



Women's Housing Ltd.

Annual Report 09

Our Progress Annual Report 2009

Our Goal Becoming a Registered Housing Association

Our Vision
All Women will have safe, secure, affordable housing choices

Our Business
Effective provision of specialist housing services

Our People
Board, Staff & Volunteers

Contents

Chairperson & CEO Report	2
Why Women’s Housing & Women’s Housing Limited Role	4
WHL Organisational Chart	5
Strategic Focus & Progress	6
Governance	8
WHL Board	9
Biographies	10
Women’s Housing Futures Inaugural Conference	14
Operations Manager’s Report	17
Housing Services	18
Tenancy Administration	19
Housing Information & Referral	20
Corrections Housing Pathways Initiative	21
Audit Risk Compliance & Finance Committee Report	22
Financial Statements	23
Independent Auditor’s Report	27
Acknowledgments	28

Chairperson & Chief Executive Officer Report

This year has been a challenging and exciting year for the Board and staff at Women's Housing Limited as we set about implementing our five year growth strategy but it was the Rudd Government's stimulus package that included a timely \$6.4 billion investment in social and public housing that made the headline of the year.

Nation Building arrived in a big way and it set off a series of events and activity that hasn't been seen in the social housing sector for years. Within weeks of the announcement, the Office of Housing had reorganised and established its own Nation Building unit, housing agencies were busily putting together submissions and capital packs and private developers and the construction industry discovered their social conscience and the benefits of building affordable housing. The initial target of 5000 new social and public houses was pared back in September 2009 but we remain hopeful that this stimulus will go some way to relieving the housing crisis and provide more affordable housing choices to people on low incomes.

In August 2009, WHL with our partner the Community Housing Federation Victoria (CHFV) presented the Inaugural Women's Housing Futures Conference. The conference focussed on two main themes, the future of women's housing and the careers of women working in housing. The conference attracted 250 participants who heard from key note speakers including The Hon. Tanya Plibersek MP, Minister for Housing and the Status of Women, Dr Owen Donald, Chairman of the National Housing Supply Council and Margaret Crawford, Director of the Office of Housing.



Judy Line



Livia Carusi

The discussion and momentum generated by the presenters, participants and sponsors of the Conference is continuing. We thank all for their valuable contribution to the Conference, highlights of which are included in this report and associated papers will be available from our website.

With the support of Margaret Crawford and the Office of Housing, WHL commissioned the Flinders Institute for Housing, Urban and Regional Research to prepare a report entitled 'Women in the Community Housing Sector: Building a Workforce for the 21st Century'. Dr Selina Tually with assistants Kaye Hampton and our own Marg Osborne interviewed women working in registered housing agencies across Victoria about their experiences and career aspirations. Selina presented initial findings of the research at the conference and the final report will be published and distributed in November 2009.

We are pleased to report that WHL was accredited as a Homelessness Assistance and Support Service under the HASS standards in July 2009. Thanks to our Operations Manager Lindy Parker and the HIR team for all the hard work they put into achieving this milestone.

We would like to acknowledge the valuable contribution of Kristen Hilton in her role as WHL Board member from October 2006 to March 2009, her knowledge and expertise was greatly appreciated. We were pleased to welcome new members Valerie Mosley and Marlene Adams, enhancing the Board's breadth of skills and experience. We congratulate Victoria Triggs on being awarded a 2009 Mecu Power Housing Australia professional development scholarship, which will assist her in undertaking the AICD Company Director's Course.

We thank all Board members, staff and our volunteer for their commitment to our clients through continual improvement of services and pursuit of our strategic focus.

In closing, we would like to make special mention of The R.E. Ross Trust who assisted us with support funding to pursue our growth strategy and provide more affordable housing for women and their children.

Livia Carusi - Chair
Judy Line - CEO

Why Women's Housing & Women's Housing Limited Role

While the impact of the financial crisis affects all, WHL believes that women are extremely vulnerable to changing market conditions and increasing unemployment. Older women nearing retirement age with limited superannuation; women with disabilities; elderly women; indigenous women; women with young children unable to access appropriate childcare to enable them to be employed; and women who are forced to leave their family home because of domestic violence are likely to experience housing stress.

The Honourable Tanya Plibersek MP Minister for Housing and the Status of Women identified two critical issues: the relationship between housing, financial security and independence; and the supply of affordable housing, in her keynote address to the Women's Housing Futures Conference, August 2009.

"Too Big to Ignore", the landmark report that researched future issues for Australian women's housing 2006-2025, concludes that many challenges relating to housing for women currently exist and that they are likely to become more acute.

Women are particularly disadvantaged because:

- They have lower wages
- They are over represented in part time and casual employment
- They are primary carers for children, older relatives and persons with a disability and hence have periods out of the workforce
- They are the majority of sole parent and single person households
- They comprise 60% of those who rely upon a pension as retirement income
- They are more concentrated in public and private rental in areas of higher housing stress
- They are more likely to be confronting domestic violence which may force them from their homes.

Women's Housing Limited is positioned to be a lead agency in the provision of women's specific housing and delivery of aligned services. The key drivers for WHL services are contributing to growth and effective management of community housing stock and advocacy for the housing needs of women and children.

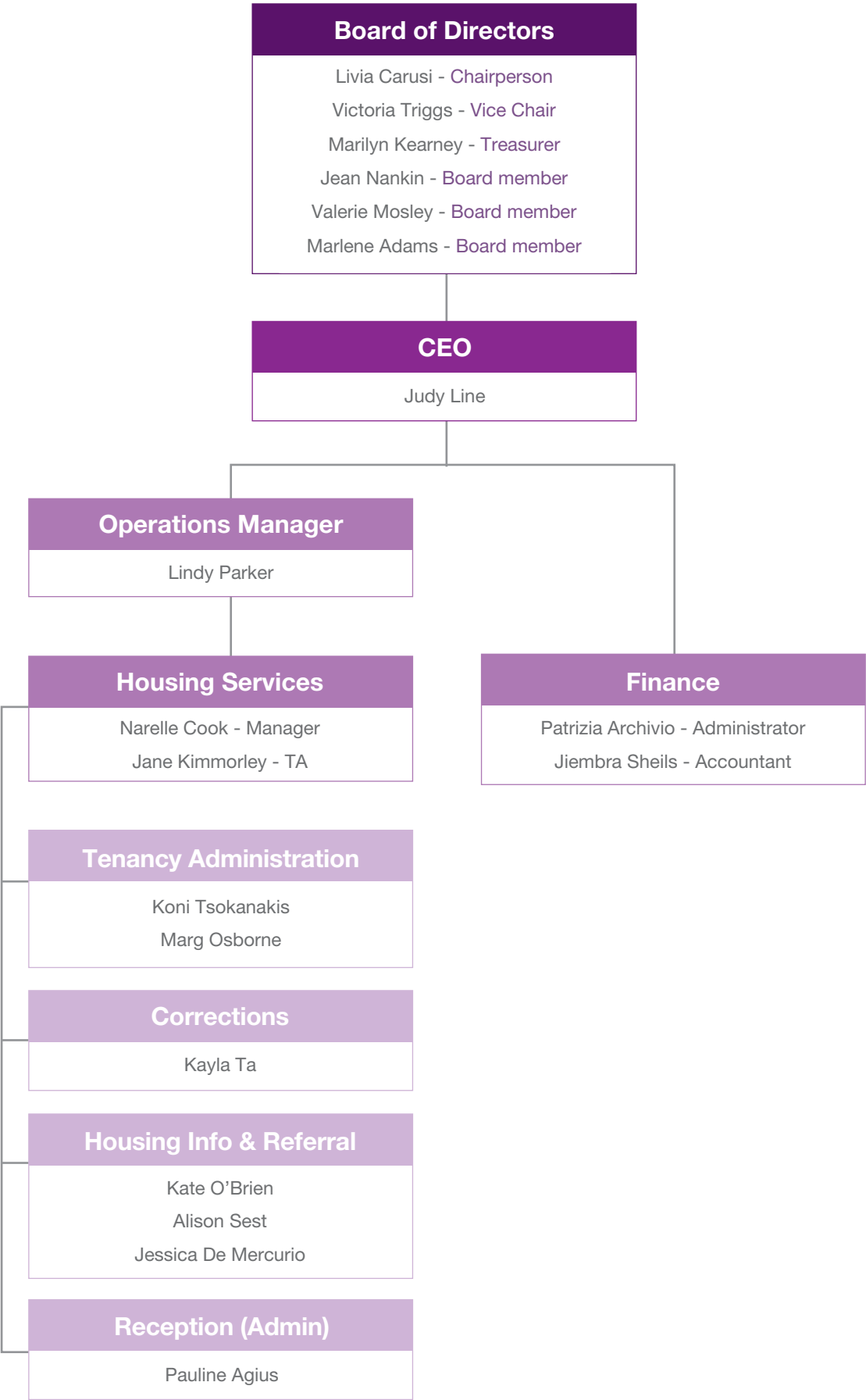
Women's Housing Limited is committed to the following principles in all that it does:

- Safe and secure housing is a right afforded to all women.
- Service provision will be culturally appropriate and accessible to all women.
- Self determination, respect and dignity underpin all service delivery activities.
- A feminist philosophical framework that acknowledges the need for gender specific housing.
- Collaboration and partnership with key stakeholders on issues of strategic importance to homeless women.
- Transparent accountability in effective and efficient operations.
- Commitment to continuous quality improvement.

The significance of WHL work is reflected in our client feedback, such as:

I was elated when WHL gave me my current place. The feeling of...no more being scared, stressed, abused physically and emotionally, my kids safe and able to start again (hard to put into words, but it was a blessing).

Women’s Housing Limited Organisational Chart



Strategic Focus & Progress

In August 2008 Women's Housing Limited established a five year growth strategy, in order to better achieve our vision that all women will have safe, secure, affordable housing choices, by consolidating our position as the specialist statewide women's housing organisation and working towards registration as a Housing Association.

Accordingly, the 2009-2012 Women's Housing Limited Business Plan has five key strategic foci of:

- securing additional properties to manage;
- building a profile for women's housing issues;
- acquire and develop property assets;
- pursue opportunities to enhance housing information referral and homelessness support services and;
- migration to Housing Association status.

Securing additional properties to manage

A key plank to the on-going financial viability of Women's Housing Limited is to grow a robust and balanced housing management portfolio.

The diversification and expansion of the WHL property portfolio from 100 transitional houses to include:

- 110 Transitional properties
- 5 Rooming Houses that accommodate 70 mixed gender tenancies based upon a heads of agreement with Wombat Housing and Support Services (WHSS)
- 7 stand alone Units via negotiated transfer of title from WHSS to WHL
- contracted management, in partnership with WHSS, of 12 units on behalf the Office of Housing in Altona Meadows, which accommodate 8 tenants that are aged 70 plus.

Using such agreements as a model, Women's Housing Limited intention is to secure additional properties to manage in partnership with other government and non-government agencies as opportunities arise.

Building a profile for women's housing issues

Women's Housing Limited has a human rights perspective, with a focus on women and children and their basic rights to housing, health care, education and employment. We listen to and validate women's experiences. WHL has a leadership responsibility to be an advocate of this feminist philosophy within the housing sector.

Women's Housing Limited commissioned a scoping study "Women in the Community Housing Sector: Building a Workforce for the 21st Century" undertaken by Flinders Institute for Housing, Urban and Regional Research, Flinders University and funded by the Office of Housing. This investigation was undertaken because women are an important part of the community housing labour force and little information was known about their work life and career development, vital aspects for the sector's capacity to attract and retain women workers over the next decade.

The initial findings on current roles, future career aspirations, and career progression for women working in the Victorian community sector were announced in August, 2009. The final report and recommendations will be available from the WHL website later this year.

WHL is a contributor to peak sector bodies, such as Community Housing Federation of Victoria (CHFV) and Power Housing Australia. In August 2009, Women's Housing Limited in partnership with CHFV presented the Inaugural Women's Housing Futures Conference. The conference was attended by 250 participants and evaluations indicated that the conference was informative and thought provoking; fostered debate, challenged ideas; presented compelling data, valuable research and models. A follow up National Conference is currently being considered.

Acquire & develop property assets

Women's Housing Limited can play a key role as an initiator of collaborative arrangements, involving developers, financiers and government in projects for delivery of new dwellings to increase affordable housing options for women.

Acquiring and developing property assets will ensure WHL eligibility for AHA status and enhance our ability to lever equity and secure government funding.

In March 2009, WHL employed consultants to explore our capacity and capability to develop and deliver successful property projects. Capacity was defined as our ability to manage risk, raise funds and deliver housing projects on time and on budget. Capability included consideration of the required resources, project management, systems and expertise required to deliver the proposed projects.

In response to the review the Board resolved that Women's Housing Limited:

- has the capacity to deliver housing projects on the ground
- would submit for new housing, particularly special purpose women's housing, with the assistance of consultants; and
- will address the identified skills gap and build skill capacity in property development.

In 2009, Women's Housing Limited was successful in our bid to build new housing projects under the Nation Building initiative.

A key challenge of property project management will be to ensure that designs are suited to the needs of sole women, and women with children, are accurately costed and able to be delivered on time. Project locations will need environments that are safe for women and children, access to public open space, employment, public transport, infrastructure and services.

Women's Housing Limited intends to appoint a housing project development manager on a consultancy basis.

Pursue opportunities to enhance housing information referral & homelessness support services

In July 2009 Women's Housing Limited attained accreditation as a Homelessness Assistance Supported Service, meeting all HASS standards. The Review Report states that "WHL is an organisation committed to delivering services to women in the community who are most in need through a well coordinated approach with support agencies."

Identified strengths included:

- The Board's strong commitment to forward planning and embracing change as required;
- Strategic partnering and collaborations reflected in support agency agreements;
- Multi skilling staff in various roles within WHL;
- Strong supervision and monitoring system for client files;
- Consumer feedback via surveys;
- WHL's reputation as fair and respectful to its clients, and viewed as an ally in advocating for women's housing.

Women's Housing Limited intends to pursue identified improvements of further monitoring and evaluation to ensure systems are achieving the desired purpose and continued focus on client participation that supports the planning and evaluation of services developed and delivered, to address the increasing cultural, linguistic and financial diversity of women seeking secure, accessible and affordable accommodation.

Migration to Association Status

Women's Housing Limited sought guidance from the Registrar on the process and requirements for a registered housing provider to upgrade its status to registered housing association.

WHL intent is to build a detailed business case as the basis for an application, which will evidence our decision to operate as a housing association, a development program as a key feature of our business plan and our capacity to meet the Performance Standards in governance, probity, risk management, agency management, financial viability, tenancy management, asset management and maintenance of a growing developmental portfolio.

This will involve a review of the Women's Housing Limited Constitution, organisational structure and Governance.

Governance of Women's Housing Limited

Women's Housing Limited (WHL) is a not for profit membership based company, registered under the Commonwealth Corporations Act (2001). The company is registered as a deductible gift recipient under Commonwealth Taxation Law. WHL was registered as a Housing Provider under the requirements of the Housing Act (1983) in 2007. WHL was accredited under the Housing Assistance and Support Services (HASS) minimum standards in July 2009. Ultimate responsibility for governance rests with the Board of Directors.

The Board's primary role is to ensure that WHL activities are directed towards achieving its mission that all women will have safe, secure, affordable housing choices.

The Board fulfils its role by:

- Appointing, guiding and monitoring the performance of the Chief Executive Officer (CEO)
- Formulating WHL's strategic plan in conjunction with CEO and senior management
- Approving operating and capital budgets formulated by CEO and senior management
- Monitoring management's progress in achieving the strategic plan
- Monitoring management's adherence to budget
- Ensuring the integrity of internal control, risk management and information systems
- Establishing governance policies and principles
- Ensuring compliance with relevant legislation, regulation and reporting requirements
- Operating in accordance with the Board Code of Conduct

The Board oversees Women's Housing Limited performance by:

- Meeting at least 10 times during the year
- Receiving detailed financial and other reports from management at these meetings
- Receiving additional information and input from CEO when necessary
- Assigning to the Governance; Audit, Risk & Finance; and Project committees of the Board responsibility to oversee particular aspects of WHL operations and administration, in accordance with specified terms of reference which are reviewed annually and updated as necessary.

The Board recognises the necessity to engage in professional development to support continuous improvement. Board members attended programs including The University of Melbourne Not for Profit Governance Seminar, Annual Housing Affordability Congress, Boardroom Readiness Workshop, Leadership Victoria Board Orientation Series, Media Training, Women's Housing Futures Conference, Australian Institute of Company Directors Update Seminar, Diversity on Boards Conference, Community Housing Federation Victoria Orientation to Industry Course, and Leadership Victoria Social Networking Seminar.

The Board accesses legal, financial and consultancy advice as required and employs an executive assistant.

The Board reports to WHL members at the Annual General Meeting, with Annual Reports available for viewing on the website www.womenshousing.com.au

All Board members are non-executive directors and receive no remuneration for their services. The constitution specifies that there must be at least 3 but not more than 12 elected Board members.

Women’s Housing Limited Board

NAME	QUALIFICATIONS	ROLE	KEY RESPONSIBILITY
Livia Carusi	BA - Sociology and Political Science. Post Graduate - Urban Research and Policy. Master - Public Policy and Management	Chair, Member Project Group	As Chair, ensure proper coordination of the WHL Board’s tasks.
Victoria Triggs	Bachelor of Science Education, The University of Melbourne. Grad Dip Education Administration, The University of Melbourne. Williamson Fellow, Leadership Victoria. Member Australian Institute of Company Directors	Vice Chair Chair of WHL Governance Committee	As Vice Chair, ensure the objectives and strategic directions of the WHL Board and as Chair of the Governance Committee ensure the integrity of WHL governance policy and procedures.
Marilyn Kearney	Grad Dip in Law (Local Government), Monash University. Grad Dip in Public Policy & Management, Monash University. Dip in Management, Victoria University. Member Australian Institute of Company Directors. Leadership Victoria Associate.	Treasurer. Chair of WHL Finance, Audit, Risk and Compliance committee, Member Project Group	As a Board member, ensure the objectives and strategic directions of the WHL Board.
Jean Nankin	B. Economics (Monash) Grad Dip Urban & Regional Planning (RMIT) Grad Dip in Property (RMIT)	Board member, Member Governance Committee and Project Group	As a Board member, ensure the objectives and strategic directions of the WHL Board.
Valerie Mosley	BS Business Education University of Houston (USA) Leadership Victoria Associate.	Board member, Member Project Group	As a Board member, ensure the objectives and strategic directions of the WHL Board.
Marlene Adams	Bachelor of Commerce (Melbourne) Bachelor of Education (La Trobe) Leadership Victoria Associate	Board member, Member Project Group	As a Board member, ensure the objectives and strategic directions of the WHL Board.
Judy Line	Master of Business Administration (2001) Post Graduate Management (1999) Diploma Community Services (Community Development) (1998)	Company Secretary	

Biographies



Livia Carusi (Chair)

Livia Carusi is employed by St Vincent de Paul Community Services, Victoria. She has recently joined the organization and provides project support in a range of community services areas including program accreditation, consumer participation as well as housing registration.

Her experience primarily lies within the Victorian homelessness sector and in this area she has undertaken a range of roles including, direct case management, policy, advocacy and program management. Her formal qualifications include Post Graduate studies in Urban Research and Policy, a Masters in Public Policy and Management and she is currently undertaking further Post Graduate studies in Theology and Religious Studies.



Judy Line (CEO)

Judy Line has worked in the housing and homelessness sector since 1986. Prior to her position with WHL Judy was employed as manager at women's refuges Cooroonya House and Wagga Wagga Women's Refuge and the Young Women's Project. Judy has worked as State Project Officer for the Victorian Public Tenants' Association and prior to joining WHL was coordinator of the Housing Information and Referral team at Community Housing Limited. She is currently Vice Chair of the board of the Community Housing Federation Victoria.



Victoria Triggs (Vice Chair)

Victoria is an educational and leadership consultant, engaging in pro bono and paid employment to support leaders of non profit and public organisations. This involves mentoring, coaching and working with leadership teams and school councils to facilitate strategic planning for improvement.

Victoria was invited by Leadership Victoria to establish the ExperienceBank initiative, a program which she designed and delivered to harness the professional skills and leadership experience of senior executives for community benefit. The outcomes of the three year pilot have ensured the program's continuance.

Her full-time career spanned 35 years in the state education system as a teacher, curriculum consultant, school council member, College Principal and Regional Director for the Department of Education.



Marilyn Kearney (Treasurer)

Marilyn Kearney joined the Board in 2007 and is the WHL treasurer and chairs the WHL Audit, Risk, Finance and Compliance Committee. Marilyn is a member of the Senior Executive Management team at Monash City Council and currently holds the position of Director Corporate Planning and Finance. Marilyn has held several senior management roles in local government (Hume, Broadmeadows and Ringwood) and Victoria Police over the past 20 years.

Her current role has responsibility for Finance, Corporate Planning and Information Technology as well as Contract Management, Strategic Procurement, Capital Works, Continuous Improvement and Financial and Economic Analysis for the Council. Marilyn is currently a member of the Centre for Economic Development Australia CEO Roundtable looking at contemporary issues in leadership and management of large public and private sector organisations.



Jean Nankin

Jean Nankin is a Project Manager with Housing Choices which aims to provide and manage a wide range of affordable accommodation solutions, especially for people with a diverse range of disabilities. Her previous experience includes Development Manager responsible for store roll out programs for several leading retailers, Statutory Planning at Local Government level, site acquisitions for the former Ministry of Housing and Development Manager for the Victorian Women's Housing Association.

Her formal qualifications are Bachelor of Economics from Monash University, Grad. Dip in Urban and Regional Planning and Grad Dip in Property, both from RMIT.



Valerie Mosley

Valerie Mosley is a Property Investor with an interest in residential real estate. Her previous experience includes Director of IT, KPMG Management Consulting, where she managed an international team that provided enterprise solutions for delivering corporate and financial information. She has also worked as a financial consultant for Merrill Lynch as well as General Manager of an international consulting group that provided advisory services to governments in developing nations in the areas of economic policy and financial reform.



Marlene Adams

Marlene Adams is a business unit manager for the Metro North area, with Dennis Family Homes. A family managed company that has almost 50 years experience and focuses on providing affordable residential housing throughout Victoria by developing land, establishing communities (Manor Lakes, Hunt Club) and constructing homes for a broad range of clients.

Her previous experience includes Customer Services Manager for Citipower, Distributor Business Systems Manager for BP Australia, several years experience as a secondary teacher and operating her own training and consulting company providing services in process improvement, change management, systems integration and management reporting systems.

Women's Housing Future 4th August 2009 - ZINC

After two decades social housing professionals had the opportunity to attend a conference specifically devoted to women's housing issues. The conference brought together affordable housing providers, academics, government, property developers and other stakeholders from across Victoria and interstate, to promote women's housing & the professional development of women working in the housing sector.



es Inaugural Conference Federation Square



Women's Housing Futures Inaugural Conference (cont'd)

In her introduction, Judy Line Chief Executive Officer Women's Housing Limited stated that "When we began the journey towards this conference, we had in mind a number of objectives:

- We wanted to highlight the plight of women who have historically borne the brunt of economic hardship and social disadvantage
- We wanted to change the future – equality of opportunity is welcome but many women are yet to benefit in a tangible way. We remain the primary care-givers to our children, partners, parents while also supporting ourselves and dependents financially
- We wanted to begin and sustain real dialogue with stakeholders – government and industry, developers and builders to develop true public/private/community partnerships to provide affordable housing & social housing.
- We wanted to explore the role of women working in the community housing sector and their career aspirations."

Dr Owen Donald, Chairman National Housing Supply Council proposed "housing specific solutions:

- Stimulating supply of smaller and more affordable dwellings through planning and market force
- Social housing growth, reconfiguration, management and diversity
- Affordable rental housing growth (more difficult)
- Planned balanced approach to infill development
- Aged persons' housing – innovation and investment in product and policy"

Dr Selina Tually, Research Fellow, FIHURR, Flinders University SA presented the initial research findings from the scoping study "Women in the Community Housing Sector: Building a Workforce for the 21st Century". She notes that the "discussion panel on this research held at the conference – Creating Positive Outcomes for Women in Housing – provided validation of the findings of the research and a forum for wider discussion of the research by workers in the community housing sector across Australia."

In the final report she recommends the development of a sector wide workforce strategy to retain women workers by adequately supporting and recognizing their contribution to the sector, and to attract new workers, encompassing:

- A range of strategies to build women's confidence and experience in their roles in the sector, such as staff exchange, secondment, leadership training, mentoring and coaching.
- A family friendly workplace, with options of job sharing, part time work and working from home arrangements
- Measures to build and share knowledge among workers within agencies and across the sector through regular access to seminars and conferences
- Provision of career counseling and professional development guidance within annual review processes
- New and more accredited training options are required for the emerging roles in the sector, with scholarships
- Meeting the challenge of the level of remuneration for workers, considering salary packaging and the portability of long service leave.

In her summary of the Conference, Livia Carusi Chair Women's Housing Limited Board described the outcomes being sought as:

- informing the development of responsive and responsible public policy on housing development and planning to better anticipate and address women's housing requirements in the short and long term; and
- addressing issues facing women in the community housing sector, in order to build a workforce for the 21st Century.

Concluding that the momentum has now been created to start planning for a national conference to further the agenda of improving women's housing futures.

Participant evaluation of the Conference included comments of:

- excellent result, variety of guest speakers; interesting debate – a need for a further conference; beneficial for younger women coming into the housing sector; compelling data; essential information; highly pertinent; diversity of comment and questions; challenged ideas; valuable research; confronting and thought provoking; effective social housing model.

Operations Manager's Report



Lindy Parker

This year Women's Housing Ltd continued to provide a high quality service to clients who required safe, secure and affordable housing.

The transitional housing team worked to ensure successful housing outcomes for the majority of clients, with over 80% of clients moving into viable long term housing options.

Transitional housing tenants in 2009 described their experience as:

Being made to feel welcome and not second best; the whole experience as being surreal how everything was provided when I moved in; and WHL workers are lovely to deal with, understanding and try hard to help people out.

The Rooming House team have developed a unique relationship with Wombat Housing and Support to develop a collaborative arrangement whereby community development activities such as cooking classes, outings and well-being days are offered to residents of the rooming houses.

WHL's community housing program has continued to expand with 12 additional units coming under our management in June 2009.

WHL continued to review processes to ensure continuous quality improvement of the service. WHL had a formal review of processes undertaken by QICSA accredited reviewers in April 2009. WHL are pleased to advise that we were successful in gaining full Homeless Assistance Service Standards (HASS) accreditation. This ensures that WHL operates to a high standard.

The "tenant's council" continued throughout 2008/2009 with tenants contributing to newsletters and service improvements.

A member said that she loved being part of the tenant council, it made her feel valued. She wants to be part of this after moving into her permanent house in order to help other women.

I would like to thank these women for their time and efforts in assisting us to improve our service and in particular for informing us of the needs of women who reside in WHL transitional properties.

And lastly, I would like to thank the WHL staff for their many contributions to the provision of a quality service over this past year. Their dedication and passion for their work enables WHL to provide a quality service to the community.

Lindy Parker
Operations Manager

Housing Services



Narelle Cook

Housing Services comprises of WHL's Long Term Community Housing and Rooming House programs. At 30th June 2009 the Housing Services team managed 5 Rooming House properties comprising of 70 tenancies, 36 Community Housing properties made up of one, two, three and four bedroom homes managed throughout the NW metropolitan region of Melbourne. Of the Community Housing program WHL either manages these on behalf of other services or WHL owns the properties.

Feedback from our community housing clients highlights the excellence of service and the impact of appropriate housing provision:

The team cannot do enough for us; if we had more people like WHL staff our community would be a better place; thank you for choosing us, our new home has made such a big change in our lives.

Highlights throughout the year saw the implementation of our Community Development program managed in partnership with Wombat Housing and Support Services. This program is an innovative use of the Community Capacity Building (CCB) fund and delivers services to sustain tenancies, encourage independence, address social isolation and improve tenant training and employment opportunities.

In addition to CCB funds the program attracted additional income successfully applying for community grants available, these funds assisted to deliver the following services to residents: Regular cooking classes, pampering days, bbq's, fishing trips, go karting, gym, swim & exercise programs, surveys and regular house meetings.

A participant summed up the nature of the community development program as enjoyment of all aspects of the activities as it is the residents who decide what outings and what activities are going to take place.

Throughout 2009 – 2010 the program seeks to further develop relationships and strengthen education and employment opportunities for residents.

WHL were awarded by DHS 12 new dwellings in Altona Meadows targeted for people 55 years and older and the Community Development Program will be extended to offer services to these tenants.

WHL also took handover throughout the year of 7 established dwellings in Newport, our primary response to these dwellings has/is to improve the standard of the properties by improving maintenance services.

One of the significant challenges throughout the year has been improving safety and security standards to our largest rooming house in Sunshine. This property whilst only representing 44% of our total RH stock represented 80% of the turnover and 73% of all rental arrears and rent forgone. WHL and the CD program have made significant improvements with the assistance of additional funds from DHS and hope that this continues to the benefit of residents and the community.

WHL would like to extend our appreciation to DHS for the additional funds being made available throughout the year enabling us to make these positive changes for the house in Sunshine.

Tenancy Administration



Koni Tsakonas and Marg Osborne managed 104 properties and exited 79 tenants. Koni and Marg are to be congratulated for their high standard of service delivery provided to tenants. This year has been particularly challenging for the team in assisting tenants secure long term viable housing outcomes due to the shrinking private rental market. Of the 79 women that exited our program, 62 moved onto long term housing.



WHL also thanks Marg for her work with Dr Selina Tually on the “Women in the Community Housing Sector: Building a Workforce for the 21st Century” research.

Koni has continued her role as the WHL Occupational Health and Safety Officer and this year assisted the organisation to undertake an audit of the office and operations to ensure best practice. Her continued endeavours to ensure these high standards are appreciated by WHL.

TENANCY ADMINISTRATION	2009	2008
Transitional properties in management at June	104	108
Tenants exiting during the year	79	101
Tenants exiting to:		
Public Housing	41	44
Community Housing	3	1
SAAP/Other THM	9	13
Private Rent/Board	18	29
Institution	3	2
No Information	5	2
Total	79	101

Housing Information & Referral

The HIR team comprised Kate O'Brien, Alison Sest and Tessa Canny. Ngoc Tran, a former member of the HIR team has been seconded to work with the Office of Housing following the bushfires in January 2009.

The HIR team had 7,477 client contacts and delivered \$172,085 in Housing Establishment Funds to individual women who were experiencing a housing crisis.

HOUSING INFORMATION & REFERRAL EXPENDITURE		2009		2008	
Housing Establishment Funds distributed to clients	Clients Assisted	\$	Clients Assisted	\$	
Crisis Accommodation	135	30,002	126	21,685	
Removals	6	1,376	50	9,493	
Rent Arrears	256	68,840	232	64,368	
Rental in Advance	210	56,306	182	48,923	
Storage	50	11,105	8	1,284	
Whitegoods	14	3,173	26	4,977	
Other	3	1,283	0	0	
Total		674	172,085	624	150,730

CLIENT CONTACTS		2009	2008
Clients assisted with HEF funds		674	624
Tenant Contacts		4,098	4,708
Other Client Contacts		2,705	1,481
Total Client Contacts		7,477	6,813

The Corrections Housing Pathways Initiative

The Corrections Housing Pathways Initiative (CHPI) provides housing information and referral outreach to the women's prisons – The Dame Phyllis Frost Centre and HM Tarrengower Prison. Women's Housing Ltd worked intensively with the Women's Integrated Support Program and Flat Out to deliver housing and support services to women incarcerated across Victoria. Referral processes were streamlined and nomination processes into CHPI property vacancies were redeveloped to acknowledge post-release nominations. This was due to the increasing number of women released into the community who continued to struggle to secure stable and appropriate accommodation.

In 2008-2009 CHPI assisted 115 women (2 clients were exited from the program due to remand status and extended release date). Thirty-one

Recurring Homelessness Applications were lodged and a total of 2889 contacts were made during the year. CHPI Housing Establishment Funds were mainly delivered to assist women into crisis accommodation post release due to lack of CHPI property vacancies. Due to their incarceration status women in prison are unable to access other transitional housing providers for further housing and support assistance. Thus an Opening Doors Corrections Working Group was created and a protocol is currently being developed. This will enable imprisoned women to access housing and support services in the community prior to their release.

Women's Housing Ltd continues to collaborate with key stakeholders to ensure the provision & quality of housing assistance across the Victorian women's prisons.

CHPI HEF	2009	2008
Total Financial Assistance	9,186.20	9,682.20
Type of Assistance	Number of Clients	
Crisis Accommodation	14	34
Rental in Advance	9	1
Rent Arrears	2	4
Storage / Removalists	5	1
Whitegoods	2	0
Total	32	40
Clients who exited prison during the year	113	104
Clients exited to:	2009	2008
CHPI Transitional Properties	10	10
Other THM	12	19
Crisis	15	13
Public Housing	4	1
Community Housing	1	1
Home Detention	0	3
Supported Housing	1	1
Family	37	28
Friends	13	7
Caravan Park	0	3
Rooming House / Hotel	9	4
Motel	4	10
Private Rental	5	3
Other*	12	1
Total	113	104

*Two clients secured accomodation via Drug and Alcohol programs. This is listed in the "Other" category.

Audit Risk Compliance & Finance Committee



Marilyn Kearney

The Audit Risk Compliance and Finance Committee (the Committee) met regularly throughout the year to review monthly financial reports and to monitor the management of risk and compliance issues within WHL. The Committee Chair is Board Treasurer Marilyn Kearney, with members CEO Judy Line and Accountant, Jeimbra Shiells,

The Audited Financial Report to the end of the financial year 2008/09 shows a deficit of \$13,607. A positive variance of \$74,196, compared to an anticipated budget deficit of \$57,339. The budget deficit forecast was based upon costs associated with the office relocation and anticipated organisational growth during the 2008/09 financial year. Efficient processes and targeted funding have enabled WHL to achieve the desired strategic goals while still being able to report a better than forecasted result.

The Committee has continued to monitor the Risk profile in line with our growing responsibilities and management reporting requirements for maintaining our accreditation as a Housing Provider. Regular reports are provided to the Board on an ongoing basis following annual review.



Jeimbra Shiells

In addition to the Budget and reporting processes the Committee continued to ensure that effective management practices are in place to ensure compliance with regulatory reporting requirements and the ongoing development of a range of indicators incorporated into the monthly financial reports.

I would like to extend my thanks to both Judy Line, Jeimbra Shiells and staff for their diligence and adherence to the frameworks established to ensure that WHL enjoys a high level of confidence in management reporting and performance for audit, risk, compliance and finance related matters.

I would also like to acknowledge the extensive work undertaken by the Committee and Board for the effective management of the organisation to ensure appropriate housing outcomes for our clients.

Marilyn Kearney

Chair, Finance Risk and Compliance Committee

Financial Statements

Directors' Declaration

The Directors of the company declare that:

1. The financial statements and notes, which comprise the balance sheet, income statement, statement of changes in equity and cash flow statement and a summary of significant accounting policies and explanatory notes, are in accordance with the Corporations Act 2001:
 - a. comply with Accounting Standards and the Corporations Regulations 2001; and
 - b. give a true and fair view of the financial position as at 30 June 2008 and of the performance for the year ended on that date of the company.
2. In the Director's opinion there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Directors

Director

Dated this 19th day of October 2009

Balance Sheet

Balance Sheet as at 30 June 2009

	2009 \$	2008 \$
Current Assets		
Cash and cash equivalents	477,451	487,234
Trade and other receivables	1,368	1,680
Other current assets	15,452	9,495
Total Current Assets	494,271	498,409
Non-Current Assets		
Plant and Equipment	54,456	8,725
Total Non-Current Assets	54,456	8,725
Total Assets	548,727	507,134
Current Liabilities		
Trade and other payables	144,796	129,127
Short-term borrowings	9,918	0
Unexpended grants	16,857	23,610
Employee benefits	60,013	53,386
Total Current Liabilities	231,584	206,123
Non-Current Liabilities		
Long-term borrowings	0	0
Non interest bearing liabilities	29,739	0
Long-term employee benefits	0	0
Total Non-Current Liabilities	29,739	0
Total Liabilities	261,323	206,123
Net Assets	287,404	301,011
Equity		
Retained earnings	287,404	301,011
Reserves	0	0
Total Equity	287,404	301,011

Income Statement

Income Statement for the Year ended 30 June 2009

	2009 \$	2008 \$
Revenues		
Rents	406,955	50,987
Recoveries	8,280	21,244
Other revenues from ordinary activities	43,637	20,902
Grants	1,144,785	1,069,939
Total Revenues	1,603,657	1,163,072
Expenses		
Administration	143,355	70,371
Client Costs	171,206	152,099
Depreciation	10,748	11,081
Insurance	256	1,919
Motor vehicle Expenses	67,172	50,848
Office Expenses	99,480	68,061
Property Costs	455,958	243,694
Salaries	647,976	538,211
Staff Support	1,189	818
Training	19,924	30,846
Total Expenses	1,617,264	1,167,948
Profit/(Loss) before income tax	13,607	4,876
Income tax expense	0	0
Profit/(Loss) Attributable to Members	(13,607)	(4,876)

Statement of Cashflows

Cash Flow Statement for the Year ended 30 June 2009

	2009 \$	2008 \$
Cash Flows from Operating Activities		
Receipts from grants, customers, etc.	1,574,798	1,266,590
Interest received	22,418	18,575
Interest paid	0	0
Payments to suppliers and employees	(1,579,810)	(1,239,282)
Net cash provided by (used in) operating activities	17,406	45,883
Cash Flows from Investing Activities		
Purchase of properties	0	0
Payments for capital works in progress	0	0
Payment for bond – office lease	(10,367)	0
Purchase of plant and equipment	(6,909)	(180)
Proceeds on disposal of property, plant & equipment	0	0
Net cash provided by (used in) investing activities	(17,276)	(180)
Cash Flows from Financing Activities		
Capital grants received	0	0
Proceeds from borrowings	0	0
Repayment of borrowings	(9,913)	0
Net cash provided by (used in) financing activities	(9,913)	0
Net increase in cash held	(9,783)	45,703
Cash at beginning of financial year	487,234	441,531
Cash at End of Financial Year	477,451	487,234

Independent Auditor's Report

PHILIP J DOWSLEY
CHARTERED ACCOUNTANT

To the members of women's housing limited

Report on the Financial Report

We have audited the financial report of Women's Housing Limited for the financial year ended 30 June 2009 which comprises the balance sheet, income statement, statement of changes in equity and cash flow statement, a summary of significant accounting policies, other explanatory notes and the directors' declaration.

The financial report includes the financial statements of the company for the financial year. The company's Directors are responsible for the financial report. We have conducted an independent audit of this financial report in order to express an opinion on it to the members of the company.

Our audit has been conducted in accordance with Australian Auditing Standards to provide reasonable assurance whether the financial report is free of material misstatement. Our procedures included examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report, and the evaluation of accounting policies and significant accounting estimates. These procedures have been undertaken to form an opinion whether, in all material respects, the financial report is presented fairly in accordance with Accounting Standards and other mandatory professional reporting requirements in Australia and statutory requirements so as to present a view which is consistent with our understanding of the company's financial position and performance as represented by the results of its operations and its cash flows.

The audit opinion expressed in this report has been formed on the above basis.

Independence

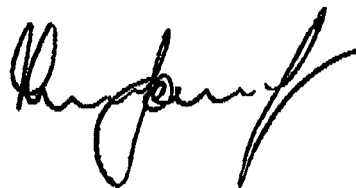
In conducting our audit, we followed applicable independence requirements of Australian professional and ethical pronouncements and the Corporations Act 2001.

In accordance with ASIC Class Order 05/83, we declare to the best of our knowledge and belief that the auditor's independence declaration, provided to the directors of Women's Housing Ltd on 19th October 2009, has not changed as at the date of providing our audit opinion.

Audit Opinion

In our opinion, the financial report of Women's Housing Limited is in accordance with:

- a. the Corporations Act 2001, including:
 - i. giving a true and fair view of the company's financial position as at 30 June 2009 and of its performance for the year ended on that date; and
 - ii. complying with Accounting Standards in Australia and the Corporation Regulations 2001; and
- b. other mandatory professional reporting requirements.



Philip J Dowsley
2/35 Cotham Road Kew Vic 3101
Dated this 19th day of October 2009

Liability limited by a scheme approved
under Professional Standards Legislation

Acknowledgements

Women’s Housing Futures Inaugural Conference

Holly Mullaney	Sector Development Officer, CHFV	Conference Organiser
Maree Davenport	Director, Phoenix Public Affairs	Conference MC

Conference Sponsors

Victorian Office of Housing
Flinders University Adelaide SA
mecu Ltd
Melbourne Citymission
Housing Choices Australia
St Vincent de Paul Aged Care & Community Services
Loddon Mallee Housing Services Ltd
The Housing Registrar

Conference Presenters and Facilitators

The Hon. Tanya Plibersek MP	Minister for Housing and the Status of Women
Brian Pound	Executive Officer Community Housing Federation of Victoria
Nazha Saad	Chief Executive Officer St George Community Housing NSW
Dr Owen Donald	Chairman, National Housing Supply Council
Monique Sasson Wakelin	Director Wakelin Property Advisory
Radley de Silva	Deputy Executive Director Master Builders Association
Gil King	Regional Executive Director, HIA Victoria
Caryn Kakas	Executive Director Residential Development Council (PCA)
Karen Janiszewski	Director, Urbanxchange
Ludo McFerran	Project Officer Australian Domestic Violence Clearing House and Consultant to NSW Older Women’s Network
Dr Selina Tually	Research Fellow, Flinders Institute for Housing, Urban and Regional Research, Flinders University SA
Margaret Crawford	Director of the Victorian Office of Housing
Fleur Bitcon	Sunday Herald Sun Columnist
Steve Bevington	Managing Director, Community Housing Limited
Dr Shelley Mallett	General Manager, Research and Social Policy Melbourne City Mission
Anne Laffan	Tenancy Worker, St Kilda Community Housing Limited

Research

“Women in the Community Housing Sector: Building a Workforce for the 21st Century”
A scoping study by Dr Selina Tually Research Fellow with Kaye Hampton, FIHURE and
Marg Osborne, WHL

Sponsored by the Housing and Community Building Section, Victorian Office of Housing and
Women’s Housing Limited

WHL Strategic Focus

Philanthropic Support

The R.E. Ross Trust

Consultants

David Osborn	Director, Pelorus Solutions Pty Ltd
Karen Janiszewski	Director, Urbanxchange Pty Ltd

WHL Organisation Support

Janet Horn	Volunteer
Brendan Mills	Board Executive Assistant

Featured pattern developed using artwork by Ok-Hean Chang

Designed and produced by

motto

DESIGN • PRINT • DISPLAY

level 2, unit 6
383 smith st. fitzroy 3065
p: (03) 9419 3033 f: (03) 9419 3133
e: sales@mottogroup.com.au

Service Principles



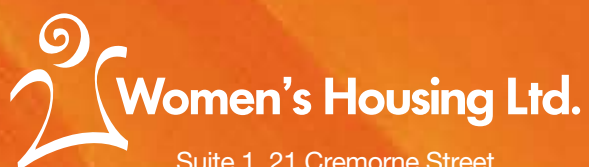
Patrizia Archivio

WHL is committed to the following principles in all that it does:

- safe and secure housing is a right afforded to all women.
- service provision will be culturally appropriate and accessible to all women
- self determination, respect and dignity underpin all service delivery activities
- a feminist philosophical framework that acknowledges the need for gender specific housing
- collaboration and partnership with key stakeholders on issues of strategic importance to homeless women
- transparent accountability in effective and efficient operations
- commitment to continuous quality improvement



Kayla Ta



Suite 1, 21 Cremorne Street

Cremorne VIC 3121

Ph: (03) 9412 6868

Fax: (03) 9415 6511

www.womenshousing.com.au

