



ANNUAL REPORT

2019



HUME AT A GLANCE



OUR PURPOSE

To create opportunities for people to prosper.

Creators of connectivity

Champions of change

Builders of resilience

Determined to succeed

WHAT WE DO

We build connected and vibrant communities by:

- Developing and providing a wide range of high-quality housing solutions.
- Designing and delivering sector leading 'wrap-around' services for customers and communities.

OUR POINT OF DIFFERENCE

We use our expertise to partner with specialists and our customers to find real solutions that change people's lives.

We deliver value for money to our customers, government and investors by solving complex social needs.

OUR VALUES

WE ARE...

CHAMPIONS OF CHANGE

- We advocate for those who are marginalised.
- We create freedom through choice.
- We drive continuous improvement.
- We develop through self reflection.
- We inspire others to action and change.

DETERMINED TO SUCCEED

- We do what is right.
- We are dynamic, resourceful and efficient.
- We deliver positive social, environmental and financial outcomes.
- We get results.
- We rigorously deliver value for money.
- We make decisions that ensure longevity.

CREATORS OF CONNECTIVITY

- We are passionate about people, families and communities.
- We bring people together.
- We support and encourage community empowerment.
- We practice social justice.
- We enable social inclusion.
- We celebrate diversity.

BUILDERS OF RESILIENCE

- We step up to the challenge and make a positive impact.
- We strive for balance and perspective.
- We enjoy a laugh.
- We take time to be grateful.

We have customer centres in Fairfield, Parramatta and Claymore. Our new office in Maitland will open on 2 September 2019 and our office in Raymond Terrace will open later in the year.



Our service commitment

To deliver customer-focused tenancy and property management services and quality homes.

People-focused and value-led, we are committed to supporting our customers achieve their aspirations through direct service delivery or facilitation of support services with stakeholders and partners linked to:

- building customer capacity and resilience
- facilitating community-led change and leadership.

We aim to improve quality of life by contributing to social, physical, economic, educational and environmental wellbeing culminating in generational change.

Our audiences

This report is produced for our customers, our commercial and community partners who help us deliver our housing and services, our Commonwealth, state and local government partners and our employees.

Acknowledgement of country

Hume Community Housing acknowledges Aboriginal Australians as the original custodians and occupants of this land including the Dharawal, Cabrogal, Gadigal, Wonnarua, Worimi and Awabakal peoples and the Darug Nation whose traditional lands Hume Community Housing operates within. We pay our deep respect to the Elders past and present and acknowledge the long-standing relationship that the original custodians continue to have with this country and its peoples.



Hume employees Julie Bojarski and Charlie Taouk.

EMPLOYEE SNAPSHOT

106 EMPLOYEES AT 30 JUNE 2019

83 FEMALE EMPLOYEES **23** MALE EMPLOYEES

19 LANGUAGES SPOKEN BY HUME EMPLOYEES

IN 2018–19:

81%

OF CUSTOMERS WERE SATISFIED WITH US OVERALL (TARGET: 75%)

14  DAYS

PROPERTY ASSESSMENT, VOID AND RE-LET TIME PERIOD (TARGET: 21 DAYS)

13  DAYS

GENERAL SOCIAL HOUSING VOIDS, MINOR WORKS (TARGET: 14 DAYS)

4  DAYS

GENERAL SOCIAL HOUSING VOIDS, MAJOR WORKS (TARGET: 28 DAYS)

2.45%

RENT OUTSTANDING (TARGET: <2.5%)

4%

RENT FORGONE (TARGET: 5%)

0.7%

RENT DEBT WRITTEN OFF (TARGET: <1%)

49%

INCREASE IN FOLLOWERS ON SOCIAL MEDIA



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PART 1: OVERVIEW

Our strategic direction 2018–21

Strategic direction 1—Consolidate and deepen our footprint.

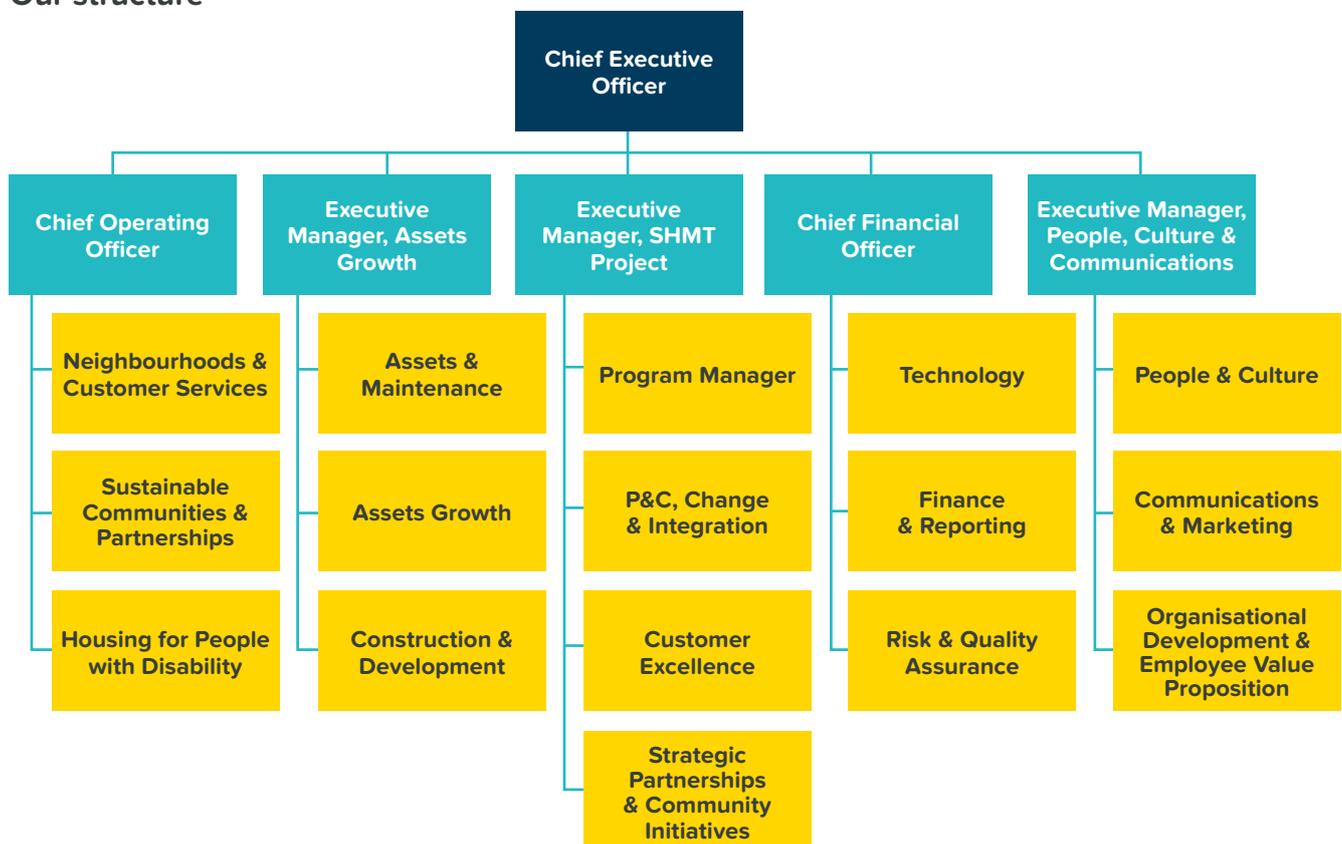
Strategic direction 2—Maximise social impact through neighbourhood planning and customer-driven services.

Strategic direction 3—Deliver value for money through a thriving organisation.

Our strategic intent to 2025

We have developed a longer-term strategic intent that sets future growth ambitions and targets, while continuing to centre around social impact and thriving operations.

Our structure



Note: Due to Hume’s expansion into the Hunter region of NSW, we will undertake a whole-of-organisation redesign, which will be implemented from 1 October 2019.



“

WE HAVE DEVELOPED A LONGER-TERM STRATEGIC INTENT THAT SETS GROWTH AMBITIONS AND TARGETS, WHILE CONTINUING TO CENTRE AROUND SOCIAL IMPACT AND THRIVING OPERATIONS.

OUR JOURNEY

Hume Community Housing is formed after the amalgamation of Fairfield Rental Housing Co and Liverpool Rental Housing Association. Hume begins with 125 properties and becomes one of the largest Housing Providers in the State.

Hume launches a Customer Satisfaction Survey and publishes our first Customer Newsletter – commencing a long standing commitment to engaging with customers to improve services and guide the development of the organisation.

1994

1995

Hume takes on management of 152 units at Telopea, creating a mixed social and affordable housing community. Hume opens a new office in Claymore for TAP and TH employees to be available for customers in the Campbelltown LGA."

Hume is successful in securing 260 National Rental Incentives through round 4 of National Rental Affordability Scheme.

The introduction of the common waiting list known as Housing Pathways is rolled out. Hume participates in the pilot program. Hume is awarded Class One registration in December, in recognition of growth and development, governance and leadership.

2012

2011

2009

Hume is successful in securing further NRAS allocations, bringing the grand total of NRAS allocation to 512. The Hon. Pru Goward cuts the ribbon for the Telopea units.

Hume delivers a 21 unit seniors development in Smithfield. Hume demonstrates value for money through 100% compliance to the National Affordable Rental Assistance Scheme criteria.

2013

2015

Hume achieves Tier 1 status under the National Regulatory Scheme for Community Housing. Hume also opens its first community centre in Telopea.

The Youth Housing Options Program (YHOP) is developed and delivered in partnership with CORE Community Services.

2014

2016

2017

Hume attains full registration as a Specialist Disability Accommodation provider under the National Disability Insurance Scheme (NDIS).

Hume opens its first design construct project at Hamilton Road, Fairfield. The key was presented to customers by Minister Craig Knowles.

To support a growing organisation, Hume moves to a new office at 119 The Crescent, Fairfield. The Tenants Voice program is introduced.

Hume is the first organisation to receive recognition for both its 3 year accreditation status against the National Community Housing Standards and to have 500 properties under management.

1996

1998

1999



Hume establishes the Transitional Housing Program (TH) linked with the TAP. TH provides short term accommodation and support for homeless families and individuals. TH program uses homes listed for redevelopment, maximising the asset until the end of its life cycle.

2008

Hume introduces the Temporary Accommodation Program (TAP) in partnership with Housing NSW and Stock Transfer Program (STP)

Hume is awarded the Highly Commended Certificate from the National Awards of Excellence in Community Housing.

2000

Hume moves upstairs to a bigger office at The Crescent in Fairfield. The Hon. Joseph Tripodi officially opens the new office.

2006

2005

Hume celebrates 21 years of community housing provision in Fairfield and Liverpool and 10 years under the Hume banner.

2004

Hume wins its first tender in competition with commercial companies.

2003

Hume is awarded one of the largest social housing management transfers in the Hunter region with over 2,000 properties. Hume delivers Hamilton@Fairfield, a 60 unit mixed development in the heart of Fairfield. Hume also opens its new office at this development.

Hume was the first community housing provider to access a loan from the National Housing Finance and Investment Corporation.

2018

2019



THE HOUSING CONTINUUM

The ‘housing continuum’ concept is used by policy makers to consider the broad range of responses available to help a range of households in different tenures to access affordable and appropriate housing.

The concept enables policy makers to move away from a ‘one-size-fits-all’ strategy of providing public housing, towards ‘the range of housing options available to different households on a continuum.’¹

Hume is committed to providing a range of housing options for our customers. We help them move through the Housing Continuum without assuming that social housing is an inevitable long-term destination.



OUR STRATEGY IS TO DELIVER OPPORTUNITIES FOR OUR CUSTOMERS TO PROSPER BY ENABLING CHOICE IN THEIR HOUSING SOLUTION.



Short term, fixed-tenure accommodation for the homeless or those exiting rapid rehousing programs provided by Hume in conjunction with the NSW Government, in Western Sydney and Southwest Sydney.

A Hume-designed program to help stabilise and build tenancy history to support people to move into affordable or private rental housing.

Housing for customers on very low to low incomes, who are unable to access private rental housing. Eligibility criteria apply.

Housing to help people who are on low to moderate incomes and are finding it difficult to pay the amount of rent being asked in the private market. Eligibility criteria apply.

Hume is working with our partners on a range of products that will soon be available.



WE ARE CHAMPIONS OF CHANGE.

1. 2017, Australian Housing and Urban Research Institute, Understanding the housing continuum, <https://www.ahuri.edu.au/policy/ahuri-briefs/understanding-the-housing-continuum>, viewed August 2019.

OUR PORTFOLIO

We manage a range of property types.

IN 2018–19:

10

ALBURY CITY COUNCIL

26

BLACKTOWN CITY COUNCIL

3

BLUE MOUNTAINS CITY COUNCIL

5

CAMDEN COUNCIL

85

CAMPBELLTOWN CITY COUNCIL

105

CANTERBURY-BANKSTOWN COUNCIL

12

CENTRAL COAST COUNCIL

1

CITY OF CANADA BAY COUNCIL

233

CITY OF PARRAMATTA

7

CITY OF WAGGA WAGGA

2

COOTAMUNDRA–GUNDAGAI REGIONAL COUNCIL

208

CUMBERLAND COUNCIL

1

EDWARD RIVER COUNCIL

675

FAIRFIELD CITY COUNCIL

16

GEORGES RIVER COUNCIL

4

GRIFFITH CITY COUNCIL

1

HAWKESBURY CITY COUNCIL

20

INNER WEST COUNCIL

523

LIVERPOOL CITY COUNCIL

11

PENRITH CITY COUNCIL

10

THE HILLS SHIRE COUNCIL

1

WINGECARRIBEE SHIRE COUNCIL

14

WOLLONGONG CITY COUNCIL

AT 30 JUNE 2019:

36

NEW HOMES DELIVERED

1,973

PROPERTIES IN TOTAL

137 | 96

SDA PROPERTIES

FEE-FOR-SERVICE PROPERTIES

1,006

UNITS

622 | 17

HOUSES

COTTAGES

2

BOARDING HOUSES

7

DUPLEX-STYLE HOMES

66

VILLAS

2

CRISIS REFUGES

70

TOWNHOUSES

57

STUDIO BEDSITS

Note: From 2 September 2019, we will take on more than 2,200 properties in the Maitland and Port Stephens LGAs under the NSW Government's Social Housing Management Transfer program.

OUR CUSTOMERS

At Hume, we value our customers and respect their diversity.

Recognising and understanding the needs of our customers helps us to offer safe, secure and sustainable housing, giving them an opportunity to prosper. We know that vibrant, connected communities could not be created without the input of our customers, so meaningful engagement is vital for us to deliver a customer-centred experience that meets their needs and expectations.

Hume has a suite of customer engagement mechanisms, like our Tenants' Voice forums, through which our customers can inform our policy making and decision-making processes. They have actively participated and helped to create and influence communities that they are proud to be part of. Hume is committed to our customers and to living our values. We are here to get results; creating and providing wide-ranging housing options and services to improve housing security and reduce homelessness.

Below and on the next page are breakdowns of our customer base.

AT 30 JUNE 2019:

3,119

CUSTOMERS IN TOTAL

967

NEW CUSTOMERS

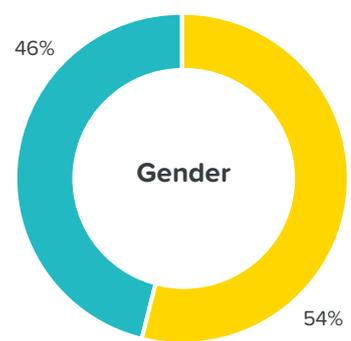
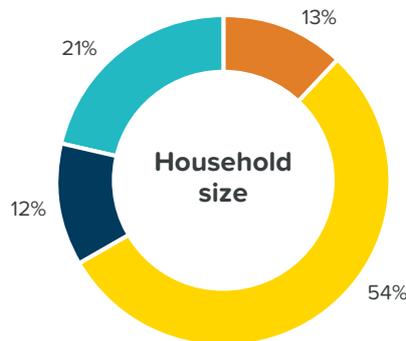
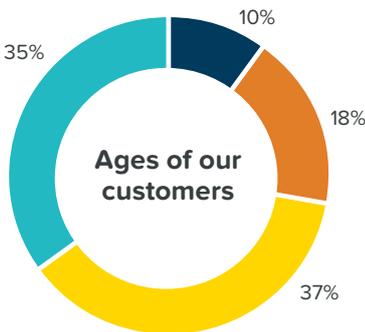
3%

OF CUSTOMERS ARE ABORIGINAL OR TORRES STRAIT ISLANDER

AT 2 SEPTEMBER 2019, WE WILL WELCOME AN ADDITIONAL

4,000+

NEW HUNTER REGION CUSTOMERS



- Under 18
- 18–30 years
- 1-person household
- 2-person household
- Male
- 31–54 years
- Over 55 years
- 3-person household
- 4-person household
- Female

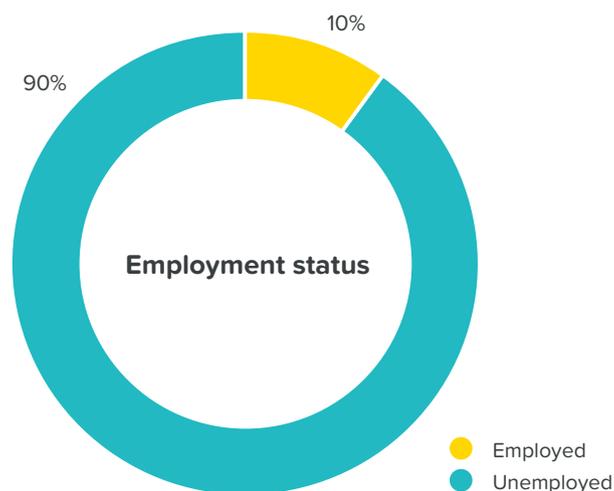
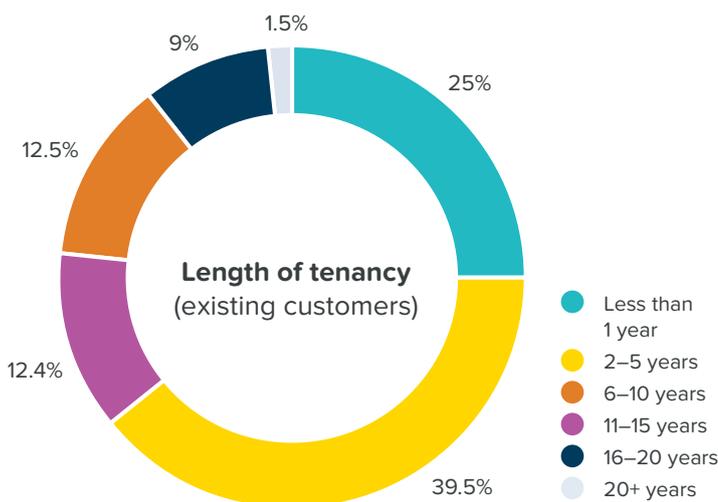
Note: Percentages have been rounded.

FIRST LANGUAGES OF OUR CUSTOMERS:

- 45%** ENGLISH
- 5%** ASSYRIAN
- 9%** ARABIC
- 3%** SPANISH
- 6%** VIETNAMESE



Three of our senior customers.



The decreasing proportion of length of tenancy for our existing customers suggests that our customers move through the housing continuum when able, and utilise our services for the period that they need it.

Note: Percentages have been rounded.

Delivering our services

In 2018–19, Hume has continued to deliver services that place our customers and their aspirations at the centre of each of our programs. Our specialist tenancy and asset management teams take a ‘housing-first’ approach, providing safe, secure and sustainable housing in the first instance. We then provide our customers with advice and assistance to determine their housing options and to maximise their opportunities to prosper. Our person-centered and strength-based support services enable goal setting and choices for our customers, both socially and economically. A summary of our services is provided in the table below.

A summary of Hume’s services

HUME SERVICE	DESCRIPTION
Housing Options Service	Customers are assessed and supported in applying for the right type of housing that meets their needs from a range of housing options available, including temporary accommodation, private rental, social housing and affordable housing.
Social housing	Housing for customers on very low to low incomes, who are unable to access private rental housing. Eligibility criteria apply.
Affordable housing	Housing to help people who are earning a low to moderate income and are finding it difficult to pay the amount of rent being asked in the private market. Eligibility criteria apply.
Specialist Disability Accommodation (SDA) (Housing for people with disability)	Accommodation for people who require specialist housing solutions, including to assist with the delivery of supports that cater for their extreme functional impairment or very high support needs.
Seniors housing	Housing for people aged over 55 years.
Youth housing	Housing for people aged between 15 and 24 years. We have a Youth Housing Options Program for these customers.
Housing Plus Service	A ‘wrap-around’ service that includes support to access the right type of housing, as well as community engagement programs, Mental Health First Aid training, The Collectives hoarding and squalor support group, job readiness training and connections to employment programs.

Benchmarking our services

Benchmarking our services ensures that we deliver a social and economic return on investment for customers, investors and government. We benchmark our services against standards provided by the National Regulator for Community Housing and the Community Housing Industry Association NSW House Keys program. We take a balanced approach by measuring our performance across our programs, our processes, our financials, and how engaged our people are. Most importantly, we measure how satisfied our customers are with the

homes we provide and manage, and the services we deliver. For further information, see page 21.

Key financial scores

Hume Community Housing achieved a strong financial result in 2018–19, exceeding our performance targets. We are continuing to invest in our capacity to deliver housing and services while maintaining a strong financial base for our planned growth in the coming year.

The table below outlines our key financial results from the year.

Hume's key financial results

CATEGORY	MEASURES	FULL YEAR		
		ACTUAL 2018–19	TARGET 2018–19	
Financial	Operating surplus	\$2,016k	-\$22k	✓
	Properties	2,000	1,943	✓
	Interest cover ratio	4.60x	>2.00x	✓
	SDA gross income	\$2,335k	\$2,055k	✓
Operations	Assets turnaround time (untenantable)	4	28	✓
	Allocation turnaround time (tenantable)	13	14	✓
	Voids (combined)	14	21	✓
	Bad debts/arrears	0.7%/2.45%	<1%/<2.5%	✓
People	Wellbeing	68.5%	62%	✓
	WHS	93%	93%	✓
	Attrition	20%	21%	✓
	Employee engagement (EOS)	87%	83%	✓
Customer	Occupancy (including SDA)	97.8%	90%	✓
	Customer satisfaction with the condition of their home	80%	75%	✓
	Overall satisfaction with Hume services	80%	75%	✓

GROWTH FORECAST TO 2025

The September 2019 transfer of more than 2,200 homes and more than 4,000 customers to Hume under the NSW Government's Social Housing Management Transfer program will in effect double our portfolio of properties and customers. We have concentrated on becoming business-ready for this growth during 2018–19. For more information see page 37.

Hume has established an ambitious growth target for 2025. It is anticipated that this target will be achieved through a variety of strategies, including increasing our construction program, expanding our tenancy and property management services through tender opportunities facilitated by government and non-government sectors, and providing fee-for-service tenancy and property management services.

CHAIRMAN AND CEO'S REPORT

Robert Vine, Chair
Nicola Lemon, CEO



Welcome to the *Hume Community Housing Annual Report 2019*. As your Board Chairman and CEO, we are pleased to present the annual report to our Members, customers, partners, stakeholders and employees.

The year in review

During the year, we implemented our *Strategic Plan 2018–21*. Our objectives are focused on maximising social impact through customer-driven services and the consolidation and deepening of our footprint, as well as delivering value for money through a thriving organisation.

Part of this strategy is consolidating our property portfolio and customer base in the Hunter region of NSW. We have dedicated 2018–19 to ensuring we are business-ready for the transfer of more than 2,200 homes and more than 4,000 customers to Hume from the NSW Government. Hume received the largest Australian transfer of public housing to a community housing provider under the Social Housing Management Transfer (SHMT) program. We were selected following a rigorous evaluation of our capability and capacity to deliver high quality services and demonstrated life changing results for social housing customers.

Hume, along with other community housing providers, can deliver tangible solutions to address Australia's housing crisis. We have the sophistication to run our business commercially, whilst driving positive social outcomes. We're confident Hume's performance under this program will further reinforce how much community housing providers can achieve, as well as the benefits that can be delivered through a property transfer program.

Our Hunter project delivery team has worked exceptionally hard in the past year to support and deliver this exciting next chapter in Hume's history, which begins with the opening of our Maitland office on 2 September 2019, followed by our Raymond Terrace office later in the year.

Our employees are contributing to the delivery of the SHMT program and simultaneously delivering business as usual services. It has been imperative that our growth does not come at the cost of diminished services to our existing customers. We are pleased that we have been able to deliver both growth and ongoing high performance.

Continuous improvement in customer service

The expansion of our business in the Hunter region created a pivotal opportunity for us to refine our practices and make significant improvements. To support our customers to achieve life-changing results, we need a structured, consistent approach to how we deliver support coordination across Hume—one that was scalable and replicable to accommodate further growth. Our people and culture at Hume are central to our success and growth. While we are expanding, we have continued our #ONEHUME message to ensure we remain an integrated organisation across our metropolitan and regional bases.

Throughout our expansion, we identified continuous improvement opportunities that would benefit the entire organisation. These included major IT and system improvements, as well as designing new frameworks to deliver improved customer service, performance and reporting.

Our expansion into the Hunter region brings both challenges and opportunities, and Hume has laid solid foundations for success. We will continue to apply our value for money approach to ensure long-term social and economic return on investment for customers, investors and government. Hume's growth will allow us to achieve a predicted 30% productivity gain whilst increasing social outcomes.

Our business and operating environment

Our external operating environment continues to be exciting. During the year, there was stronger demand for affordable and social housing that rose faster than supply could match. The demand from the affordable housing market and growth of our fee-for-service offerings have created different service models and approaches, such as diversification into the project management of development and construction projects, for example, for the NSW Land and Housing Corporation (see page 23 for further information).

Housing providers are required to demonstrate how their programs and services support people to prosper. This is achieved by supporting the transition from social housing into affordable housing to private rental and home ownership through employment and training initiatives. Governments expect demonstrable social impact in return for their investment, and we are further developing our ability to accurately report on the returns delivered through our programs. Our Board considers this to be key to Hume's ongoing success.

During the year, our competition continued to increase, and our competitors are savvy, utilising resources like benchmarking models from international reviews to win projects. Hume is poised to take a position at the forefront of the community housing sector. The successful delivery of our Hunter region expansion will be an example of what we are capable of.

In January 2019, the National Housing Finance and Investment Corporation (NHFIC) made its first board-approved finance commitment of \$35 million to Hume. We will use the loan finance to support our ongoing operations providing affordable homes and services to more than 9,000 customers. The finance represents an important milestone not only for Hume but for the entire community housing sector, which will benefit from access to lower-priced finance and greater certainty in terms of future financing costs and tenure.

Outlook for 2019–20

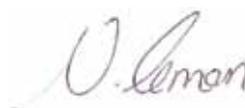
We look to the coming year with great anticipation as Hume continues to grow. The opening of our office in Maitland will be a significant milestone for community housing in Australia. We would like to acknowledge the NSW Department of Communities and Justice and the Land and Housing Corporation, who we continue to work with to deliver a smooth transition for our new customers.

Hume's strategic intent is to increase the supply of a variety of social and affordable housing products. We intend to do this through our construction and development team, and through our partnerships with local developers, builders, councils and financiers. Expect to see a lot more from us in this space as we seek to provide housing options to address the needs of the communities within which we operate.

Hume has ambitious growth plans, and we believe that the SHMT project demonstrates our appetite and capacity to continue growing. Our 30-year history, expertise and skills stand us in good stead. We believe Hume will lead the way in increasing the supply of much-needed housing and social support for Australians—for many decades to come.

Since we were founded, Hume's ethos has been centred on creating choice for our customers. In that time, we have proven ourselves to be a safe pair of hands, delivering quality tenancy and property management services. We also work with our customers to build resilience in ways that are meaningful to them and aligned with how they aspire to live their lives.

In closing, we would like to thank our customers for their contributions to our policies, processes and programs throughout the year. We also acknowledge the assistance of our more than 50 service partners who we work with to deliver our wrap-around services that help our customers to realise their goals. And lastly, we extend sincere thanks to Hume's employees, without whom we would be unable to be the thriving organisation to which, we are so proud to belong.



Nicola Lemon
CEO, Hume Community
Housing



Robert Vine
Chair, Hume Community
Housing

THE AUSTRALIAN HOUSING ENVIRONMENT

IN 2018:

116,000

AUSTRALIANS ARE HOMELESS ON ANY GIVEN NIGHT

42%

ARE FEMALE

37%

OF AUSTRALIA'S HOMELESS ARE UNDER 25 YEARS

49%

INCREASE IN PEOPLE AGED 55 YEARS AND OVER EXPERIENCING HOMELESSNESS IN THE PAST 10 YEARS

93%

SLEEP IN TENTS, SEVERELY OVERCROWDED DWELLINGS, OR IN SPECIALIST HOMELESSNESS ACCOMMODATION

AROUND

785,000

AUSTRALIANS ARE LIVING IN AROUND 419,000 SOCIAL HOUSING DWELLINGS

AROUND

195,000

AUSTRALIANS ARE ON THE WAITING LIST FOR SOCIAL HOUSING

1 IN 10

SOCIAL HOUSING HOUSEHOLDS ARE INDIGENOUS

4 IN 10

SOCIAL HOUSING HOUSEHOLDS HAVE ONE OR MORE MEMBERS WITH A DISABILITY



A HOUSE IN AUSTRALIA COSTS OVER 15 TIMES THE AVERAGE NATIONAL SALARY

References: Council to Homeless Persons, <https://chp.org.au> viewed September 2019.

CUSTOMER SPOTLIGHT

SAMUEL'S STORY



Samuel and his children at home.



Hume is committed to working with families to break out of generational disadvantage. Samuel grew up in social housing and has overcome many challenges. Today, the single father rents in the private market and is creating a secure, happy home life for his young family.

Samuel describes his marriage breakdown as one of the lowest points of his life. The father had to move with his three children to his parents' home, where overcrowding forced him to look for an alternative. He was linked with Uniting's Doorways for Men with Families program and was referred to Hume Community Housing. Two-and-a-half weeks later, he and his family moved into a Hume-managed rental home in Southwest Sydney.

Hume's Housing Independence Officer worked closely with Samuel, connecting him to support services and ensuring his family's wellbeing during their time within the program.

"Hume put me onto a few different services. We were connected to a food hamper service and at Christmas time, they told me that the local church was giving out presents for the kids. If there was ever a problem, I could always call Hume," he said.

As part of his new community, Samuel began fixing pre-loved bikes for the neighbourhood children to use and repairing old lawn mowers so neighbours could maintain their gardens. He said, "I got all the bikes off the rubbish piles and fixed them up—every kid in our street had a bike by the end of it and they were all happy. Somebody was throwing out a lawn mower, so I fixed it and before long everybody in the street was using it. We were all getting out there, picking up the rubbish. We interacted more as a community and we became friends. Even men in the street stepped in to support one another if they needed it."

After five months on the Housing Independence Program, and a stable rental track record, Samuel secured a private rental tenancy closer to his extended family. "With Hume's help, I started saving for the first time in a very long while. That's been so good knowing I have something behind me and can look after the kids if they need anything for school or just for us to go out occasionally as a family," he said.

"Hume was incredible. They always called in to see me. They cared. Even when we were moving, they helped with the timing of my rental payments. Hume made it easier for me because they wanted me to succeed," he said.

Now, Samuel and his children live in a comfortable private rental just streets away from his parents. He is considering his career options and is keen to get back to work, something he misses since giving up work to care for his young children.

"To be honest, I was stuffed before coming to Hume. My kids are happy and settled and we're doing more family-oriented stuff now. Hume helped me to get my life back," Samuel said.



**WE ARE BUILDERS
OF RESILIENCE.**

PART 2: OUR PERFORMANCE



Hume Community Housing's unique structure provides for proactive, high-level resourcing and intensive housing management that delivers value for money, efficiency and enables customer movement through The Housing Continuum.

Our strategic objectives direct our service delivery and performance to maximise social impact through customer-driven services, sustainability through the consolidation and deepening of our footprint and delivering value for money through a progressive and high-achieving organisation.

Achieving our goals

Our key organisational goals for 2018–19 were to:

Consolidate and deepen our footprint by:

- building a deserved reputation as a leading disability housing service provider
- contributing to increased affordable housing supply.

Maximise social impact through neighbourhood planning and customer-driven services by:

- allowing customers' voices and perspectives to drive and shape our services
- setting our business apart with contemporary, relevant customer service
- programs that support our customers to prosper and maximise their potential
- ensuring vibrant, and connected communities
- evaluating and evidencing our work and impact.

Continue to create a progressive and high-achieving organisation.

We aimed to strengthen governance and enable the organisation.

We achieved our organisational goals through the following programs:

- Tenancy management and sustainment
- Community cohesion and placemaking
- Collective impact programs
- Supported housing services
- Neighbourhood services
- Transitional housing
- Housing for people with disability
- Construction and fee-for-service programs.

Highlights from 2018–19

- We continued to work with families to break out of generational disadvantage, including with customers like Samuel (see page 18) to develop the skills to sustain a tenancy, secure a private rental or seek social housing.
- We provided Specialist Disability Accommodation to 559 customers, including Kerry and Steven (see page 31), who required a housing solution that supports their individual needs.

- We secured access to \$35 million in finance through the National Housing Finance and Investment Corporation (NHFIC) for affordable housing.
- We became business-ready for the largest social housing transfer in NSW under the Social Housing Management Transfer (SHMT) program. We were awarded the transfer of more than 2,200 homes and 4,000 customers across Maitland and Port Stephens.

Enhancing customer experience

We aim to provide our customers with an experience that ensures:

- they have **high trust** in us
- we will deliver on our service promises
- it takes a **low effort** from them to have that service delivered.

Our Customer Service Charter demonstrates our commitment to, and respect for, customer diversity. It is our commitment to:

- deliver services in a culturally respectful manner
- advocate for equal access to services for Aboriginal and Torres Strait Islander peoples
- ensure all information necessary to make informed decisions about housing options is available to our customers
- actively use translation and interpreter services
- remove barriers to participation.

Our Customer Service Charter is available on our website: www.humehousing.com.au

Customer satisfaction

We commissioned Community Housing Industry Association NSW to produce our Hume Community Housing 2018 Tenant Satisfaction Survey. The aims of this survey were to:

- establish levels of customer satisfaction with services in line with the National Regulatory System for Community Housing (NRSCH)
- benchmark performance levels against CHIA NSW's tenant satisfaction benchmarking group
- inform future service delivery improvements.

The survey showed an overall 81% of customers were satisfied with us.

In comparison to the NRSCH thresholds, Hume Community Housing comfortably out-performed the thresholds for overall satisfaction (by 6%) and condition of home (by 5%).

When compared to the CHIA NSW House Keys benchmark indicator set, our best performing indicators were communications and customer

involvement (both 3% above). The poorest performing indicator compared to CHIA NSW's benchmark was complaints handling (6% below). The key indicator of overall satisfaction with the services provided by Hume Community Housing (81% satisfied) was just below the CHIA NSW benchmark (84%).

Responding to customer feedback

In response to these customer satisfaction results, in the first half of 2019, we have focused on the areas that are most important to our customers, as well as those areas that performed under the CHIA NSW benchmark. These areas were:

Repairs and maintenance

While 80% of our customers were satisfied with the condition of their home, the level of satisfaction with the maintenance service (73%) was just under the NRSCH threshold of 75% and 4% under CHIA NSW's benchmark of 77%. In response to this feedback, we:

- started a program of phone audits on urgent, category 1 and category 2 work orders for completeness of works. This approach achieved a 96.8% customer satisfaction rating in follow-up surveys.
- ensured a stronger presence of Hume officers at block meetings and were able to raise repairs and maintenance requests following this in-person communication with our customers.

KEY RESULTS FROM OUR ANNUAL CUSTOMER SURVEY

81%



OF CUSTOMERS WERE SATISFIED WITH US OVERALL

79%



OF CUSTOMERS FELT POSITIVE ABOUT THEIR NEIGHBOURHOOD AS A PLACE TO LIVE

80%



OF CUSTOMERS ARE SATISFIED WITH THE CONDITION OF THEIR HOME

74%



OF CUSTOMERS FEEL THEY RECEIVE VALUE FOR MONEY FOR THE RENT THEY PAY

- established new common area and grounds repairs and maintenance contracts.
- re-established close monitoring of multi trader key performance indicators.

As a result, we are seeing an overall improvement in performance and customer satisfaction levels exceeding 90% after a maintenance service.

Complaints handling

Satisfaction with complaints handling (45% satisfied) is 6% below the CHIA NSW benchmark. In response to this, we began to integrate a continuous improvement model of customer service. We focused on the ongoing improvement of our services based on feedback from our customers during the year.

Appeals and complaints knowledge

42% of respondents said that they knew how to appeal a decision made by us, and 66% said they know how to make a complaint. Both are below the CHIA NSW benchmark. In response, we developed:

- new complaint and appeal forms
- customer information flyers
- fact sheets detailing our processes
- information on how to access tenant advocacy services and our housing appeals committee.

We also delivered presentations on the appeals and complaints process at each of the Tenants' Voice forums in Telopea, Fairfield and Liverpool, giving customers the opportunity to ask questions about the process.

The Hume Services Guide

During the year, we developed the *Hume Services Guide*, to give our employees the tools to deliver a wholistic customer experience. The guide supports operational efficiency and effectiveness of our customer service teams through the implementation of best-practice policy, process and systems. This means that we can provide:

- a consistent level of service to our customers when they contact us
- the person they speak to can resolve their enquiry at the first point of contact
- all aspects of the interaction from conversation to administration completed.

The *Hume Services Guide* will be rolled out in the coming year.

Customer support coordination

During 2019, we developed our Customer Support Coordination Services Framework as part of our approach to an outcomes-focused delivery of our services.

The framework will be implemented in the coming year and will complement our objectives aligned to the Social Housing Outcomes Framework. This approach will enhance our customers' ability to achieve tenancy sustainment and housing independence.

The Customer Support Coordination Services Framework is built on:

- a person-centred and trauma-informed approach
- assessing customer support needs
- referrals to support services
- planning and coordination of customer independence plans
- working with customers to achieve long term housing goals
- developing understanding of local supports, services and networks
- partnerships and collaboration
- ongoing monitoring and review
- measuring impact of customer and Hume activities.

Outlook for 2019–20

In the coming year, we will:

- implement our Customer Support Coordination Services Framework to complement our objectives aligned to the NSW Government's Social Housing Outcomes Framework.
- embed our new organisational structure. The new structure is designed to include localised service teams comprised of specialist officers who are technically skilled in tenancy management, assets and allocations, and community cohesion services. Our aim is for customer experience to be captured across Hume and our services are relevant to the areas where our customers live. New social outcomes and customer experience teams will be created. The new structure will ensure our customers' individual support needs can be met to sustain tenancies and reduce social isolation.

Creating community cohesion

At Hume, we believe that home is the place where people should feel safest, happiest and the most comfortable. The degree to which people feel at home is determined by the physical quality and level of maintenance of their buildings, the connection to their neighbours, and their connection to support services. We recognise that this has a direct impact on their health and wellbeing.

188–190 Moore Street, Liverpool during construction.



MOORE STREET, LIVERPOOL DEVELOPMENT

In 2018–19, Hume worked with the NSW Government to manage the development of 23 social housing units at 188–190 Moore Street, Liverpool.

The properties belong to NSW Land and Housing Corporation (LAHC) and Hume was selected to project manage the construction. The units were handed over in June and now the project is complete, Hume will manage the tenancies and property maintenance. These properties form part of Hume’s general capital properties and will be ready to move into by the end of July 2019.

The project includes:

- 9 x 2-bedroom apartments
- 14 x 1-bedroom apartments
- 4 x 2-bedroom adaptable apartments
- basement car park with 21 secured car parking spaces.

The Moore Street, Liverpool development brought the total of new social housing homes built under our partnership with LAHC to 52 delivered in the last two years.

Within Hume, ‘community cohesion’ is a process where all community members can share in the creation of shared goals for what their community will look like, feel like and be like, as well as working together towards the realisation of those goals.

Our Community Cohesion Strategy, launched in 2016, underpins how we approach our delivery of our services to help us achieve our community cohesion strategic priorities. They are:

1. Sustaining Home—our customers will have the capacity and resilience to sustain their tenancies and have a sense of pride and safety in their homes.
2. Connecting People—our customers will be connected to their neighbours and local services, belong within their communities and have improved health and wellbeing.
3. Creating place—we will work with our customers and local services to create improved, activated local places and spaces that encourage community gatherings, socialising and that are safe.

4. Facilitating participation—our customers will be engaged, informed and supported to participate in community life and decision making.

Providing opportunities for customer participation

During 2019, we formalised the ‘Tenants’ Voice’ model of holding monthly customer forums, alternating locations between our communities in Fairfield, Liverpool and Telopea. Tenants’ Voice forums are open to all Hume customers, their family and friends. The forums are an opportunity for customers to have their say, learn about what’s happening at Hume and in their community, as well as getting to know their fellow neighbours and the Hume team.

We also introduced the Tenants’ Voice Leadership Group, which acts as a connection between our customers across all locations and our management and Board. The table on the next page shows outcomes from this customer participation.

IN 2018–19, WE ORGANISED 131 ACTIVITIES WITH 7,212 PARTICIPANTS. ALL ACTIVITIES WERE ALIGNED TO SOCIAL OUTCOMES:

34%



AIMED TO IMPROVE SOCIAL AND COMMUNITY CONNECTIONS

27%



AIMED TO IMPROVE EDUCATION AND SKILLS

16%



PROVIDED OPPORTUNITIES FOR CUSTOMERS TO BE INVOLVED IN THEIR HOUSING AND COMMUNITY

37

PARTNERSHIPS WITH ORGANISATIONS TO DELIVER EVENTS AND ACTIVITIES FOR OUR CUSTOMERS



IN 2018–19, WE HAD 247 ATTENDEES AT 17 FACILITATED CUSTOMER FEEDBACK EVENTS, INCLUDING:

3

CUSTOMER CONSULTATION SESSIONS REGARDING HUME'S POLICY, PROCEDURES AND ACTIVITIES

2

TENANTS' VOICE LEADERSHIP GROUP MEETINGS

12

TENANTS' VOICE FORUMS

A Tenants' Voice forum in Fairfield, 7 March 2019.

Issues raised by our customer leadership group and what Hume did in response to their feedback

ISSUE	OUTCOME
<p>Customers expressed a desire for more materials translated into key community languages.</p>	<ul style="list-style-type: none"> We sourced external grant funding from Good Things Foundation to run workshops for customers around using translation apps to better their ability to understand documents. Interpreters attend all customer meetings and leadership group invitations are sent in key languages. We provide community services flyers at each Tenants' Voice Forum in key community languages.
<p>Customers expressed a desire to better understand the timelines around repairs and maintenance, and the compliments, complaints and appeals processes.</p>	<p>We created plain language flyers on each of these subjects, and the Senior Manager, Neighbourhood Services hosted a Q&A with customers at each forum.</p>
<p>Customers expressed disappointment about the quality of the common area cleaning and landscaping.</p>	<p>Hume was able to pass on this feedback directly to contractors, which resulted in an increase in quality.</p>

Creating places

Together with our customers, partners, and the wider community, Hume has developed Neighbourhood Plans for each of our communities. The plans include 'block meetings' to give our customers the chance to share information and discuss issues, identify areas for neighbourhood improvement and environmental, safety and security physical upgrades.

As part of our Neighbourhood Plans, we survey our customers and their neighbours to understand their priorities and connections to their community. In our customer survey:

- 94% of our customers said they feel safe and secure in their home
- 92% feel safe and secure outside of their home
- 76% of customers feel comfortable speaking to their neighbours
- 70% feel connected to their community meaning they don't feel so lonely.

Places to congregate

In 2018–19, we completed four of the seven projects funded by the Social Housing Community Improvement Fund (SHCIF). We were awarded a total of \$299,532 to complete the upgrade projects to improve the physical surrounds, facilities and amenities in social housing communities.

The four completed projects were:

- Willian Drive in Cartwright—we installed a new barbecue area and outdoor setting.
- Woodward Crescent in Miller—we upgraded the outdoor area and installed a barbecue, privacy screens and landscaping.
- Sturt Street in Telopea—we installed fresh grass, seating and lighting, and we worked with customers to design artwork for the foyer and outside terrace.
- Glenroy Drive, Claymore—we installed a shade awning, cleaned up flower beds and walkways and installed accessible amenities.

Completion of the two remaining projects at Marshall Street in Bankstown, and Cumberland Street in Cabramatta is expected in the coming year.

Hume customers and employees enjoying the new facilities at Cabramatta.



THE LIVERPOOL NEIGHBOURHOOD PLAN

During stakeholder consultation for the Liverpool Neighbourhood Plan, our customers identified a need for more opportunities to build a social connection between each other, as well as a better understanding of their community, including its services and assets.

Hume worked with Liverpool City Council to establish the 'Liverpool Discovery Tour' program, designed for customers to make connections with others in their community, learn about key services they can access and visit landmarks.

In 2018–19, Hume organised more than 10 separate activities with more than 100 of our Liverpool customers. Our partner, Liverpool City Council, provided busses and Hume organised volunteer drivers and activities, which included visits to Carnes Hill Recreation Centre, Mount Annan Botanical Gardens, Chipping Norton Lakes, Casula Powerhouse Arts Centre and cultural education at Muru Mittigar Aboriginal Cultural and Education Centre. Our customers in Liverpool have an increased knowledge of Indigenous culture, as well as the importance of Reconciliation Week.

OTHER OUTCOMES INCLUDE:

100%

OF PARTICIPANTS REPORTED BUILDING NEW SOCIAL CONNECTIONS BY PARTICIPATING IN THE TOURS

50%

OF PARTICIPANTS SAID THEY FELT MORE AWARE OF THEIR NEIGHBOURS' CULTURES AND TRADITIONS, AS A RESULT OF HAVING THE OPPORTUNITY TO SHARE FOOD AND TIME TOGETHER.

Providing customer connections

In 2018–19, Hume hosted 45 social and community events for our customers and their friends and family. All activities were chosen in consultation with customers based on their interests. Customers tell us they love the social outings as it gives them something to look forward to, a chance to meet new friends and try something new. We have been able to offer most of these activities for low or no cost because of our partnerships with local councils.

Outings have included:

- Cherry Blossom Festival
- Nepean River Cruise to celebrate Christmas in July
- Bowral Tulip Festival
- Premier’s Seniors Concert
- Symbio Wildlife Park.

Employment, education and training

We understand the important role employment can play in the creation of stronger, safer and more cohesive communities that lead to more economic opportunities for the people who live in them.

Hume creates employment opportunities and supports customers to access them through our community cohesion services.

Our Employment and Learning Opportunities Program provides:

- Training and learning opportunities—like bar and barista courses, customer service, flower arranging, and construction, or any course that meets a customer’s interest and career aspirations
- Employment support
- Student work placement programs
- Volunteering opportunities
- Employment opportunities with our contractors and service partners
- Training spaces in our Telopea, Cabramatta and Claymore communities available to hire for customers and the local community.

Outlook for 2019–20

In the coming year, we will:

- have dedicated employees to enhance opportunities for customers to prosper
- complete the remaining two community projects funded by our SHCIF grants
- embed placemaking activities for our customers in the Hunter region
- grow our services and activities in seniors and youth housing with dedicated employees in Sydney and the Hunter region
- grow our customer access to our employment and learning support with dedicated employees in Sydney and the Hunter region
- improve our measurement, reporting and sharing of our outcomes using the social outcomes framework.

IN 2018–19, HUME SUPPORTED:

39

CUSTOMERS WITH THEIR LEARNING AND EMPLOYMENT GOALS

3

CUSTOMERS ENTERED EMPLOYMENT

5

JOB'S CREATED THROUGH OUR PARTNERSHIPS



Customers on a visit to the Macarthur Centre for Sustainable Living.

Kerry at home.

CUSTOMER SPOTLIGHT

KERRY'S STORY



Kerry has had her fair share of challenges, but has remained optimistic and determined to live her life to the fullest. She survived an abusive relationship at a young age and is today supporting her middle-aged daughter through cancer. Kerry, now aged in her 70s, began to find it difficult to make ends meet, and applied for community housing with Hume.

“I heard about community housing and asked to be placed on the waitlist. Hume called me and said they’d find something for me as soon as they could. When I was offered a place in the Wollongong area, I couldn’t believe it when they told me it was a brand-new building—I was completely overwhelmed,” Kerry said.

Her home is filled with colour and energy, and most importantly is a safe, inviting space she feels proud to call home. More than anything, Kerry loves how the units are dedicated to seniors and the peace and privacy that gives to older people.



WE ARE CREATORS OF CONNECTIVITY.

“I am constantly amazed at how different Hume is. They called me to see how I was enjoying my new home and if I needed anything. I could not believe the interest in and care they take of me. They arrange occasional resident get togethers so we can provide them with feedback. Hume cares what I think. I feel like I really matter,” Kerry said.

“My neighbours in these units are around my age and we all respect each other’s space. Everyone is so friendly. I am so grateful for my home with Hume and everyday appreciate the community spirit they have cultivated,” she said.

OUR HOUSING PROGRAMS

Temporary Accommodation Program

The Temporary Accommodation Program (TAP) has been successfully operating in cooperation with the NSW Government for the last 13 years, during which time the program has provided services to more than 3,000 customers.

TAP provides customers with accommodation (alternative to motels) and support to look for other suitable accommodation. TAP also links customers with other services and provides transport to property viewings and assistance with rental applications. Participation in the program has shown to increase tenancy sustainment following completion.

Housing Independence Program

Taking a 'housing first' approach, the Housing Independence Program (HIP) rapidly rehouses people who are homeless or at risk of becoming homeless, for up to 12 months. Hume provides support to the household during that period, working with our service partners, we help our customers to develop the skills to sustain a tenancy, secure a private rental or seek social housing.

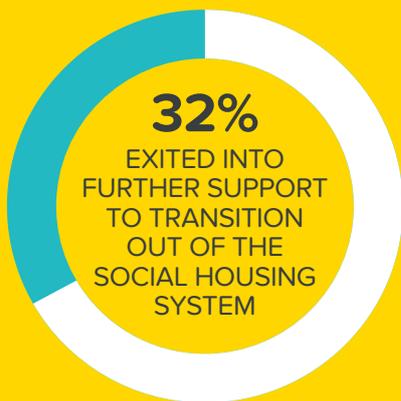
The core work of the program is to support our customers to gain living skills by addressing underlying issues like budgeting, including rent; negotiating payment plans for debts with real estate or social housing agencies; and building other essential skills needed to sustain a tenancy.

HIP is unique in that the properties used for the program are scheduled for renovation or redevelopment and would otherwise be vacant. The properties belong to the NSW Government or other community housing providers and are leased to Hume. This is a way to maximise the use of available housing stock and to keep communities stable during redevelopment.

Our customers have told us that they appreciate the positive support Hume offers, particularly that our employees are able to boost their enthusiasm for achieving their housing goals and broader aims to prosper in life.

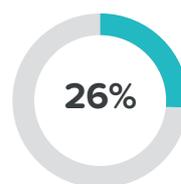
IN 2018–19:

AROUND 400 TAP CUSTOMERS WERE SUPPORTED WITH TRANSITIONAL ACCOMMODATION OF WHICH:

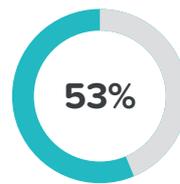


IN 2018–19:

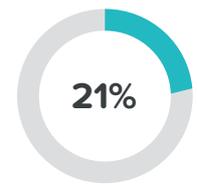
87% OF HIP CUSTOMERS EXITED INTO STABLE HOUSING OPTIONS INCLUDING:



EXITED INTO THE PRIVATE RENTAL MARKET



SECURED SOCIAL HOUSING



REINSTATED THEIR FAMILY RELATIONSHIPS AND MOVED BACK IN WITH THEM

Alexandra at home.

CUSTOMER SPOTLIGHT

ALEXANDRA'S STORY

After a financial crisis left them homeless, Alexandra and her family were able to turn their situation around with the help of Hume's Housing Independence Program.

Earlier this year, Alexandra and her family's rent had fallen into arrears in the private market. "Everything went downhill after that," she said.

With no support network to turn to, the family were forced to leave their home and live out of their car. Both parents were experiencing depression. They knew they needed to find stability in their housing situation to help themselves get back on their feet.

"We had no family to turn to. We stayed in motels at first, but then our money ran out and we were forced to live out of our car. I had resigned from my job and my husband had left his job because he feared leaving our daughter and I alone. We had never, ever been through anything like this," said Alexandra.

After connecting with FaCS, the family understood the importance of asking for help during the difficult adjustment to their situation.

Working with Hume's Housing Independence Officer, the family was connected to Uniting's Doorways for Men with Families program. Alexandra said, "we were able to get back on our feet. They were supporting us and it was truly their help and belief in us that got us through."

"Hume reassured us that we had plenty of time to get back on our feet and that the place they had given us was our home for the time being. But I told my husband that we wouldn't become complacent because there were other people who needed help just as much as we did. Transitional housing was not the end for us, it was the beginning," Alexandra said.

Having a safe, affordable home with Hume allowed Alexandra's husband the peace of mind to find work while she was able to better manage their finances and support their daughter.

"This could happen to anybody. So, nobody should feel alone or isolated. We were a normal family who were doing it tough and while it took a toll on us, we are so grateful that Hume was there to support us," she said.

With a stable rental record, money saved and a paying job, the family was able to secure a private rental after just four months into the Housing Independence Program. The family won't stop there—Alexandra has started a catering company from home, and the couple is working hard to save for a property of their own.

HOUSING FOR PEOPLE WITH DISABILITY



Hume delivers Specialist Disability Accommodation (SDA), which is accommodation for people who require specialist housing solutions for their extreme functional impairment, or very high support needs.

There are several different housing solutions and support a customer can consider in relation to their individual circumstances and needs when determining the best housing solution for their situation.

Hume's Housing for People with Disability program is intended to improve the choice and control over housing options for people with disability. We believe that a key element to disability housing and SDA service provision is listening. We are committed to giving our customers the opportunity to provide feedback on the things that are important to them. We are committed to listening to their needs to ensure that we deliver individualised and person-centred services to them.

Partnering to deliver Specialist Disability Accommodation

Hume has partnered with Northcott to deliver disability accommodation support services for 505 customers in 112 properties located in the Greater Western Sydney and Murrumbidgee regions, on behalf of the NSW Government. We have also partnered with Life Without Barriers to provide disability accommodation support and respite support services for 126 customers in 26 properties located in the Blue Mountains and Nepean regions, and the NSW Central Coast.

HUME IS ONE OF AUSTRALIA'S LARGEST SDA PROVIDERS WITH 137 PROPERTIES AND 559 CUSTOMERS.

HOUSING FOR PEOPLE WITH A DISABILITY—RESPONSIVE REPAIR AND MAINTENANCE WORKS

2,832

WORK ORDERS REQUESTED BY A CUSTOMER OR PARTNER

2,604

WORK ORDERS COMPLETED

Through these partnerships, we provide housing and tenancy management services funded by the NDIS. At 30 June 2019, we had 137 properties for people with disability, many of whom have lived in their SDA homes for 30 years or more.

In 2018–19, we secured a further two partnerships with supported independent living providers serving customers in regional areas of NSW. These are:

- Ningana, which operates disability support services across the NSW Riverina. We have a joint portfolio of three properties.
- Central Coast Living Options, which provides disability accommodation and support on the NSW Central Coast. We have a joint portfolio of one property.

Auditing our performance

As a provider of Specialist Disability Accommodation under the NDIS, Hume was required to undergo a re-registration process with the NDIS Quality and Safeguards Commission. We engaged a third-party auditor, SAI Global, to verify our compliance with NDIS practice standards. For further information on this process, see page 40.

We also contracted Disability Services Consulting to conduct an initial gap analysis of our policies and procedures. It was a challenging but rewarding process, producing customer-centred documentation and amended practices that are now more accessible and inclusive to our customers' communication and support needs.

Outlook for 2019–20

In the coming year, we will:

- receive the result of our NDIS re-registration audit and implement any recommendations.
- expand the accessibility of our documentation for our customers with disability.
- seek further opportunities deliver disability accommodation support services.

CUSTOMER SPOTLIGHT

KERRY AND STEVEN'S STORY

Kerry and Steven with their CPA supported independent living manager, Angela.



For 40 years, Judith and Rudy cared for their daughter Kerry and son Steven, who both have cerebral palsy, without asking for assistance from respite or care organisations. They felt that no one else could provide the level of care they could at home and accepted that they would care for their children independently into old age.

Judith was admitted to hospital and the couple realised they needed to look beyond their capacity to care for Kerry and Steven, now aged 59.

“We had been looking after them for 60 years, but Rudy and I are now in our eighties. We didn’t want to send the twins into care ... I was scared they would be split up because they have different needs and genders,” Judith said.

The family met Angela, a direct care worker for the Cerebral Palsy Alliance (CPA), when they were exploring respite services. Angela put the family in touch with Hume Community Housing, and with Angela’s support, the twins were able to move together from the family home to a purpose-built home in Southwest Sydney.

Designed and built in 2016 to platinum level Liveable Housing Design Guidelines, the Specialist Disability Accommodation home is central to the twins’ day service and close to the family home. It has been customised to meet the twins’ high-support needs and is staffed with familiar faces, many linked with CPA who worked closely with Hume to ensure the fit-out was suitable. With their home and care services carefully coordinated, Rudy and Judith could ‘let go’ of the twins, knowing they were in safe hands.

“Before coming to Hume, Rudy and Judith did everything for their kids. They were completely self-sufficient. The only thing they were using regularly was the respite service where I worked,” Angela said.

Located in a friendly neighbourhood, Rudy and Judith appreciated how Hume values connected communities above all else. There are regular community gatherings and they visit regularly.

“I knew it would be hard to let go of my children. I thought they’d be lost without me—I was certainly lost without them. After walking through the Hume property, I felt comfortable in having them live there,” Judith said.

Angela continued, “This house is a home for the twins. It’s functional and purpose-built to their needs. We work with Hume to optimise its features to suit the twins’ evolving needs.

“We’re grateful to have found a property that they feel safe and comfortable in. We feel confident in having the twins live in this house which is the most important thing. Hume is so supportive and responsive,” Angela said.

The family had travelled domestically with the twins, but they had never taken a holiday on their own. They recently enjoyed a well-deserved break on a European river cruise which was “something we would never have considered if the twins were still at home,” Judith said.

DELIVERING OUTCOMES FOR ABORIGINAL PEOPLE



Tharawal
Aboriginal Corporation

In 2019, we formally partnered with the NSW Government to improve outcomes for Aboriginal customers in line with the Government's Aboriginal Outcomes Strategy. We have set out the key activities that Hume will undertake to meet our targets.

We signed a Memorandum of Understanding with Tharawal Aboriginal Corporation in Airs to work together to improve housing and social outcomes for Aboriginal people and communities across Southwest Sydney. Under the agreement,

we committed to supporting Tharawal Housing Aboriginal Corporation in their goal of achieving Community Housing Provider status. In return, Tharawal committed to develop Aboriginal Cultural Competency Training to build capability and awareness across Hume's workforce.

As a result of our expansion into the Hunter region, the percentage of our customers who are Aboriginal will increase to 7%. We will actively recruit targeted Indigenous roles and in the coming year we will finalise our Reconciliation Action Plan.

WORKING WITH OUR PARTNERS

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

In 2018–19, we worked with more than 50 service partners. They were:

- Allambi Care
- The Benevolent Society
- Bonnie Womens' Support Services
- Carrie's Place
- Cerebral Palsy Alliance
- Claymore Action Group
- The Collectives
- Core Community Services
- Craze Lateral Solutions – Dr. Leanne Craze
- Daystar Foundation
- DigiHouse
- Dundas Area Neighbourhood Centre
- Habitat for Humanity
- Hunter New England Mental Health Service
- Infoxchange
- Kari Aboriginal Resources
- Legal Aid
- Life Without Barriers
- Liverpool Migrant Resource Centre
- Liverpool Neighbourhood Connections
- Liverpool PCYC
- Macarthur Homelessness Steering Committee
- Macarthur Real Estate Project
- Maitland Neighbourhood Centre
- Mai-Wel
- Mindaribba Local Aboriginal Land Council
- Mission Australia
- National Rugby League (NRL)
- Northcott
- Not For Profit Alliance
- NSW Justice Department
- Partners in Employment
- Port Stephens Family & Neighbourhood Services
- Royal Rehab
- Samaritans
- Save the Children
- Seed Harvest Spoon
- Small Shift
- The Smith Family
- South West Mental Health – Liverpool
- St Vincent De Paul
- SwSi TAFE
- Sydney Self Defence
- Telopea Connections
- Tharawal Aboriginal Corporation
- Ungoороo Aboriginal Corporation
- United Way Australia
- Wariga Ngurra
- Wesley Mission
- Western Sydney Partners in Recovery
- Western Sydney University
- Westfield Liverpool
- Whitelion
- Womens' Homelessness Service
- Woodberry Family Centre
- Yfoundations
- Yourtown

COMMUNICATIONS

All Hume employees and our Board of Directors have a role in communicating our purpose, values, activities and successes. We have a framework for the consistent delivery of messaging to our stakeholder groups, particularly on social media, to ensure that Hume's brand and reputation are promoted and protected.



Facebook

In 2018–19, Hume made a commitment to focusing on our Facebook presence and growing our following because the platform is used widely by our customers. Facebook is a low-cost yet effective communications tool that allows us to specifically target audiences that match our customer demographics.

We ran a successful real estate and educational campaign on Facebook which, through targeted posts, media and customer stories, grew our number of followers.



HUME'S FACEBOOK PAGE GREW FROM 555 LIKES AT 1 JULY 2018 TO 1,144 LIKES AT 30 JUNE 2019, AN INCREASE OF 49%

Real estate campaign

In February 2019, there were higher than usual rental vacancies in our affordable housing portfolio. This was particularly evident across fee-for-service and National Rental Affordability Scheme properties due to an increase in competition in the rental market. To reduce the number of voids and time taken to fill them, we implemented a strategy to:

- negotiate rent reductions in line with market rates
- use social media to target potential affordable housing customers
- raise awareness of affordable housing
- improve the pipeline of eligible customers applying for affordable housing by implementing an eligibility wizard on Hume's website.

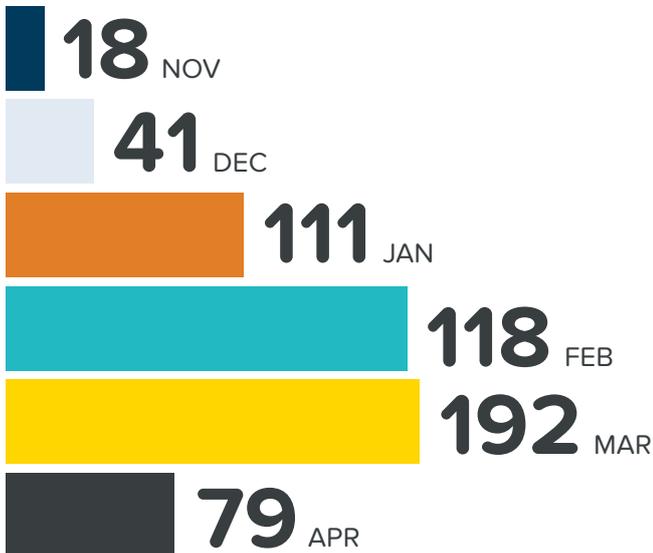
A range of content was created, including real estate video ads that were geo-targeted to key socio-economic audiences within a 10-kilometre radius of each property, as well as educational posts that talked about income limits for affordable housing. Both types of post linked through to the affordable housing eligibility wizard on Hume's website.

This campaign produced the following results:

- More link click-throughs to the Hume website.
- ✓ As the campaign launched in January 2019, we had an average of 12,388 pageviews, a 34.3% increase from the first half of the year.
- ✓ There were 2,128 views of the eligibility wizard between its inception in April 2019 and 30 June 2019.
- Higher call volumes.
- ✓ There were 829 calls for Housing Options in February upon the launch of the campaign, an 60% increase from 519 calls in January 2019.
- A measurable decrease in our affordable housing voids from 32 to 8 in the first five weeks of the campaign.
- More potential customers at open home showings. We coordinated increased open-home viewings outside of business hours and on weekends to gain more applications. Open home attendance peaked in March 2019, with almost 200 attendees across the vacancies, as shown in the figure on the next page.

OPEN HOME ATTENDEES:

2018–19



LinkedIn

LinkedIn is an important platform for communicating to our business partners and others in the housing sector. To increase our following, we shared sector news, tagged relevant pages from our website in posts, boosted job vacancies, and interacted with influential peoples' posts.



HUME'S LINKEDIN PAGE GREW FROM 363 LIKES AT 1 JULY 2018 TO 529 LIKES AT 30 JUNE 2019, AN INCREASE OF 45%

Twitter

Despite having character limitations and a smaller user base than Facebook, Twitter is an effective communication tool to talk directly to business partners and government stakeholders. The sector content we created for LinkedIn was also used on Twitter, but in appended form to fit the character limit.



HUME'S TWITTER PAGE GREW FROM 580 FOLLOWS AT 1 JULY 2018 TO 691 FOLLOWS AT 30 JUNE 2019, AN INCREASE OF 19%

Tenants' Voice newsletter

Our *Tenants' Voice* newsletter is released quarterly and features information about our housing programs, upcoming events and support services and programs. A copy of every *Tenants' Voice* newsletter is sent to each Hume household and copies are available at any Hume office. It is also available on the Hume website, and the newest issue is promoted via Facebook.



CUSTOMERS AND COMMUNITY MEMBERS ARE WELCOME TO MAKE CONTRIBUTIONS TO EACH NEWSLETTER.

NUMBER OF *TENANTS' VOICE* NEWSLETTERS DISTRIBUTED IN 2018–19:

8,532

OUR WEBSITE:

3,673

AVERAGE MONTHLY SESSIONS:
AN 18% INCREASE ON THE PREVIOUS YEAR

10,803

AVERAGE MONTHLY PAGE VIEWS:
A 9% INCREASE ON THE PREVIOUS YEAR

2,697

AVERAGE MONTHLY USERS:
AN 18% INCREASE ON THE PREVIOUS YEAR

OUR AWARDS

DATE	AWARD NAME	HUME NOMINEE	RESULT
2018 August	Rising Star—PowerHousing Australia	Keelin Byrne Nominated for her outstanding dedication to customers, her team, and social justice values.	Finalist
2019 March	Excellence in Affordable Development—UDIA Awards	Hamilton@Fairfield Nominated for showcasing Hume’s ambitions for sustainable living, quality affordable housing and a building vibrant connected community.	Finalist
2019 February	Outstanding Project Promoting Social Cohesion and Community Harmony—ZEST Awards	Community Cohesion Strategy Nominated for delivering activities across Western & Southwest Sydney supporting customers to sustain tenancies, participate in decision making in their community, creating a sense of place, and connecting people to their communities.	Won
2019 February	Out of the Box Award—ZEST Awards	The Collectives A lived-experience hoarding group formed by Hume customers nominated for assisting Hume and its partner organisations to increase knowledge of this issue and practice skills to ensure that appropriate policies and procedures are in place for customers to have the opportunity to maintain their tenancy in a safe and sustainable way.	Won
2019 February	Outstanding Community Leader in a Volunteer Capacity—ZEST Awards	Judy Nicholas Nominated for generously committing her time to leading The Collectives and sharing her personal experience of depression, obsessive-compulsive disorder, and hoarding.	Won
2019 February	Exceptional Community Partnership in a Local Government Area—ZEST Awards	Teloopa Connections Nominated for supporting our customers to set and achieve their learning and employment goals and improve their economic independence.	Highly commended
2019 June	Outstanding Employer of Choice—Macarthur Business Chamber Awards	Hume Community Housing Nominated for offering a high-energy workplace where collaboration, passion, and determination to achieve results is balanced with empathy and compassion.	Won
2019 June	Outstanding Business Leader—Macarthur Business Chamber Awards	Nicola Lemon Nominated for being passionate about social justice and facilitating lasting improvements within communities through the provision of quality housing and social services.	Won
2019 June	Excellence in Business—Macarthur Business Chamber Awards	Hume Community Housing Nominated for determining our value for money by measuring our performance and comparing it to others through benchmarking. For taking a balanced approach by measuring our performance across all programs, our processes, our financials, and how engaged our people are.	Regional Finalist

DATE	AWARD NAME	HUME NOMINEE	RESULT
2019 May	Excellence in Social Housing— AHI Awards	Employment and Learning Opportunities Program Nominated for providing direct support and/or facilitating training opportunities to more than 220 customers and linking 20 customers to employment opportunities.	Finalist
2019 May	Inspirational Team Member—AHI Awards	Sarithya Tuy Nominated for being actively focused on enhancing outcomes for our customers and being committed to embedding Hume's values into his service delivery with customers, partners, and key stakeholders.	Finalist
2019 May	Leading Community Engagement Practice—AHI Awards	Community Cohesion Team Nominated for building social cohesion and community harmony through social and community activities, thoughtful neighbourhood plans, and building genuine partnerships that offer customers and the wider community opportunities to set housing and employment goals.	Finalist
2019 May	Leading Housing Development Project—AHI Awards	Hamilton@Fairfield Nominated for showcasing Hume's ambitions for sustainable living, quality affordable housing and a building vibrant connected community.	Finalist
2019 May	Leading Innovation—AHI Awards	The Collectives A lived-experience hoarding group formed by Hume customers nominated for assisting Hume and its partner organisations to increase knowledge of this issue and practice skills to ensure that appropriate policies and procedures are in place for customers to have the opportunity to maintain their tenancy in a safe and sustainable way.	Finalist
2019 May	Outstanding Achievement— AHI Awards	Judy Nicholas Nominated for generously committing her time to leading The Collectives and sharing her personal experience of depression, obsessive-compulsive disorder, and hoarding.	Finalist



Hume won multiple awards
at the 2019 Zest Awards.



SOCIAL HOUSING MANAGEMENT TRANSFER PROJECT

In 2018, Hume Community Housing secured the largest social housing transfer in NSW under the Social Housing Management Transfer (SHMT) program. The NSW Government awarded the transfer of more than 2,200 homes and 4,000 customers across the Maitland and Port Stephens local government areas to us.



The transfer is part of a broader program that saw around 14,000 properties across NSW transferred to nine registered community housing providers. These providers, including Hume, were selected through a rigorous evaluation process that assessed their capacity to deliver good outcomes for social housing customers.

In preparation for the transfer of properties and customers, we established our project delivery team called 'Project Highway' who worked closely with the NSW Government and other community housing providers to ensure we achieve a successful transfer that focuses on people, systems and best practice, minimising the impact on customers and delivering value for money.

We will extend our tenancy and property services and introduce new initiatives to the communities of Maitland and Port Stephens local government areas. The project includes the opening of our office in High Street, Maitland on Monday 2 September 2019, as well as delivering services from our Hume mobile office, and our new office in Raymond Terrace, which will open later in the year. Our entry into the region will also create more than 40 local jobs.

Our outcomes for this project will be measured in the next financial year. We have outlined below, our progress so far.

Highlights from 2018–19

An unknown entity within the Hunter, we utilised this period to introduce ourselves to the communities of Maitland and Port Stephens. In May 2019, we commenced direct engagement with customers transferring to Hume. We held drop-in sessions and home visits to meet our new customers and to assist them with paperwork required as part of the transfer.

Whole-of-business improvements

With the expansion of our business in the Hunter region, and to support our customers to achieve life-changing results, we need a structured, consistent approach to how we coordinate service delivery across Hume. This is a whole-of-business improvement resulting from our entry into the Hunter.

Along with readying our business aligned with our contractual obligations, we identified continuous improvement opportunities along the way that would benefit the entire organisation. These included major IT and system improvements as well as designing new frameworks to deliver improved customer service, performance and reporting.

The community housing sector is increasingly being called on to provide evidence of our results, meaning measurability and return on investment are needed. We have improved our reporting framework with internal KPIs, and NRSCH and NSW Government requirements. To strengthen our ability to measure outcomes, we are developing a structured, consistent Social Housing Outcomes Framework that identifies set performance indicators, outlines what is measured, and how we report on our impact. We have also developed our Customer Support Coordination Framework, which will be implemented in the coming year. The frameworks provide Hume employees with a consistent customer support co-ordination approach and data-backed measurability documenting the outcomes we achieve.

HIGHLIGHTS

BUSINESS READINESS FOR THE TRANSFER OF:

2,200+

PROPERTIES TO BE TRANSFERRED TO HUME IN THE HUNTER REGION

4,000+

NEW CUSTOMERS IN THE HUNTER REGION

40+

NEW JOBS AT HUME TO SUPPORT OUR HUNTER CUSTOMERS

AT 30 JUNE 2019:

7

DROP-IN INFO SESSIONS TO SUPPORT CUSTOMERS WITH THE COMPLETION OF TRANSITION PAPERWORK

150

CUSTOMERS PER SESSION AVERAGE ATTENDANCE

2,000

HOME VISITS TO SUPPORT CUSTOMERS WITH TRANSITION PAPERWORK

98.5%

RETURN RATE ON COMPLETED TRANSITION PAPERWORK

#ONEHUME

Recognising the organisational change that will occur as a result of our growth, we introduced a change management strategy that focused on positive change, as well as retaining our engaged culture and values alignment despite operating across an increased number of locations. The aim of this strategy was to ensure that Hume remained one integrated organisation. In preparation for our large-scale recruitment, Hume introduced our new induction program called Launch Pad, to give our new employees the best start to their Hume journey (see page 51 for further information).

Outlook for 2019–20

In the coming year, we will:

- Deliver a successful transition of new customers from the NSW Government to Hume in the Hunter region on 2 September 2019, along with the opening of our new offices in Maitland and Raymond Terrace.
- Embed our integrated organisational structure across all our offices and service areas, underpinned by strong culture and values alignment and seamless service delivery.
- Embed our Social Housing Outcomes Framework and Customer Support Coordination Framework.
- Develop and implement a service-level agreement with The Benevolent Society for the design and delivery of tailored support programs for youth and women and children who are experiencing domestic violence.
- Provide a customer experience that delivers high trust, yet low effort for all our customers.
- Launch new initiatives and programs that create more opportunities for customers to prosper including our Crash Pad, Transitional Housing and Real Estate Engagement Program.

Hume's SHMT project delivery team (L–R): Sririsay Vukovic, Rodrigo Gutierrez, Andrea Ritchie, Christine Malton, Selin Britto, Lynette Preston, Anna Nguyen.



FINANCE, IT, RISK AND BUSINESS SERVICES



In 2018–19, as we worked to expand our footprint particularly in the Hunter region of NSW, we focused on several key strategic initiatives to underpin the achievement of our organisational goals.

Highlights from 2018–19

Our highlights included:

- stabilisation and scalability of IT infrastructure and operations to enable our systems to cope with the huge growth in customers and employees from our entry into the Hunter region.
- establishment of Specialist Disability Accommodation (SDA) compliance regime to enable Hume to expand our portfolio of accommodation and services for people with disability.
- securing access to \$35 million in finance through the National Housing Finance and Investment Corporation (NHFIC) for affordable housing.

Improving our IT infrastructure

In preparation for the transfer of more than 4,000 social housing customers from the NSW Government to Hume in September 2019, it was necessary for us to completely replace our IT infrastructure to ensure that we can continue to consolidate and deepen our footprint, deliver customer-driven services and strengthen organisational governance. This also included back up and disaster recovery systems and security penetration testing.

We reviewed and stabilised our tenancy and property management system, known as SDM, to manage at our new scale. Through the creation of champions meetings, we were able to resolve 30 system issues to connect SDM to FaCS in preparation for the Hunter transfer.

Internally, we implemented Workplace by Facebook, an internal communications platform, as well as Zoom virtual conferencing software to enable better connectivity between our offices. See page 48 for further information on how Workplace has improved our productivity.

We reviewed and improved our procurement processes by rationalising our suppliers and made savings by bypassing retail sales channels and implementing bid pricing on IT assets. We implemented Kyocera Print N Follow for consolidated print management and reporting which has significantly reduced printer wastage and improved document security.

We documented all facets of our IT systems and IT processes into one secure system ensuring knowledge is retained within the organisation. Our strong capable IT team is in place and recognised by our employees through positive feedback in our annual Employee Opinion Survey.



IMPROVING EMPLOYEE EXPERIENCE BY IN SOURCING OUR IT HELP DESK HAS BOOSTED EFFICIENCY AND PRODUCTIVITY.

IN 2018–19:

RECEIVED

1,640

IT SERVICE TICKETS

RESOLVED

1,607

IT SERVICE TICKETS

URGENT IT TICKETS
RESOLVED WITHIN

2 HRS

OUR IT SERVICE
LEVEL AGREEMENT
MET WITHIN

95%

OF ALL TICKETS

Establishing an additional compliance regime for housing for people with disability

As a provider of Specialist Disability Accommodation (SDA) under the NDIS, Hume was required to undergo a re-registration process with the NDIS Quality and Safeguards Commission, a new, independent agency established to improve the quality and safety of NDIS supports and services in NSW.

The commission is tasked with regulating the NDIS market to provide national consistency, promote safety and quality services, resolve problems and identify areas for improvement. The process assessed the suitability of providers to deliver NDIS supports and services to NDIS participants, and the providers' compliance with the NDIS Practice Standards.

Hume was required to undergo a certification audit for the SDA Quality Standard, conducted by an independent third-party auditor, SAI Global. The audit involves two stages that focused on:

- demonstrated compliance to the Quality Standards through documented policies and procedures
- evidence of practical implementation of these policies and procedures.

Stage 1 involved Hume disclosing all policies and procedures related to our Housing for People with Disability portfolio for auditing. Stage 1 of this audit was completed on 22 April 2019, without any non-conformances. This result provided assurance that Hume has the structure and mechanisms in place to deliver quality services in relation to SDA.

Stage 2 is expected to be completed in August 2019. Following the audit result, the commission is expected to make a final decision on the re-registration of Hume as an SDA provider later in 2019.

Outlook for 2019–20

In the coming year, we will:

- review and assess our Housing IT platform
- identify alternate sources of funding to assist with our growth plans
- review our governance frameworks by our Board and management.



National Housing Finance
and Investment Corporation

HUME SECURES \$35 MILLION WITH NHFIC'S FIRST FINANCE DEAL

In January 2019, the National Housing Finance and Investment Corporation (NHFIC) made its first finance commitment of \$35 million to Hume Community Housing. With secured growth into the Hunter region to manage a further 2,200 homes in addition to our current portfolio, Hume will use the loan finance to support our ongoing operations providing affordable homes and services to more than 9,000 customers.

The loan is provided under NHFIC's Affordable Housing Bond Aggregator (AHBA) and will enable Hume to access low interest and long-term finance. Through the AHBA, NHFIC will continue to provide greater funding certainty and enhanced cash flow to support the growth of the community housing sector.

The finance represents an important milestone, not only for Hume but for the entire community housing sector, which will benefit from access to lower-priced finance and greater certainty in terms of future financing costs.

NHFIC operates the AHBA to provide better funding solutions for registered community housing providers. The AHBA aims to provide cheaper and longer-term secured finance for community housing by issuing bonds in capital markets.

NHFIC is an independent corporate Commonwealth entity dedicated to improving housing outcomes, with a focus on affordable housing.

CUSTOMER SPOTLIGHT

SIMON AND JULIAN'S STORY



Simon, 24, and Julian 18, are two brothers from Liverpool. Before coming to Hume, Simon and Julian had been homeless for about five years due to the breakdown of their family.

The brothers were referred to Hume by Mission Australia and entered through the Housing Independence Program. At the time, Julian was a shy and very withdrawn 15-year-old boy. Neither he or Simon were going to school or work and were living on Simon's Newstart allowance.

Hume supported Simon and Julian to access a series of support services, including the White Lion Youth program, the NSW Department of Education, and psychological and financial counselling. They successfully engaged with each of these services.

Six months after entering HIP, a three-bedroom apartment became available. Hume nominated the brothers for the lease, which Simon, who is now employed, holds.

The two brothers rely on Simon's income to cover the rent, and in two instances, they fell in arrears.



WE ARE DETERMINED TO SUCCEED.

They were referred to brokerage and with the added assistance of Anglicare and Centrepay, they were able to catch up on the rent payments. They were also linked with a food bank, which delivers food to them twice weekly at a significantly reduced price.

Hume have provided Simon and Julian with the opportunity to secure stable, long-term accommodation, as well as assistance and encouragement. Hume employees taught them how to sustain a tenancy, to be proactive if they are not able to pay their rent on time, and to engage with the support available.

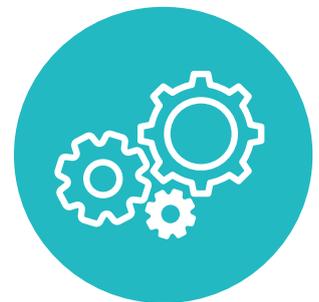
It has taken some time, but Simon and Julian are now financially stable and successfully sustaining their tenancy.

PART 3:

OUR GOVERNANCE AND ACCOUNTABILITY



Governance influences how Hume's objectives are set and achieved, how risk is monitored and assessed, and how performance is optimised. Our Directors and management are committed to ensuring sound governance principles are maintained and applied in governing Hume.



Australian Securities Exchange (ASX) describes corporate governance as 'the framework of rules, relationships, systems and processes within and by which authority is exercised and controlled in corporations.' It encompasses the mechanisms by which Hume, and those in control, are held to account.

As a not-for-profit organisation, Hume is not a listed entity, therefore ASX's Corporate Governance Council recommendations may not be relevant or appropriate to Hume's circumstance. However, our Board believes that Hume must provide the same robust governance framework and operate in accordance with the eight key principles of the ASX's Corporate Governance Council Corporate Governance Principles:

1. Lay solid foundations for management and oversight
2. Structure the Board to add value
3. Promote ethical and responsible decision making
4. Safeguard integrity in financial reporting
5. Make timely and balanced disclosure
6. Respect the rights of customers
7. Recognise and manage risk
8. Remunerate fairly and responsibly.

Hume has a corporate governance framework that provides effective, sustainable, accountable operations and continuous improvement by:

- ensuring that Hume services and infrastructure are provided reliably, efficiently and effectively with the appropriate quality levels of service to customers and stakeholders
- ensuring that Hume remains solvent and is complying with all its legislative, financial, ethical and contractual obligations
- building corporate awareness as a shared responsibility of Directors, management and employees to uphold the values and objectives of Hume
- identifying the resources and operational capabilities required to ensure effective corporate governance processes that align with demonstrated best practice.

Our Board

The Hume Community Housing Board of Directors is structured around principles of good governance. We are governed by an independent skills-based board that has up to nine directors. Our Directors have experience and skill sets that support the scale and scope of our business as well as our planned growth.

The Board is committed to strong governance, community spirit and advocacy for those who require assistance. Hume's Directors provide skills and expertise in property development, financial management, human resources, community services, urban planning, law and housing, and asset management.

Hume's Patron, Pat Martin OAM, and a team of specialists that provide advice and sector expertise, support and guide the Board.

Patricia Martin

OAM, Dip.E, Dip. ME, JP, MAHI, MOAA has been involved with Hume's operations for the last 20 years including serving a 16-year term as President of the Hume Board before her appointment as Board Patron in

2007. Pat has also served terms as President of the Fairfield Community Resource Centre as well as the NSW Federation of Housing Association. Pat owned and operated a successful travel study company, Cindela Consultants, which coordinated study visits to and from Japan for government officials in the areas of retirement, stock exchange and police and fire brigade. Pat is also a former secondary teacher with 15 years teaching experience. In 1982, Pat was awarded the Medal of the Order of Australia (OAM) for her service to youth welfare. Pat is a current member of the Australasian Housing Institute and member of the Order of Australia Association.



At 30 June 2019, Hume's Directors were:

- Robert Vine, Chairman
- True Swain
- Sue Holliday
- Robyn Parker
- Lorraine Eddy
- Phillip Hepburn
- Jayson Bricknell
- Nathan Rees.

Information about each of our Directors is included on pages 52 to 55.

Our Board attendance is detailed on page 56.

Our Board undertakes annual reviews of its performance to ensure that it is performing to its maximum effectiveness and the appropriate governance arrangements are in place. In addition to a skills matrix and annual skills gap analysis, all Directors are encouraged to attend training and professional development courses, as required, at Hume's expense.

We recognise that while our Board of Directors are ultimately responsible for corporate governance, good corporate governance is a shared responsibility. Members, the Board, CEO, our employees and our Tenant's Voice Committee (in line with the Terms of Reference) have a responsibility to ensure that Hume is well governed.

All Directors must comply with Hume's Code of Conduct.

Our Executive Leadership Team

Our Executive Team is passionate about Hume, the role it plays in the betterment of people's lives, and the creation of communities in which we all want to live. The team has a depth of experience to guide Hume into the next stage of its growth, sustainability and delivery.

Since our last annual report, we appointed:

- Sharn Chisholm to the position of Executive Manager, People, Culture and Communications, after it was vacated by Lisa Bonavia.
- Andrea Ritchie to the position of Executive Manager, Social Housing Management Transfer Project, to manage our expansion into the Hunter region.

Our executive leadership team is introduced on the next page.

Nicola Lemon

BA (Hons), MAICD

Chief Executive Officer



During her past 11 years at Hume, Nicola has led the organisation through a period of significant change. As a strategic partner to the Board, Nicola is responsible for driving and managing the organisation's growth, developing and delivering the strategic plan, development and implementation of continuous improvement programs, compliance regulation, stakeholder management, corporate partnerships and upskilling Hume's workforce so that the organisation reaches its full potential. Under Nicola's leadership, Hume has achieved Tier 1 Registration status whilst focusing on our social missions and commitments to our customers.

Nicola's comprehensive business and community housing career has been accomplished through a variety of associations in the UK and Australia including managing 4,500 to 70,000 properties. Nicola has been a driver for change, delivery and management of frontline housing and community development programs, organisational growth, improvement, compliance and regulation and development programs, establishing robust risk management systems and setting up group procurement structures. Nicola's practical work experience is complimented by her academic background in Business Law, Housing Management and Leadership and Training.

Julie Bojarski

Alumni 2015 Sydney Leadership, Social Leadership Australia

Chief Operating Officer



Julie's key strengths are her advocacy for customers and leadership of teams to provide high-quality frontline customer service and innovative partnerships and programs.

Since 2011, Julie has led Hume's operations portfolio through a period of dynamic change and growth. Her leadership has resulted in improved customer service and collaboration with stakeholders and partners, ensuring Hume delivers innovative services and programs to the most vulnerable community members.

She has embedded a strengths-based approach to challenging our customers and the community to work together on social justice issues and community cohesion projects.

Julie has extensive experience in local government, including in community services, asset management, leasing of community buildings, and early childhood services. As the Chief Operating Officer, Julie's portfolio covers asset management, sustainable communities and partnerships, and Hume's leading-edge neighbourhood, customer services and housing management programs.

In 2017, Julie led Hume's advancement into the NDIS and disability sector, resulting in our management of 130 shared homes and registration as a Specialist Disability Accommodation service provider.

Michael Kourakis

MBA, B. Ec, Grad Cert Public Sector Mgmt, Grad Dip Secondary Education and Training

Executive Manager, Assets Growth



Michael joined Hume in September 2016. He has specific experience in the delivery of urban renewal projects across Australia and the management of housing portfolios to maximise economic, social and physical outcomes. Through this experience Michael has strengths in identifying and developing partnerships with key and likeminded organisations to grow housing opportunities for target customer groups. Prior to joining Hume, Michael was involved in the \$700 million Westwood Urban Renewal Project, the largest urban renewal project involving social housing ever undertaken in Australia.

Sharn Chisholm

Dip. HRM

**Executive Manager,
People, Culture and
Communications**



Sharn joined Hume in 2019, bringing deep experience in leading the human resources strategy for large organisations. She has delivered substantial organisational change programs, helping organisations to scale-up through mergers or organic growth, then developing and implementing robust workforce and management solutions to ensure cultural engagement and high performance.

In 1998, Sharn launched her own HR consultancy practice, supported by a high-performing team of 30. She pioneered a suite of HR tools suitable and scalable to support businesses from large corporations to smaller clients. Sharn also volunteers for Brainwave Australia and Inala Disability Services.

Andrea Ritchie

Certificate in First Line
Managing, Chartered
Management Institute

**Executive Manager,
Social Housing
Management
Transfer Project**



In Andrea's 6 years at Hume, she has served as Acting Chief Operating Officer, Executive Manager, Performance Analytics and Business Process Improvement, and was appointed to lead Hume's Social Housing Management Transfer project. This is the largest transformation project in Hume's history. The role of Executive Manager, Social Housing Management Transfer draws on Andrea's extensive experience in project management, change management and team building.

Prior to joining Hume, Andrea worked for 25 years in the housing sector in the UK. There, she managed housing and property services for more than 14,000 homes.

Sean Parker

CA, AGIA

**Chief Financial
Officer and Company
Secretary**



Sean joined Hume as the Chief Financial Officer and Company Secretary in 2018. Sean has over 20 years' experience in Senior Management, including CFO roles for two publicly listed companies. Recent experience includes Strategy and Business Development responsibilities with a positive impact on stakeholder value. He is experienced in property funds management and was responsible for large scale financing as well as mergers and acquisitions. He was also responsible for acquisition and development of childcare centres as part of a senior management role with a premium childcare provider. He has strong finance and risk management skills and is currently the Chair of the Audit Committee for a not-for-profit group.

Our governance committees

To assist effective governance, the Board has nominated the following committees to discharge its responsibilities:

- Audit and risk subcommittee
- Recruitment and remuneration subcommittee
- Development subcommittee.

Each committee has a charter and is chaired by a non-executive director. Each committee is entitled to obtain professional advice at Hume's expense.

The table below shows our governance committees, their membership and functions, and the number of times they met during the year.

Hume's governance committees

COMMITTEE NAME	FUNCTION	MEMBER	NUMBER OF MEETINGS IN 2018–19
Audit and risk subcommittee	Provides oversight of matters relevant to the integrity of Hume's financial reporting and compliance with Hume's governance and risk management frameworks.	Jayson Bricknell (Chair) Lorraine Eddy Robert Vine Phillip Hepburn (joined 23/11/18)	6
Recruitment and remuneration subcommittee	Assists the Board with the appointment, performance and remuneration of Directors and CEO, and in setting Hume's overall recruitment and remuneration policies.	Robert Vine (Chair) Sue Holliday Jayson Bricknell Nathan Rees (joined 23/11/18)	2
Development subcommittee	Evaluates which transactions and developments Hume should enter into and provides oversight of the developments and transactions undertaken.	True Swain (Chair) Phillip Hepburn Sue Holliday Nathan Rees Robyn Parker (joined on 7/5/19)	9

Compliance with disclosure requirements

Hume has compliance procedures in place to ensure timely and balanced disclosure of information, in line with the Registrar, Legislation, ACNC, ASIC funding body requirements.

Our Company Secretary is responsible for ensuring that necessary steps have been taken within Hume and that they are brought before the Board for discussion, and subject to amendment, approval.

Risk management

Hume has a risk management framework in place for the identification and effective management of risk, as well as a risk matrix to assess these risks. The CEO is responsible for completing the risk matrix to assess risks and potential risks affecting Hume. Internal controls are in place to mitigate against any material business risks. Risks of strategic, financial

and operational natures are reviewed on a regular basis by the Audit and Risk Committee, which makes recommendations to the Board. Potential operational risks involved in running Hume are managed by our Executive Leadership Team and will be reported to the Board.

Compliance framework

Hume has a process for managing our obligations in respect to:

- legal and regulatory compliance
- organisational compliance for policies and procedures
- compliance with contractual obligations including leases and management transfers
- compliance with risk treatments used to derive lower residual risks.

OUR STRATEGIC PLANNING PROCESS

Our *Strategic Plan 2018–21* was developed using a robust and inclusive process. Our CEO and Board provide the skills and experience to inform the process through its stages. While they are together responsible for its endorsement and implementation, stakeholder consultation is very important to the strategic planning process.

In 2018–19, Hume employees participated in two days dedicated entirely to strategic planning within teams and for the wider organisation. Our CEO and executive leadership team presented on the external operating environment, changes in the internal environment, priorities for the business, and research undertaken to shape our strategy. Teamwork was emphasised as each division worked together to start their strategic departmental business plan for the year ahead.



Hume employees at our 2019 Away Days in Sydney.

With a wide range of perspectives and approaches across the organisation, every individual's personal strengths and skills are valued and are utilised in the strategic planning process. These two important days in our calendar ensure that every

employee feels included and takes active ownership in developing their team's business plan.

The diagram below shows Hume's strategic planning process.

Hume's strategic planning process



OUR PEOPLE AND CULTURE

Our greatest asset is our people. As Hume continues to grow, we are focused on maintaining a community in which our employees prosper. Our positive workplace culture is the cornerstone of our employee engagement, delivery of quality services and high levels of customer satisfaction, which in turn contributes to the achievement of our business objectives.



Highlights from 2018–19

Our highlights included:

- continued near-perfect and sector leading engagement score in annual Employee Opinion Survey (EOS).
- being recognised as a Regional Employer of Choice by the 2019 Macarthur Business Awards
- having our CEO, Nicola Lemon, recognised as an Outstanding Business Leader by the 2019 Macarthur Business Awards
- commencing recruitment of more than 40 Hunter region-based employees who will deliver services to local communities as part of the Social Housing Management Transfer project
- launching our leadership development program with all members of the leadership team gaining insight and reflecting on their leadership behaviour and style through Human Synergistics’s Lifestyle Inventory (LSI)
- participating in a measurement of our culture using Organisation Culture Index with the aim of embedding our culture across all regions to achieve one integrated organisation.

Our approach to people and culture

Encouraging diversity and inclusion

We celebrate and encourage diversity within our workforce. We hire on merit, regardless of any other factor. We adjust roles to enable success for people with disability, mental health needs, seniors, and carer responsibilities.

Diversity and inclusion are a valued part of our vibrant and connected working community. Hume employees speak 19 different languages. We welcome applications from women, older people, people with disability, Aboriginal and Torres Strait Islander peoples, LGBTIA+ communities and people from culturally and linguistically diverse backgrounds.

We offer paid parental leave for female and male employees if they are the primary care giver—which is in keeping with our view on gender equality. At all our offices, we provide a dedicated quiet room that can be used for feeding, prayer or other needs. Accessible bathrooms with shower facilities are included in our Fairfield office, along with accessible ramps or lifts to access all Sydney offices.

Working flexibly

Hume has flexible work arrangements including hours to suit an individual’s personal circumstances. We have embraced an agile environment that allows remote working so that people with disability, older workers and primary care givers can work in whatever location is suitable to their needs, and hot-desking between offices for our employees’ convenience.

Improving our productivity

We have continued to invest in technology and our work environments to support our employees to achieve great outcomes. Hume has an agile workforce where our employees are equipped with modern technology such as smart phones, laptops, and software, to enable them to work effectively regardless of where they are.

AGE OF HUME EMPLOYEES:

21%



21–29 YEARS

37%



30–39 YEARS

29%



40–54 YEARS

13%



55+ YEARS

GENDER BREAKDOWN OF HUME'S EMPLOYEES:

78%

FEMALE

22%

MALE

In February 2019, we began using the Workplace by Facebook platform as our internal communications tool. Workplace enables Hume employees to easily exchange knowledge, updates, ideas, and connect socially on common causes. Hume encourages connectivity, and the Workplace platform enables employees to benefit from collective knowledge through open, honest, and fun conversations in a familiar interface.

With both a desktop website and a mobile application, Workplace supports and nurtures Hume's agile workforce. The app allows employees working in the field to share real time updates and chat with colleagues instantly. This has assisted in reducing duplication of effort and has enabled quicker resolutions to time-sensitive business challenges.

Using the Polls feature on Workplace enables a transparent and open workforce where individuals feel empowered. Employees can easily create polls, share their opinion through voting on polls, and contribute ideas and support for business problems or decisions through comments. Workplace aides in ensuring a highly engaged workforce.

Work health and safety

Work health and safety at Hume is everyone's responsibility. As such, we take an inclusive approach to enable employees, managers and contractors to contribute to health and safety in the workplace.

All our teams discuss and resolve local WHS matters collaboratively within team meetings. In addition, our WHS Committee comprises of employee representatives from all departments and levels of management. The WHS Committee meets on a quarterly basis to facilitate further consultation on a broad range of work health and safety issues, including the development of work health and safety policies and procedures.

Our team members are provided with the necessary equipment and training to keep them safe and our team leaders and managers engage in good safety behaviour. In addition to compliance and role

specific safety training, we offer and provide Mental Health First Aid training to our team members as well as an employee assistance program for employees and their immediate families. We also implemented Driver Safety training to help keep our team safe while on the road, whether in Sydney or the Hunter region.

We had zero reportable or serious incidents in 2018–19.

Employee wellbeing

Hume offers an employee wellbeing program that includes fitness challenges, general health checks, annual flu shots and fresh fruit deliveries across all offices. We undertake supervised debriefs for our frontline employees to support individual emotional wellbeing. All employees can access our Employee Assistance Program (EAP) which is a confidential counselling service for employees and immediate members of their family. We also use our EAP for debriefing a team if they need clinical supervision in managing customer situations or crisis events.

All employees are offered Mental Health First Aid training as part of our commitment to wellbeing in the workplace. In addition, we provide one day 'special leave' per year which enables our people to take an additional day off to use at their discretion.

IN 2018–19:

100%

OF EMPLOYEES ADOPTED THE WORKPLACE PLATFORM AT THE TIME OF DEPLOYMENT

74%

OF HUME'S WORKPLACE GROUPS ARE DEDICATED TO TEAMS AND PROJECTS

5

WORKPLACE GROUPS ARE DEDICATED TO OFFICIAL ANNOUNCEMENTS

1

WORKPLACE GROUP IS FOR OPEN DISCUSSIONS ANNOUNCEMENTS

1

WORKPLACE GROUP IS FOR SOCIAL PURPOSES

Learning and development

In the last year, 100% of our employees have attended at least one internal or external training course. All new employees participate in a full day induction with executive managers across the business providing a comprehensive picture of who we are and what we deliver.

Hume offers a bespoke customer service training program called 'Being Human'. It focuses on the development of exemplary communication, collaboration, composure and cognition skills in the delivery of high-quality, empathetic service to our customers and stakeholders. This training is mandatory for every Hume employee. Other development opportunities include industry learning through courses, mentoring programs and workshops by peak bodies.

Each Hume employee is allocated a portion of the human resources budget for professional development, and can apply to attend courses, workshops, and conferences through our online employee portal.

In 2018–19:

- 82% of employees agreed that Hume is committed to ongoing learning and development of our workforce
- 77% of those who have completed a learning and development session agreed that it has improved their job performance and therefore the overall performance of the organisation.

Strong investment in employee training and career development has directly led to improved customer service and increased efficiency and effectiveness of communication and collaboration within the organisation. These improved outcomes have led to higher levels of customer satisfaction across all external-facing service areas, as well as internal business units.

Performance management

Hume uses an online portal to support our employee performance review and development process which is based on the concept of continuous conversations and uses accountabilities from role descriptions and performance objectives agreed between employees and their managers. Our online portal is also used for:

- probationary reviews
- competency assessment using the Hume Competency Framework
- individual career and development planning
- learning resources
- one-to-one meeting records
- feedback and evidence storage
- annual performance wraps up, and overall performance results.

EMPLOYMENT STATUS:



Employee engagement

The level of engagement of our workforce community is measured annually by our Employee Opinion Survey. A recurring theme in recent surveys has been a strong personal commitment by employees to Hume's organisational purpose and values, and a sense of meaning and fulfilment that comes from a genuine interest in helping our customers.

Recognised as an employer of choice

The NSW Business Chamber awarded Hume the Outstanding Regional Employer of Choice award for 2019. Our CEO, Nicola Lemon also received the Outstanding Business Leader award. We were also a finalist in the Excellence in Business category.

We are extremely proud of our team and acknowledge the amazing job they do in supporting and delivering to our customers. An Employer of Choice is so much more than just a great place to work. An Employer of Choice continuously reviews and improves how it attracts and keeps the best employees who are committed to making a difference to the lives and well-being of the people it serves. We would like to thank our amazing team for all that they do.

Employee retention

Our employee retention remained steady particularly in a tight and demanding talent market. Our turnover increased from 19% to 20% in 2018–19 compared to the previous year. 33 new employees joined us, 18 employees resigned, and six left due to contract expiry.

Employee recognition

Every employee is included in Hume's employee recognition and reward program which includes quarterly awards based on peer nomination for people who have gone above and beyond in demonstrating Hume values. In addition, performance bonuses are awarded to those who exceed expectations against performance KPIs and agreed objectives. There are also three types of annual awards given to Hume's employees. They are:

- **Leadership award** for the demonstration of leadership, proactively creating a positive and long-lasting effect across the organisation.
- **CEO award** granted in recognition of an individual's outstanding commitment to the achievement of Hume's purpose.
- **Peoples' Choice award** decided by all Hume employees.

Employee onboarding

During 2018–19, we enhanced our employee onboarding program, called Launch Pad, in preparation for our expansion into the Hunter region in September 2019. Hume is committed to providing a positive work environment for all, to support the achievement of #ONEHUME and to enable our people to prosper. We know that a positive start to any employment journey requires structured and supportive experiences during the first few months.

Launching in July 2019, the Launch Pad program includes:

- a welcome call from manager prior to commencement with us
- social housing sector training
- a face-to-face induction workshop, providing an overview of Hume, our values and effective communication styles
- our Being Human workshop
- a dedicated workplace buddy to provide information and support
- a role-specific Learning Journal and training plan
- mini surveys in first 12 weeks of employment to monitor and gain feedback on the Launch Pad experience.

Remuneration

Our remuneration and employment policies and practices are aimed at retaining and attracting qualified and inspired employees. Executive salaries are set via regular remuneration reviews undertaken by an independent and expert remuneration firm. Salaries for comparable positions in other sectors are considered. Hume offers a remuneration and benefits package for award-based employees, which pays above the Social, Community, Home Care and Disability Services Industry Award. All Hume employees are granted gratis leave on the days between Christmas and New Year in recognition of their contribution to Hume.

Our policies and procedures

Hume has a full suite of employee relations policies and procedures to guide our professional and personal conduct while performing our roles for Hume.

Outlook for 2019–20

In the coming year, we will:

- complete the organisational redesign consultation process. All employees will have clarification on their role and the changes within their teams.
- put two employees and one mentor forward to the GEM Programme panel. The GEM Programme accelerates development by creating challenging opportunities, giving participants exposure to people and situations that many who have worked in housing may not have experienced. Additionally, we will sponsor our pilot program and send three employees to the UK GEM campus in October 2019.
- continue to focus on welcoming new colleagues across all regions, to strengthen engagement and learning of new employees as they settle into Hume and become one integrated organisation.
- implement a new Human Resource Information System (HRIS) and Payroll system to meet the organisation's growing demands and provide efficiencies in people management. This project will commence in the second quarter of 2020.

IN 2018–19, OUR EMPLOYEES SAID:

100%

BELIEVE IN THE PURPOSE AND VALUES OF HUME

100%

BELIEVE IN THE WORK DONE BY HUME

99%

ARE PROUD TO TELL PEOPLE THEY WORK AT HUME

97%

HAVE CONFIDENCE IN THE HUME BOARD

96%

ARE WILLING TO PUT IN EXTRA EFFORT FOR HUME

PART 4: FINANCIAL INFORMATION



Hume Community Housing Association Co Ltd Directors' report 30 June 2019

The Directors present their report, together with the financial statements, on Hume Community Housing Association Co Ltd (referred to hereafter as 'registered entity' or 'Hume') for the year ended 30 June 2019.

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:

Robert Vine
Susan Holliday
True Swain
Lorraine Eddy
Phillip Hepburn
Jayson Bricknell
Nathan Rees
Robyn Parker (appointed 26 February 2019)

Objectives and strategy for achieving the objectives

The registered entity has a strategic plan (2018-2021). The objectives of the strategic plan are to consolidate and deepen our footprint, maximise social impact through neighbourhood planning and customer driven services and continue to grow a progressive and high achieving organisation.

The registered entity's activities resulted in the continuation of the registered entity's Tier 1 registration by the NRSCH and produced a 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 tenancy and property management services, as well as a wide range of housing options and support services to improve housing security and reduce homelessness.

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. Key performance indicators are also established and monitored both internally and as a comparison to external benchmarks. Hume's financial performance for 2019 is reported in the 2019 Annual Report.

Information on Directors

ROBERT VINE

Chairman, Member of Audit and Risk Subcommittee and Recruitment and Remuneration Subcommittee
Dip. Mgmt, Grad Dip. HR, MAICD

Robert Vine has served 14 years on the Hume Board including a two year spell as Chairman before being appointed again to the Director position in 2012 after a three year break.

Robert has been involved in “Not for Profits” management since 1972 culminating in retirement as CEO of one of the State’s largest groups of Co-operative Housing Societies.

With tertiary qualifications in Management, Human Resource Planning, Accounting and Financial management Bob brings to Hume an all-round raft of experience. Still serving on the NSW Government Co-operatives Advisory Board he is actively involved in the provision of affordable housing.



SUSAN HOLLIDAY

Deputy Chair, Member of Recruitment and Remuneration Subcommittee and the Development Subcommittee
FPIA, CPP, GAICD, BA (Economics), MPhil (Town and Country Planning)

Professor Sue Holliday is a City Planner and Economist. She is Professor of Planning Practice at UNSW, and was the Managing Director, Strategies for Change, an urban strategy consultancy until 30th June 2019

Sue had a long career in the public service and has demonstrated an outstanding commitment to affordable housing. She was Director General of Planning in NSW from 1997 to 2003. Whilst working as the Director General, the policy arm of NSW Housing and Landcom (prior to commercialisation) was a direct report. She was instrumental in establishing the City West Housing Company to achieve ongoing affordability options in Pyrmont and Ultimo.

She was appointed a member of the National Housing Supply Council from its inception to its closure in 2013. Sue has held various Board roles since 1997. She was a Director of the Transport Infrastructure Development Corporation from 2004-10. She was president of the NSW Building Professionals Board until June 2013. Sue was elected to the Hume Board in April 2014.



LARRAINE EDDY

Director, Member of Audit and Risk Subcommittee

Lorraine Eddy holds a Certificate in Welfare as well as an Advanced Certificate in Working with Older People. Lorraine has over 21 years experience working with older people and for the last 16 years has been advocating housing issues for the aged community through the “Assistance with Care and Housing for the Aged” Program in NSW.

Lorraine has held a position on the Hume Board since 2005 (Lorraine previously held a position on the Hume Board from 1998-2003) and is an active member of the Audit and Risk subcommittee.



TRUE SWAIN

Director, Chair of Development Subcommittee
JD, MBA, M. Pro Dev, B. CPM, GAICD

True Swain is an experienced senior executive manager and director, who has a wealth of professional skills in property development, construction project management, strategic planning, risk management, corporate governance and stakeholder engagement, in both the public and private sectors.

In his current position as a senior executive manager at Taronga Zoo Conservation Society, True is accountable for a \$300 million capital property development program across both metropolitan and regional sites. This position is responsible for leading a multi-disciplinary professional property team in the delivery of a diverse range of property development projects, within complex live operational environments.

The above professional experience is underpinned by multiple tertiary qualifications, including Juris Doctor, Master of Business Administration, Masters of Property Development, Graduate Certificate in Commercial Arbitration, Bachelor of Construction Project Management and Graduate of Australia Institute of Company Directors course. True was elected to the Hume Board in March 2014.



PHILLIP HEPBURN

Director, Member of Development Subcommittee and Audit and Risk Subcommittee
B EC, LLB, LLM, Grad Dip Company Secretarial Practice

Phillip has 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. Phillip was elected to the Hume Board in February 2016.



THE HON. NATHAN REES

Director, Member of Development Subcommittee and the Audit and Risk Subcommittee

Nathan Rees has lived his life in Western Sydney and has 26 years experience in public administration. After completing a horticulture apprenticeship, he undertook an Honours degree in English Literature at Sydney University.

Nathan served in the NSW parliament 2007-2015, including as Premier of NSW, Minister for Water, Minister for the Arts, Minister for the Central Coast and Minister for Emergency Services. He was the member for the Western Sydney seat of Toongabbie. He has a passion for Western Sydney and social justice.

Nathan was elected to the Hume Board in February 2017.



JAYSON BRICKNELL

Director, Chair of Audit and Risk Subcommittee and Member of Recruitment and Remuneration Subcommittee B Ec, GAICD

Jayson is an experienced Financial Services executive with broad business experience across a number of disciplines. He has specific expertise and a proven track record 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).

His experience includes 8 years with Westpac/BT Financial Group, 2 years with Third Horizon Consulting, 15 years with Macquarie Bank and over 5 years with Arthur Andersen & Co and PricewaterhouseCoopers. In his current role with Westpac as a Director, Product and Service Development, he is responsible for designing and delivering the employee experience on a large Home Ownership transformation program.

Jayson was elected to the Hume Board in March 2017.



THE HON. ROBYN PARKER

Director, Member of Development Subcommittee GAICD, JP

Throughout her life, Robyn Parker has worked to support, develop and strengthen individuals, families and communities. Robyn has over 30 years of public sector experience which included roles in Child and Family Services, as a TAFE teacher, and as CEO of Ageing and Disability Services.

Robyn served in the NSW Parliament for twelve years serving first as a Member of the Legislative Council, followed by four years as the Member for Maitland. Robyn chaired many Parliamentary Inquiries and was the NSW Minister for the Environment and Minister for Heritage (2011-2014).

Since leaving politics, Robyn has been appointed as a non-executive Director to a number of environment, education and for-purpose organisations.

Commercially focused and community driven, Robyn brings to Hume in-demand capabilities of leading transformation and applying the right level of strategic thinking required as the organisation embarks on a bold future

In particular, as a long-term resident Robyn has a unique, strong and well-established network of contacts and relationships coupled with a deep understanding of the Maitland and Port Stephens LGAs and their people which will be invaluable as Hume transitions to manage over 2,000 homes under the NSW FACS Social Housing Management Transfer program.

Robyn was elected to the Hume Board in February 2019.



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 2019, and the number of meetings attended by each director were:

BOARD MEETING (INC. SPECIAL BOARD MEETINGS)	AUDIT & RISK SUB COMMITTEE		RECRUITMENT & REM SUB COMMITTEE		DEVELOPMENT SUB COMMITTEE			
	Held	Attended	Held	Attended	Held	Attended	Held	Attended
Lorraine Eddy	7	5	6	4	-	-	-	-
Robert Vine	7	7	6	6	2	2	9	8
Susan Holliday	7	7	-	-	2	2	9	8
True Swain	7	7	-	-	-	-	9	9
Nathan Rees	7	6	2	1	2	2	9	8
Phillip Hepburn	7	7	4	4	-	-	9	9
Jayson Bricknell	7	7	6	6	2	2	-	-
Robyn Parker	3	3	-	-	-	-	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 \$420, based on 21 current ordinary members.

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

On behalf of the Directors



Robert Vine
Director

19 September 2019
Sydney



Jayson Bricknell
Director

19 September 2019
Sydney

HUME COMMUNITY HOUSING ASSOCIATION CO LTD

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the year ended 30 June 2019

	Note	2019 \$	2018 \$
Revenue	2	32,526,280	31,564,243
Other income	2	1,077,153	2,073,660
Expenses			
Tenancy and property management expenses	3	(15,128,427)	(16,792,745)
Employee benefit expenses	3	(8,624,591)	(8,047,405)
Depreciation	8	(392,082)	(125,258)
Finance costs	3	(2,045,708)	(932,780)
Administration expenses	3	(3,676,491)	(3,790,841)
Project costs	3	(1,238,922)	(105,142)
Surplus before income tax expense and fair value movements on investment properties		2,497,212	3,843,732
Fair value movement on investment properties	9	(481,637)	(7,883,167)
Surplus/(deficit) before income tax expense after fair value movement on investment property		2,015,575	(4,039,435)
Income tax expense	1	-	-
Surplus/(deficit) after income tax expense for the year attributable to the members of Hume Community Housing Association Co Ltd		2,015,575	(4,039,435)
Other comprehensive income for the year, net of tax		-	-
Total comprehensive income for the year attributable to the members of Hume Community Housing Association Co Ltd		2,015,575	(4,039,435)

The above statement of profit or loss and other comprehensive income should be read in conjunction with the accompanying notes.

HUME COMMUNITY HOUSING ASSOCIATION CO LTD

STATEMENT OF FINANCIAL POSITION

As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Current assets			
Cash and cash equivalents	4	9,085,817	13,748,879
Other financial assets	5	12,000,000	-
Trade and other receivables	6	4,842,831	6,382,510
Other assets	7	1,058,950	899,606
Total current assets		26,987,598	21,030,995
Non-current assets			
Property, plant and equipment	8	2,163,820	2,407,193
Investment properties	9	103,386,177	100,661,715
Other assets	7	2,010,260	1,906,639
Total non-current assets		107,560,257	104,975,547
Total assets		134,547,855	126,006,542
Liabilities			
Current liabilities			
Trade and other payables	10	7,890,811	10,451,844
Borrowings	11	-	870,700
Employee benefits	12	813,551	653,578
Total current liabilities		8,704,362	11,976,122
Non-current liabilities			
Borrowings	11	35,000,000	25,250,700
Employee benefits	12	237,163	188,965
Total non-current liabilities		35,237,163	25,439,665
Total liabilities		43,941,525	37,415,787
Net assets		90,606,330	88,590,755
Equity			
Retained surplus		90,606,330	88,590,755
Total equity		90,606,330	88,590,755

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 2019

	Retained surplus \$	Total equity \$
Balance at 1 July 2017	92,630,190	92,630,190
Deficit after income tax expense for the year	(4,039,435)	(4,039,435)
Other comprehensive income for the year, net of tax	-	-
Total comprehensive income for the year	(4,039,435)	(4,039,435)
Balance at 30 June 2018	88,590,755	88,590,755
	Retained surplus \$	Total equity \$
Balance at 1 July 2018	88,590,755	88,590,755
Surplus after income tax expense for the year	2,015,575	2,015,575
Other comprehensive income for the year, net of tax	-	-
Total comprehensive income for the year	2,015,575	2,015,575
Balance at 30 June 2019	90,606,330	90,606,330

The above statement of changes in equity 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 2019

	Note	2019 \$	2018 \$
Cash flows from operating activities			
Receipts from customers (inclusive of GST)		28,470,318	27,611,922
Payments to suppliers (inclusive of GST)		(33,255,329)	(28,281,130)
Grants received (inclusive of GST)		5,165,054	5,191,478
Interest received		285,553	210,381
Other borrowing costs paid		(1,336,517)	(932,781)
Net cash (used in)/from operating activities		(670,921)	3,799,870
Cash flows from investing activities			
Payments for investment properties		(603,780)	(10,564,782)
Payments for plant and equipment		(267,461)	(794,260)
Proceeds from disposals of plant and equipment		500	-
Investments in financial assets		(12,000,000)	-
Net cash used in investing activities		(12,870,741)	(11,359,042)
Cash flows from financing activities			
Proceeds from borrowings		35,000,000	9,658,223
Repayment of borrowings		(26,121,400)	-
Net cash from financing activities		8,878,600	9,658,223
Net (decrease)/increase in cash and cash equivalents		(4,663,062)	2,099,051
Cash and cash equivalents at the beginning of the financial year		13,748,879	11,649,828
Cash and cash equivalents at the end of the financial year	4	9,085,817	13,748,879

The above statement of cash flows 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 2019

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.

The financial statements, except for the cash flow information, have been prepared on an accrual basis and are based on historical costs, modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities. The amounts presented in the financial statements have been rounded to the nearest dollar.

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. These are discussed below:

AASB 9 Financial Instruments

The standard introduced new classification and measurement models for financial assets: cash and cash equivalents and trade and other receivables that were classified as loans and receivables under AASB 139 and are now classified as at amortised cost.

New impairment requirements use an 'expected credit loss' ('ECL') model to recognise an allowance against the financial assets measured at amortised cost. Impairment is measured using a 12-month ECL method unless the credit risk on a financial instrument has increased significantly since initial recognition in which case the lifetime ECL method is adopted. For receivables, a simplified approach to measuring expected credit losses using a lifetime expected loss allowance is available.

AASB 9 did not have any other significant impact on the Responsible Entity's accounting policies.

AASB 9 was adopted using the retrospective approach without adjusting comparatives. There was no impact of adoption on opening retained profits as at 1 July 2018 and therefore no adjustment is reflected.

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 of lessees on balance sheet, 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.

Hume Community Housing Association Co Ltd is a member of 'PowerHousing Australia', who have been driving an industry wide review of the impact of AASB 15 and AASB 16 on the community housing sector. To date, the group have identified that implementation of the new accounting standards will primarily affect the following areas for community housing providers:

- Agreements in respect of properties rented to provide affordable housing, motor vehicles and rental of office space will be accounted for under AASB 16 which will result in these leases being brought onto the balance sheet. It is expected that the resulting impact will be an increase in non-current assets and a correlating increase in current and non-current liabilities. Additionally, it is anticipated that there will be an additional impact on the timing of expenses relating to the leases with the adoption of AASB 16 with reduced profits expected in the beginning years of the lease.

HUME COMMUNITY HOUSING ASSOCIATION CO LTD

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2019

Note 1. Summary of Significant Accounting Policies (continued)

- Agreements in respect to social housing and the more recent Social Housing Management Transfer ('SHMT') properties are considered to be outside of the scope of AASB 16 given that they are properties owned and controlled by the government and therefore considered to be service concession arrangements accounted for under IFRIC 12. With the adoption of the new accounting standards, it is anticipated that the impact will be an increase in the asset values as the implementation costs of the SHMT properties are able to be capitalised under AASB 15.
- Agreements in respect to owned properties that are a mix of social and affordable housing will be accounted for in accordance with AASB 15. It is anticipated that there will be no material impact on the adoption of this standard in respect to these agreements.
- It has been determined that revenues and grants for community housing providers will be accounted for under AASB 15 and AASB 1058 in respect to contracts with customers and residual income values of grants.

Hume Community Housing Co Ltd is currently updating the policies and procedures of the registered entity and determining the exact impact the new accounting standards will have for the year ended 30 June 2020 when adopted.

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.

Hume Community Housing Co Ltd is currently updating the policies and procedures of the registered entity and determining the exact impact the new accounting standards will have for the year ended 30 June 2020 when adopted.

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.



HUME COMMUNITY HOUSING ASSOCIATION CO LTD

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2019

Note 1. Summary of Significant Accounting Policies (continued)

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 investments 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.

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 2019

NOTE 2. REVENUE AND OTHER INCOME

	2019 \$	2018 \$
Revenue		
Rental revenue	21,529,946	21,914,785
Grant revenue	4,711,739	4,507,272
NRAS incentives	2,869,815	2,421,895
Fee for service revenue	3,414,780	2,720,291
	32,526,280	31,564,243
Other income		
Interest income	308,184	210,380
Social housing subsidy program interest income	610,147	1,811,066
Other income	158,822	52,214
	1,077,153	2,073,660

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.

Social housing subsidy program interest income

Social housing subsidy program interest income relates to Hume's financial interest in this completed program and is recognised in the periods when they are earned. Amounts receivable under this program were settled by transferring rights to property title and this has been separately disclosed in Note 9.

Other income

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

NOTE 3. EXPENSES

	2019 \$	2018 \$
Surplus before income tax includes the following specific expenses:		
Tenancy and property management expenses		
Rent expenses	9,700,764	10,541,252
Repairs and maintenance expenses	3,382,480	2,957,119
Council and water rates	1,553,793	2,286,457
Other property expenses	491,390	1,007,917
	15,128,427	16,792,745

HUME COMMUNITY HOUSING ASSOCIATION CO LTD

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2019

Note 3. Expenses (continued)

	2019 \$	2018 \$
Employee benefits expenses		
Superannuation expenses	727,632	658,120
Salaries and wages expenses	7,602,946	6,941,216
Other employee benefits expenses	294,013	448,068
	8,624,591	8,047,404
Finance costs		
Write of deferred loan costs	766,374	-
Other finance costs	1,279,334	932,780
	2,045,708	932,780
Administrative expenses		
Insurance expenses	961,874	439,900
Office expenses	811,338	851,707
Office rent	270,652	278,589
Audit and accounting fees	68,832	60,255
Other administrative expenses	1,563,795	2,160,390
	3,676,491	3,790,841
Project expenses		
Employee expenses	791,963	-
Administrative expenses	446,959	105,142
	1,238,922	105,142

Project expenses represents expenses incurred in relation to 2,209 properties being transferred under the Social Housing Management Transfer which occurred in September 2019.

NOTE 4. CASH AND CASH EQUIVALENTS

	2019 \$	2018 \$
Cash on hand	634	750
Cash at bank	2,085,183	4,093,064
Cash on deposit	7,000,000	9,655,065
	9,085,817	13,748,879

Cash on deposit held as security \$7,010,045 (2018: Cash amounts restricted and held as cash on deposit as security \$4,329,593).

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.

HUME COMMUNITY HOUSING ASSOCIATION CO LTD

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2019

NOTE 5. OTHER FINANCIAL COSTS

	2019 \$	2018 \$
Term deposits > 3 months	12,000,000	-
	12,000,000	-

Recognition and Measurement

Other financial assets include term deposits held with financial institutions with original maturities of greater than three months.

NOTE 6. CURRENT ASSETS – TRADE AND OTHER RECEIVABLES

	2019 \$	2018 \$
NRAS receivable	3,305,904	2,621,349
Trade receivables	191,495	299,191
Rental receivables	381,506	758,556
Social housing subsidy program receivable	-	1,811,066
Other receivables	1,008,296	936,718
	4,887,201	6,426,880
Allowance for expected credit losses	(44,370)	(44,370)
	4,842,831	6,382,510

Recognition and Measurement

Other receivables are recognised at amortised cost, less any provision for impairment. The allowance for expected credit losses assessment requires a degree of estimation and judgement. It is based on the lifetime expected credit loss, grouped based on days overdue, and makes assumptions to allocate an overall expected credit loss rate for each group. These assumptions include recent revenue experience and historical collection rates.

NOTE 7. OTHER ASSETS

	2019 \$	2018 \$
Current		
Prepayments	1,048,950	842,482
Deposits for development projects	10,000	57,124
	1,058,950	899,606
Non-current		
Rental deposits	1,823,562	1,800,513
Deposits for development projects	186,698	106,126
	2,010,260	1,906,639

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.

HUME COMMUNITY HOUSING ASSOCIATION CO LTD

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2019

NOTE 8. PROPERTY, PLANT AND EQUIPMENT

	2019 \$	2018 \$
Land and buildings - at cost	1,200,241	1,286,000
Less: Accumulated depreciation	(34,829)	(5,360)
	1,165,412	1,280,640
Plant and equipment - at cost	1,130,467	794,078
Less: Accumulated depreciation	(719,703)	(600,209)
	410,764	193,869
Furniture and fittings – at cost	1,271,079	1,233,607
Less: Accumulated depreciation	(683,435)	(506,233)
	587,644	727,374
Assets under construction - at cost	-	205,310
	2,163,820	2,407,193

Reconciliations

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

	Land and buildings \$	Plant and equipment \$	Furniture and fittings \$	Assets under construction \$	Total \$
Balance at 1 July 2018	1,280,640	193,869	727,374	205,310	2,407,193
Additions	-	227,861	39,100	-	266,961
Disposals	(85,757)	(30,867)	(1,628)	-	(118,252)
Transfers to plant and equipment	-	205,310	-	(205,310)	-
Depreciation expense	(29,471)	(185,409)	(177,202)	-	(392,082)
Balance at 30 June 2019	1,165,412	410,764	587,644	-	2,163,820

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.

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

Buildings	2.5%
Plant and equipment	20% - 40%
Furniture and fittings	20%

HUME COMMUNITY HOUSING ASSOCIATION CO LTD

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2019

Note 8. Property, plant and equipment (continued)

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 9. INVESTMENT PROPERTIES

	2019 \$	2018 \$
Investment properties - at directors valuation	103,386,177	100,661,715
	103,386,177	100,661,715

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	100,661,715	97,980,100
Transfer to close out Social Housing Subsidy Program	2,575,000	-
Other additions and development costs	631,099	10,384,586
Transfers from property, plant and equipment	-	180,196
Revaluation (decrement)	(2,890,583)	(4,283,167)
Other revaluation increment/(decrement) relating to provision for remediation work*	2,408,946	(3,600,000)
Carrying amount at the end of the year	103,386,177	100,661,715

*In December 2017, the NSW Government strengthened the fire safety laws with the introduction of the Building Products (Safety) act 2017. During 2018, the registered entity undertook a fire risk assessment of its investment property portfolio which identified certain non-compliance. The director's valuation takes into account the estimated costs of remediation less any expected recoveries from third parties in determining fair value and as such the net provision for remediation works has been recognised as a fair value decrement to the valuation.

HUME COMMUNITY HOUSING ASSOCIATION CO LTD

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2019

Note 9. Investment properties (continued)

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.

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.

During the year the investment properties were independently valued by Jones Lang LaSalle. The valuation was based on the fair value less costs of disposal. The valuation resulted in a revaluation decrement of \$2,890,583 being recognised for the year ended 30 June 2019 (2018: \$4,283,167).

Fair value of investment properties

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

30 June 2019	Level 1 \$	Level 2 \$	Level 3 \$	Total \$
Assets				
Investment properties	-	-	103,386,177	103,386,177
Total assets	-	-	103,386,177	103,386,177

30 June 2018	Level 1 \$	Level 2 \$	Level 3 \$	Total \$
Assets				
Investment properties	-	-	100,661,715	100,661,715
Total assets	-	-	100,661,715	100,661,715

There were no transfers between levels during the financial year.

HUME COMMUNITY HOUSING ASSOCIATION CO LTD

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2019

Note 9. Investment properties (continued)

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.

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.

NOTE 10. TRADE AND OTHER PAYABLES

	2019 \$	2018 \$
Trade creditors	706,074	15,693
Other creditors	1,985,778	2,262,726
Rents in advance	431,342	930,175
Grants in advance	328,207	344,442
Grants to be refunded	182,742	182,742
Property related accruals	1,712,606	1,724,306
Retention payable	44,000	447,375
Accruals for development projects	-	1,104,371
Employee salary accruals	489,499	393,992
Other accruals	904,210	1,702,504
Other deferred income	1,106,353	1,343,518
	7,890,811	10,451,844

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.

HUME COMMUNITY HOUSING ASSOCIATION CO LTD

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2019

NOTE 11. BORROWINGS

	2019 \$	2018 \$
Current		
Bank borrowings	-	870,700
	-	870,700
Non-current		
Bank borrowings	35,000,000	25,250,700
	35,000,000	25,250,700

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.

On 19 March 2019 the company entered into \$35m loan facility agreement with National Housing Finance and Investment Corporation under Affordable Housing Bond Aggregator (ABHA). The facility has 10 term expiring on 19 March 2029 with interest only payable monthly. The interest rate is fixed at 2.93%.

The bank borrowings are secured by first mortgages over the registered entity's land and buildings. The loan balance must not exceed 45% of the secured property value.

NOTE 12. PROVISIONS

	2019 \$	2018 \$
Current		
Annual leave and long service leave	813,551	653,578
	813,551	653,578
Non-current		
Long service leave	237,163	188,965
	237,163	188,965

NOTE 13. CONTINGENT LIABILITIES

There are three security deposit guarantees in respect of properties managed or tenanted by the entity: \$65,294 in respect of the Parramatta office (2018: \$47,000), \$97,000 in respect of the Pembroke Street Boarding House (2018: \$45,000) and \$12,567 in respect of the Merrylands property (2018: nil).

As at 30 June 2019 Hume Community Housing Association Co Ltd has capital commitments of \$1.5m outstanding in respect of the rectification of cladding at its Telopea properties (2018: nil).

HUME COMMUNITY HOUSING ASSOCIATION CO LTD

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2019

NOTE 14. COMMITMENTS

Lease commitments	2019 \$	2018 \$
Committed at the reporting date but not recognised as liabilities, payable:		
Within one year	361,706	40,797
One to five years	1,107,374	-
More than five years	675,000	-
Total	2,144,080	40,797

NOTE 15. RELATED PARTY TRANSACTIONS

Key management personnel

Compensation

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

	2019 \$	2018 \$
Aggregate compensation	1,305,016	1,346,187

NOTE 16. FINANCIAL RISK MANAGEMENT

The main risks the entity is exposed to through its financial instruments include credit risk and liquidity risk.

The entity's financial instruments consist mainly of deposits with banks, local money market instruments, short-term and long-term investments, accounts receivable and payable, and lease liabilities.

Financial assets	2019 \$	2018 \$
Cash and cash equivalents	9,085,817	13,748,879
Trade and other receivables	4,842,831	6,382,510
Other financial asset	12,000,000	-
Total Financial Assets	25,928,648	20,131,389
Financial liabilities		
Trade and other payables	7,890,811	10,451,844
Bank loans	35,000,000	26,121,400
Total Financial Liabilities	42,890,811	36,573,244

HUME COMMUNITY HOUSING ASSOCIATION CO LTD

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2019

Note 16. Financial Risk Management (continued)

Credit Risk

Credit risk is the risk that the other party to a financial instrument will fail to discharge their obligation resulting in the Registered entity incurring a financial loss. This usually occurs when debtors fail to settle their obligations owing to the Registered entity. There is no concentration of credit risk with respect to current receivables. The maximum exposure to credit risk at balance sheet date is the carrying value of these assets, net of any provision for impairment, as disclosed below:

	2019 \$	2018 \$
Cash and cash equivalents	9,085,817	13,748,879
Trade and other receivables	4,842,831	6,382,510

Liquidity Risk

Liquidity risk is the risk that the Registered entity may encounter difficulties raising funds to meet commitments associated with financial instruments.

The Registered entity is not significantly exposed to this risk, as it has \$9,085,817 (2018: \$13,748,879) of cash and cash equivalents to meet these obligations as they fall due.

The Registered entity manages liquidity risk by monitoring cash flows and ensuring it has sufficient cash reserves and available borrowings to be able to pay debts as and when they become due and payable.

Maturities of financial liabilities

The tables below analyse the Registered entity's financial liabilities into relevant maturity groupings based on the remaining period at the reporting date to the contractual maturity date.

30 June 2019	Less than 12 months \$	Between 1-3 years \$	Over 3 years \$	Total \$
Non-derivative financial liabilities				
Trade and other payables	7,890,811	-	-	-
Borrowings	-	-	35,000,000	42,890,811
	7,890,811	-	35,000,000	42,890,811

30 June 2018	Less than 12 months \$	Between 1-3 years \$	Over 3 years \$	Total \$
Non-derivative financial liabilities				
Trade and other payables	10,451,844	-	-	10,451,844
Borrowings	870,000	-	25,250,700	26,120,700
	11,321,844	-	25,250,700	26,571,544

HUME COMMUNITY HOUSING ASSOCIATION CO LTD

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2019

NOTE 17. EVENTS AFTER THE REPORTING PERIOD

On 2 September 2019, Hume Community Housing took over management of additional 2,209 properties based in the Hunter Region through the Social Housing Management Transfer program.

Except for the above, no matters or circumstances have arisen since 30 June 2019 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.

NOTE 18. ECONOMIC DEPENDENCY

The registered entity is economically dependent on the NSW State Government and the Federal Government for significant financial support in the form of subsidies and grants to assist in the delivery of affordable and social housing to the community.

NOTE 19. MEMBERS' GUARANTEE

The registered entity is incorporated under the Australian Charities and Not-for-profits Commission Act 2012 and is an entity limited by guarantee. If the registered entity is wound up, the constitution states that each member is required to contribute a maximum of \$20 each towards meeting any outstanding and obligations of the entity. At 30 June 2019 the number of members was 21 (2018: 20).

HUME COMMUNITY HOUSING ASSOCIATION CO LTD

DIRECTORS' DECLARATION

30 June 2019

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 2019 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



Robert Vine
Director
19 September 2019
Sydney



Jayson Bricknell
Director
19 September 2019
Sydney



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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 2019, 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:

- Giving a true and fair view of the registered entity's financial position as at 30 June 2019 and of its financial performance for the year then ended; and
- 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 auditor independence requirements of 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

Those charged with governance are responsible for the other information. The other information obtained at the date of this auditor's report is information included in the Hume Community Housing Association Co Ltd's annual report, 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 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

This description forms part of our auditor's report.

BDO

BDO East Coast Partnership
Ian Hooper Partner
Sydney, 19 September 2019

BDO East Coast Partnership ABN 83 236 985 726 is a member of a national association of independent entities which are all members of BDO Australia Ltd ABN 77 050 110 275, an Australian company limited by guarantee. BDO East Coast Partnership and BDO Australia Ltd are members of BDO International Ltd, a UK company limited by guarantee, and form part of the international BDO network of independent member firms. Liability limited by a scheme approved.

PART 5: REFERENCE MATERIALS



GLOSSARY

affordable housing	Housing to help people who are earning a low to moderate income and are finding it difficult to pay the amount of rent being asked in the private market. Eligibility criteria apply.
arrears	When a customer is behind with payments such as rent, power or water bills.
The Collectives	A lived-experience hoarding support group that meets at Hume's Parramatta office and discusses strategies on helping loved ones with hoarding disorder.
Community Cohesion team	A team at Hume that delivers activities and programs that ensure our customers feel safe, secure, resilient and connected.
complex cases	Significant health, social or behavioural issues or a combination of these, that need to be taken into consideration when supporting a customer to achieve an outcome.
customer support plan	A tailored plan created for customers that targets the achievement of housing stability.
Disability Service Provider	A person, business or organisation who delivers funded services to people with disability. Providers have different areas of experience and expertise.
fee-for-service home	A home that is managed by Hume on behalf of its owner for which we are paid a fee.
housing continuum	A concept that considers the broad range of responses available to help a range of households access affordable and appropriate housing at all stages in tenure and life.
Housing Options	A program in which a customers' housing needs are assessed to determine the housing options available to them.
Housing Pathways	A common housing register for applications seeking social housing assistance.
NSW Housing Register	A list of people waiting for social housing, sorted by approval category, required location, and approval date.
placemaking	An approach to the planning and design of communal spaces that promotes customer wellbeing and happiness.
PowerHousing Australia	An important network of 32 community housing providers across Australia that allows members to collaborate and share knowledge.
service agreement	An agreement between a Disability Service Provider and a participant about the provision of services and support.

shared areas	Areas of a Specialist Disability Accommodation property that are not someone's designated bedroom or the staff office space.
social housing	Housing to help people on very low to low incomes.
Social Outcomes Framework	A framework developed to support Hume in embedding social outcomes into service management, planning, delivery and evaluation.
Specialist Disability Accommodation	Accommodation for people who require specialist housing solutions, including to assist with the delivery of supports that cater for their extreme functional impairment or very high support needs.
Supported Independent Living	Help with and/or supervision of daily tasks to develop the skills of an individual to live as independently as possible. These are the supports provided to a participant in their home, regardless of property ownership, and can be in a shared or individual arrangement.
tenancy sustainment	Supporting customers to meet their tenancy obligations over a period of time. The long-term goal of managing their rental obligations, creating opportunities to access other housing options in the future.
transitional housing	Short-term, fixed tenure housing for customers who present as homeless or are exiting from rapid rehousing programs.

ABBREVIATIONS

AHBA	Affordable Housing Bond
CEO	Chief Executive Officer
CHIA	Community Housing Industry Association
CPA	Cerebral Palsy Alliance
EOS	Employee Opinion Survey
FaCS	Family and Community Services, former NSW Department of
HIP	Housing Independence Program
HOPs	Housing Options program
HPWD	Housing for people with disability
LAHC	Land and Housing Corporation NSW
LGA	local government area
NDIS	National Disability Insurance Scheme
NHFIC	National Housing Finance and Investment Corporation
NRSCH	National Regulatory Scheme for Community Housing
OCI	Organisation Culture Index
P&C	people and culture
SDA	Specialist Disability Accommodation
SHCIF	Social Housing Community Improvement Fund
SHMT	Social Housing Management Transfer
TAP	Temporary Accommodation Program
WHS	workplace health and safety
YHOP	Youth Housing Options Program

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ON THE COVER:

Customers prosper when provided with secure housing and the right support services.

Former Hume customer and single dad, Samuel, successfully moved through our Housing Independence Program, then into a private rental home.

Today, Samuel and his three children live only streets away from his parents. His mother, Rae, couldn't be happier that her son and grandchildren are settled and doing well.

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