

ISSN 1448-6490

ST. GEORGE
COMMUNITY HOUSING
CO-OP LTD.

ANNUAL REPORT

2000/2001

Funding Agency

Office of Community Housing, Department of Housing
Department of Ageing, Disability and Home Care

Joint Ventures

St George Community Housing has joint ventures with the following organisations via service agreements for tenants with support need.

Majority of the joint ventures are successful in getting additional funding for capital or leasehold property acquisitions.

Aftercare

Al Zahra Muslim Association

Auburn Migrant Resource Centre

Bobby Goldsmith Foundation

Centacare

Civic Residentials

CRC Justice and Accommodation Support

EASY

GROW

Handicapped Children Centre

House With No Steps

Independent Community Living Association

Richmond Fellowship

South East Sydney Area Health Service

Southern Sydney Youth Refuge

Sutherland Shire Rehabilitation Resource Program

St George Accommodation Services for Youth

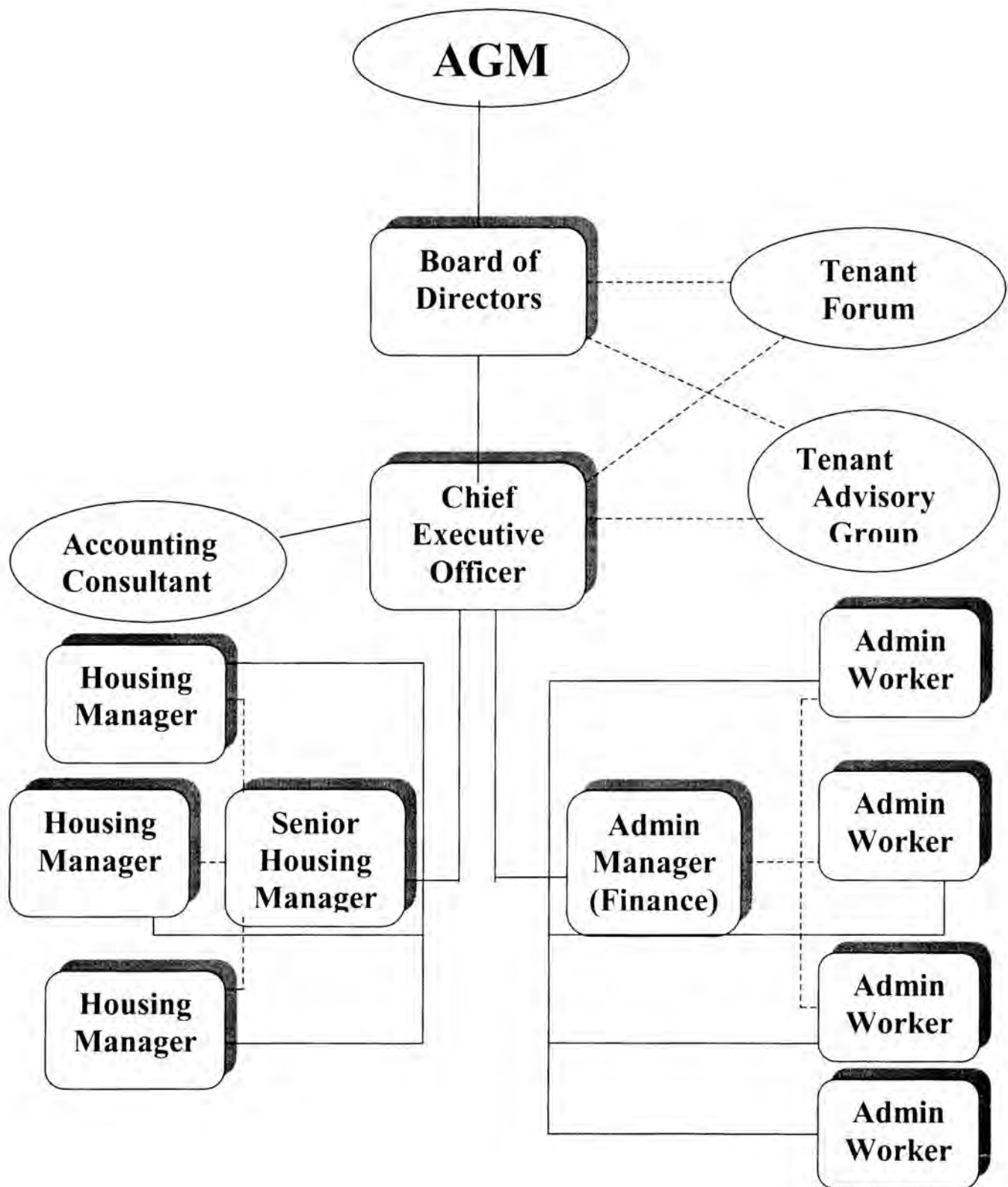
St George Area Intellectual Disability Services

St George Migrant Resource Centre

St George Womens Housing

The Benevolent Society

St George Community Housing Organisational Chart



PROFILE OF ST GEORGE COMMUNITY HOUSING

St George Community Housing Co-operative Limited (SGCH) established in 1985 is a non-profit housing association providing affordable, community-based rental housing for people in housing need and on low and moderate incomes in St George and nearby areas.

The organisation has a particular focus on assisting people who require support to access and maintain permanent housing that meets their needs, and as a result has established many support service arrangements with a range of local support agencies – 21 support services agencies targeting homeless people, older people, people affected by the criminal justice system, people of refugees background, people living with HIV/AIDS, people with a disability, people with complex needs, people with mental illness, women escaping domestic violence and youth at risk.

The organisations vision for its service is:

‘to deliver high quality, professional and affordable housing services to tenants and applicants within the local community through being responsive to their needs, encouraging tenant and community participation and ensuring the highest standards of accountability and efficiency’

SGCH is incorporated under the Co-operatives Act, and regulated by the NSW Registry of Co-operatives. The organization has been awarded three-year full accreditation against National Community Housing Standards in March 2001. Also, the organization has formally registered under the Housing Association’s Code of Practice and the Housing Appeal Committee, accepting the responsibility for meeting the expectations within the Code and providing tenants and other stakeholders for an avenue of independent review of the organisation’s activity. The organisation is also registered with the Office of Community Housing as a Class 2 Registered Community Housing Provider.

SCGH was granted 'growth status' under the NSW Community Housing Growth Strategy in 1994/5 and since then has expanded its property portfolio by over 488 new units from 66 to 554 at the end of 2000/01.

SGCH is managed by a Board of Directors elected by the members of the co-operative at the AGM. The Board has seven members who offer themselves for service on the basis of their expertise in housing, legal practice, finance, business and social welfare. There are six permanent full time and four part time staff positions.

The organisation receives recurrent funding under the Community Housing Leasing Program (CHLP), administered by the Office of Community Housing. Additional income comes through tenant rents, from other capital funded housing projects and from fee for service work.

SGCH has a stock portfolio of 554 properties. Applicants housed by SGCH must meet financial eligibility criteria, and tenants pay rebated rents in the range of 25 - 30% of their household income. The current tenant profile reflects the highly diverse and multicultural local community of the suburbs within which the organisation works, and includes groups who may have specific support needs.

CHAIRMAN'S REPORT

2000/01 was another year of rapid growth of St George Community Housing, one which will ensure the organisation is in a position to acquire more housing stock to address the rising housing demand, provide better service to our customers and further develop joint ventures with local support service providers.

Working together as a 7-member team, the Directors brought skills in community welfare, law, financial management, housing and asset management into the organisation. They also brought a strong commitment to the values and role of community housing, and the capacity to put those into action through sound management and decision-making.

The multi-skilling housing management team working closely and consistently with the Board to implement the policies and procedures decided by the Board and is one of the key components for our success this year.

I would like to take this opportunity to share some highlights of the year:

The Growth of St George Community Housing

St George Community Housing has continued to expand its services to the local community. The property portfolio grew from 389 to 554 as at 30 June 2001 – an increase of 42%. The expected increase for 2001/02 in the Business Plan was 10%.

Growth in the last four years is shown in the following table:

	1996/97	1997/98	1998/99	1999/00	2000/01
No. of Properties	173	226	294	389	554
Growth rate		30%	30%	32%	42%

Housing stocks acquired by St George Community Housing are from acquisition in the private market, capital properties transferred from the Department of Housing and head-leasing from private landlords. Current housing stocks are within St George and nearby areas including Auburn, Bankstown, Canterbury, Holroyd, Parramatta and Sutherland Shire local government areas.

St George Community Housing is committed to develop joint ventures with service providers to better serve tenants with support need. Around 15% of current tenancies are under joint ventures with different service providers targeting people with mental illness, people affected by the criminal justice system, people with mental disability, youth and women at risk, homeless males and people with HIV/AIDS.

Apart from the utilisation of existing housing, we are fortunate to have five joint ventures funded under the Supported Housing Projects and Crisis Accommodation Program targeting older people, young women with children at risk, women at risk and families of humanitarian background and with mental health issues.

New Funding Sources

In view of changing circumstances especially the uncertainty of Commonwealth and State Housing Agreement and the change in Community Tenancy Scheme funding methodology, St George Community Housing has decided to explore additional funding sources to help maintain delivery of services in future years.

Two new funding sources have been identified. I am pleased to report that St George Community Housing has been chosen as one of the preferred community housing providers for supported accommodation programs. Funding for a six-month pilot joint venture for short term supported accommodation targeting homeless people with complex needs has been approved by the Department of Ageing, Disability and Home Care.

Tenant Participation

St George Community Housing is also committed to foster tenant involvement in the planning, delivery, evaluation and management of the Co-operative's business. We believe that tenant participation can maximise individual satisfaction, in ways that are appropriate to the needs of all tenants. A tenant participation policy has been implemented successfully.

SGCH has been resourcing the Tenant Forum and Tenant Advisory Group to ensure tenant input can be built into a more formal and regular

consultation mechanism. Also quarterly Newsletters have been published to facilitate tenant participation and inform tenants about important issues as they arise.

Co-operative Membership

The number of new members of the Co-operative grew by 42 from 1st July 2000 to 30th June 2001. The total membership was 257 in which 235 are tenant members and 22 are non-tenant members.

Financial Position

The financial position of the organisation is sound. The full financial position is outlined in the Annual Financial Statements. The surplus for the year amounting to \$195,989 is a reflection of good management and the economies of scale we always expected to receive as the organisation increased the number of properties under management. All of these funds have been put aside for future ongoing maintenance which will ensure tenants live in well maintained properties.

The financial position for the organisation for the financial year July to June 1999/00 as outlined in the Annual Financial Statements is sound.

Accreditation

A highlight of the year was the achievement of a full three-year accreditation against National Community Housing Standards. This process is not easy and can only be accomplished when an organisation is well structured and operates using well defined processes and procedures. SGCH has been working towards this objective for three years with the implementation of high quality practices and the recruitment and training of higher competency employees.

During the accreditation process the following comments were made by the assessors:

“SGCH runs an excellent service for its clients and is highly regarded by its tenants and by other agencies in the local area. A culture of ongoing review and improvement is well established, and modifications are continually made to systems and procedures to further improve service delivery.”

Although the awarding of accreditation is a motivational experience in itself, the effort to gain it, and to retain it, indicates the disciplines applied by everyone are of a high standard.

Congratulations to everyone involved particularly to the SGCH staff.

The Community Housing Sector

In recent months the industry missed an opportunity to have the role of community housing built into government legislation. This is a disappointment however it has created room for renewed debate about the role of community housing in this country. This debate is required at government and industry levels.

SGCH is now recognised as one of the leading community housing organisations in the state and your Board continues to access the latest views of the experts and leaders in the industry. We are therefore well positioned to take a leading role in this debate.

Many Thanks

We cannot have the success of the past year without important contributions from many areas.

The Office of Community Housing continues to be strong supporters. We respect greatly your ongoing support, advice and counsel which allows us to remain focused on providing excellence in our service.

We thank the range of community and government agencies, including the Department of Community Services and Department of Ageing, Disability and Home Care, who accept SGCH as being a good supplier of housing accommodation.

The SGCH tenants play a strong role in our existence. It is pleasing that we have been able to house many more from the waiting list during the year. We respectfully accept your comments and feedback. Despite the occasional troubled situations find that everyone acts in good faith and we continue to learn from all situations. We are delighted with the number of tenants who have participated in the Centrepay payment

option. This allows all of us to enjoy greater efficiency in our daily lives.

Under the leadership of Patrick Yeung, the staff of SGCH is to be commended with their application and successes during the year. There have been a high number of new properties taken on, properties maintained, additional applicants qualified, money collected, bills paid, and lots of telephone conversations with all sorts of people. Thank you for the quality of effort applied to your activities.

The Board has strived to develop industry leadership positions on many matters particularly in relation to organisation structure and staffing situations. We have been supported by independent consultants who, as always, provide a range of possibilities which take time to assess and implement. It is our desire to continue exploring opportunities to improve the way we do business and to be a strong organisation for the future.

A handwritten signature in black ink, appearing to read 'Lindsay Kelly', with a stylized, flowing script.

Lindsay Kelly
Chairman

TREASURER'S REPORT

It is my great pleasure on behalf of the St George Community Housing Co-Operative Limited to present the audited financial statements of the Company. The financial statements have been prepared in accordance with the requirements of the National Accounting framework for Community Housing.

The Board has continued to pursue the expansion of the portfolio of properties managed by the company. At the same time the Board and staff of the Company have sought efficiencies so as to maintain and enhance financial performance.

A comparison of some of the key financial indicators over the last few years is illustrative of the success achieved by the Company.

Revenue is dependant on the number of properties managed by the company. Efficiency is reflected in the cost of management and administration expenses.

Year	2000/2001	1999/2000	1998/1999	1997/1998
Properties at year end	554	389	294	226
Lettable Properties at year end	445	296	235	186
Gross Revenue	\$2,879,987	\$2,148,133	\$1,736,029	\$1,123,003
Administration Expenses	\$107,946	\$100,359	\$90,522	\$71,398
Administration Expenses as % of Gross Revenue	3.7%	4.6%	5.1%	6.3%
Management Expenses	\$284,586	\$238,067	\$222,771	\$179,189
Management Expenses as % of Gross Revenue	9.8%	11.1%	12.7%	15.9%

The Board has and will continue to manage the financial aspects of the business in a way that reflect the responsibility of the Company to its tenants, the authorities that provide the Company with funding grants and in accordance with the statutory responsibilities imposed upon the Company.

Accreditation achieved this year enhances the ability of the Board to appropriately monitor the financial position of the Company.

For the next year realistic and achievable budgets have been agreed upon. There is likely to be an increase in administration costs to reflect the continued portfolio growth that is predicted.

The excellent financial results are largely as a result of the hard work and efficiency of the very dedicated staff of the Company. On behalf of the Board I thank them for their efforts.

In particular the attention of Executive Officer Patrick Yeung and the work of our accounting consultant Kay Pepper have made significant contributions to the management of the Company's finances. Kay Pepper will not be continuing in her role as Accounting Consultant. It is appropriate that I acknowledge her very significant role in developing and managing the financial management systems of the Company over the time she has worked with us.

The Accounts of the Company have been audited by Haywards Accountant and their audit statement is included with those accounts.

The Company has conservatively dealt with cash reserves and significant cash has been earmarked for planned maintenance and is available for future utilisation.

A handwritten signature in black ink, appearing to be 'Stephen Lancken', written over a light blue horizontal line.

Stephen Lancken
Treasurer

CHIEF EXECUTIVE OFFICER'S REPORT

I am pleased to present the Chief Executive Officer's report for 2000/01.

2000/01 continued being another year of progress and success for St George Community Housing:

- More applicants housed
- More stock acquired
- More joint ventures implemented
- Efficient and effective service delivery
- Strong finance position
- Reducing trends of management and administration expenses
- Decreasing trends of rental arrears and low vacancy rate

I am proud to share with you St George Community Housing has been awarded three-year full accreditation against National Community Housing Standards starting March 2001. It is a very fruitful experience for those involved in the process.

Service Development

St George Community Housing has been approved to manage 554 properties as at 30 June 2001. There has been substantial growth in past 12 months with a growth rate of 42%.

Program	As at 30 June 2001	As at 30 June 2000	As at 30 June 1999	As at 30 June 1998
Capital	96	96	92	51
Capital-PHS	60	19	0	0
Capital-S/T	53	45	40	38
SHP	35	6	0	0
Lhold-General	146	122	102	80
Lhold-Youth	19	19	19	19
Lhold-HA	4	1	3	0
CAP	16	11	0	0
LTLH	64	8	0	0
SHSP	31	31	31	31
CHP	5	5	5	5
MISHIP	2	2	1	1
Redevelopment	7	3	1	1
PICH	1	1	0	0
ADD	15	20	0	0
Total	554	389	294	226

Note:

ADD is the Boarding House Tenants relocation project
HTS is Housing Stock Transfer
SHSP is Social Housing Subsidy Program
CHP is Community Housing Program
LTLP is Long Term Leasehold Program
MHSHIP is Mental Health Supported Housing Initiative Program
PICH is Partnership in Community Housing
Lhold-General is leasehold properties for general applicants
Lhold-HA is Supported Housing Initiative Program for people with HIV/AIDS
Lhold-Youth is leasehold properties for youth applicants
Redevelopment is short term leasing from DOH for properties earmarked for redevelopment
SHP is supported housing project

St George Community Housing is one of the largest community housing providers in NSW and has been successful two years in a row having the largest number of stock approved when the Expression of Interest for funding under the Community Housing Assistance Program introduced in 1999/2000.

St George Community Housing is proud to be a general community housing provider with a particular focus on assisting people who require support to access and maintain permanent housing that meets their needs. SGCH has developed partnership arrangements with 21 service providers targeting 11 client groups with support needs.

SGCH is one of the preferred community housing providers for the Boarding House Relocation Project and other supported accommodation services funded under the Department of Ageing, Disability and Home Care. SGCH is also the housing provider for a number of joint ventures funded under the Crisis Accommodation Program.

The mix of general and supported housing allows SGCH the flexibility to utilize the organisation's own resources, especially in human resources deployment and the capacity to deliver internal exit point or replacement quota arrangements for supported housing projects.

Housing Services

Access

The number of eligible applicants reached 735 out of 2,368 applications lodged. All applicants have been assessed by a team of two Housing Managers based on their housing needs.

80 applicants from the eligibility listing were housed this year including 6 rehousing applications.

It is one of my regular tasks to meet with applicants and tenants listening to their concerns and issues raised. Applicants and tenants can always made their bookings at the front desk. This has been a very fruitful feedback arrangement to ensure quality services being provided by staffs of SGCH.

To have an overview of St George Community Housing, updated profiles on applicants, tenants, properties and joint ventures as at 30 June 2001 are presented after this Report.

Asset Management

SGCH is proud to provide quality property management services and has already put in place effective asset management strategies. These include:

- Annual property inspections by Housing Managers
- Policy guiding the engagement and management of contractors – Contractor Policy and Procedures. Invitation for Expression of Interest was advertised late Year 2000 in the Leader. Existing contractors had updated their records including the validity of the insurance covers and trade licenses.
- Ongoing updating in-house developed Asset Register Database to inform the 5-year planned maintenance program and long term cost project for individual properties
- Initiated a 3-year rolling Termite Inspection Program for all capital properties
- Annual fire safety audit program for all housing complexes has been implemented.

Tenant Participation

Tenant participation is significant for the maximisation of tenants' satisfaction. Tenants' dissatisfaction, if any, can be channeled to make positive changes for service delivery.

The Tenant Participation policy has been implemented. All tenants are encouraged to join the organisation as a Co-op member. It is the standard protocol for Housing Managers encouraging new tenants to apply for the membership during the sign up.

In addition to the Tenants Forum, a Tenant Advisory Group was established to air out their concerns on policies and procedures, and be consulted. The Group has 35 members. SGCH also communicates with tenants via the publication of Tenant Newsletter.

To ensure the tenant participation as the priority of the organisation, one of the major responsibilities of the newly created Senior Housing Manager Position is the implementation of tenant participation policy and procedures.

Organisation Management

The performing staff team as the main attribution to the success of St George Community Housing is well recognized by the organisation. Staff deployment strategy linking staff increases with projected growth of housing stock has been in place.

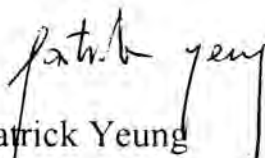
A consultant had been engaged in early 2001 to review on the staff structure and salary arrangements. The new staff structure was implemented starting July 2001. Details can be referred to the organizational chart.

Closing Remark

I would like to thank Directors and staffs for their immense efforts contributing to the success of this year.

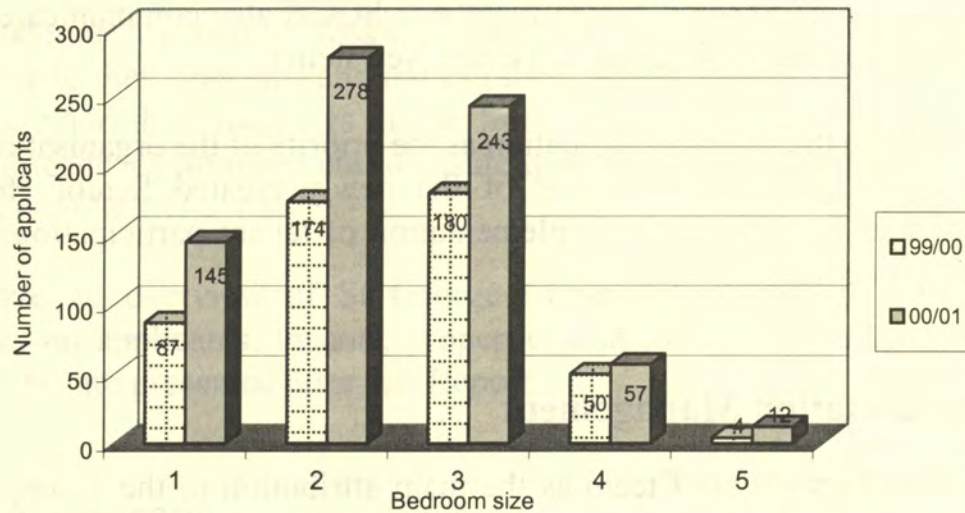
I enjoyed working with, and being part of this committed and multi-skilling team reaching the common goal – striving for excellence in housing service for people in need.

Last but not the least, I would like to thank the support of our funders, service providers and customers.

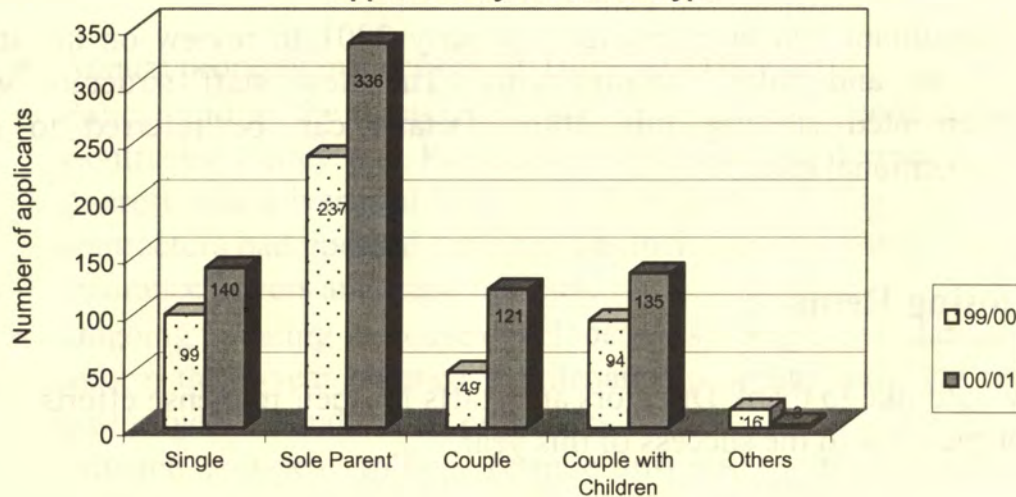

Patrick Yeung
Chief Executive Officer

St. George community Housing Co-op Ltd.
APPLICANT PROFILE

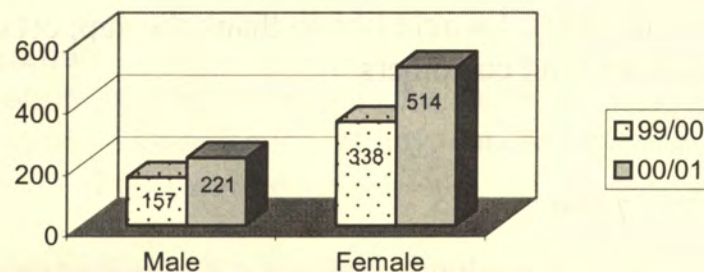
Applicants by bedroom category



Applicants by household type

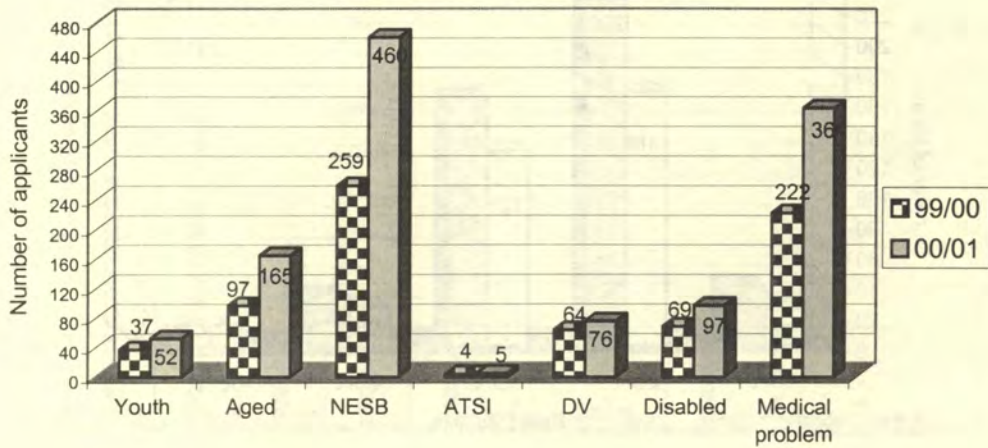


Applicants by Gender

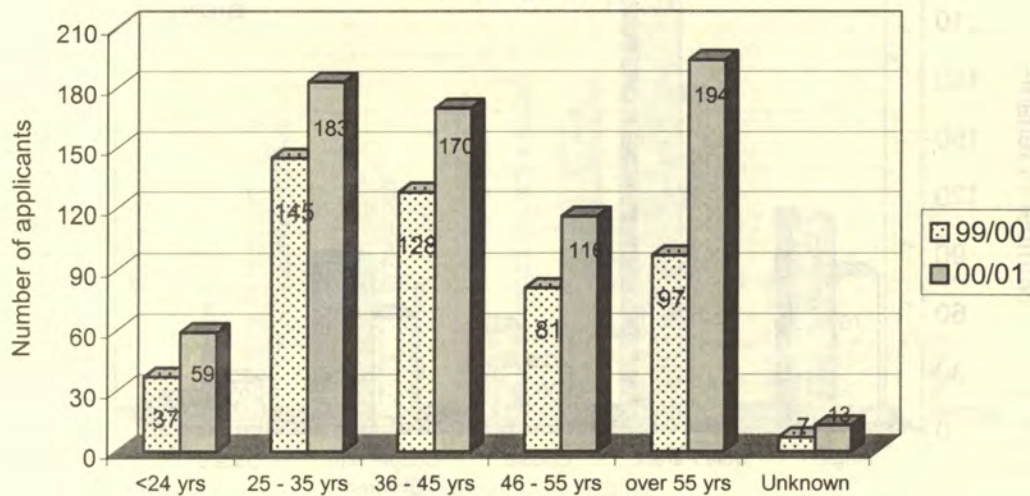


St. George community Housing Co-op Ltd.
APPLICANT PROFILE

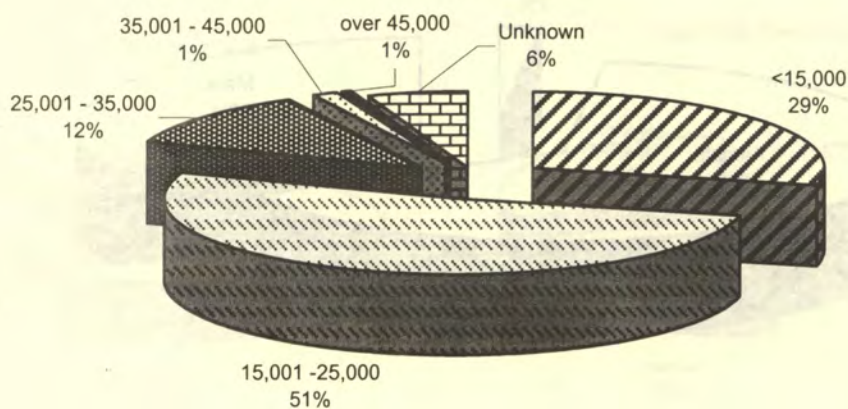
Applicants with special needs



Applicants by Age Group



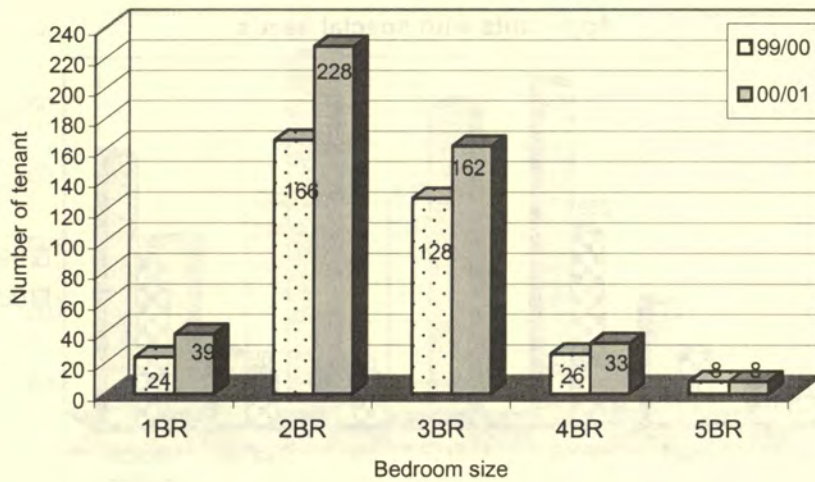
Applicants by income level



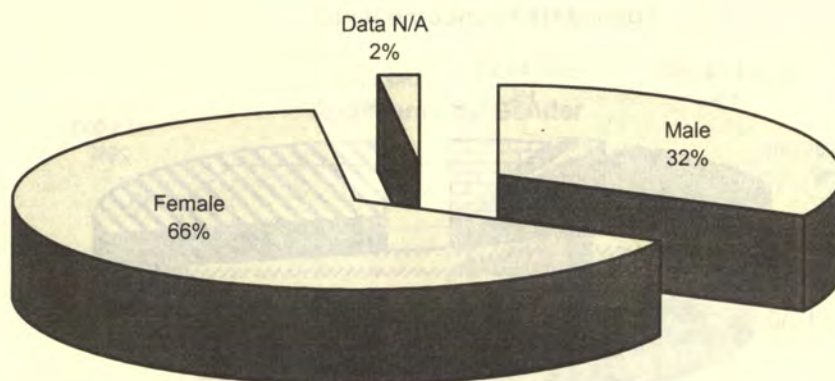
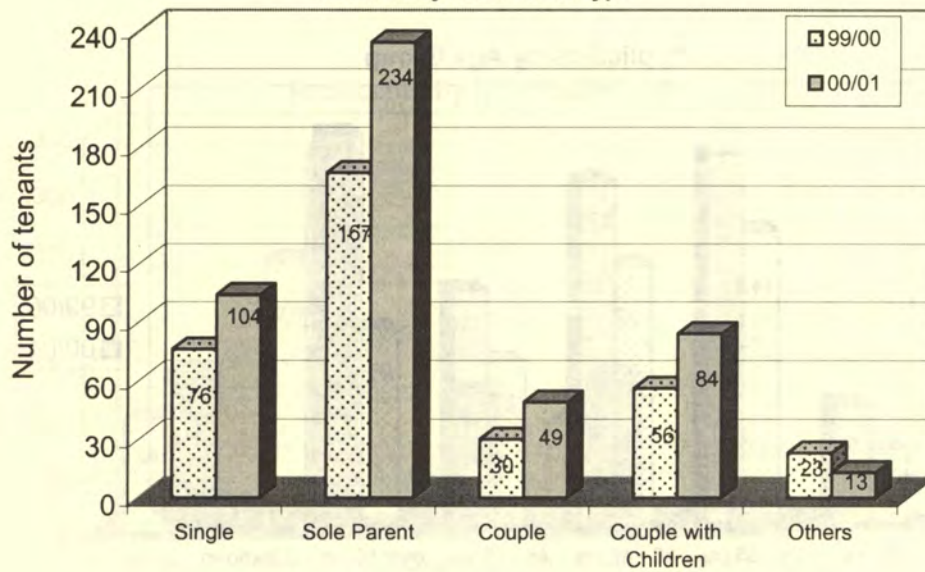
St. George community Housing Co-op Ltd.

TENANT PROFILE

Tenants by bedroom category

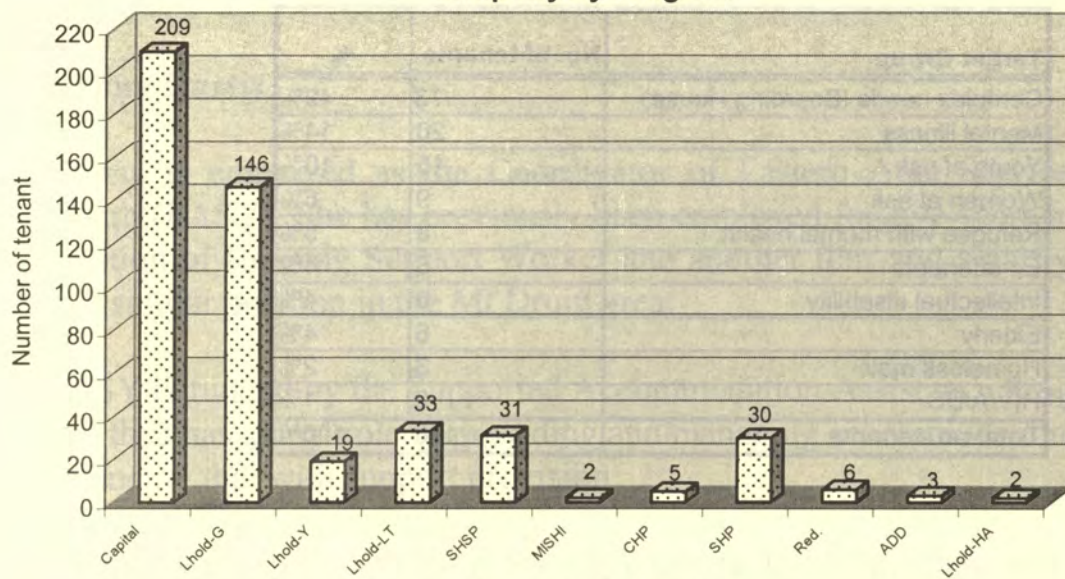


Tenants by household type

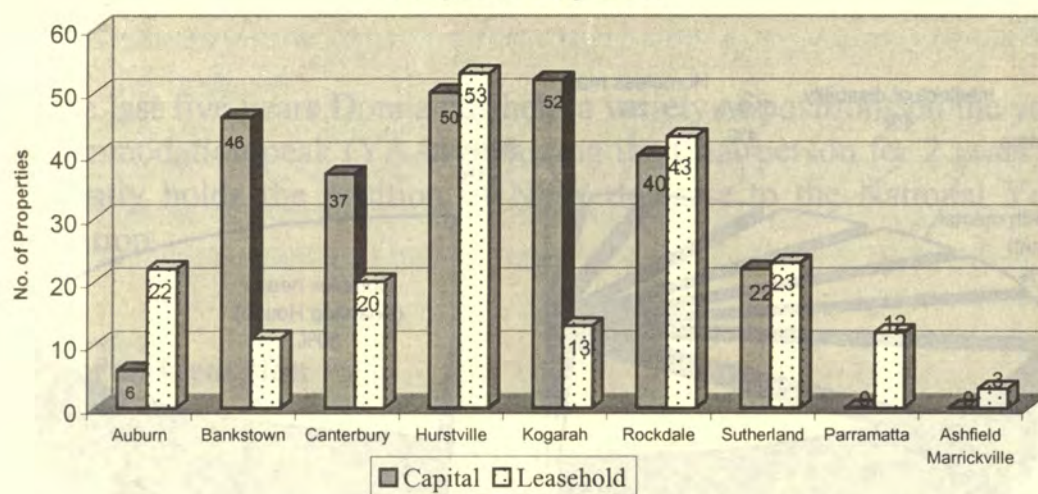


St. George community Housing Co-op Ltd. PROPERTY PROFILE

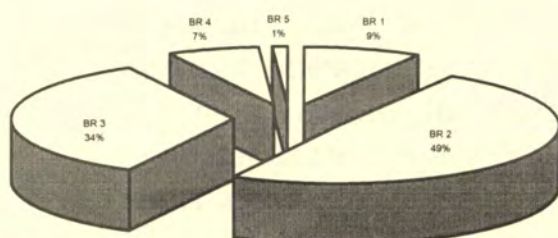
Property by Program



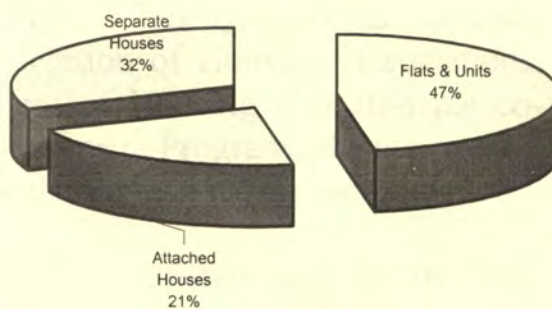
Properties by LGA



Properties by Bedroom Size



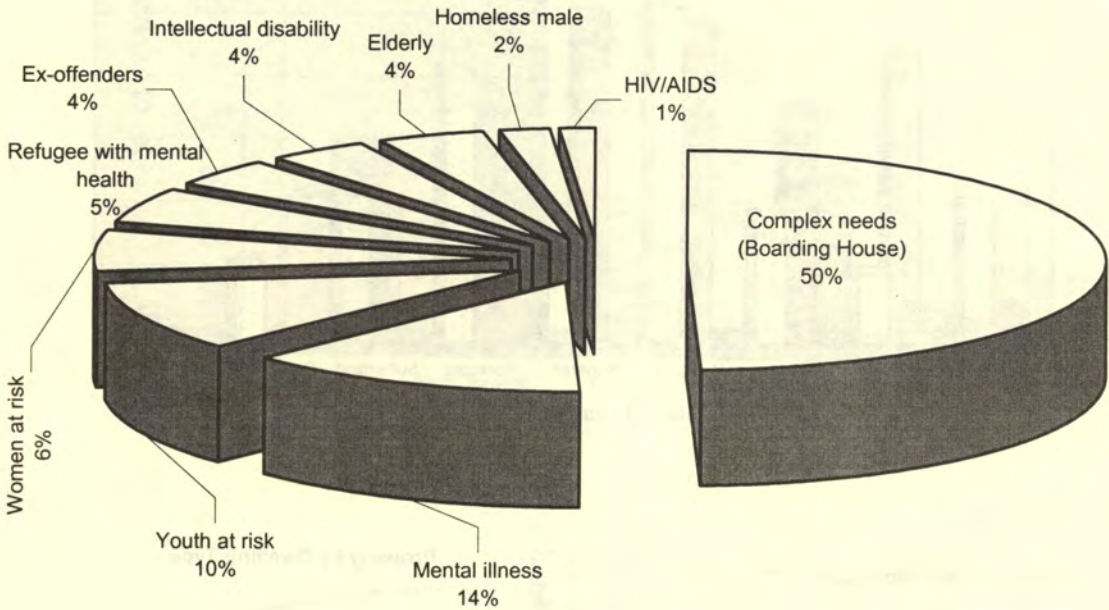
Property by Dwelling Type



Joint Venture Programmes

Target Group	No. of tenants	%
Complex needs (Boarding House)	73	49%
Mental illness	20	14%
Youth at risk	15	10%
Women at risk	9	6%
Refugee with mental health	8	5%
Ex-offenders	6	4%
Intellectual disability	6	4%
Elderly	6	4%
Homeless male	3	2%
HIV/AIDS	2	1%
Total no. tenants	148	100%

Tenants with Support Need



DIRECTORS' PROFILE

Donna Curtis

Donna is employed as the Coordinator of Eastern Area Service for Youth (EASY). She has previously been employed for five years in the position of Housing Support Worker and another four and a half years in a similar position in the Mt Druitt area.

EASY is funded by the Supported Accommodation Assistance Program and thus has a dual role of providing and managing accommodation and balancing that with support provision.

Donna is currently studying Social Work at UWS and has previously completed an Associate Diploma in Youth Work, counseling accreditation, trainer in conflict resolution and abuse counseling among others.

In the last five years Donna has held a variety of positions on the youth accommodation peak (YAA) including the Chairperson for 2 years and currently holds the position of NSW delegate to the National Youth Coalition.

Deborah Georgiou

Deborah Georgiou has worked in the social housing sector for over 12 years. In the UK she acted as a consultant to public housing authorities that were localising their housing management services and wanted to develop new models of tenant participation.

In Australia she has worked as Senior Resource Worker for the Association to Resource Co-operative Housing, and as Housing Services Manager for the NSW Federation of Housing Associations, and most recently for the Department of Housing as state-wide co-ordinator of the Neighbourhood Improvement Program. She is currently undertaking consultancy work across the social housing sector.

Deborah is also a former Director of NSW Shelter, and of City West Housing, an affordable housing provider in Ultimo/Pymont.

Lindsay Kelly, B.Bus., FCPA, FCIS

Lindsay joined the Board in February 1998.

He has extensive experience in senior finance and operational roles within multi-national manufacturing and distribution business including Directorship positions with those companies.

Involvement with St George Community Housing extends a long-term family involvement with community based organisations.

Stephen Lancken B.A. L.L.B. F.A.I.C.D.

Steve was born in the St George area and has lived and worked in the area all his life. He attended Kingsgrove Public School before attending Newington College and the University of New South Wales.

Admitted as a Solicitor in 1982, Steve began work at Hurstville Firm Owen Hodge Lawyers. He became a partner in 1985 and retired as senior partner and was appointed a consultant in 1999. He specialised in commercial law particularly Alternative Dispute Resolution (ADR).

Steve now conducts a consultancy specialising in mediation, arbitration and other forms of ADR. He is an active member and state councilor of a number of organisations that work to promote the use of ADR in the community as well as an active participant as a member of Law Society Committees.

Participation in the work of St George Community Housing Co-op Ltd offers Steve the opportunity to support the community of the St George and Sutherland area of which he has been a part all his life.

Steve is a Fellow of the Institute of Company Directors.

Mark Powell

Mark is currently working for the Department of Housing at the Central Sydney Region as a Team Leader.

Mark worked previously as an Area Manager for the Department of Housing. At the Central Sydney Regional Office, Mark's work involved policy development and business improvement strategies with special attention to customer care issues such as appeals against Department of Housing policies and decisions. This also included implementing Team Service Contracts, replying to Minister inquiries, and overseeing the Aboriginal Housing office contract.

At the Broadway office, Mark managed staff who provided a housing management service to tenants, assessed housing assistance applications, and provided a maintenance repair service. There were three teams of staff, in total managing 4,500 properties.

From November 1998 to March 1999 Mark worked for St. George Community Housing as a Housing Worker which Mark enjoyed a lot. Mark is fully committed to community housing and is very impressed by the work that St. George does in the community. During his time at St. George Mark managed a portfolio of properties, and also worked on a system of reviewing the service debt charges. In addition Mark helped review the applicants on the waiting list.

In the UK, Mark worked for the London Borough of Camden Housing Department for three and a half years, Sanctuary Housing Association for a year, and finally for Paddington Churches Housing Association for nearly eight years. During his career in housing Mark has been a housing officer, senior housing officer, and Area Manager responsible for staff and budgets.

Mark is committed to social housing that is affordable. Mark believes St George Community Housing has a lot to offer the local area and it has an important role to play in being a service provider to that community.

Paul Rogers

Paul is a Project Manager for the Department of Housing in the inner city area. His responsibilities include the delivery of capital projects & programs for public tenants & clients, in summary improving the standard of public housing buildings & the surrounding community facilities.

The work involves extensive communication, public tenant group liaison, and the overseeing of contract works to the value of approximately \$6.00million per year. Contract improvements are aimed at both new & existing buildings, including a significant Heritage portfolio.

Paul has spent a number of years working for the local public housing community in the inner city areas, delivering day to day operations associated with maintenance of building assets.

Previous work experience includes working throughout the state of South Australia on building & engineering construction projects for the SA Water, delivering infrastructure projects, such as filtered water plants, salinity interception schemes, waste water treatment projects for country & city communities.

Paul has been on the board of St. George Community Housing Coop for the past two years and looks forward to developing many more opportunities for the organisation and ensuring that St. George continues to be a leading provider of Community Housing.

Colleen Whittle

Colleen Whittle has a long connection with St. George and surrounding area having been born and raised in the area. Colleen has worked in the area for over twenty years. As a housing worker in the St. George area, Colleen has a commitment in assisting increase and improving safe, secure and affordable housing provision in the local area. Through Colleen's work experience and committee involvement, she has gained an understanding of the issues and tensions that may arise in working towards achieving a balance between business and social objectives.

Colleen has an understanding of social housing, community housing, public housing, and homelessness, needs based housing provision, client services, social policy and planning, government processes and structures, social services needs assessment and service delivery, community development, user rights, housing advisory services, housing support and crisis housing.

Colleen has experience in organisational planning, review and evaluation, performance monitoring, policy development, staff recruitment and management, developing employment contracts and job descriptions, conducting staff appraisal, support and supervision; training and professional development; organising, minuting and chairing meetings.

Colleen has an applied knowledge of accountability requirements of community organisations, office bearer responsibilities, decision making processes, reporting requirements to directors and members, social justice and equal opportunity principles, employer and employee organisations.