





# Women's Housing Ltd.

**Our Progress**  
Annual Report 2010

**Our Goal**  
Becoming a Registered  
Housing Association

**Our Vision**  
All women will have safe, secure,  
affordable housing choices

**Our Purpose**  
Effective provision of specialist  
housing services

**Our People**  
Board, Staff & Volunteers

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# Chairperson & Chief Executive Officer Report



Judy Line

This year has seen Women's Housing Limited significantly expand our horizons with the incentive of Federal Government Nation Building program enabling an escalated pursuit of our five year growth strategy. Through the combined efforts of our staff, the Board, consultants and with the support of the Office of Housing, we were successful in gaining funding to build 4 new affordable housing projects that comprise 96 units. This spurred all on, in a fast learning curve, to meet our increased responsibilities and to deliver an expanding service to our clients.

August 2010 marks the second year in implementing our strategic directions with achievements in securing management of additional properties, increasing the profile for women's housing issues, acquiring and developing property assets, submission of intent to become an Affordable Housing Association, responding to homelessness and supporting women exiting prison, as outlined in this report.

Staff and the Board have taken every opportunity to build their capacity, skills, knowledge and to create relationships reflecting the best practice of a mid-size property development company and in preparation to become a viable registered housing association. This has seen WHL progress from the purchase of turn-key projects from established builders, through management of developers building to a WHL design brief, to full management of the planning and construction by an external builder on land acquired in the open market.

Development of WHL policy and procedures to ensure effective governance and operations includes an Asset Management Strategy, Development Management Strategy and a Treasury Policy. The Board has undergone a review of the WHL organisational structure and will present a new constitution to the 2010 Annual General Meeting for approval.

WHL is a successful community housing provider with a specialist focus on women, effectively combining flexible funding models with local knowledge and support services to create innovative responses to the housing needs of our clients.

We would like to acknowledge the significant contribution of Jean Nankin as WHL Board member for three years, whose expertise in property development ensured that the organisation was well grounded and positioned to engage in our growth planning and execution. We were pleased to welcome Narelle Kossatz as a new member whose experience and knowledge has added to the Board capacity. We congratulate Victoria Triggs on becoming a graduate of the Australian Institute of Company Directors.



Livia Carusi

We thank all Board members, staff, our volunteer and the organisations who partner with us to enable the continual improvement in services to our clients and the active pursuit of our goals. We look forward to another exciting year of growth and development in Women's Housing Limited contribution to social housing in Victoria, dedicated towards meeting the needs of women and women and children.

**Livia Carusi - Chair**  
**Judy Line - CEO**

# Women's Housing - Rationale and Role

All women have the right to safe, secure, affordable housing choices, which is the focus of Women's Housing Limited mission.

While the impact of the financial crisis affects all, Women's Housing Limited 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. This is clearly being reflected in the increased demand for our services and length of transitional tenancies over the past year.

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

- Are more concentrated in public and private rental in areas of higher housing stress
- They are more likely to assume the primary carers role after divorce and,
- 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.

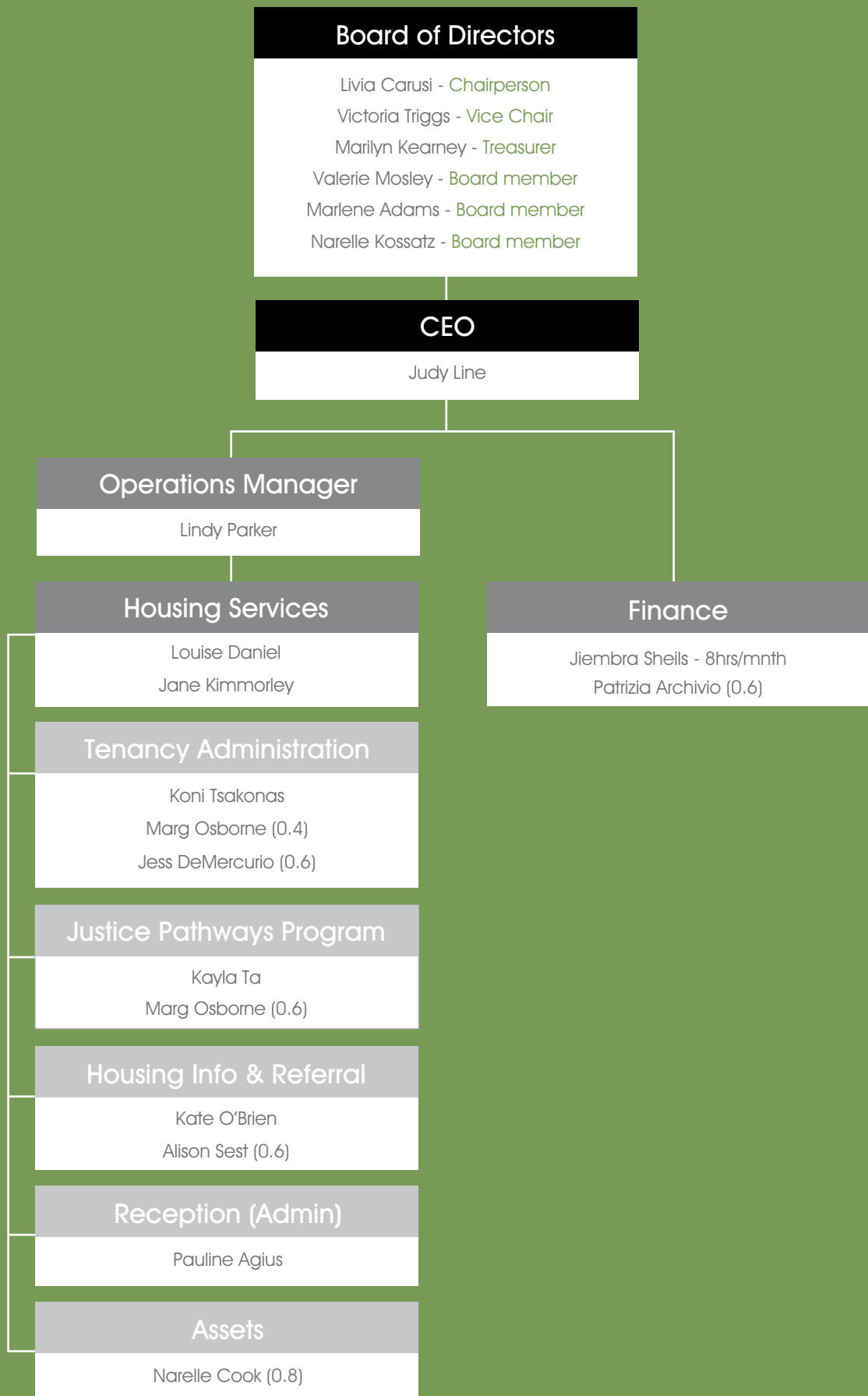
The significance of WHL work is reflected in our client feedback, such as:

*"I have cried with joy so many times"*

*"..for my children to be able to have friends over, to have our own beds and to have space and to have security"*

# Women's Housing Limited Organisational Chart

30 June 2010



# Strategic Focus and Progress

In August 2008 Women's Housing Limited established a five year growth strategy, in order to best 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 an Affordable Housing Association (AHA).

The 2010 to 2015 Women's Housing Limited Business Plan extends the emphasis on key strategic foci of: securing additional properties to manage; acquire and develop property assets; building a profile for women's housing issues; responding to homelessness; and migration to Association status.

## Securing additional properties to manage

Women's Housing Limited (WHL) is continuing to grow a robust, diverse and balanced housing management portfolio, which now encompasses:

- 110 Transitional properties
- 5 Rooming Houses that accommodate 70 mixed gender tenancies, in conjunction with Wombat Housing Support Services
- 7 detached Units (owned)
- 12 detached units managed under the Housing Provider Framework
- secured rights to manage a 45 unit rooming house in Mount Martha.

Women's Housing Limited intention is to secure further properties to manage in partnership with other government and non-government agencies as opportunities arise; and a Housing Services Manager has been appointed.

## Acquire and develop property assets

Women's Housing Limited plays 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.

In 2009, Women's Housing Limited was successful in our bid to build new housing projects under the Nation Building initiative. Projects in progress during 2010 include an 8 unit development at Rokewood Crescent, Meadow Heights and a 49 unit development at Corbie Street, Benteigh. Investigations to spot purchase suitable properties before December 2010 are also proceeding.

A development brief was prepared to ensure that building 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 have been chosen to provide environments that are safe for women and children, with access to public open space, employment, public transport, infrastructure and services.

Women's Housing Limited, with assistance of The R. E. Ross Trust, appointed a Housing Project Development Manager on a retainer basis.

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

## 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.

Following on from the successful Women's Housing Futures Conference August 2009 and the launch of the commissioned research report "Women in the Community Housing Sector: Building a Workforce for the 21st Century" at the National Housing Conference November 2009, WHL conducted a workshop session to commence planning for a national conference initiative to be held in 2011.



Women's Housing Limited was invited to make a submission to and give evidence to the Victorian Parliamentary Inquiry into the Adequacy and Future Directions of Public Housing in Victoria. WHL was also invited by a government department to develop a proposal for the creation and piloting of a 'women in the housing and community sector' mentoring program.

Women's Housing Limited is a contributor to peak sector bodies, such as Community Housing Federation of Victoria (CHFV) and Power Housing Australia.

## Responding to homelessness

In July 2009 Women's Housing Limited attained accreditation for three years as a Homelessness Assistance Supported Service, meeting all HASS standards and participates in a continuous quality improvement program on an ongoing basis. The Review Report stated 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."

In acknowledgement of the effectiveness of, and an increased demand for Women's Housing Limited Corrections Transitional Housing Program services, the Department of Justice has provided funding for a WHL Justice Pathways Manager and to provide higher level tenancy services to women residing in our transitional housing.

## 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 is building a detailed business case as the basis for an application. This process includes updating of policies and procedures, documenting an Asset Management strategy, a Risk Management plan, a Treasury policy, Limits of Authority and 25 year financial projections. This has also involved a review of the Women's Housing Limited Constitution, organisational structure and Governance model. A Chief Financial Officer position has been established and an Assets Manager has been appointed.

# Governance

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 April 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 Board committees of Governance; Audit, Risk, Compliance & Finance; and Project Control Group 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 **development of the organisation** in the context of the WHL growth strategy is an important **focus for the Board** and workshops on Financial Risk Management resulting in the WHL Treasury Policy, and on Structure and Governance were undertaken with external facilitators.

The **Board** recognises the value of participating in **professional development** to support continuous improvement. Board members attended programs including The National Housing Conference; Community Housing Federation Australia inaugural conference; Department of Human Services 'IWD Women in Housing' seminar; PowerHousing Australia 'Sustainability Conference'; Community Housing Federation Victoria 'Nation Building for Community Housing' forum; The 5th Annual Housing Congress; Leadership Victoria/SACS Leadership Breakfast; Australian Institute Company Directors 'Not-for-profit mergers' Directors Briefing and the Better Boards Conference.

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](http://www.womenshousing.com.au)

All **Board members** are non-executive directors and receive no remuneration for their services. The current constitution specifies that there must be at least 3 but not more than 12 elected Board members, with quorum being ½ of members plus one.

# 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	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. Graduate 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 Audit, Risk Compliance & Finance Committee. Member Project Control Group.	As a board member, ensure the objectives and strategic directions of the WHL Board and as Chair of the Audit, Risk, Compliance & Finance Committee responsible for the integrity of WHL financial policy and reporting requirements.
Valerie Mosley	BS Business Education University of Houston (USA) Leadership Victoria Associate.	Board member Chair Project Control Group	As a board member, ensure the objectives and strategic directions of the board and as Chair of the Project Control Group ensure the integrity of WHL property development plan.
Marlene Adams	Bachelor of Commerce (Melbourne) Bachelor of Education (La Trobe) Leadership Victoria Associate	Board member, Member Project Control Group	As a Board member, ensure the objectives and strategic directions of the Board.
Narelle Kossatz	Bachelor of Laws (Hons) (Monash) Bachelor of Science (Monash) 1999 – Admitted as a solicitor of the Supreme Court of England and Wales. 1997 -Admitted as a solicitor of the High Court of Australia and as a barrister and solicitor of the Supreme Court of Victoria.	Board member, Member Project Control Group	As a Board member, ensure the objectives and strategic directions of the Board.

# Biographies



## Livia Carusi (Chair)

Livia Carusi is employed by the Salvation Army East Care Network as the Regional Manager of the organisational development and capability unit.

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 and Training.



### Marilyn Kearney (Treasurer)

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 23 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 CEO Roundtable looking at contemporary issues in leadership and management of large public and private sector organisations. Marilyn is also a member of the Monash University, Faculty of Business and Economics, School of Management Advisory Board which provides advice and direction to the faculty for the development of programs that meet industry needs.



### 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 business unit manager for the Metro North area, with Dennis Family Homes. A family managed company that has 45+ 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.



## Narelle Kossatz

Narelle Kossatz is the Senior Legal Officer for the renewable energy company Energy Matters. She is a solicitor with 14 years' post qualification experience, having practised both here and in the UK. Narelle specialises in managing legal risks, in particular in relation to major projects and commercial transactions. She drafts and negotiates complex agreements, providing practical real world advice and assisting senior management and key stakeholders in managing risk exposures whilst achieving successful commercial outcomes.

# Women's Housing Limited Project Control Group

The Women's Housing Limited Project Control Group (PCG) was established as a Board committee in September 2009 with key objectives to:

- consider any property development opportunity referred by the Board;
- review all contracts and proposals relating to development projects and visit proposed sites;
- ensure that business cases for projects demonstrate both current capacity and a viable property development plan;
- ensure that the Board and CEO understand the financial and market risks associated with each project;
- ensure reliability, integrity and quality of information, documents and resources regarding property development projects.

The PCG is chaired by Valerie Mosley with members Marlene Adams, Marilyn Kearney, Narelle Kossatz and Judy Line, CEO. The group has met regularly prior to monthly Board meetings through to September 2010. The committee has engaged external specialist consultants as required and I thank, in particular, Karen Janiszewski and David Osborn for their expert advice regarding issues associated with the purchase of properties within the guidelines of the Office of Housing as well as the preparation of unit development proposals.

The PCG has assisted the WHL Board and staff in making significant progress towards the key deliverables of implementing a substantial development plan to grow the WHL stock portfolio and to be on track to complete building projects to occupancy stage.

**Valerie Mosley**  
Chair, Project Control Group







# Operational Report

What an exciting year for Women's Housing and what a busy year!

Women's Housing have been active participants in the roll-out of the Opening Doors Framework in Victoria. We are represented on the Opening Doors Implementation Reference Group, the Eastern Region Local Area Service Network, the Northern Region Local Area Service Network and Corrections and have assisted in the development of the Resource Register.

Participation has prompted us to review and revise practices throughout the year and this has required an enormous commitment from the organisation.

Women's Housing developed an "Inclusive Communities Strategy" that will be implemented across the Housing Services area. This strategy identified viable partnerships within other sectors of the community that can be drawn upon to build strong communities within our developments. The strategy provides partnerships in areas of employment, training, skills and well-being.

This process also assisted us to reflect on the way in which we operate, and so as an extension of this philosophy of developing strong communities, we entered into a key partnership with Cleanforce, a social enterprise within WISE Employment. We now utilise the services of the Cleanforce team for our own office and for some of our properties. We expect to develop further partnerships with other social enterprises in the future.



Lindy Parker

Another of the partnerships formed has been with the Benjamin Andrews Footpath Library. This partnership has seen the distribution of new books to our Rooming Houses and a library of books is also stored at Women's Housing for distribution to our tenants upon request. This partnership came about from the request of two tenants who had viewed a television program about this service in NSW. One of these tenants sought out the agency via the Internet and established a relationship on behalf of Women's Housing.

Women's Housing was successful in securing additional funding from the Office of Corrections through the Justice Pathways Program and this will allow us to employ additional resources for the team in 2010/2011.

I would like to thank our partner organisations. Your partnerships enrich us and allow us to offer a better service to our clients. The partnerships we have established with other services across the state enable us to provide a more holistic service to our tenants.

Most importantly, I would like to thank the team at Women's Housing for their passion and dedication to the work that we do. I would like to acknowledge the innovative and professional manner in which they work in an environment of increasing demand and limited resources.

The commitment of the former Labour Government to community housing through the release of funds to the Nation Building - Economic Stimulus Plan was welcomed by Women's Housing and we hope that the future Labour Government will continue supporting the community housing sector.

*"I found my worker to be very respectful towards me – which was a nice feel for all!"*

**Lindy Parker - Operations Manager**

# Tenancy Administration - Transitional Housing Report

Koni Tsakonas, Marg Osborne and Jessica De Mercurio managed 110 properties and exited 53 tenants. Women's Housing can take pride in the high level of service delivery offered to tenants. Good partnerships with the supporting agencies have ensured that there were 191 tenancies throughout 2009/2010.

*"My worker from Women's Housing was very patient and very understanding of my situation."*

The private rental market has not improved in 2010 and therefore the only real exit option

for many of Women's Housing's tenants is to move from their transitional housing into either public housing or community housing. The average tenancy in transitional housing has continued to lengthen with an average tenancy increasing from 12 months in June 2009 to 17 months in June 2010.

All properties are inspected twice per year to ensure a good standard of housing for all tenants.

*"The staff are always understanding, patient and willing to help."*

TENANCY ADMINISTRATION	2010	2009	2008
Transitional Properties in management at June	110	104	108
Tenants Exiting during the year	53	79	101

#### Tenants exiting to:

Public Housing	29	41	44
Community Housing	2	3	1
SAAP/Other THM	8	9	13
Private Rent/Board	6	18	29
Institution	4	3	2
No Information	8	5	12
<b>Total</b>	<b>57</b>	<b>79</b>	<b>91</b>



Koni Tsakonas



Marg Osborne



Jess DeMercurio

# Housing Information & Referral

Women's Housing has contributed to the implementation of the Opening Doors Framework within Victoria. We have also participated in the Practitioner Advisory Group and the testing of the Resource Register and we are a member of the North, West and Eastern Local Area Service networks.

In 2010 the HIR team had 5,780 client contacts and delivered \$171,639 in Housing Establishment Funds to individual women who were experiencing a housing crisis.

*"I would like to thank you and your team in regards to the financial assistance granted to me. It was overwhelming and I shall not forget this kindness. Know that this was a great decision."*

Fewer assists were made this financial year as a result of higher rents and the longer periods of short term accommodation required in order to adequately assist each woman in any meaningful way.

HOUSING INFORMATION & REFERRAL EXPENDITURE	2010		2009		2008	
	Clients Assisted	\$	Clients Assisted	\$	Clients Assisted	\$
Short Term Emergency Accommodation	134	37,345	135	30,002	126	21,685
Retrieval/Storage of Personal Belongings	65	14,176	56	12,481	58	10,777
Rent Arrears	213	77,192	256	68,840	232	64,368
Rental in Advance	127	38,661	210	56,306	182	48,923
Furniture / Whitegoods	18	4,265	14	3,173	26	4,977
Other	-	-	3	1,283	-	-
<b>Total</b>	<b>557</b>	<b>171,639</b>	<b>674</b>	<b>172,085</b>	<b>624</b>	<b>150,730</b>

CLIENT CONTACTS	2010	2009	2008
Clients assisted with HEF funds	557	674	624
Tenant Contacts	2,119	4,098	4,708
Other Client Contacts	3,104	2,705	1,481
<b>Total Client Contacts</b>	<b>5,780</b>	<b>7,477</b>	<b>6,813</b>

# Justice Pathways Program

The Justice Pathways Program has continued to grow over the last year. The number of women imprisoned has significantly increased and both the Dame Phyllis Frost Centre and Tarrengower Prison have increased their bed capacity as a result.

Our partnership with Corrections Victoria has grown stronger. Their newly developed Housing Unit has enabled dedicated staff to work with key stakeholders on the current housing crisis for people exiting prison. Through funding we obtained from Corrections Victoria we were able to employ an additional staff member. We welcome Calista Zagorski to the team, she will provide housing information and referral outreach to the Victorian women's prisons.

Women's Housing has also allocated 5 transitional properties to the Corrections Victoria Housing Project (CVHP) with the total aim of securing 8 nomination rights by the end of the current financial year. Marg Osborne has been appointed to the additional role of Community Development Worker to provide programs and services, based on the inclusive communities' framework, to Justice Pathways clients.

Corrections Victoria has also provided capital funding to Women's Housing and we are currently working on projects to develop 4 new properties for the Corrections Victoria Housing Project.

Corrections Victoria has additionally allocated brokerage funding of \$60,000 to the Justice Pathways Program to assist a total of 30 women in securing stable long term housing and temporary accommodation. This has received positive responses from the Justice Pathways clients.

The number of contacts for the year was 3,700, and the total amount of Housing Establishment Funds (HEF) utilised for the Justice Pathways Program was \$20,856.

The substantial increase in HEF usage reflects the worsening housing crisis. Clients were often unable to access further financial assistance from their local homelessness agency after an initial HEF assistance and therefore remained at extreme risk of primary homelessness

CHPI HEF	2010	2009	2008
Total Financial Assistance	20,856	9,186.20	9,682.20
<b>Type of Assistance</b>	<b>Number of Clients</b>		
Crisis Accommodation	47	14	34
Rental in Advance	11	9	1
Rent Arrears	3	2	4
Storage / Removalists	1	5	1
Whitegoods	5	2	0
<b>Total</b>	<b>67</b>	<b>32</b>	<b>40</b>

Clients who exited prison during the year	128	113	104
<b>Clients exited to:</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>
Designated Properties for Correction	5	10	10
Other THM	2	12	19
Crisis	13	15	13
Public Housing	4	4	1
Community Housing	1	1	1
Home Detention	0	0	3
Supported Housing	1	1	1
Family	36	37	28
Friends	13	13	7
Caravan Park	3	0	3
Rooming House / Hotel	8	9	4
Motel	30	4	10
Private Rental	8	5	3
Other	4	2	1
<b>Total</b>	<b>128</b>	<b>113</b>	<b>104</b>



All images - Tangerine Court, Mt. Martha

# Housing Services

Housing Services has had an exciting year with the highlight being the completion of our first property funded under the Federal Government Nation Building Stimulus Package.

The eight 2 storey units in Meadow Heights have been allocated to women who have strong links to the Meadow Heights area and have struggled in the private rental market.

***“Financially, philosophically and statistically it is rewarding to meet all our targets”.***

Feedback from our new tenants affirms Women’s Housing Ltd’s commitment to the provision of quality long term, affordable housing that is well connected to services and employment.

***“it happened so fast, I couldn’t believe it. Women’s Housing Ltd has helped me out so much. I thank them from the bottom of my heart”***

In the coming months, Women’s Housing will be expanding the long term housing portfolio by over 100 tenancies across Victoria to include Mt Martha, Berwick, Meadow Heights and Brighton.

The Housing Services team welcomes two new team members in July, Ellie Flutey and Cheryl Farrar. Both Ellie and Cheryl come to Women’s Housing with considerable experience in the community housing sector.

The development of the Women’s Housing Inclusive Community Strategy has been the focus of the operations and housing services area over recent months.

Women’s Housing has taken a holistic approach to developing inclusive communities across its portfolios and has developed partnerships around personal support, local community, employment, training and development, education, health and financial management.

Our aim is to provide tenants with social, local and financial benefits, reducing those disadvantaged by low income, isolation, lack of education and poor health.

Our Community Development Program managed through a unique partnership with Wombat Housing and Support Services, has continued to grow and develop. 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 opportunities for training and employment.

This year, residents have had the opportunity to participate in a variety of activities such as Wicked – excursion to the theatre, hairdressing, pampering day, exercise classes, day trip to the Dandenong Ranges, cooking classes, Christmas lunch, Melbourne Zoo excursion, movies, healthy lifestyle workshop, belly dancing, excursion to the Titanic exhibition, arts and crafts.

Women’s Housing would like to extend our appreciation to Wombat Housing & Support for their ongoing support and excellence in providing service to the residents.

**Louise Daniel -  
Housing Services Manager**



Louise Daniel

# Audit Risk Compliance and Finance Committee

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, Jiembra Sheils.

The Audited Financial Reports to 30 June 2010 show the following results which are significantly changed from the 2009 audited outcome due to the success of Women's Housing Limited in obtaining Nation Building Funding from the Commonwealth Government. The EOY result includes income in advance for some of the projects that will be rolled out during 2010/11.

Statement of Comprehensive Income - \$2,049,078. Statement of Financial Position - Total Equity - \$2,336,482. Statement of Cash Flows - Cash and cash equivalents at the end of the financial year \$6,866,878

Organisational Growth has continued at an accelerated pace with staff development matching expectations in managing the Treasury Policy adopted by the Board to ensure effective governance for WHL borrowings as the Nation Building Development Program continues to be rolled out.

We have also grown the Rooming House Program to widen the program in the metropolitan area. This is an effective and financially positive program for WHL adding to our financial performance and health more generally.

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.

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, Jiembra Sheils 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, Audit Risk Compliance and  
Finance Committee**

**Jiembra Sheils - Accountant**



Jiembra Sheils



Marilyn Kearney



# Financial Statements

Women's Housing Limited  
ACN: 080 116 883  
Directors' Declaration

The directors of the entity declare that:

1. The financial statements are set out in accordance with the Corporations Act 2001:
  - (a) comply with Australian Accounting Standards; and
  - (b) give a true and fair view of the financial position as at 30 June 2010 and of the performance for the year ended on that date of the entity.
2. In the directors' opinion there are reasonable grounds to believe that the entity 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



Livia Carusi

Dated this 30th day of August 2010

# Balance Sheet

Statement of Financial Position as at 30 June 2010

	2010 \$	2009 \$
<b>Current Assets</b>		
Cash and cash equivalents	6,866,878	477,451
Trade and other receivables	258,392	1,368
Financial Assets	1,850,000	-
Other current assets	13,920	15,452
<b>Total Current Assets</b>	<b>8,989,190</b>	<b>494,271</b>
<b>Non-Current Assets</b>		
Property, plant and equipment	4,434,394	54,456
<b>Total Non-Current Assets</b>	<b>4,434,394</b>	<b>54,456</b>
<b>Total Assets</b>	<b>13,423,584</b>	<b>548,727</b>
<b>Current Liabilities</b>		
Trade and other payables	10,954,252	161,653
Borrowings	10,905	9,918
Short term provisions	69,602	11,467
<b>Total Current Liabilities</b>	<b>11,034,759</b>	<b>183,083</b>
<b>Non-Current Liabilities</b>		
Borrowings	21,811	29,739
Long-term provisions	30,532	5,520
<b>Total Non-Current Liabilities</b>	<b>52,343</b>	<b>35,259</b>
<b>Total Liabilities</b>	<b>11,087,102</b>	<b>218,297</b>
<b>Net Assets</b>	<b>2,336,482</b>	<b>330,430</b>
<b>Equity</b>		
Retained earnings	2,336,482	287,404
<b>Total Equity</b>	<b>2,336,482</b>	<b>287,404</b>

# Income Statement

Statement of Comprehensive Income  
for the year ended 30 June 2010

	2010 \$	2009 \$
Revenue	1,454,328	1,144,785
Other income	2,775,938	458,872
Depreciation and amortisation expense	(17,221)	(10,748)
Administration expense	(110,905)	(143,355)
Client costs	(170,203)	(171,206)
Insurance	(1,940)	(256)
Property costs	(515,823)	(455,958)
Project costs	(368,428)	-
Staff support	(499)	(1,189)
Salaries and benefits	(771,663)	(647,976)
Motor vehicle expenses	(66,199)	(67,172)
Training	(45,530)	(19,924)
Office expenses	(112,777)	(99,480)
Profit before income tax	2,049,078	(13,607)
Income tax expense	-	-
<b>Profit for the year</b>	<b>2,049,078</b>	<b>(13,607)</b>
<b>Other comprehensive income:</b>		
Net gain on revaluation of non-current assets	-	-
Net (loss)/gain on revaluation of financial assets	-	-
Other comprehensive income for the year	-	-
<b>Total comprehensive income for the year</b>	<b>2,049,078</b>	<b>(13,607)</b>
<b>Profit attributable to members of the entity</b>	<b>2,049,078</b>	<b>(13,607)</b>
<b>Total comprehensive income attributable to members of the entity</b>	<b>2,049,078</b>	<b>(13,607)</b>

# Income Statement

Statement of Cash flows  
for the year ended 30 June 2010

	2010 \$	2009 €
<b>Cash Flows from Operating Activities</b>		
Receipts from grants, customers, etc.	10,707,420	1,574,798
Payments to suppliers and employees	(2,076,813)	(1,579,810)
Interest received	127,884	22,418
<b>Net cash provided by/(used in) operating activities</b>	<b>8,758,491</b>	<b>17,406</b>
<b>Cash Flows from Investing Activities</b>		
Purchase of properties	(237,000)	(10,367)
Payment for refundable deposit	(258,000)	-
Payment for property, plant and equipment	(13,159)	(6,909)
Payment for held-to-maturity investments	(1,850,000)	-
<b>Net cash provided by/(used in) investing activities</b>	<b>(2,358,159)</b>	<b>(17,276)</b>
<b>Cash Flows from Financing Activities</b>		
Repayment of borrowings	(10,905)	(9,913)
<b>Net cash provided by/(used in) financing activities</b>	<b>(10,905)</b>	<b>(9,913)</b>
Net increase/(decrease) in cash held	6,389,427	(9,783)
Cash and cash equivalents at the beginning of the financial year	477,451	487,234
<b>Cash and cash equivalents at the end of the financial year</b>	<b>6,866,878</b>	<b>477,451</b>

# Independent Auditors Report

## PHILIP J DOWSLEY CHARTERED ACCOUNTANT

To the members of women's housing limited

We have audited the accompanying financial statements of Women's Housing Limited, which comprises the statement of financial position as at 30 June 2010 and the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year ended on that date, a summary of significant accounting policies and other explanatory notes and the directors' declaration.

## The Responsibility of the Directors for the Financial Statements

The directors of the company are responsible for the preparation and fair presentation of the financial statements in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the Corporations Act 2001. This responsibility includes designing, implementing and maintaining internal controls relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

## Auditor's Responsibility

Our responsibility is to express an opinion on the financial statements based on our audit. We conducted our audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the

financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial statements.

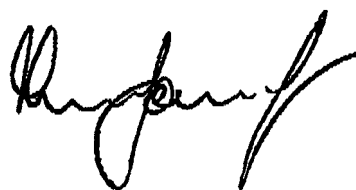
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

## Independence

In conducting our audit, we have complied with the independence requirements of the Corporations Act 2001. We confirm that the independence declaration required by the Corporations Act 2001, provided to the directors of Women's Housing Limited on 30 August 2010, would be in the same terms if provided to the directors as at the date of this auditor's report.

## Auditor's Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of Women's Housing Limited as at 30 June 2010, and its financial performance and cash flows for the year then ended in accordance with the Corporations Act 2001 and the Australian Accounting Standards (including Australian Accounting Interpretations).



Philip Dowsley  
**Chartered Accountant**  
**Level 2, 35 Cotham Road Kew Victoria 3101**  
**Dated this 30th day of August 2010**

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# Our People - Volunteers, Staff and Board



Janet Horn



Kate O'Brien



Kayla Ta



The WHL Board



Alison Sest



Narelle Cook



Patrizia Archivio



Pauline Agius

# Acknowledgements

## Women's Housing Ltd Strategic Focus

### Philanthropic Support

The R.E.Ross Trust

### Victorian Government

The Hon. Richard Wynne, MP  
Margaret Crawford  
Anthony Hardy  
Felicity Munt

Minister for Housing  
Director, Office of Housing and staff  
Director, Housing Registrar and staff  
Manager Housing Program, Corrections Victoria and Staff

### Consultants

David Osborn  
Karen Janiszewski  
Joseph Connellan  
Chris Arnold  
Maree Davenport  
Anna Dutton  
Murray Baird  
Libby Klein  
Chris Guiney  
Jane Hodder  
Steve Robinson  
Eric Choo  
Stephen Cheesewright  
Corey Slykerman  
John Mumme

Director, Pelorus Solutions Pty Ltd  
Director, Urbanxchange Pty Ltd  
Director, MC Two Pty Ltd  
Director, Equeltaux Pty Ltd  
Director, Phoenix Public Affairs  
Director, Bower Architecture Pty Ltd  
Principal, Moores Legal  
Senior Lawyer, Moores Legal  
Davis Langton  
Partner, Freehills  
Senior Associate, Freehills  
Senior Lawyer, Moores Legal  
Director, Risk Advisory Services, KPMG  
Associate Director, Risk Advisory Services KPMG

## Women's Housing Ltd Organisational Support

Steve Maher  
Steven Lynch

CEO, Wombat Housing & Support Services and staff  
National Community Banking Manager, MECU Ltd

Janet Horn  
Brendan Mills

Volunteer  
Board Executive Assistant

Kate Davey

Lawyer, Middletons

## Women's Housing Ltd Annual Report Production

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## Women's Housing Ltd.

Suite 1, 21 Cremorne St, Cremorne VIC 3121  
Ph: (03) 9412 6868 Fax: (03) 9415 6511  
ABN 93080116883

[www.womenshousing.com.au](http://www.womenshousing.com.au)

