

SGCH is a Tier One Community Housing Provider (CHP) renowned for its ability to deliver on its vision of "better lives, stronger communities through affordable, quality housing".

In our 30th year of operation, SGCH has cemented its reputation as a leading CHP, by demonstrating an enduring commitment to customer service and maintaining a steadfast focus on delivering innovative Social and Affordable Housing solutions.

In addition to our core housing services, SGCH partners with government agencies, support partners and other organisations to provide a range of training, education, employment and community engagement opportunities for our tenants.

In 2015, SGCH provided homes to over 8,300 people in 4,300 homes, resulting in it being recognised as one of Australia's largest CHPs.

While we now operate in 24 local government areas across metropolitan Sydney, our head office remains in the St George heartland – our place of origin. We acknowledge the traditional owners of this land, the Biddegal clan of the Eora nation.





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Our Vision

Better lives, stronger communities through affordable, quality housing.





Our Purpose

To provide social and economic opportunities through secure, affordable and sensitively managed housing for people on low and moderate incomes.

Our Values

Support

A business environment that is caring and provides support and encouragement to everyone involved in the management, delivery and use of our services.

Accountability

Being transparent and accountable to our stakeholders for our actions and decisions, and being collectively and individually professional in the way we conduct our business.

Respect

For the unique contribution of our staff and partners, and for clients, whatever their circumstances, as well as a willingness to listen to and gain understanding of others.

Integrity

Being honest, open and appropriate in our communications with others, understanding and meeting our governance and management responsibilities.

Our Performance

Our Strategic Plan evolves every year and is treated as a living document by the Board, executive and SGCH staff. This process ensures we appropriately focus our priorities and direction for the next three years whilst adapting to the reality of an ever changing environment.

From 2015-2018, we will have four key result areas that drive our performance:

Customer Focus

Customer priorities, satisfaction and impact

Sustainable Business

Operational excellence, efficiency and scalability

Leadership

Reputation, brand positioning, influence and growth

People & Organisational Culture

Alignment and performance

Strategic Directions

Our customers are at the heart of everything we do. We will continue to lead and innovate, maintaining our personalised approach to customer service. We aim to be the best at the things that matter most to our customers.

We will continue to appropriately balance mission and margin. We will build social capital and cultivate thriving communities.

Chair's Report

After 30 years of operation, at SGCH, we fully accept that change is a constant. While we knew that this year would be bigger than ever as we celebrated our 30th anniversary, none of us could have foreseen the significant changes we would face in 2015.

In April, our Chief Executive Officer, Nazha Saad began extended leave after receiving a diagnosis of cancer. Understandably, this news came as a huge shock and we found ourselves personally and collectively grieving, missing the presence of our formidable leader and dearly loved friend.

Since July 2007, Nazha has led our organisation in an exceptional manner and achieved phenomenal results - growing the organisation three-fold, and expanding our property portfolio from around 1,300 properties to over 4,300 today, housing over 8,300 people.

For the team at SGCH however, Nazha has done so much more than that. She has built, nurtured and led an incredibly strong culture and invested in SGCH's future leaders. Her vision, passion, leadership and determination have made an indelible and invaluable impact on our organisation, as well as on each of us personally.

Nazha is like none other – she is incredibly intelligent and focused, unceasing in her determination, and unparalleled in her ability to achieve social outcomes through effective business and commercial practices. For all her brilliance, her heart for others is what truly characterises her. She has never lost sight of who we are, why we do it and the privilege that it is to serve.

It is a testament to the way Nazha empowered and championed her team that in her absence, SGCH continued to do exactly as she had asked and expected – that is, continued with business as usual delivering high quality housing solutions and services to our tenants, and achieving excellent results across the board.

As challenging as it has been, it has been a successful financial year. During 2014/2015 we achieved an operating surplus of \$10.4M (2014: \$7.2M) and our 1,429 owned properties increased in value by \$55.5M. We ended the year with a healthy cash position of \$35.9M (2014: \$28.3M) and enhanced costs to rental income ratios.

To ensure SGCH continues to deliver on our strategic objectives around customer focus, business growth and sustainability, we completed a review of SGCH's organisational structure and made some changes. This included establishing a new Customer Service Division to ensure that we are consistently delivering the best possible customer service to our tenants and applicants.

We also established a Group Business Initiatives Division to focus on future business growth, business excellence and improvement. We are confident that these changes will position us for further success and better outcomes for our customers. On that note, I am pleased to say that after completion of our 2015 Tenant Satisfaction Survey, our overall tenant satisfaction rating increased from 79% in 2013 to 84% - the highest overall tenant satisfaction rating since 2011. In addition, our 2015 Staff Satisfaction and Engagement Survey saw us achieve an engagement score of 80% and an overall satisfaction rating of 86% - our highest satisfaction score to date.

The efforts of our organisation were recognised with a number of awards this year. A highlight for us was receiving The Community Sector Banking Housing Impact Award for the work of our Sustainable Tenancies team and the development of our Vulnerability Assessment Tool. The tool allows us to respond quickly to the many complex needs tenants may have and fix issues before they affect a tenant's wellbeing or health.

Another personal highlight for me was attending the celebration of our inaugural Affordable Housing development at Belmont Street, Sutherland in August. This development was made possible from the \$61 million debt facility that SGCH secured in 2014 from Westpac. Stakeholders from government, industry bodies and private business gathered with us in hard hats on the Sutherland construction site to celebrate our shared vision of more affordable housing coming to fruition.



Our overall tenant satisfaction rating

Another focus for us was the establishment of SGCH Sustainability, our new subsidiary company that will deliver projects to increase energy efficiencies and reduce our carbon footprint. In September we announced that SGCH tenants would benefit from a \$60 million finance deal with the Clean Energy Finance Corporation (CEFC) to build new energy-efficient Affordable and Social Housing dwellings. This is an Australian first. Not only will these energy-efficient dwellings result in savings for our tenants on their energy bills, they will also reduce our operational costs - meaning that at the end of the day we will have more money to reinvest into housing. We are thrilled to work with the CEFC to demonstrate how an energyefficient and environmentallysustainable economy will benefit all in our community.

Finally, as we reflect upon on our achievements, it is remarkable to think just how far we have come over the last 30 years. We started with humble beginnings – operating from the back veranda of the home of Frank Baker, our

founding member, with fewer than 25 properties in our portfolio and only two staff. It has been an absolute pleasure to celebrate the history and success of our organisation on many occasions this year; at our Senior's 'Golden Age of Cinema' event at George St Cinemas; our 'Super Special Big Day Out' at Madame Tussauds, WILD LIFE Sydney Zoo and SEA LIFE Sydney Aquarium; our 'Staff Shindig' event at Centennial Park and our '30th Anniversary Celebration' at NSW Parliament House. It certainly has been a big year!

In closing, I would like to take this opportunity to thank my fellow directors for their unswerving commitment to governance excellence. I would also like to particularly acknowledge the outstanding contribution Nazha has made to SGCH and the broader community housing sector over the last eight years. In her role as CEO, Nazha has been the driving force that led our organisation to new maturity.

In August 2015, we were saddened to announce her official resignation as CEO. To say that she will be sorely missed is a gross understatement. We can however take heart that a strong, passionate, high-achieving team will remain her legacy, and we thank her for that.

Let me close by also thanking
Trevor Wetmore, who has been
acting as CEO since Nazha began
her leave. This was no mean feat
and we thank Trevor and the
executive team for their leadership
and commitment to our
organisation through such a
difficult time. Never have I been
more proud of our wonderful
organisation!

I look forward to our continued success in the year ahead and thank you for your continued support.

Yours sincerely **Dennis Cafe**Chairman

CEO Report

It is not until we stop to take stock and reflect upon the year that has passed that we realise just how much we have accomplished and achieved.

At the end of 2014 and start of 2015. our team worked closely with the NSW Land and Housing Corporation to ensure that we could leverage off our seven years of experience as a partner in the Newleaf Communities Private Public Partnership (PPP) and provide integrated, seamless services to Bonnyrigg residents under a newly established arrangement. I am proud to say that all the hard work paid off and we were able to deliver on our commitment. With very minimal disruption to tenants, from 1 March 2015, SGCH began delivering property management, communication services and community renewal services to tenants at Bonnyrigg - in addition to the tenancy management services we had always provided.

SGCH has been committed to the long-term welfare of the Bonnyrigg community for many years and our determination to deliver the best possible outcomes for local residents has only intensified in the last twelve months. Under the new arrangement, we now have a dedicated Place Coordinator who, in the last six months, has already established some fantastic relationships with tenants and members of the local community all of whom are equally passionate about ensuring Bonnyrigg remains a great place to live. You can read more about our community renewal activities at Bonnyrigg on page 62.

As demonstrated at Bonnyrigg, as well as at Riverwood and other sites, we have fostered thriving communities by appointing three full time Place Coordinators to specific areas where we have a large number of tenants and residents. By working within each respective community, our Place Coordinators partner with local residents to capitalise on community strengths and create neighbourhoods that are vibrant, inclusive, supportive, healthy and empowered.

In addition, this year we have made some significant changes to our organisational structure and practices to ensure we deliver better outcomes and improved services to our customers - including applicants, tenants and residents. We established a dedicated Customer Service Division which integrated Housing Services with Reception and the front-end of our Repairs and Maintenance team. We also appointed Barb McKenna to the Executive team in the capacity of General Manager Customer Service. These changes came about because at SGCH we believe that our customers are at the very heart of everything that we do, and they must be our central focus - both now and into the future.

We also established a Group Business Initatives (GBI) division, whose primary focus is on business initiatives and sustainable growth for the future - in line with our Strategic Plan.

With a focus on service experience, our customers' immediate and future needs, and the reality that the Social Housing waiting list is still forecast to significantly increase in coming years - I am confident that we have invested in the right places.

We have made the necessary changes to our organisation to ensure we are fit for the future and able to continue delivering on our vision of "better lives, stronger communities through affordable, quality housing".

On reflection, I am also confident that the words of Professor Frances Frei have had an unforgettable impact on our organisation this year. Coming to us with a strong recommendation from our CEO Nazha - Professor Frei featured as our special guest at the first 30th anniversary stakeholder event we hosted. A Harvard Business School Professor and best-selling author, Professor Frei taught us invaluable lessons about the importance of customer centricity, presenting on the topic 'Uncommon Service – How To Win By Putting Customers At The Core Of Your Business'.

Sadly, it was just after this event that we were shocked and saddened by the news that Nazha had been diagnosed with cancer and would immediately need to begin extended sick leave. For the last eight years, Nazha has led this organisation and it is undeniable that in this time, her leadership has had a monumental impact on our success and on the community housing sector at large.

It was her drive and determination that saw us increase our net assets from \$4.5 million to over \$500 million in eight years. It was her passion that resulted in our organisation growing three-fold, and it was the equal measure of her business nous and her social heart which saw her spearhead



the largest single Community Housing finance deal to date - our \$61 million debt finance facility with Westpac. This will see us deliver over 240 new Social and Affordable Housing dwellings with over 120 being delivered by June 2016.

In her time as CEO, Nazha oversaw both SGCH's involvement in the first Public Private Partnership in Social Housing - the renewal of Bonnyrigg estate, as well as the vesting of 1,180 homes to SGCH under the Nation Building Economic Stimulus Plan. Without doubt, Nazha has led our organisation through momentous change and we are indebted to her. In August, she announced her official resignation. Understandably, this news came as a great loss to the SGCH family - including tenants and staff. Our thoughts and prayers are continually with Nazha and we are so thankful for the investment she has made in all of our lives. As we learnt from Professor Frei, the true mark and legacy of a good leader is that the organisation continues to operate successfully, even in the leader's absence. This year we have done that. It hasn't been easy but we have stuck together and I know Nazha has been proud of our enduring commitment to the people that we serve, as well as our commitment to each other. With a team of 121 people and our highest

overall staff satisfaction rating to date (at 86%) it is safe to say we are bigger and stronger than ever!

As a testament to that, I would like to acknowledge one of the successes we achieved together - that is the establishment of SGCH Sustainability, our new subsidiary company. The establishment of SGCH Sustainability and our \$60 million finance deal with the Clean Energy Finance Corporation (CEFC) is nothing short of remarkable and once more demonstrates our sound ability to establish meaningful partnerships with government and corporate stakeholders. Much like our partnership with Westpac that saw us secure a \$61 million loan agreement in October 2014, our partnership with CEFC means real results for our tenants, residents and the broader community through the promotion and establishment of an energy-efficient and environmentally -sustainable economy.

As we celebrated our 30th anniversary, it was without a doubt that SGCH has continued to thrive and grow - both in numbers and in quality. In 2015, our Tenant Advisory Group (TAG) consisted of more than 350 members and our overall tenant satisfaction rating increased to 84% - our highest overall tenant satisfaction rating since 2011. We have had an outstanding year and

have cherished the opportunity to reflect on the past and celebrate our 30 year history with stakeholders, staff and of course, our tenants with many coming along to our 'Super Special Big Day Out' and Senior's 'Golden Age of Cinema' event.

On that note I would like to take this opportunity to thank our TAG and TAG Chair, Peter Hindmarsh, for their continued support and dedication. A special thank you also to our many suppliers, partners and corporate sponsors. I'd like to specifically mention Westpac, the CEFC, Kip McGrath, The Adolph Basser Trust, Assett Group Services, Rapid Construction and Gledhill Constructions.

In closing, I wish to acknowledge our outstanding team at SGCH and thank them for their professionalism, values and commitment to our vision. I would also like to thank the Chairman of the Board, Dennis Cafe. and the directors for their continued support and guidance.

> Yours sincerely **Trevor Wetmore** Acting Chief Executive Officer November 2015

Our Achievements

In 2014-2015, we measured the delivery of our Strategic Plan across four key result areas (KRAs); Responsiveness, Excellence, Innovation and Leadership.

KRA1

Responsiveness

Target: Tenant satisfaction is greater than or equal to 85%; and Tenant satisfaction with their quality of life is greater than or equal to 70% (average of available components)

Result: Overall tenant satisfaction rating was 84%; and two-thirds (66%) of tenants believed that their quality of life had improved since becoming a tenant with SGCH.

Target: Tenant satisfaction with complaints handling process is greater than/equal to 75%

Result: We surveyed a random cross-section of customers who made appeals and complaints to gauge their satisfaction with our appeals and complaints handling process. Overall satisfaction was 55% yet feedback from our customers was positive.

Target: Customer Service Charter delivered

Result: We revised our Customer Service Charter to reflect our Customer Service values. We will revisit this following the completion of the Customer Service Project that will explore customer service models, and recommend best practices for the future. KRA2

Excellence

Target: Operating surplus to gross revenue is 7%

Result: For the period ending 30 June 2015 a 20% surplus to gross revenue was achieved.

Target: Meet future loan covenants

Result: We met all loan covenants and made our first drawdown of \$10.5 m in May 2015 from the Westpac loan.

Target: Risk environment is continually assessed and updated

Result: The Group has an updated Risk Policy and Procedure which outlines the responsibilities of staff and management to address risk, and provides guidance on the Risk Management Framework. Our boards receive monthly reporting on emerging risks impacting the organisation, and the changes to each entity's risk profile. We also maintain and update a Group Risk Register three times a year, in collaboration with senior and executive management. We present it to the Group Audit and Risk Committee at all regular meetings, and the boards approve it once a year.

Target: Accreditation certification and Tier 1 registration under the National Regulatory System for Community Housing (NRSCH) achieved/maintained for SGCH, SGCH Portfolio and SGCH Sustainability

Result: All entities achieved Tier 1 Registration under the NRSCH.

Target: Improved environmental performance

Result: SGCH Sustainability established a \$60 million finance deal with the Clean Energy Finance Corporation (CEFC), allowing SGCH to deliver more industry leading, energy-efficient and environmentally-sustainable Social and Affordable Housing. In addition, the NSW Office of Environment and Heritage (OEH) selected SGCH to participate in the Home Energy Action Program (HEAP). This will see \$12 million invested in the community housing sector for the purpose of retro-fitting existing properties and increasing the environmental performance of new properties.

Target: Regular Board appraisals completed and actioned

Result: Developed and implemented a two year Board performance review cycle.

Innovation

Target: Demonstrable voice in shaping policy

KRA4

Result: We have:

- Ensured our voice has been heard in all significant policy discussion and reform processes. We have made submissions to discussion papers on housing policy and other areas of reform that impact on our operations and our tenants, at both the State and Federal level.
- Actively participated in major public debates to ensure that housing affordability remains front and centre of public discourse. We have participated in public debates on social media as they arise, responded to media stories on housing affordability, homelessness and poverty and supported the work of the not-for-profit (NFP) sector by participating in their social media campaigns. In addition, we have been approached by media to provide comment and advice on a range of housing related topics. Consequently, we have received substantial media coverage and increased our profile on social media.
- Proactively built relationships with government at all levels through a number of key meetings and hosting of VIP events.
- Increasingly been recognised as leaders in our sector by being asked to participate in forums, round tables and conferences on housing.
- · Been recognised as a leading and trusted community housing provider in Hansard by Mark Coure MP; and have received vocal support from the NSW Leader of the Opposition, Luke Foley MP.

Target: Successfully meet our annual growth target of properties

Result: On target to deliver 231 new properties by June 2017.

Leadership

Target: High level of general stakeholder satisfaction

Result: We commissioned an independent support partner survey to assess the satisfaction levels of our support partners. Eighty percent of participants agreed that the partnership between SGCH and their organisation helped them to sustain tenancies. Eighty percent also agreed that the partnership between SGCH and their organisation had a positive impact on the health and wellbeing of their client.

Target: Social Impact of products and programs delivered through the Community Regeneration Framework

Result: The Social Impact Framework (SIF) Implementation Plan is underway and is measuring the impacts of SGCH's Housing Plus products.

Target: Staff satisfaction and engagement scores are greater than 80%

Result: The 2015 staff survey showed an overall staff satisfaction rating of 86%, our highest to date, and a strong engagement score of 80%.

Target: Permanent staff retention is greater than 85%

Result: Achieved a 93% staff retention rate.

Accreditation

In 2015, SGCH successfully attained full accreditation under the National Community Housing Standards, and for the first time, under the NSW Disability Services Standards. The National Community Housing Standards provide a nationally consistent framework to accredit community housing and provide service users with an assurance of quality. All areas of the business are assessed including governance, financial management, asset and tenancy management and customer service. Our compliance with the Standards is assessed every three years.

Registration

This past year saw the introduction of the National Regulatory System for Community Housing (NRSCH) - a joint initiative of Commonwealth, State and Territory Governments. This new system is aimed at standardising organisational performance assessment across all jurisdictions. SGCH and its subsidiaries, SGCH Portfolio and SGCH Sustainability, have all independently achieved Tier 1 Registration under the new system.

Awards and Recognition

COMMUNITY SECTOR BANKING HOUSING IMPACT AWARD:

Tenancy Management: Winner

PROFESSIONAL EXCELLENCE IN HOUSING AWARDS (AUSTRALASIAN HOUSING INSTITUTE): Excellence in Social Housing: Highly Commended

AUSTRALASIAN REPORTING AWARDS:

2014 Annual Report: Bronze Award

NSW AWARDS FOR EXCELLENCE IN COMMUNITY HOUSING:

- NSW Award for Excellence in Community Housing for Working with Aboriginal People and Communities: Winner
- NSW Award for Excellence in Community Housing for Portfolio Management: Winner

POWER HOUSING AUSTRALIA AWARDS:

- Excellence in Tenant Engagement and Social Inclusion: Winner
- Business Partner Award with Westpac: Winner

THE AUSTRALIAN FINANCIAL REVIEW AND WESTPAC 100 WOMEN OF INFLUENCE AWARDS:

Social Enterprise and Not-for-profit category: Winner Nazha Saad

Grants and Sponsorship Received

SOUTH EASTERN SYDNEY PARTNERS IN RECOVERY INNOVATION GRANT: Grant received for Beginnings Program

THE ADOLPH BASSER TRUST:

\$50,000 grant received to expand SGCH's Strive Scholarships program

In the media

CS Banking Awards
Community Sector Banking Media Release, 28 July 2015
St George Community Housing scheme success: Tenancy team proves a winner
St George and Sutherland Shire Leader, 30 July 2015
Special housing scheme is a winner
Fairfield City Champion, 19 August 2015

In the Media

Young heads look to solve Sydney housing crisis Sydney Morning Herald 1 July 2014

Launch of Project STAY Governor General's office 13 October 2014

Governor, Minister open life-changing accommodation Northcott Media Release 15 October 2014

Westpac signs its largest Community Housing Provider deal *Westpac Media Release* 24 October 2014

Westpac's \$2bn to help public housing turn private *The Australian* 24 October 2014

Marcia's right at home in Guildford Northcott Media Release 27 October 2014

Residents fight boarding house plan at Miranda St George and Sutherland Shire Leader 28 October 2014

Tip of housing iceberg – \$61m Australian Financial Review 5 November 2014

Landmark deal for Australia's public housing A Current Affair 11 November 2014

Tackling the lack of affordable housing Westpac Media Release 20 November 2014

Housing Group Scholarships Transform Lives

St George and Sutherland Shire Leader 29 January 2015

Study Way to Win Help The Bankstown Torch 18 February 2015

A watershed moment? NSW's \$1 billion affordable housing target The Fifth Estate 16 March 2015

SGCH and Shelter WA partner with NHC 2015

National Housing Conference 8 April 2015

Affordable homes plan for Southern Sydney

St George Sutherland Shire Leader 12 May 2015

Coffee with a Cop Fairfield Advance and Fairfield Champion 9 June 2015 Commencement of work on Newleaf Estate Channel Nine 6pm News Bulletin 17 June 2015

South Eastern Sydney Partners in Recovery announce Innovation Grants recipients South Eastern Sydney Partners in Recovery Media Release 18 June 2015

Public housing gets bulldozed for estate *Liverpool Leader* 24 June 2015

Site work turns over Newleaf Fairfield Advance 24 June 2015

Tales from the Kitchen Fairfield Advance 1 July 2015

Centenarian inspires us to cherish each day Macarthur Chronicle and Macarthur Advertiser

9 July 2015

CS Banking Awards Community Sector Banking Media Release 28 July 2015

St George Community Housing scheme success: Tenancy team proves a winner St George and Sutherland Shire Leader 30 July 2015

Washington Park social housing project at Riverwood North a shining example of public-private partnership St George and Sutherland Shire Leader 8 August 2015

Committee for Sydney Releases Road Map to Fix Sydney Affordable Housing Crisis Committee for Sydney Media Release 13 August 2015

St George Community Housing project in Sutherland demonstrates leadership *Urban Taskforce Media Release* 13 August 2015

Special housing scheme is a winner Fairfield City Champion 19 August 2015

Sydney experiencing a housing crisis *Canstar* 24 August 2015

Optus Rockcorps at Bonnyrigg Public School *Optus Rockcorps Media Alert* 26 August

Affordable Housing/Interview with Maura Boland at Belmont Street ABC News Sunday, ABC News 24 and ABC TV 6 September, 19 September and 20 September

Fans show true colours for charity Fairfield Advance 9 September 2015 Footy Colours at Bonnyrigg Daily Telegraph Galleries 9 September 2015

Clean Energy Finance Corporation invests \$60m in Sydney social housing *Australian Financial Review* 10 September 2015

Community housing gets an efficiency boost with CEFC finance The Fifth Estate 10 September 2015

SGCH secures \$60 million CEFC housing loan

Property Observer 10 September 2015

Community housing gets a clean energy boost *Green Lifestyle magazine* 10 September 2015

CEFC backs non-profit to boost community housing energy efficiency *Renew Economy* 10 September 2015

Community housing to get \$60m energy efficiency upgrade Business Spectator 10 September 2015

Reduced rent caters for working families St George and Sutherland Shire Leader 10 September 2015

Essential service workers to benefit from CEFC-financed energy efficient affordable housing with SGCH Clean Energy Finance Corporation Media Release 24 September 2015

SGCH gets to work on energy-efficient affordable housing *The Fifth Estate* 24 September 2015

Construction commences on 8 star homes for disadvantaged *Business Spectator* 24 September 2015

Housing tenants warned St George Sutherland Shire Leader 29 September 2015

Sustainable community housing Local Government Focus, National 1 October 2015

SGCH Outcomes: How we've helped in 2014/2015

Responsiveness to our tenants

46,405

phone calls answered

Connected with

2,913

households through our home visits

36

households assisted with Housing Plus loans



New homes aquired New leases 22

Applications

Affordable Housing applications New Social Housing applications Transfer applications Change of circumstances 161 217 263 — 552











511



tenancies sustained due to formal support

6



tenants gained and maintained paid employment through our Social Procurement Policy 84%

Tenants satisfied Tenant Satisfaction Survey 2015 71,756

people with improved wellbeing through our Live Fit for Life program

Eased financial pressure for

households through subsidised housing

young people entered training, education and employment

429

people engaged through community events Including meetings, social activities, workshops, TAG and local neighbourhood groups





community gardens built



bursaries awarded, valued at \$106,000 in total

Corporate Developments

SGCH continues to thrive as the business grows to meet the ever increasing demand for community housing. Over the past year we have celebrated a number of significant achievements.



We created SGCH Portfolio Limited as a wholly owned subsidiary company of SGCH Limited in December 2013 and it has been operational since 1 November 2014. We established it to hold a selection of SGCH's Social and Affordable Housing assets, from which we can secure private finance to develop, construct and procure new homes.

We have transferred property titles for 84 vested properties (totalling 1,181 vested units) and 4 non-vested properties (Leumeah, Fairfield, Westmead and Sutherland) from SGCH Limited to SGCH Portfolio.

On 14 October 2014, SGCH signed a \$61 million loan agreement with Westpac to facilitate the construction of 275 new dwellings across the Sydney metropolitan region. After satisfactory completion of SGCH's contractual requirements, we made the first drawdown on the facility of \$10.5 million on 27 May 2015. These funds enabled SGCH to buy units at Leumeah and Fairfield and be reimbursed for the purchase of land and associated project costs on new construction projects at Sutherland and Westmead.

On the construction front, at 26-28 Belmont Street Sutherland, we awarded the first building contract to Gledhill Construction Pty Ltd for the amount of \$13.9 million in November 2014.

We lodged the Development Application for 148-150 Great Western Highway, Westmead with Holroyd City Council on 25 September 2014. This includes the construction of 67 units, commercial spaces and a community facility.

SGCH Portfolio is now identifying other projects we can fund with the facility that will enable us to meet our leverage targets under the Commonwealth Government's Nation Building Economic Stimulus Plan.



We created SGCH Sustainability as a wholly owned subsidiary of SGCH in July 2015. Like SGCH Portfolio, it forms part of the wider SGCH Group.

We established SGCH Sustainability to allow SGCH Group to deliver more industry leading, energy-efficient and environmentally-sustainable Social and Affordable Housing.

With its own portfolio of assets, we set up SGCH Sustainability as a special purpose borrower to facilitate a \$60 million finance deal with the Clean Energy Finance Corporation (CEFC).

Through SGCH Sustainability, SGCH Group will build over 200 new dwellings to industry best practice ratings - a minimum 4-star Green Star rating for units under the Green Building Council of Australia's scheme or a 7-star rating for townhouses and duplexes under the Nationwide House Energy Rating Scheme (NatHERS).

This targeted program will reduce energy use across our portfolio while also reducing energy bills for our tenants.

In the media

Westpac signs its largest Community Housing Provider deal Westpac Media Release, 24 October 2014

Westpac's \$2bn to help public housing turn private *The Australian*, 24 October 2014

Tip of housing iceberg – \$61m Australian Financial Review, 5 November 2014

Landmark deal for Australia's public housing A Current Affair, 11 November 2014

Tackling the lack of affordable housing Westpac Media Release, 20 November 2014



Representatives from SGCH and Westpac celebrate SGCH's loan facility with the first draw down of \$10.5 million. L-R: Craiq Heinjus, Chris Jones, Deborah Arrowsmith, Andrew Brooks, John Ross, Trevor Wetmore, Scott Rayner and George Bakopoulos.



Multi-Trade Contracts

As part of our commitment to continual improvement, SGCH is constantly looking for ways to improve our service delivery to our residents. As a result, in February 2015 we launched our Multi-Trade

Contractor (MTC) program to achieve a better and more consistent repairs and maintenance service.

Before the implementation, SGCH worked with a huge number of contractors to deliver repairs and maintenance. This meant that our residents experienced a varied and inconsistent level of customer service. which was reflected in reduced tenant satisfaction survey results.

The purpose of MTC was to reduce the number of contractors we work with, and allocate them to three defined geographical zones: Western Sydney, Southern Sydney and Metro Sydney. As a result, we now work with just two contractors, Rapid Construction and Assett Group Services, who deliver all of our reactive repairs and maintenance, end of tenancy, after-hours emergency work, and some of our planned maintenance work.

This change in operations has allowed us to streamline our internal processes and deliver our repairs and maintenance more efficiently, economically and transparently - and to a higher standard.

In addition, we are now able to more easily measure contractor performance against agreed Key Performance Indicators, to better monitor how we're performing against customer satisfaction, quality of work, response times and cost.

We also delivered improved educational and employment outcomes as a result of MTC. In January 2015, Rapid Construction and Assett Group Services funded six Strive Scholarships to help our residents with the cost of educating themselves and their family. They have also employed two Aboriginal apprentices and two Aboriginal administration trainees for the duration of the MTC contracts.

One of the many benefits of SGCH's growth has been greater opportunities for social procurement arrangements with our partners and stakeholders.

Our partnerships resulted in assistance for disadvantaged job seekers like Stacey*, a local Aboriginal woman who had been unemployed for two and a half years. Stacey had found occasional casual work at a department store but could not secure enough regular shifts to support herself.

Stacey's long search was finally over when she successfully applied for an Administrative traineeship with SGCH multi trade contractor Assett Group Services. The traineeship was one of three offered by Assett in administration and carpentry.

We look forward to further opportunities becoming available to our tenants as new and existing partnerships continue to develop.

*Name changed for privacy reasons



Corporate Developments

Bonnyrigg Transition

In late 2014, SGCH was invited by the Department of Family and Community Services (FACS) - Land and Housing Corporation (LAHC) to negotiate an agreement to provide tenancy management, facilities management, place management and communication services in relation to the Bonnyrigg Estate.

SGCH was in a unique position to provide these services, having established a solid presence at Bonnyrigg, with collaborative stakeholder and partner relationships and effective systems and policies already in place through our previous seven years as a partner in the Bonnyrigg Newleaf Communities Private Public Partnership (PPP).

Following several months of working closely with FACS on a transition plan to deliver the new services for the next three years, SGCH began providing integrated, seamless services from 1 March 2015. Importantly, this was done with minimal disruption and stress to Bonnyrigg residents.

SGCH is committed to the long-term social welfare of the Bonnyrigg community and are excited by this opportunity to deliver positive social impacts for local residents through tenancy and facilities management services, place making and community engagement initiatives.

In the media

Commencement of work on Newleaf Estate Channel Nine 6pm News Bulletin, 17 June 2015

Public housing gets bulldozed for estate *Liverpool Leader*, 24 June 2015

Site work turns over Newleaf *Fairfield Advance*, 24 June 2015

Opposite page: The Honourable Brad Hazzard, MP, Minister for Family and Community Services and Minister for Social Housing, Tanya Davies MP, Parliamentary Secretary for Youth Affairs and Homelessness, and representatives from Land and Housing Corporation, Urban Growth NSW and SGCH on a site tour of the Bonnyrigg estate.

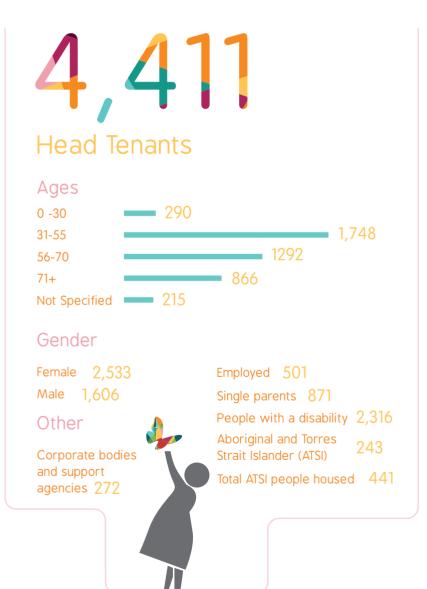








People Housed



Languages

Head tenants who speak a language other than English at home

> Main languages spoken

Arabic Cantonese Mandarin Vietnamese

Languages spoken

Tenant Satisfaction Survey Results



The Tenant Satisfaction Survey conducted this year returned an overall satisfaction rating of 84% - an increase of 5% on the last survey conducted in 2013. This was independently assessed by EY Sweeney.

This is the highest overall tenant satisfaction rating since 2011.

Tenant Satisfaction Survey

EY Sweeney modified this year's tenant satisfaction questionnaire to gather information relating to tenants' employment, training, education, health and wellbeing. This information aligns with SGCH's Social Impact Framework and assists us in understanding the links between our services, the social and economic outcomes delivered for our tenants, and the long term impact that our services have on them.

Key survey results:

- · Overall tenant satisfaction with SGCH's services increased from 79% in 2013 to 84%. This is the highest overall tenant satisfaction rating since 2011.
- The largest groupings of very satisfied tenants were those living in Affordable Housing (93%) and those in the 55+ age group (89%).

Satisfaction rates by service area:

- Information & communication provided: 84%, an increase of 8% since 2013
- · Customer service: 80%
- Satisfaction with Tenancy Managers: 76%
- Condition of home: 83%
- Repair services: 66%, a decrease of 1%

Satisfaction with contractors:

- Satisfaction with the level of respect shown to tenants by contractors: 93%
- · Satisfaction with the quality of work completed by contractors: 91%
- Satisfaction with the after-hours call centre: 74%

Impact of SGCH tenancy

- Quality of life after becoming a tenant of SGCH:
- 66% of respondents reported that their quality of life had improved
- 24% of respondents believed that their quality of life was the same

Product and service recommendations

- When respondents were asked if there were any recommendations for service improvement at SGCH, the most prevalent suggestions related to:
- Improving our repair services (26%)
- · Being more responsive to tenant needs and queries (11%)



Housing Plus products

At SGCH, our focus is on improving lives by providing shelter, and then offering links to training, education, employment and community engagement opportunities. Our tenants can benefit from a range of Housing Plus products, schemes and initiatives that we offer including, our:

Essentials Loan Scheme: Interest free loans for the purchase of essential household items.

Entry Steps and social procurement employment and training programs: Employment and training initiatives for tenants to assist them in improving their employment prospects, economic independence and confidence.

Big Day Out: A free, fun family day out for all SGCH tenants during the school holidays.

DigiConnect computer packages: Refurbished laptops with broadband access at a 50% discount.

Strive Scholarships Scheme: Scholarship and tutorial packages for primary, secondary and tertiary students.

Pride of Place Scheme: A reward scheme for tenants who have maintained their properties well.

"I wanted to say thank you for your assistance with helping me find paid work. Six months ago, I responded to an advert regarding employment as part of your Entry Steps program. For many years, I have been trying to find part time paid employment, and this program caught my eye because no past experience was required. I was fortunate enough to gain part time employment, and my life has improved so much. Receiving a regular income makes me happier to know I can afford the little stuff I could never buy before. My life feels much more organised – just knowing that I need to get up and go to work makes me feel much better about myself and I am much fitter and stronger since I joined your program. Thank you SGCH for your help." Sue, SGCH tenant



In our 30th year, our Tenant Advisory Group (TAG) continues to go from strength to strength. Led by tenants, for the tenants, our TAG now consists of more than 350 regular members.

With aims to foster community and reduce social isolation, the TAG is the lifeblood of SGCH's tenant community - a home away from home, and a place where all are valued, welcome, connected and heard.

The role of the TAG is to:

- act as a platform for tenant members to raise broad issues in relation to housing policy, operations and service delivery
- develop tenant participation mechanisms and structures
- · organise social or other activities for the benefit of SGCH tenants
- help break down the isolation felt by individual tenants
- share information about projects and learn from other tenants
- · encourage and support SGCH **Tenancy Managers**
- report on the business of the TAG in newsletter Streets Ahead.

In 2015, members of the TAG and Chinese TAG met regularly to discuss a range of relevant topics and projects. Meetings provided SGCH with an opportunity to consult tenants about their current and prospective needs, as well as hear their opinions and suggestions about how we could improve our services.

TAG highlights of the year

TAG representation at NSW **Community Housing Conference**

TAG representatives Kathleen Kennedy, Lynnette Gibson and Peter Hindmarsh attended the 2015 NSW **Community Housing Conference** themed, "Setting New Directions".

This conference was an opportunity for representatives from government and community housing providers to discuss ways to provide better quality and more responsive services to Social Housing tenants and applicants.

TAG representatives reported that they found the experience extremely valuable, with TAG Chair Peter adding, "I'm really proud that SGCH gave us the opportunity to attend. It was disappointing to see how few residents from other community housing organisations had been invited to to attend to learn about what efforts are being made on their behalf. We hope that, with a bit of luck, the Community Housing Federation might invite a resident or two to speak at the next panel or workshop."

Expansion of TAG and establishment of two new committees

To give SGCH's ever-expanding tenant community adequate opportunity to get involved in our work, we established two new committees to run alongside our TAG:

- The Social and Cultural Event Committee: Advises and plans special social and cultural events for SGCH residents and TAG members, such as the Christmas Party.
- The Policy and Planning Committee: Provides advice on resident participation in SGCH's work, and discusses broad issues in relation to housing policy,

operations and service delivery in accordance with the TAG Charter



TAG commemorates 100 years of Anzac

In April, SGCH staff and tenants gathered to commemorate the centenary of World War I and reflect upon what impact this event had on our nation in shaping our identity and our lives.

Attendees had the opportunity to hear from the personal experiences of guest speaker Major Stuart McCarthy of the Australian Army Engineers, and two of our own residents who shared their experiences of armed conflict.

One of these residents, Ella Forshaw, shared her memories of being evacuated to a shelter underneath a local school where she and her aunt stayed for a week with 200 other people as bombs went off in the school yard almost directly above them. In July, SGCH celebrated Ella's 100th birthday by hosting a special birthday event to mark this momentous occasion.

In the media

Centenarian inspires us to cherish each day.

Macarthur Chronicle and Macarthur Advertiser, 9 July 2015



Harmony Day has long been a fixture in our TAG calendar, with tenants eager to celebrate cultural diversity, inclusiveness, respect and a sense of belonging.

Our TAG attended a photography showing of Louise Whelan's series 'African /Australians', which documented newly settled African communities in various parts of Australia.

This event provided opportunities for attendees to learn about the culture and lives of recently migrated African Australians - a cultural group which is gradually becoming more strongly represented throughout the local government areas SGCH operates in.

Additional highlights:

- Establishment of new local area TAG groups in Menai and Liverpool.
- Establishment of the Chinese TAG Chair, Secretary and TAG Committee Representative roles.

• A number of TAG office bearers taking part in a full day workshop on 'Governance - building and maintaining successful boards and management committees'.

- Seniors Week
- R U OK? Day
- Neighbour Day
- Anti-Poverty Week
- NAIDOC Week
- International Women's Day
- Harmony Day
- · Chinese New Year
- National Tree Day
- National Sorry Day
- Gardening workshops





From the Chairperson

In the past year, tenants have enjoyed active support from SGCH and SGCH's Community Development Officer when working on social, community and cultural projects. Other projects have been enthusiastically tenant led.

The Pride of Place Awards have been an unqualified success in acknowledging tenants who show they are grateful for their community housing, and make a special effort to care for their properties.

Health and welfare programs have also been a successful form of support for tenants, especially exercise and fitness classes. Participating tenants report they do not want any other activities to compete on these days.

Social gatherings - sharing a meal with neighbours, BBQs and coffee 'catch-ups' were widely popular with tenants, especially when we held them on special days of celebration such as Harmony Day, R U OK? Day, and Neighbourhood Day.

Tenants have enjoyed the gardening groups, especially in Riverwood, Narwee, Penshurst, Dulwich Hill, North Parramatta and Woolloomooloo.

And of course, the big events - such as the annual tenants' Christmas party, day trips, and the Big Day Out, have become part of good SGCH tenant folklore.

On a more serious note, we have used the TAG meetings to discuss operational matters. The TAG at Hurstville remains the core group but we have established more Local Neighbourhood Groups (LNG) to address more local issues.

With the support of SGCH, the TAG has strengthened and expanded. In addition to the TAG Chair, Vice Chair, Secretary and Treasurer, the TAG Committee now includes delegates from each of the LNGs. We have also formed two special sub-committees of TAG: The Social and Cultural Event Committee and The Policy and Planning Committee.

A special thank you to all of the TAG for their ongoing commitment and participation this year, and of course a warm thank you to the team at SGCH for their ceaseless support and encouragement.

> Peter Hindmarsh TAG Chairperson

Supporting our Tenants

At SGCH, we make genuine, concerted efforts to engage with our tenants to identify, pre-empt and respond to their needs. Our aim is to ensure that we provide our vulnerable tenants with the professional support they need to assist them in maintaining their tenancy, health and wellbeing.



In 2014-2015, we further developed measures to improve outcomes for our tenants by employing a system of early intervention. This Early Intervention Model maximises every contact point we have with our tenants and uses each opportunity as a chance to assess needs, open communication lines, and intervene early on by linking tenants with support if they are experiencing difficulties.

As part of our commitment to continual improvement, we also undertook an independent evaluation of our practices and approach when seeking to support our tenants in sustaining their tenancies and maintaining their wellbeing.

The feedback from this review was extremely positive with numerous tenants acknowledging the specialist expertise provided by our Sustainable Tenancies team, as well as an appreciation for the tailored services that were provided to them

which reflected a sound understanding of their individual needs, circumstances and choices. This included staff individually tailoring the intensity and duration of support provided to tenants.

"Jay has gone above and beyond duty. He put me on to Partners in Recovery... He followed up for me and is just great. I feel that I am able to have a say in what happens."

SGCH tenant

"Eddie has turned my life around. He arranged for me to get home help. The social work side of SGCH is just great. Without Eddie I would probably be on the street by now."

SGCH tenant

Cameron never questioned – he just accepted what I said. He really cared about what was happening to me. He rang the nurse and found someone who supported me to be just me."

SGCH tenant

"Fiona gave me some ideas about who I could go and see to get some help with finances. She gave me choices and was encouraging. I feel back in control now and am making progress."

SGCH tenant

"I was in a total mess. Stephanie, my Tenancy Manager, came and saw me. She was lovely, she was great. She could see how upset I was and she suggested a specialist come and see me. Trish came out. She didn't judge – she just listened and supported me. Trish suggested some services I might want to contact, which I did...I now feel as though I am getting back on my feet."

SGCH tenant

"My sister used to help with the cleaning but when she moved I found it a bit hard. George, my Tenancy Manager got Cameron involved. He gave me some suggestions about what might help and Baptist Care got involved. They have been a great help."



Project Beginnings

In June 2015, SGCH was successful in receiving an innovation grant from South Eastern Sydney Partners in Recovery (SESPIR) as part of their



Innovation Grants Program. The program, aimed at improving the responses and outcomes for people with severe and persistent mental illness, has paved the way for the 'Beginnings' project, which will be overseen by SGCH's Sustainable Tenancies Team.

Beginnings is a coordinated tenancy readiness and community mentoring program available to 30 individuals aged between 18-65 years, located within the South East (SE) catchment area who are experiencing mental illness or significant social disadvantage, and are at risk of homelessness. It is estimated that 265 households are affected by mental illness in the SE catchment area which includes the Sutherland Shire, Hurstville, Rockdale and Kogarah local government areas.

Through the Beginnings program we will work in partnership with government agencies and local community organisations including the Department of Family and Community Services (FACS), NSW Health, Housing NSW, Bridge Housing, Neami and the Benevolent Society to ensure that 'at risk' individuals are provided with wrap-around support services and mentoring in their local area, so they feel able to maintain their long term housing arrangements, as well as their personal health and wellbeing. In addition, to ease the burden of setting up a new home, Beginnings participants will receive a 'Home Starter Pack' to the value of \$500 to buy approved household items.

While the project is for a fixed term period of one year, SGCH will use its Social Impact Framework to monitor, measure and support social outcomes in relation to health and wellbeing, social inclusion, and tenancy sustainability in the longer term. These outcomes will inform the development of SGCH's future services and products.

Social Impact Framework

SGCH is continuing to build its capacity to measure and report on the outcomes and social impact that our services are having on our tenants and the communities in which we operate. Our Social Impact Framework (SIF) assists us in breaking down our activities and assessing social impact across five domains: People, Homes, Communities, Services, and Organisation.

Throughout 2014-15, SGCH reviewed specific programs and activities which were intentionally designed to deliver social benefit. We also established baseline measures for each of these programs so that we can collect data at specific intervals and measure the difference these programs or activities make over time. To assist us in this work, SGCH continues to collaborate with the University of NSW's Centre for Social Impact and industry forums organised by the NSW Federation of Housing Associations and FACS.

To date we have applied our SIF through:

- an independent evaluation of SGCH's Sustainable Tenancies Team and Vulnerability Assessment Tool
- an evaluation of Project STAY a wrap-around support program for eight chronically homeless young people
- an independent longitudinal study of SGCH's Strive **Educational Scholarship recipients**
- independent longitudinal studies of the regeneration of Bonnyrigg and North Riverwood communities
- place making initiatives with intensive involvement at specifically identified locations.

In the media

South Eastern Sydney Partners in Recovery announce Innovation Grants recipients South Eastern Sydney Partners in Recovery Media Release, 18 June 2015

Our Partners

The relationship SGCH has with our partners is central to us being able to deliver on our vision, mission and strategic plan. In simple terms, we could not continue to experience the growth, innovation and service improvement we have, if not for the strong partnerships we have developed with government, support partners, financial institutions, service providers (including developers, contractors and consultants), sponsors, our TAG and our peers – including other community housing providers and industry/peak bodies.

Support Partners:

3Bridges Community

Aboriginal Medical Service Redfern

Aboriginal Mental Health Unit Royal Prince Alfred

Hospital

Aboriginal Women and Children's Crisis Service (AWCCS)

ACON ADAHPS Aftercare

Alleena Aboriginal Home Care

Allevia

B Miles Women's Foundation

Bankstown Multicultural Youth Service Bankstown Women's Health Centre

Baptist Community Services

Barnardos Australia Benevolent Society

Bobby Goldsmith Foundation (BGF)

Calvary Community Cares

Canterbury Community Health Services

Care Connect
Caretakers Cottage
Catholic Care

Catholic Community Services

Civic Disability

Community Restorative Centre (CRC)

Detour House

Fairfield Community Health Centre

Fairfield Family Support

Granville Multicultural Community Centre

Guthrie House House With No Steps

ICLA - Independent Community Living Australia

Jewish House

KARI Aboriginal Resources Inc.

KinCare NSW

Kirketon Road Centre (KRC)

Marrickville Community Mental Health Centre

Matthew Talbot Hostel

Metro Migrant Resource Centre

Mission Australia

National Centre of Indigenous Excellence (NCIE)

Neami National New Horizons

Newtown Neighbourhood Centre Oasis Youth Support Network

Paraquad

Partners in Recovery Project Youth Inc Rainbow Lodge

Redfern Community Mental Health Service

RichmondPRA

SHARE

South West Sydney Family Referral Service Southcare Aged and Extended Community Care

St George Community Mental Health St George Family Support Services Inc St George Migrant Resource Centre Inc

St Vincent De Paul Society NSW

Sutherland Community Mental Health Service

Sutherland Shire Family Services Tharawal Aboriginal Corporation

The Gender Centre
The Haymarket Centre
The Junction Works
The Salvation Army

The Shopfront Youth Legal Centre

Uniting Care Ageing

Uniting Church (Wesley Mission) Roselands

Vincentian House

WEAVE

Wesley Mission

Women's and Girls' Emergency Centre Inc

Youth Off The Streets

YWCA NSW



Corporate Partners:

The Adolph Basser Trust **Assett Group Services** Australasian Housing Institute Centre for Social Impact Clean Energy Finance Corporation Committee for Sydney Commonwealth Bank Australia **Community Sector Banking EY Sweeney Gledhill Constructions Kip McGrath Education Centres Landscape Productions PAYCE Consolidated Limited Rapid Construction** Social Ventures Australia **SR Constructions**

Not For Profit partners:

Westpac Institutional Bank

3Bridges Community
Achieve Australia
Boys Town
Homelessness NSW
Jewish House
Kogarah Community Services
Life Without Barriers
Mercy Foundation
Shelter NSW
Uniting Care Australia
Western Sydney Community Forum

Academic Partners:

Social Policy Research Centre, UNSW University of Sydney – Professor Peter Phibbs UNSW City Futures

Community Housing Sector:

Housing Partnership Network
International Housing Partnership
NSW Federation of Housing Associations
PowerHousing Australia
Yarlington Housing Group UK

Government:

- Vice-Regal Patronage His Excellency General The Honourable David Hurley AC DSC (Ret'd) Governor of New South Wales
- Commonwealth Government
- NSW State Government:
 - NSW Office of Environment and Heritage
 - The Royal Botanic Gardens & Domain Trust
 - Family and Community Services (SW and SE Districts)
 - Land and Housing Corporation
 - Ageing Disability and Home Care
 - Aboriginal Housing Office
 - Housing NSW
 - Community Housing Leasing Program
 - Coastal Sydney Regional Sydney Homelessness Committee
 - Western Sydney District
 Homelessness Implementation
 Group
 - Local Implementation and Co-ordination Committee (LIACC)
 - District Implementation and Coordinating Management Committee (DIACC)
 - Housing Pathways Advisory Council
- Local Area Governments Presence in 24 Local Government Areas across Metropolitan Sydney

Support Partners

In supporting our most vulnerable tenants, it is essential for us to collaborate with a wide range of specialist support agencies. This allows us to have a coordinated response and provide our tenants with the best possible support to help them sustain their tenancy, health and wellbeing.

We value the relationships we have established with all our support partners and were pleased with the results of the independent 2015 support partner evaluation of our Sustainable Tenancies Team, which provided support partners with the opportunity to express their views about their working relationship with SGCH.

Overwhelmingly, surveyed partners acknowledged positive working relationships with us, and noted a focus on creating sustainable tenancies for their clients as a key motivator for the partnership.

In addition, support partners held a strong view that our Sustainable Tenancies team played a vital role in assisting them to support their clients with complex needs in maintaining their tenancy.

"It's easier and more effective working with a team focused on tenancy sustainment in a holistic sense rather than one only focused on compliance with tenancy obligations." Support Partner

"We would like to have all the consumers we work with to have access to a service like the Sustainable Tenancies Team."
Support Partner

Support Partner Survey

An independent Support Partner Survey was commissioned again in 2015 to assess the satisfaction levels of our support partners.

- 80% of participants agreed that the partnership between SGCH and their organisation helped them to sustain tenancies.
- 80% also agreed that the partnership between SGCH and their organisation had a positive impact on the health and wellbeing of their client.

Survey results allowed us to identify areas for improvement around communication, responsiveness and issues relating to property repairs and maintenance. We are committed to ensuring we continue to improve in these areas and strengthen our partnerships.

Through the Survey we received feedback that SGCH is "responsive, understanding and flexible", has "great programs on offer to tenants", and "supports clients to make positive changes in their lives".











Connect with SGCH online

Social media is an increasingly effective way of connecting and engaging with a wide range of stakeholders, such as our residents, all levels of government, business partners and other organisations in the social services sector.

We have improved our social media activity in order to raise greater awareness of our work, position ourselves as a leading voice in the industry, and build relationships with partners.

We have dedicated staff resources to increasing the volume, quality and variety of our social media content, which has generated a 31% and 87% increase in followers and a 544% and 5,661% increase in engagement on Twitter and LinkedIn respectively.

We have also increased our social media presence by launching Instagram and Facebook profiles, and run a number of social media campaigns designed to engage audiences and achieve specific organisational outcomes.

SGCH Granted Vice-Regal Patronage by Governor of NSW

On 7 July 2015, SGCH was granted Vice-Regal Patronage by His Excellency General The Honourable David Hurley AC DSC (Ret'd) Governor of New South Wales.

As Governor of New South Wales, His Excellency supports organisations such as SGCH, by:

- assisting programs and organisations that promote inclusiveness, diversity and active citizenship
- recognising innovation, achievement and excellence
- promoting industry and regional development
- providing support in times of adversity
- advocating for marginalised members of our community.

The Adolph Basser Trust

In August 2015, we were thrilled to announce that we had been selected as the recipient of a \$50,000 grant from The Adolph Basser Trust. We will use this grant to expand our Strive Scholarships scheme by adding an additional ten scholarships to our program (each valued at \$5,000).

The Adolph Basser Trust was established in 1953 to promote education, provide assistance to public hospitals and help relieve poverty in NSW.

The high costs of housing often mean that our residents simply cannot afford the additional burden of educating themselves or their families. By expanding the 2016 program we will ensure more tenants have the opportunity to pursue their education by easing the financial burden associated with their studies.

We are very thankful to The Adolph Basser Trust for their support in growing the Strive Scholarships scheme and providing residents with the tools that they need to build a better future.

Connect 5

In line with our 2014-2017 Strategic Plan SGCH initiated 'Connect 5' - a coordinated approach for meeting the needs of five of our key customer segments and achieving positive outcomes for all.

The identified tenant groups under Connect 5 include:

- · Aboriginal and Torres Strait Islander people (Aboriginal people)
- youth
- · people with disability
- seniors
- families

Establishing Connect 5 has allowed us to identify projects and initiatives to address the specific needs of each group. We have also set up a Project Advisory Group (PAG) to oversee the governance of all projects relating to each of the groups.

Initiatives for **Aboriginal People**

SGCH houses 441 Aboriginal and Torres Strait Islander people across metropolitan Sydney. Research has consistently shown that Aboriginal tenancies experience a higher rate of turnover than average. As a result, we have concentrated efforts on supporting Aboriginal residents through the supply of accessible housing, culturally sensitive support and service innovations.

Our commitment to our Aboriginal residents is demonstrated by:

 working with Aboriginal and non-Aboriginal community housing providers to implement the Community Housing for Aboriginal People strategy (CHAP) and prioritising delivery of services to Aboriginal people

"It's good that SGCH acknowledges the traditional owners, and that TAG meetings do an Acknowledgment to Country. As soon as you walk in the foyer and see a painting by an elder, that's when you think that someone's taken the effort and initiative to actually consider things." Kate, an Aboriginal resident

- displaying our Statement of Commitment to Aboriginal people, which was signed in 2014
- establishing our Aboriginal Reference Group (ARG) which includes Aboriginal elders, workers from government departments, current SGCH tenants and local Council representatives - who provide recommendations about best practices for working with Aboriginal residents
- implementing our affirmative allocation policy which prioritises Aboriginal applicants by working in partnership with specialist agencies who support Aboriginal people
- reviewing policies, procedures and practices (on advice from the ARG) and considering cultural adjustments that can be made to our operations and communications
- identifying tenancy issues early on as part of our Aboriginal tenancies-at-risk protocol so we can intervene appropriately, sensitively and in a timely manner
- commemorating National Sorry Day and NAIDOC Week
- displaying Aboriginal artwork in our foyer, meeting rooms and communications
- promoting traineeships and opportunities at SGCH to Aboriginal employment partners and applicants
- employing Aboriginal staff who provide specialist support on Aboriginal tenancy matters, assist us in strengthening links with Aboriginal services, guide strategy and add cultural depth to our team
- providing two apprenticeships and two adminstrative traineeships to our Aboriginal residents through our contracts with Rapid Construction and Assett Group Services
- developing Aboriginal cultural awareness and training modules for our staff.

"It was hard not to have a place to call home. I was very happy with SGCH with the quick response from phoning me up with an available property to getting me signed up and housed. Life is great now I have peace, stability and routine now that I'm securely housed."

Vickie, an Aboriginal resident



Mary's story

Despite repeated attempts to secure temporary accommodation, 22 year old Mary, an Indigenous mother of one, found herself homeless and unable to provide for her daughter. Due to Mary's circumstances, the SGCH allocations team struggled to contact her to discuss an offer for a property that they thought would suit her perfectly.

Fortunately, on their final attempt to contact her, the SGCH team was able to reach Mary, who then viewed, accepted and moved into her new home within a matter of weeks. The new home has given Mary the safety and stability she desperately desired and she has since been reunited with her 4-year-old daughter who had been previously living with Mary's sister.

Ben's story

Ben has been a SGCH tenant since 2011 and is currently living in one of our Riverwood properties. When Ben first came to SGCH, he had been couch surfing at friends' places for two to three years. He worked casually as a fork lift driver, but was unable to find full time work and could no longer afford to rent his own place. This resulted in Ben losing self-confidence and becoming severely depressed, which put pressure on his family relationships.

"It was stressful and frustrating looking for work and trying to afford a home. I was in a hole and people kept kicking me down." said Ben.

"I was disgusted with myself. Here I was an adult, and I didn't have my own place. I stayed with a mate for a while, but I had to leave the house when he went to work. Living in other people's houses you can't do your own thing and I felt like a pest." he said.

"I tried to get a house with another housing provider, but found they were ignorant and arrogant and had no customer service. I had my pride, so it was difficult to ask for assistance. When I went to SGCH, I had no fixed address and was receiving government welfare assistance, but it wasn't enough. SGCH had a property available at Riverwood and I went that day to look at it. It was a small bedsit, but it was great and it was a place of my own." Ben said.

Since becoming a SGCH tenant, Ben has changed careers and is now an Aboriginal Discovery Guide for National Parks Wildlife Service. Ben has also run Aboriginal cultural awareness workshops with SGCH staff. Having a secure job turned Ben's life around.

"I can't thank SGCH enough for helping me get my feet back on the ground. When I moved to Riverwood, they also put me in touch with a lady who gave me her furniture. Not only did I have a home, it was decked out for me too. I think the only thing I didn't have was a lounge."

"SGCH gave me a foundation and somewhere to base myself." concluded Ben.

Initiatives for Youth

At SGCH, we believe that every young person should have the opportunity to pursue their dreams without restraint. We are committed to fostering a culture of aspiration amongst our youth and have established a range of products, initiatives and programs to support and encourage young residents in their educational, career and life pursuits.

Our commitment to young residents is demonstrated by:

- promoting key Housing Plus products such as DigiConnect and our Strive Scholarships Scheme which primarily focuses on supporting young people to pursue their education by easing the financial burden associated with it
- supporting homeless young people to secure and sustain their tenancy through coordinated programs such as Project STAY and Beginnings
- sponsoring key community events such as the Kogarah Community Sleepout, which raise awareness about youth homelessness and vital funds for local youth support organisations such as Project Youth
- understanding the needs and circumstances of our young tenants and applicants through projects such as Generation Next
- participating in mentoring programs (such as YFutures and Beginnings), which have a strong emphasis on supporting disadvantaged youth to successfully maintain their tenancy
- providing work readiness and employment programs, pre-employment workshops, student placement opportunities, accredited training courses, and social procurement initiatives conducted in partnership with our service contractors
- supporting our Bonnyrigg Youth Council (BYC), a group
 of Bonnyrigg residents aged 12-24 who have an
 interest in strengthening their leadership skills,
 making new friends and helping to make Bonnyrigg a
 great place to live
- executing social media campaigns designed specifically to engage SGCH youth.

Life As I Know It - Youth Week 2015

In April 2015, we launched our first social media campaign 'Life As I Know It' to tie in with our celebrations for National Youth Week.

During the month-long campaign, we asked SGCH tenants who were under 30 to share an intimate glimpse of their life by posting one photo a day for 30 days on Instagram. Taken together, the photos formed a visual representation of what life is really like for SGCH residents.

We encouraged participation by offering prizes including a graphic design short course, a family photo shoot and a digital camera. As a result of the 'Life As I Know It' campaign, we saw a 320% increase in our Instagram followers.

Bonnyrigg Youth Council tested their bravery during a trip to Treetops National Park.





SGCH youth at the launch of Project STAY.

Project STAY (Sustaining Tenancies Around Youth)

Funded by the Mercy Foundation, Project STAY is a pilot project managed by SGCH. It is designed to support homeless young people (aged 18-25) from the Bankstown area as they seek to establish and sustain tenancies in the private rental market.

Through the project, Mercy Foundation provided funds to assist tenants with the supply of basic household goods, as well as 'Home in a Box' set-up kits including kitchenware, a toaster, a kettle and bedding.

To date, the program has supported six people (and three children) in establishing tenancies in the private market.

Since the start of the project, participants have learnt new skills and gained confidence living independently. Three of these participants have also achieved educational and career goals that have resulted in improvements to their circumstances.

SGCH has significantly improved its organisational knowledge and expertise in the area of youth homelessness as a result of its management of Project STAY.

We are evaluating the program and capturing feedback from numerous stakeholders. This will enable SGCH to capture important lessons to be taken on board when conducting future work in the area of youth homelessness.

In the media

Launch of Project STAY

Governor General's office, 13 October 2014

Initiatives for Youth

(continued)

We believe that providing secure, affordable housing is the first step to helping those in need to rebuild their lives. A stable home is particularly essential for young people, who at this pivotal point in their lives, are naturally more vulnerable and have a huge need for security.

Second to this is a need for education. Young people without qualifications are statistically more likely to be unemployed, commit crime and suffer from poor health and wellbeing. With education comes independence, opportunities and choices.

One of the ways SGCH's supports young people to achieve is through our Strive Scholarships Scheme.

Through the program, SGCH residents can apply for a scholarship to put towards educational costs such as school fees, text books, computing equipment or school uniforms.

Strive Scholarships are available to:

- · university, TAFE or college students
- · year 11 and 12 high school students
- · year 7-10 high school students
- · primary school students.

Tutorial scholarships are also available thanks to our partnership with Kip McGrath.

Since SGCH's Educational Bursary program began in 2005, SGCH has provided \$630,000 in scholarships to 714 tenants.

In August 2015, we were pleased to announce that \$50,000 from The Adolph Basser Trust will allow us to add 10 new scholarships (each valued at \$5,000) to our Strive Scholarships Scheme - meaning more residents are able to pursue their educational goals.

In the media

Housing Group Scholarships Transform Lives St George and Sutherland Shire Leader, 29 January 2015

Study Way to Win Help The Bankstown Torch, 18 February 2015

> Opposite page above. The Governor General, His Excellency General the Honourable Sir Peter Cosgrove AK MC (Retd) talks with SGCH youth at the Project STAY launch event.

Opposite page below. The Honourable Gabrielle Upton, MP (as Minister for Family & Community Services) with CEO Nazha Saad and 2015 Strive Scholarship recipients at our Strive Ceremony.

"Without the Strive Scholarship grant from SGCH, I would not have pursued my education. It's helped me with university fees and it has released a lot of pressure off my back. I'm grateful to be a recipient of the scheme as it has helped me to get closer to my goals in life."

Hassan, 2014 Strive Scholarship recipient, now studying Aviation Management at university.

"I have never received any financial assistance for my daughter's education, so every bit of financial assistance goes a long way. My daughter takes her studies very seriously, and definitely wants to achieve her goals. Thank you for making us feel so welcome and a part of the community."

Kim, SGCH resident





Initiatives for Seniors

With nearly half of our tenants aged 55 and over, SGCH is committed to supporting senior residents to maintain their quality of life by providing social activities, health and wellbeing programs and delivering suitably designed homes that enable residents to live in their homes as safely, comfortably and as independently as possible.

Our commitment to our senior residents is demonstrated by:

- using adaptable design principles in our housing developments to facilitate 'ageing in place'
- · providing more seniors-specific housing, such as the complexes at Washington Park in Riverwood and Smart Street in Fairfield
- · approaching and building strong relationships with support partners that provide specialist expertise when meeting the needs of senior residents
- providing a range of community development activities that are specifically designed to reduce social isolation and improve health and wellbeing, such as our gentle exercise classes and community garden clubs
- initiating and supporting the start up of senior-specific community groups, such as the Campbelltown Senior Citizens Club
- · increasing the font size of our newsletter 'Streets Ahead' to cater for the needs of residents with visual impairments.

Live Fit for Life Gentle Exercise program

Throughout 2015, SGCH's 'Live Fit for Life' Gentle Exercise program, was promoted and run for all interested SGCH residents. The program, run in partnership with SHARE, a not-forprofit organisation that provides health and exercise programs to local communities, consisted of weekly classes held in Hurstville, Riverwood and Fairfield.

Smart Street Seniors Hub opens

On 24 February 2015, Wesley Mission officially opened the doors of its brand new seniors facility to the Fairfield community. Based on the ground floor of SGCH's Smart Street complex, the Seniors Hub is open to all seniors who live in the Fairfield LGA. It offers residents a range of activities such as social outings, exercise classes, computer and internet classes and indoor games.

The Fairfield community provided positive feedback in response to the Hub's opening, with SGCH resident Najma explaining, "I'm so glad we have the Wesley Mission service in our building. It gives me something exciting to do every Tuesday and Thursday!"

Neighbour Day

Neighbour Day is Australia's annual celebration of community, aimed at building better relationships with the people who live around us, especially the elderly and vulnerable.

SGCH regularly encourages tenants to get involved in Neighbour Day as we recognise the importance of neighbours and local community in helping combat isolation and loneliness. These problems are particularly common amongst seniors, especially those who come from culturally and linguistically diverse backgrounds, such as our residents at Washington Ave, Riverwood.

In 2015, SGCH worked with residents, NSW Police, Canterbury Council, Royal Botanical Gardens Trust and Riverwood Community Centre to organise a Neighbour Day celebration at Riverwood where everyone would feel welcome and engaged.

This included a special event featuring a performance by the Washington Ave Traditional Chinese Dance Group, a tenant-run lesson on how to make spring rolls, a presentation by Police on neighbourhood safety, a workshop on balcony gardening and council consultation on what residents would like to see in upcoming library facilities. The day was a great success, with over 70 residents attending to learn new things and form new friendships.



"I would just like to comment on the day at the movies. I would like to thank SGCH for putting on a wonderful day, which I enjoyed very much. You went to a great deal of trouble. The food was plentiful and very nice, and there was so much choice. I can't wait for the next 30 years to pass. Thank you once again!"

SGCH senior tenant

Seniors 30th anniversary celebrations: 'The Golden Age of Cinema'

In September 2015, SGCH's senior residents were invited to celebrate our 30th anniversary with a unique cinematic experience. Attendees enjoyed a glass of champagne, delicious canapés and each other's company while watching 'Mr. Holmes' in the luxury of their very own cinema.

During the experience, one tenant reminisced about having worked in a theatre when he was younger, before confiding in SGCH staff that this was his first social outing in a very long time.

The group, made up of senior tenants from a range of backgrounds and circumstances, showed no hesitation in getting to know one another, with one tenant even leading the rest of the group in a rousing chorus of 'Happy birthday to SGCH'!





Initiatives for People with Disability

For many years, SGCH has demonstrated capability by working in partnership with specialist organisations to deliver sustainable and appropriate housing to people with disability. We currently house over 2,300 residents with a disability and work with them and our support partners to ensure that our products and services meet their specific needs.

Our commitment to our residents with disabilities is demonstrated by:

- developing a range of housing options for people with disability
- providing a number of community development activities that are specifically designed for people with disability, such as our Wednesday Dance Club
- ensuring that people with disability are able to choose appropriate accommodation and support to meet their individual needs
- collaborating with government and service providers to build capacity in the disability sector
- creating employment and training opportunities for people with disability at SGCH
- emphasising disability education for our stakeholders, and organising staff to complete Disability Awareness training
- ensuring that our office is comfortable and accessible for people with disability.

Wednesday Dance Club

In 2012, SGCH and Hurstville City Council started the Wednesday Dance Club (WDC) to help counteract some of the social and physical issues experienced by some people with disability. Aimed at SGCH tenants and local Hurstville residents who have mild to medium intellectual, physical or psychological disabilities and funded by the Illawarra Catholic Club through the club grants program, the WDC meets each week at Hurstville Dance and Function Centre to learn different dance styles from professional tutors. The regular gentle exercise helps participants to improve their health and wellbeing, while the opportunity to meet others in their local community helps to reduce social isolation.

In October 2014, the WDC performed at the Discovery Festival of Community Arts in Penshurst. They also performed at the Connecting Caring Community event and Fiestaville Song and Dance festival in October 2015.

In the media

Governor, Minister open life-changing accommodation Northcott Media Release, 15 October 2014

Marcia's right at home in Guildford Northcott Media Release, 27 October

"The permanent ramps have made a huge difference to me. In our last house, people had to get out the ramp every time I wanted to go in or out. And the ramp was broken, which meant that people often hurt themselves opening it. Now I can come in and out whenever I want – I have a lot more freedom."

Jack, SGCH resident



Delivering Housing for People with Disability

- We currently manage 40 properties which we lease to support agencies to provide accommodation and support to people with disability.
- · We are active partners in a range of government and nongovernment programs including the Housing and Accommodation Support Initiative (HASI). In the HASI program we manage over 60 HASI tenancies in partnership with four accommodation support providers.
- We have managed the Port **Jackson Supported Housing** Program (PJSHP), comprising 211 properties, since June 2006. This program assists people with supported housing needs that are not adequately met through existing housing options.
- We manage a significant portfolio of transitional properties in partnership with a range of support partners.
- In 2013-2014, we delivered two 10 bedroom purpose-built properties under the Younger People in Residential Aged Care (YPIRAC) program. SGCH owns these properties, both of which are leased by two of our disability support partners.
- We are currently working closely with government and the Sutherland Shire Disability Accommodation Action Group (SSDAAG) on the design and development of three purposebuilt properties that will accommodate 17 residents.



Wattle St. Jannali.

Sutherland Shire Disability **Accommodation Action Group**

The Sutherland Shire Disability **Accommodation Action Group** (SSDAAG) is a lobby group consisting of around 190 families, all of whom have adult children with a disability. SGCH is working closely with SSDAAG to increase the supply of supported accommodation available to people with disability in the local area.

We have bought three sites to comfortably accommodate a total of 17 residents within three group

homes - one five bed group home located in Jannali and two six villa premises located in Caringbah and Loftus.

SGCH has worked closely with the SSDAAG families and our architect to ensure that the required accommodation meets the needs of residents and supports them to live as independently as possible within the community.

SGCH is currently procuring

construction tenders for the building of these properties, with an aim to start construction in early 2016 and finish later the same year.

The SSDAAG project is funded by the Department of Family and Community Services (FACS). SGCH is working with FACS, families and support agencies to develop a governance framework for supporting the management of the accommodation.

Initiatives for Families

At SGCH families are at the heart of all we do. We understand that every family is unique and we work tirelessly to provide the families we house with safe, secure homes; specialist support; and opportunities to build family capacity, strengthen bonds, foster closeness and make memories.

Our commitment to families is demonstrated by:

- · providing a range of housing options in order to accommodate families of all sizes
- · providing specialist support to families with complex needs, or those who may be experiencing
- holding of annual Big Day Out a free, family day out offered to all SGCH residents to provide children and families with experiences to share in the holidays that they would otherwise be unable to afford
- promoting family support services in our tenant newsletter, such as carer counselling and support courses, GP at home services
- providing family-orientated competitions, special events and prizes such as our Mother's Day creative writing competition, Easter Show competition.

"If it wasn't for SGCH, I wouldn't have had the opportunity to keep my family together and complete my course."

Rachel, SGCH resident

Jane's story

Thirty-eight year old Jane had a history of unsuccessfully maintaining her Social Housing tenancies with other providers due to numerous tenancy breaches over time primarily because of anti-social behaviour, rent arrears and poor property care.

A mother to seven children aged 4-18, Jane's family was frequently at risk of becoming homeless, with the problem further exacerbated by Jane's unwillingness to engage with support services that were on hand.

To assist her in providing the stability her family so desperately needed, Jane was offered a community housing tenancy with SGCH with wrap-around support provided by Family and Community Services and a number of SGCH's partner agencies.

Since engaging with SGCH's Sustainable Tenancies Team, Jane has turned her life around. She has now successfully maintained her tenancy for a year, with no complaints about anti-social behaviour linked to her tenancy.

With ongoing involvement from her Tenancy Specialist and links established with community, support and advocacy services, Jane has taken positive steps to provide her family with both stability and support.

She has developed a good rapport with both her Tenancy Specialist and Tenancy Manager, is cooperating with property inspections and is house proud.

In addition, she is engaging with youth and family support services such as the PCYC to ensure that her children receive the support they need.

In her own words, Jane says SGCH "turned my life around. [My Tenancy Specialist]... arranged for me to get home help...Without [them] I would probably be on the street by now".

When reflecting upon what she appreciated in working with her Tenancy Specialist, Jane commented, "[He] never questioned - he just accepted what I said. He really cared about what was happening for me and my family".

"SGCH runs activities for tenants - they don't look at us like tenants, but like a family. There's activities for kids, for parents, and every year they have a family day out." **Ruby, SGCH resident**

"SGCH has helped my family for as long as I can remember and without them life would be pretty difficult. They have been a really good help towards me and my family for a very long time, and I really appreciate that."

Hassan, SGCH resident

"SGCH were an answer to a need and a prayer...Our family has remained a strong family and a strong influence in our local community and SGCH are an integral part of this." Hona, SGCH resident





SGCH's Super Special Big Day Out

In honour of our 30th anniversary, this year SGCH's Big Day Out was bigger than ever, with SGCH residents receiving free entry to three of Sydney's best family attractions – SEA LIFE Sydney Aquarium, WILD LIFE Sydney Zoo and Madame Tussaud's wax museum.

Attending all three venues would usually cost \$99 for one adult and one child, making it very difficult for anyone on a low income to afford - in particular larger families.

In addition to entry into the three venues, SGCH was pleased to be able to treat guests to a barbecue lunch (with halal and vegetarian options) and a special '30th anniversary' gift pack including sunscreen, a bottle of water and jelly beans for energy.

Attendees thoroughly enjoyed spending time with their families and friends to marvel at the animals, sea creatures and wax figures. Most popular on the day were Rex the five metre crocodile and orphaned dugongs, Pig and Wuru.

We received positive feedback from all attendees, with many acknowledging that had SGCH not provided this opportunity for them, their families would have gone without.

"It has been a great chance to get out together in the holidays...this would normally be a big expense for a large family like ours. We are so grateful that SGCH gives to tenants by providing events like the Big Day Out."

Suzanne, SGCH resident



Homelessness Initiatives

The issue of homelessness is not just 'real' for us, it is personal. Every day we meet people affected by homelessness and a lack of affordable housing. We listen to their stories, we know their families and we feel their pain.

As a leading community housing provider, we are committed to raising awareness about homelessness and campaigning for more affordable housing. A lack of affordable housing is undeniably, a key contributor to homelessness.

We strongly believe that in a country as prosperous as ours there must be an adequate supply of housing to cater for the needs of all people in our society - especially our most vulnerable.

Our commitment to addressing homelessness is demonstrated by:

- partnering with homelessness support agencies on joint projects, such as the Sutherland Street to Home project launched in 2015 in partnership with Neami and Partners in Recovery
- participating in the Vinnies CEO Sleepout, an annual event run by Vinnies to raise awareness about the changing face of homelessness, and vital funds for Vinnies' homelessness support services
- sponsoring and participating in the Kogarah
 Community Sleepout, a bi-yearly event aimed at raising
 awareness about youth homelessness and vital funds
 for Project Youth
- giving homelessness a voice through the design and execution of homelessness awareness campaigns on social media
- participating in key events such as Sydney Homeless Connect, the City of Sydney Street Count, and Sutherland Shire Registry Week.

CEO Sleepout

Since 2011, SGCH's CEO Nazha Saad has participated in the CEO Sleepout. At these events, Nazha has joined hundreds of business and community leaders to increase awareness within the community about the plight of those who are homeless, and make the wider community aware of the need for a greater volume of affordable housing.

This year, SGCH's Acting CEO, Trevor Wetmore, had the opportunity to participate in the CEO Sleepout for the first time. Trevor set a fundraising target of \$15,000 but thanks to the support of SGCH supporters, staff and friends, was thrilled to raise \$22,374.40 for Vinnies' homelessness support services.

Kogarah Community Sleepout

In July 2015, eight SGCH staff experienced what it was like to 'sleep rough' by participating in the Kogarah Community Sleepout.

SGCH staff volunteering at the Kogarah Community Sleepout.





SGCH tenant Kate Fowler, who shared her experience of homelessness at the 2015 Kogarah Community Sleepout.

The event, held in the St George heartland at Jubilee Oval, was run by Kogarah Community Services and featured SGCH tenant Kate, who shared her experience of homelessness after escaping domestic violence while caring for two children with disabilities.

This was the second year the Kogarah Community Sleepout was run, with all funds raised going to Project Youth. SGCH proudly sponsored the event and a team of SGCH staff provided assistance on the night with volunteering duties.

Give Homelessness a Voice

On Monday 3 August, SGCH launched its Give Homelessness a Voice campaign, to raise awareness of homelessness in support of Homelessness Prevention Week.

As part of the campaign, SGCH residents shared their personal stories about the true impact of homelessness - while staff, residents and stakeholders shared their perceptions of homelessness in a series of powerful photos. All content was posted on our website and social media channels using the Homelessness Prevention Week hash-tags #HPW2015 and #homelessness15.

During the course of the campaign, we saw an average 19% increase in website hits, a 36% increase in engagement on Twitter and a 93% increase in engagement on Instagram, compared to our previous campaign.

Sutherland Shire Registry Week

In September 2015, eleven SGCH staff took to the streets of Sutherland to participate in Sutherland Shire Registry Week.

The purpose of Registry Week was to survey the local area, establish a register and gain an understanding of the circumstances, vulnerabilities and support needs of the rough sleeping population present in the Sutherland Shire.

Over 40 volunteers participated in the count, covering areas including the Royal National Park, train stations and Cronulla Beach.

Sutherland Street to Home

SGCH partnered with Neami National and South Eastern Sydney Partners In Recovery for the Sutherland Street to Home Project.

The aim of the Sutherland Street to Home Project is to permanently house seven vulnerable rough sleepers from the area. SGCH's role involves sourcing appropriate properties and providing supported tenancy management services by working in conjunction with Neami National who will provide recovery-oriented and goal-based support to participants.



Josh's story

After spending 10 years living on the streets, Sutherland Shire resident Josh thanks God every day for now having a home.

"I hear the rain on the roof and am grateful that I am no longer sleeping rough." he said.

Josh had a good business working as a cameraman. He had a wife and two boys, two cars in the driveway and a mortgage. All was going well. Josh then decided to invent a battery for TV cameras but unfortunately it all went wrong.

"I blew a seven million dollar deal and lost thousands of my own money." Josh said.

After that, Josh lost everything. He had to sell his house, he divorced and turned to drinking.

"I went from paying \$27 for a steak in Japan when I was travelling for work to eating out of garbage bins.

"I lived on and off the streets, sleeping in railway tunnels and parks, on benches and trains.

"Sometimes I would go into a refuge for a week or two and get back on top of things then leave again.

"I would also sober up for a while and stay with my

brother for three to six months then go back to the streets." he said.

It wasn't until Neami National, a community mental health service who supports people in improving their health and living independently, came to a park where Josh was staying, that he began to get his life back on track.

Josh became part of the Platform 70 Program which is managed by Bridge Housing and aimed at reducing homelessness in Inner Sydney. Under the program, a number of community housing providers, including SGCH, leased properties from the private rental market to house rough sleepers. These providers also set up support for people on the program.

Josh has now been a SGCH tenant for three years.

"Having a home again has made an enormous difference to my life.

"I had friends on the street but they were just associates or drinking buddies and they had their own problems too. The streets are really a very lonely place.

"Now I can have my brother and sister over for a cup of tea or I can invite my sons and my neighbours around to watch the football. You don't realise just how important it is to be able to do that again." he concluded.



Simon's story

Diagnosed with sleep apnoea and type 2 diabetes in the early 2000s, Simon had to give up working. A qualified accountant by trade, work for him was also often sporadic which only made things worse.

With no income, Simon moved into a boarding house where he lived for about 12 years.

"It was a horrible experience and I've sworn to myself that I will never do it again. The thought of ever going back to a boarding house horrifies me." he said.

"Unfortunately, boarding houses seem to be a dumping ground for people. I lived in fear and my nerves were shattered." he said.

"The boarding house I lived in wasn't inspected often enough and didn't seem to meet regulations.

"There needs to be something better for people living under those sorts of conditions because it can be hell on earth."

Simon was listed on the NSW Public Housing register while he was living in the boarding house but was facing a 10+ year wait for a home.

Unfortunately, this is the reality for thousands of people

with over 59,000 applicants currently on the NSW Housing Register and the number expected to grow to 86,000 by June 2016.

For Simon, his life changed about three to four years ago, when a case worker came to the boarding house to invite residents to a barbecue. Simon went along and it was the best decision he made.

"The case worker was like gold. She filled in application forms for me and told me about community housing. Because I had a medical condition, I was given priority housing.

"When you live in a boarding house you only have one small room to sleep in and store all your possessions, there is no space for anything and you have to share all the facilities.

"Now I have a lot more space and privacy and can just shut the door when I don't want to be disturbed.

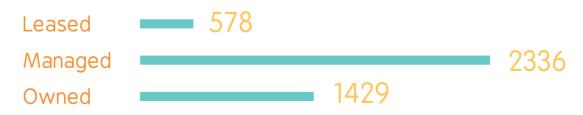
"There's no comparison, it's two completely different worlds." Simon added.

"I'm now upbeat, my health has improved and I feel liberated. It's like a huge dark cloud has been lifted." said Simon.

Our Properties



Total properties



Bedroom type 🚝

1 bedroom 1,133 2 bedrooms 1,608 3 bedrooms 1.156 4 bedrooms 246 5 bedrooms 43 6+ bedrooms NA / undeveloped land

No. of properties by Local Government Area

Ashfield	47	Kogarah	108
Auburn	52	Leichhardt	29
Bankstown	172	Liverpool	244
Botany	89	Marrickville	153
Burwood	3	Parramatta	68
Campbelltown	163	Randwick	138
Canada Bay	90	Rockdale	164
Canterbury	840	Strathfield	14
Fairfield	979	Sutherland	578
Holroyd	68	Sydney	137
Hornsby	6	Woollahra	1
Hurstville	198	Waverley	2

Repairs and maintenance



Total reactive and planned	\$3,507,509
Total common area	\$1,353,434
Grand total	\$4,860,943

Meeting our response times for repairs and maintenance



Emergency (R1)	82.8%
Urgent (R2)	80.3%
Non-urgent (R3)	72.9%
Routine (R4)	76.7%



Project 33, 18 Wannyl Road, Sutherland

Bromwich Place, Menai

Project 33, Various sites

Asset owner:

Proposed for SGCH Sustainability

Development details:

Villas, townhouses and duplexes planned for each individual site, across four LGAs. This consists of 29 Affordable Housing dwellings including:

4 x 1 bedroom,

17 x 2 bedroom and

8 x 3 bedroom configurations

Construction cost:

Approximately \$6 million

Project target:

To achieve 7-Stars on the Nationwide House Energy Rating Scheme (NatHERS)*

Associated timeframes:

Construction commenced: June 2015

Some dwellings expected to be completed from February 2016.

Project status:

Four out of eight sites have obtained development approval and are in various stages of construction. Development Application plans have been submitted for the remaining four sites and are currently being assessed by Councils.

4-8 Bromwich Place Menai and 4-8 Hopman Ave, Menai

Asset owner:

Proposed for SGCH Sustainability

Development details:

17 x 2 and 3 bedroom Affordable Housing townhouses

Construction cost:

Approximately \$4.8 million

Project target:

7-Star NatHERS

Associated timeframes:

Construction commenced: August 2015

Target Completion: May 2016

Project status:

Construction is currently on program.

26-28 Belmont Street, Sutherland

Asset owner:

SGCH Portfolio

Development details:

Multi-storey building consisting of 46 Affordable Housing units including:

15 x 1 bedroom units

28 x 2 bedroom units

3 x 3 bedroom units.

Construction cost:

Approximately \$14 million

Project target:

7-Star NatHERS

Associated timeframes:

Construction commenced: February 2015

Target completion: May 2016

Project status:

Construction is currently on program.

In the media

Affordable homes plan for Southern Sydney St George Sutherland Shire Leader, 12 May 2015

St George Community
Housing project in Sutherland
demonstrates leadership
Urban Taskforce Media
Release. 13 August 2015

Reduced rent caters for working families St George and Sutherland Shire Leader, 10 September 2015 47-51 Lawrence Street, Peakhurst

Asset owner:

Proposed for SGCH Sustainability

Development details:

Multi-storey building consisting of 39 Affordable Housing units including:

 9×1 bedroom units

30 x 2 bedroom units

Construction cost:

Approximately \$11 million

Project target:

4-Star Green Star and 8-Star NatHERS

Associated timeframes:

Construction commenced: July 2015

Target completion: May 2016

Project status:

Ground floor slab to be poured October 2015. Project programme will be accelerated to ensure completion by June 2016.

In the media

Essential service workers to benefit from CEFC-financed energy efficient affordable housing with SGCH Clean Energy Finance Corporation Media Release, 24

SGCH gets to work on energyefficient affordable housing The Fifth Estate, 24 September 2015

Construction commences on 8 star homes for disadvantaged Business Spectator, 24 September 2015

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Lawrence Street, Peakhurst

Broxbourne Apartments, Westmead

Sutherland Shire Disability
Accommodation Action Group

Asset owner:

SGCH

Development details:

Three group homes for younger people with disabilities including:

1 x 5 bed group home

2 x 6 villa sites

Construction cost:

Approximately \$3.5 million

Project target:

6-Star NatHERS

Associated timeframes:

Construction to commence: Early 2016 Target completion:

Late 2016

Project status:

Currently procuring tenders for construction.

62-64 Wrentmore St, Fairfield

Asset owner:

Proposed for SGCH Sustainability

Development details:

41 Affordable Housing units consisting of:

17 x 1 bedroom units

24 x 2 bedroom units

Construction cost:

\$10 million

Project target:

7-Star NatHERS

Associated timeframes:

Construction to commence: May 2016
Target Completion: May 2017

Project status:

Consultant team are preparing design modifications as requested by Council.

Broxbourne Apartments 148-150 Great Western Hwy, Westmead

Asset owner:

SGCH Portfolio

Development details:

Multi-storey building consisting of residential units and commercial spaces including:

22 private market units

219 sqm of business premises

An 100 sqm community facility

45 Affordable Housing units including:

13 x 1 bedroom units

32 x 2 bedroom units

Construction cost:

Approximately \$20.4 million

Project target:

4-Star Green Star and 7-Star NatHERS

Associated timeframes:

Construction to commence: March 2016 Target Completion: Late 2017

Project status:

Tender documentation currently being prepared.

Off the plan sales for private market units is to commence mid October 2015.

Affordable Housing

Affordable Housing is a critical part of a holistic housing system. Designed for workers on low to moderate incomes, Affordable Housing addresses the gap in the market between Social Housing and the private housing market.

SGCH currently manages 208 Affordable Housing properties in over 10 different Local Government Areas of Sydney. Of these, 127 properties are owned by SGCH and the remaining are managed under leasehold or fee-for-service arrangements with local councils or private developers.

A lack of affordable housing has both economic and social consequences. Without safe and secure housing women and children can't leave violent situations, recidivism increases, homelessness will not be solved and essential service workers will increasingly be unable to live in the communities they serve.



In the media

Committee for Sydney Releases Road Map to Fix Sydney Affordable Housing Crisis Committee for Sydney Media Release, 13 August 2015

Sydney experiencing a housing crisis Canstar, 24 August 2015

Affordable Housing/Interview with Maura Boland at Belmont Street, ABC News Sunday, ABC News 24 and ABC TV 6 September, 19 September and 20 September

Owned



Opposite page above. Special guests gather on site at Belmont St Sutherland to celebrate the launch of SGCH's inaugural Affordable Housing project.

Opposite page below. SGCH's Executive team with Frank Lyons, who initiated the Belmont St Affordable Housing development in his time as General Manager, Development and Construction.

Fee-for-service agreements:

Randwick Council Canada Bay Council

Partnership arrangements:

Family and Community Services: Marrickville Canterbury Private developer in Ultimo





Under construction: SGCH's Affordable Housing complex at Belmont St, Sutherland

Carrie's story

Carrie found herself homeless in 2005 when she left a situation of domestic violence. "I literally walked out the door with my baby and a bag of baby things. I had nothing. No money, nothing."

At first Carrie moved in with her parents, and signed up to the NSW Housing Register. However, after five years of waiting, she still hadn't been offered a property. "I had to leave my parents' house. I love them, but there was no room for me or my son – we needed our own space. But no one could accommodate us – all my friends and family had their own lives."

Around the same time, Carrie found a job, and was told that she was not eligible for social housing. "They just kicked me off the register because I had an income. But I didn't earn a lot of money – I couldn't afford an apartment in the private market. So where was I supposed to go?"

Fortunately, when Carrie was googling her options, she came across SGCH's Affordable Housing program, which provides subsidised housing to people on low to

moderate incomes. She moved into her property in Bankstown in 2011, and has been there ever since.

"i'm so grateful to SGCH for my apartment. It's safe, close to my family and near to the shops – it's everything I needed. But I'd like to see many more Affordable Housing programs rolled out across Australia, for people like me – people who are battling. People who have got jobs, who are trying to improve our lives, but who can't afford a roof over our heads because rents are just too high. We are trying our best – we just need a bit of support."

Life still isn't easy for Carrie. "Money is still a struggle. Even with the reduced rent, it's impossible to save money. I have to pay for my son's tutoring, for my mental health appointments...there's nothing left over at the end of the month. When my father died, I had to take out some of my superannuation to pay for his funeral.

"But whatever happens, I'm so grateful to SGCH. If it wasn't for them, my son and I would be living in a refuge, but SGCH has given us the chance of a future."



Only a year ago John, his partner and their 15 year old son lived in a caravan on his parents' front lawn in Leumeah. John had to prioritise work so that he had money to pay the bills but he was also concerned about his son's future. He wanted what every father wants for their son: a stable job, a certificate from university or TAFE, and perhaps even a girlfriend.

John liked the Leumeah area where he had lived previously with his parents. It was a nice place to live and reasonably close to everything - but for John, "living with your parent is what you do until you move out". John always knew that he and his son needed stable living arrangements. He wanted his son to know the importance of being independent. However, before Affordable Housing they were out of options and kept getting knocked back by housing providers.

For John, Affordable Housing is more than a service; it allows tenants and their families to get on their feet and to look towards the future. Before Affordable Housing, John lacked independence, joking that "If we didn't have SGCH we would still be living at our parents' places". Moreover, after years of stressing about getting another shift at work and paying the bills, John is now looking towards the future. He can afford to marry his partner and hopes to one day move into their own place. Most importantly his son would have the ability to get a certificate, university degree or job.

John and his family now live up the road from his parents place in Leumeah. However, what's different is now John can finally put his family first.

Miriam's story

Twenty-nine year old Miriam lives with two children in Leumeah. As their sole parent, Miriam's life is about being there for her kids and working to support them. She wants them "to enjoy the things they do in life" and she knows this requires stability.

Miriam was previously renting in the private market and paying \$400 a week towards rent. At the time she was struggling to fit in a full-time job and make a living. The rent was too expensive and her mental health suffered. Living further away from work, Miriam found it hard to find the time to get involved in her local community. Miriam wanted "to get out and to find something that allowed her kids to have a better quality of life". This included getting out into the community on weekends and spending more time with her kids. "Before SGCH there wasn't much happiness involved", she recalls.

Now that Miriam is in Affordable Housing she is paying \$284.62 and saving \$115.38 a week. She works part time at Ingleburn Wholistic Centre and is currently studying finance. Not only have her finances improved, but Miriam has found that her kids love the new arrangement and she is happier. She is closer to work and essential services and feels more able to contribute to the community. She is also now able to watch her kids do gymnastics and spend weekends with them.

For the first time in her life Miriam can see her financial circumstances and wellbeing changing for the better. She is looking at saving to get a home loan in the next five years, but her family will always be her first priority.



BASS HILL Rixon Street **5 DWELLINGS CONSTRUCTION: Underway**

COMPLETION: Mid 2016

PEAKHURST 47-51 Lawrence St 39 UNITS

CONSTRUCTION: Underway COMPLETION: Mid 2016

PUNCHBOWL 53 Cullens Road 4 VILLAS

DA: Approved COMPLETION: Mid 2016

> KOGARAH 2 Miowera Ave

2 TOWNHOUSES CONSTRUCTION: Underway

COMPLETION: Early 2016

PEAKHURST Various 8 DWELLINGS

DA: Underway COMPLETION: Mid 2016

MENAI 17 DWELLINGS

Corner Bromwich & Hopman CONSTRUCTION: Underway **COMPLETION: Mid 2016**

MIRANDA 125 & 148 Kiora Road **6 DWELLINGS**

DA: Underway COMPLETION: Mid 2016

SUTHERLAND Belmont Street 46 UNITS

CONSTRUCTION: Underway COMPLETION: Mid 2016

SUTHERLAND 18 Wannyl Street

3 DWELLINGS CONSTRUCTION: Underway

COMPLETION: Mid 2016



SGCH Affordable Housing developments scheduled for completion in 2017

Improving Environmental Outcomes

As a developer, and provider of both Social and Affordable Housing to over 8,300 people, SGCH is conscious of the significant environmental impact we have. Not only do we believe environmental excellence is necessary for us to remain a leader in the community housing sector, we also believe that a healthy, sustainable environment is essential for the health and wellbeing of our tenants and their surrounding communities. As a result, our environmental commitment is clearly outlined in our Strategic Plan.

Clean SWEEP

In 2014, we piloted our Clean Sustainability with Environmental Education Project, known as Clean SWEEP. After a successful first year, the project was extended and in 2014-2015 it was rolled out across a total of five locations, including: Merrylands, Eastlakes, Liverpool, Menai, Granville.

The aim of Clean SWEEP is to help our residents to maintain their homes by:

- reducing large, unwanted household items through 'Clean up days' and community working bees
- providing educational resources about environmentally-friendly practices that tenants can adopt both inside and outside of the home.

In 2015, we targeted Clean SWEEP at 152 SGCH homes, including a number of mixed management blocks with Housing NSW. At Clean SWEEP events, SGCH staff held workshops and information sessions about ways to reduce environmental impact, while also providing residents with environmentally-friendly cleaning products. In addition, SGCH partnered with participating councils to provide education on recycling and rubbish collection.

In total, tenants recycled about 20 tonnes of rubbish and stopped it from entering the waste stream as a result of this year's Clean SWEEP initiative.

SGCH also organised for selected homes to receive deep cleans by working with associated support organisations.

Community gardens

In Spring 2014, SGCH's Webb Street Community Garden was opened to residents at Parramatta. The Webb Street project was run in partnership with Boys Town, with gardening workshops and expertise also provided by the Green Project at the Royal Botanical Gardens.

The community gardens came about after lengthy consultation with residents to ensure their specific requirements would be met and the gardens would be as accessible, accommodating and inviting to residents as possible. Requirements included providing waist-height garden beds for ease of access for senior gardeners, and modern watering facilities to ensure less water would be used when maintaining the garden.

Previously, at Riverwood, we opened two community gardens at Washington Park in July 2014. The Washington Park residents, all of whom are seniors, now have exclusive access to the garden which joins both of the residential blocks together. Features of the gardening space include an underground irrigation system, a BBQ and sink, and a community room/garden shed equipped with a kitchen and modern facilities to accommodate residents as they participate in long stretches of weeding and harvesting.

The additional gardens this year mean that SGCH now has a total of six community gardens across our portfolio.



Washington Park community gardens, Riverwood.

Energy Efficiency Action for tenants

In May 2015, SGCH began working on a large scale Energy Efficiency Action Project to reduce the cost of living for vulnerable families and households, and provide residents with more comfortable and energy-efficient homes.

By working in partnership with industry over the next 12 months we will:

- develop a business case to gain funding for energy projects
- establish monitoring and reporting frameworks to communicate energy benefits to tenants and decision makers
- design and deliver engagement programs to improve energy literacy amongst tenants.



Improving Environmental Outcomes (continued)

\$60 Million Investment in Energy **Efficient Community Housing**

In September 2015, we announced that in an Australian first, SGCH's tenants will benefit from a \$60 million finance deal with the Clean Energy Finance Corporation (CEFC) to build new energy-efficient Affordable and Social Housing dwellings.

The loan to our subsidiary company SGCH Sustainability, enables SGCH to build over 200 new dwellings to the industry best practice of a minimum 4-star Green Star rating for units under the Green Building Council of Australia's scheme, or a 7-star rating for townhouses and duplexes under the Nationwide House Energy Rating Scheme (NatHERS).

In addition, SGCH will use the CEFC finance to fund energy efficiency measures across our portfolio to deliver cost savings through reduced energy use initiatives.

Energy efficiency measures translate to real dollar savings for households. A Green Star certified building uses 66% less electricity than an average building, meaning savings for SGCH tenants and a significant positive impact on their lives and the community at large.

"Enhanced energy efficiency will improve the health and wellbeing of our tenants and reduce our operational costs. The more we save on energy costs the more SGCH can reinvest into housing services"

Trevor Wetmore, Acting CEO

In the media

Clean Energy Finance Corporation invests \$60m in Sydney Social Housing Australian Financial Review, 10 September 2015

Community housing gets an efficiency boost with **CEFC** finance

The Fifth Estate, 10 September 2015

SGCH secures \$60 million CEFC housing loan Property Observer, 10 September 2015

Community housing gets a clean energy boost Green Lifestyle magazine, 10 September 2015

CEFC backs non-profit to boost community housing energy efficiency

Renew Economy, 10 September 2015

Community housing to get \$60m energy efficiency upgrade

Business Spectator, 10 September 2015



Lawrence St, Peakhurst: One of the first in SGCH's Affordable Housing portfolio to use finance from a \$60 million deal with the Clean Energy Finance Corporation (CEFC).

Improving Outcomes for Local Communities

At SGCH we believe that the vibrance of one's neighbourhood has a significant impact on the wellbeing of individuals, families and the community at large.

While our houses provide a stable foundation for our tenants, we are committed to working closely with local neighbourhoods and communities to ensure they can be the very best they can be.

This involves providing safety and support services where needed, creating ways to build community pride and engaging local residents through the establishment of social networks and community groups.

Bonnyrigg community renewal

SGCH delivers tenancy management, property maintenance services and various community programs and activities to Social Housing residents on the Newleaf estate in Bonnyrigg.

This year, we provided tenants with numerous opportunities to engage with SGCH staff who work in the Newleaf Communities office. Our Street Meets, Bonnyrigg Tenants Group and coffee sessions for people from different cultural backgrounds all gave tenants the chance to share ideas about activities and programs they would like to see offered in the local area.

Bonnyrigg youth were also given a voice through our newly established Bonnyrigg Youth Council (BYC) which brings together young people aged 12-24 who have an interest in strengthening their leadership and team work skills, are eager to make new friends and are passionate about making Bonnyrigg a great place to live. The BYC meet monthly to plan activities, events and programs for youth. This year they participated in a range of needs analysis surveys and workshops, and team building forums including a trip to Treetops Adventure Park. They also worked together to design a promotional flyer for the group which they sent to all tenants.

In addition, the Bonnyrigg Neighbourhood Watch Group met bimonthly to talk about crime prevention.

Community safety matters to all Bonnyrigg residents and the group learnt about reporting crime, watching out for suspicious behaviour and keeping themselves and their homes safe. Working closely with Fairfield Police, Neighbourhood Watch members hosted the Coffee with a Cop Program in June, which offered a unique opportunity for local residents to speak with police officers, ask questions and learn more about police work in their neighbourhood. The group also partnered with Fairfield Council to deliver the Micro Dot project, where residents were able to tag household items like TVs, DVD players and stereos so police can identify their possessions, in the event that they are ever stolen.

As well as running tenant groups, the Newleaf team have built relationships with key stakeholders, residents and local service providers through the Community Reference Group and Bonnyrigg Network Group. Members of these groups have partnered with us on a number of exciting projects which connect tenants to local programs and their neighbours. Some of these included the Multicultural Community Kitchen which draws locals together to share in cooking traditional food and enjoying a meal, NAIDOC week celebrations with Bonnyrigg Public School, Bonnyrigg Kids Write which is a collection of stories written by local students and our Mirror Mirror Program which educated girls in years 9 and 10 at Bonnyrigg High School about body image and women's health.



Footy Colours Day

It was a clash of the footy codes in September when Bonnyrigg Public School students wore their favourite football jerseys to school in support of Footy Colours Day.

Working with the Newleaf Communities team, the students raised \$600 for Fight Cancer Foundation.

The students also enjoyed a visit from the Parramatta Eels, footy skills clinics, art workshops and games.

SGCH staff have marked Footy Colours Day for many years, but this year was more personal after our CEO's diagnosis of cancer.

Over 800 kids and teens in Australia are diagnosed with cancer every year and during treatment and recovery, children and teens can have a lot of time away from family, friends and school.

Fight Cancer Foundation has developed educational programs to support children and young people during long absences from school.

"Unfortunately, Cancer seems to touch us all in some way and it doesn't discriminate. As this disease also affects children, it is something we wanted to get behind as a school community and raise awareness about." said

Assistant Principal of Bonnyrigg Public School, Fiona Filippi.

"We were also saddened to hear about Nazha and wanted to do something to support SGCH given we work so closely with Newleaf Communities on a range of projects.

"By taking part in Footy Colours Day we hope we have contributed to giving young people living with cancer a brighter future."

In the media

Coffee with a Cop Fairfield Advance and Fairfield Champion, 9 June 2015

Tales from the Kitchen, Fairfield Advance, 1 July 2015

Optus Rockcorps at Bonnyrigg Public School Optus Rockcorps Media Alert, 26 August

Fans show true colours for charity Fairfield Advance, 9 September 2015

Footy Colours at Bonnyrigg, Daily Telegraph Galleries, 9 September 2015



Special guests at Riverwood: m Project's Miled Akke, Mark Coure MP, Nick Varvaris MP with SGCH's General Manager, Group Business Initiatives, Karen Walsh.

Special visitors at Bonnyrigg and Riverwood

Both our Newleaf and Washington Park estates have drawn the attention of government and other community housing providers this year.

In May, we hosted 11 delegates from South Australia for our inaugural 'Insight Tour'.

Representatives from Junction Australia, aged care provider ECH, local and state government and urban renewal agency Renewal SA joined staff from across SGCH to learn about our involvement in large scale urban development projects while visiting both sites and meeting our tenants.

We also hosted international guests from Housing New Zealand and while sharing information about a number of our programs, were able to learn about their shared home ownership program.

Ultimately, community housing providers share the same vision – to provide people with affordable, quality housing in stable communities – which is why it is important to form strategic partnerships with other organisations to achieve this.

In June, the Minister for Social Housing, Brad Hazzard

toured the Newleaf estate with Tanya Davies, the Parliamentary Secretary for Youth Affairs and Homelessness, to understand how the redevelopment of the estate is progressing under the new arrangement with Land and Housing Corporation, SGCH and Urban Growth. They were joined by a Channel 9 news crew who ran a story about the development and other Social Housing estates the NSW Government is developing.

More recently, State MP Mark Coure and Federal MP, Nick Varvaris were keen to tour Washington Park after meeting and talking with SGCH staff at the Kogarah Community Sleepout. This was an excellent opportunity to showcase our work in the Riverwood community.

Mark Coure was so impressed with Washington Park and SGCH that he shared his thoughts through an opinion piece in the St George and Sutherland Shire Leader, saying "SGCH is to be applauded for its work in developing and creating a socially mixed community that fosters a sense of belonging and ownership through well-planned open spaces and shared community facilities.

"I strongly support further partnerships between the private sector and government in the area of public and Social Housing."



Riverwood community renewal

At SGCH's Washington Park Social Housing development in Riverwood, approximately 35 residents are now regularly enjoying working in the on-site community garden. Residents embraced the opportunity to expand their gardening knowledge by participating in six workshops run by the Community Greening Project of the Royal Botanical Gardens. Meanwhile, other Riverwood residents enjoyed the revamped Riverwood Community Garden managed by the Riverwood Community Centre (RCC).

The community room at Washington Park has also been well appreciated with residents using it to participate in a range of leisure activities including Stretch and Relax classes, while the RCC provided dance, art and seniors groups.

Riverwood is an area where we are continuing to strengthen a number of local partnerships. In the last year, we supported the Riverwood Spring Festival which attracted over 1,000 people, the Men's Shed and its weekly resident BBQ, and two of the local schools which a number of our Strive Scholarship winners attend. We also partnered with the Clearer and Greener group who look at new innovative ways to clean up and prevent dumping and waste. The group oversees a team of 25 local volunteers who pick up rubbish in the area each month.

Other sites

At a number of our other sites we have also built partnerships with local providers to deliver a range of services and events to the local community. Some of these have included gardening workshops, Clean SWEEP days to help tenants dispose of large, unwanted items and establishing working groups where local services can pool their resources and share information and work together for the benefit of their local community. We also worked with Randwick Council on its initiative to reduce

illegal dumping and educate tenants about waste management and recycling.

We met with tenants through local barbecues or home visits to find out more about what activities and opportunities they feel are important for their local neighbourhoods. Many of our tenants expressed an interest in either setting up or becoming more involved in already established community gardens. Where we have existing community gardens, we promoted the benefits of these at resident barbecues and encouraged people to become involved.

We also progressed plans to establish community gardens at Menai, Eastlakes and Liverpool. Recently, we laid the foundations for a community garden at George Street Liverpool with the support of volunteers taking part in Optus Rock Corps. This is a global youth movement whose mission is to get the world's youth to experience the power of volunteering. It is hoped that this garden will encourage more tenants to get involved and that the 22 children living in the apartments at George Street will plant their own vegetables, fruit trees and flowers.

In the media

Commencement of work on Newleaf Estate Channel Nine 6pm News Bulletin, 17 June 2015

Public housing gets bulldozed for estate Liverpool Leader, 24 June 2015

Site work turns over Newleaf Fairfield Advance, 24 June 2015

Washington Park Social Housing project at Riverwood North a shining example of public-private partnership St George and Sutherland Shire Leader, 8 August 2015

Our Team

Languages and origins

36.9%

From a non English speaking background

Born outside Australia

39.47%

Speak two or more languages 44.74%

Study

37.72%

Degree qualified

15.79%

Living Status

2.63%

Have ever lived in Social Housing 11.4%

Our people and culture are our greatest strength. Our customers are at the heart of everything we do. We live our values every day. Our team spirit is energising and inspiring. Being our best self in every interaction and the best team we can be means that ultimately we deliver the best service we can to the individuals, families and communities we serve.

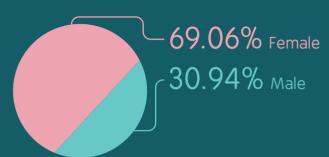
As a team, 2015 has been incredibly challenging, sad and inspiring. With our CEO's cancer diagnosis and her later resignation, the waves of grief continue to wash over all of us every day. At the same time, inspired by Nazha's courage and grace through adversity, we have been united and inspired like never before. Our strong passion and team spirit has sustained us, motivated and energised us to continue to be leaders in serving the community, to seek out and take up opportunities, to build partnerships and to grow and adapt in ways that ensure we are aligned and working to purpose.

We believe leadership and culture are the cornerstone of high performance. We have invested significant time in leadership and culture workshops for all levels of leaders across the organisation, building capability, increasing awareness, strengthening conversations, creating change readiness and building resilience. Most importantly, this program has consistently united us in working to purpose and strengthening our connection to our customers and to each other.

Our 30th anniversary events began with a keynote speech by Harvard Business School Professor Frances Frei: Uncommon Service - How To Win By Putting Customers At The Core Of Your Business. The event was well supported and the feedback from our corporate and not-for-profit partners was overwhelmingly positive. Our leadership team have progressed with the valuable tools and lessons from the presentation and subsequent workshop to bringing increased customer centricity to our work.

As part of our commitment to our customers we reviewed our organisational structure so we can deliver even better service going forward. We have established a Customer Service Division, bringing together all customer facing roles, increasing our ability to provide an integrated, efficient customer service experience every time. We have also established a Group Business Initiatives team, recognising the need to dedicate time and resources to monitor and ensure business excellence and to build for the future.

Gender



Executive team 60%/40%

Senior management 61.11%/38.39%

Total staff

121

Customer Service	55
evelopment & ortfolio Services	20
overnance & inancial Services	11
Froup Business Initiatives	13
Office of the CEO	4
eople & Group Services	18

We now have five divisions – Customer Service,
Development and Portfolio Services, Group Business
Initiatives, Governance and Financial Services and
People and Group Services. We have a team of 121
people. Significantly, our staff turnover for the year was
very healthy, at just 7%. We achieved our highest overall
staff satisfaction rating this year, 86%, and maintained a
strong engagement score of 80%. These scores reflect
the intangible strength of the team that continues to
make SGCH a truly great place to work.

At SGCH we strongly value personal growth, development and wellbeing. We recognise the importance of personal transformation in creating sustained organisational transformation. We provided a range of learning and development activities on topics including skill building, team development, compliance, health and wellbeing. We continued to support a number of staff to complete studies, with 16% of staff currently completing higher education courses. We also facilitated a number of career opportunities through secondments to different teams and permanent placements across the business. Throughout the year, more than half of the permanent role opportunities were filled with internal candidates. We believe in providing continued opportunity for growth and development in a variety of ways, that builds competence, engagement and organisational capability.

At SGCH we are guided by our values in everything that we do. Our staff survey indicates that an overwhelming 95% of our staff believe in the overall purpose and values of our organisation and 86% would recommend SGCH as a good place to work. We enjoy working together to serve individuals, families and whole communities.

A place where people want to work

- Supportive team culture
- Customer focused
- Career opportunities
- Strong learning and development and personal growth opportunities
- Leadership development
- Great working environment
- Recognition
- Flexibility
- Fun.

Our Team

(continued)

30th anniversary celebrations

In recognition of our 30th anniversary, we provided staff with a number of opportunities to celebrate, relax, have fun, and get to know each other both inside and outside of the working environment.

To express our appreciation of staff and boost morale, in July we arranged seated massages for all of our staff.

Later, in August, we ran a half day team building exercise that was designed to strengthen team bonds and provide staff with a chance to laugh together and make memories.

On Saturday 17 October more than 150 SGCH staff members, their families and pets, gathered in Centennial Park to enjoy a traditional Aussie BBQ. The Summer Shindig event was a relaxed and fun-filled occasion, with everyone enjoying the opportunity to chat to each other without the pressures of work. The day featured face painting, a Giant Connect 4 and lots of family fun.

One staff member commented, "It's been great getting to know people away from the office, particularly people who I don't chat to regularly. I definitely feel like I've built some stronger relationships as a result of today."

City to Surf

In support of Nazha, a team of SGCH staff participated in the City to Surf, raising money for the Pancare Foundation. This idea was sparked by one of our employees, Natasha, who experienced cancer some years ago and lost one of her legs as a result. She was an inspiration to us all, walking the whole 14km on crutches! With wonderful team support and a fantastic team spirit, the City to Surf was enjoyed by all.

Work Health and Safety

SGCH is committed to providing a safe work place for its workers. In 2014-2015, we continued to improve our internal processes for managing Work Health and Safety (WHS). Our SGCH Group WHS Committee, comprises one Management Representative and fifteen Employee Representatives. The Committee is a representation of the key business areas within the Group, and all our office locations.

The Committee met bi-annually with special meetings scheduled as required. We have policies and safe work procedures in place to direct our workers. We encourage staff to provide feedback to improve our WHS practices, and identify work place hazards. We also undertake annual workplace inspections to identify additional hazards and conduct WHS training for all staff tailored to the needs of our business.

As part of our Risk Management Framework, we have documented the key risks impacting the safety of our staff, contractors and visitors, and have treatment actions in place to mitigate them. All of our WHS incidents and hazards are managed in our electronic record system. This system ensures the secure, timely and accurate lodgement of WHS information. It also provides management reporting which allows us to monitor any trends in WHS hazards and incidents.

Health and safety is critically important at SGCH and we continue to work with staff, contractors and all who engage with us to create a safe work environment.







SGCH's 30th anniversary event featuring guest speaker Professor Frances Frei: Uncommon Service – How To Win By Putting Customers At The Core Of Your Business.





SGCH staff celebrate our 30th anniversary at our Staff Shindig.





Farewell Nazha

In August 2015, our CEO, Nazha Saad resigned to focus on her health following her diagnosis of cancer.

As someone who has been been hugely influential in the community housing sector, and particularly at SGCH, we take the time to acknowledge the remarkable contribution she has made.

Leading SGCH for the past eight years, Nazha's achievements have been impressive. Her tenure saw SGCH grow three-fold; expanding our property portfolio from 1,300 to over 4,300 homes today, and increasing the net assets of the business from \$4.5 million to \$500 million.

Nazha oversaw SGCH's involvement in the first Public Private Partnership in Social Housing to redevelop the Bonnyrigg housing estate in Western Sydney, and the vesting of 1,180 homes to SGCH under the Nation Building Economic Stimulus Plan.

Honoured as a finalist in the 2011 Telstra Business Women's Awards, Nazha has always remained focused on creating and maintaining a culture at SGCH where social outcomes are achieved through effective business and commercial practices.

She has never lost sight of the plight of those that are less fortunate, and has used her personal strengths, business nous, and intrepid determination to achieve outcomes for our society's most vulnerable and disadvantaged.

Over many years, and specifically through her commitment to the CEO Sleepout, Nazha has been hugely influential in eloquently educating the broader community about what life is like for the 105,000 people who are homeless in Australia on any given night. She has used her position in leadership to give a face to the homeless - dispelling myths and stigmas, and reminding us that none of us are ever too far away from a set of tragic circumstances that could leave us without a stable home.

Through Nazha's participation in the CEO Sleepout over the last four years, she has passionately advocated for providing more affordable housing as well as greater funding for homelessness support services. In addition, she has raised over \$100,000 for Vinnies' homeless services.

In recognition of her outstanding contribution to the study and practice of public administration, as well as her service to the Institute of Public Administration of Australia (IPPA), in 2012 Nazha was named a National Fellow of the IPPA.

In 2014, she completed the Harvard Business School's "Perspectives on Non-profit Management" and spearheaded Australia's largest single Community Housing finance deal - our \$61 million debt facility with Westpac.

The same year, she was named as one of 2014's '100 Women of Influence' by Westpac and the Australian Financial Review, a trait that she employed in her roles on the board of the NSW Federation of Housing, as a foundation Director of Social Enterprise Sydney, a member of the NSW State Minister's Community Housing Advisory Committee, PowerHousing Australia and the Federal Government's Advisory Panel on Housing Assistance Reform.

Nazha has led SGCH during a momentous period of change for the sector, and has been able to navigate complex changes, challenges and opportunities while continuing to be an inspiration and positive, adaptive leader.

We congratulate her on her many achievements and thank her for her the outstanding contribution she has made to the community housing sector, as well as to SGCH.

A dearly loved colleague, leader and friend - she will be sorely missed, but forever a part of our SGCH family.

Our thoughts and prayers continue to be with her, as she continues with her treatment.





"Nazha, your contribution to SGCH and the sector has been immeasurable. You are widely admired by your housing colleagues across the world, and most importantly though, tonight thousands of people will go to sleep in a safe, affordable home, and wake up to a better tomorrow, because of the work you have led."

Scott Langford

Chairman PowerHousing Australia



"I can honestly say that you are one of the most genuine, loving people that I have ever worked for. You always showed genuine care and compassion towards people and would spend the time and effort to really get to know them. I thank you for all the support and guidance. You have definitely left a legacy that will keep on living through each and every one of us."

Milan Ostojic SGCH staff





"Thank you for leading us in directions we never thought possible. Thank you for being patient and caring while also letting us deal with change. SGCH grew like a flower under your influence and so did many of us."

> **Tanya Dimic** SGCH staff





had on SGCH, our heart and

SGCH staff

Melissa Prior

Thank you Nazha for your...

positivity cheeky smile guidance encouragement

love inspiration strength confidence in us

contagious laugh passion style clarity

sense of humour hard work aspiration vision heart compassion girl power leadership example honesty energy kindness legacy...

Thank you for being you!

From the SGCH family.









30 June 2015

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Your Directors present their report on St George Community Housing Limited ("the Company") for the year ended 30 June 2015.

Directors

The names of those who have been Directors during the year and at the date of this report are as follows:

Dennis Cafe

Ian Kenneth Ellis

Annette Gallard

Salaheddine Kahil (Salah)

Graham Millett

Graham Rowlson

David Thrift

All directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

Company Secretary

Martin Baird

Nazha Saad (resigned 14 September 2015)

Trevor Wetmore (appointed 25 August 2015)

Principal Activities

The principal activity of the Company during the financial year was the provision of housing services and assistance to low and moderate income earners. No significant change in the nature of these activities occurred during the year.

The Company is involved with many State and Federal government agencies. Any change in the policies of these governments may impact upon the way the Company performs its principal activity.

Operating Results

The surplus of the Company amounted to \$65,949,485 (2014: \$149,879,038). The Company is exempt from Income Tax.

Operating and Financial Review

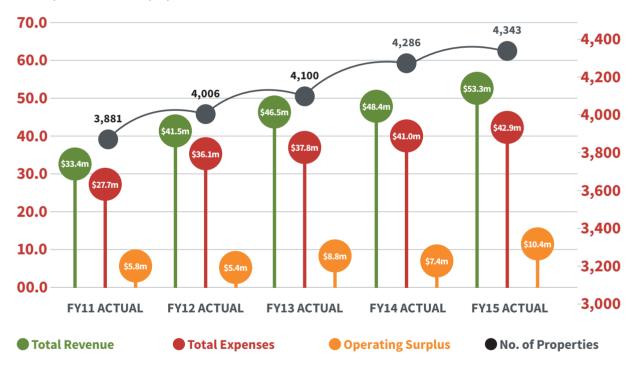
The operating and financial review is the Directors' perspective of St George Community Housing Limited's financial performance. It assists members to understand and interpret the summary financial statements. It should be read in conjunction with the financial statements and accompanying notes.

The Board monitors a range of financial information and operating performance indicators to measure performance over time. Out of several financial measures, a key measure of financial success is the operating surplus, as this is the realised operating surplus that is available to acquire further properties, and thereby deliver on the Company's affordable housing objectives.

Total comprehensive income for the year ended 30 June 2015 was \$65.9m, which includes the fair value gain on investment properties. The reconciliation below depicts how the operating surplus is derived from total comprehensive income for the year.

		2015	2014
		\$'000	\$'000
	Total comprehensive income for the year attributable to the members of St George Community Housing Limited	65,949	149,879
Less	Initial gain on acquisition of investment properties	-	83,591
	Fair value movement on investment properties	55,525	59,085
	Operating Surplus	10,424	7,203

The company has been continously achieving operating surpluses with funds from these being reinvested through the acquisition of further properties, as illustrated below.



During the year, the Company has purchased dwellings in O'Sullivan Road, Leumeah, Wrentmore Street, Fairfield, Second Avenue, Loftus and Irrubel Street, Caringbah for a combined purchase price of \$7.5m.

Vesting Property Target Management

The Company has an obligation to construct or acquire 408 new homes by June 2021. It has made good progress towards this target and continues to seek out acquisitions opportunities. At 30 June 2015 the Company has delivered 27 new homes. The Company has a pipeline of developments at a number of sites. These developments will deliver over 240 new homes with over 120 being delivered by June 2016.

Operating and Financial Review (continued)

Management Highlights	2015	2014
Operating EBITDA margin	20.6%	17.6%
Cost to revenue ratio (excludes fair value gain from the revenue)	0.80	0.85
Operating cash flow adequacy ¹	1.21	1.26
Gearing ratio	4.35%	2.70%
Loan to value ratio	4%	3%
Cash and cash equivalents at the end of the financial year	\$35.9m	\$28.3m
Borrowings	\$21.1m	\$10.8m
Undrawn facility available	\$50.5m	-

 $^{^{1}}$ reflects the available cash flow from operating revenues offset by the payment of the operating expenses which excludes the investing and financing expenses.



Cash Management

The Company's financial position continues to be strong. The Company maintains a healthy cash balance of \$35.9m. At the date of this report the Company has no debt payable within the next 12 months.

Treasury Management

The Company manages its exposure to financial market risks by way of a formal treasury policy encompassing among other things: interest rate, liquidity and credit risk management. Risk management is undertaken over multiple timeframes with risk management activity reviewed by the Audit and Risk Committee.

The overarching treasury policy parameters for interest rate management reflect the Company's objective to balance the desired level of certainty for interest expense while also retaining an appropriate level of flexibility to respond to external financial markets by way of hedging the interest rate risk.

Property Management

Pursuant to the Company's valuation process and to reflect the investment properties as per the fair value model expressed by AASB 140 - Investment Property, the Company completed an external valuation as at 30 June 2015 for all the owned properties.

Future Developments -Short and Long Term Objectives of the Company

The Company is expected to experience growth as a consequence of entering the Affordable Housing market. The Company has established a Development and Construction department in order assist it to meet the vesting obligations. The extent of the growth cannot be measured with any level of certainty at this time.

The longer term strategy is for the Company to increase its ability to develop and construct Affordable Housing dwellings over the next ten years and to participate in Public Private Partnerships that may eventuate.

Significant Events after the Reporting Date

The following matters arose after the reporting date:

- The title for two properties at Edgeworth Place, Cartwright passed to the Company in September 2015 for consideration of \$1.4m.
- As a result of active portfolio management, the Company has sold two properties located in Sefton and Greenacre, with sales proceeds of \$1.6m. The proceeds have been re-invested to build new dwellings.
- The Company has incorporated another wholly owned subsidiary SGCH Sustainability Limited. This legal entity is in the process of signing a finance facility with Clean Energy Finance Corporation which will provide \$60m of debt finance to facilitate the construction of over 200 new dwellings across the Sydney metropolitan region. SGCH Sustainability will commence operations in financial year 2016 and has been registered as Tier 1 housing provider.
- Since the year-end, a further draw-down of \$4m has been made from the facility with Westpac Banking Corporation.

Other than the foregoing, no matter or circumstance has arisen since 30 June 2015, that has significantly affected, or may significantly affect the Company's operations, the results of those operations, or the Company's state of affairs in future financial years.

Significant Changes in State of Affairs

There were no significant changes in the state of affairs of the Company during the financial year.

Environmental Issues

The Company's operations are not regulated by any significant environmental regulation under a law of the Commonwealth or of a state or territory. The Company is governed by environmental regulations managed by local government as applied to residential properties.

Directors' Qualifications, Experience and Special Responsibilities



Dennis Cafe Chairman

Qualifications and Experience

B Sc (Tech) Civil Eng (UNSW) Local Govt Engineer. Engineering, management, town planner, former GM of Woollahra Council, management consultant in private & public sectors, former SGCH employee (asset & change Management) 2004 - 2007; university lecturer in risk & asset management. Currently Special Projects Engineer Rockdale City Council.

Special Responsibilities

Chairman of the Board. Chairman of the Nominating & Corporate Governance Committee and the Management Development and Compensation Committee.



Ian Kenneth Ellis **Vice Chairman**

Qualifications and Experience

Assoc Dip Police Studies (Newcastle). Ike retired as Assistant Commissioner of the NSW Police Force in 2000. He is a graduand of the Australian Police Staff College Senior Officers Course, Senior Executive Program and Senior Executive Officers Course. Amongst many awards, in 1997 he was awarded the Australian Police Medal and later, the Police Commissioner's Olympic Commendation and Citation and the Deputy Commissioner's Commendation for Youth Issues. He is a former Director Safety & Security NSW Department of Education & Training.

Ike has a long serving interest in the well being of the youth of NSW and has held Ministerial Appointments to the Juvenile Justice Advisory Committee. He currently is appointed to the Board of Directors of Police Citizens Youth Clubs (PCYC) and is the recipient of a Life Governor Award for the PCYC.

Special Responsibilities

Vice Chairman of the Board.



Annette Gallard Non-executive Director

Qualifications and Experience

BSoc Stud (USyd) MComm (UNSW) GAICD. Annette retired from the public service after a career of 28 years, 18 of which were in senior executive positions in the Community Services and Housing portfolios. Her most recent position was Chief Executive Officer, NSW Community Services. In 2012 she was awarded the Public Service Medal for outstanding public service to the achievement of social justice in NSW, particularly Aboriginal people.

Special Responsibilities

Member of the Audit & Risk Committee.



Salah Kahil **Non-executive Director**

Qualifications and Experience

BSc Dip App Sc Masters Biomedical Engineering (Uni of NSW). Tenant of SGCH. Technical Officer with Douglass Hanly Moir Pathology. Governance experience as a Director of SGCH and Accommodation for Youth.

Directors' Qualifications, Experience and Special Responsibilities (continued)



Graham Millett Non-executive Director

Qualifications and Experience

BA Dip Ed (Macq) MBA (Macq) AIQS (Affil). (Aust Instit Qty Surveyors). Formerly Building Economist with Commonwealth Dept of Housing & Construction; GM National Building Technology Centre for CSIRO's Division of Building & Construction; then Head of Group property Qantas. University lecturer in strategic management, global strategy, competition in Asia Pacific, project management and new enterprise management. Designs corporate education programs.

Special Responsibilities

Member of the Audit & Risk Committee, the Management Development and Compensation Committee and the Chairman of the Group Development and Construction Committee.



Graham Rowlson Non-executive Director

Qualifications and Experience

NSW Service Manager for Control Systems Technology Pty Ltd. Previously a Director of SGCH for 3 years, including Chairperson for 2 years, involved in the Growth Project in the Co-op's formative years and liaised with other Housing Organisations in developing strategies for further growth.

Special Responsibilities

Member of the Nominating & Corporate Governance Committee.



David Thrift Non-executive Director

Qualifications and Experience

Retired company Director and senior executive with extensive experience in credit/risk management across a range of industries. Strong background in integration of acquisitions with experience in organisation culture, operations and IT. Spent 17 years with GE Capital with final position being Senior Executive Director Risk and Ombudsperson. Prior to this, employed at senior management levels with consultants and financial organisations across Australia.

Special Responsibilities

Chairman of the Audit & Risk Committee, member of the Management Development and Compensation Committee and member of the Nominating & Corporate Governance Committee.



Additional Directors of SGCH Portfolio Limited



Philip Manidis Non-executive Director

Qualifications and Experience

BBusSc, MCRP, FAICD. Philip was Founder and Managing Director of Manidis Roberts – a successful and profitable professional service employing over 100 staff. He has a particular interest in developing high performing teams, ensuring effective governance and providing a strong platform of growth, profitability and risk management. He is a major participant and shaper on alliance programs and projects for major infrastructure projects in the transport, water and energy sectors.

Special Responsibilities

Member of the Audit & Risk Committee and Group Development and Construction Committee.



Jane Hewitt Non-executive Director

Qualifications and Experience

BAppSc (Land Economics). Jane founded UniLodge (a leading provider of student accommodation), pioneered the international student accommodation market in Australia and is a leader in the corporatisation and professional management of student facilities on and off University campuses. She has extensive experience in business operations and real estate development of medium and high density housing. She is contributing to the development of social housing policy via her work with Social Ventures and is a Director of the Beacon Foundation - youth services organisation.

Special Responsibilities

Member of the Group Development & Construction Committee.



Victoria Weekes Non-executive Director

Qualifications and Experience

BComm LLB, FAICD, SFFinsia. Victoria is a professional non-executive director with more than 25 years experience as a senior executive in the financial services sector. Victoria is the Independent Chair of OnePath Funds Management, OnePath Custodians and Oasis Funds Management, and a non-executive director of the Sydney Local Health District and the NSW Livestock Health & Pest Authority. Victoria has wide ranging executive experience including investment banking and corporate advice, regulatory policy, legal, compliance and risk management. During her executive career Victoria was the Co-General Counsel of Citigroup Australia and the General Manager responsible for Compliance and Operational Risk for the Westpac Group. Victoria is a Member of the ASIC Markets Disciplinary Panel.

Special Responsibilities

Member of the Nominating & Corporate Governance Committee and Group Development and Construction Committee.



Meetings of the Directors

During the financial year and up to the date of this report, 19 meetings of Directors were held. Attendance by each Director was as follows:

	Fi Boa		Audit Comn		& Cor Gove	nating porate rnance mittee	Develor Compe	ement oment & nsation nittee
Director						◇		
D Cafe	19	18	-	-	1	1	1	1
I Ellis	19	17	-	-	-	-	-	-
D Thrift	19	19	5	5	1	1	1	1
G Millett	19	15	5	5	-	-	1	1
A Gallard	19	15	4	4	-	-	-	-
G Rowlson	19	13	-	-	1	1	-	-
S Kahil	19	10	-	-	-	-	-	-





Eligible to Attend Attended



Company Secretarys' qualifications

Trevor Wetmore Company Secretary

CA ANZ, GAICD (appointed 25 August 2015)

Nazha Saad Company Secretary

MBA (AGSM-UNSW), Diploma in Safety Science, B.App.Sc (OT) (resigned 14 September 2015)

Martin Baird Company Secretary

BBus, Dip CSP; FCSA, FCPA, GAICD

Indemnifying Directors, Officers or Auditors

Deeds of Indemnity have been entered into between the Company and Directors and Officers that indemnify them from financial losses that may occur arising from the performance of their duties. No indemnities have been given during or since the end of the financial year for any person who is or has been an auditor of the Company. Directors' and Officers' insurance premiums are paid by the Company.

The policy prohibits the disclosure of amounts paid.

Proceedings on Behalf of the Company

No person has applied for leave of Court to bring proceedings on behalf of the Company or intervene in any proceedings to which the Company is a party for the purpose of taking responsibility on behalf of the Company for all or any part of those proceedings.

The Company was not a party to any such proceedings during the year.

Contributions on Winding Up

In the event of the Company being wound up, ordinary members are required to contribute a maximum of \$2 each. The total amount that members of the Company are liable to contribute if the Company is wound up is \$1,410 based on 705 current ordinary members.

No options over shares or interests in the Company were granted during or since the end of the financial year and there were no options outstanding at the date of this report.

This report is made in accordance with a resolution of Directors, pursuant to section 298(2)(a) of the Corporations Act 2001.

Signed in accordance with a resolution of the Board of Directors.

Ike Ellis

Vice Chairman Sydney, 27 October 2015

David Thrift

Chairman of the Audit & Risk Committee Sydney, 27 October 2015

Discussion and Analysis of the Summary Financial Statements



Basis of Preparation of the Summary Financial Statements

The Summary Financial Statements are an extract from the full financial statements for the year ended 30 June 2015. The financial statements and disclosures in the Summary Financial Statements have been derived from the 2015 consolidated financial statements of St George Community Housing Limited.

A copy of the full financial statements and auditors' report will be sent to any member, free of charge, upon request.

The discussion and analysis is provided to assist members in understanding the Summary Financial Statements. The discussion and analysis is based on St George Community Housing Limited's financial statements and the information contained in the Summary Financial Statements.

The financial statements are presented in Australian Dollars which is the Company's functional and presentational currency.

Statement of Profit of Loss and Other Comprehensive Income

Total revenue increased by \$4,985,655 (10.3%) to \$53,259,018 (2014: \$48,273,363). Total expenditure increased by \$1,745,902 (4.2%) to \$42,964,926 (2014: \$41,219,024). The surplus for the financial year decreased by \$83,929,553 (56.0%) to \$65,949,485 (2014: \$149,879,038).

Statement of Financial Position

Total assets increased by \$74,968,072 to \$568,900,746 (2014: \$493,932,674) representing an increase of 15.2%. The increase is due in part to the fair value increment recognised with respect to investment property of \$55,525,432 following the valuation exercised carried out by an independent registered property valuer as at 30 June 2015.

Additional spend on investment properties has been made during the current financial year, with property acquisitions being made in Fairfield, Caringbah and Loftus. Furthermore, capital spend with respect to ongoing projects at Belmont St and Westmead have also contributed to the increased asset base.

Total liabilities increased by \$9,018,587 to \$50,361,422 (2014: \$41,342,835) representing an increase of 21.8%. The increase is predominantly due to a new loan facility, which was entered into on 14 October 2014 with Westpac Banking Corporation. The facility is for \$61,000,000, with an initial draw down of \$10,500,000 having been made in May 2015.

Statement of Cash Flows

Cash flow improvements during the financial year were a result of increased rental income, grants received and good control over expenditure.

Statement of Changes in Equity

During the year ended 30 June 2015 \$55,525,433 was transferred to the Investment Property Reserve, which reflects the fair value gain on investment property for the year.

Summary Consolidated Statement of Profit or Loss and Other Comprehensive Income

For the year ended 30 June 2015

	Note	2015	2014
		\$	\$
Revenue	2	53,259,018	48,273,363
Other income	3	55,655,393	142,824,699
Expenses			
Property expenses		(26,023,445)	(25,576,524)
Employee benefits expense		(10,871,896)	(10,348,577)
Depreciation and amortisation		(647,567)	(486,710)
Finance costs		(1,317,588)	(760,844)
Office rental expenses		(487,278)	(498,053)
Professional fees		(714,919)	(961,472)
Other expenses		(2,902,233)	(2,586,844)
Surplus for the year attributable to members of St George Community Housing Limited		65,949,485	149,879,038
Other comprehensive income for the year		-	-
Total comprehensive income for the year attributable to members of St George Community Housing Limited		65,949,485	149,879,038

Summary Consolidated Statement of Financial Position

As at 30 June 2015	Note	2015	2014
		\$	\$
Current assets			
Cash and cash equivalents		35,931,937	28,313,439
Trade and other receivables		3,351,110	4,275,805
Other current assets		1,137,020	715,524
Total current assets		40,420,067	33,304,768
Non-current assets			
Property, plant and equipment		1,494,633	1,882,544
Investment property and capital works in progress	4	526,886,046	458,745,362
Other financial assets		100,000	-
Total non-current assets		528,480,679	460,627,906
Total assets		568,900,746	493,932,674
Current liabilities			
Trade and other payables		5,357,899	4,998,012
Employee benefits		956,220	849,280
Borrowings		212,125	671,900
Deferred grants		840,356	1,756,709
Unexpended grants		4,669,217	7,215,435
Total current liabilities		12,035,817	15,491,336
Non-current liabilities			
Employee benefits		146,795	89,711
Borrowings		20,339,620	10,160,000
Deferred grants		17,446,029	15,208,627
Unexpended grants		393,161	393,161
Total non-current liabilities		38,325,605	25,851,499
Total liabilities		50,361,422	41,342,835
Net assets		518,539,324	452,589,839
Equity			
Accumulated surplus		53,477,467	43,053,415
Reserves		465,061,857	409,536,424
Total equity		518,539,324	452,589,839

Summary Consolidated Statement of Changes in Equity

For the v	<i>l</i> ear	ended	130.	June 2015	
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Tor the year ended 30.	Accumulated Surplus	Planned Maintenance Reserve	Investment Property Reserve	Total Equity
	\$	\$	\$	\$
Balance at 30 June 2013	25,912,576	5,909,693	270,888,532	302,710,801
Surplus for the year	149,879,038	-	-	149,879,038
Other comprehensive income for the year	-	-	-	_
Total comprehensive income for the year	149,879,038	-	-	149,879,038
Transfer to reserves	(132,738,199)	(5,909,693)	138,647,892	-
Balance at 30 June 2014	43,053,415	-	409,536,424	452,589,839
Surplus for the year	65,949,485	-	-	65,949,485
Other comprehensive income for the year		-	-	-
Total comprehensive income for the year	65,949,485	-	-	65,949,485
Transfer to reserves	(55,525,433)	-	55,525,433	-
Balance at 30 June 2015	53,477,467	-	465,061,857	518,539,324



Summary Consolidated Statement of Cash Flows

For the year ended 30 June 2015

	2015	2014
	\$	\$
CASH FLOW FROM OPERATING ACTIVITIES		
Receipts from customers	56,221,342	47,912,015
Payments to suppliers and employees	(45,128,910)	(41,318,723)
Interest received	793,193	960,864
Finance costs paid	(1,903,187)	(760,844)
Net cash provided by operating activities	9,982,438	6,793,312
CASH FLOW FROM INVESTING ACTIVITIES		
Proceeds from sale of investment properties	-	4,028,000
Proceeds from sale of property, plant and equipment	54,783	-
Payment for investment properties	(12,785,507)	(13,316,008)
Payment for property, plant and equipment	(259,656)	(151,787)
Payment for investment in unlisted shares	(100,000)	-
Net cash used in investing activities	(13,090,380)	(9,439,795)
CASH FLOW FROM FINANCING ACTIVITIES		
Repayment of finance lease commitments	(18,556)	(166,870)
Receipts from government bodies	239,796	1,660,257
Proceeds from borrowings	10,500,000	10,160,000
Repayment of borrowings	(175,999)	(9,989,996)
Interest on government grants	181,199	252,263
Net cash provided by financing activities	10,726,440	1,915,654
Net increase / (decrease) in cash held	7,618,498	(730,829)
Cash at the beginning of the financial year	28,313,439	29,044,268
Cash at the end of the financial year	35,931,937	28,313,439

Notes to the Summary Financial Statements

Note 1 Basis of Preparation of the Summary Financial Statements

The Summary Financial Statements have been prepared from the audited financial statements for the year ended 30 June 2015. The audited financial statements for the year ended 30 June 2015 are available on request from St George Community Housing Limited.

The financial statements are presented in Australian Dollars which is the Company's functional and presentational currency.

The financial statements, specific disclosures and other information included in the summary financial statements are derived from and are consistent with the full financial statements of St George Community Housing Limited. The summary financial statements cannot be expected to provide a detailed understanding of the financial performance, financial position and financing and investing activities of St George Community Housing Limited as the full financial report.

The accounting policies have been consistently applied to St George Community Housing Limited and are consistent with those of the preceding financial year in their entirety.

Note 2: Revenue	2015	2014
	\$	\$
Rental Revenue	40,599,690	35,707,520
Revenue from Government and Other Grants		
CHLP – Leased properties grants	8,260,459	7,714,458
Release of deferred grants	582,423	1,277,736
National Rental Affordability Scheme Incentives	1,446,655	1,152,565
Other	76,696	101,680
Total government and other grants	10,366,233	10,246,439
Other Revenue		
Interest received from corporations	793,193	941,631
Reimbursement – tenants and landlords	986,702	664,851
Management fees	513,200	712,922
	2,293,095	2,468,211
Total Revenue	53,259,018	48,273,363
Note 3: Other Income	2015	2014
	\$	\$
Initial fair value gain on acquisition of investment properties	<u> </u>	83,591,000
Fair value gain on investment properties	55,525,433	59,084,892
Gain on disposal of plant and equipment	54,783	
Other income	75,177	148,807
	55,655,393	142,824,699

Refer to note 4 for details of the valuation basis of the investment properties.

Notes to the Summary Financial Statements

Note 4: Investment property and capital works in progress

,	Note	2015	2014
		\$	\$
Balance at the beginning of year		458,745,362	306,309,962
Additions resulting from properties gifted	3	-	83,591,000
Properties purchased		7,473,372	11,703,503
Capitalised subsequent expenditure		5,141,880	2,084,005
Disposal of investment property		-	(4,028,000)
Change in fair value of investment property		55,525,432	59,084,892
Balance at the end of the year		526,886,046	458,745,362

Included within Investment property is a balance of \$12,202,046 (2014: \$7,471,772) which relates to capital works in progress.

The majority of investment properties are leased to tenants on low to moderate incomes. The lease terms vary depending on the property provider and range from 2 weeks to 12 month rolling contracts.

Ageing, Disability and Home Care which provided the grant used to purchase the property located at 182 Holden Street, Ashbury, has lodged a caveat over the

property. The commercial bills held with the Commonwealth Bank of Australia are secured by a mortgage held over the investment properties at Leumeah and Bankstown.

Valuation Basis

The fair value of investment properties has been determined by an independent registered property valuation company whilst capital works in progress are measured at cost.

Directors' Declaration

For the year ended 30 June 2015

The Directors of the Company declare that the summary financial statements of St George Community Housing Limited for the financial year ended 30 June 2015, as set out on pages 89-94:

(a) are an extract from the full financial statements for the year ended 30 June 2015 and have been derived from and are consistent with the full consolidated financial statements of St George Community Housing Limited.

This declaration is made in accordance with a resolution of the Board of Directors and is signed for and on behalf of the Directors by

Ike Ellis

Vice Chairman Sydney, 27 October 2015 **David Thrift**

Chairman of the Audit & Risk Committee Sydney, 27 October 2015



Tel: +61 2 9251 4100 Fax: +61 2 9240 9821 www.bdo.com.au Level 11, 1 Margaret St Sydney NSW 2000

Australia

INDEPENDENT AUDITOR'S REPORT ON THE SUMMARY FINANCIAL STATEMENTS

To the members of St George Community Housing Limited

Report on the Summary Financial Statements

The accompanying summary financial statements of St George Community Housing Limited, which comprises the summary statement of financial position as at 30 June 2015, the summary statement of profit or loss and other comprehensive income, summary statement of changes in equity and summary statement of cash flows for the year then ended, related notes and the directors' declaration are derived from the audited consolidated financial report of St George Community Housing Limited for the year ended 30 June 2015. We expressed an unmodified audit opinion on that financial report in our audit report dated 27 October 2015.

The summary financial statements do not contain all the disclosures required by the Australian Accounting Standards and the Australian Charities and Not-for-profits Commission Act 2012 (ACNC Act). Reading the summary financial statements, therefore, is not a substitute for reading the audited consolidated financial report of St George Community Housing Limited.

Auditor's Responsibility

Our responsibility is to express an opinion on the summary financial statements based on our procedures which were conducted in accordance with Auditing Standard ASA 810 Engagements to Report on Summary Financial Statements.

Opinion

In our opinion the summary financial statements derived from the audited financial report of St George Community Housing Limited for the year ended 30 June 2015 are consistent, in all material respects, with that audited financial report, on the basis described in Note 1.

BDO East Coast Partnership

Tim Sydenham

Partner

Sydney, 27 October 2015

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