



ST.KILDA  
Community Housing Ltd

# annual report 2016







Our goal is to increase housing opportunities for low income and disadvantaged adults in St Kilda by expanding the supply of affordable housing. We cannot achieve this on our own. If you would like to contribute to our work please go to our website [www.stkch.org.au](http://www.stkch.org.au) and click on the donate button.



If you would like to receive more information about our work and become a Friend of St Kilda Community Housing Ltd then please email [friends@stkch.org.au](mailto:friends@stkch.org.au) or call 9534 1809.

StKilda Community Housing has DGR status and therefore all donations over \$2 are tax deductible.

We would also like to thank those who have kindly assisted with additional funding for our programs:

The Collier Foundation – for a grant for the Photography Group

The Federal Department of Infrastructure and Regional Development and the Office of Michael Danby MP – for a Stronger Communities Programme grant for the redevelopment of the bathrooms at Mitchell Street.

The RE Ross Trust – for a grant for equipment for the social meals program

The Footpath Library – for regular donations of books for our residents



Photographs used in this Annual Report are courtesy of members of the St Kilda Community Housing Photography Group and Simon Kosmer.

*Alan Cotton, Moonscape*

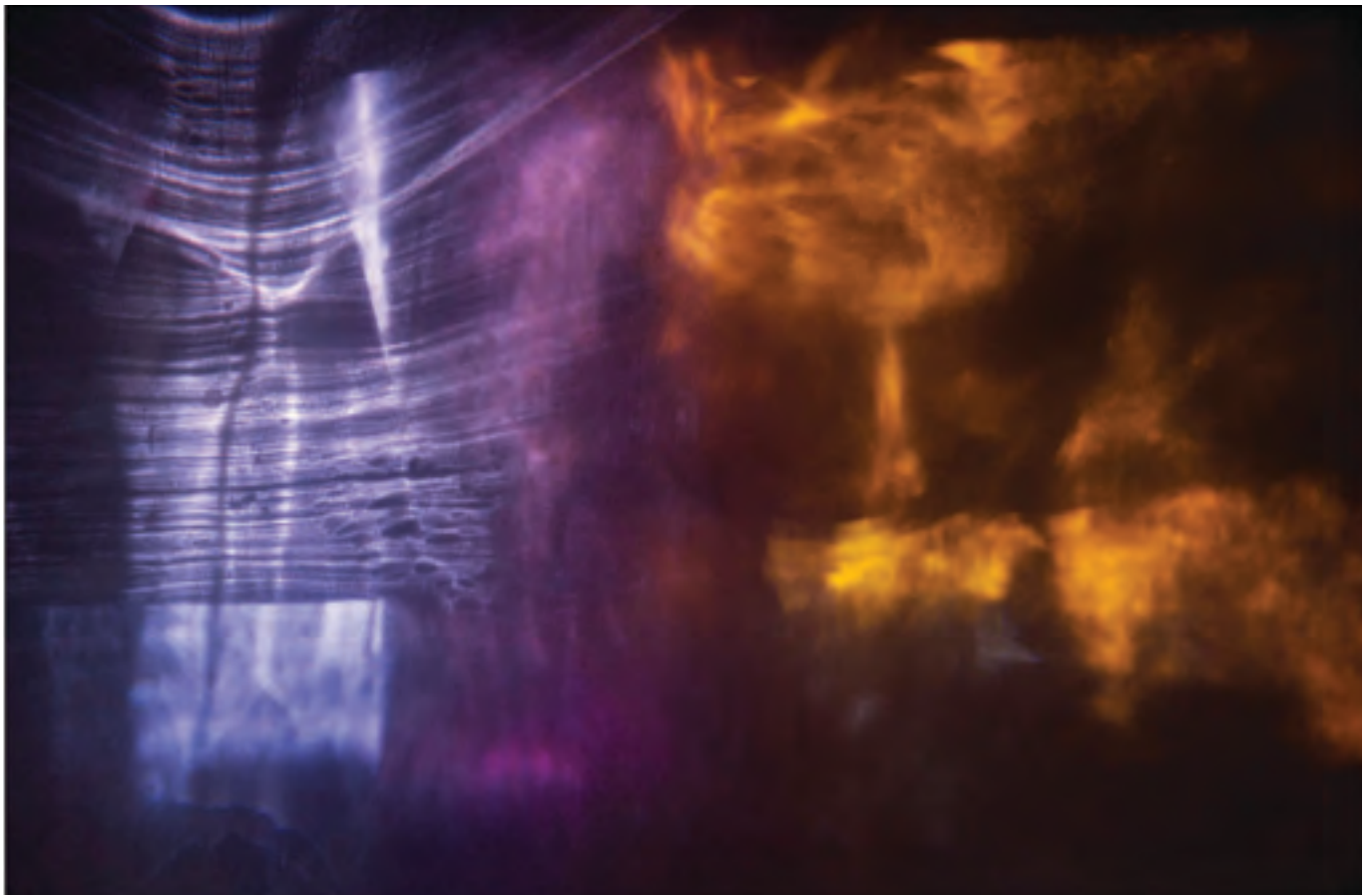
All photographs from the Photography Group are available for purchase. Please call 9534 1809. All proceeds go to the photographers.

Cover photograph: BBJ, *Organic & Inorganic Geometry 4*



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Dennis Bezzant, *Face Off*





## chair's report paul madden



Leontine Bel, *A Finger to the Folly*



Elle Kay, *Circus Act*

More than three decades ago a group of people in our local community became committed to the cause of better housing for those most disadvantaged. They were seeing an emerging housing crisis at the time when low income people were forced to live in terrible housing and opportunities for single people were hard hit by the decline of local private rooming houses. What a waste when so much older housing stock in the area was disappearing and with it cheap housing for single, older and low income people. In other words, the very people who needed a fair go in housing.

For over 30 years now, along with South Port Community Housing and Port Phillip Housing Association, we have waged a battle to retain local rooming houses. Our combined success over those years has been a unique achievement in community housing programs across local governments throughout Australia. Our housing reform movement has produced a remarkable portfolio of affordable housing that has contributed to housing diversity in the Port Phillip area.

Action of a sustained kind by these three housing reformers produced an investment in

affordable housing in this municipality unmatched throughout Australia. We have advocated to State and local government to bring new investments to house disadvantaged people in our community. Our three organisations, St Kilda Community Housing, Port Phillip Housing Association and South Port Community Housing have demonstrated strong advocacy and good management over three decades.

Three decades ago there was an urgency to housing policy innovation and reform that has withered in this State since. Governments have consistently walked away from addressing the needs of the housing poor. It is a rarity for a State or Federal Budgets to provide new funds for social housing.

The current State Government has the chance to make a fresh start with its soon-to-be released Affordable Housing Package. In addition to funding and fast-tracking community housing projects the government's new policy needs a strategy to increase the capacity of community housing providers.

The new policy should also provide opportunities for inclusionary zoning in urban renewal areas such as Fisherman's Bend and make positive inducements for social impact investing in affordable housing. The State Government also needs to take a strong stand in supporting new housing tenures such as Community Land Trusts.

I thank our Board for their magnificent contribution during the last 12 months. Our hard-working staff who have made a wonderful commitment to further our program in 2015-16. During the year we welcomed a new Board member, Steve Peluso an experienced manager and builder, and thank him for his contribution. John Enticott, our General Manager, and Mandy Leveratt made outstanding contributions to our organisation's growth and development in 2015-16.

We celebrate the achievements over so many years of community housing activists. In particular we acknowledge the retirement this year of Karen Barnett after nearly three decades at Port Phillip Housing Association. For the future we will continue to advocate for housing reform for singles housing in the area and focus on improving opportunities for marginal groups to participate in housing communities. We will remain true to our mission.

Paul Madden



## general manager's report john enticott



This year has been marked by a continued focus on the living conditions of our residents through:

- the delivery of thoughtful housing management and a commitment to improved housing outcomes for residents;
- asset management services designed to maintain and improve standards;
- planned upgrades of properties under our management to incorporate better standards and sustainable outcomes;
- further development of the community land trust model for a new housing tenure designed to address the lack of housing options for low to middle-income households;
- the development of new initiatives to deliver high quality affordable housing to those most vulnerable in our community; and
- increased capacity of our social enterprises.

The focus of our dedicated staff is critical to the success of SCH and our ability to meet our Mission. Much of the feedback from our resident satisfaction survey conducted earlier in the year has been actioned. The results are testimony to the hard work of our staff across all areas of the organisation.

Staff and the Board can be proud of our achievements this year. Much of this is conducted in partnership with support agencies delivering opportunities and encouragement while assisting residents to address the sometimes challenging nature of rooming house life. Our achievements are only made possible through the dedication, commitment, and professionalism of the Board, our staff and management team.



BBJ, *Organic & Inorganic Geometry 1*

Work has continued with the City of Port Phillip to develop the next ten year plan for the Port Phillip housing strategy. Entitled *In our Back Yard* the plan is to provide \$5 million cash and \$25 million in access to land over the coming 10 years. SCH looks forward to developing proposals to further affordable housing opportunities for some of the most disadvantaged residents of Port Phillip through this innovative local government program.

### Looking forward

We will:

- work towards converting more of the properties we manage from rooms with shared facilities to rooms that are self-contained and offer a better standard of accommodation for our residents;
- develop a community land trust to demonstrate to the government and community a new form of tenure that will provide both social and affordable housing that is accessible to a variety of households on low to middle-incomes currently excluded from affordable housing in this extraordinary housing market;
- strengthen our communication and relationship with our residents;

- develop stronger relationships with the City of Port Phillip and local developers to secure housing opportunities for many housing stressed, low income singles; and
- establish a Resident Advisory Committee to assist us to focus on providing the best services to our residents.

St Kilda Community Housing has a good reputation as a housing provider to some of the most disadvantaged singles in the area. We hope to improve on our profile and reputation over the coming year.

Over the years we have developed a skilled Board and a motivated staff team. Through partnerships with Government, the private sector, and colleagues in the not-for-profit sector we plan to achieve significant growth in the coming years.

My personal thanks go to the Chair of the Board, Paul Madden and all the Board members, Mandy Leveratt and the management team, housing managers, administrative staff and all those working with our social enterprises – SkysDesign and T2M. Without your commitment, advice and innovative approaches SCH would not be able to meet our mission.

John Enticott





BeeTee, Boulevard

## board of directors

During the year we welcomed three new Board Members. Liz Johnstone and Ian Graystone both joined us in August 2015 and Steven Peluso joined us in May 2016. During the year we lost John Tansey whose time at the St Kilda Parish Mission came to end in late 2015. Throughout his time on the Board John showed a deep and abiding commitment to the well-being of our residents and believed very strongly in putting people ahead of economics. The Chair and Board Members of SCH would like to thank John for his support and invaluable insights over the years.



John Tansey

Liz Johnstone has been a local resident of the City of Port Phillip for almost 30 years. In that time she has been both a Councillor and Mayor on St Kilda Council between 1991 and 1994 and a Councillor for the City of Port Phillip between 1996 and 2004.

Liz has also played a role in the establishment of the EcoCentre and VegOut. Along with her considerable local knowledge, Liz brings to the Board accounting skills and skills in planning, building and environmental policy.



Steven Peluso

Steven Peluso is currently the CEO of State Property Insurance Services Pty. Ltd. (Master Menders Building Group P/L & Peluso Woods Building Group P/L ) and a Registered Building Practitioner. He has over 30 years experience in the construction industry on both a commercial and residential scale. Steven is an active member of the Master Builders

Association, the Housing Industry association and the Australian Institute of Company Directors, amongst many other associations.

Steven also has a strong commitment to a number of community organisations, including HeadSpace, Anglicare and Movember (Men's Health Awareness). Steven sees his role on the Board of St Kilda Community Housing as a way of combining his extensive experience of the building and property industry with a solid commitment to social justice.

Ian Graystone has over 25 years' commercial experience in the Information Communications and Technology sector.

He is very passionate about creating great cities with good urban spaces and good public transport that everyone can share in and benefit from. He is also strongly supportive of promoting diversity and ensuring society takes care of those who are most vulnerable and in greatest need.

Equitable and accessible housing close to public transport, jobs and services are key to these goals and something that Ian is keen to promote and support through his association with St Kilda Community Housing.

Ian has a partner and two adult daughters and lives in St Kilda.



David Gibbs



Janet Cribbes



Mary Bartlett



Liz Johnstone



Mark Gove



Ian Graystone

# advocating for change

## the federal election

During the year a number of reports were published showing that housing affordability had declined significantly. For example, the Melbourne Institute of Economic and Social Research's latest HILDA report showed that in 2014 the proportion of adult home owners had fallen to just 51.7% and was expected to fall below 50% by 2017. The Grattan Institute, on the other hand, undertook research that showed the annual cost to the public purse of both negative gearing and the 50% Capital Gains Tax Discount was in the region of \$11 billion. The report recommended reducing CGT discount to 25% over a 5 year period as well as imposing limits on negative gearing.

These reports emerged at a time when Melbourne in particular was experiencing growing and highly visible numbers of homeless people living on the streets. Whilst yet another report suggested there were possibly as many as 82,724 empty properties across Melbourne.

It was against this background that SCH saw an opportunity to make housing an issue for the Federal election campaign, which commenced in May 2016.

SCH therefore decided to run a small campaign highlighting not just the implications of all of these measures upon those who are struggling to find affordable housing but also to look at what would happen if the government made the same pledge as it had regarding defence spending and put 2% of GDP towards housing assistance.

Our research showed that of current Commonwealth Government spending on housing affordability, more than one third of that money

**NEGATIVE GEARING** for every winner someone has to lose

105,000 people without a home

432,000 empty houses and flats

\$11 Billion tax revenue lost

Median price of a home now \$695,788

*Affordable housing is everyone's right.*

#FairHousingAus | To find out why, visit [www.stkch.org.au](http://www.stkch.org.au)

This message has been brought to you by St Kilda Community Housing, 102 St Kilda Road, St Kilda





Craig Robertson, *Marina 2*

failed to deliver a single additional house for people to live in and also did not guarantee rental affordability for those receiving Commonwealth Rent Assistance.

We argued that spending 2% of GDP on housing would reduce the current social housing waiting lists by almost 50% within 3 years with funds left over to begin to address the backlog of maintenance faced by State Housing Authorities. 2% would enable:

- 24,242 houses to be built housing up to 79,000 people
- 29,473 apartments to be built housing up to 55,000 people; and
- 35,000 social housing units to be built housing up to 85,000 people.

Unfortunately, the Federal Treasurer dismissed as “a complete and utter myth” the notion that negative gearing chiefly benefits high income earners. The Australian Labour Party went into the election with a policy of reducing the CGT concession to 25% and to restrict negative gearing to new properties only from 2017. The policy of the Greens was to remove negative gearing for all assets purchased after July 1st 2015 with grandfathering clauses in place for existing investments and to reduce the CGT concessions until it reached 0% by 2020, with the money saved to go into building new affordable housing.

With the Coalition Government re-elected but with a greatly reduced majority, SCH is continuing the campaign and is regularly producing fact sheets for our website.







## public forums



Paul Madden & Denis Glover



John McInerney



Liz Mumford



John Etticott

SCH held two public forums during the year: one was on the critical role public housing has played in the past in providing working families with a stability that enabled them to build a sense of community and, for many of their children, to go on to further education. The second forum was around new models of housing tenure.

Denis Glover gave a very personal account of growing up on a public housing estate in Doveton. The talk was based upon his very popular book *An Economy Is Not A Society: Winners and Losers in the New Australia*. The Doveton estate provided immigrant and working class families with jobs, schools and other facilities. However, a combination of de-industrialisation, lack of investment in social housing and a shift towards prioritising only those most in need has now created a system of public housing that is financially unsustainable. As a consequence, what was a thriving community when Dennis was growing up, has become a by-word for poverty and disadvantage.

The second forum tackled new housing tenures. The three speakers presented on three different ways forward and yet there were some striking similarities between them. John McInerney,

formerly CEO of Common Equity Housing Limited, Liz Mumford from Housing Choices Australia and John Etticott from SCH all spoke about their approaches to various forms of shared equity. The premise for the forum was that our dichotomous approach to housing, whereby people are either home owner/buyers or they are renters, is preventing us from exploring a range of other options with the potential to deliver secure and affordable housing to more people.

In this context, John McInerney raised the possibility of shared equity co-operatives as a way forward; Liz spoke directly about HCA's experience through their Mixed Equity program for people living with a disability and their exploration of other mixed equity models going into the future; and John Etticott outlined the plans that SCH has for a Community Land Trust in Melbourne.

Each of the speakers raised similar challenges as well. It was clear that getting access to finance was critical and that the banks needed to develop more flexible lending instruments to cater for new models of housing tenure. The attendance at this forum showed that there is a great deal of public interest in this issue.



# elenara the new vision



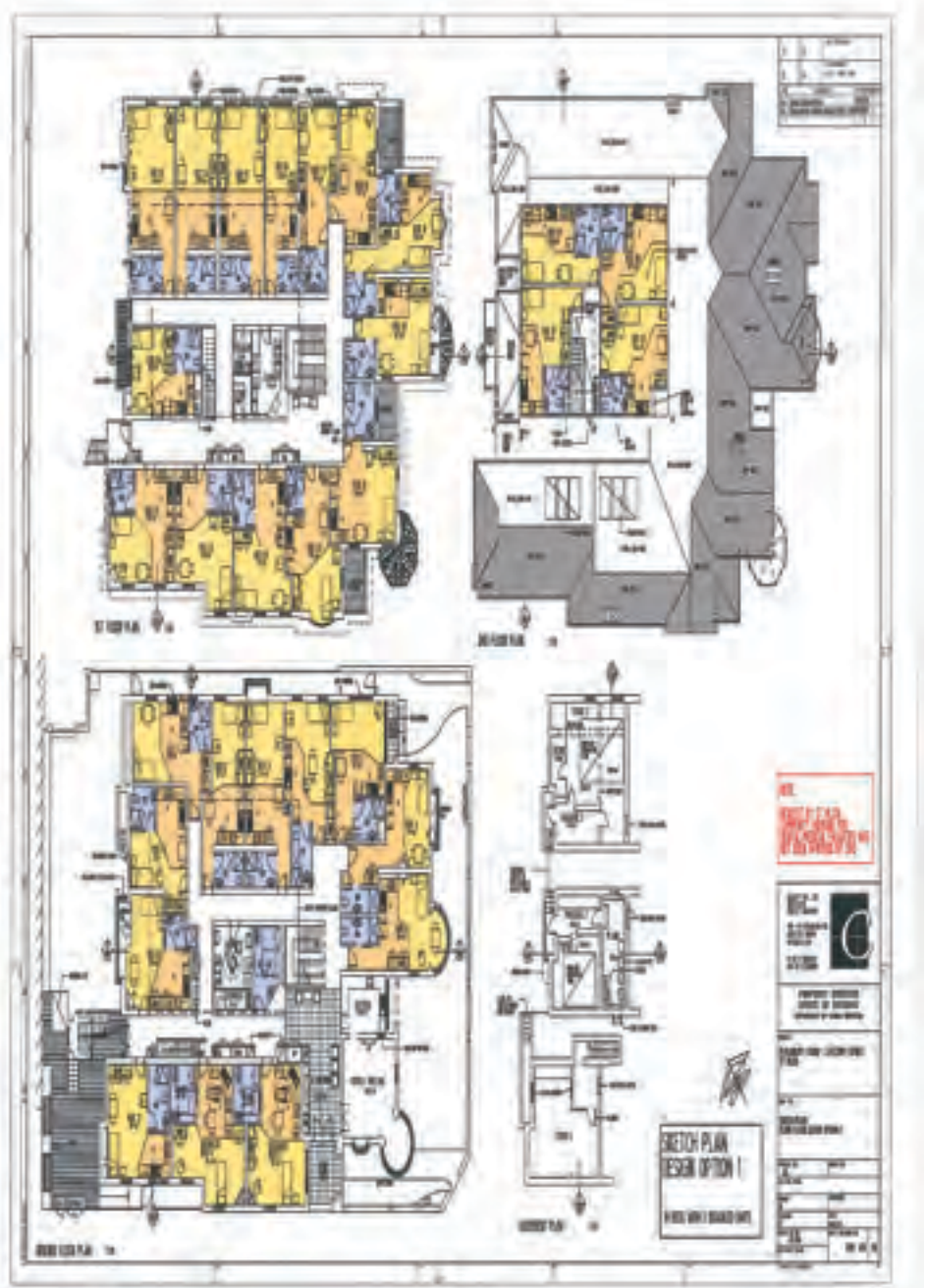
Martin Foley talking to a resident of Elenara.



Dean Briggs, *ssylsfm*

As this piece is being written, the residents of Elenara are being found alternative accommodation with a view to the redevelopment of the building commencing in December 2016. The Minister and local Member, Martin Foley, visited Elenara on August 4th 2016 to officially announce the redevelopment.

Followers of SCH will be aware that the incoming Labor Government promised to save Elenara as part of its election platform. It has been a slow journey since then but we now know that the 36 room building will be converted into 31 self-contained units. This promises a safer and better facility for some of Victoria's most disadvantaged citizens. We look forward to reporting on the progress of the building in the next Annual Report.







# community land trusts

## helping to solve housing affordability

### Australia's housing crisis

In capital cities and regional centres, over the past 20 years, the cost of a building block has increased by a factor of up to 20 while, depending on location, the cost of construction has risen by a factor of two to three. This clearly demonstrates that housing affordability is more severely impacted by the value of land and not the cost of construction.

St Kilda Community Housing (SCH) believes that by limiting the impact cost of land has on housing affordability Community Land Trusts (CLTs) can provide a long-term solution to access to the housing market for low- and middle-income households.

### What is a Community Land Trust?

Community Land Trusts present an opportunity to provide a range of tenure options for a variety of households currently excluded from mainstream housing markets. Although this is a new form of housing tenure to Australia, CLTs have been operating overseas for some decades, especially in America and more recently in Britain.

Under a Ground Lease the CLT controls affordability by fixing or freezing the cost of the land at the time of purchase, then removing it from the value of the property and recovering its cost over a very long period through charging the occupier a modest rent on the use of the land. This period can be attached to the current occupier of the land for up to 99 years. Combined with an agreed resale formula that guarantees the occupier a modest return, CLTs thereby remove properties from the housing market's peaks and troughs.

### St Kilda Community Housing's involvement in developing a Community Land Trust

Over the past 10 years SCH has worked with others throughout Australia to develop a model CLT suitable for implementation across Australia. Led by Dr Louise Crabtree and a team from the University of Western Sydney (UWS), a working group has already produced an Australian CLT Manual and is now in the process of completing a CLT Financing Manual. St Kilda Community Housing has identified a number of possible pilot projects in recent years and is currently completing a master plan for a development that, when implemented, will result in one of the first Australian CLTs.

In continuing our partnership with UWS and others we are also engaged in discussions with other housing providers and developers to incorporate CLT models into future social housing developments.

### Where to from here?

During the year SCH was fortunate to receive financial support from the Lord Mayor's Charitable Foundation in Melbourne to assist us in furthering this important work. To date, this funding has enabled us to develop a number of the legal instruments necessary to make a CLT possible and to engage with financial institutions, developers and arms of government to advance the concept.

We are nearing completion of a master plan for a CLT development and are engaging in discussions with financial institutions to secure further financing instruments for a CLT. In next year's Annual Report we hope to report the birth of Melbourne CLT.

Special thanks must go to Catherine Brown and her team from the Lord Mayor's Charitable Foundation for their interest in, and funding of, this project to date. In addition, we would like to thank all the members of the Technical Reference Group who gave up their time and expertise to assist us in progressing as far as we have done.



# making a difference

## friends of st kilda community housing



Open Day to Seaside.

Although we had inadvertently chosen to hold an Open House at Seaside on Father's Day, and despite the weather looking doubtful on that Sunday, a steady stream of neighbours, local residents and Friends of SCH toured this grand rooming house and shared a BBQ with its residents. Most visitors were surprised to see how homelike Seaside was for the residents, given its large size. They also admired the property's \$6.5 mill upgrade and greatly appreciated the generosity of those residents who had opened their rooms to the local community.

This year, the Friends of SCH received two newsletters keeping them up to date on the organisation's activities, including the latest forums, key initiatives like our maintenance social enterprise, T2M (offering our residents and others an opportunity to engage in work and training), the Community Land Trust and seeking support for campaigns promoting housing issues in the Federal election. Individual invitations were also issued for specific events, such as the annual photography exhibition, which is always extremely well-attended.

Some exciting plans are in the process of development for the coming year with a major event being planned for May 2017. Further news of just what this will look like will be revealed early in 2017. Our previous event was a formal dinner plus some auctioning of goods. We would like the next event to be somewhat less formal but with opportunities for all the attendees to be engaged with the event.

There are currently just over 200 Friends, so please encourage anyone you know who may be interested to sign up for the newsletter.

To find out more about SCH and to participate further we encourage you to visit our web site at [www.stkch.org.au](http://www.stkch.org.au) and our Facebook page: [www.facebook.com/stkildahousing](https://www.facebook.com/stkildahousing), and you can also follow us on Twitter at <https://twitter.com/stkildahousing>.

We would like to take this opportunity to give special thanks to Board member, Janet Cribbes, for all the work she puts in to maintain the Friends of SCH.





## t2m social enterprise

This year has seen a significant expansion of T2M, as the social enterprise has picked up a number of external contracts offering a wider range of job opportunities for the workers.

One such contract has been with the University of Melbourne's College of Theology. Our connection with the college started when we undertook landscaping of some of their garden beds. T2M did such a good job that they were asked to tender for a job involving a complete refurbishment of a four-bedroom house owned by the College within the University grounds at Parkville.

Once again, the team did such a good job that more work has come their way from the University involving the complete make-over of a kitchen.

In the meantime, our Project/Facilities Manager, Peter Dunn, and the team have been slowly building up other external clients. These include a couple of bodies corporate looking for companies that can do general cleaning and maintenance, as well as our usual not-for-profit customers: the Haven Foundation; Launch Housing; Sacred Heart Mission and the Salvation Army.



After Renovation



Leontine Bel, *Love at First Sight*



Before Renovation

## t2m continued



Bathroom After Renovation

T2M also successfully competed for the Federal Government's Stronger Communities Programme grants. The team were given \$20,000 to completely refurbish the bathrooms of the residents at 2a Mitchell Street. Not only had these bathrooms not been touched for many years but they had installed half-sized baths which the residents had to step into in order to have a shower. These baths have now been removed and the residents are enjoying their new walk-in showers with brand new toilets and basins as well.

With all of this new work, the T2M workforce has experienced significant growth. We have been delighted to welcome on board Davod Yosefnejad and Davood Abdollahi – both of whom arrived in Australia as asylum seekers from Iran. They have both shown a commitment to their work which is outstanding. They have fitted seamlessly into



Bathroom Before Renovation





Before Renovation



After Renovation

the team and their obvious pleasure in being able to contribute to Australian society is reflected in the quality of their work and in their keenness to learn as much as possible. SCH is proud that in this instance we have been able to contribute in a small but very practical way to supporting asylum seekers.

Our cleaning staff numbers have also grown as we continue to roll-out a more professional service. In the coming year we shall be sending more staff off to receive formal training which will increase their employment options in the competitive job market.

With all this activity it is easy to lose sight of why we started T2M in the first place – and that was to provide employment and training for our residents so that they had a pathway out of living on benefits. This has proved to be so successful that we now have 25 employees, 14 of whom are our own residents. When we first started the social enterprise five years ago, we had no idea whether it would survive for even 12 months let alone five years. Indeed, the track record for social enterprises in the community housing sector has been decidedly mixed.

Thus if 2015-2016 was our year of growth, 2016-2017 will be the year in which we take our training to new level.



Craig Robertson,  
*Marina 1*

# improving people's lives



Dean Briggs, *anbsfstpoyw*

## The Photography Group

This year has seen the group expand to twelve participants, which is the largest ever. Three of the participants have been with the group from the beginning but each year new residents have requested to join the group. We have also opened up the group to residents from Port Phillip Housing Association.

The group continues to have Carmel Louise as its teacher and this year she scheduled a number of trips to exhibitions for the group, including the Monash Art Gallery to see the entrants for the William and Winifred Bowness Photography Prize and the Ballarat foto Biennale which showcases the work of photographers from around the world as well as locally. Other excursions included an opportunity to film the students at the National Institute of Circus Arts in Prahran and a night excursion to South Wharf where there was an opportunity to ride the Melbourne Eye and get some great photos of Melbourne from the top.

The culmination of the group was the annual exhibition which was once again held at Gasworks Arts Park. Tracey and her colleagues have been strong supporters of the group and their exhibition space is perfect for the group.

During the year we were lucky enough to receive a grant for much-needed additional photography equipment from the Collier Foundation. The grant of just over \$6,500 bought more cameras, inks for the specialist printer and some extra lenses

and bags to carry them in. We are so grateful to all those organisations who have offered financial support to the group over the years. Next year we shall be getting the program evaluated and we hope that this will enable us to disseminate the work that Carmel has done and to argue for the benefits of running a group like this for residents of rooming houses.

## Driving Lessons

Although we received this grant from the RACV Community Foundation a couple of years ago now, tenants are continuing to benefit from the funding provided. To date, two of our residents who are also employees of T2M have been able to start their driving lessons and one is at the point where he is ready to sit the driving test. Other residents have also benefitted and there is no doubt that being able to learn to drive has boosted their self-confidence and, for some, increased their chances of being employed.

Here is what Thom has to say:

**"These driving lessons have helped me heaps with my anxiety in traffic and in general. St Kilda Community Housing and RACV have given me lessons I could not afford with an understanding instructor. I've got the skills and confidence to drive safely in traffic now.**

**I will now be able to help my father with everyday things like doctors, shopping, anything he needs to do by car I can do legally by the book.**

**Thanks to St Kilda Community Housing and RACV for this help. It is much appreciated."**



David Aaron, *Autumn*





### Social Meals Program

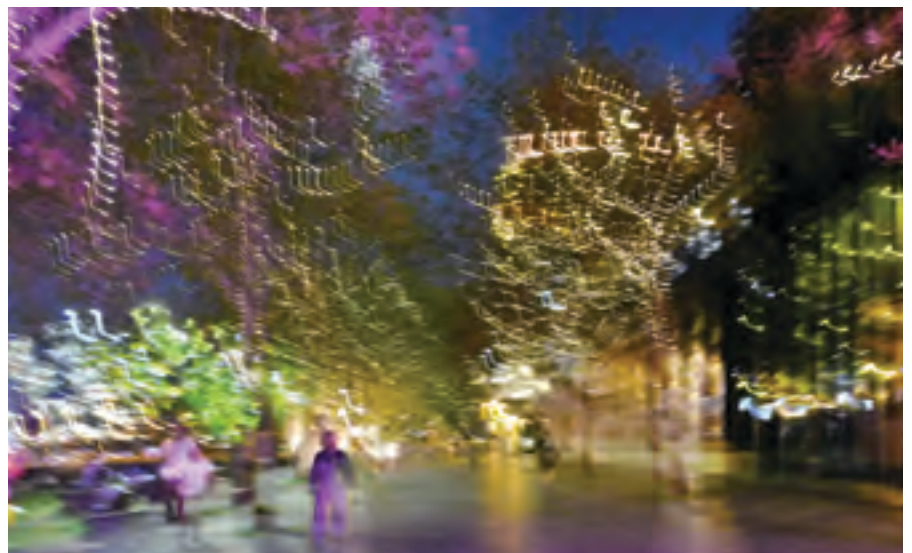
The 2015-2016 financial year witnessed a large expansion in the program. Now the program is running across eight of the houses. The feedback we are getting is that the residents really enjoy the opportunity to come together over a meal on a regular basis and they look forward to it. The meals program represents a partnership between SCH and the Port Phillip Community Group which means that apart from the provision of a meal, the program also provides an opportunity for social engagement through the dissemination of information about activities that are occurring across the municipality.

Sadly we had to say farewell to Maggie Mildenhall, who left the PPCG to take up a position in Broome working with Sandy Joffe – who used to be the Executive Officer of the PPCG. But Maggie has been replaced by Ernie, whose food has also been voted as pretty good.

### Rooming House Survival Guide

This year we also updated the Rooming House Survival Guide. Michi Futuhara, our student on placement, took over this task and she worked extremely hard to bring it up to date. Port Phillip Housing Association shared the costs of printing the new edition. We hope to be able to update the guide on a regular basis so that it provides a valuable guide to all the services on offer within Port Phillip.

Jan Grey, *Ethereal Lights*



### Rolling out the Solar

Last year saw the rollout of solar panels across 6 of the properties. During 2015-2016 these were installed across a further 5 houses, with one house still waiting for installation. At the same time, LED lights were installed across all 20 of the properties, including all the individual rooms. This has resulted in an almost 50% drop in the electricity bills for some of the houses. Unfortunately, from January 2017 new peak demand tariffs are going to be introduced which could offset some of these gains.

We are continuing to explore the use of batteries to store the excess electricity produced. If the prices fall as predicted the use of batteries will potentially serve to mitigate the rising prices. This can only be a good outcome for our residents.

# what our residents say

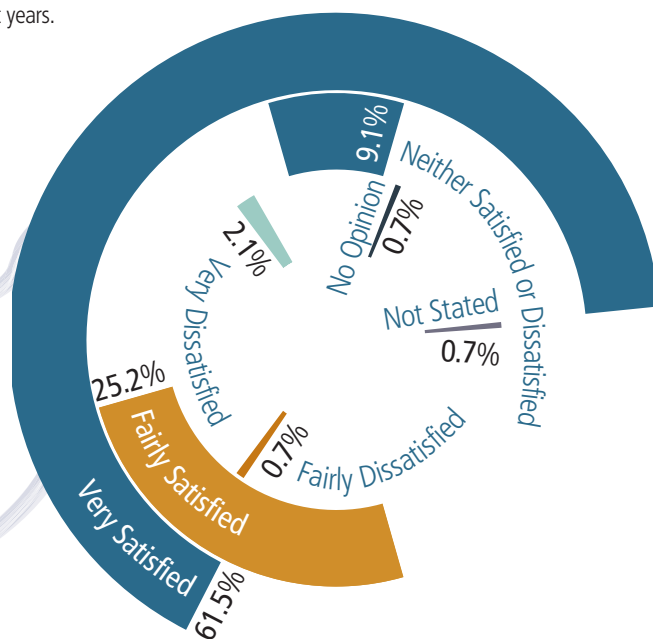
Every two years SCH undertakes a resident satisfaction survey. Although we are obliged to do this under our regulatory engagement with the Office of the Housing Registrar, we also take the opportunity to find out what our residents think about our services more broadly. This year we were lucky to Michi Furuhashi, social work student from RMIT, on placement with us and she undertook the survey on our behalf. This is what the residents had to say.

## Section 1: Our Service

Generally, the residents expressed a high degree of satisfaction with SCH staff and the services they provide. More than 80 residents reported that they are very satisfied and 36 residents said they were fairly satisfied. A number of residents commented that they appreciate the work done by the housing managers and the overall performance of SCH. The high rate of satisfaction from the residents indicates the success of SCH in providing quality services in the past years.

In terms of improving our service, 14 residents suggested that SCH needs to be more responsive to issues raised by residents and they suggested this could be done through a tenant advisory group. In interviews, those residents who are interested in tenant advisory group said they would like to discuss those issues arising in their houses and that they would also like to be involved in decision making around the houses. Nine residents expressed a contrary view and reported that SCH needs to return calls promptly; whilst four of them reported that staff attitude needs to be improved.

Some residents made the suggestion that SCH should take the needs of individual residents into consideration when allocating rooms. It was also suggested by some residents that feedback/follow up should be given to those residents who raised issues with staff as often they did not know if these were being addressed.



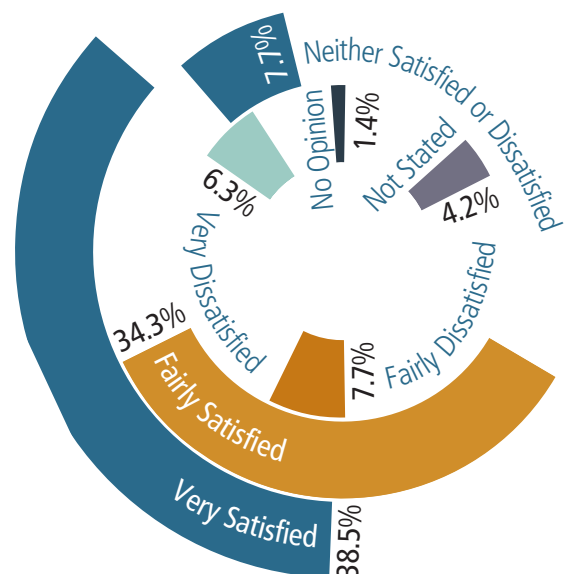
1. Our Service

## Section 2: Maintenance

Maintenance for all the properties has been undertaken by SCH since July 2011. More than 70% of the residents reported that they are satisfied with the maintenance and repair work. However, 14 % of the residents reported that they were not satisfied. The length of time taken for things to be fixed was the common issue among those residents who reported low levels of satisfaction.

In terms of the maintenance service, the majority of the residents reported high levels of satisfaction. Of those who were not satisfied, (N=34) better response times to maintenance problems was one of the areas identified for improvement. Fifteen residents reported that SCH needs to improve the standard of cleaning in the houses; whilst seven residents reported that workers' attitudes need to be improved.

In terms of particular maintenance issues, some residents suggested that more pest control, regular carpet steam cleaning and giving residents access to cleaning equipment would improve the standard of cleanliness overall. Some residents also thought that they themselves should become more responsible for the state of their rooms/house and should be held accountable for any damage caused. Similarly, some residents said that where damage to a property was caused by a visitor, then the resident they were visiting should have to pay for that damage. A small number of residents thought that the quality of the maintenance work needs to be further improved.



2. Maintenance





A very small number of women residents suggested that T2M workers could carry a photo ID, in addition to wearing the T2M uniform as they felt this would make them feel safer. Some residents also asked to be notified when T2M workers were going to be behind schedule and were not able to attend at the agreed time.

### Section 3: Your House

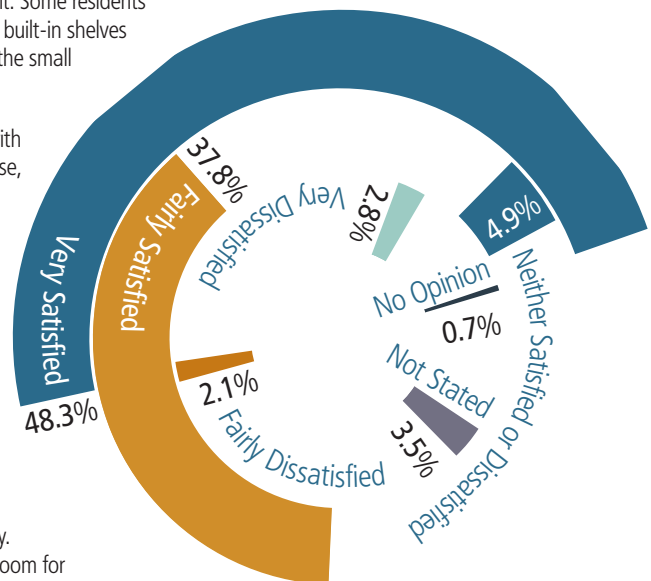
The majority of the residents (N=122) said they are satisfied with the condition of their property. This suggests that the maintenance and general upkeep of the properties is to a high standard. A very small number of residents (N=7) expressed a low level of satisfaction. Of these residents, some said the standard of cleanliness could be further improved; others reported that they are not satisfied with the design of their room such as the small windows and the sensor lights in some of the bathrooms.

In terms of suggestions for improvements, some thought that installing security cameras (N=20) and implementing an electronic key system (N=16) would help improve security. It should be noted that now the majority of houses have electronic key systems in place and there are security cameras in a number of houses as well. Seventeen residents said housing meetings with their housing managers were very helpful and 15 residents reported regular room inspections were also beneficial.

Twenty-two residents provided a variety of other suggestions for service improvement, including the provision of free wi-fi and air-conditioning in the rooms. SCH is currently exploring how we can install wi-fi across the properties as we recognise that internet access is a very important tool for social engagement. Some residents also suggested that more built-in shelves would make the most of the small spaces available.

When it came to issues with other residents in the house, some residents thought SCH could be more discerning about who they put into the houses. Some residents also suggested that action should be taken to deal with those residents with drug and/or alcohol problems.

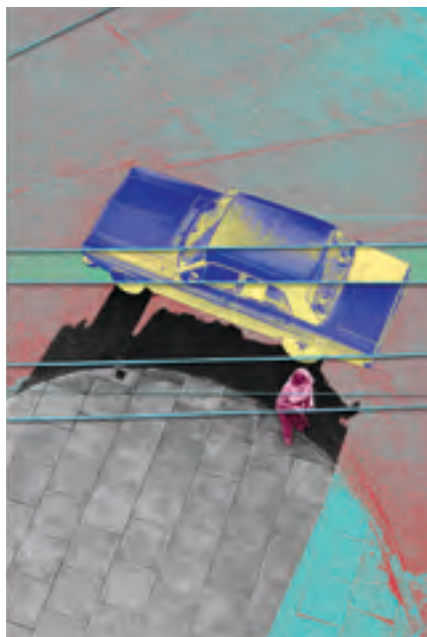
Overall, the residents rate SCH and its services highly. However there is always room for improvement and we are committed to continuous improvement in our service delivery.



3. Your House



Jenny Minogue, Voyeur 1



Jenny Minogue, Voyeur 2



Jenny Minogue, Voyeur 4

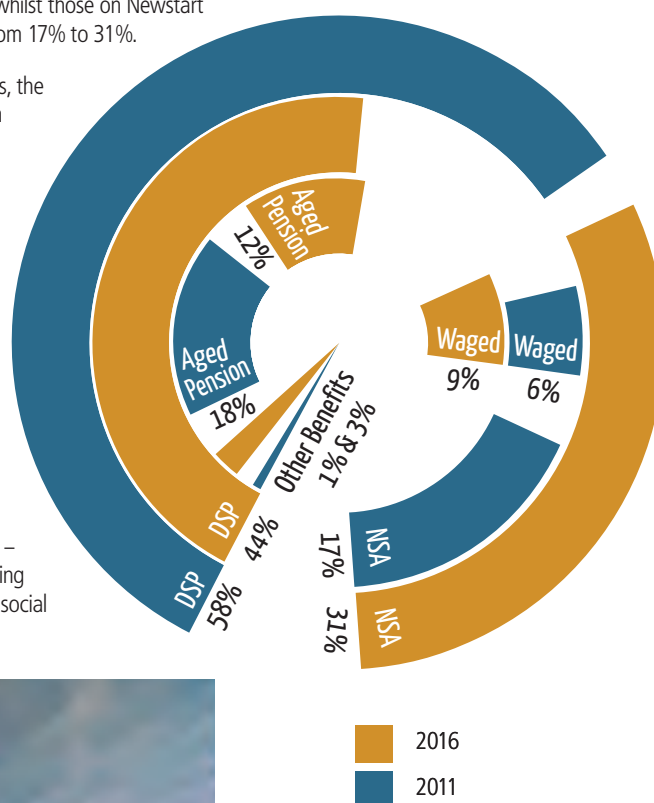
# our service statistics

## source of income

The 2015-2016 year was one where we waited to see if the re-development of Elenara would happen. Unfortunately, it was not to be and we now know that the bulk of the re-development will occur in 2017 and early 2018. This meant that all 20 of our houses were still operating throughout the year. What our statistics do reflect, however, is what is happening in terms of affordable housing as well as welfare changes more broadly.

Over the last few years we have noticed a trend towards fewer residents living on a pension and more trying to live on Newstart. The five-year trend is a graphic illustration of just how much this has changed. Those on pensions have gone from 76% of residents to just 56%, whilst those on Newstart have almost doubled – from 17% to 31%.

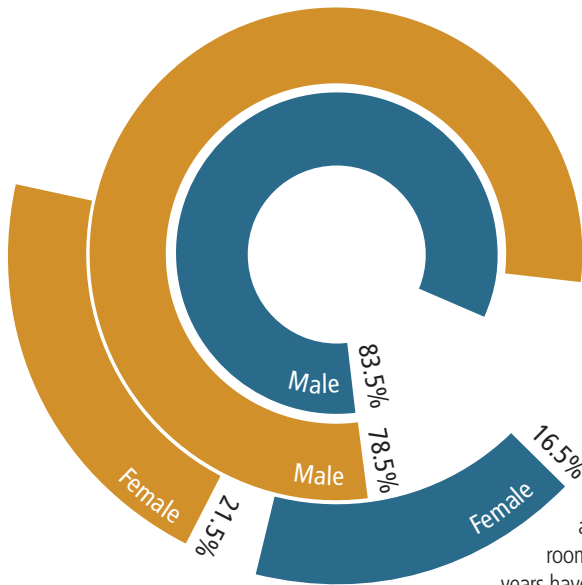
As the chart demonstrates, the proportion of residents on Newstart has risen 14% which is matched by the exact decline in residents on a DSP. This may not seem important but the rents we charge are predicated upon income levels and therefore the lower the income the lower the rent charged. One pleasing feature is the small but important increase in the number of residents receiving wages – some of whom will be doing so through our own T2M social enterprise.



Jan Grey, *Lightning Yellow*







## gender

SCH has been making a concerted effort to attract more women into our rooming houses. The past five years have seen a five percentage point gain for women in representation.

Most of this increase can be attributed to the growth of self-contained units versus the old-fashioned rooms with shared facilities. By the time the renovation of Elenara is completed, our proportion of self-contained units will have risen to almost 75% of total stock. As a consequence, we expect more women to become residents in future.



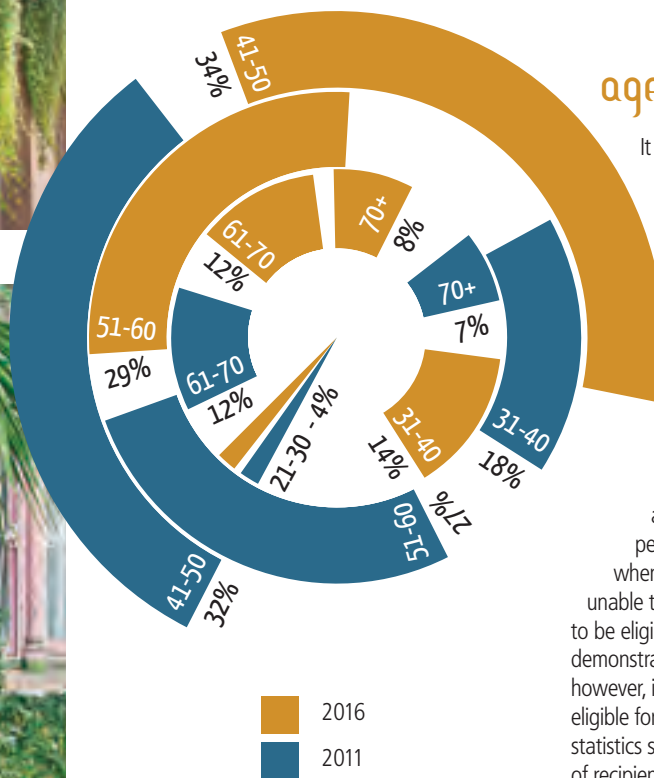
Alan Cotton, *Lunar Fruit*



BBJ, *Organic & Inorganic Geometry 2*



BBJ, *Organic & Inorganic Geometry 3*

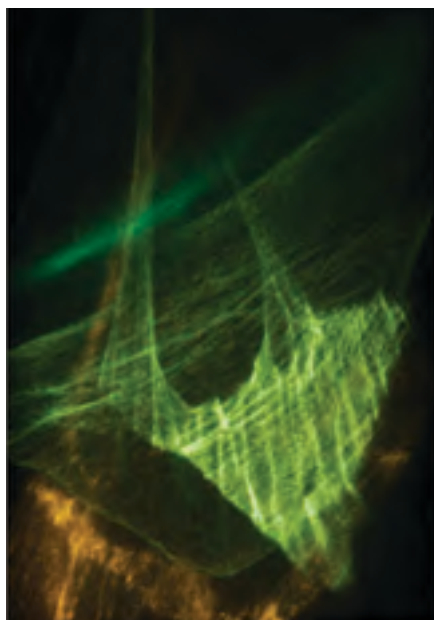


## age of tenants

It would be intuitive to think that the rise in residents on Newstart was because there had been an increase in younger people living with us. But as the chart below demonstrates, the reverse is true. We have had a decline in the percentage of residents aged between 31 and 40 – those of prime working age; but an increase in all age groups from 41 years onwards.

There may well be a number of factors at work here. One factor is that single people on Newstart have little to no choice when it comes to housing options. They are unable to afford private rental, yet are unlikely to be eligible for public housing, unless they can demonstrate a priority need. A second factor, however, is that fewer people are being considered eligible for the Disability Support Pension. The statistics show a major decline in the number of recipients when further changes to eligibility commenced in July 2015.

# finance report



Dennis Bezzant, *The Rising*

StKilda Community Housing Limited (SCH) is incorporated as a Public Company Limited by Guarantee. It is established for charitable purposes and is authorised by the Australian Taxation Office to grant a tax deduction to donors for monies so received.

SCH continues to manage accommodation for 337 residents across 20 houses in StKilda and near surrounds.

The SCH team manages the tenancy rent collections and all services including maintenance within the very supportive environment of the StKilda business and residential community. In addition, SCH undertakes programs for social inclusion of our residents and creates employment opportunities wherever possible.

Rents are charged at a rate set by Government and are lower than the market rent. Many of our residents are dependent on Centrelink benefits.

The financial result is a surplus of \$158,359. It is important to make a surplus because of a continual program of reinvestment in making improvements to the standards of housing and other programs provided.

SCH is in a satisfactory financial position to sustain its future existence and further investment to expand wherever possible the number and quality of beds available in the area.

David Gibbs, Treasurer

St Kilda Community Housing Ltd.  
Abridged Financial Statements  
For the Year ended 30th June 2016

## INCOME STATEMENT

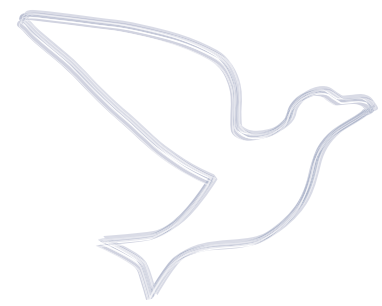
	2016 \$	2015 \$
Rental Income	3,251,697	3,009,630
Other Revenue	67,230	45,241
	<hr/> 3,318,927	<hr/> 3,054,871
Depreciation and Amortisation Expenses	166,860	138,327
Employee Expenses	1,674,983	1,289,523
Finance Costs	4,699	26
Property Management	868,798	851,294
Rental Expenses	72,620	74,153
Tenancy Management & Operations	372,608	377,624
	<hr/> 3,160,568	<hr/> 2,730,947
Surplus for the year - no income tax applicable	158,359	323,924

## BALANCE SHEET

	2,016 \$	2,015 \$
Accumulated Members Funds	3,725,741	3,567,381
Beach House Reserve	1,900,000	1,600,000
<b>TOTAL EQUITY</b>	<hr/> <b>5,625,741</b>	<hr/> <b>5,167,381</b>
Represented By:		
<b>CURRENT ASSETS</b>		
Cash and Cash Equivalents	663,733	503,659
Receivables and prepayments	182,812	139,051
	<hr/> 846,545	<hr/> 642,710
<b>NON-CURRENT ASSETS</b>		
Property, Plant & Equipment	5,350,165	4,850,432
<b>TOTAL ASSETS</b>	<hr/> <b>6,196,710</b>	<hr/> <b>5,493,142</b>
<b>LIABILITIES</b>		
Creditors & Borrowings	346,465	157,281
Provisions for Employee Entitlements	224,504	168,480
	<hr/> 325,761	<hr/> 325,761
<b>TOTAL LIABILITIES</b>	<hr/> <b>570,969</b>	<hr/> <b>325,761</b>
<b>NET ASSETS</b>	<hr/> <b>5,625,741</b>	<hr/> <b>5,167,381</b>

Note: These abridged financial statements are extracts from the audited financial statements of SCH as approved by the Board of Directors on 27th September, 2016. A copy of the audited Financial Statements is available on request from the registered office of SCH.





the board of st kilda community housing would like to take this opportunity to thank the lord mayor's charitable foundation for their support and encouragement of our work in developing a community land trust. without their support, we would not have been able to achieve our vision of an alternative form of housing tenure for those on moderate and low incomes. we look forward to working closely with the foundation in the future.



Jan Grey, *Nightly Reflections*



Jan Grey, *Reflections & Polly Woodside*





**ST.KILDA**  
Community Housing Ltd

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