



ANNUAL REPORT 2012



Our Vision

All women will have safe, secure, affordable housing choices

Our Purpose

Effective provision of specialist housing services

Our Values

Respect, Communication, Innovation, Justice, Integrity

Our Progress

Outcomes achieved for the 2011-2012 strategic foci

Our People

Board, Staff and Volunteers

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Our office is on the Traditional lands for the Wurundjeri People of the Kulin Nation and we pay our respects to their Elders both past and present. We acknowledge their spiritual relationship to their country.

CHAIRPERSON AND CHIEF EXECUTIVE OFFICER REPORT



Livia Carusi
Chairperson

Women's Housing Limited (WHL) is committed to working for a just and compassionate society in which all women and children have their human rights afforded.

As an organisation we value the experiences of women and we strive to serve as an effective advocate to promote the human rights of women and children, more specifically the right to safe, secure affordable housing.

As an effective and leading advocate, we recognise the many partnerships that we have with stakeholders within the community housing sector, within government and within the private sector, all of whom are committed to improving the housing choices for women and children. We thank all our stakeholders for their commitment and support of Women's Housing.

2011 to 2012 has been marked by a period of continued growth and development on a number of fronts.

The Board of Women's Housing continued to facilitate and implement strategies to ensure an effective, robust and professional Governance system.

Such achievements have included:

- Board stability, commitment to the mission of the organisation
- Progression of a two year Board evaluation cycle
- Participation in industry specific forums, events, projects, including the involvement of the Vice Chairperson and the Operations Manager in the Housing Registrar Governance Project. This project was auspiced by the peak body, Community Housing Federation of Victoria and we thank our colleagues across Victoria for their insightful contributions
- Continued refinement of governance policy
- Input and direction in the development of the organisation's new website.
- Participation in professional development, thus adding to the existing knowledge base of the Board, with Doris Camilleri becoming a Graduate of the Australian Institute of Company Directors.
- In consultation with the staff and management of WHL, the Board developed and defined our values of Respect, Communication, Innovation, Justice and Integrity to align with our vision, purpose and principles.

The Board of Women's Housing expresses their appreciation for the commitment of WHL management and staff, in particular with regard to the successful outcome of the Homelessness Assistance Standards Accreditation Review in 2012 as well as the completion and delivery of two very significant affordable housing projects. This dedication is exemplified by Bianca Dullard who received the Power Housing Customer Service Award in March 2012. We also give particular thanks to our long standing volunteer Janet Horn.

Our Chief Executive Officer represented WHL at the International Housing Partnerships forum in Washington and together with the Project Manager presented at the Real Estate Agents Pacific Rim Conference.

In marking our 14th birthday and also in celebration of International Women's Day, the Board was delighted to extend an invitation to previous Chairpersons and Executive

Officers. The event provided an opportunity to give thanks for the individual and collective efforts and contributions made by these women. The occasion also provided an opportunity to reflect on our history, our growth as well as the future direction of Women's Housing Limited. In acknowledging the energy and commitment of these women, a key message of the event was the recognition and value of gender based housing and services for women and children.

As Chairperson and Chief Executive Officer, we are proud to present the 2012 Annual Report.

Livia Carusi
Chairperson

Judy Line
Chief Executive Officer



Judy Line
Chief Executive Officer

The importance of Women's Housing Limited endeavours is reflected in our tenant and client feedback:

"It was a huge sense of relief to be able to feel safe and secure and I was able to progress my life."
(Transitional Housing)

"WHL staff are very warm, friendly and most helpful. They appear genuinely concerned about my well-being and are very re-assuring. I feel most welcome and comfortable here. I appreciate the welcoming attitude and good atmosphere"
(Rooming Houses)

"On behalf of my family, I want to thank you sincerely for our beautiful new home. It is so wonderful how hard your organisation works to help so many people, I thank you and your team for all of your hard work and the difference you make in so many people's lives."
(Community Housing)

"Thanks you for listening and providing me with financial assistance."
(Women's Services)



WOMEN'S HOUSING LIMITED RATIONALE

Women's Housing Limited (WHL) focuses on human rights, particularly the basic rights of women (and their children) to housing, healthcare, education and employment.

Since our establishment in 1997, we've been listening to and validating women's experiences, and acting as their voice in the housing sector.

Putting women and children first

Our long history in this area has provided us with a specialised understanding of the needs of women. And it's our experience that women are particularly vulnerable to housing stress. This is driven by the fact that women's incomes are generally lower than those of men, which, in turn, is influenced by the gender wage gap, intermittent and part-time workforce attachment, as well as occupational segregation into lower income industries.

Women are also more vulnerable to changing social and market conditions. In particular, women's housing security and economic position is more likely to decline with divorce and separation. And as Australia's aged population, with its higher proportion of women increases, affordable housing is becoming an even more pressing issue.

Those who are most likely to experience housing stress include older women who are nearing retirement and have limited superannuation; women with disabilities; elderly women; indigenous women; women with young children who don't have access to childcare that enables them to be suitably employed; and women who are forced to leave their family home because of domestic violence.

Making women's housing more affordable

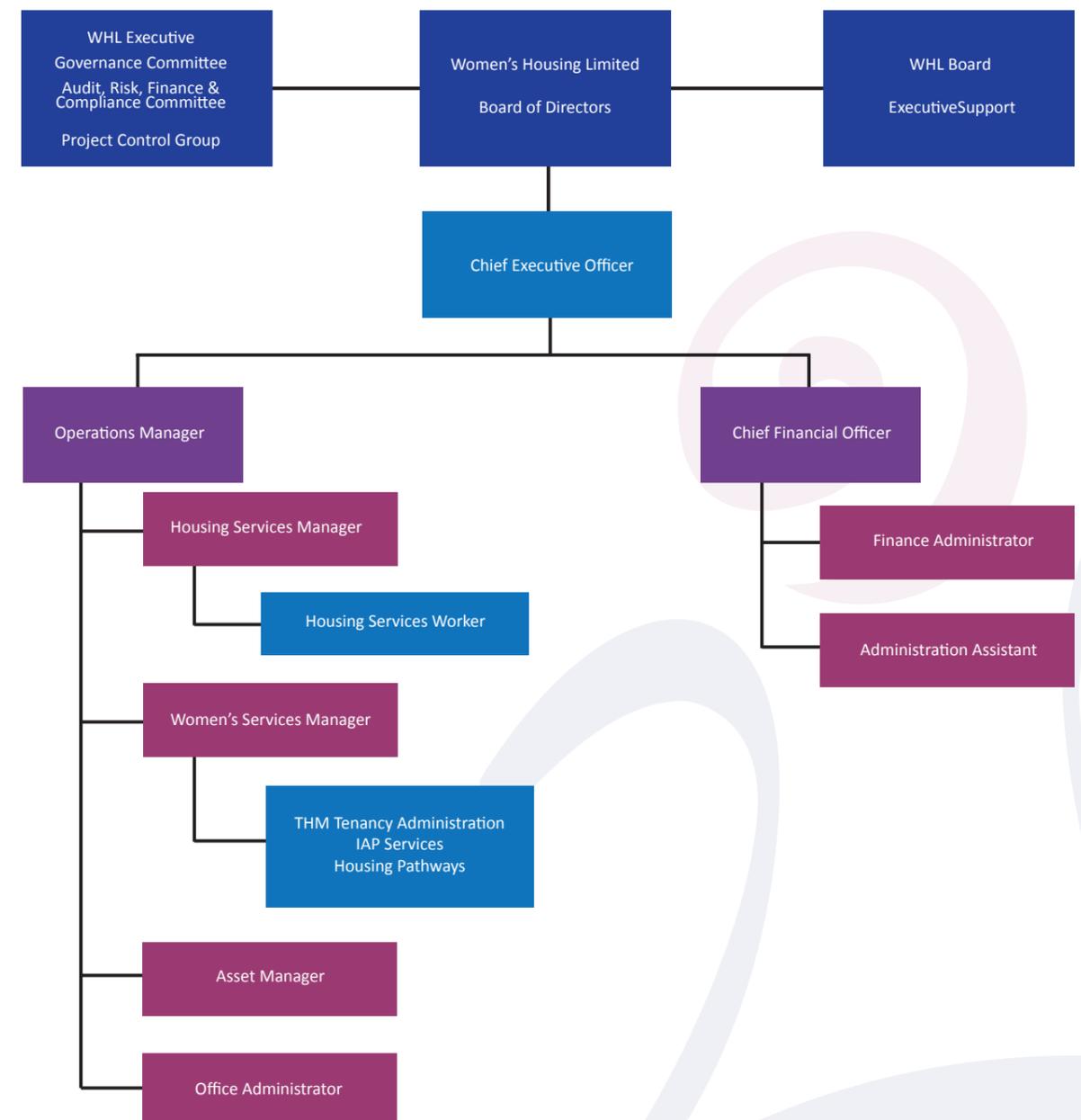
Since our foundation, WHL has developed a reputation for excellent practice as a transitional housing manager and provider of housing information and referral services for women. In recent years, we've also pursued a strategy to expand our activities into the development of affordable housing and in the management of long term housing.

Today, we are positioned to be a lead agency in the provision of women's specific housing and the delivery of aligned services. The key drivers for our services include contributing to the growth in and effective management of community housing stock, and advocacy for the housing needs of women and children.

Since 2007, WHL has sustained registration as a successful Housing Provider under the Victorian Housing Act. WHL successfully undertook the triennial review against the Accreditation standards with QICSA in April 2012.



WOMEN'S HOUSING LIMITED ORGANISATIONAL CHART



AS AT 30 JUNE 2012

2011 - 2012 STRATEGIC FOCUS AND PROGRESS

Women's Housing Limited strategic directions are established in our 2010 to 2015 Business Plan, in order to achieve our vision that all women will have safe, secure, affordable housing choices. The annual business plan 2011 to 2012 focussed upon continued growth of our housing program, enhanced Governance, migration to Housing Association Status and initiating a National alliance of women's housing organisations.

Affordable Housing Program

WHL has continued to expand and diversify our housing portfolio and our housing development capability.

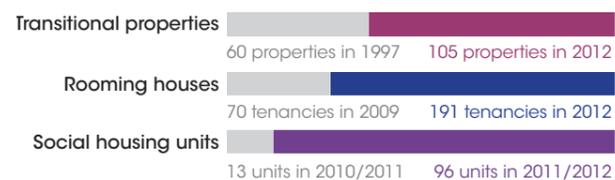
WHL has capitalised upon the \$20m funding received under the Nation Building Economic Stimulus Package to successfully develop four new affordable housing projects in Meadow Heights, Werribee, East Bentleigh and Bayswater.

These property developments became increasingly complex, progressing from the purchase of turn-key projects from established builders; to the management of developers' building to a WHL design brief, with the purchase of land and entry into a developmental agreement; onto the full management of the planning process and the construction of housing by an external builder on land that WHL acquired on the open market.

Key design and location features include: 6 star energy rating, building security with access to public transport, schools, health care facilities, shopping precinct, potential employment opportunities.

These are now fully tenanted, with the Bayswater completed and occupied two months ahead of schedule.

AFFORDABLE HOUSING PORTFOLIO: GROWTH AND DIVERSIFICATION



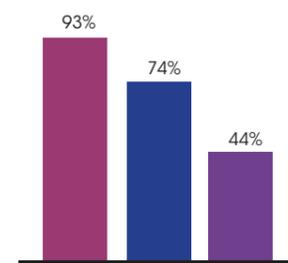
Our range of accommodation provided for tenants is exemplified by:

Bentleigh social housing comprises 49 one and two bedroom apartments accommodating female key workers or aged couples on long term tenure at discounted market rent (based upon eligibility criteria)

Mt Martha rooming house comprises 45 private rooms and large areas of communal facilities with access to established community infrastructure in a renowned village style atmosphere.

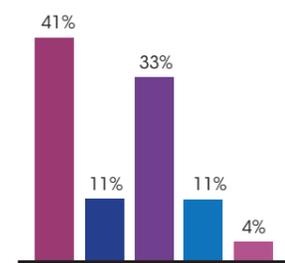
The profile of our tenants is reflected in these statistics for the Bayswater project:

BAYSWATER STATISTICS



■ Affected by family violence
■ Approved/pending approval from Office of Housing waitlist
■ Born in Australia

BAYSWATER - INCOME



■ Centrelink
■ Centrelink + maintenance
■ Centrelink + wage
■ Wage
■ Centrelink + spouse allowance

Expanded partnerships with support agencies and community organisations, such as education providers (pre-school to adult learning), local councils, and church parishes have provided a breadth of services and opportunities for self development and community engagement for our tenants and their children.

At the end of this period of significant growth, WHL has \$27m in property assets with a debt liability of \$4.9m, which is to be paid down over 20 years.

Governance

During 2011-2012 the Governance committee has lead the design and implementation of phase one of a two year Board evaluation process. This review aims to improve performance of the Board, its committees and the Directors.

Improvements to date include annual board planner, aligned committee annual planners, strategic focus of agenda, clear resolutions and action record for board and committee meetings and board and committee e-package of papers.

Expected benefits include enhanced leadership, greater clarity of governance roles and responsibilities, more efficient Board practice, improved strategic focus of decision making, maximising director engagement, assisting in director development, identify expertise to enrich Board composition. It will demonstrate greater accountability and assess the value added impact of the Board.

Affordable Housing Association Status

Whilst the Housing Registrar acknowledged our application for change of registration category as being of a high standard, the application for Housing Association status was refused. Should future opportunities arise, the Registrar indicated that WHL would be encouraged to reapply in that context.

National Women's Housing Alliance

WHL was pleased to initiate and host the inaugural National Women's Housing Meeting and Workshop, February 2012. This was followed by the Women's Housing Forum in May, hosted by YWCA Victoria and with an external facilitator. The National Women's Housing Alliance (NWAHA) was formalised in August, with a core objective to collectively advocate for the sufficient provision of affordable housing for all women, with an inaugural focus upon older women.

The NWAHA currently comprises: Women's Housing Ltd.; YWCA Victoria; Women's Property Initiatives; Women's Housing Association Inc. South Australia; Women's Housing Company Ltd. NSW; YWCA Australia and is deepening connections with the Federal Equality Rights Alliance. We thank our colleagues for their active participation.

Strategic Priorities for 2012/2013

- ▶ Strategic Plan: Three phases:
 - Organisational Review: enhancing resilience and sustainability
 - Leading social change: advocacy for women and children
 - Secure future growth and development opportunities
- ▶ Governance: Phase Two of Review
- ▶ Preparation for participation in the National Regulatory Scheme
- ▶ Board and Staff Training and Development



GOVERNANCE

Women's Housing Limited (WHL) is a not for profit company, registered under the Commonwealth Corporations Act (2001), and as a deductible gift recipient under Commonwealth Taxation Law. WHL is registered as a Housing Provider under the requirements of the Housing Act (1983). WHL is accredited under the Housing Assistance and Support Services (HASS) minimum standards. 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 and business plan
- Monitoring management's adherence to budget and financial accountability
- 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 and organisational values

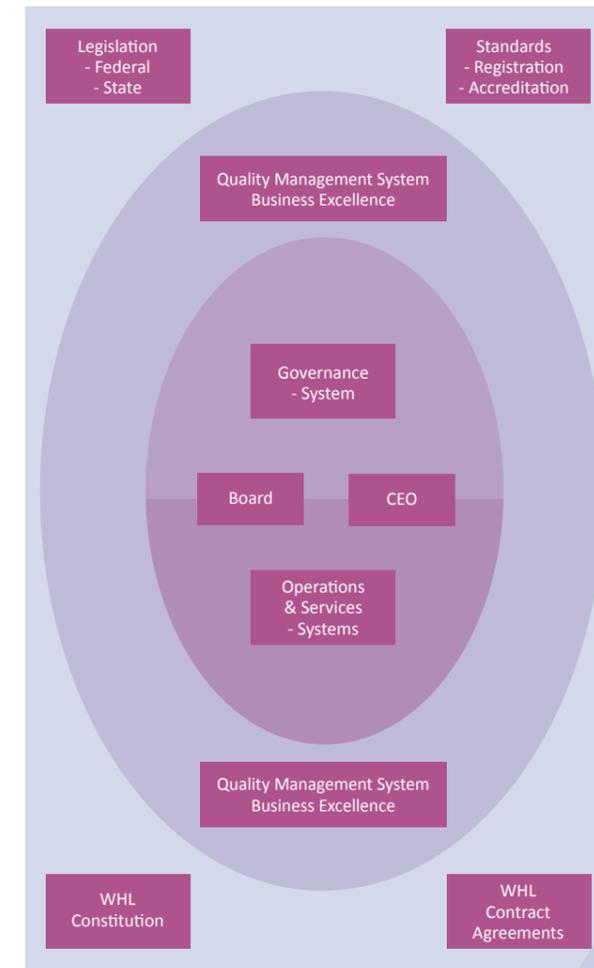
In the context of WHL Business Plans and development strategies the Board undertakes a well informed, vigilant and active management role commensurate with our expanding and diversified scope of activity. The Board implements an Annual Program and has developed aligned annual programs for each committee to ensure that key responsibilities are met in a timely manner. The Board approved new role descriptions for the senior officer positions of Chief Executive Officer, Chief Finance Officer, Operations Manager and Asset Manager.

The **Board oversees Women's Housing Limited performance** by:

- Meeting at least 10 times during the year, with a strategic decision making focus
- 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 monitor particular aspects of WHL operations and administration, in accordance with specified terms of reference which are reviewed annually and updated as necessary.

The Governance Committee oversees all processes, procedures and ensures that the WHL Board is working within the agreed governance principles, based upon The Australian Governance System, ASIC regulations and performance standards defined by the Housing Registrar. The committee has lead the first year of our Board evaluation process and will overview the second year of this Governance review.

WHL GOVERNANCE CHART



The committee comprises Victoria Triggs, Marlene Adams, Livia Carusi, Judy Line and Lindy Parker. The committee met 10 times during 2011/2012.

The Board recognises the value of participating in professional development to support continuous improvement, with a dedicated budget to support members training and development. Programs attended included: Role of Churches in Policy; Human Rights & Poverty: The State of the Nation, St Vincent de Paul Society; International

Housing Partnership Meeting, Washington; AHURI National Conference on Affordable Housing; William Buck Not for Profit Seminar; 5th Annual Housing Affordability Congress; SACS Key Leader Forum; PowerHousing Australia National Conference; VECI International Women's Day Seminar; Charitable Sector Update, Catholic Social Services; IPAA State Budget Briefing; CEDA Planning for Population Growth; Leadership Victoria Social Media Workshop.

The Board Executive and the Chief Executive Officer engage in external memberships, participate in strategic forums and contribute to submissions demonstrating our advocacy commitment to housing affordability, including: Council to Homeless Persons Policy Advisory Group; Community Housing Federation of Victoria Board; PowerHousing Australia; VAGO performance reporting steering committee; AICD Directors Nexus.

The Board accesses legal, financial and other consultancy advice as indicated in the Annual Report acknowledgments 2011-2012 encompassing fee for service or pro bono basis. The Board employs an executive assistant.

The Board reports at the Women's Housing Limited Annual General Meeting, with Annual Reports available for viewing on our website www.womenshousing.com.au

All Board members are non-executive directors and receive no remuneration for their services. The WHL constitution specifies that there must be at least three but not more than nine appointed Board members, with quorum being one half plus one of the total number of Directors, rounded up to the nearest whole number.

Victoria Triggs
Chair Governance Committee



WOMEN'S HOUSING LIMITED BOARD



Livia Carusi
Chair

Livia Carusi is employed by St Vincent de Paul Society Victoria. In 2011, she lead the seminar "Human Rights and Poverty: The State of the Nation" on behalf of the Society. Livia joined the WHL Board in 2004.

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. She is currently undertaking further Post Graduate studies in Theology and Religious Studies. Livia is an appointed member of the Council to Homeless Persons (CHP) Policy Advisory Group.

Qualifications:

BA - Sociology and Political Science
Post Graduate - Urban Research and Policy
Master - Public Policy and Management
Member Australian Institute of Company Directors

Role:

Board Chair
Member Governance Committee

Key Responsibility:

As Chair, ensure proper coordination of the WHL boards tasks



Victoria Triggs
Vice Chair

Victoria Triggs 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, boards and school councils to facilitate strategic planning for improvement, organisational performance review and leadership development.

Victoria's full time career spanned more than 30 years in the state education system as a teacher, curriculum consultant, School Council member, College Principal and Regional Director for the Department of Education. She is currently a volunteer at The University of Melbourne Archives, to enable online access to the La Mama Theatre collection.

Qualifications:

Bachelor Science Education and Graduate Diploma Educational Administration, The University of Melbourne.



Marilyn Kearney
Treasurer

Williamson Fellow, Leadership Victoria.
Graduate Australian Institute of Company Directors.
Accredited School Reviewer, DEECD

Role:

Vice Chair
Chair of WHL – Governance Committee

Key Responsibility:

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 Joined the Board in 2007 and is the WHL treasurer and chairs the WHL Audit, Risk, Compliance and Finance 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 18 years.

Her current role has responsibility for Finance, Corporate Planning, Organisational Development and Information Technology as well as Contract Management, Strategic Procurement, Capital Works, Continuous Improvement and Financial and Economic Analysis for the council.

Marilyn is also a member of the advisory board for the Faculty of Business and Economics, School of Management at Monash University.

Qualifications:

Graduate Diploma in Law (Local Government)
Graduate Diploma in Public Policy and Management, Monash University.
Diploma in Management from Victoria University.
Member Australian Institute of Company Directors
Leadership Victoria Alumni

Role:

Treasurer
Chair of WHL Finance, Audit, Risk and Compliance Committee.
Member Project Group committee.

Key Responsibility:

As a board member, ensure the objectives and strategic directions of the WHL Board.



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.

Qualifications:

Bachelor of Commerce (Melbourne)
Bachelor of Education (La Trobe)
Leadership Victoria Associate

Role:

Board Member
Member Project Group and Governance committees.

Key Responsibility:

As a board member, ensure the objectives and strategic directions of the board.



Valerie Mosley

Valerie Mosley is an independent consultant 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.

Qualifications:

BS Business Education, University of Houston (USA)
Leadership Victoria Alumni

Role:

Board Member
Chair of WHL Project Group Committee

Key Responsibility:

As a board member, ensure the objectives and strategic directions of the board.
As chair of the Project Control Group ensure that it's key objectives are achieved.



Doris Camilleri

Doris Camilleri joined the WHL Board and the Audit, Risk, Finance and Compliance Committee in September 2011.

Doris has extensive experience in senior positions in both the commercial, not for profit and health industries. With almost a decade of experience in general management of legal and chartered accounting firms, Doris applied this experience heading the finance division of a not for profit organisation.

Doris moved into health, joining the executive team at Forensicare, an organisation responsible for providing adult forensic mental health services in Victoria. As Director Corporate Services at BreastScreen Victoria Doris currently drives strategy through responsibility of strategic reporting, risk management, contract management, finance and HR/Payroll.

Qualifications:

Bachelor of Business, Accounting
Master of Business Administration
Certified Practising Accountant
Graduate and member of Australian Institute of Company Directors
Victoria University Alumni

Role:

Board Member
Member, Audit, Risk, Finance and Compliance Committee

Key Responsibility:

As a board member, ensure the objectives and strategic directions of the board.

PROJECT CONTROL GROUP

The PCG, chaired by Valerie Mosley, with members Marlene Adams, Marilyn Kearney, Judy Line, CEO, Lindy Parker and Louise Daniel, assisted the WHL board and staff in successfully completing the building project at 656 Mountain Highway, Bayswater, to occupancy stage. The Bayswater Project, comprising 27 apartments, was completed on 29 November 2011 and was fully allocated by 16 December 2011.

The property houses 42 residents including 27 female heads of household. The average age is 36 and the eldest is 63 years. There are three couples residing in the project. The Uniting Church has been very supportive of its new neighbour and of Women's Housing. It has offered use of its food bank, assistance and/or referral for financial hardship, children's music classes and other special interest groups.

The church also sponsored a welcome morning tea for the residents providing them an opportunity to meet the community as well as others living in the property.

We would like to thank Buildcorp Pty Ltd for delivering Bayswater at such a high standard. Also, we would like to congratulate Louise Daniel and her staff for completing the tenanting process in a very short timeframe. Additional acknowledgements include Karen Janiszewski, Urbanxchange Pty. Ltd, and David Osborne, Pelorus Solutions Pty. Ltd for construction and financial advice; and Cheryl Cross, Office of Housing, DHS.



Bayswater Women's Housing



OPERATIONS REPORT

This year, Women's Housing Ltd demonstrated on-going commitment to delivering a high quality service. Continuous Quality Improvement has been embedded into our practices and we have further expanded our partnerships with other not for profit agencies. WHL has developed an Inclusive Communities Plan that will seek to inform our services better through active involvement with our tenants.

WHL performed well across operational Key performance indicators as benchmarked by the Office of the Housing Registrar. Vacancy turnarounds exceed agreed industry benchmarks. Improvements had been made on several of the KPI's since the previous year.

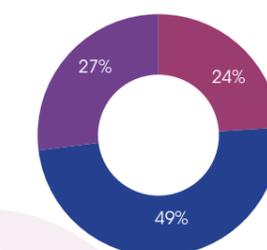
WHL underwent the triennial Accreditation Review. We were successfully accredited as part of our cycle of continuous quality improvement (CQI). WHL have embedded the CQI process in our daily work and all staff is taking part in a project over the coming three years to further improve the operations of the organisation. Committees have been formed to focus on quality improvement in two identified areas; these are the CALD working group (Claire Haughey, Zoe Lehmann and Bianca Dullard) and the Tenant Participation group (Donna P, Alison Sest and Lindy Parker). These groups have conducted analysis of the needs of WHL, including tenant focus groups. Work plans have been developed

for both groups and there is a commitment to the development of more appropriate services for our clients.

The OH&S committee comprised of Ellie Flutey, OH&S rep 2011, Veronica Hunt, OH&S rep 2012 and Lindy Parker meet monthly to review the practices and needs of the organisation. Workplace health checks were conducted in March and WHL has now been provided with a grant of \$2000 which will focus on the physical activity and the mental well-being of staff. Veronica Hunt, the Office Administrator oversees the development and distribution of the Tenant Newsletter. Tenants are encouraged to make contributions. The newsletter contains articles on living sustainably, affordable recipes, cheap and free activities, puzzles and stories and poems contributed by tenants. As one tenant said in a focus group; "I look forward to receiving my newsletter – it is wonderful."

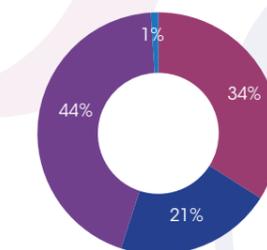
WHL is delighted to be launching our new website which has been designed to provide a professional and quality online presence to ensure users can access information about all our services and projects, including targeted entry points, with extended functionality to enable online communications. I would like to thank Matt Morrison from WEBSILK and Christine Lister for their patience and creativity in the development of our website.

HOUSING TENANCIES



- Social housing tenancies
- Rooming housing tenancies
- Transitional housing tenancies

CLIENT DEMAND AND NUMBER OF WOMEN ASSISTED WITH FUNDING



- IAP contact
- IAP HEF assistance
- Corrections housing contact
- Corrections housing HEF assistance



Staff from WHL participated in the City of Melbourne StreetCount2012 in June. StreetCount2012 collected information about people experiencing homelessness within parklands, streets and other key areas of the municipality. Alison Sest, Karina Czaplinski, and Lindy Parker awoke at 3am to join others volunteering for this task at the Melbourne Town Hall.

WHL supported the Annual Car Sleep-out organised by WISHIN. We are very proud to be part of this campaign. Several staff attended the evening festivities and Karina Czaplinski represented WHL by joining those sleeping in cars overnight. The Sleep-out has become an annual event to draw attention to the large numbers of women and women with children that do not have a safe and permanent home. According to the latest ABS Census figures 100,000 people are homeless every night in Australia. Among the homeless population are many women with children and women aged 55 years and over. The majority of women experience homelessness due to domestic and family violence. Many of these women sleep in their cars or the cars of friends, alone

or with their children. Their ages range from 17-70yrs. All are without a safe home.

WHL has formed a partnership with Jims Test and Tag and they are tagging all electrical appliances that WHL provide in our transitional and rooming house accommodation. I would like to take this opportunity to thank Jim's Test and Tag for their generosity in providing this service.

Additionally, thanks to Derek Edwards of the Corporate Box photography for donating his time and effort in taking photographs of the completed Bentleigh project and staff and board for this Annual report.

WHL values the skills of staff and volunteers and had an extensive staff development program during 2011/2012. Training attended by staff included property management, human rights and in particular how the Charter of Human Rights supports our work, cultural training, strategic planning and strengths based training. In addition, staff participate in a variety of forums and conferences

including the PowerHousing Conference, Corrections Victoria Stakeholder Forum, HACC Homelessness Forum, Sisters Inside Conference, Worksafe Conference, Leadership Development and the Affordability and Homelessness Forum.

Also, thanks to the staff and volunteers that provide their dedication to WHL.

One staff member; Bianca Dullard won an award for customer service at the Power Housing Conference held in March 2012. Bianca was nominated for her remarkable 'customer service' to a tenant who required to be resuscitated. Bianca kept calm and continued to provide him with life saving treatment until the ambulance attended. It was Bianca's quick thinking actions in administering CPR that saved his life that was recognised by the Power Housing

authorities as excellence in service.

Thanks to our partner agencies for the continued support throughout the year. We look forward to building on these relationships over the coming year. A special thanks to the tenants who gave up their time during the year to feed into the quality improvement of the organisation. As always, I continue to learn from you and value the knowledge that you provide to our organisation. Thanks!



Lindy Parker
Operations Manager

Lindy Parker
Operations Manager



Street Count



Sleep Out



Bianca Dullard Acceptance

WOMEN'S SERVICES



Kayla Ta

Tenancy Administration

In 2011 Women's Services expanded to include the Tenancy Administration (TA) team, which consisted of Rebecca Luxemburg, Donna and Claire Haughey. The team managed a total of 161 tenancies and 75 exits from the transitional housing program. Average length of tenure was 16.35 months. The TA workers provided property management services of a high standard throughout a year of many changes and challenges.

Women's Housing Ltd (WHL) would like to thank Claire Haughey who has left WHL, for her excellent work in TA and the CALD working group. WHL welcomes Christine Power to the TA team in 2012.

WHL would also like to thank volunteer, Nicole Haliwell, for her assistance in both TA and IAP services. Nicole conducted a telephone survey of the THM tenants and results demonstrated a high satisfaction of services and a level of quality services.

TENANCY ADMINISTRATION 2011 - 2012

	2011/2012	2010/2011
Transitional properties in management at June	105	104
Tenants existed THM	75	63
Tenants exited to:		
Public housing	37	30
Community housing	5	3
SAAP/Other THM	10	9
Crisis	1	0
Private Rental/Board	7	8
Institution	5	2
Other	5	1
No information	5	10
TOTAL	75	63

Initial Assessment and Planning

Initial Assessment and Planning (IAP) continued to deliver housing advice, advocacy, and financial assistance to households at risk of losing their tenancies or to households establishing long-term tenancies. Alison Sest, Karina Czaplinski and Sarah Jones delivered the IAP services. A total of 912 contacts were made and \$155,525.29 of the Housing Establishment Funds was allocated. Alison continued to work individually with Brighton Manor residents who required higher level housing support.

GENERAL IAP HEF EXPENDITURE 2011 - 2012

Type of Assistance	2011/2012		2010/2011	
	No. of assists	\$	No. of assists	\$
Short term emergency accommodation	88	\$18,932	49	\$15,380
Removals/Storage	70	\$17,318	76	\$18,724
Rent Arrears	186	\$57,386	145	\$60,237
Rent in Advance	170	\$54,575	123	\$53,609
Furniture/White goods	25	\$6,202	28	\$6,890
Other	3	\$1,110	3	\$488
TOTAL	542	\$155,525	424	\$155,328

Corrections Housing

The Corrections housing programs (CHPI and CVSHP) provided housing outreach to the women's prisons and housing support to tenants of the Corrections Victoria Supported Housing Program. A total of 1,178 contacts were made and \$9,768.00 of Housing Establishment Funds was allocated.

Zoe Lehmann provided housing outreach once a month to HM Tarrengower Prison and Karina Czaplinski and Sarah Jones provided weekly outreach to the Dame Phyllis Frost Centre (DPFC). WHL's outreach component included monthly group housing sessions, a high level of advocacy, quality information, close working relationships with both clients and key agencies, and effective referrals.

Throughout the year, Karina and I participated in various justice events. We held a presentation on 'Women and Housing' at the Justice Transition Forum. We also participated in several education programs and presented housing and homelessness information to women at DPFC. The educational programs included Flat Out-Women's Information, Leadership Development and Self-Advocacy Program, Inside Access-Legal Information Series (in conjunction with the Homeless Persons Legal Clinic), and the Vietnamese Wellbeing and Reintegration Program provided by the Centre for Culture, Ethnicity & Health. We also held an information stall at the Koori Transition Forum.

Thank you to volunteer, Rachael Mika, for her creativity, research skills and efforts in developing WHL fact sheets.

These fact sheets have been distributed at forums and presentations and cover topics such as domestic violence, sexual assault, homelessness, and women and mental illness. Karina and Rachael further developed a brochure outlining IAP Outreach services that is distributed at DPFC.

Unfortunately, WHL ceased housing outreach to HM Tarrengower Prison in June 2012 due to funding cuts. We would like to thank the Victorian Association for the Care and Resettlement of Offenders (VACRO) for their support and partnership over the years. VACRO has been instrumental in ensuring that women incarcerated at HM Tarrengower Prison were afforded their right to housing.

Zoe continues in her role as Housing Pathways Worker and provides housing support to the 8 CVSHP-crisis housing tenancies. WHL would like to thank Corrections Victoria for their continued partnership, which has been extended to 2013. WHL has also developed a collaborative partnership with The Brosnan Centre, who delivers the Women's Integrated Support Program (WISP). WISP provides case management to clients residing in corrections allocated properties.

WHL would additionally like to thank Sarah Jones who has left the team, for her dedication to clients and contributions to WHL.

Kayla Ta
Women's Services Manager

CORRECTIONS IAP HEF EXPENDITURE 2011 - 2012

Type of Assistance	No. of assists	\$
Short term emergency accommodation	26	\$7,533
Removals/Storage	5	\$1,470
Rent Arrears	2	\$500
Rent in Advance	1	\$265
TOTAL	34	\$9,768

	2011/2012	2010/2011
Clients who exited prison	113	143
Clients exited to:		
Corrections housing pathways initiative	3	5
CVSHP	3	7
Other THM	6	13
Crisis agency	13	9
Office of housing	4	13
Community housing	1	2
Supported accommodation	1	2
Family	33	48
Friends	12	11
Caravan park	1	3
Rooming house	4	5
Motel	27	16
Private rental	3	5
Other	2	4
TOTAL	113	143
Other = 1 D&A Rehabilitation; 1 Psychiatric Ward		
Clients exited CHPI program pre-release *	11	
* 2 release dates not confirmed; 9 handed over to Supporting Agency		



HOUSING SERVICES

Women's Housing Ltd commissioned 76 new apartments under the Federal Government's Nation Building Stimulus Package (NBESP).

The focus of well located, safe and affordable housing for women was achieved with the apartments being well located to transport, services and amenities. Our continued emphasis on women headed households saw the majority of women referred from the Office of Housing waitlist and supported by women's service organisations.

This housing has resulted in consolidating partnerships with the Family Violence Sector and its agencies, forming new partnerships with local government such as the Knox City Council and the Peninsula Shire and making new connections with the local community agencies who continue to provide support services to our tenants.

Our rooming house program in the western region has continued to develop, and our strong partnership with Wombat Housing & Support Services has seen a variety of community development activities undertaken by residents in the rooming house program. Wombat's Community Support Program aims to work with residents to develop independent living skills and reduce social isolation by providing recreational, social and educational opportunities to single adults residing in Women's Housing five rooming houses across the western region of Melbourne. Women's Housing is able to fund this program through DHS Community Capacity Building Fund.

Our rooming houses in the Southern Region have all reached full capacity during the year as men and women on low income have struggled to retain their private rental properties due to the ever increasing rents. Our commitment to supportive housing has seen new partnerships developing with local community houses that are able

to offer our residents training, development, leisure activities and connection to the community.

Thank you to all our partners, we look forward to continuing, developing and supporting our mutual clients over the coming year. Thank you to DHS staff who support us in our work. Thank you to a particularly amazing and highly skilled team that makes it all happen – Christine Hermans, Ellie Flutey and Bianca Dullard. Your hard work, enthusiasm and humour are greatly appreciated.

Louise Daniel
Housing Services Manager

"It is very fortunate for EDVOS clients to be able to access affordable housing under your program. I have witnessed the transformation of domestic violence victims who are able to regain her self esteem and be in control of her life for the first time after escaping domestic violence, simply because she can secure an affordable housing through your program."

"I can't commend Women's Housing Ltd enough for the excellent work and for your vision and commitment to support women's led household, and to provide them with this excellent alternative. Your organisation deserves more and ongoing funding to carry on this crucial work which brought substantial benefit and hope to women escaping domestic violence."

Sunee
Repeated Attendance Worker,
Eastern Domestic Violence Service (EDVOS)



Louise Daniel

AUDIT, RISK, COMPLIANCE AND FINANCE REPORT



Marilyn Kearney
Treasurer

The Audit Risk Compliance and Finance Committee (the Committee) met monthly throughout the year to review monthly financial reports and to monitor the management of risk and compliance issues within Women's Housing Ltd (WHL). The Committee consists of: Chair and Board Treasurer Marilyn Kearney, Doris Camilleri Board member, CEO Judy Line, and senior staff in attendance.

The Audited Financial Statements to the end of the financial year 2011/12 shows a number of changes as reflected in the audited financial position for WHL. This result is largely due to the capital grants received and loans taken up as a result of WHL's successful application for the Commonwealth Government's Nation Building Funding during the global financial crisis. WHL was well placed to take on the responsibility of managing these project funds through forward planning as reflected in the business plan, appropriate consideration of the business and financial risk profile as well as our ability to meet the compliance and reporting requirements.

The Committee has continued to monitor the risk profile in line with our growing responsibilities and management reporting requirements for maintenance of our accreditation as a Housing Provider. We received advice that our application for registration as a Registered Housing Association was not successful due to lack of growth opportunities available within the sector in the immediate future. We will continue to monitor the situation going

forward for any change in government policy that may offer a new opportunity.

Finalisation of our Nation Building Projects were the main focus of the committee and management of the financial challenges associated with juggling demands for meeting our targets for tenanting of rooming houses, project management and staff resources. Regular reports were provided to the Board on an ongoing basis as part of our monthly reporting obligations. Maintenance of our Treasury Policy was a continuing challenge in light of project costs, unforeseen delays in the completion of the Corbie Street project and the management of cash flows through out the project.

In addition to the annual Budget development process the Committee continued to ensure compliance with the Department's regulatory reporting requirements and the continued development of our reporting to the Board.

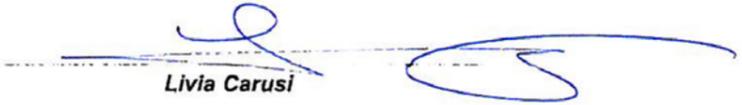
In recognition of the scale of change, project management and resourcing issues associated with the delivery of projects and managing the operations of the organisation I would like to extend my thanks to the Board and committee members for their ongoing support to the committee and organisation generally.

Marilyn Kearney
Treasurer & Chair, Finance Risk and Compliance Committee

WOMEN'S HOUSING LIMITED ACN: 080 116 883 DIRECTORS' DECLARATION

In accordance with a resolution of the directors of Women's Housing Limited, the directors declare that:

1. The financial statements and notes, as set out on pages 5 to 25, are in accordance with the Corporations Act 2001 and:
 - (a) comply with Australian Accounting Standards; and
 - (b) give a true and fair view of the financial position as at 30 June 2012 and of the performance for the year ended on that date of the company.
2. In the directors' 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.

Director _____ 
Dated this 8th day of October 2012

WOMEN'S HOUSING LIMITED ACN: 080 116 883 STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2012

	Note	2012 \$	2011 \$
Revenue	2	8,504,475	17,954,444
Depreciation and amortisation expense		(165,912)	(87,716)
Interest expense	3	(211,216)	-
Emergency Housing Assistance		(161,931)	(214,752)
Staffing and Development		(1,257,494)	(1,181,155)
Property Costs		(1,150,768)	(1,194,931)
Office and Outreach		(381,103)	(286,761)
Current year surplus before income tax		5,176,051	14,989,129
Income tax expense		-	-
Net current year surplus		5,176,051	14,989,129
Other comprehensive income:			
Net gain(loss) on revaluation of property, plant and equipment	8	1,643,405	(9,078)
Other comprehensive income for the year		1,643,405	(9,078)
Total comprehensive income for the year		6,819,456	14,980,051
Net current year surplus attributable to members of the entity			
Total comprehensive income attributable to members of the entity		6,819,456	14,980,051

The accompanying notes form part of these financial statements.

The financial information contained in this annual report has been extracted from the audited statutory financial report for the year ended 30 June 2012. A copy of the full statutory accounts is available upon request to WHL.

WOMEN'S HOUSING LIMITED
ACN: 080 116 883
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2012

	Note	2012 \$	2011 \$
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	4	1,898,138	259,826
Accounts receivable and other debtors	5	178,321	1,409,120
Other financial assets	7	-	2,200,000
Other current assets	6	14,159	14,033
TOTAL CURRENT ASSETS		<u>2,090,618</u>	<u>3,882,979</u>
NON-CURRENT ASSETS			
Financial assets	7	-	-
Property, plant and equipment	8	27,210,084	13,904,271
Other non-current assets		-	-
TOTAL NON-CURRENT ASSETS		<u>27,210,084</u>	<u>13,904,271</u>
TOTAL ASSETS		<u>29,300,702</u>	<u>17,787,250</u>
LIABILITIES			
CURRENT LIABILITIES			
Accounts payable and other payables	9	228,429	330,848
Borrowings	10	166,833	10,905
Provision for employee benefits	11	106,892	66,932
TOTAL CURRENT LIABILITIES		<u>502,154</u>	<u>408,685</u>
NON-CURRENT LIABILITIES			
Borrowings	10	4,645,196	10,905
Provision for employee benefits	11	17,363	51,127
TOTAL NON-CURRENT LIABILITIES		<u>4,662,559</u>	<u>62,032</u>
TOTAL LIABILITIES		<u>5,164,713</u>	<u>470,717</u>
NET ASSETS		<u>24,135,989</u>	<u>17,316,533</u>
EQUITY			
Retained surplus		22,492,584	13,363,030
Unspent capital grant reserve		-	3,953,503
Asset revaluation reserve		1,643,405	-
TOTAL EQUITY		<u>24,135,989</u>	<u>17,316,533</u>

The accompanying notes form part of these financial statements.

The financial information contained in this annual report has been extracted from the audited statutory financial report for the year ended 30 June 2012. A copy of the full statutory accounts is available upon request to WHL.

WOMEN'S HOUSING LIMITED
ACN: 080 116 883
STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2012

	Note	Asset Revaluation reserve \$	Retained Surplus \$	Unspent Capital Grant reserve \$	Total \$
Balance at 1 July 2010		-	2,336,482	-	2,336,482
Comprehensive Income					
Surplus for the year			14,989,129		14,989,129
Other comprehensive income for the year	8		(9,078)		(9,078)
Transfer to reserve			(3,953,503)	3,953,503	-
Total comprehensive income		-	11,026,548	3,953,503	14,980,051
Balance at 30 June 2011		-	13,363,030	3,953,503	17,316,533
Comprehensive Income					
Surplus for the year			5,176,051		5,176,051
Other comprehensive income for the year	8		1,643,405		1,643,405
Transfer to reserve		1,643,405	(1,643,405)		-
Transfer to reserve			3,953,503	(3,953,503)	-
Total comprehensive income		1,643,405	9,129,554	(3,953,503)	6,819,456
Other transfers		-	-	-	-
Total other transfers		-	-	-	-
Balance at 30 June 2012		<u>1,643,405</u>	<u>22,492,584</u>	<u>-</u>	<u>24,135,989</u>

For a description of each reserve, refer to Note 19.

The accompanying notes form part of these financial statements.

The financial information contained in this annual report has been extracted from the audited statutory financial report for the year ended 30 June 2012. A copy of the full statutory accounts is available upon request to WHL.

WOMEN'S HOUSING LIMITED
ACN: 080 116 883
STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30 JUNE 2012

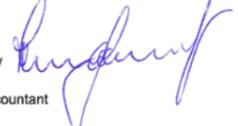
	Note	2012 \$	2011 \$
CASH FLOW FROM OPERATING ACTIVITIES			
Payments to suppliers and employees		(3,682,790)	(3,579,942)
Interest received		99,620	261,312
Receipts from grants, customers, etc		10,270,801	8,514,155
Interest paid		(211,216)	-
Net cash generated from operating activities	16	6,476,415	5,195,525
CASH FLOW FROM INVESTING ACTIVITIES			
Purchase of properties		(11,822,579)	(11,680,710)
Proceeds from deposit refund		-	258,000
Proceeds from sale of held to maturity investments		2,200,000	-
Payment for plant and equipment		(5,742)	(18,961)
Payment for held-to-maturity investments		-	(350,000)
Net cash used in investing activities		(9,628,321)	(11,791,671)
CASH FLOW FROM FINANCING ACTIVITIES			
Proceeds from borrowings		4,936,000	-
Repayment of borrowings		(145,782)	(10,906)
Net cash used in financing activities		4,790,218	(10,906)
Net increase/(decrease) in cash held		1,638,312	(6,607,052)
Cash and cash equivalents at the beginning of the financial year		259,826	6,866,878
Cash and cash equivalents at the end of the financial year	4	1,898,138	259,826

The accompanying notes form part of these financial statements.

WOMEN'S HOUSING LIMITED
ACN: 080 116 883
AUDITOR'S INDEPENDENCE DECLARATION UNDER S 307C OF
THE CORPORATIONS ACT 2001 TO THE DIRECTORS OF WOMEN'S HOUSING LIMITED

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2012 there have been:

- (i) no contraventions of the auditor independence requirements as set out in the *Corporations Act 2001* in relation to the audit; and
- (ii) no contraventions of any applicable code of professional conduct in relation to the audit.

Name : Philip Dowsley 
Chartered Accountant
Address: Level 2, 35 Cotham Road Kew Victoria 3101
Dated this 8th day of October 2012

Liability limited by a scheme approved under Professional Standards Legislation

The financial information contained in this annual report has been extracted from the audited statutory financial report for the year ended 30 June 2012. A copy of the full statutory accounts is available upon request to WHL.

WOMEN'S HOUSING LIMITED
ACN: 080 116 883
INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
WOMEN'S HOUSING LIMITED

Report on the Financial Report

We have audited the accompanying financial report of Women's Housing Limited, which comprises the statement of financial position as at 30 June 2012, the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, notes comprising a summary of significant accounting policies and other explanatory information and the directors' declaration.

Directors' Responsibility for the Financial Report

The directors of the company are responsible for the preparation and fair presentation of the financial report that gives a true and fair value in accordance with Australian Accounting Standards and the Corporations Act 2001 and for such internal control as the directors determine is necessary to enable the preparation of the financial report is free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. We conducted our audit in accordance with Australian Auditing Standards. Those 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 report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the company's preparation of the financial report that gives a true and fair view 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 report.

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

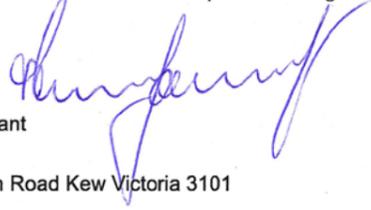
Independence

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 8 October 2012, would be in the same terms if provided to the directors as at the date of this auditor's report.

Opinion

In our opinion, the financial report of Women's Housing Limited is in accordance with Corporations Act 2001, including:

- (i) giving a true and fair view of the company's financial position as at 30 June 2012 and of its performance for the year ended on that date; and
- (ii) complying with Australian Accounting Standards and the Corporations Regulations 2001.

Name : Philip Dowsley 
Chartered Accountant
Address: Level 2, 35 Cotham Road Kew Victoria 3101
Dated this 8th day of October 2012

Liability limited by a scheme approved under Professional Standards Legislation

The financial information contained in this annual report has been extracted from the audited statutory financial report for the year ended 30 June 2012. A copy of the full statutory accounts is available upon request to WHL.

OUR PEOPLE



Veronica Hunt



Matthew Kelly



Helena Gilbertson



Janet Horn



Patrizia Archivio



Rebecca Lixemburg



Alison Sest

ACKNOWLEDGEMENTS 2011 - 2012

Strategic focus

Philanthropic Support

The R.E. Ross Trust

Victorian Government

Department of Treasury and Finance
Anthony Hardy
Registrar of Housing Agencies and staff

Department of Human Services
Doug Craig
Director of Housing and staff

Department of Justice, Corrections Victoria
Sheree Drever
General Manager Transitional & Indigenous Services
Tess Jenkin
Senior Project Officer Transitional Services Unit

Consultants

David Osborn
Director Pelorus Solutions Pty Ltd

Karen Janiszewski
Director Urbanxchange Pty Ltd.

Chris Arnold
Director Equeltaux Pty Ltd

Chris Guiney
Davis Langton

KPMG

Damian Templeton
Partner Advisory
Anthony Peluso
Associate Director
Luke Austen
Assistant Manager

Public Interest Law Clearing House (PILCH)
Nathan MacDonald

Maddocks Lawyers
Miriam McDonald

Moores Legal
Andrew Boer and Eric Choo

Freehills
Sebastian Renato

Buildcorp Pty Ltd

Pellicano's Pty Ltd

Luke Miceli
Managing Director
Websilk Professional Web Solutions

Joseph Connellan
Director MC Two Pty Ltd

Organisational support

Steve Maher
CEO Wombat Housing & Support Services and staff

Carol Nikakis
CEO VACRO

Bankmecu
Steve Lynch
Community Banking Limited
Jacob Edward
Personal Banking Service Manager

Tony McLynskey
Business Banking Manager
Community Sector Banking
Bendigo Bank

Brendan Mills
Board Executive Assistant
NFP Management Services

Dr Jacqui Theobald
Lecturer Social Work & Social Policy
LaTrobe University

Christine Lister
Author

Jane O'Callaghan
Teach for Australia Associate

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Senior Corporate Commercial Lawyer Certified
Practising Accountant

Lyn Marshall
Senior Human Resources Professional

Chris Black
Black Ink Writing and Consulting

Janet Horn, Nicole Halliwell, Rachael Mika,
Rebecca Daniel, Kara Giannone
Volunteers

Uniting Church Bayswater

Sue McMillan, Mayor City of Knox
and council staff

Jims Test and Tag

Annual report production

Editors
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Luzio Gross Photography

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Homelessness Assistance Service Standards
QICSA
We are an Accredited
Organisation