ST.KILDA
Community Housing Ltd

BETTER
LIVES
FOR MORE
PEOPLE

ANNUAL
REPORT 2012

CONTENTS

CHAIR'S REPORT

Celebration is not the natural disposition of social reformers but in our case this year is different, as St Kilda Community Housing records its thirtieth year since its commencement.

The St Kilda Rooming House Issues Group became St Kilda Community Housing in 2006 and will have grown to 20 houses with 336 tenants by the end of 2012. Over the 30 years we have housed in excess of 3000 people who were in need of long-term, affordable housing. This has been achieved only with the support of our long-serving staff, community supporters, welfare organisation partners, stakeholders in all levels of government and board members devoting their time and expertise to the development of our organisation.

The people on our waiting list facing displacement or homelessness rely on our organisation providing a steady stream of new housing to meet their needs. We are meeting this challenge.

Perhaps the greatest satisfaction to our Board has been the launch of Second Chance, a social enterprise offering training and work opportunities to our residents. We have always believed that the provision of safe secure housing can be a springboard for residents to become more involved in work and learning.

Second Chance is a fledgling small business currently employing up to 20 residents in our maintenance, cleaning and gardening services. We hope that in future years Second Chance will be able to expand those opportunities for our residents. From a small beginning in September 2011, it has had a very promising start.

The success of our program would not be possible without the extensive partnerships we have with local agencies.

I thank our Board and our hard-working staff who have made a wonderful commitment to our program in 2011–12. During the year we welcomed new Board members David Gibbs and Catherine Harris. David is an experienced accountant and auditor and I thank him for his contribution. John Enticott, our General Manager, and Mandy Leveratt, Quality and Service Manager, made outstanding contributions to our organisation's growth and development in 2011–12.

We invite our supporters and stakeholders who have walked the journey to celebrate with us. For the future we will continue to demonstrate leadership in singles housing in the St Kilda area. We can celebrate our 30 years with a real sense of achievement.

Paul Madden
Chairperson
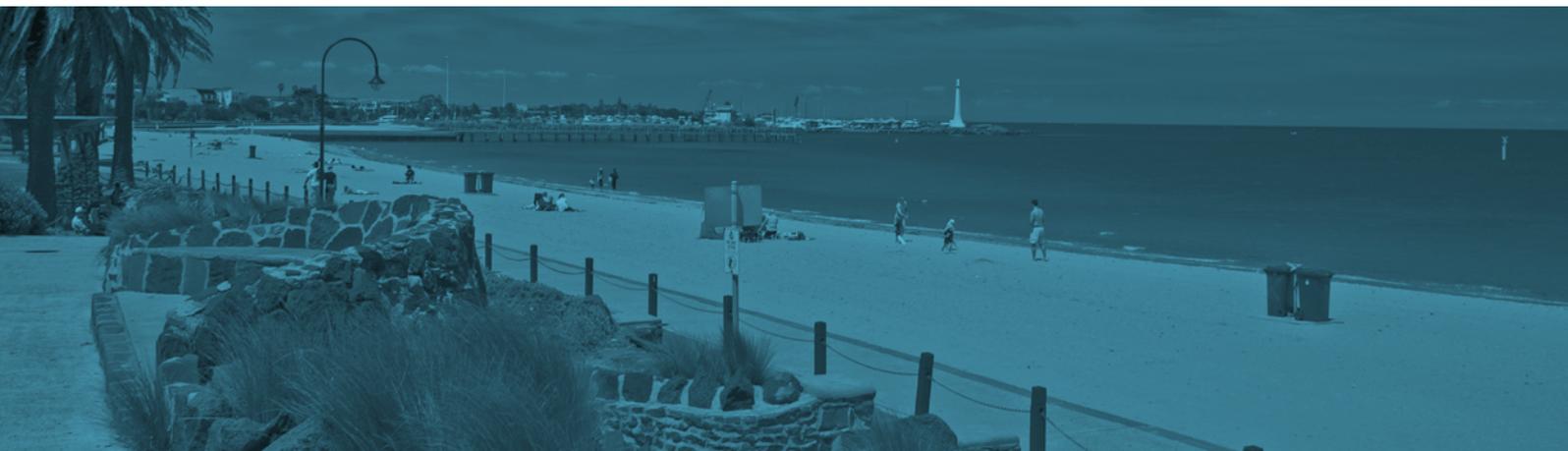
GENERAL MANAGER'S REPORT

In 2005 St Kilda Community Housing Ltd, in consultation with the Department of Human Services, developed a forward plan for all properties under our management.

The intention was to convert all smaller rooms into self-contained units. We estimated that the project might take 20 years to complete. In 2008 the global financial crisis resulted in the government delivering the Nation Building Jobs Program. Our foresight enabled a building program involving the conversion of 91 rooms into 116 self-contained units to be completed in less than five years.

This year has had many high points. With the successful launch of T2M, our maintenance arm, and our social enterprise, Second Chance, we are entering a new era of maintenance on all properties and the ability to offer employment opportunities and training to many residents. The commencement of our $2 million investment in the conversion of a disused rooming house into nineteen self-contained units has expanded our program and secured our future. Expansion of many of our programs in meals, training, job opportunities and recreation have demonstrated our leadership in the provision of singles housing.

Regardless of the pressures, St Kilda Community Housing remains focused on delivering on its mission and vision, and committed to providing affordable rental housing to those most in need. The Victorian government's decision to introduce a new social housing framework will bring with it new challenges and opportunities. We will meet these through the dedicated work of a talented and committed Board, experienced supportive staff, and partnerships with agencies who share our belief that secure, appropriate and affordable housing is the foundation upon which better lives are formed.

In closing I would like to thank the Board, our management team, staff, students and all contractors, consultants, community organisations and volunteers who have contributed to the great work of St Kilda Community Housing. We also owe a lot of our success over past years to the people working within the Department of Human Services who have shown faith in our capacity and engaged with us to bring our ideas to reality. Most of all, I would like to thank all of our residents.

John Enticott
General Manager

BOARD OF DIRECTORS

PAUL MADDEN

'With housing market failure a constant reality in Australia, community housing is the only option for the disadvantaged.'
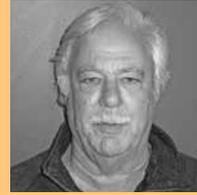
GEOFF BARKLA

'A board position with SCH was advertised, looking for someone with business/commercial/legal skills, and I was lucky enough to be selected. The staff, management and other board members are totally dedicated to the "cause" and I have thoroughly enjoyed the challenges that exist in this most difficult (and sometimes frustrating) area.'

SALLY CUNNINGHAM

'Keeping affordable and accessible housing alive in St Kilda for those who need it most is a priority for me.'

CATHERINE HARRIS

'I joined the board of St Kilda Community Housing due to a commitment to maintaining a healthy, diverse community in St Kilda in which people, organisations and authorities work together to ensure all members of our community are able to enjoy access to a safe, affordable and welcoming place to call home.'

DAVID GIBBS

'Wanting to make a difference I looked around and found SCH to be a group of passionate and knowledgeable people delivering housing to very disadvantaged locals. My skills set in finance, strategic planning and governance are proving to be a good fit with the expertise of the Board and staff.'

JANET CRIBBES

'As a local I am keen to keep a diversity of housing mix in a more and more gentrifying community.'

MARK GOVE

'I'm proud to be involved in the governance of a local community housing provider which invests in housing that meets the needs of people on low incomes. I believe this is a sensible and cost effective investment which treats people with dignity compared to the enormous costs and trauma of homelessness.'

JOHN TANSEY

'Affordable housing is a movement toward a more socially just and compassionate community. These values are displayed by St Kilda Community Housing's ongoing commitment to housing for the most disadvantaged.'

FINANCE REPORT

St Kilda Community Housing Ltd
Abridged financial statements for the year ended 30th June 2012

INCOME STATEMENT	2012 $	2011 $
REVENUE		
Rental Income	2,281,340	1,724,388
All other revenue	239,191	336,509
	2,520,531	**2,060,897**
EXPENDITURE		
Employee Expenses	900,203	645,968
Depreciation and Amortisation	42,840	42,840
Repairs and Maintenance	218,809	112,504
Rent	433,735	419,722
Tenancy Management and Operations	918,238	814,263
	2,513,825	**2,035,297**
Surplus for the year - no tax applicable	**6,706**	**25,600**

BALANCE SHEET	2012 $	2011 $
EQUITY		
Retained earnings	419,882	457,479
Reserve - Community Capacity Building	75,584	
Reserve - Beach House Acquisition	1,600,000	1,600,000
	2,095,466	**2,057,479**
Represented by:		
CURRENT ASSETS		
Cash	223,136	120,534
Accounts Receivable	60,730	237,960
	283,866	**358,494**
NON-CURRENT ASSETS		
Property, Plant and Motor Vehicle	3,565,666	3,104,540
Total Assets	**3,849,532**	**3,463,034**
CURRENT LIABILITIES		
Creditors and Borrowings	69,995	110,289
Employee Entitlements	87,118	43,552
	157,113	**153,841**
NON-CURRENT LIABILITIES		
Creditors and Borrowings	1,584,435	1,251,714
Employee Entitlements	12,518	
	1,596,953	**1,251,714**
Total Liabilities	**1,754,066**	**1,405,555**
Net Assets	**2,095,466**	**2,057,479**

Note: These abridged financial statements are extracts from the audited financial statements of the company as approved by the Board of Directors of the company on 23rd October 2012. A copy of the audited Financial Statements is available on request from the registered office of the company.

SCH PROJECTS
COMPLETED
THIS YEAR
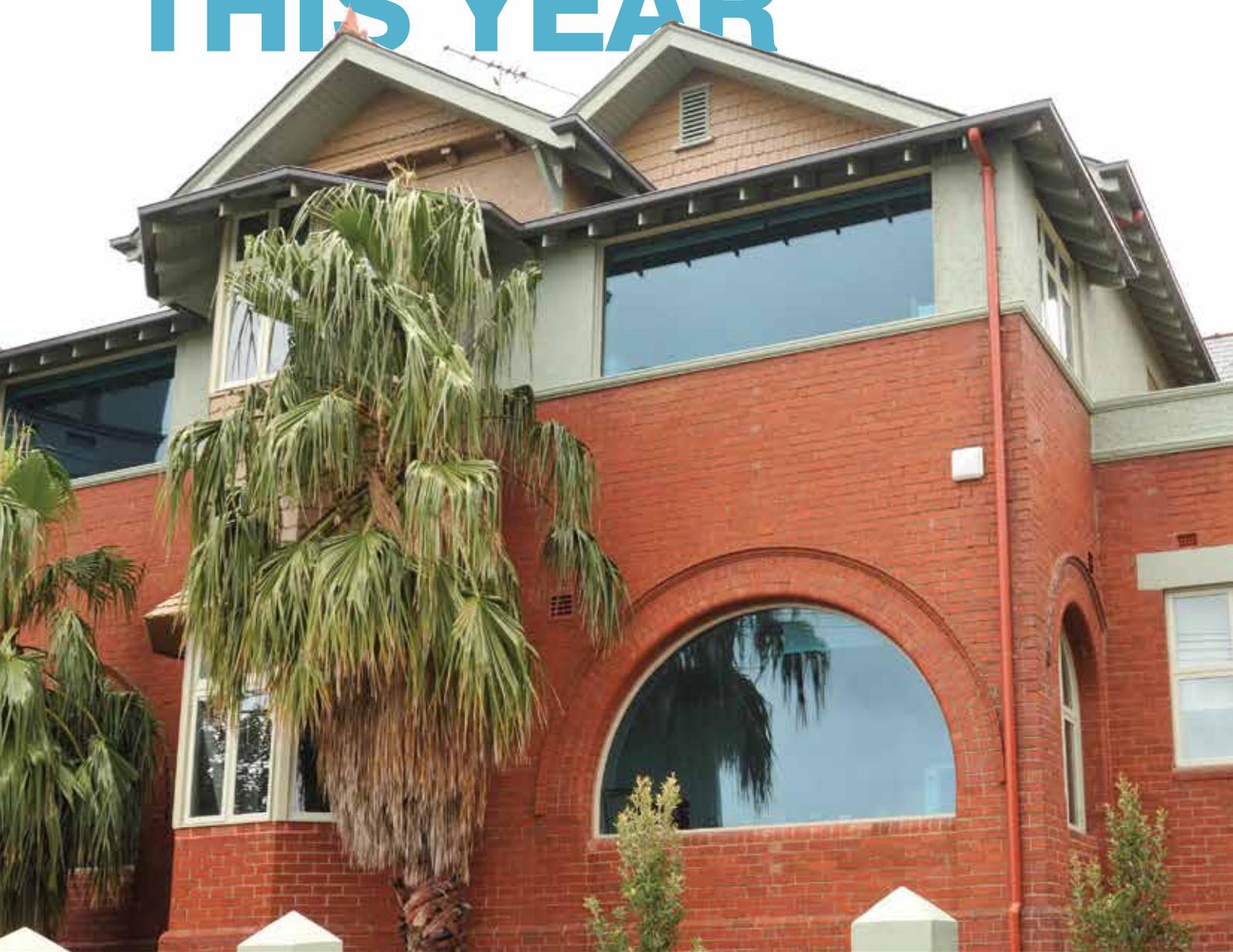
SEASIDE

This seafront property was almost lost to community housing when it was seriously damaged by a fire in 1985. Luckily it was purchased by the Department and renovated as a 58 room rooming house. With the advent of Nation Building funds, Seaside was closed in 2010 for extensive renovations and was re-opened by Housing Minister Wendy Lovell in April 2012. Seaside now has 36 self-contained units each with their own kitchen and bathroom.

Left to Right: Housing Minister Wendy Lovell, resident Paul Dynon and Georgie Crozier, MLC for Southern Metro Region enjoying the view at the opening of Seaside.

BLESSINGTON

Blessington has been managed by SCH since 1999. It originally had 6 rooms but, following extensive redevelopments in 2010–2011 under Nation Building, it re-opened in July 2011 with 9 self-contained units.
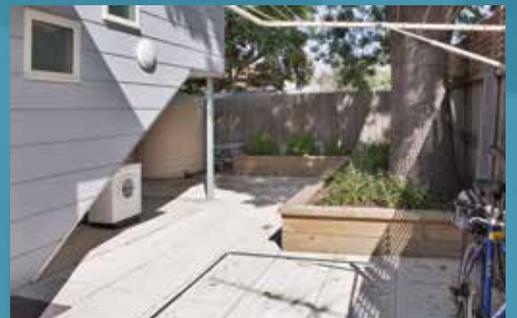
TOOTH HOUSE

This building was named after the first President of the St Kilda Rooming House Issues Group, Walter Tooth. It was opened in 2005 by then Deputy Premier of Victoria, John Thwaites, as a 15 room rooming house. This building too was redeveloped with Nation Building funds and was re-opened in July 2011 with 14 self-contained units.

SCH PROJECTS
UNDERWAY
THIS YEAR

OCTAVIA

St Kilda Community Housing has been managing Octavia since 1987. All tenants vacated this property in July 2011 as part of a departmental upgrade. The property previously had 9 rooms with shared facilities but following completion of the upgrade it will have 7 self-contained units.

KOOMBAHLA

In 2010, SCH entered into a partnership with the Department to redevelop and operate the property known as Koombahla in Grey Street. This property had lain vacant for the best part of a decade and was falling into disrepair. Under the terms of the agreement, SCH has paid for all the costs associated with the upgrade. The property will be ready to be occupied in late October 2012.

Upgrading Octavia Street

*Work is progressing well on Koombahla*

ABOUT OUR SERVICES

One of the biggest changes across SCH's housing portfolio has been the complete reversal in the ratio of shared facilities – where people have a room but share bathrooms and kitchens – to self-contained units where tenants have their own kitchens and bathrooms. This dramatic change has come about primarily as a result of the extraordinary funding made available through the Nation Building Initiative of the Commonwealth Government.

AGE OF RESIDENTS
30 JUNE 2011
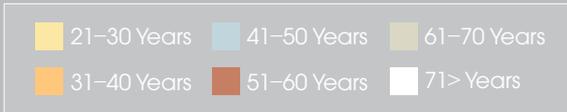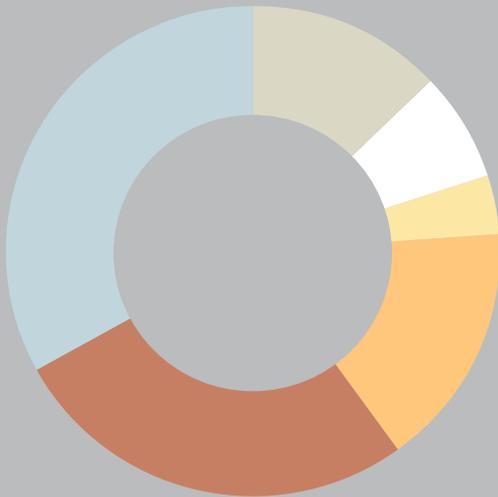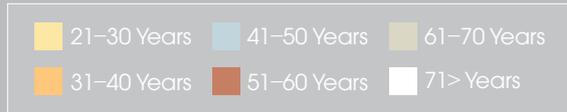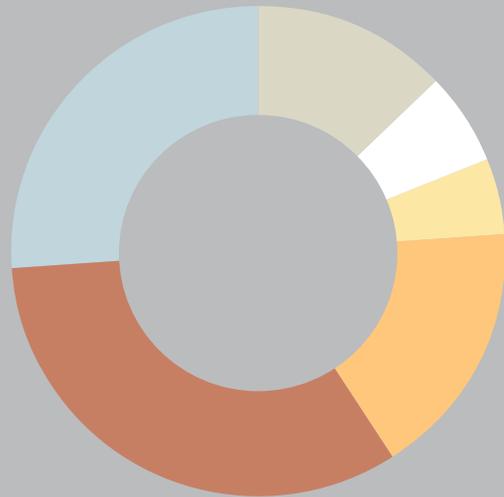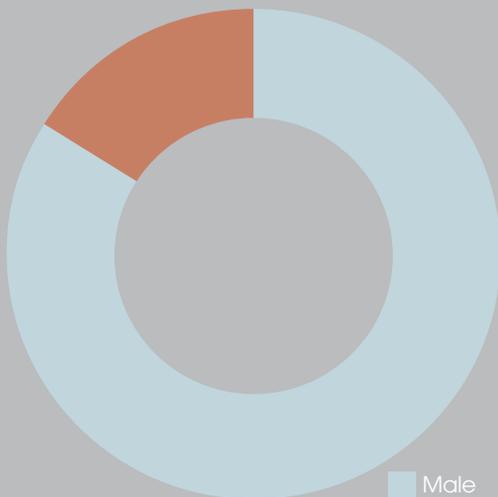
- 21–30 Years
- 41–50 Years
- 61–70 Years
- 31–40 Years
- 51–60 Years
- 71> Years

AGE OF RESIDENTS
30 JUNE 2012

- 21–30 Years
- 41–50 Years
- 61–70 Years
- 31–40 Years
- 51–60 Years
- 71> Years

GENDER OF RESIDENTS
30 JUNE 2011

- Male
- Female

GENDER OF RESIDENTS
30 JUNE 2012

- Male
- Female

INCOME OF RESIDENTS
30 JUNE 2011

- Youth Allowance
- Age Pension
- Disability Support Pension
- Newstart
- Austudy
- Wages
- Other

INCOME OF RESIDENTS
30 JUNE 2012

- Youth Allowance
- Age Pension
- Disability Support Pension
- Newstart
- Austudy
- Wages
- Other
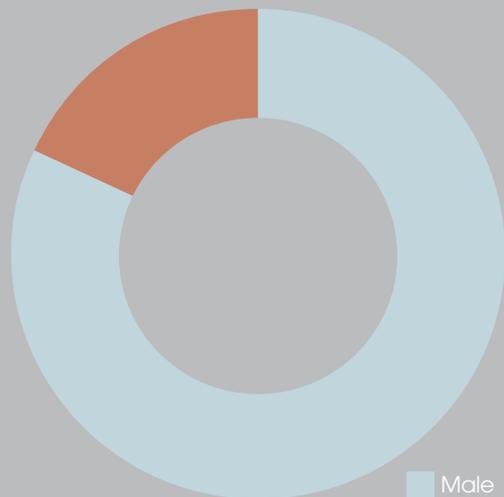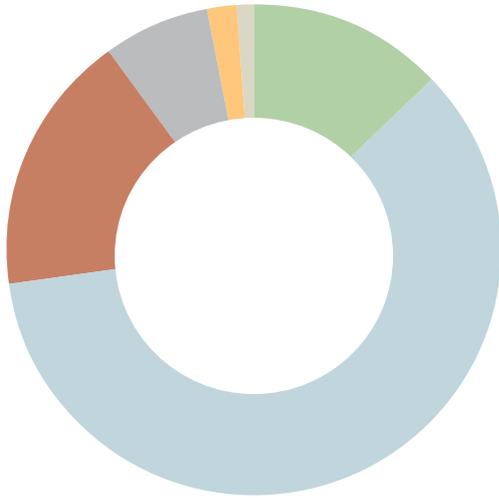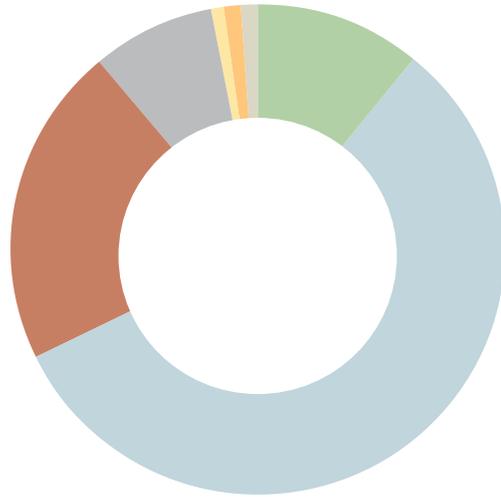
THE CHANGING NATURE OF OUR ROOMING HOUSES
2011–2012

SHARED FACILITIES   SELF-CONTAINED

- 2011
- 2012
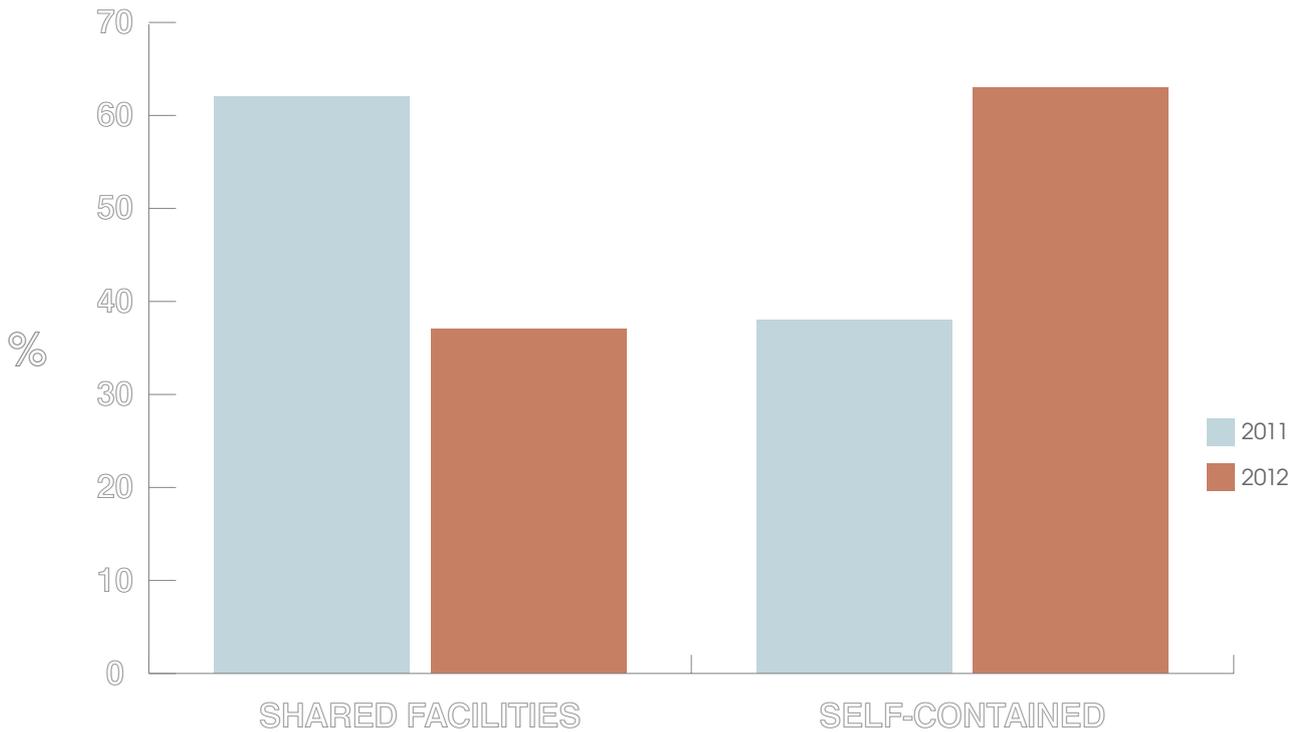
JENNIFER'S STORY

Jennifer has lived with SCH for many years but has been associated with the rooming house Elenara for even longer, having lived there when it was run as a private hotel.

For a while, Jennifer worked on the front desk in reception. Indeed, Jennifer was still a resident when the St Kilda Rooming House Issues Group took it over in 1983.

Among the challenges of living in the rooming house are people wandering around at night as 'it's hard to keep people out'. Jennifer tries to socialise with fellow residents, 'except for the drug addicts. It's hard to socialise with them at times...but some are a bit sociable'.

Jennifer enjoys living in St Kilda for its amenity, in particular, the accessible public transport, local shops and services such as Sacred Heart Mission, where she can go for a free meal daily, or to the women's health centre.

Jennifer loves animals. Although SCH has a ban on pets being kept in rooms, Jennifer says: 'Someone has a pet cat upstairs...there used to be mice and the cat is good for getting rid of them'.

CRAIG'S STORY

Craig has been a tenant with SCH since 2008. He grew up in Melbourne but spent some time living on the Gold Coast.

He hasn't had a job for about 15 years but in the past has done clerical work and has been a kitchen hand and a builder's labourer.

Craig loves his current room, 'Best room I've ever been in'. But he is also looking forward to moving into a brand new self-contained unit run by SCH very soon.

'I used to live in a terrible place just around the corner from the Markillies Hotel in Flinders Street. It was indescribable and the showers were unbelievable. Living here is good, it can be really peaceful and quiet at times.

My favourite activities are playing modern jazz on my CD player. Rob the maintenance man gives me CDs regularly and I'm still waiting to find a CD that he hasn't heard of!

I really love the social meals we have here. I go shopping with Liz for the food and I love the variety of the food that we prepare. I'm looking forward to getting involved in the photography group with Carmel – that'll be interesting.'

SOCIAL MEALS PROGRAM

Kaarina enjoying a meal at the Beach House.

The Social Meals Program has been running across the City of Port Phillip since 2002. The original idea was for a cafe meals program whereby local cafes would provide subsidised meals for rooming house residents.

Although this plan never got off the ground, a new plan was developed which provided meals directly into the rooming houses themselves.

From the very beginning SCH was heavily involved in program development through the Housing Manager, Anne Laffan. Anne is still on the steering committee and she tries to visit the houses when the meals are taking place.

Avoncourt was the first venue and when it was closed for renovations in 2006 the program moved to Elenara where it has remained ever since.

In 2008 the program was extended to the Beach House where meals are delivered once a fortnight at lunchtime.

The great success of the program lies in its ability to bring residents together. Tenants also find out about a range of activities available in the area via various leaflets and fliers brought along to the meals. Some participants like it because they can get really involved in preparing the food.

A regular at the Beach House Chat 'n' Chew said: 'I like to help, prepare, cook, then to top it off...eat it!' For others the joy lies in having a meal prepared for them. As a regular at Elenara stated: 'I look forward to Mondays and I like the surprise I get when I come downstairs and find out what meal is being cooked.'

Craig helping to prepare the meal with Jean making orange juice.

Mark & Jennifer enjoying the meal at Elenara.

ROOMING
HOUSE ISSUES
GROUP

Thirty years after its birth the St Kilda Rooming House Issues Group continues its tradition of advocacy on behalf of the housing poor and raising community awareness about social justice issues.

During 2011–12 we brought together policy experts, political representatives, welfare organisations and members of the public, such as rooming house residents themselves, to address key social policy issues. Forums during the year addressed the future of the Gatwick Hotel (October 2011), the adequacy of Newstart payments for the unemployed (April 2012) and the Victorian Government's Housing Framework (June 2012). The presentations were informed, the atmosphere informal and the debates were often lively among the large number of participants at the forums.

FORUM 1: THE FUTURE OF THE GATWICK

The Gatwick in Fitzroy Street remains one of the last remaining 'old style' rooming houses in inner Melbourne and its future is uncertain, the subject of intense community debate. Speakers were from diverse backgrounds including traders from Fitzroy St, the owners of the Gatwick Hotel themselves, Rachel Powning, Mayor of the City of Port Phillip, and Inspector David Blencowe from the St Kilda Police who took questions from the floor. Local Member Martin Foley moderated the forum.

Rose Banks & Yvette Kelly addressing the forum

John Enticott addressed the proposal for St Kilda Community Housing to take over the running of the establishment. Paul Madden stressed that SCH's capacity to manage the Gatwick was contingent upon community support and some financial assistance from the State Government.

FORUM 2: THE IMPACT OF LIVING ON NEWSTART

Newstart has been of serious concern to our organisation because its miserly level of payment is not adequate to support an adequate living standard for the unemployed. Twenty per cent of our residents are on Newstart payments. They struggle to pay even subsidised rents. In the experience of our General Manager, for many years Newstart recipients were not

applying for self-contained accommodation because the rent was higher than for single rooms in shared accommodation. Now the policy is to charge rent according to income levels. In the last decade the adequacy of Newstart payments has been eroded.

Sandy Joffe from the Port Phillip Community Group invited members of the audience to take part in a campaign to improve the adequacy of payments for the unemployed. Paul Madden strongly endorsed the participation of the St Kilda Rooming House Issues Group in this campaign

Since our forum, the issue has been given greater attention in the national press and is the subject of more than one parliamentary inquiry into Newstart payments.

Left to Right: Arthur Rogers, Richard Wynne & Heather Holst

Heather's presentation was a salutary reminder of why public housing was developed in the first place – because the private market would always fail some people.

Richard Wynne, the Housing Minister in the previous Labor Government, suggested that we are at a tipping point in terms of housing. The Housing portfolio is undergoing a major restructure as part of the Department of Human Services. Mr Wynne argued that the government's discussion paper represented a return to the old Poor Law values, with a division between the deserving and the undeserving poor. A big challenge, he argued, was how to get an increased budget from Treasury to close the gap between costs and rent received.

Left to Right: Paul Madden, Gerard Brody, Dale Nelson, John Enticott & Philip Mendes

FORUM 3: THE FUTURE OF SOCIAL HOUSING IN VICTORIA

On 26 June 2012 about 60 people came to the Army and Navy Club in St Kilda for a forum on the future of social housing. Arthur Rogers, Acting Director of Housing, represented the Minister. The other speakers were Heather Holst, CEO of HomeGround, and Richard Wynne, Opposition housing spokesperson. The forum was precipitated by the release of the State Government's discussion paper, *Pathways to a Fair and Sustainable Housing System*.

There was lively discussion from the audience, with some expressing concern that the State Government's intended outcome was a divestment of public housing altogether.

In the coming year RHIG hopes to hold several more forums on issues of concern to rooming house residents.

WORK OPPORTUNITIES FOR RESIDENTS:
THE NEW SOCIAL ENTERPRISE

In July 2011 St Kilda Community Housing switched from Option 1 to Option 2 under the leasing arrangements with the Department of Human Services.

This move has enabled us to undertake all of our day-to-day maintenance – particularly vacated maintenance of rooms. As a result, SCH has established an internal maintenance service – T2M Maintenance Services. T2M itself comes under the umbrella of our social enterprise Second Chance which, as the name suggests, is designed to assist tenants with employment and training opportunities.

The social enterprise currently employs four permanent staff, as well as a number of casual staff and other contractors who clean all the SCH properties, undertake day-to-day maintenance of the rooms and properties when they are vacant, and maintain the grounds. In addition, T2M has started to pick up contract work from other community housing agencies, such as Prahran Malvern and HomeGround.

St Kilda Community Housing is keen to expand this side of the organisation as it offers tenants a chance of employment, as well as training opportunities that will help them gain work elsewhere in the future.

Although T2M itself is a new enterprise, tenants have been employed as cleaners for at least 20 years. Frank is the longest serving member of staff. He has been cleaning regularly for SCH for 17 years.

FRANK

Frank has been a tenant for the past 19 years. He was born in Scotland but grew up in Derby in the Midlands of England.

Frank came to Australia as a young man keen to travel a bit and see the world. He came to Melbourne and has been here ever since. He has been living in the St Kilda area for about 40 years now. Frank cleans five of the rooming houses and works 22 hours a week. Even with this income he would struggle to live in an area like St Kilda without community housing.

Frank believes that 'St Kilda is the best place to be poor in' because of all the services provided locally such as the daily meals at Sacred Heart Mission. Frank likes collecting old furniture and musical instruments and is constantly amazed at what he finds on the streets: 'Rich people throw out good stuff'.

Frank enjoys his work with SCH and is always keen to help his fellow tenants. But he does find that it can be a challenge at times. 'Most people are nice but they abuse alcohol and that changes them...Sometimes they overdose or die in their rooms.'

ROB

Rob was working primarily as a musician back in 1995 when he got a phone call from Val asking if he could do a bit of work for what was then the St Kilda Rooming House Issues Group.

'Val said it's just screwing things in, not very much and as I had two months before I was off to the Edinburgh Festival, I just did it to fill in. All through the '90s I was going to Europe to play every summer so I didn't want a permanent job. I just fell into this job really.'

Since that time Rob has been the backbone of the maintenance program at SCH. There is hardly a task that he can't turn his hand to. For Rob, the key to making the job a success is 'never to judge people and I always try to do a nice job and leave the room tidy as if I lived there myself'.

Rob is much more than a maintenance worker – because he's been with us for such a long time he's become friendly with many of the longer term tenants. He shares an interest in music with several tenants and helps out with CDs covering gospel, modern jazz and rock and roll.

In all his time working with SCH Rob says he has only come across two tenants that he would never work for again. One was a woman who was just so abusive towards him and the other was a man who went out of his way to make life difficult for everyone around him.

These two tenants aside, Rob has really enjoyed working with SCH. 'It's mainly about trust', he says. 'When I was working at the notorious "Blue House" I used to leave my tools in the corridor when I was working and I never had anything stolen. People won't steal from those they know and trust.'

'I've met a lot of nice people over the years and I try to keep an eye on some tenants who might be going through some hard times.'

PHOTOGRAPHY
GROUP

Through the generosity of the City of Port Phillip's Community Grants Program, SCH has been able to run a photography group for the past two years, with funding also provided for the coming year.

The program has been an outstanding success. Most of this success is due to the ongoing participation of Carmel Louise – a photography graduate from RMIT. Carmel came to us with two specific qualifications which are rare in combination – a talent for teaching and a good working knowledge of community housing and the issues facing residents. Without her skills it is extremely unlikely the program would be entering its third year.

In 2011–2012 the Group succeeded in being accepted to exhibit at the Ballarat Foto Biennale, as well as having a more local exhibition in the new offices of SCH. The second group also had an exhibition in late June 2012 at the Bright Space Gallery in St Kilda.

St Kilda Community Housing would like to thank the City of Port Phillip for their continuing support of the program and also those contractors who very kindly sponsored the show at the gallery. Without their generous support we would not have been able to afford to hire the space.

Left to Right: Paul Dynon, Carmel Louise, Jenny Minogue, Dennis Bezzant & Dean Briggs exploring the Ballarat Biennale in Sept. 2011

SEAN BACHELOR
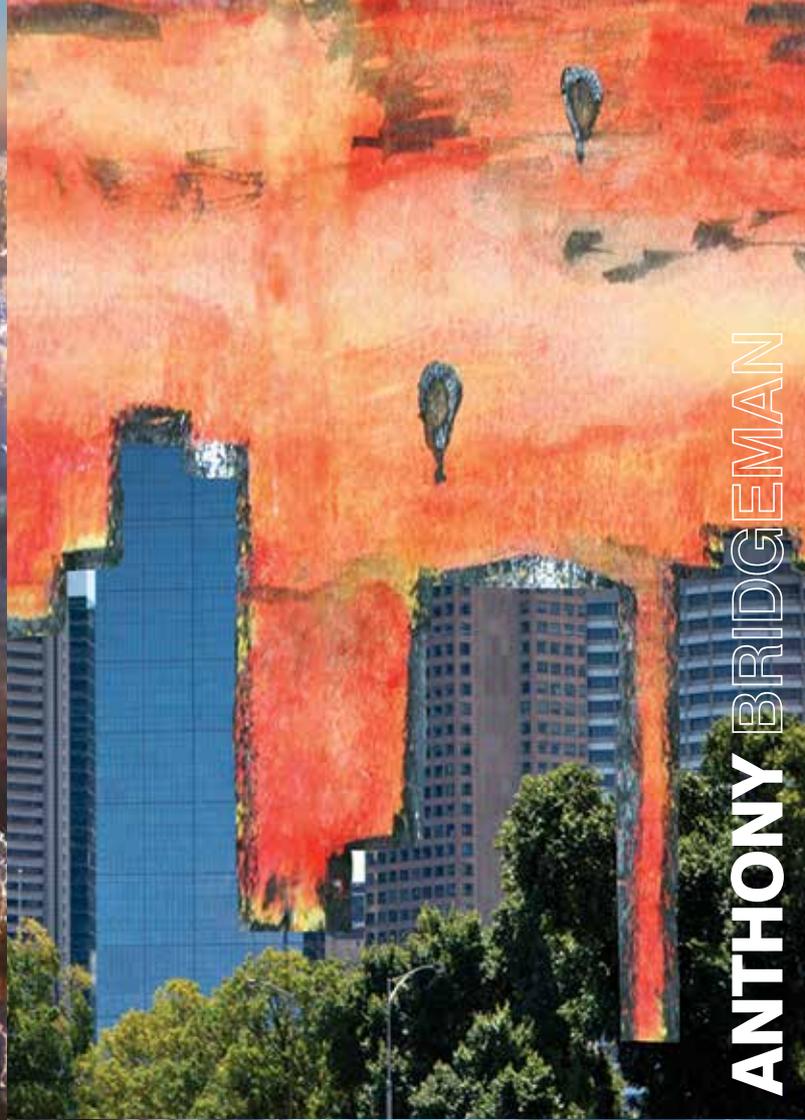
ANTHONY BRIDGEMAN

JENNY MINOGUE
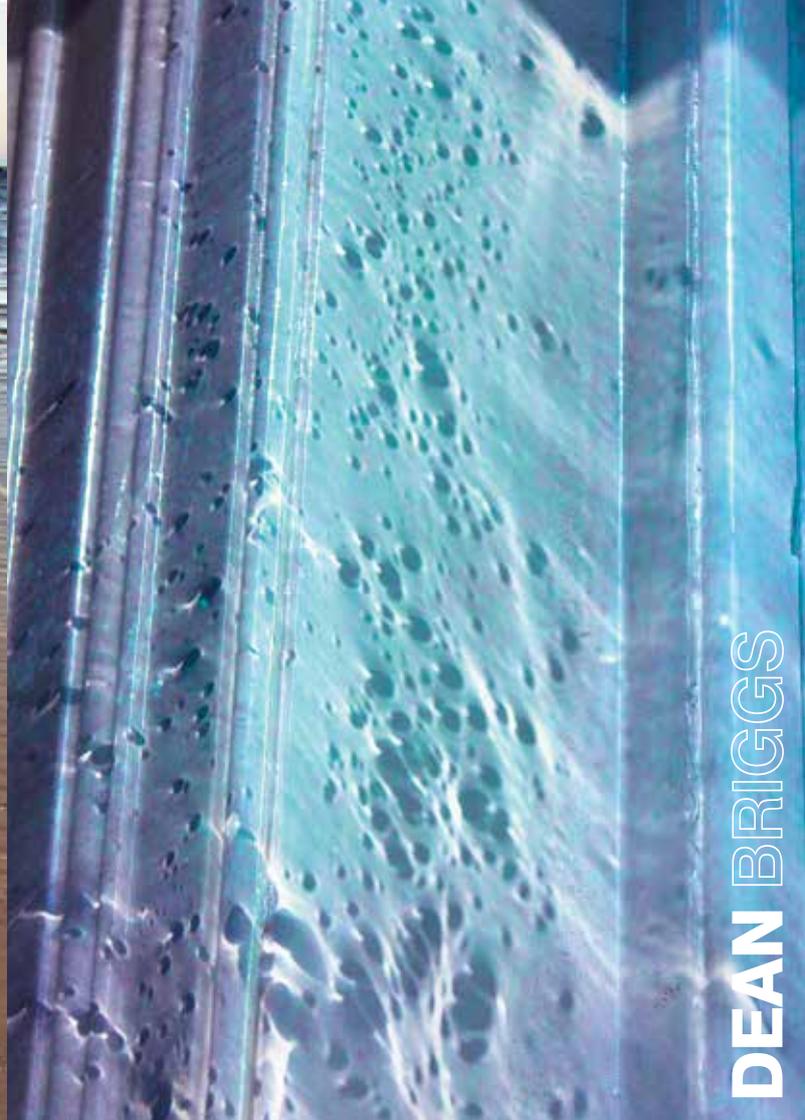
DEAN BRIGGS

STUDENT PLACEMENTS

We have been fortunate to be joined by three social work students on placement with us from RMIT over the past 12 months.

We would like to thank not only the three students themselves but also their RMIT supervisors, Suzanne Pinchen, Linette Hawkins and Susan Costello, who made this such an enriching experience for the organisation. We look forward to hosting many more students into the future.

SOPHIE AHERN

'In November 2011 I completed a 70 day placement at SCH as part of my final year Master of Social Work degree at RMIT University. As part of my placement I conducted a qualitative analysis of the Social Meals Program as it operated in three rooming houses across the City of Port Phillip, two of which are run by SCH.

My placement at SCH provided me with the opportunity to experience directly working with rooming house tenants and it was invaluable for my career as a social worker. I have been employed full time since I graduated and continue to reflect on my time at SCH as it has provided me with great insight and experience within the community housing sector.'

ARUN ZACHARIAH

'My experience as a student on placement with SCH was unique and invaluable. During my placement I gained knowledge not only about the organisational context but also a vast insight about the homelessness sector. I carried out a tenant satisfaction survey as part of my placement. This experience provided me with an opportunity to meet a number of rooming house tenants and share their life stories.

I fully acknowledge the fact that my placement at SCH would not have been a success without the back up of the wonderful staff. The experienced and, most importantly, friendly housing managers were always very supportive and inspirational to me in carrying out my assigned task on time.'

JARAD LOCKYER

'Attending a student placement at SCH was a huge learning experience for me. I was able to contribute to a wide range of projects and witness the professional skills of staff running a model of social housing. My main task was to assist in developing a housing needs analysis of the residents of the Gatwick Hotel in St Kilda and presenting the findings to a forum of service providers.

Directly working with the tenants at the Gatwick has been a humbling experience and will benefit my future practice as a social worker immensely. I am extremely thankful for the efforts of all the staff in making the placement possible and look forward to following the progress SCH makes in the future.'

Sophie Ahern

Arun Zachariah

Jarad Lockyer
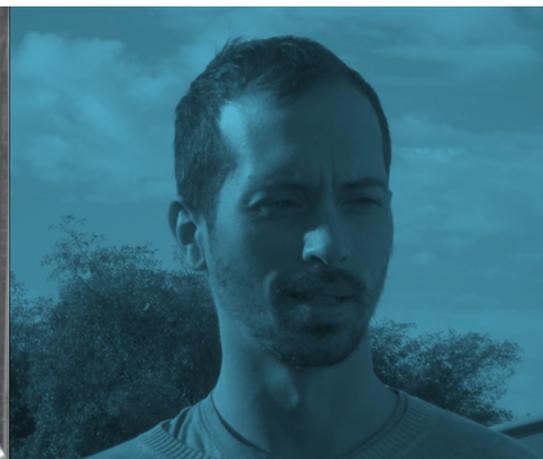
LOCAL
LINKS

Andrew D'Arcy & Sue Grigg

St Kilda Community Housing's model of housing provision depends on the very close relationships we have developed over the years with a number of local service providers.

These services assist our tenants to maintain their tenancies when illness or financial crisis threatens. We have a number of formal protocols with agencies, as well as more informal linkages.

Deb McIntosh, Community Connections Program Worker at Inner South Community Health Service, is pictured with her client George who has recently been housed by SCH. The Inner South Community Health Service provides a large variety of services to tenants, ranging from home-based outreach support mental health services through to dental services. Workers such as Deb provided regular assistance to vulnerable tenants, thereby enabling them to maintain their tenancies.

Sue Grigg and Andrew D'Arcy work in Sacred Heart Mission's Journey to Social Inclusion Project (J2SI). St Kilda Community Housing has had a formal protocol with the J2SI program since it commenced. The purpose of the protocol was to give priority housing to J2SI clients. Although the program is now coming to an end our various partnerships with Sacred Heart Mission will continue into the future. The daily meals provided by Sacred Heart Mission are used by a large number of tenants, as are home care services and, when our tenants can no longer live independently, there are aged care services.

Clover Laurier and Felicity Zwalf from HomeGround's Housing Outreach team represent one of the many programs that SCH works with at HomeGround. With an office centrally located in the heart of St Kilda, the two agencies are in contact almost daily. A significant number of our referrals come directly from HomeGround as it is one of the largest providers of homelessness services in the area.

The Port Phillip Community Group has had a relationship with SCH through the St Kilda Rooming House Issues Group for 30 years now. The two organisations work together on many projects, including the Chat 'n' Chew Social Meals Program at the Beach House. Port Phillip Community Group supports a large number of our tenants with food parcels, various activity programs, financial advice and so forth. They are a tremendous resource for disadvantaged people living in the City of Port Phillip.

Clover Laurier & Felicity Zwalf from HomeGround's Housing Outreach team

George discussing housing with Deb McIntosh