



Hume Community  
Housing Association

# Annual Report 2017





**Hume is a leading community housing provider and recognised as part of the solution to resolve the affordable housing challenges Australia faces. With affordable housing now a BBQ stopper, Hume's services and new affordable housing supply programs are in significant demand.**

**'It's not too much of a stretch to say that if you get the settings right for affordable housing, we can actually resolve some social ill's.'**

Nicola Lemon

Britain offers ideas on affordable housing  
The Australian October 5, 2017

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# Who we are

We are one of the largest providers of community and affordable housing in NSW, operating in areas of the greatest need and helping some of the most vulnerable members of society. We manage more than 1,800 properties across Western Sydney and provide properties and services to more than 4,500 customers.

Our customers include young people, seniors, families, people facing homelessness as well as those with disabilities and mental health challenges. We support them to maintain their tenancies, build resilience, participate in life and reach their full potential.

To do this, we partner with a range of services and organisations, including social services providers, other community housing providers, financiers, developers, real estate agents and government agencies.

# Our vision

To create vibrant, sustainable and cohesive communities through the delivery of outstanding homes and equitable services.

# Our values

## We are champions of change

- Advocate for those who are marginalised
- **Create freedom through choice**
- Drive continuous improvement
- **Develop through self-reflection**
- Inspire others to action and change

## We are builders of resilience

- **Step up to the challenge and make a positive impact**
- Strive for balance and perspective
- **Enjoy a laugh**
- Take time to be grateful



## We are determined to succeed

- Do what is right
- **Are dynamic, resourceful and efficient**
- Deliver positive social, environmental and financial outcomes
- **Get results**
- Rigorously deliver value for money
- **Make decisions that ensure longevity**

## We are creators of connectivity

- Are passionate about people, families and communities
- **Bring people together**
- Support and encourage community empowerment
- **Practice social justice**
- Enable social inclusion
- **Celebrate diversity**

# Our year

## Tenant-led Initiative Award Highly Commended at the 2017 AHI NSW Awards - The Collectives

We have confirmed growth of our services to Specialised Disability Accommodation and Hume will be providing expert tenancy management to 126 group homes later in 2017

21% of customers have moved into the private rental market and 1% into home ownership

We furthered construction on 60 new units in Fairfield

NRAS 100% reporting compliance

Our social media following reached more than 1,000



**Julie Davenport was named Inspirational Team Member at the 2017 AHI NSW Awards**

**Peter Malone was awarded the Outstanding Achievement Award at the 2017 PowerHousing Australia Exchange**

**Finalist for Excellence in Affordable Development for the UDIA Awards of Excellence for Mountford Ave, Guildford**

**We attained full registration as a Specialised Disability Accommodation provider with the NDIS**

**Surplus \$5,502,733**

**Revenue increased 2% to \$22,847,726**

**Assets up by 24% to \$116,982,613**

**We have supported 427 customers from homelessness into homes they can sustain**





Chairman Robert Vine, CEO Nicola Lemon and MP Chris Hayes at the Warwick Farm development ribbon cutting.

# Chairman and CEO report

## The evolution of Hume

Our vision – to create vibrant sustainable and cohesive communities through the delivery of outstanding homes and equitable services allows us to help some of the most vulnerable members of society to feel connected, fulfill their potential and has been central to our efforts and achievements again this year. Our customers are at the heart of everything we do and by maintaining that focus and passion, we are now more ready than ever to see our hard work come to fruition and for Hume to grow and achieve its potential.

We have done the groundwork and we are ready for growth. For many years now, we have been laying the foundations for growth, while strategically expanding our

geographical areas of service provision and moving into new communities.

We have consistently invested in our people – from our staff to our customers, communities and our partners – helping them to fulfil their potential. One of our greatest achievements is that our successes have come through perseverance and genuine belief in our values. We have grown and developed a leadership team board and quality governance processes befitting a much larger organisation. But, vitally, we have not sacrificed our authenticity.

As we review our year, it is important to acknowledge that customer wellbeing, support, aspiration and generational change are threads which run consistently through our strategies and objectives.

We have witnessed a transformation in the housing environment over the past decade, with the needs for our services changing, as repossessions in the private housing sector have increased as working families struggle. The housing affordability crisis has become a BBQ stopper and moved further up the political agenda. With a broader spectrum of society unable to access private housing, community housing is being recognised for its impact in tackling the crisis and creating opportunities across the sector.

At Hume, we have understood for a long time that safe, secure and affordable housing is vital to all and focus on this particularly for the next generation is crucial. We have worked strategically to prepare ourselves for expansion. Building on this work and experience, we are perfectly positioned now to fulfil our potential and take advantage of opportunities, with passion and enthusiasm about the impact we can have and the positive outcomes we can work towards with our partners.

## Making our mark

This year, we have continued to demonstrate our capabilities and be recognised for our achievements and our willingness to roll up our sleeves and tackle some of society's most challenging issues. We continue to grow our affordable housing, helping to home key workers who have been priced out of the private market and we are the only community housing association registered as a Specialist Disability Accommodation provider with the NDIS. We have the lowest eviction rate of sector at one per cent, due in large part to our supportive, rather than punitive approach when problems arise.

Our development construction team has proven its delivery capability through three major projects this year, recognised by being given the responsibility to deliver construction projects on the government's behalf.

We have celebrated the tenth anniversary of our Temporary Accommodation Program (TAP), which supports people in crisis and at the risk of homelessness, by working with Family and Community Services to utilise hard-to-let properties as temporary accommodation. We have housed more than 6,000 people through the TAP program – half of them children. More than 60 per cent move on from TAP to secure sustainable tenancies, with a quarter going into the private rental market.

We welcomed two non-executive directors to the Board, Jayson Bricknell and former NSW Premier Nathan Rees and two members of the Executive team - Michael Nicholls to the role of Chief Financial Officer and Michael Kourakis to the role of Executive Manager - Assets Growth – together bringing a wealth of strategic experience and stakeholder engagement skills. We are also extremely proud to congratulate the outstanding achievements of Peter Malone and Julie Davenport, who were recognised with well-deserved industry awards this year.

Nicola's role as Chair of the peak body PowerHousing Australia, has provided opportunities to advocate for the sector, including chairing a meeting with Treasurer Scott Morrison to discuss Federal Government initiatives to tackle the housing affordability crisis. The investment of Nicola's time in this capacity reflects Hume's commitment to supporting the community housing sector as a whole to reach its potential.

## The future is bright

The future holds exciting opportunities to bring the Hume brand of customer care into more communities – particularly in areas of most need.

Among the exciting challenges on the horizon are delivering on our successful tender run to Specialist Disability Accommodation and Respite Services, with 126 group homes in South Western Sydney, and the Murrumbidgee regions, and the completion of the Hamilton Road project, in Fairfield, comprising of 60 units and two commercial spaces.

We need to rise to these challenges and will support each other to do this by continuing to ensure that everyone, at every level of the organisation, gets an opportunity for input and has their voice heard.

We are looking forward to working together over the next 12 months, and beyond, to continue to build on our solid foundations. We will embrace opportunities for growth, while staying true to our values. Hume began as a small organisation with a big heart and we are continuing to transform into a robust and bigger organisation, with an even bigger heart.



Nicola Lemon  
Chief Executive Officer



Robert Vine  
Chairman

# Our highlights

## Delivering new homes



We delivered 10 town houses, 4 villas and 21 units across developments in Warwick Farm and Guildford. Both developments were officially opened in February 2017.

This housing stock provides our customers with outstanding homes suitable to their immediate needs. From these homes, we deliver services to support our customer progress towards their future aspirations and with our customers we create communities in which we would all be happy living in.

**Warwick Farm** is a \$7 million development of mixed social and affordable housing, supporting people on very low to moderate incomes. The development and associated support programs are designed for single parents, women and children at risk and working families.

Living in this development will provide customers with an opportunity to make choices and realise their goals. Customers are able to progress towards their aspirations and increase their independence as they transition out of social housing into longer term sustainable housing.

*“The new Hume development in Warwick Farm is fantastic and will enable many families to live in a place they can call home. Hume puts people first they are easy to engage with and I wish them well for this development and others in the future.”*

*Pat Hall, Manager of  
Liverpool Neighbourhood Connections*

*“It feels great to be living in such a secure environment. Can't put into words how good I feel. I really can call this place 'home'. I thank Hume for this amazing opportunity.”*

*Tori Wright,  
Warwick Farm resident*

***“It's a great home for me and the boys. I feel like I have provided my children with a safe environment and I love that everything is new. I love the fact that I am part of the community and feel close to my neighbours.”***

*Thi Hue Mai,  
Warwick Farm resident.*



The \$8.5million social housing development in Guildford is supporting people on very low to moderate incomes to secure safe and affordable housing in an exceptionally pressured market. Guildford is our first design and construct development, comprising of 21 units, including two adaptable units for customers with disabilities.

*“Thank you very much Hume for your tremendous effort and successes towards eradicating homelessness and for the provision of affordable houses for the silent majority struggling with exorbitant rent prices. I personally applaud your wonderful team and so appreciate their professionalism and fairness to detect, recognise and approve cases of extreme urgency to be allocated a property. My kids were so happy and relieved when they visited me.”*

*Mustafa Ashio Fafanah,  
Guildford resident*



Hume’s CEO Nicola Lemon, Tanya Mihailuk MP, Hume customer Stacey and Senator Doug Cameron

***“The morning after we woke up after our first night in our unit, the boys asked me, when do we need to leave the hotel by Mum, I cried and said, we don’t, this is our home. Thank you, thank you, thank you to Hume.”***

*Stacey, Guildford resident*



## Award winning

Hume was named as a Finalist for Excellence in Affordable Development for the NSW Urban Development Institute Australia (UDIA) Awards of Excellence for the Mountford Ave, Guildford development. The award recognises excellence in the delivery of affordable housing that is appropriate for the needs of a range of very low to moderate income households and with rentals set so that these households are able to meet basic living costs.

A component of our vision is to deliver outstanding homes and to be named as finalist is a great achievement and recognition of this that we are achieving our vision.

# Celebrating 10 years of our Temporary Accommodation Program



We are the leading provider of Temporary Accommodation services, and have been operating in South West Sydney for the past decade providing a safe place to stay within 24 hours for homeless people who have sought help through a FACS Housing office.

Our dedicated, experienced and extremely knowledgeable team provides crisis support, including individual assessments, links to appropriate support, and the provision of information necessary to apply for sustainable housing.

**Since September 2006, TAP has provided a safe home and support to more than 1,700 tenancies and between July 2006 and June 2016 we provided more than 81,000 days of accommodation for single people and families.**

## Crisis housing environment

The need for crisis housing is increasing rapidly, as documented in the Anglicare Rental Snapshot 2017 – Greater Sydney and the Illawarra. On the snapshot weekend of the 13,447 properties available for rent only 651 properties were affordable for those living on minimum wages or income support payments. There were zero properties found in the area for households living on New Start Allowance, Youth Allowance or Disability Support Pension.

### The TAP program helps by:

- + **Reducing homelessness**
- + **Providing safe and secure housing**
- + **Increasing independence and life skills**
- + **Helping customers maintain and sustain housing in the future**
- + **Supporting customers to move out of or avoid social housing**
- + **Achieving significant efficiencies and savings for the state government.**

# In 2017, we supported 427 single people and families through TAP.

**TAP operates with a portfolio of 50 properties, with estimated savings to government of \$850,000 over the past two years.**

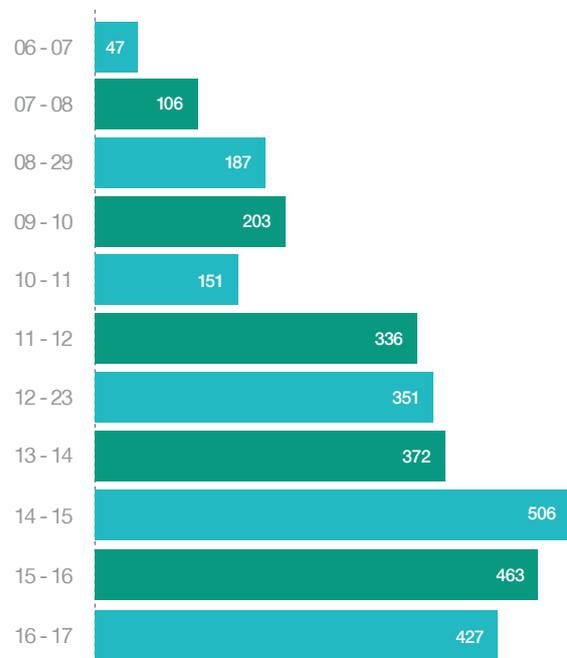
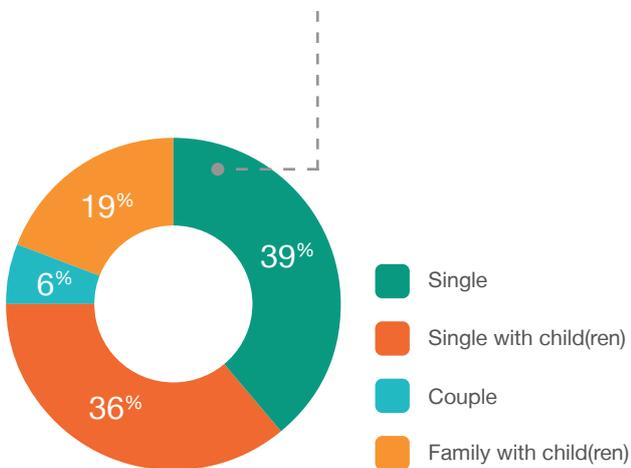
## 45%

of customers with on going support needs are safely housed in long term social housing

## 43%

of customers were able to secure a sustainable rental

**Profile of people seeking help with crisis accommodation**



**Number of TAP tenancies managed in the past 10 years**

# Choosing to accept help

Peter had been rough sleeping for most of the previous 20 years and his health was deteriorating, when he sought help. Our staff enrolled Peter into our Temporary Housing Program (TAP).

Daily support and care visits were conducted by the team, and additional support provided by Catholic Care. Due to Peter's mental illness, his capacity to make decisions regarding his wellbeing had diminished and Hume and Catholic Care worked together to support him, in seeking assistance from the NSW Trustee and Guardianship Board.

The partnership cared for Peter for more than a year and he was supported to live as independently as possible with dignity and respect. Peter took pride in his garden and took the opportunity to form a social network with his neighbours in a place he called home.

Peter resided at his home until declining health impacted on his ability to sustain independence and he was supported to move into a nursing home.



**John chose to accept help from the TAP team and has secured safe secure housing and is rebuilding his life after a family breakdown**

# Community cohesion officially launched

With the help of more than 40 partners, customers and staff, we officially launched our Community Cohesion Strategy at our office in Glenroy Cottage, Claymore. With education as a key focus in building independence, a highlight of the event was MP Greg Warren presenting our customers with Mental Health First Aid Officer Certificates of Achievement.

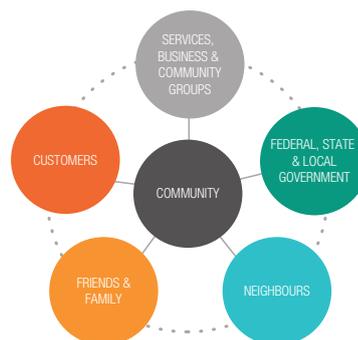


Greg Warren, MP presenting Julie from Claymore Action Network with her Mental Health First Aid Certificate



Family playing giant connect four at Hume's Liverpool Family Fun Day

## Who is our community



Our Community Cohesion Strategy has been developed using a customer centred approach to guide the achievement of vibrant, sustainable and cohesive communities.

The strategy sets the priorities for our services and facilitates opportunities for our customers to explore and recognise their potential, share their voice and build independence. We support our customers to sustain their homes, connect with their neighbours, friends, family and communities and create places where we would all be happy to live in.

Under the Sustaining Tenancies priority, the team launched its Employment and Learning Opportunities Framework.

The framework guides our work employment and learning opportunities for customers through social procurement agreements with our partners and contractors.

We then work with customers to support them to take advantage of the opportunities and build their economic independence. The Framework helps our customers reach their potential and aligns with the NSW Government's Future Directions for Social Housing in NSW.

**7 customers** have sustained employment through Hume services

**34 customers** and staff have completed mental health training

Since the release of this strategy in November 2016 we have supported 2 customers achieve employment which bolsters them as individuals and the community as a whole. And our 5 customers that were employed last year have been supported to maintain their employment.

In our current world understanding mental health is a key and emerging skill and through our programs 34 customers and staff have completed Mental Health first Aid Certificate Training. A key education and skill that provides insight to a challenging area, enables community members to support one another and strengthens employment opportunities for our customers.

The continuation of our Community Cohesion Strategy is supported by our robust approach to evaluation where all programs inputs, outputs and outcomes are evaluated and assessed against value for money and the achievement of positive social impact.

We have commenced our evaluation of our Community Cohesion strategy using an evaluation process that follows these principles and considers how customers feel about their community, their own well-being, their involvement in their community and Hume. We look forward to providing some details of those evaluations to you next year.

## Customer led community cohesion



Liverpool Seniors customers keeping active during their bus trip to Chipping Norton



Sharing a meal together at the Hume customer end of year celebration

## What our customers say

*“Everyone provided beautiful food to share with each other. Customers came together from different nationalities. We left an exceptional senior excursions as one,”*  
 - Hume customer.

*“I get involved in Hume events, out of curiosity about what’s going on. I think it’s important to get involved and feel part of my community,”*  
 - First time, customer attendee at a Hume Tenants Voice meeting.

*“I’ve met lots of people, and made so many friends by going to Hume events. When you meet people who are different from you, you get a better understanding and respect,”* - Social Club Committee member.

*“I like this activity very much. It is useful for my mind,”*  
 - Liverpool Discovery Tour attendee.

*“I attend Tenants Voice meetings to support Hume and because I now better understand decision making at Hume,”*  
 - Tenants Voice member.



Claymore Family Fun Day

# Industry recognition

Our Business Development Manager Peter Malone was awarded the Outstanding Achievement Award at the 2017 PowerHousing Australia Exchange for his contribution to the community housing sector.



Peter has to date developed more than 370 new social and affordable homes including the development of the first platinum level group home in Australia. Peter's commitment to the affordable and social housing sectors is further evident through his considerable applications for more than 1,000 incentives for community housing providers on owned and private developments under the National Rental Affordability Scheme (NRAS).



*"I've had the great pleasure of working with Peter over many years on several different collaborative ventures. Peter is always keen to find an opportunity to work in partnership, both for large scale, strategically significant projects, as well as on the ground small opportunities to make a difference in the community. Peter is passionate about the work he does, and passionate to work with others to make it happen. Good partnerships rely on the relationship between the people involved and Peter has the knack of developing and maintaining productive and collegiate relationships that result in real impact through partners."*

*Liz Forsyth, General Manager – Northcott.*

Julie Davenport was named Inspirational Team Member at the 2017 AHI NSW Awards ceremony in recognition of her achievements, passion and connection to social justice and ensuring people are given the best chance to progress and reach their potential and aspirations.



*"Julie is one of the most tenacious, determined and persistent people I have had the honour to work with. Julie is a solutions orientated individual who believes there is no problem that humans working collaboratively cannot solve. Regardless of challenges faced, she never loses sight of the person at the centre of issues."*

*Dr Leanne Craze - Colleague*

Hume won a Highly Commended award for The Collectives as a 'Tenant-led Initiative' that enhances customer and community well-being. The Collectives brings together people with lived experience and professional expertise to help customers progress through increased esteem, self confidence and self belief, and assisting their recovery and improving wellbeing.

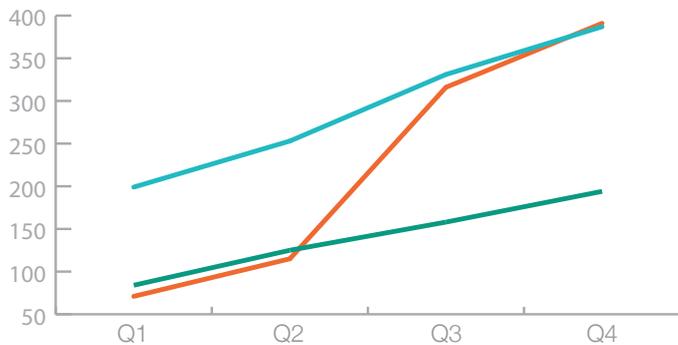


# Increasing awareness

Housing affordability was one of the most mentioned topics in the media in 2017 and its increase in profile has placed the issue and the housing crisis firmly on the political agenda. Changes in the policy environment late last year have heightened level of opportunities to deliver housing across the state.

We have taken this opportunity to showcase the achievements of our customers. We have increased awareness of our work and the work of the Community Housing Sector more broadly, and we have celebrated the passion, innovation and skill of our team members as they pre-empt and respond to the changing needs of our customers.

Our social media following has tipped more than 1,000 followers across Facebook, Twitter and LinkedIn. We secured more than ten positive stories in the traditional media through the year.



## Hoarders cast off the habit



Reformed hoarders Judy Nichols and Joanna Dunbar-Poole

Group helps others understand destructive obsession with things

### Lauren Tesolin

"I GRAVITATE towards objects rather than people because objects will never leave me like people," Joanna Dunbar-Poole said.

Mrs Dunbar-Poole, 72, is one of 660,000 people around Australia battling with the addiction of hoarding.

Problem hoarding involves an excessive accumulation of possessions together with persistent difficulty discarding, and can be triggered by grief and loss, personal traits, trauma, abuse, poverty and homelessness and other stressful life events.

For more than 35 years, Mrs Dunbar-Poole said hoarding strangled her life.

Her wake-up call came when she couldn't part from an item she had left in her mother's coffin last year.

"I felt sick that I left a family heirloom in her coffin. As they were about to close it I went to reach for this crucifix, but I was convinced by everyone to let Mum have it," she said.

Similarly, reformed hoarder Judy Nichols said her four-decade addiction was an ongoing struggle, so much so that her husband left her because of it.

"My husband, my daughters, my friends, my family,

they all used to complain that I had too much stuff but I never took any notice," the 74-year-old said.

"I would overshop. I would go to all the council clean-ups and I would go to every garage sale I could, just so I could collect things."

In 2012 a near-death experience prompted Mrs Nichols to declutter her home. "I had a road accident and all I could think about while lying in the hospital was what would my daughters do with my things? I didn't want to burden them with all the mess I had left."

"I thought materialism made me happy but it didn't, getting rid of things slowly lifted the burden of this disease off my shoulders, which made me happy, but my recovery is a continual process."

Twelve years ago Mrs Nichols decided to seek help at a forum at Western Sydney University. Now she chairs a group called the Collective out of Parramatta's Home Community Housing. "We've set up this group to educate health professionals and families of people who hoard to help them understand the condition..." Mrs Nichols said.

•For more information go to [hsmcfa.com.au](http://hsmcfa.com.au) or email via [thecollective@hsmcfa.com.au](mailto:thecollective@hsmcfa.com.au)

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### 16 NEWS

LIVERPOOLLADDER.COM.AU | WEDNESDAY, FEBRUARY 8, 2017

#### WARWICK FARM

## More places to call home

Development helps dreams come true

### Stacy Thomas

WITH housing affordability a problem across Sydney's south west, Home Community Housing Association has just completed a \$7 million mixed development in Warwick Farm.

The project supports people on very low to moderate incomes to secure safe, affordable housing, often impossible to find in the private rental or home purchase market.

The Aspire Project provides shelter and support services to the residents. Home's chief executive Nicola Lennon said housing affordability was a very real concern and challenge for people in Sydney's south-west.

"It is humbling to see the finished product positively impacting the lives of people in need," she said.

The development was a collaboration between Home and government, non-government and pri-



The Aspire Project in Warwick Farm. Inset: Home Community Housing CIP Nicola Lennon.

rate sectors, including Liverpool Neighbourhood Connections.

It has been designed to create a balance of high-needs, complex support requirements with stable role models and potential mentors or community champions who will guide customers in appropriate

interactions and connection to their local communities.

It is targeted at single parents, women and children and working families and will provide customers with an opportunity to realise their goals and aspirations.

Liverpool Neighbourhood Connections manager Pat Iliad believes the new de-

velopment is fantastic and would enable families to live in a place they can call home.

The association has already begun handing over keys to residents. New resident Tori said it felt great to be living in a secure environment. "I can't put into words how good I feel."



# How we measure up

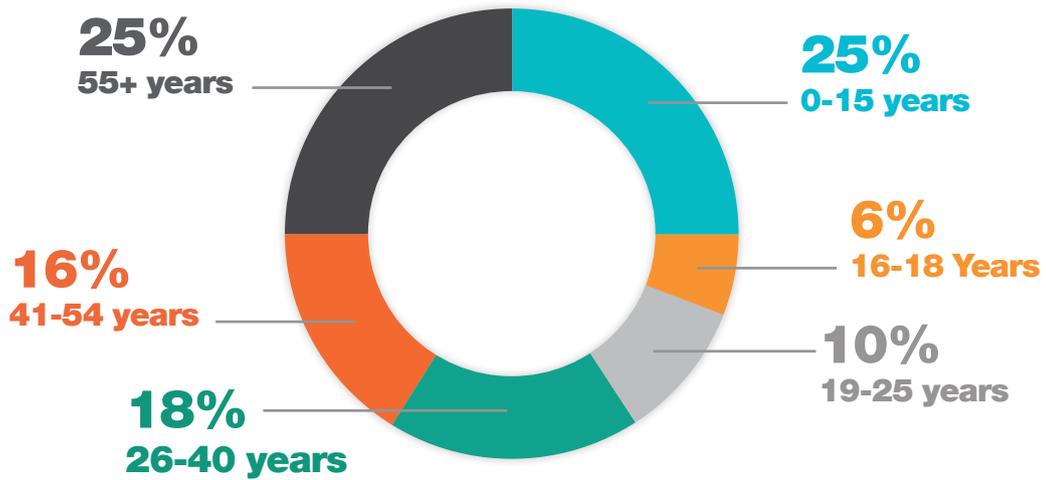
We pride ourselves on providing value for money, by using funds and resources available to deliver the best possible services to those that need them. We measure our value for money by utilising available benchmarks and

closely monitoring our performance. We take a balanced scorecard approach by measuring our performance in processes, financials, people and, most importantly, how satisfied our customers are.

	Benchmark/ Target	FY2017 Achievement	FY2016 Achievement	FY2015 Achievement
New Homes Delivered (Owned and Fee for Service)	104	120	✓	NA
Streamline property assessment, void and re-let times	21 Days	17 days	✓	✓
General social housing voids — minor works	14 days	8 days	✓	✓
General social housing voids — major works	28 days	37 days	✓	✓
Customer Satisfaction Responsive Maintenance	75%	90%	✓	✓
Rent outstanding	< 2%	1.96%	✓	✓
Rent foregone	< 5%	3.29%	✓	✓
Rent debt written-off	< 1%	0.69	✓	✓
Employee commitment to Vision & Values	95%	98%	✓	✓
Commitment to Customer	84%	86%	✓	✓
Effectiveness of Recruitment & Selection	66%	75%	✓	✓

# Our customers

## Average age of customers



of customers are in employment

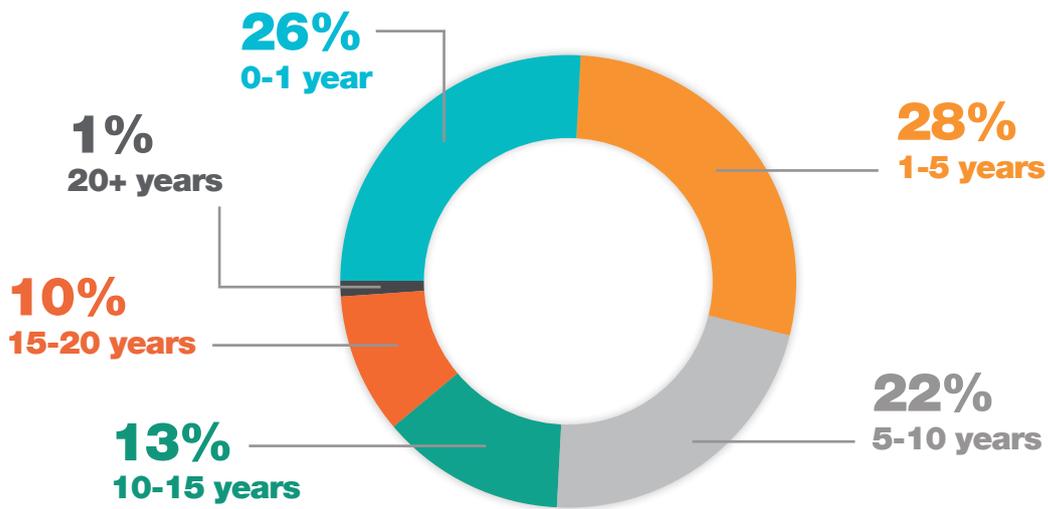


of customers identify as Aboriginal or Torres Strait Islander



of customers born outside Australia

## Tenancy length



**15%** of customers live in affordable housing



**26%** of affordable housing customers transitioned into private rental market



**10%** of general social housing customers transitioned into affordable housing



**92%** of customers indicated that they are happy with their tenancy

# Our people

The people that work at Hume are Hume. Our collective commitment and passion only exists because our people are engaged with our customers and care about the positive impacts we make. This year, we have worked on increasing our capability in recruitment in an increasingly tight and demanding talent market. We have worked hard to make improvements with our retention of staff, using external consultants to enhance our understanding of our people and their needs. Our significant increase in staff retention shows that this effort is paying off. This result coupled, with our decreased time to fill vacant positions, has had a positive impact, directly contributing to our effectiveness in delivery of services.

We are proud that the commitment and alignment of our team to our values remains sector leading. It is measured annually through the Employee Engagement survey, which shows that:

**98%**  
**of staff are aligned with our vision and values**

**91%**  
**of staff believe we are result focused in a positive way**

**95%**  
**of staff are committed to our direction**

More than 12 per cent of our team have progressed their tertiary education and our commitment to continuous improvement includes providing professional development in areas of social housing, project management, leadership and management.

We were delighted to be able to nominate several staff and their work for various industry awards, demonstrating how much we appreciate their skill and commitment and acknowledging the significant impact they make to the lives of many customers.

## What our staff say about Hume.....

*“Hume has been my favourite place to work for its culture and people.”*

*“Working at Hume is fantastic - challenging in a positive way and fulfilling.”*

*“Great company values. Customer driven and great people!”*



The Hume Team

# Our services

We combine effective and robust tenancy and asset management with a suite of innovative services to support our customers to choose their own destination and achieve their own aspirations.

We value our customers and try to reflect this in all our interactions with them. Our customers are at the heart of everything we do. Hume chooses to use the term 'customers' for its tenants and applicants. This terminology recognises the role of customers in directing services, influencing policy and having a genuine role in determining our practice. It embeds respect and engenders us with an ethos of customer choice — ensuring we provide high quality customer service. This ethos is a point of difference that we are particularly proud of.

Housing our customers is the important first step as we take a housing plus approach, recognising that once housed, customers may need further support to realise their true potential. Our support encourages and enables goal setting and choices to increase social and economic participation.

Our support encourages and enables goal setting and choices to increase social and economic participation across the housing continuum towards independence and is strongly linked to education, training and employment support. Our services takes this approach in helping individuals and communities, build independence and reach their full potential.

**83%**  
**of customers believe  
their home is suitable  
for their needs**

**81%**  
**of customers  
believe their housing  
is safe and secure**

**889**  
**homes have been  
provided for households in  
housing need**

**21%**  
**of customers leaving Hume  
have moved into the private  
rental market including 1%  
into home ownership**

We further help to build independence and choice by building a sense of community. We do this by acting as a community anchor to bring together individuals, groups, support services, agencies and local businesses to support community cohesion and provide opportunities for the creation of communities in which we would all be happy to live in.

**Housing Independence Program**  
for those experiencing crisis and who are homeless or at risk of homelessness

**Affordable Housing**  
for those who are on low to medium incomes

**Seniors Housing**  
for people aged over 55 years



**Specialist Disability Housing**  
supporting customers with a disability to live independently in shared housing

**Youth Housing**  
for people aged between 15 and 24 years

**Social Housing**  
for those on very low to low incomes

# Our portfolio

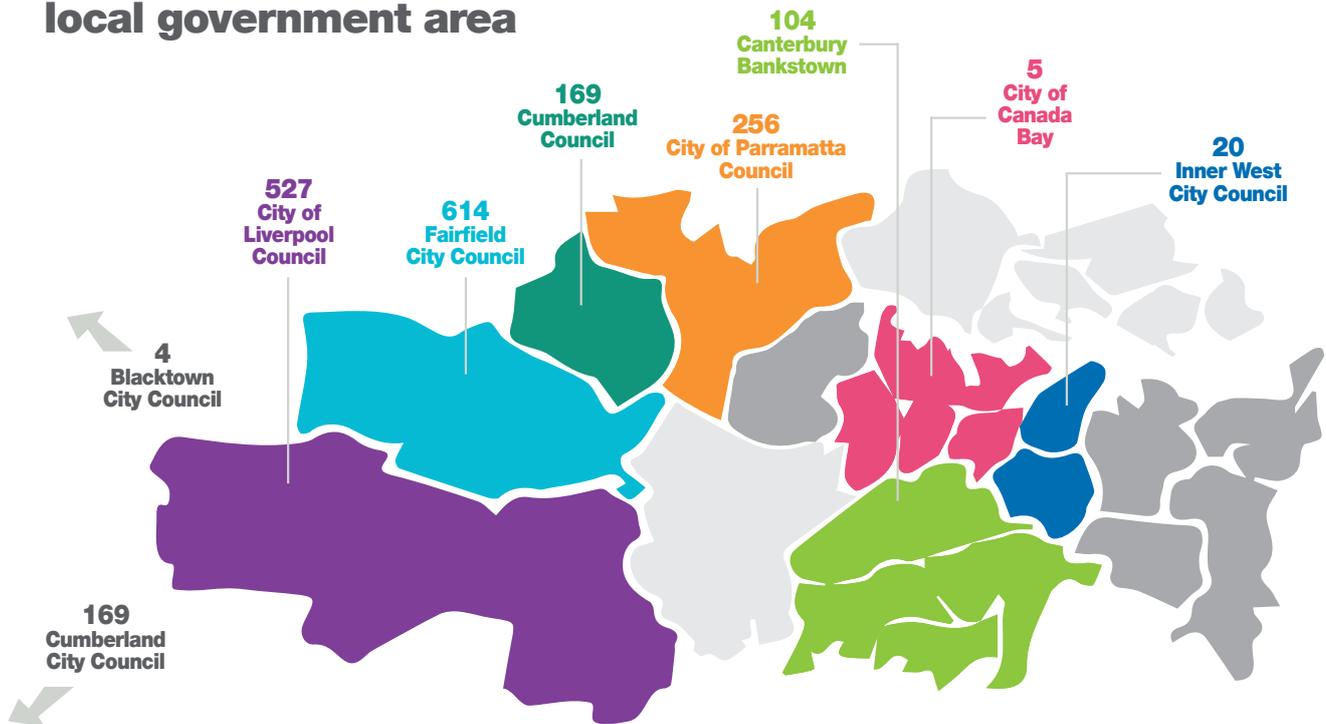
## Property types

(as at June 2017)



## Where

### Number of properties by local government area





# The housing landscape

## The Australian housing environment and community housing sector

### Housing affordability

**In April 2017,**  
the median Sydney house price was \$1,151,565 up from \$999,600 in March 2016



**The median Sydney apartment**  
price rose to \$717,899 in April 2017



**Australia's average house price is \$656,800**  
compared to an average of \$865,000 in NSW

**A house in Sydney**  
now costs more than 11 times the average annual salary



**14.2 % of Sydney renters are**  
spending more than a third of their household income on rent

**The median Sydney rent**  
rose to \$440 per week in 2016, compared to \$351 in 2011

**% The national home ownership rate dropped**  
by 1.5% to 5.5% between 2011 and 2016 - with Sydney's rate dropping by 3%

## Homelessness

**Homeless people are**  
**Male 56%**  
**Female 44%**



**NSW currently has more**

than 28,000 people identified as being homeless



**The reasons for homelessness are:**

<b>Domestic violence &amp; relationship issues</b>	<b>38%</b>
<b>Accommodation issues</b>	<b>28%</b>
<b>Financial difficulties</b>	<b>22%</b>
<b>Other</b>	<b>12%</b>
<b>Health reasons</b>	<b>7%</b>

## Social & community housing

Stats as of July 2017

**Approximately 80,200**  
community housing properties across Australia, up from 32,300 from June 2005



**1.3 million Australian households**  
in need of affordable housing



**60,000 people on NSW social housing waiting lists**

**Approx 432,800 social housing dwellings in Australia**

## National housing survey

According to Australian Institute of Health and Welfare (AIHW) in 2016, 74% of social housing tenants are satisfied with the services from their housing provider.

**Satisfaction was highest amongst community housing tenants 80%.**

### Sources

[http://www.aph.gov.au/About\\_Parliament/Parliamentary\\_Departments/Parliamentary\\_Library/pubs/BriefingBook45p/HousingAffordability](http://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/pubs/BriefingBook45p/HousingAffordability)  
<https://www.domain.com.au/news/sydney-median-house-price-hits-115-million-buying-becoming-out-of-the-question-20170419-gvmp8/>  
[http://www.huffingtonpost.com.au/2017/03/20/this-chart-shows-just-how-ridiculous-sydney-house-prices-are\\_a\\_21903757/](http://www.huffingtonpost.com.au/2017/03/20/this-chart-shows-just-how-ridiculous-sydney-house-prices-are_a_21903757/)  
<https://www.domain.com.au/news/census-2016-the-australian-cities-where-home-ownership-declined-the-most-20170627-gwz85x/>  
<http://www.aihw.gov.au/WorkArea/DownloadAsset.aspx?id=60129560125>

# Our governance & leadership team



**Patricia (Pat) Martin - (O.A.M) Patron**  
Dip.E, Dip.ME, JP, MAHI, MOAA

Holding a Medal of the Order of Australia (OAM) for service to Youth Welfare, Pat is a member of the Order of Australia Association (OAA) and a current member of the Australasian Housing Institute (AHI). With a background in education, Pat developed and operated her own travel and study consultancy coordinating study visits to and from Japan for Government Officials in the areas of Retirement, Stock Exchange and Police and Fire Brigade.

Pat also served as President of the Fairfield Community Resource Centre and the NSW Federation of Housing Association and has been involved with Hume's operations for the past 20 years, including serving a 16 year term as Board President before her appointment as Board Patron in 2007.

## Board of Directors



**Robert Vine - Chairperson**  
Chairperson of Recruitment and Remuneration Subcommittee  
Member of Audit and Risk Subcommittee  
Dip.Mngmt. Grad Dip. HR, MAICD

With tertiary qualifications in Management, Human Resource Planning, Accounting and Financial management, Robert brings deep experience and broad skills to Hume's governance. Robert's core career activity has been the management of not for profits, culminating in retirement as CEO of NSW Group of Co-operative Housing Societies (NSWCH) one of the state's largest groups of Co-operative Housing Societies. Robert is currently serving on the NSW Government Co-operatives Advisory Board as part of his active involvement in the provision of affordable housing. Robert resumed the role of Chairperson of the Hume Board in 2015 and has been sitting on the Hume Board as Director for a period of 14 years.



**Sue Holliday - Deputy Chairperson**  
Member of Recruitment and Remuneration Subcommittee  
Member of Development Subcommittee  
FPIA, CPP, GAICD, BA (Economics), MPhil (Town and Country Planning)

Professor Sue Holliday has held a position on the Hume Board since April 2014, and brings a wealth of experience and skills to develop strategy and implement governance that is robust and relevant. As Director General of Planning in NSW from 1997 to 2003, Sue was instrumental in establishing the City West Housing Company to achieve ongoing affordability options in Pymont and Ultimo. Sue is a city planner and economist and Professor of Planning Practice at UNSW and Managing Director of Strategies for Change, an urban strategy consultancy. Sue was appointed as a member of the National Housing Supply Council from its inception to its closure in 2013 and has held various Board roles since 1997. She was a Director of the Transport Infrastructure Development Corporation from 2004-10 and was president of the NSW Building Professionals Board until June 2013. Sue is currently a Director of Good Environmental Choice Australia (GECA).



**Brian Lomas - Director / Treasurer**  
**Chairperson of Audit and Risk Subcommittee**  
**Dip. A, AICD Residential Course, FCPA, MAICD**

Brian possesses more than 45 years' experience in Financial and Corporate Management, specialising in Healthcare, Health Insurance, Corporate Law, Superannuation, Executive Management, with Directorships in Charity and Welfare organisations in the not for profit sector. Having held a Director position on the Hume Board for 11 years, Brian is a Fellow (FCPA) of CPA Australia and a member the Australian Institute of Company Directors. Brian brings deep and solid financial management capability to Hume's Board and governance. After 10 years with Gladstone Area Group Apprentices Ltd, (5 years as the Chief Financial Officer and 5 years as Director and Company Secretary, whilst serving on the Audit and Risk Committee), Brian retired from this position in October 2016. He has also served as the Treasurer for Rosella Park Special School since 2011.



**True Swain - Director**  
**Chairperson of Development Subcommittee**  
**M. Pro Dev, B. CPM**

Holding a Masters of Property Development and Bachelor of Construction Project Management coupled with extensive experience in the delivery of multi-million dollar property development and capital works projects throughout Australia, True was elected to the Hume Board in January 2014. True brings to the Hume Board a particular focus on development implementation and risk management, which is invaluable for the governance, future strategy setting and service delivery.



**Phillip Hepburn - Director**  
**Member of Development Subcommittee**  
**Member of Recruitment and Remuneration Subcommittee**  
**B.EC, LLB, LLM, Grad Dip Company Secretarial Practice**

Phillip Hepburn has held a position on the Hume Board since February 2016 and adds to the Board skill set his extensive experience in setting up legal, governance and compliance functions, advising Boards on all aspects of legal and compliance issues. Phillip was previously General Counsel and Group Secretary at Stockland, where his role also included providing commercial and legal advice on business and property acquisitions and sales and on all aspects of property development and capital management activities undertaken by the organisation. Phillip has been a director of subsidiary boards and has extensive experience in management across the property, banking, retail and agricultural sectors. Phillip has a strong interest in the areas of Board governance, risk and compliance. He is also a member of the advisory board of Lexvoco.



**Jayson Bricknell - Director**

**Member of Audit and Risk Subcommittee**  
**Member of Recruitment and Remuneration Subcommittee**  
**B.Ec, GAICD**

Jayson Bricknell has served on the Hume Board since May 2017. As an Executive with 25 plus years of experience, Jayson brings a deep understanding of change, transformation and improvement to the Board. He has specific expertise in customer experience, program and project management for system deliveries, stakeholder engagement, transformation programs, operational performance improvement, growth and strategy definition and execution (including mergers and acquisitions). Jayson mentors and coaches social enterprise entrepreneurs via the School of Social Entrepreneurs and the Westpac Foundation. He is also currently a Director of Our Community Project (Port Kembla) and a founding member of the Sydney Fundraising Committee for OIC, the Cambodia project.



**Nathan Rees - Director**

**Member of Development Subcommittee**  
**BA (Hons)**

Nathan Rees joined the Board in March 2017. Nathan 25 years' experience in public administration, culminating in serving as Premier NSW 2008-2009, brings a deep understanding of state government and the social issue of housing affordability. His experience is invaluable as Hume works with state and federal governments to address the growing housing affordability crisis. Since retiring from politics, Nathan has held executive positions with the Public Education Foundation and Penrith Business Alliance. Nathan currently runs a business consultancy, Premier Outcomes, specialising in compliance, government relations, policy and legislative development.



**Lorraine Eddy - Director**

**Member of Audit and Risk Subcommittee**  
**JP**

Lorraine Eddy holds a Certificate in Welfare as well as an Advanced Certificate in Working with Older People. Lorraine has more than 20 years' experience working in social services and for the past 15 years, and has been advocating housing issues for the aged community through the Assistance with Care and Housing for the Aged Program in NSW. She brings a wealth of experience in program delivery and understanding of customer. Lorraine has held a position on the Hume Board since for 16 years.

# Our executive team

Our Executive team is passionate about Hume and the role we play in the betterment of people's lives and the creation of communities in which we all want to live. The team has the length and depth of experience to see the organisation into the next stage of its growth, sustainability and delivery. In the financial year 2017 we welcomed Michael Nicholls as Chief Financial Officer and Michael Kourakis as Executive Manager Asset Growth to the Executive team and we are excited about the skills and experience they bring to the organisation and their future contribution to the sector and ultimately our communities. Brief details of our Executive's experience and skills can be found on our website.



**Nicola Lemon**  
Chief Executive Officer  
BA (Hons), MAICD



**Julie Bojarski**  
Chief Operating Officer  
Sydney Leadership Program  
SLA 2015



**Michael Nicholls**  
Chief Financial Officer and  
Company Secretary  
B.Com. B.A. LLB Grad Dip Leg  
- Pract ACA CPA



**Michael Kourakis**  
Executive Manager Asset Growth  
MBA, B. Ec, Grad Cert Public  
Sector Mgmt, Grad Dip  
Secondary Education & Training



**Lisa Bonavia**  
Executive Manager People  
Culture Communications - B.  
Bus, Cert. IV Workplace -  
Assessment & Training

# **HUME COMMUNITY HOUSING ASSOCIATION CO LTD**

**A.B.N. 66 647 041 988**

**Annual Report - 30 June 2017**

**Hume Community Housing Association Co Ltd**  
**Directors' report**  
**30 June 2017**

The directors present their report, together with the financial statements, on Hume Community Housing Association Co Ltd (The 'registered entity' or 'Hume') for the year ended 30 June 2017.

**Directors**

The following persons were directors of the registered entity during the whole of the financial year and up to the date of this report, unless otherwise stated:

Brian Lomas FCPA  
Lorraine Eddy  
Robert Vine  
Susan Holliday  
True Swain  
Phillip Hepburn  
Jayson Bricknell (commenced on 20/03/2017)  
Nathan Rees (commenced on 10/02/2017)

**Objectives and strategy for achieving the objectives**

The short term objectives of the registered entity during the year were to expand tenancy and asset management services.

Long term objectives are to increase the number of properties under management through property development, leveraging on vested properties and through new fee for services arrangements.

The registered entity achieves its objectives through its five year Strategic Plan. This plan has seven areas of strategic focus which are the key performance drivers. These are:

- Customer focused, customer driven
- Outstanding homes, quality refurbishment and maintenance
- Support customers, maximising individual potential
- Vibrant, sustainable and cohesive communities
- Governance and leadership
- Reaching our potential through an efficient and effective organisation
- Housing growth and service growth

The registered entity's activities resulted in the continuation of the registered entity's Tier 1 registration by the NRSCH and an operating surplus that will be used to further the registered entity's long-term objectives.

**Principal activities**

During the financial year the principal continuing activities of the registered entity was the provision of community housing to low to moderate income earners.

**Performance measures**

The registered entity measures its performance by meeting the objectives established in the annual business plan and departmental service delivery plans to deliver the strategic objectives. Our financial performance for 2017 is reported in the 2017 Annual Report.

**Meetings of directors**

The number of meetings of the registered entity's Board of Directors ('the Board') and of each Board committee held during the year ended 30 June 2017, and the number of meetings attended by each director were:

	<i>Board Meeting (inc. Special Board Meetings)</i>		<i>Audit &amp; Risk Sub Committee</i>		<i>Recruitment &amp; Rem Sub Committee</i>		<i>Development Sub Committee</i>	
	<i>Held</i>	<i>Attended</i>	<i>Held</i>	<i>Attended</i>	<i>Held</i>	<i>Attended</i>	<i>Held</i>	<i>Attended</i>
Brian Lomas FCPA	10	9	4	4	-	-	-	-
Lorraine Eddy	10	6	4	4	-	-	-	-
Robert Vine	10	9	4	4	2	2	-	-
Susan Holliday	10	8	-	-	2	1	13	12
True Swain	10	10	-	-	-	-	13	13
Nathan Rees	3	3	-	-	-	-	2	1
Phillip Hepburn	10	10	-	-	2	2	13	13
Jayson Bricknell	2	2	1	1	1	1	-	-

Held: represents the number of meetings held during the time the director held office or was a member of the relevant committee.

**Contributions on winding up**

In the event of the registered entity being wound up, ordinary members are required to contribute a maximum of \$20 each. Honorary members are not required to contribute.

The total amount that members of the registered entity are liable to contribute if the registered entity is wound up is \$400, based on 20 current ordinary members.

This report is made in accordance with a resolution of directors.

On behalf of the directors



Robert Vine  
Director

21 September 2017  
Sydney



Brian Lomas  
Director

21 September 2017  
Sydney

**Hume Community Housing Association Co Ltd**  
**Contents**  
**30 June 2017**

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**General information**

The financial statements cover Hume Community Housing Association Co Ltd as an individual entity. The financial statements are presented in Australian dollars, which is Hume Community Housing Association Co Ltd's functional and presentation currency.

Hume Community Housing Association Co Ltd is a not-for-profit unlisted public company limited by guarantee.

The financial statements were authorised for issue, in accordance with a resolution of directors, on 19 September 2017.

**Hume Community Housing Association Co Ltd**  
**Statement of profit or loss and other comprehensive income**  
**For the year ended 30 June 2017**

	Note	2017 \$	2016 \$
<b>Revenue</b>	2	27,847,726	27,252,329
Other income	2	4,021,962	4,789,178
<b>Expenses</b>			
Tenancy and property management expenses	3	(15,761,172)	(16,376,527)
Employee benefit expenses	3	(6,638,490)	(5,781,110)
Depreciation	6	(87,888)	(118,529)
Finance costs		(559,112)	(378,691)
Administration expenses	3	<u>(3,320,293)</u>	<u>(2,779,591)</u>
<b>Surplus before income tax expense</b>		5,502,733	6,607,059
Income tax expense	1	<u>-</u>	<u>-</u>
<b>Surplus after income tax expense for the year attributable to the members of Hume Community Housing Association Co Ltd</b>		5,502,733	6,607,059
Other comprehensive income for the year, net of tax		<u>-</u>	<u>-</u>
<b>Total comprehensive income for the year attributable to the members of Hume Community Housing Association Co Ltd</b>		<u><u>5,502,733</u></u>	<u><u>6,607,059</u></u>

Hume Community Housing Association Co Ltd  
Statement of financial position  
As at 30 June 2017

	Note	2017 \$	2016 \$
<b>Assets</b>			
<b>Current assets</b>			
Cash and cash equivalents	4	11,649,828	13,007,094
Trade and other receivables	7	2,840,157	3,713,475
Other assets	8	973,391	2,114,530
<b>Total current assets</b>		<u>15,463,376</u>	<u>18,835,099</u>
<b>Non-current assets</b>			
Property, plant and equipment	6	1,738,192	230,874
Investment properties	5	97,980,100	73,842,199
Other assets	9	1,800,945	1,449,618
<b>Total non-current assets</b>		<u>101,519,237</u>	<u>75,522,691</u>
<b>Total assets</b>		<u>116,982,613</u>	<u>94,357,790</u>
<b>Liabilities</b>			
<b>Current liabilities</b>			
Trade and other payables	10	7,245,878	4,975,146
Borrowings	11	4,727,008	-
Employee benefits		542,637	404,750
<b>Total current liabilities</b>		<u>12,515,523</u>	<u>5,379,896</u>
<b>Non-current liabilities</b>			
Borrowings	11	11,736,169	1,740,519
Employee benefits		100,731	109,918
<b>Total non-current liabilities</b>		<u>11,836,900</u>	<u>1,850,437</u>
<b>Total liabilities</b>		<u>24,352,423</u>	<u>7,230,333</u>
<b>Net assets</b>		<u>92,630,190</u>	<u>87,127,457</u>
<b>Equity</b>			
Retained surpluses		92,630,190	87,127,457
<b>Total equity</b>		<u>92,630,190</u>	<u>87,127,457</u>

*The above statement of financial position should be read in conjunction with the accompanying notes*

Hume Community Housing Association Co Ltd  
Statement of changes in equity  
For the year ended 30 June 2017

	Retained surpluses \$	Total equity \$
Balance at 1 July 2015	80,520,398	80,520,398
Surplus after income tax expense for the year	6,607,059	6,607,059
Other comprehensive income for the year, net of tax	<u>-</u>	<u>-</u>
Total comprehensive income for the year	<u>6,607,059</u>	<u>6,607,059</u>
Balance at 30 June 2016	<u><u>87,127,457</u></u>	<u><u>87,127,457</u></u>
	Retained Surpluses \$	Total equity \$
Balance at 1 July 2016	87,127,457	87,127,457
Surplus after income tax expense for the year	5,502,733	5,502,733
Other comprehensive income for the year, net of tax	<u>-</u>	<u>-</u>
Total comprehensive income for the year	<u>5,502,733</u>	<u>5,502,733</u>
Balance at 30 June 2017	<u><u>92,630,190</u></u>	<u><u>92,630,190</u></u>

*The above statement of financial position should be read in conjunction with the accompanying notes*

Hume Community Housing Association Co Ltd  
Statement of cash flows  
For the year ended 30 June 2017

	Note	2017 \$	2016 \$
<b>Cash flows from operating activities</b>			
Receipts from customers (inclusive of GST)		25,514,900	25,217,834
Payments to suppliers (inclusive of GST)		(26,380,989)	(27,307,178)
Grants received (inclusive of GST)		4,926,703	4,606,811
Interest received		220,297	239,511
Interest and other finance costs paid		<u>(559,112)</u>	<u>(329,415)</u>
Net cash from operating activities		<u>3,721,799</u>	<u>2,427,563</u>
<b>Cash flows from investing activities</b>			
Payments for investment properties		(16,902,243)	(8,879,137)
Payments for plant and equipment		<u>(1,595,206)</u>	<u>(48,548)</u>
Net cash used in investing activities		<u>(18,497,449)</u>	<u>(8,927,685)</u>
<b>Cash flows from financing activities</b>			
Proceeds from borrowings		<u>13,418,383</u>	<u>2,603,517</u>
Net cash from financing activities		<u>13,418,383</u>	<u>2,603,517</u>
Net decrease in cash and cash equivalents		(1,357,266)	(3,896,605)
Cash and cash equivalents at the beginning of the financial year		<u>13,007,094</u>	<u>16,903,699</u>
Cash and cash equivalents at the end of the financial year	4	<u><u>11,649,828</u></u>	<u><u>13,007,094</u></u>

*The above statement of financial position should be read in conjunction with the accompanying notes*

Hume Community Housing Association Co Ltd  
Notes to the financial statements  
For the year ended 30 June 2017

**Note 1. Summary of Significant Accounting Policies**

The principal accounting policies adopted in the preparation of the financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

**Basis of preparation**

These general purpose financial statements have been prepared in accordance with Australian Accounting Standards - Reduced Disclosure Requirements and Interpretations issued by the Australian Accounting Standards Board ('AASB') and the *Australian Charities and Not-for-profits Commission Act 2012*, as appropriate for not-for-profit oriented entities.

*Historical cost convention*

The financial statements have been prepared under the historical cost convention, except for, where applicable, the revaluation of investment properties.

**New, revised or amending Accounting Standards and Interpretations adopted**

The registered entity has adopted all of the new, revised or amending Accounting Standards and Interpretations issued by the Australian Accounting Standards Board ('AASB') that are mandatory for the current reporting period.

Any new, revised or amending Accounting Standards or Interpretations that are not yet mandatory have not been early adopted. Accounting standards issued that have not yet been early adopted are discussed below:

*AASB 16 - Leases*

AASB 16 - *Leases* now brings most leases on balance sheets, eliminating the distinction between operating and finance leases. This standard supersedes AASB 117 - *Leases* and is applicable to annual reporting periods beginning on or after 1 January 2019, with early adoption permitted for entities that apply AASB 15 - *Revenue from Contracts with Customers* at or before the initial date of application of this standard. Management anticipates that the Company's operating lease contracts currently in effect will be impacted by the introduction of AASB 16, and are currently in the process of determining the potential effects of the implementation of AASB 16 on the financial statements.

*AASB 15 - Revenue from Contracts with Customers*

AASB 15 - *Revenue from Contracts with Customers* specifies how and when revenue should be recognised as well as requiring more informative and relevant disclosures. The standard also requires additional disclosures in respect of the nature, amount, timing and uncertainty of revenue and cash flows arising from customer contracts. This standard will be implemented with two supplementary not-for-profit specific standards, AASB 2016-8 *Australian Implementation Guidance for Not-for-Profit Entities* and AASB 1058 *Income of Not-for-Profit Entities*. These standards supersede AASB 118 - *Revenue*, AASB 1004 *Contributions* and a number of other revenue-related interpretations. AASB 15, AASB 2016-8 and AASB 1058 must be applied for all periods beginning on or after 1 January 2019, with early application permitted. An entity may adopt the standard on a fully retrospective basis or on a modified retrospective basis. Management continues to evaluate the overall impact of AASB 15 on the financial statements.

The adoption of any new, revised or amending Accounting Standards and Interpretations did not have any significant impact on the financial performance or position of the registered entity.

**Change in accounting policy - adoption of AASB 2015-2**

The Company adopted AASB 2015-2 Amendments to Australian Accounting Standards - Disclosure initiative: Amendments to AASB 101 with a date of initial application of 1 January 2016.

**Note 1. Summary of Significant Accounting Policies (continued)**

**Critical accounting judgements, estimates and assumptions**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts in the financial statements. Management continually evaluates its judgements and estimates in relation to assets, liabilities, contingent liabilities, revenue and expenses. Management bases its judgements, estimates and assumptions on historical experience and on other various factors, including expectations of future events, management believes to be reasonable under the circumstances. The resulting accounting judgements and estimates will seldom equal the related actual results. The judgements, estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

*Estimation of useful lives of assets*

The registered entity determines the estimated useful lives and related depreciation and amortisation charges for its property, plant and equipment and finite life intangible assets. The useful lives could change significantly as a result of technical innovations or some other event. The depreciation and amortisation charge will increase where the useful lives are less than previously estimated lives, or technically obsolete or non-strategic assets that have been abandoned or sold will be written off or written down.

*Employee benefits provision*

The liability for employee benefits expected to be settled more than 12 months from the reporting date are recognised and measured at the present value of the estimated future cash flows to be made in respect of all employees at the reporting date. In determining the present value of the liability, estimates of attrition rates and pay increases through promotion and inflation have been taken into account.

*Fair value of investment properties*

Critical estimates are made by the Directors in respect of the fair value of investment properties. The fair value of these investment are reviewed regularly by Directors with references to independent property valuations and market conditions existing at reporting date, using generally accepted market practices.

**Employee benefits**

*Short-term employee benefits*

Liabilities for wages and salaries, including non-monetary benefits, annual leave and long service leave expected to be settled within 12 months of the reporting date are measured at the amounts expected to be paid when the liabilities are settled.

*Other long-term employee benefits*

The liability for annual leave and long service leave not expected to be settled within 12 months of the reporting date are measured as the present value of expected future payments to be made in respect of services provided by employees up to the reporting date using the projected unit credit method. Consideration is given to expected future wage and salary levels, experience of employee departures and periods of service. Expected future payments are discounted using market yields at the reporting date on national government bonds with terms to maturity and currency that match, as closely as possible, the estimated future cash outflows.

*Defined contribution superannuation expense*

Contributions to defined contribution superannuation plans are expensed in the period in which they are incurred.

**Note 1. Summary of Significant Accounting Policies (continued)**

**Critical accounting judgements, estimates and assumptions (continued)**

**Goods and Services Tax ('GST') and other similar taxes**

Revenues, expenses and assets are recognised net of the amount of associated GST, unless the GST incurred is not recoverable from the tax authority. In this case it is recognised as part of the cost of the acquisition of the asset or as part of the expense.

Receivables and payables are stated inclusive of the amount of GST receivable or payable. The net amount of GST recoverable from, or payable to, the tax authority is included in other receivables or other payables in the statement of financial position.

Cash flows are presented on a gross basis. The GST components of cash flows arising from investing or financing activities which are recoverable from, or payable to the tax authority, are presented as operating cash flows.

Commitments and contingencies are disclosed net of the amount of GST recoverable from, or payable to, the tax authority.

**Current and non-current classification**

Assets and liabilities are presented in the statement of financial position based on current and non-current classification.

An asset is classified as current when: it is either expected to be realised or intended to be sold or consumed in normal operating cycle; it is held primarily for the purpose of trading; it is expected to be realised within 12 months after the reporting period; or the asset is cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least 12 months after the reporting period. All other assets are classified as non-current.

A liability is classified as current when: it is either expected to be settled in normal operating cycle; it is held primarily for the purpose of trading; it is due to be settled within 12 months after the reporting period; or there is no unconditional right to defer the settlement of the liability for at least 12 months after the reporting period. All other liabilities are classified as non-current.

**Income tax**

As the registered entity is a charitable institution in terms of subsection 50-5 of the Income Tax Assessment Act 1997, as amended, it is exempt from paying income tax.

Hume Community Housing Association Co Ltd  
Notes to the financial statements  
For the year ended 30 June 2017

**Note 2. Revenue and Other Income**  
**Revenue**

	2017 \$	2016 \$
Rental revenue	20,364,774	20,163,325
Grant revenue	4,300,380	4,208,322
NRAS incentives	1,785,156	1,558,204
Fee for service revenue	1,397,416	1,322,478
	<u>27,847,726</u>	<u>27,252,329</u>
<b>Other income</b>		
Interest income	220,297	239,511
Other income	12,288	13,667
Gain on investment properties	3,789,377	4,536,000
	<u>4,021,962</u>	<u>4,789,178</u>

**Recognition and Measurement**

Revenue is recognised when it is probable that the economic benefit will flow to the registered entity and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable.

**Rental revenue**

Rental income is recognised on a straight line basis over the term of the lease, except when an alternative basis is more representative of the pattern of services rendered through the provision of the leased premises.

**Grant revenue and NRAS incentives**

Grants are recognised at their fair value where there is a reasonable assurance that the grant will be received and all attached conditions will be complied with.

**Fee for service revenue**

Income from fees received for services is recognised when the service is provided.

**Interest income**

Interest income is recognised as it accrues using the effective interest method.

**Other income**

Other income is recognised when it is received or when the right to receive payment is established.

**Gain on investment properties**

Refer to note 12.

**Note 3. Expenses**

	2017 \$	2016 \$
Surplus before income tax includes the following specific expenses:		
<i>Tenancy and property management expenses</i>		
Rent expenses	9,819,274	9,769,215
Repairs and maintenance expenses	2,900,088	3,016,014
Council and water rates	2,188,892	2,353,607
Other property expenses	852,918	1,237,691
	<u>15,761,172</u>	<u>16,376,527</u>
<i>Employee benefits expenses</i>		
Superannuation expenses	539,394	464,653
Salaries and wages expenses	5,742,310	5,046,633
Other employee benefits expenses	356,786	269,824
	<u>6,638,490</u>	<u>5,781,110</u>

Hume Community Housing Association Co Ltd  
Notes to the financial statements  
For the year ended 30 June 2017

Note 3. Expenses (continued)

	2017 \$	2016 \$
<i>Administrative expenses</i>		
Insurance expenses	380,123	236,583
Office expenses	661,335	525,191
Office rent	240,404	233,628
Audit fees	46,726	43,012
Other administrative expenses	1,991,705	1,741,177
	<u>3,320,293</u>	<u>2,779,591</u>

Note 4. Current assets - cash and cash equivalents

	2017 \$	2016 \$
Cash on hand	750	750
Cash at bank	2,622,653	2,276,474
Cash on deposit	9,026,425	10,729,870
	<u>11,649,828</u>	<u>13,007,094</u>

Cash amounts restricted, held as cash on deposit as security, amount to \$4,264,310 (2016: \$4,179,853).

Recognition and Measurement

Cash and cash equivalents includes cash on hand, deposits held at call with financial institutions, other short-term, highly liquid investments with original maturities of three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

Note 5. Non-current assets - investment properties

	2017 \$	2016 \$
Investment properties - at directors valuation	85,505,833	58,220,000
Assets under construction - at cost	12,474,267	15,622,199
	<u>97,980,100</u>	<u>73,842,199</u>

Reconciliation

Reconciliation of the fair values at the beginning and the end of the year are set out below:

Carrying amount at the beginning of the year	73,842,199	60,010,608
Transfer of deposits	797,827	391,956
Additions and development costs	21,016,893	8,903,635
Transfers to property, plant and equipment	(1,466,196)	-
Revaluation increments	3,789,377	4,536,000
	<u>97,980,100</u>	<u>73,842,199</u>

Recognition and Measurement

Investment properties principally comprise freehold land and buildings held for long-term rental and capital appreciation that are not occupied by the registered entity. Investment properties are initially recognised at cost, including transaction costs and costs of finance, and are subsequently remeasured annually at fair value. Movements in fair value are recognised directly to profit or loss.

Hume Community Housing Association Co Ltd  
Notes to the financial statements  
For the year ended 30 June 2017

**Note 5. Non-current assets - investment properties (continued)**

**Recognition and Measurement (continued)**

During the financial year, costs of finance of \$1,167,096 (2016: \$24,498) were capitalised in relation to the development of Hamilton Rd, Fairfield.

The basis of the valuation of investment properties is fair value, being the amounts for which the properties could be exchanged between willing parties in an arm's length transaction, based on current prices in an active market for similar properties in the same location and condition, subject to similar leases and takes into consideration occupancy rates and returns on investment. The investment properties are revalued when necessary based on independent assessments by a member of the Australian Property Institute.

**Fair value of investment properties**

Critical estimates are made by the Directors in respect of the fair value of investment properties. The fair value of these investment have been reviewed by the Directors with references to independent property valuations performed within the past twelve months and considering market conditions existing at reporting date, using generally accepted market practices.

**Note 6. Non-current assets - property, plant and equipment**

	2017 \$	2016 \$
Plant and equipment - at cost	759,821	706,831
Less: Accumulated depreciation	(682,983)	(641,728)
	<u>76,838</u>	<u>65,103</u>
Furniture and fittings - at cost	568,539	492,519
Less: Accumulated depreciation	(436,826)	(390,193)
	<u>131,713</u>	<u>102,326</u>
Assets under construction - at cost	<u>1,529,641</u>	<u>63,445</u>
	<u><u>1,738,192</u></u>	<u><u>230,874</u></u>

*Reconciliations*

Reconciliations of the written down values at the beginning and end of the current financial year are set out below:

	Plant and equipment \$	Furniture and fittings \$	Assets under construction \$	Total \$
Balance at 1 July 2016	65,103	102,326	63,445	230,874
Additions	52,990	76,020	-	129,010
Transfers from investment properties	-	-	1,466,196	1,466,196
Depreciation expense	(41,255)	(46,633)	-	(87,888)
Balance at 30 June 2017	<u><u>76,838</u></u>	<u><u>131,713</u></u>	<u><u>1,529,641</u></u>	<u><u>1,738,192</u></u>

**Recognition and Measurement**

Property, plant and equipment is stated at historical cost less accumulated depreciation and impairment. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

For assets in the course of construction, no depreciation is applied until the asset is complete and is put into use by the registered entity.

Hume Community Housing Association Co Ltd  
Notes to the financial statements  
For the year ended 30 June 2017

**Note 6. Non-current assets -property, plant and equipment (continued)**

**Recognition and Measurement (continued)**

During the financial year, costs of finance of \$137,178 (2016: nil) were capitalised in relation to the development of Hamilton Rd, Fairfield.

Depreciation is calculated on a straight-line basis to write off the net cost of each item of plant and equipment over their expected useful lives using the following rates per annum:

Plant and equipment	20% - 40%
Furniture and fittings	20%

The residual values, useful lives and depreciation methods are reviewed, and adjusted if appropriate, at each reporting date. An item of property, plant and equipment is derecognised upon disposal or when there is no future economic benefit to the registered entity. Gains and losses between the carrying amount and the disposal proceeds are taken to profit or loss.

**Estimation of useful lives of assets**

The registered entity determines the estimated useful lives and related depreciation and amortisation charges for its property, plant and equipment and finite life intangible assets. The useful lives could change significantly as a result of technical innovations or some other event. The depreciation and amortisation charge will increase where the useful lives are less than previously estimated lives, or technically obsolete or non-strategic assets that have been abandoned or sold will be written off or written down.

**Note 7. Current assets - trade and other receivables**

	2017 \$	2016 \$
NRAS receivable	2,036,595	1,762,782
Trade receivables	121,134	106,800
Rental receivables	596,243	442,154
Related party receivable	-	1,344,124
Other receivables	148,670	225,897
	<u>2,902,642</u>	<u>3,881,757</u>
Provision for impairment of receivables	(62,485)	(168,282)
	<u>2,840,157</u>	<u>3,713,475</u>

The related party receivable was fully recovered on 27 July 2016 through a transfer of property. Refer to note 16 for further details.

**Recognition and Measurement**

Other receivables are recognised at amortised cost, less any provision for impairment.

**Note 8. Current assets - other assets**

	2017 \$	2016 \$
Prepayments	916,267	868,078
Deposits for investment properties	-	797,827
Deposits for development projects	57,124	448,625
	<u>973,391</u>	<u>2,114,530</u>

Hume Community Housing Association Co Ltd  
Notes to the financial statements  
For the year ended 30 June 2017

**Note 8. Current assets - other assets (continued)**

**Recognition and Measurement**

Payments made for deposits and costs for the development of investment properties are recognised as other assets when the payments have been made.

**Note 9. Non-current assets - other assets**

	2017 \$	2016 \$
Rental deposits	1,697,283	1,348,368
Other security deposits	103,662	101,250
	<u>1,800,945</u>	<u>1,449,618</u>

**Note 10. Current liabilities - trade and other creditors**

	2017 \$	2016 \$
Trade creditors	249,720	91,568
Other creditors	1,609,823	1,287,485
Rents in advance	738,778	632,242
Grants in advance	113,857	136,490
Grants to be refunded	201,073	-
Property related accruals	1,767,391	1,800,875
Retention payable	772,652	-
Accruals for development projects	778,857	-
Employee benefit accruals	373,038	220,802
Other accruals	640,689	805,684
	<u>7,245,878</u>	<u>4,975,146</u>

**Recognition and Measurement**

These amounts represent liabilities for goods and services provided to the registered entity prior to the end of the financial year and which are unpaid. Due to their short-term nature they are measured at amortised cost and are not discounted. The amounts are unsecured and are usually paid within 30 days of recognition.

**Note 11. Borrowings**

	2017 \$	2016 \$
<i>Current</i>		
Other borrowings	4,727,008	-
	<u>4,727,008</u>	<u>-</u>
<i>Non-current</i>		
Bank borrowings	11,736,169	1,318,890
Other borrowings	-	421,629
	<u>11,736,169</u>	<u>1,740,519</u>

**Hume Community Housing Association Co Ltd**  
**Notes to the financial statements**  
**For the year ended 30 June 2017**

**Recognition and Measurement**

Loans and borrowings are initially recognised at the fair value of the consideration received, net of transaction costs. They are subsequently measured at amortised cost using the effective interest method.

The other borrowing is a loan from Sirius Consolidated Pty Ltd in connection with the development of 5-9 Hamilton Road, Fairfield. The loan is repayable on practical completion of the development project.

The bank borrowings are secured by first mortgages over the registered entity's land and buildings.

**Note 12. Fair value measurement**

*Fair value hierarchy*

The following tables detail the registered entity's assets and liabilities, measured or disclosed at fair value, using a three level hierarchy, based on the lowest level of input that is significant to the entire fair value measurement, being:

Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date

Level 2: Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly

Level 3: Unobservable inputs for the asset or liability

	Level 1 \$	Level 2 \$	Level 3 \$	Total \$
30 June 2017				
<i>Assets</i>				
Investment properties	-	-	97,980,100	97,980,100
Total assets	-	-	97,980,100	97,980,100
30 June 2016				
<i>Assets</i>				
Investment properties	-	-	73,842,199	73,842,199
Total assets	-	-	73,842,199	73,842,199

There were no transfers between levels during the financial year.

The carrying amounts of trade and other receivables and trade and other payables are assumed to approximate their fair values due to their short-term nature.

The fair value of financial liabilities is estimated by discounting the remaining contractual maturities at the current market interest rate that is available for similar financial liabilities.

When an asset or liability, financial or non-financial, is measured at fair value for recognition or disclosure purposes, the fair value is based on the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date; and assumes that the transaction will take place either: in the principal market; or in the absence of a principal market, in the most advantageous market.

**Note 12. Fair value measurement (continued)**

Fair value is measured using the assumptions that market participants would use when pricing the asset or liability, assuming they act in their economic best interests. For non-financial assets, the fair value measurement is based on its highest and best use. Valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, are used, maximising the use of relevant observable inputs and minimising the use of unobservable inputs.

Hume Community Housing Association Co Ltd  
Notes to the financial statements  
For the year ended 30 June 2017

**Note 13. Key management personnel disclosures**

*Compensation*

The aggregate compensation made to directors as key management personnel of the registered entity is set out below:

	2017 \$	2016 \$
Aggregate compensation	<u>131,309</u>	<u>77,920</u>

**Note 14. Contingent liabilities**

There is a security deposit guarantee of \$47,000 in respect of the Parramatta office (2016: \$47,000) and a security deposit guarantee of \$45,000 in respect of the Pembroke Street Boarding House (2016:\$45,000).

The registered entity has unrecognised capital commitments of \$9,606,151 for the development of 5-7 Hamilton Rd, Fairfield, \$124,875 for the retention of development of 73-75 Mountford St, Guildford and \$120,000 for the development of 23-31 Gallop St, Warwick Farm.

**Note 15. Commitments**

*Lease commitments - operating*

Committed at the reporting date but not recognised as liabilities, payable:

	2017 \$	2016 \$
Within one year	210,099	232,423
One to five years	40,797	248,423
More than five years	-	-
	<u>250,896</u>	<u>480,846</u>

**Note 16. Related party transactions**

*Key management personnel*

Disclosures relating to key management personnel are set out in note 13.

*Transactions with related parties*

The registered entity was party to a membership agreement with BlueCHP which was terminated on 27 July 2016.

Hume Community Housing Association Co Ltd held a loan receivable from BlueCHP for \$1,344,124. On 27 July 2016, the entity recovered the related party loan receivable from BlueCHP through a transfer of property title. On settlement, the entity received three properties at a value of \$2,053,333. Hume was then required to pay \$124,000 to BlueCHP. The registered entity will continue the management arrangements for all other BlueCHP properties currently under management until June 2018.

Under the agreement with BlueCHP, the amounts paid in respect of headlease, rent collection refunds, other property costs amounted to \$116,552 (2016:\$1,380,953) for the period ended 27 July 2016. The entity also received \$3,471 (2016: \$269,580) from BlueCHP in respect of maintenance services for these properties for the period ended 27 July 2016.

**Note 17. Events after the reporting period**

No matters or circumstances have arisen since 30 June 2017 that have significantly affected, or may significantly affect the registered entity's operations, the results of those operations, or the registered entity's state of affairs in future financial years.

**Hume Community Housing Association Co Ltd**  
**Directors Declaration**  
**30 June 2017**

In the directors' opinion:

- the attached financial statements and notes comply with the *Australian Charities and Not-for-profits Commission Act 2012*, the Australian Accounting Standards - Reduced Disclosure Requirements, the *Australian Charities and Not-for-profits Commission Regulation 2013* and other mandatory professional reporting requirements;
- the attached financial statements and notes give a true and fair view of the registered entity's financial position as at 30 June 2017 and of its performance for the financial year ended on that date; and
- there are reasonable grounds to believe that the registered entity will be able to pay its debts as and when they become due and payable.

Signed in accordance with a resolution of directors.

On behalf of the directors



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Robert Vine  
Director

21 September 2017  
Sydney



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Brian Lomas  
Director

21 September 2017  
Sydney

## INDEPENDENT AUDITOR'S REPORT

To the members of Hume Community Housing Association Co Ltd

### Report on the Audit of the Financial Report

#### Opinion

We have audited the financial report of Hume Community Housing Association Co Ltd, which comprises the statement of financial position as at 30 June 2017, the statement of profit or loss and other comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, and notes to the financial report, including a summary of significant accounting policies, and the responsible entities' declaration.

In our opinion the accompanying financial report of Hume Community Housing Association Co Ltd, is in accordance with Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*, including:

- (i) Giving a true and fair view of the registered entity's financial position as at 30 June 2017 and of its financial performance for the year ended on that date; and
- (ii) Complying with Australian Accounting Standards - Reduced Disclosure Requirements and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2013*.

#### Basis for opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the registered entity in accordance with the *Australian Charities and Not-for-profits Commission Act 2012 (ACNC Act)* and the ethical requirements of the Accounting Professional and Ethical Standards Board's *APES 110 Code of Ethics for Professional Accountants* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Other information

The responsible entities of the registered entity are responsible for the other information. The other information comprises the information in the registered entity's annual report for the year ended 30 June 2017, but does not include the financial report and our auditor's report thereon.

Our opinion on the financial report does not cover the other information and accordingly we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit, or otherwise appears to be materially misstated.



If, based on the work we have performed on the other information obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

#### **Responsibilities of the responsible entities' for the Financial Report**

The responsible entities of the registered entity are responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards - Reduced Disclosure Requirements and the ACNC Act, and for such internal control as the responsible entities determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, responsible entities are responsible for assessing the registered entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the responsible entities either intends to liquidate the registered entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the registered entity's financial reporting process.

#### **Auditor's responsibilities for the audit of the Financial Report**

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website (<http://www.auasb.gov.au/Home.aspx>) at: [http://www.auasb.gov.au/auditors\\_responsibilities/ar4.pdf](http://www.auasb.gov.au/auditors_responsibilities/ar4.pdf)

This description forms part of our auditor's report.

#### **BDO East Coast Partnership**

BDO

Ian Hooper  
Partner

Sydney, 21 September 2017

# Our partners

We value the support, expertise, leadership and resources of our partners in assisting us to provide holistic services to customers to help them achieve their goals throughout each stage of their housing journey. Likewise Hume's partners support our capacity to address housing affordability, growth and expansion of service offerings.

**“Success is if the women are involved in some education or employment pathway and are investing in their families or their kids can see their success,”**  
- Liverpool Neighbourhood Connections.

**“Hume really understands our client group very well and are very supportive,”** - Women's Homelessness Service.

**“They've been really good at understanding our client group. I've never felt concerned about them failing our clients,”**  
- Bonnie Women's Support Services.

**“Hume has an excellent understanding of our clients and is quick to support rather than evict,”** - CORE Community Services.

**“Partnering with Hume Housing has been central to ensuring that we are listening to the needs of the sector. We thank them for all their support with our work on the DigiHouse and Open Data Platform projects and look forward to our continuing relationship,”** - Infoxchange

## Corporate Partners

Arthur J Gallagher

Ash St Partners

BDO

Blooming HR

Brewster Murray Architects

Clean Energy Finance Corporation

Community Sector Banking

DLA Piper

East Coast Partnerships

Ensystem

Fraser Property

HKA

Impact Group

Incus Group

Incorporate Organisational Strategy

Jasara Constructions

Mono Constructions

NGO Recruitment

NSW Federation of Housing Associations

Optean Property Solutions

Pacific Capital

PowerHousing Australia

Shepherd Shaw

Sirius Constructions

SPM Assets

SR Constructions

Zavanti

## Service Partners

Bonnie Women's Support Services	NSW Justice Department
Cerebral Palsy Alliance	Partners in Employment
Claymore Action Group	Royal Rehab
Core Community Services	Save the Children
Craze Lateral Solutions – Dr. Leanne Craze	Seed Harvest Spoon
Daystar Foundation	South West Mental Health – Liverpool
DigiHouse	St Vincent De Paul
Dundas Area Neighbourhood Centre	SwSi TAFE
Habitat for Humanity	Sydney Self Defence
Infoxchange	Teloopa Connections
Kari Aboriginal Resources	Tharawal Aboriginal Corporation
Legal Aid	The Benevolent Society
Life Without Barriers	The Collectives
Liverpool Migrant Resource Centre	Wesley Mission
Liverpool Neighbourhood Connections	Western Sydney Partners in Recovery
Liverpool PCYC	Western Sydney University
Macarthur Homelessness Steering Committee	Westfield Liverpool
Macarthur Real Estate Project	Whitelion
Mission Australia	Women's Homelessness Service
National Rugby League (NRL)	yFoundation
Northcott	Yourtown
Not For Profit Alliance	

## Government Partners

Chris Hayes, MP	Geoff Lee, MP
City of Parramatta Council	Guy Zangari, MP
Department of Family and Community Services	Land and Housing Corporation
Fairfield City Council	Liverpool City Council
Fairfield City Council – Community Safety & Crime Prevention	Senator Doug Cameron
Fairfield City Council – Youth Health Team	Tanya Mihailuk, MP
Fairfield Police	



**Hume Community Housing  
Association Company Limited**

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