REGIS in December 2010 and completed a major enhancement project that delivered further improvements in August 2011.

A General Order was signed allocating responsibility of Housing Registrar to the Assistant Treasurer and in May 2011 the Housing Registrar team physically moved to 1 Treasury Place, Melbourne.

Annual review reports were finalised for 40 agencies.

Work on the draft National Regulatory System increased with many meetings with interstate partners.

In June Anthony Hardy was appointed by the Governor in Council as the new Registrar of Housing Agencies.

A seminar was held by CHFV and attended by agency staff in May 2011 to evaluate aspects of the current annual review process, resulting in the process becoming more streamlined.

Following on from the review ‘lighter touch regulation’ was implemented for nine agencies in an effort to further reduce the regulatory burden.

YMCA Community Housing and Mallee Accommodation and Support Program were registered as housing providers.
### Housing associations

<table>
<thead>
<tr>
<th>Name</th>
</tr>
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<tbody>
<tr>
<td>Common Equity Housing Ltd</td>
</tr>
<tr>
<td>Community Housing (Vic) Ltd</td>
</tr>
<tr>
<td>Loddon Mallee Housing Services Ltd (trading as Haven; Home Safe)</td>
</tr>
<tr>
<td>Melbourne Affordable Housing (trading under Housing Choices Australia Ltd)</td>
</tr>
<tr>
<td>Port Phillip Housing Association Ltd</td>
</tr>
<tr>
<td>Rural Housing Network Ltd</td>
</tr>
<tr>
<td>Supported Housing Ltd (trading under Housing Choices Australia Ltd)</td>
</tr>
<tr>
<td>Wintringham Housing Ltd</td>
</tr>
<tr>
<td>Yarra Community Housing Ltd</td>
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# Housing Providers

<table>
<thead>
<tr>
<th>Housing Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aboriginal Housing Victoria Ltd</td>
</tr>
<tr>
<td>Active Property Services Management Ltd</td>
</tr>
<tr>
<td>Barwon Youth</td>
</tr>
<tr>
<td>Centacare Housing Service Inc</td>
</tr>
<tr>
<td>Eastcoast Housing Association</td>
</tr>
<tr>
<td>Eastern Access Community Health (EACH) Housing Ltd</td>
</tr>
<tr>
<td>Eastern Suburbs Rental Housing Co-operative Limited</td>
</tr>
<tr>
<td>Hanover Welfare Services</td>
</tr>
<tr>
<td>HomeGround Services</td>
</tr>
<tr>
<td>Inner East Social Housing Group Inc</td>
</tr>
<tr>
<td>Mission Australia Housing (Victoria) Ltd</td>
</tr>
<tr>
<td>Northcote Rental Housing Co-operative Ltd</td>
</tr>
<tr>
<td>North East Housing Service Ltd</td>
</tr>
<tr>
<td>North Geelong Rental Housing Co-operative</td>
</tr>
<tr>
<td>Prahran/Malvern Community Housing Inc.</td>
</tr>
<tr>
<td>St Kilda Community Housing Ltd</td>
</tr>
<tr>
<td>VincentCare Community Housing</td>
</tr>
<tr>
<td>(formerly known as St Vincent de Paul Community Housing)</td>
</tr>
<tr>
<td>Servants Community Housing (formerly known as Servants in Hawthorn Inc)</td>
</tr>
<tr>
<td>Social Housing Victoria</td>
</tr>
<tr>
<td>SouthEast Housing Co-operative Ltd</td>
</tr>
<tr>
<td>South Port Community Housing Group Inc</td>
</tr>
<tr>
<td>Sunshine/St Albans Rental Housing Co-operative Ltd</td>
</tr>
<tr>
<td>The Salvation Army Red Shield Housing (Vic)</td>
</tr>
<tr>
<td>United Housing Co-operative Ltd</td>
</tr>
<tr>
<td>Uniting Housing Victoria Ltd</td>
</tr>
<tr>
<td>Urban Communities Ltd</td>
</tr>
<tr>
<td>Victorian Women’s Housing Association Ltd</td>
</tr>
<tr>
<td>WAYSS Ltd</td>
</tr>
<tr>
<td>West Turk Housing and Elderly Services Co-operative Ltd</td>
</tr>
<tr>
<td>Williamstown Rental Housing Co-operative Ltd</td>
</tr>
<tr>
<td>Women’s Housing Ltd</td>
</tr>
<tr>
<td>NB. On 1 July 2011 two additional housing providers were registered:</td>
</tr>
<tr>
<td>Mallee Accommodation and Support Program</td>
</tr>
<tr>
<td>YMCA Community Housing Ltd</td>
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The registered sector

Snapshot of the sector

<table>
<thead>
<tr>
<th>Units managed</th>
<th>Total Number of Staff</th>
</tr>
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<tbody>
<tr>
<td>14,378</td>
<td>1125</td>
</tr>
<tr>
<td>15,849</td>
<td>1243</td>
</tr>
</tbody>
</table>

- **Units managed**
  - 2009-10: 14,378
  - 2010-11: 15,849

- **Total Number of Staff**
  - 2009-10: 1125
  - 2010-11: 1243
Geographical spread of housing properties managed by registered agencies

Long term

Transitional Housing Management
The registered sector

Financial data

Total Assets

<table>
<thead>
<tr>
<th></th>
<th>FY 2010</th>
<th>FY 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>HAs</td>
<td>1722.8</td>
<td>2140.3</td>
</tr>
<tr>
<td>HPs</td>
<td>100.5</td>
<td>150.0</td>
</tr>
<tr>
<td>Sector</td>
<td>1823.3</td>
<td>2290.3</td>
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</table>

$ Mns
### Key Financial Ratios for Housing Associations

<table>
<thead>
<tr>
<th>Ratio</th>
<th>FY 2010</th>
<th>FY 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating EBITDA ($ Millions)</td>
<td>13.5</td>
<td>15.1</td>
</tr>
<tr>
<td>Current Ratio (times)*</td>
<td>3.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Interest Cover (times) based on operating EBITDA</td>
<td>2.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Average Loan to Valuation ratio (based on cost of housing assets)</td>
<td>6.2%</td>
<td>11.2%</td>
</tr>
</tbody>
</table>

### Key Financial Ratios for Housing Providers

<table>
<thead>
<tr>
<th>Ratio</th>
<th>FY 2010</th>
<th>FY 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating EBITDA ($ Millions)</td>
<td>9.0</td>
<td>4.5</td>
</tr>
<tr>
<td>Current Ratio (times)*</td>
<td>2.8</td>
<td>3.0</td>
</tr>
<tr>
<td>Interest Cover (times) based on operating EBITDA</td>
<td>13.4</td>
<td>4.2</td>
</tr>
<tr>
<td>Average Loan to Valuation ratio (based on cost of housing assets)</td>
<td>29.0%</td>
<td>21.0%</td>
</tr>
</tbody>
</table>

*In calculating current ratio capital grants received in advance was deducted from current liabilities
### Income Statement

<table>
<thead>
<tr>
<th></th>
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<th></th>
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</thead>
<tbody>
<tr>
<td>Rent revenue</td>
<td>36.0</td>
<td>45.7</td>
<td>24.9</td>
<td>28.6</td>
<td>60.9</td>
<td>74.3</td>
</tr>
<tr>
<td>Operating grants</td>
<td>13.6</td>
<td>16.3</td>
<td>49.2</td>
<td>54.8</td>
<td>62.8</td>
<td>71.1</td>
</tr>
<tr>
<td>Other revenue</td>
<td>15.4</td>
<td>15.1</td>
<td>10.8</td>
<td>10.9</td>
<td>26.2</td>
<td>26.0</td>
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<tr>
<td><strong>Total operating revenue</strong></td>
<td><strong>65.0</strong></td>
<td><strong>77.1</strong></td>
<td><strong>84.9</strong></td>
<td><strong>94.3</strong></td>
<td><strong>149.9</strong></td>
<td><strong>171.4</strong></td>
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<tr>
<td>Admin &amp; Property expenses</td>
<td>45.3</td>
<td>55.4</td>
<td>71.8</td>
<td>85.1</td>
<td>117.1</td>
<td>140.5</td>
</tr>
<tr>
<td>Depreciation</td>
<td>6.1</td>
<td>11.0</td>
<td>1.6</td>
<td>2.1</td>
<td>7.7</td>
<td>13.1</td>
</tr>
<tr>
<td>Finance Costs</td>
<td>5.2</td>
<td>9.7</td>
<td>0.7</td>
<td>1.1</td>
<td>5.9</td>
<td>10.8</td>
</tr>
<tr>
<td>Other expenses</td>
<td>3.2</td>
<td>2.8</td>
<td>3.1</td>
<td>3.0</td>
<td>6.3</td>
<td>5.8</td>
</tr>
<tr>
<td><strong>Total operating expenses</strong></td>
<td><strong>59.8</strong></td>
<td><strong>78.9</strong></td>
<td><strong>77.2</strong></td>
<td><strong>91.3</strong></td>
<td><strong>137.0</strong></td>
<td><strong>170.2</strong></td>
</tr>
<tr>
<td>Net Operating surplus</td>
<td>5.2</td>
<td>-1.8</td>
<td>7.7</td>
<td>3.0</td>
<td>12.9</td>
<td>1.2</td>
</tr>
<tr>
<td>Capital grants</td>
<td>300.5</td>
<td>158.1</td>
<td>11.3</td>
<td>42.4</td>
<td>311.8</td>
<td>200.5</td>
</tr>
<tr>
<td>Other one time items*</td>
<td>60.9</td>
<td>39.9</td>
<td>2.0</td>
<td>2.1</td>
<td>62.9</td>
<td>42.0</td>
</tr>
<tr>
<td><strong>Net surplus</strong></td>
<td><strong>366.6</strong></td>
<td><strong>196.2</strong></td>
<td><strong>21.0</strong></td>
<td><strong>47.5</strong></td>
<td><strong>387.6</strong></td>
<td><strong>243.7</strong></td>
</tr>
</tbody>
</table>

*Includes asset transfers

### Balance Sheet

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and short-term investments</td>
<td>99.2</td>
<td>45.9</td>
<td>39.0</td>
<td>36.7</td>
<td>138.2</td>
<td>82.6</td>
</tr>
<tr>
<td>Other current assets</td>
<td>82.0</td>
<td>42.0</td>
<td>6.2</td>
<td>6.0</td>
<td>88.2</td>
<td>48.0</td>
</tr>
<tr>
<td>Current Assets</td>
<td>181.2</td>
<td>87.9</td>
<td>45.2</td>
<td>42.7</td>
<td>226.4</td>
<td>130.6</td>
</tr>
<tr>
<td>Housing assets</td>
<td>1528.2</td>
<td>2031.7</td>
<td>43.9</td>
<td>94.3</td>
<td>1572.1</td>
<td>2126.0</td>
</tr>
<tr>
<td>Other Non Current Assets</td>
<td>13.4</td>
<td>20.7</td>
<td>11.4</td>
<td>13.0</td>
<td>24.8</td>
<td>33.7</td>
</tr>
<tr>
<td><strong>Total Non current assets</strong></td>
<td><strong>1541.6</strong></td>
<td><strong>2052.4</strong></td>
<td><strong>55.3</strong></td>
<td><strong>107.3</strong></td>
<td><strong>1596.9</strong></td>
<td><strong>2159.7</strong></td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>1722.8</strong></td>
<td><strong>2140.3</strong></td>
<td><strong>100.5</strong></td>
<td><strong>150.0</strong></td>
<td><strong>1823.3</strong></td>
<td><strong>2290.3</strong></td>
</tr>
<tr>
<td>Interest bearing loan liabilities</td>
<td>6.0</td>
<td>43.9</td>
<td>0.1</td>
<td>0.3</td>
<td>6.1</td>
<td>44.2</td>
</tr>
<tr>
<td>Other current liabilities</td>
<td>98.0</td>
<td>125.9</td>
<td>25.8</td>
<td>17.4</td>
<td>123.8</td>
<td>143.3</td>
</tr>
<tr>
<td>Current Liabilities</td>
<td>104.0</td>
<td>169.9</td>
<td>25.9</td>
<td>17.7</td>
<td>129.9</td>
<td>187.5</td>
</tr>
<tr>
<td>Interest bearing loan liabilities</td>
<td>89.7</td>
<td>183.9</td>
<td>12.9</td>
<td>19.9</td>
<td>102.6</td>
<td>203.8</td>
</tr>
<tr>
<td>Other non-current liabilities</td>
<td>106.5</td>
<td>113.9</td>
<td>2.9</td>
<td>3.8</td>
<td>109.4</td>
<td>117.7</td>
</tr>
<tr>
<td><strong>Total non current liabilities</strong></td>
<td><strong>196.2</strong></td>
<td><strong>297.8</strong></td>
<td><strong>15.8</strong></td>
<td><strong>23.7</strong></td>
<td><strong>212.0</strong></td>
<td><strong>321.5</strong></td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>300.2</strong></td>
<td><strong>467.6</strong></td>
<td><strong>41.7</strong></td>
<td><strong>41.4</strong></td>
<td><strong>341.9</strong></td>
<td><strong>509.0</strong></td>
</tr>
<tr>
<td><strong>Net Assets</strong></td>
<td><strong>1422.6</strong></td>
<td><strong>1672.7</strong></td>
<td><strong>58.8</strong></td>
<td><strong>108.6</strong></td>
<td><strong>1481.4</strong></td>
<td><strong>1781.3</strong></td>
</tr>
<tr>
<td>Reserves</td>
<td>105.9</td>
<td>98.2</td>
<td>11.9</td>
<td>18.3</td>
<td>117.8</td>
<td>116.5</td>
</tr>
<tr>
<td>Retained Earnings</td>
<td>1316.7</td>
<td>1574.5</td>
<td>46.9</td>
<td>90.3</td>
<td>1363.6</td>
<td>1664.8</td>
</tr>
<tr>
<td><strong>Total equity</strong></td>
<td><strong>1422.6</strong></td>
<td><strong>1672.7</strong></td>
<td><strong>58.8</strong></td>
<td><strong>108.6</strong></td>
<td><strong>1481.4</strong></td>
<td><strong>1781.3</strong></td>
</tr>
</tbody>
</table>
Housing Industry Association award – Community Housing (Vic) Ltd

Community Housing Victoria Limited’s (CHVL) excellence in design and construction was recognised by the Housing Industry Association this year when the organisation won the Special Purpose Housing of the Year award for its 10 unit development for people with disabilities in Sale, East Gippsland. The development consists of a combination of one and two-bedroom apartments plus a common space for social support. Six tenancies were nominated by local community group Five Star Project Inc, who focus on people living with a disability, and CHVL assigned the remaining four tenancies with a focus on low income households. The tenant mix works well and Five Star Project Inc. provides social support services using the common space.

Eunice Seddon home – Wintringham Housing Ltd

Wintringham Housing formed a partnership with Wallara, a Victorian disability support organisation to develop a facility that makes it possible for an ageing parent and a disabled child to live near one another.

The Eunice Seddon home, named after Eunice, who resides at Wintringham’s Williamstown hostel, provides a model for keeping parents and children together.

Habitat Scroll of Honor – Wintringham

In an Australian first, Wintringham (the parent company of Wintringham Housing Ltd) was awarded the 2011 Scroll of Honour by the United Nations Human Settlements Program, UN Habitat, for their commitment to providing homes to disadvantaged and marginalised elderly Australians.

The Habitat Scroll of Honor is an international award for outstanding contributions towards human settlements development by individuals, organisations and successful projects.

Wintringham was chosen unanimously for the award for helping to provide accommodation for elderly people every night.
Celebrating history – Northern Geelong Rental Housing Co-operative

In September 2011 the co-operative celebrated its capacity to survive and thrive by launching its published history, A Home for Life: Celebrating 28 Years of the Northern Geelong Rental Housing Co-operative (NGRHC).

The launch of the publication was the culmination of a nine-month project involving members of the co-operative in all aspects: data collection, drafting reports, creating illustrations and the formatting and design of the final product. The project was coordinated by Ms Anna Loughrey.

Co-operative manager, Ms Janine Shelley reminded members and guests that, for nearly three decades the NGRHC had provided affordable housing for over 200 households. She said that the co-operative continued to play two significant roles in the lives of its members: as a provider of quality, affordable and secure housing, and by inspiring and supporting members to look after one another. Ms Shelley said it was for these reasons the co-operative retained more than a third of its original members.

Modular construction – Common Equity Housing Ltd

In the interests of exploring different technologies in delivering affordable housing, Common Equity Housing Limited has developed three sites in Mt Clear with a modular design. These homes have been mostly constructed off site and then transported to site to be assembled, with the reduction of time spent on site resulting in cost efficiencies.

Maintenance – Community Housing (Vic) Ltd

Community Housing Victoria Limited (CHVL) has developed a partnership with Koori Employment Enterprises an aboriginal employment organisation in north western Victoria for carrying out all the maintenance work at CHVL properties in the region.

“I know I live by myself but I’m not lonely, I am very happy in the rooming house.”

South Port tenant
Mixed Equity Program – Housing Choices Australia Ltd

Housing Choices Australia Ltd’s innovative Mixed Equity Program is for people with a disability who require support to live independently in the community and who have some funds to contribute to the purchase of a property. The program has provided secure long-term housing for 28 households in the past year and is the only one of its kind in Victoria. The program combines applicant assets, funding from the State Government and Housing Choices Australia/Disability Housing Trust to purchase and modify long-term secure housing.

Ballarat offices open – Community Housing (Vic) Ltd

Community Housing Victoria Limited’s growth was reflected in the opening of its new Ballarat office, which is also the first ever office opened by any housing association in the region. This office is responsible for 170 properties in the Grampians and Barwon South Western area of Victoria. This presence also involved employing local services in Ballarat to assist in the maintenance and service requirements of these properties.

New offices, new name – Haven; Home Safe

Loddon Mallee Housing Services moved from its premises of over 20 years to newly built modern facilities in Forest St Bendigo. The opening of the building also saw the launch of its new trading name Haven; Home Safe, which represents their expansion across the state, far beyond the Loddon Mallee.
St Kilda art show – St Kilda Community Housing
St Kilda Community Housing partnered with a professional photographer to provide opportunities for tenants to learn photographic techniques and demonstrate their creativity. Photographs were exhibited at the launch of the agency’s new offices in July 2011 and a number were sold. Participants in this program also exhibited their work at the Ballarat International Foto Biennale, a world class photographic festival held every two years, featuring works from international and Australian artists. St Kilda Community Housing has subsequently secured funding from Port Phillip City Council to run the photography group for a further 12 months.

New books to rooming houses – Women’s Housing Ltd
Women’s Housing Limited has formed a partnership with the Benjamin Andrews Footpath Library. The partnership has seen the distribution of new books to rooming houses and a library of books at their office for tenants upon request. Two tenants had seen a television program about the service and established the relationship on behalf on Women’s Housing Ltd.

A home is where you begin – a home, a roof, a shelter from the storm of life.
Victorian Women’s Housing Association tenant

Annual cricket match – South Port Community Housing and St Kilda Community Housing
South Port Community Housing Group won the inaugural cricket match against St Kilda Community Housing. The event was attended by tenants and staff of both organisations at the Peanut Farm Reserve and is planned to be an annual event.
Anthology – Servants Community Housing

After two successful years of the theatre production Voices: The Carrical project, Servants Community Housing has published the book that inspired the production. Anthology, stories of respect, dignity and hope, is a collection of residents stories gathered by students of Scotch College after spending almost a year with Carrical residents developing friendships, listening to stories of pain, loss, triumph and hope and then crafting them into prose and poetry. The book is complemented by photography by tertiary student Esther Ling, inviting readers into the lives of a unique community of people.

“The Book has opened up many avenues to talk to and educate people about the lives of our residents and the work of Servants” Matt Maudin, CEO Servants Community Housing

Bike Ride – Hanover Welfare Services

The Hanover ConnectEast Ride for Home event in November 2010 raised almost $200 000 to address the causes and impact of homelessness. More than 2 800 cyclists did the 75km challenge or 35km recreational ride.

ConnectEast closed Eastlink in support of the community event, providing a rare opportunity for cyclists to ride traffic free along the full length of Melbourne’s Eastlink freeway. The event raised much needed funds to help families find emergency accommodation, health care and establishing families in homes.

Bunnings staff refit of office – HomeGround Services

Bunnings’ staff generously donated goods and time to revamp the waiting areas of HomeGround’s Collingwood office. The team of volunteers painted, constructed and transformed the waiting area into a fresh, bright space with improved facilities.
I would like to thank you and your team in regards to the financial assistance granted to me. It was overwhelming and I shall not forget the kindness.
Women’s Housing Limited tenant.

Green Renting Expo – Women’s Housing Ltd
As part of their focus on sustainable living, Women’s Housing Ltd joined forces with Green Renters, a not-for-profit organisation providing sustainable living advice for those residing in rental properties. Together they were successful in obtaining a grant from the City of Yarra and held a Green Renting Expo at the Richmond Town Hall. Women’s Housing Ltd invited other community housing organisations to attend. The day was a great success with tenants enjoying a healthy lunch, a variety of workshops and the opportunity to take home a reusable cloth back of gifts.

Garden project - Aboriginal Housing Victoria (AHV)
AHV started a program to assist Elders to better use their outdoor areas and safely potter in their gardens.
The past year has again seen tremendous growth in the sector with many large scale developments reaching completion.
Recent figures received by the Housing Registrar have highlighted the important contribution being made by registered housing agencies through leveraging government investment in social housing.

The summary of projects undertaken by registered housing agencies under the Nation Building – Economic Stimulus Plan shows the following outcomes:

> 17 agencies involved;
> 284 projects undertaken – 233 delivering 1-10 units, 41 delivering 11-50 units, 9 delivering 51-100 units, and one project delivering over 100 units;
> 2415 new housing units established;
> total project costs of just under $733 million; and
> Government investment of $543.8 million plus agency leveraging of $189.1 million.

The agency leverage figure amounted to 25.8 per cent of the total project costs and delivered 623 housing units.

Our dream for our children is for them to be safe, happy and to follow their own dreams.

Faith and Mohammed, North East Housing Registrar Report 2010–11
Harmony Village – Common Equity Housing Ltd

Harmony Village Dandenong is a 92 unit development by Common Equity Housing Limited (CEHL) in conjunction with Doutta Galla Aged Services, catering specifically for people over 55. CEHL purchased the site from the Dandenong RSL at a discounted value on the condition that they ensure homes would be made available for around 30 elderly RSL residents who were currently living at the site.

The development is in a convenient location for residents being a five minute walk to the train station, central Dandenong, the local hospital and a range of health services. Harmony village is connected to local community groups and has its own fully furnished community centre with BBQ areas and alfresco leisure spaces. Staff work on site and coordinate a range of social, fitness and cultural activities.

The development includes 76 two-bedroom units and 16 one-bedroom units and are all single level to provide easy access, ensuring safety for residents. Pedestrian and vehicle access has been strongly separated so that only visitor and emergency traffic pass through the complex. Other services include a personal emergency alarm on-call 24/7, security gates and remote entry.

The project was completed in June 2011 at an approximate cost of $22 million funded in conjunction with the State Government’s Strategy for Growth in Housing for Low Income Victorians.
I am very happy and content with my new home and probably feel this more than ever before. I do not feel like a tenant and do look after my unit as if it were my own Housing Choices Australia Ltd tenant.

The Mariner – Housing Choices Australia Ltd

In July 2010 Housing Choices Australia Ltd completed the Mariner development, a project partly funded through the Nation Building – Economic Stimulus Plan, at a total cost of $39 million. The Mariner offers people on fixed, low and moderate incomes affordable housing in a prime inner city location alongside other Docklands residents and workers. It provides key workers with quality housing within easy access of transport and jobs and has seven disability units with customised bathrooms and kitchens.

The eight storey development has a nautical design theme throughout and comprises 85 one and two-bedroom units, which Housing Choices Australia Ltd owns and manages. The development also includes 28 units sold to the private market.
Pearcedale Broadmeadows – Yarra Community Housing (YCH)

Yarra Community Housing completed an 84 unit apartment building in November 2010. The development on Pearcedale Road is located in the heart of Broadmeadows, close to shopping centres and transport links.

The apartments are provided across three separate buildings, two with 24 studios each, and one family building with 36 apartments. The family building contains 22 one-bedroom and 14 three-bedroom units, and there is a children’s playground, a BBQ and bench seating set amongst the buildings to further emphasise the family friendly environment.

The development includes a community facility accessible to all units and available for residents to host events. It is anticipated this space will also be utilised by community groups to conduct activities of interest to residents.

This project was made possible through funding of over $16 million from the Nation Building – Economic Stimulus Plan.

The building has the following environmentally sustainable and general design features:

- Gas boosted solar hot water
- Grey water treatment plant for flushing of all toilets in the development.
- Sunscreen roller blinds to all living rooms and block-out roller blinds to all bedrooms.
- Free common laundry facilities with high speed, water efficient front-loading washers for studio units, and provision for washer and dryer in family units.
- Electronic access control and CCTV.
- Extensive gardens including secure yard for each building and a herb and vegetable garden accessible to all tenants.
The Nicholson – HomeGround Services

The Nicholson, located in East Coburg, is an example of innovation in social housing across many dimensions, including social mix, tenure mix, mix of residential and commercial spaces, design excellence, modular construction techniques and sustainability features. It is fully integrated into the broader community, and has been delivered through a partnership model. The model includes a supportive housing framework to ensure that those tenants with histories of homelessness receive the support they need to establish and sustain their tenancies.

The Nicholson consists of 198 apartments, of which 31 are funded through the National Rental Affordability Scheme (NRAS), 66 have been sold to owner occupiers, 44 have been purchased by investors to lease out as private rental.

The remaining 58 apartments are owned by HomeGround Services who are making units available to both low income tenants and to people referred through homelessness services. All tenants with experiences of homelessness are linked in with individually tailored support services following the concept of supportive housing, which has been proven to be effective in creating strong tenancies and transforming lives. There are also commercial and retail spaces on the ground floor of the building, providing employment opportunities.

Urban Communities Ltd is the owners’ corporation manager and tenancy manager for all tenants in HomeGround, NRAS and some investors’ properties within the building. Urban Communities Ltd uses a place management framework which focuses all activities in tenancy and property management (including cleaning and maintenance contracts) on encouraging community strengthening, tenant participation and employment.

The partnership that made this possible involved the Victorian Government, VicUrban, Urban Communities Ltd and HomeGround Services in addition to a range of support agencies that were connected with individual tenants.
Tram Road, Doncaster - Loddon Mallee Housing Services

Loddon Mallee Housing Services (under its new trading name of Haven; Home Safe) completed its $34.5 million flagship project in Tram Road, Doncaster this year, it was officially opened by the Minister for Housing Wendy Lovell in August 2011.

Tram Road is a 98 unit apartment building over 10 storeys located close to Doncaster Shoppingtown, local services and public transport. The complex caters for families and singles with a mix of one, two and three-bedroom apartments. Five apartments are designed for wheelchair access and six others are designed to allow for additional future modification.

In a trend seen across many new developments, Haven; Home Safe has included a number of green initiatives that will benefit both residents in terms of outgoing expenses and the environment. The new building has a six-star energy rating and includes double glazing on all glass doors and windows, solar technology for hot water, systems for heating and cooling and ceiling fans in bedrooms.

Tram Road is now home to many local residents who are employed in the area and were struggling to find affordable rental housing nearby.

New resident Annie Page with her children is pictured right showing the Minister for Housing and the Minister for Community Services the view from her new home.
Lakewood, Ringwood – Common Equity Housing Limited

Common Equity Housing Limited (CEHL) purchased 80 apartments in a partnership with Erdi Group (developers). The project cost approximately $25.9 million and was funded by CEHL in conjunction with the Nation Building – Economic Stimulus Plan.

The eight-level development includes a selection of two, two and a half and three-bedroom apartments. On the ground floor there is a common lounge, accessible only to residents, where they can meet and access common facilities. New tenants moved into the development in March 2011.

The apartments were aimed at low to moderate income families and individuals wanting apartment style living with possible links to the Ringwood area.

A new co-operative has been specifically established for the development. The co-operative is responsible for adopting housing policies and engaging in activities that are of mutual benefit to its members.

A Community Development Coordinator is employed by Eastern Access Community Health four days per week and is located on site. The co-ordinator works with residents to get their ideas about how to operate as a community and run their co-operative successfully then guides ideas to implementation. To date some of the initiatives delivered by residents include a choir group, weight watchers, quit smoking and a mothers' group run in conjunction with the local council. The community space in the complex is always busy with residents holding Friday night dinners and pancake breakfasts.
A Lakewood resident’s story

When I first heard about the apartment block to be built at Larissa Avenue Ringwood I felt a small glimmer of hope that maybe, just maybe, I would be offered one of those apartments despite the fact that my chance of securing one would be a miracle, but still I needed to at least try.

My sister lives in Ringwood with her nine children from two weeks to 16 years. For me not having a real family of my own and never getting a chance through years of illness made it feel as close to a real family as my own.

I have moved from one place to the next, never knowing for sure when I would have to suddenly pack up again and move on. Not being able to work fulltime due to illness meant that I could only afford places like bungalows, bedsits and semiattached units all while at the mercy of the landlord.

When I received a letter from Common Equity about an information session I called immediately to say that I was attending. I saw hope but as it was only early days my chances were slim. It wasn’t long before I received another letter about training sessions at Chisolm TAFE to learn about Common Equity and how co-operatives worked. I was closer at least to being offered a home at some stage. It was hard at times to attend meetings but knowing that I could be chosen for an apartment was all the incentive I needed. I started to look forward to the meetings after the second week because of familiar faces. The positive aspect was that if I was offered a home then I would move in with familiar faces and how often do you really get to know your neighbour.

Out of the blue another letter arrived in the mail, I slowly opened it up praying that it wasn’t a letter of rejection and as I read the tears started to fall from my eyes as I read those words “we are pleased to tell you that you have been allocated a two-bedroom apartment”. I cried not because I was sad, I cried because I had been offered a real home. I thought that this kind of thing happens to other people not me. I now have a home that I can set up in a way that represents me. I have been offered a gift and am honored to have been chosen for a home. I finally have a home where I can feel proud and feel no different than anyone else living in a stable home.

Here I sit at my computer in my brand new apartment deeply happy but words can never express the great joy that I feel. I have been in my new home for three months and will be forever grateful to CEHL for fulfilling my dream.

Written by Sally Stamm, a Lakewood resident
Independent living for elderly Aboriginal people – Rural Housing Network Ltd

Rural Housing Network Limited and Rumbalara Aboriginal Co-operative have completed the first stage of 19 independent living units for elderly Aboriginal people, with the first tenants moving into the homes in November 2011.

The complex consists of six one-bedroom units, 12 two-bedroom units and one three-bedroom unit. Each unit is designed and positioned to take full advantage of the northerly aspect with high energy efficiency ratings ensuring low cost living for tenants. Angled rooflines have been designed to maximise winter sun and minimise summer heat. Landscaping includes native grasses, shrubs and trees endemic to the local area, with pathways and water features visible from all units.

Potential tenants who will relocate from Shepparton and surrounding districts have been taken on a tour of the new units and remarked on the great kitchen facilities, spacious living areas and the nice flow between the indoor and outdoor areas.

Local Elders were consulted and participated in the initial planning stages of the development which has created employment for 37 local Aboriginal apprentices and 15 local Aboriginal traineeships.
Measuring the return on investment in affordable housing

The past year has seen an increased focus on trying to quantify the return on investment in affordable housing with one important study still in progress.

By undertaking the Social Return on Investment study, VWHA has been able to elevate the profile of the organisation and demonstrate accountability and justification of funds invested in this sector.

Jeanette Large, CEO, Victorian Women’s Housing Association Ltd

In late 2009 Victorian Women’s Housing Association Ltd (VWHA), a registered housing provider in Victoria, commissioned Social Ventures Australia (SVA) Consulting to evaluate the outcomes of investment in affordable housing by the agency and its partners.

The study focused on two projects in Roxburgh Park and Cairnlea in suburban Melbourne. The projects included 17 properties housing 63 women, children and other family members. Many of the women came from situations of domestic violence or from the corrections system.

The study included six stakeholder groups in the projects, these being women, children, government, other investors, community partners, and housing developers. Various indicators of social value outcomes were identified and quantified for each of the stakeholders.

The study released during 2010 concluded:

> Over 20 years from the delivery of these projects VWHA will create $30 million in value for its stakeholders and the Victorian community from an investment of $7.45 million.

> There was $3.14 of social and economic value returned on the projects for every $1 invested.

In June, VWHA won the Australasian Housing Institute (AHI) Award for Leading Practice for its Social Return on Investment study. Its application for this award was supported by nominations from Berry Street and architect, Dimity Reed.

On the strength of the positive outcomes which demonstrated how VWHA’s safe and affordable housing can break the cycle of poverty, bankmecu has commissioned a nationwide social return on investment study of community housing.

Housing Registrar Report 2010–11
The Housing Registrar uses data reported in its annual key performance measures data collection in August and data submitted in the annual National Affordable Housing Agreement community housing survey in July-August to develop a picture of tenancies in registered housing agencies. The data also enables us to understand what movement of people has occurred in and out of housing managed by the registered sector.

Key observations about the turnover of tenants from the data include:

- 1746 more tenancies in long term housing at the end of the year than at the end of last year
- 3616 new tenancies in long term housing during the year compared with 2233 last year
### Long-term housing (including rooming houses)

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<th>Housing associations</th>
<th>Housing providers</th>
<th>Total sector</th>
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<tr>
<td>Tenancies as at 1 July 2010</td>
<td>5721</td>
<td>3629</td>
<td>9350</td>
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<td>Exits</td>
<td>1061</td>
<td>735</td>
<td>1796</td>
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<tr>
<td>Vacancies</td>
<td>1532</td>
<td>1237</td>
<td>2769</td>
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<tr>
<td>% of tenancies maintained over entire 12 months (excluding rooming houses)</td>
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<td>89.5</td>
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<tr>
<td>% of tenancies maintained over entire 12 months (for rooming houses)</td>
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<td>80.4</td>
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<tr>
<td>New tenancies</td>
<td>2495</td>
<td>1121</td>
<td>3616</td>
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<tr>
<td>Tenancies as at 30 June 2011</td>
<td>6919</td>
<td>4087</td>
<td>11006</td>
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</table>

### Transitional housing

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<th>Housing associations</th>
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<th>Total sector</th>
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<td>Tenancies as at 1 July 2010</td>
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<td>2254</td>
<td>3416</td>
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<tr>
<td>Exits</td>
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<td>2309</td>
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<tr>
<td>Vacancies</td>
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<td>2395</td>
<td>3593</td>
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<tr>
<td>% of tenancies going across entire 12 months</td>
<td>36.1</td>
<td>35.5</td>
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<tr>
<td>New tenancies</td>
<td>1171</td>
<td>2310</td>
<td>3481</td>
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<td>Tenancies as at 30 June 2011</td>
<td>1200</td>
<td>2227</td>
<td>3427</td>
</tr>
</tbody>
</table>

These figures were reported by registered agencies in the 2010-11 key performance measures (KPM) data collection.
Gender of occupants

- Female: 53%
- Male: 47%

Age ranges of occupants

- 0-5 years: 1170 (7.4%)
- 6-17 years: 2820 (18.0%)
- 18-24 years: 1467 (9.4%)
- 25-59 years: 7934 (50.7%)
- 60-75 years: 1663 (10.6%)
- >75 years: 603 (3.9%)
### Household composition

- Single: 50.7%
- Group of unrelated adults: 1%
- Sole parent with children less than 16 years: 10.5%
- Couple: 6.1%
- Couple with children less than 16 years: 4.3%
- Family with relatives: 14.3%
- Family with unrelated members: 0.1%
- Unknown: 13%

### Main source of household income

- Pension/benefit: 66.6%
- Wages: 12.4%
- Other: 1.7%
- Unknown: 19.3%
Staff from the Housing Registrar’s office attended the Inner East Social Housing Group AGM and were privileged to hear one of their tenants stories. This story taught us all how much having a place to call home enables people to branch out and be part of their community. Here is an excerpt of one man’s story doing so much to enrich the lives of others crafted by Anne Carson from the Kew Neighborhood Learning Centre.

**Peter’s story**

My name is Peter Montana and I live in an old converted fire station – I’ve been there for eight years and I am very happy to be there after having lived in lots of places. I was born in 1951 and lived first in North Balwyn. My parent’s names are Jean and Perce – Dad died in 2002 but mum is still alive. She lives in Carnsworth Uniting Church Aged Care.

I had a happy childhood, I remember all the way back to kindergarten. I played classical piano. My parents were both musical. Mum sang in a choir and she used to sing to us – sometimes around the fire. I remember over the rainbow the Judy Garland song. Dad played in the Zelman Kew Orchestra.

As a school boy I had lots of jobs – as a delivery boy for the local chemist, in a supermarket after school and doing deliveries for a grocery and wine merchant, and then I got a job in the ANZ bank.

Then in 1974 I set up my own business I called it Lagoon and I sold period clothing from the 20’s, 30’s, 40’s and 50’s for both men and women. I had a silver lady lamp screwed into the banister on the stairs, she lit the way! The shop wasn’t big – but it was very important to me.

Back then when I was running Lagoon I had a breakdown. Before the breakdown I was using drugs a little. I had religious experiences. It seemed to come out of the blue. I just woke up one morning and there was gravity under my feet, the birds were chirping and my psychic experiences began. The local GP put me in Larundel. I was there for two months and they gave me medication. A friend had run Lagoon, there hadn’t been much business while I was away. Well everyone advised me to sell up so that’s what I did. I went travelling for six months.

I got a job with a General Credits company, but around 1980 all the psychic phenomena came back and they told me I couldn’t return. I guess they sacked me. That was hard. This time the episode lasted for four and a half years. I say that but it hasn’t stopped since then although it has stabilised. Birds chirp into my mind and the radio and TV talk to me.

I have a very busy life. I visit mum every day and twice on Wednesdays. I go a few days a week to Kew Neighborhood Learning Centre – I go on the weekly outing with Bev. I do the ‘ability at work’ program and I water the veggies and come and sweep up the leaves in the car park. I also go to Mosaic where they run classes on things like computers, current affairs and creative writing.
Once a week I deliver three meals for Good Grub – that’s a church organisation a bit like meals on wheels. On Wednesday afternoons I spend about one and a half hours cleaning the Mental Illness Fellowship Op Shop in Kew. I’ve been doing that for 11 years and never missed a day. I also go to a men’s group called Men on Malmsbury. So I’m busy.

Decorative art is very important to me – that’s why I really liked running Lagoon. It’s why I’m surrounded in my flat with things I choose myself that I love. I hope to get a Deco silver lady lamp because I really like them. My flat used to be part of a fire station and there are lots of pipes on the walls. These come in handy for hanging things. I like the textures and colours and shapes of things from the old world. My choices are from my heart and they make me happy.
Not long after the sudden death of her partner, Anne faced every mother’s worst nightmare: she lost her home and she and her two year old twins were essentially living out of her car.

“Getting the transitional house through North East Housing Service (NEHS) was a massive relief. Before I hadn’t known where I would be each night. And with two young kids to look after, it was a nightmare. I just wanted somewhere we could settle down and make a home”.

Anne and her young family stayed in transitional housing for one year before trying out other types of accommodation available. Anne was so ashamed of where she was living that she never invited people home. Her one outlet was her role as President of the Diamond Valley Multiple Birth Association – a role she says was vital in keeping her connected to the community.

However Anne lost 15 kilos in two months and with the stress of it all at one point even considered checking herself into a psychiatric unit. North East Housing Service stayed in touch with Anne throughout, and the support services NEHS arranged with Plenty Valley Community Health proved invaluable.

Seven months later Anne and her twins were rehoused in more suitable long-term accommodation. “NEHS did everything possible to help me keep my sanity, get me out of there and provide a stable environment for my kids. At one point I was probably ringing them three times a day to see if they’d found a new home for me. And they did!”

Today Anne and her family are happily resettled in a lovely house in a family friendly location and she’s happily juggling both work and the demands of two boisterous children. “It was unbelievably tough at the time, but the whole experience has made me stronger. The support I received from the team at NEHS was fantastic”.

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Colin had a very long history with South Port Community Housing Group. He lived with South Port for 17 years, from 1994 to 2011. Colin was a jockey by profession and a gifted storyteller. Colin lived most of those years in the flat attached to the rooming house at Princes St, Port Melbourne. He spent the last year in temporary accommodation at Canterbury Road whilst his flat was being upgraded in the Nation Building Program upgrades. Colin visited the builders at Princes Street almost daily to check on the progress of his flat. Very sadly, however, Colin passed away before he could move back to Princes Street. Wherever Colin lived, he created the most amazing veggie gardens. Many people ate beautiful fresh silverbeet and broccoli grown by Colin and anyone who was lucky enough to have a chat with Colin would always remember it with a smile.
A major bank perspective – National Australia Bank

National Australia Bank Ltd is proud of the role we play in providing support to the housing sector, in particular, via the relationships we have fostered with a number of registered housing agencies across Victoria.

At the NAB, we recognise that within our community there is an ongoing need for provision of a wide range of accommodation solutions for people on low to medium incomes, who are disadvantaged, have a disability or are homeless.

The NAB partnered with Housing Choices Australia Ltd on the first affordable housing project at Docklands, the Merchant in 2009 and once again in 2010 on the Mariner apartments. The Mariner delivered 85 units that have enabled members of the community to live in quality affordable inner city accommodation.

The NAB has continued to support the sector through lending for a number of other developments across the State, with many projects currently nearing completion. We are committed to assisting registered agencies wherever possible, to increase the supply of affordable housing and look forward building relationships across the sector in the future.

Tim Gardiner, Director NAB Corporate, National Australia Bank

“Securing private funding is a key point of difference for the sector. Through our relationship with the NAB a number of projects have been completed this past year, including The Mariner, Docklands, Mason Street, Altona and Drill Hall, Melbourne.”

Noel Phillips, Chief Financial Officer, Housing Choices Australia Ltd
A developer perspective - Grocon

Grocon worked with Yarra Community Housing, HomeGround Services and the Victorian and Commonwealth Governments in 2009 and 2010 to deliver the Elizabeth Street Common Ground Supportive Housing project in Melbourne. As a construction and development company, Grocon had been searching for a good way to demonstrate its commitment to corporate social responsibility for some time, and was taken with the Common Ground concept, developed in New York more than 20 years ago. Providing the support services that formerly homeless people may need in the facility in which they live seemed a well thought out strategy and overseas evidence has proved it works. Grocon decided to get involved in the project at cost, returning all savings to the client (Yarra Community Housing).

Grocon’s commitment to Common Ground Melbourne has led to similar projects in Sydney and Brisbane. Our staff have gained much from the experience and take real pride in contributing to a facility that is taking homeless people off the streets and housing low income earners. We very much enjoyed working with the community housing sector and seeing the difference it’s making in the lives of people sometimes overlooked by corporate Australia. We intend to continue to contribute to forming stronger communities by doing building projects at cost which can assist those in society who need it most.

Jane Wilson, Corporate and Government Affairs Manager, Grocon Group
The international year of the co-operatives in 2012 will provide an opportunity to increase public awareness of the advantages provided by the co-operative model. Celebrating a different way of doing business where members who own and govern the business collectively enjoy the benefits. Many registered agencies have events planned to celebrate the year.

Port Phillip Housing Association have approval to redevelop an existing community housing site located in McKinnon, and create further community housing and a residential care building in partnership with the Multiple Sclerosis Society. The project will provide for 28 fully accessible independent living units at a cost of $8.7 million.

Prahran/Malvern Community Housing Inc has commenced work on a major upgrade to their Elsternwick rooming house. The 24 shared room facility will be transformed into 19 fully self contained rooms.
Public consultation on the design elements of the proposed new National Regulatory System will take place in late 2011.

Guidance documents and good practice notes will be developed on areas such as tenant participation, governance and asset management.

Development of a new financial database is underway to bring further value and increase utilisation of the financial data collected from registered agencies.
With thanks/acknowledgements

Special thanks to the following organisations that contributed to the report

- Common Equity Housing Ltd
- Community Housing Victoria Ltd
- Hanover Welfare Services
- Loddon Mallee Housing Services Ltd
- HomeGround Services
- Housing Choices Australia Ltd
- Inner East Social Housing Group Inc
- North East Housing Service Ltd
- North Geelong Rental Housing Co-operative
- Rural Housing Network Ltd
- Servants Community Housing
- South Port Community Housing Group
- Victorian Women’s Housing Association Ltd
- Wintringham Housing
- Women’s Housing Ltd
- Yarra Community Housing Ltd
- Grocon
- National Australia Bank
Acknowledgement to partners

- Actual Size
- Community Housing Federation of Victoria (CHFV)
- Minter Ellison

And most importantly thank you to Peter, Sally and Anne for allowing us to highlight their stories in our report this year.