

2015

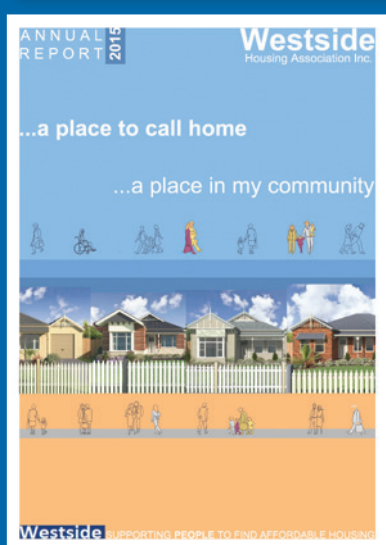
Annual Report

Westside Housing Association

Creating homes and connecting people

Front cover
designed by Myles
Quist, TAFE SA design
student, winner of
Westside's design
competition





Our Vision

To provide better housing options that reduce homelessness and improve social outcomes by providing people with a sense of community.

Our Purpose

To develop sustainable business models and foster relationships that generate awareness of the impact of homelessness and to deliver better housing options for our tenants.

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Design Competition

Annual Report cover design runners-up:

(Left): Shun-Nga Hui, Alexandra Flores (Westside tenant) and Caitlin Telasi. Designs were invited from local TAFE SA students and Westside tenants with the winner, Myles Quist awarded the \$500 prize.

All contributors to this annual report have been paid a nominal fee, with the exception of board members and staff.



From the Chair and CEO

“

As we enter our thirty-first year we are continuing to evolve to ensure our foundation is solid for the future.

”

It gives us great pleasure to introduce the 2015 Annual Report for Westside Housing.

It has been a remarkable year in many ways. Realisation of the National Community Housing Regulatory system in South Australia, and the steps taken by Westside in readiness for the new landscape have been at the top of our agenda.

We are proud to have been recognised by local peers for our community engagement activities with a Tenant-Led Initiative Award from the Australasian Housing Institute.

The year started with a new relationship with our long-time supporters, Uniting Care Wesley Bowden. Our two organisations have developed a new collaborative model enabling Westside to work with a range of agencies in the community to support our expanding geographic coverage and the changing needs of our customers.

Our longstanding partnership with RSL Care SA has strengthened and we will take on full responsibility for their community housing portfolio later this year.

Westside continued its construction program with the completion of a residential project at Flinders Park. This project was fully funded by Westside and resulted in three new affordable rental homes for the local community.

As we enter our thirty-first year we are continuing to evolve to ensure our foundation is solid for the future.

Continued from previous page

Our successful registration during the year as a Tier 2 community housing provider demonstrates that we are well governed, well managed and viable in the long term.

The rigours of the new regulatory system have been a trigger for many small community housing co-operatives to trust the management of their homes to Westside. This has given Westside strength and depth that we did not have before and the opportunity to have a greater positive impact on the communities we work with.

We know that safe, secure and affordable housing is an essential foundation from which people build their lives. We also know that significant, positive impact occurs when this essential foundation is combined within a community that is economically, environmentally and socially healthy and resilient. To have a broader community level impact Westside will need to continue on its current path to increase its footprint and scope through continued mergers and the development of new strategic partnerships.

The progressive rollout of the State Government's Renewing Our Streets and Suburbs program will offer opportunities to positively impact at both the individual and neighbourhood level. Westside is looking forward to participating in renewal and community building to meet the diverse and changing needs of the South Australian community for decades to come.



Peter Fisher, Chair and Julie Rehn, CEO

Why we need community housing

It is well known that secure and affordable housing is fundamental to our wellbeing as individuals and as a community.

On any given night in Australia **1 in 200** people are homeless

These are the facts. Now it's time to act.

- The number of homeless people increased by 17% between 2006 and 2011, while the Australian population only increased by 8%
- In 2011, Australia had a shortage of half-a-million affordable rental properties
- Between 1996 to 2007 the number of affordable public housing properties shrank 32,000 while the population grew by 2.8 million people
- 60% of people on the lowest income living in housing stress
- Why people are homeless:
 - 23%** Domestic and family violence
 - 16%** Financial difficulties
 - 15%** Housing crisis
 - 11%** Inadequate or inappropriate dwelling
 - 6%** Relationship or family breakdown
 - 5%** Household affordability stress
 - 20%** Other reasons
- 25% are 12 – 24 and 17% are under 12

Westside is more than houses

Westside is more than a landlord. We aim higher – our ultimate goal is to help create sustainable, cohesive and connected communities. In the community housing sector, sustainability means solid, stable, inclusive and with higher levels of social capital. There are few models more relevant to achieving this aim than the Egan Wheel for Sustainable Communities.

The Egan Wheel for Sustainable Communities was developed in 2003 in the United Kingdom as a method of assessing communities. The wheel is comprised of the eight elements considered essential to ensure that communities meet the diverse needs of residents and other users and contribute to a high quality of life and provide opportunity and choice.

Whilst our focus is on housing, we are clear that to have a significant impact we need to incorporate the other seven elements of a thriving community into the way we work.



Our board members

Peter Fisher

Past Principal with Norman Waterhouse Lawyers, providing commercial advice with emphasis on property development and construction law. Retired barrister, solicitor and special counsel. Currently a company director for a number of private investment companies.

Director since 1 March 2009

Special Responsibilities: Chair of Board.

Qualifications:

- Retired barrister, solicitor and special counsel

Peter Grenville

Fellow, Certified Practising Accountants Australia. Retired Director of Fleet SA. Retired Director of the former Savings & Loans Credit Union, now known as People's Choice Credit Union Pty Ltd and Health Partners Ltd. Served terms as Chairman of the Payroll Tax Appeal Tribunal and the Arts Financing Authority.

Director since 1 October 2008

Special Responsibilities: Chair of Finance Audit and Risk Committee.

Qualifications:

- Fellow of Certified practicing Accountants Australia

Philip John Lineton

Legal Practitioner in Far North Queensland and Adelaide. Philip's experience includes providing legal advice to not for profit organisations and family and succession law. Chair Roma Mitchell Community Legal Centre Inc.

Director since 21st August 2007

Qualifications:

- Bachelor of Law University of Queensland
- Graduate Diploma in Legal Practice QIT
- Master of Arts (Social Anthropology) University of Cambridge



Chris Marshall

Director, Business Services at Accru Harris Orchard. Former Treasurer of Service to Youth Council and Onkaparinga Swimming Club. Fellow of the Institute of Chartered Accountants. Registered Company Auditor and member of Royal Association of Justices.

Director since 3 June 2014

Special Responsibilities: Member of Finance Audit and Risk Committee.

Qualifications:

- Chartered Accountant
- Member of the Institute of Company Directors
- Fellow of Institute of Chartered Accountants
- Fellow of Taxation Institute of Australia

Michaela Tiller

Currently Associate, Organisational Development and Effectiveness at Together SA. Past Project Manager at Uniting Communities, facilitating projects in advocacy, community engagement and congregational collaboration. Previously Executive Officer UnitingCare.

Director since 9 April 2013

Qualifications:

- Bachelor of Ministry
- Certificate of Adult Educational Group Work
- Clinical Pastoral Education
- Master of Business Administration
- Member of the Australian Institute of Company Directors
- Ordained Uniting Church Minister

Peter Weeks

Executive Chairman 24fit (SA) Pty Ltd. Director of several private companies involved in the development and ongoing management of retirement villages. Fellow of the Australian Institute of Company Directors. Over 25 years' experience in commercial, retail and residential property development. Director of Bilo Supermarkets and Foodland SA.

Director since 4th June 2013

Special Responsibilities: Chair of Development Committee.

Qualifications:

- Fellow Australian Institute of Company Directors



The year's highlights

Westside's new status as an independent Registered Housing Provider, having separated from UnitingCare Wesley Bowden, necessitated the development of new frameworks, systems and organisational structures to reflect and support this change.

1. Customer service



- 96% tenant satisfaction rate
- 81% satisfaction rate with maintenance
- A new customer service charter

2. Community



- Won the Australasian Housing Institute Tenant Led Initiative Award in SA
- Expanded our capacity with new agencies and support partners
- Supported Hutt Street Centre
- Launched a new website

3. Organisational strength



- Became an independent housing provider
- Achieved Tier 2 registration for community housing
- Reoriented our model to a customer service focus
- Adopted a new set of organisational values developed by the whole Westside community

4. Financial



- Tier 1 financial thresholds met
- \$518,224 surplus
- \$2.1m total cash

5. Assets



- Three new homes delivered at Flinders Park
- Significantly increased maintenance provision per property
- 101 new properties

6. Governance



- Adopted a new constitution
- Established a Financial, Audit and Risk Committee
- Introduced a risk management framework
- Introduced a new code of conduct



Westside's award winning approach

What do adaptation, mongrels and DNA have to do with community housing?

Social housing is changing, and so is Westside. We have adapted and evolved. Two years ago Westside was a niche provider nestled in Bowden. It was run by a faith-based support agency and had a multi-layered decision-making structure which was far removed from both its tenants and its staff.

Over the past two years Westside has reinvented itself, taking on the former members from eleven housing co-operatives which gave up their independence and trusted Westside with their homes. Having established itself as an independent housing organisation, decisions affecting tenants are now made by Westside, being its board and staff.

As the next step, late last year Westside attempted to write a tenant participation and engagement strategy and whilst reflecting on how this might work, it became clear that Westside is a hybrid (or maybe a mongrel). It is now a melting pot of housing co-op and community housing DNA; a blend of the co-operative principles of democracy and equality and the managerialism principles of efficiencies, KPIs and governance.

It was clear a traditional strategy wouldn't be enough for Westside so we started to talk to tenants and to examine successful engagement models.

We have come up with three approaches:

1. Decision making - overseen by the board with a board sub-committee consisting of tenants, board members and other subject experts;
2. Relationship development with three elements: a social club run by tenants; a 'welcome and help settle in' visit for new tenants combined with a neighbourhood mentoring program by tenants (and other volunteers) and sustaining tenancies approach by staff;
3. Capacity building – building an online platform for information sharing and overcoming barriers to access for each tenant.

The work will include tenants and communities in a way that aims to harness the strengths from both the co-operative model and the professional housing model. The essence of the project is to embed tenant participation and engagement into the way that Westside is structured and hard-wired while it is being rebuilt, rather than trying to add it on later with a bolted-on Tenant Engagement Strategy.

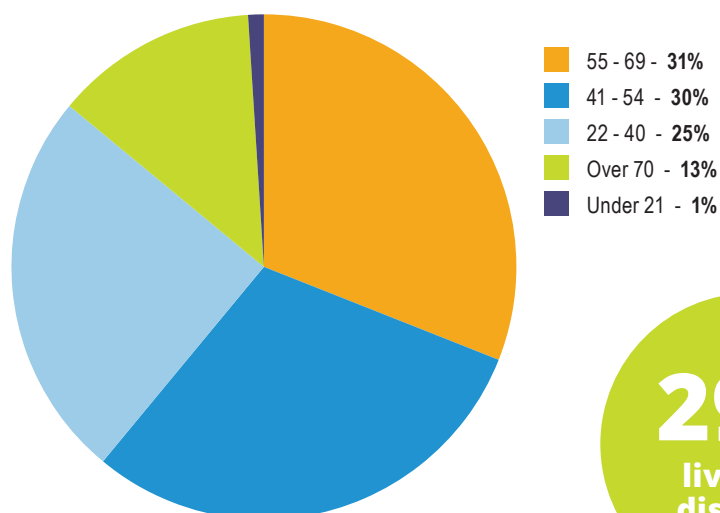
To date this has helped build positive relationships and trust with our ex co-op tenants and created a much better understanding of what tenants want. Westside can then build on the regulatory requirements around tenant participation and aim higher. This will bring about a culture change and increased staff capacity where we always canvass and incorporate tenants' views. This plan captures the strengths of the co-operative model rather than it being lost. This unique hybrid approach ensures the best of both worlds.



About the Westside community

All data relates to head tenant.

Age



38% Male

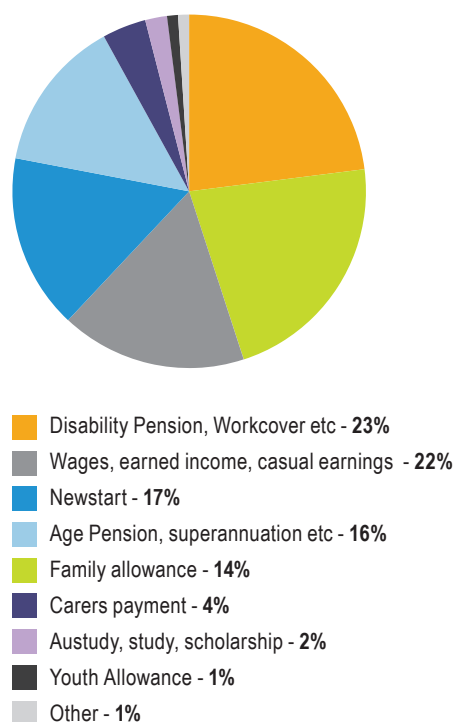
62% Female

29%
live with disability

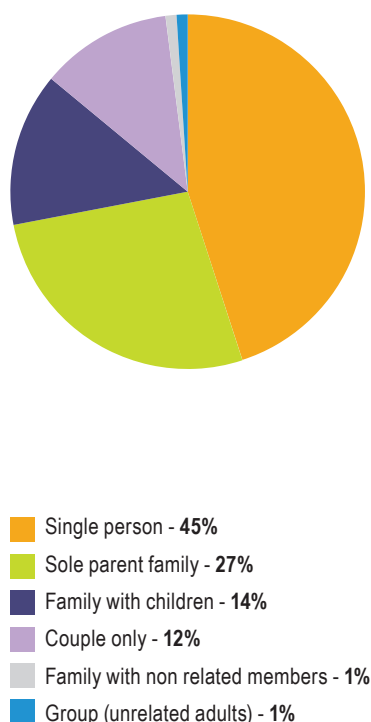
Country of origin

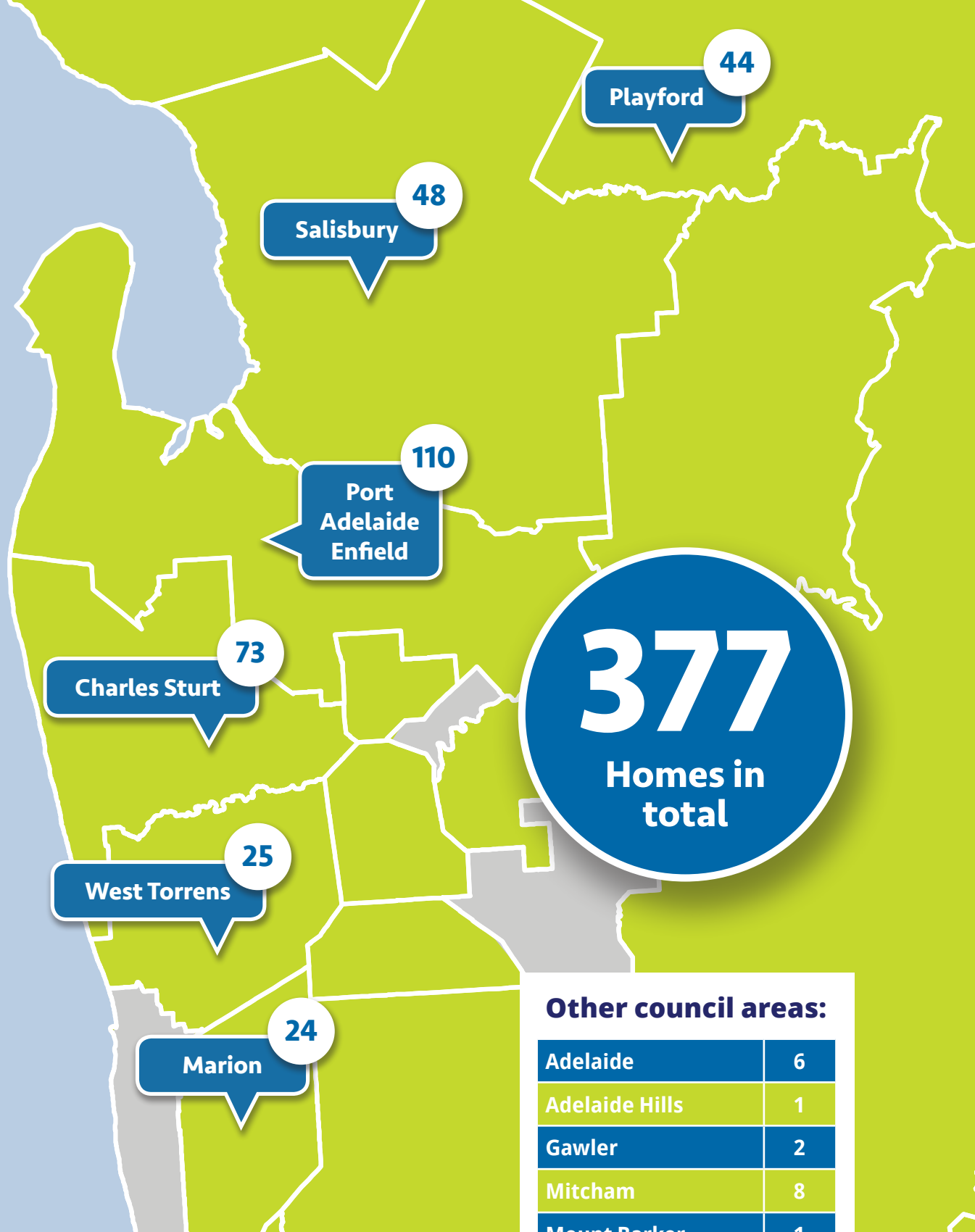
Australia	55%
El Salvador	12%
Australia (Indigenous)	11%
Bosnia & Herzegovina	10%
Somalia	4%
Ethiopia	3%
Eritrea	3%
England	2%
Vietnam	2%
Greece	1%
Iran	1%
Poland	1%
Portugal	1%
Spain	1%
Afghanistan	<1%
Asia (other)	<1%
Croatia	<1%
Indonesia	<1%
Netherlands	<1%
New Zealand	<1%
Thailand	<1%

Main source of income



Household types





Other council areas:

Adelaide	6
Adelaide Hills	1
Gawler	2
Mitcham	8
Mount Barker	1
Norwood	7
Onkaparinga	11
Prospect	1
Tea Tree Gully	8
Unley	8

**The homes
in our
portfolio**



Nicky with her daughters

Westside stories

“
With so many women out there like me and rent and house prices so beyond reach, it's good to know that there is a safe, settled place for us.
”

Nicky

As a single mum, Nicky values the security of tenure she has with Westside Housing.

“I have a great balance between a very secure tenancy agreement and knowing that this is my long term home, not just a house.”

The two girls are both studious, but in very different ways; one loves the arts, the other science.

Nicky works in a part time casual role in the health care sector, leaving time for parenting and a social life. She's been in her home for three years and appreciates how central it is to both of her daughters' schools and her job.

Monique, who is 17, also works one day a week at a local supermarket. “With so many women out there like me and rent and house prices so beyond reach, it's good to know that there is a safe, settled place for us.”

Lorna - RSL Care SA Housing Association

Lorna and her husband Des were an Army couple for over 20 years with Des serving since the 1950s. Once Des was retired they bought a caravan and travelled Australia, exploring from top to bottom.

Their only home was on wheels and for long periods they put down semi-permanent roots in caravan parks until they settled with the RSL in 2006. Des passed away in 2012 and Lorna has stayed on in their home, which will be transferred to Westside later this year. She's a lively lady and says she's "delighted to be able to stay put now that Des is gone. It's good to be in one place. I've even built up quite a collection of garden statues. You probably noticed that I like owls the best. Can't you tell?"



Lorna

Christian

Christian came to Australia when he was quite young, his family having migrated from El Salvador in the 1990s. Friendly and outgoing, he is studying to be a chef and has a particular interest in various Asian cuisines.

Christian lives in an area which many Vietnamese people call home, complete with Pho and Meat Roll cafés and street signs in Vietnamese. He feels quite at home and enjoys the multicultural influences in his local community. Becoming a 'Westsider' has helped him transition from tough circumstances, a positive platform from which to grow.



Christian

Helen – Permaculture Co-op

Helen grew up in Netherby and has lived in Adelaide most of her life. She's a self-proclaimed environmentalist; a non-conformist since birth (she once did a runner from Kindy). Helen joined a co-op back in the day when co-ops were a growing option within the housing sector.

"I loved many things about the co-op life, but not everyone is cut out for that level of responsibility and a few of us seemed to always carry the extra weight. I did it for over 13 years, but it's a relief not to deal with all the bureaucracy involved in running one. Now that we're part of Westside, I look forward to using my talents, including volunteering in the wider community."

"I'm still a bit of a hippie and I still believe in the principles of our 'green' co-op, but I don't have the demands hanging over me."



Helen

Income statement

Statement of profit or loss and other comprehensive income for the year ended June 2015.

Revenue	2015	2014
Rent (debentured)	2,542,621	1,944,096
Rent (stimulus houses)	355,416	340,956
Rent (other)	59,428	23,691
Interest received	25,252	41,516
Other receipts	11,227	54,551
Housing SA building grants	-	530,547
Total Revenue	2,993,944	2,935,357
Expenses		
Administration expenses	-1,085,412	-699,657
Capital contribution payable to Renewal SA	-881,943	-664,078
Depreciation and amortisation	-99,446	-32,735
Insurance	-86,418	-72,111
Maintenance expenses		
• Maintenance (debentured)	-443,759	-283,274
• Maintenance (other)	-48,432	-42,714
Rates and taxes	-323,100	-244,497
Bad and doubtful debts	-12,373	-18,786
Other expenses	-69,706	-45,558
Total expenses	-3,050,589	-2,103,410
Net operating deficit / surplus	-56,645	831,947
Transfers to/from provisions		
Maintenance provision	76,532	-8,638
Total transfers to/from provisions	76,532	-8,638
Total operating surplus	19,887	823,309
Acquisition of Housing Co-operatives	499,066	-
Total comprehensive income for the year	518,953	823,309

Balance sheet

Statement of financial position as at 30 June 2015.

Current assets	2015	2014
Cash at bank	1,974,773	1,168,839
Investments	125,000	138,731
Trade and other debtors		
• Rent arrears (debentured)	19,998	28,007
• Rent arrears (other)	23,713	25,804
• Other	3,678	14,297
• GST receivable	29,560	27,435
Other current assets	66,951	57,857
Total current assets	2,243,673	1,460,970
Non-current assets		
Property, plant and equipment	1,905,321	1,870,320
Investment properties - stimulus housing	8,955,000	8,955,000
Total non-current assets	10,860,321	10,825,320
TOTAL ASSETS	13,103,994	12,286,290
Current liabilities		
Trade and other payables	175,598	107,995
Short-term provisions	32,141	43,089
Capital contribution payable to Renewal SA	91,082	61,498
Total current liabilities	298,821	212,582
Non-current liabilities		
Long-term provisions	4,107	1,915
Contributed deed of statutory charge property	-	-
Maintenance provision	617,192	406,872
Total non-current liabilities	621,299	408,787
TOTAL LIABILITIES	920,120	621,369
NET ASSETS	12,183,874	11,664,921
Equity		
Accumulated surplus	11,664,921	10,841,612
Current year surplus	518,953	823,309
TOTAL EQUITY	12,183,874	11,664,921

Westside
Housing Association Inc.

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