



UNITY
HOUSING COMPANY



2013
ANNUAL
REPORT

Contents

2013 - 2016 Strategic directions and vision	2
Chair's report	3
Board of directors	4
Chief executive officer's report	6
Social housing: the context	8
Partnerships at Bowden make life more interesting	9
Meeting the new community housing standards and regulations	10
Total number of properties	11
Community housing	12
Boarding houses	15
Affordable housing	18
What's new in community connect	22
Financials	24
Partnerships	27
Housing statistics	28

2013 – 2016 strategic directions



- 1** DELIVER A BEST PRACTICE SERVICE THROUGH CONTINUOUS QUALITY IMPROVEMENT
- 2** GROW AND DELIVER THE SOCIAL HOUSING PORTFOLIO
- 3** GROW AND DELIVER THE AFFORDABLE HOUSING PORTFOLIO
- 4** ENSURE EFFECTIVE GOVERNANCE AND MANAGEMENT
- 5** BUILD THE CAPACITY AND SUPPORT THE DEVELOPMENT OF UNITY STAFF

Chair's report

Since 2008 Unity has increased its property portfolio under management to more than \$290 million. It has a net equity capacity of \$68 million, annual turnover of \$12 million and employs 53 staff. Unity is the largest community housing provider in South Australia and ranks as number fourteen in the nation. This growth has been financed by a blend of public subsidy and private finance and has been delivered by a commercially focused Board of Directors, alongside Unity's team of professional staff led by chief executive officer, Matthew Woodward.

Unity's strong balance sheet allows it to operate at scale, increasing its capacity to attract further private investment to increase housing stock. Detailed plans and agreements are in place to deliver another 130 homes across South Australia in 2014. Even so, Unity continues to take a conservative approach to risk, maintaining its LVR below 50%.



Throughout 2013 the Board and management have been reviewing systems and standards of performance for every aspect of our operations, from Board effectiveness to the quality of our tenant service. Guiding this far-reaching review is the accreditation requirements from the National Community Housing Standards. Taking a proactive approach, Unity will participate in a pilot project to test the draft evidence requirements for the National Community Housing Regulations. This will ensure that Unity complies with the requirements of the Australian Charities and Not for Profit Commission. These reviews have already yielded valuable outcomes with rigorous standards and processes having been documented and implemented across all aspects of our business to underpin systems and build a platform from which Unity can engage with future opportunities as they present themselves.

I thank Unity's Board of Directors for their constant dedication with special mention of our inaugural Chairman, Matthew Adcock, who resigned from the Board on 31 January 2013. Matthew has made an enormous contribution to the development of Unity; his vision, energy and passion for the development of social and affordable housing has inspired us. I also welcome Fairlie Delbridge to the Board - Fairlie has a background in property development and empathy for community development.

Finally I acknowledge the excellent work of our chief executive officer and Unity's dedicated staff who are committed to Unity's vision and who every day deliver services which change our clients' lives.



Established five years ago, Unity Housing has grown to be a recognised leader in the provision and ownership of both social and affordable housing in South Australia.



Board of directors



FRANK O'NEILL
CHAIRMAN
DIRECTOR SINCE 18/04/08

Qualifications:
Graduate of Queens University, Belfast (Mathematics and Physics), Alumnus of Melbourne Business School.

Experience:
Director of several private companies in the Australian and Asian services sector. He has held leadership roles in university management at the University of Melbourne and University of Adelaide. He has also held appointments as Adjunct Professor in the Faculty of Commerce, Charles Sturt University and as Business Ambassador for the State of South Australia.

Special responsibilities:
Chairman Governance, Nomination and Remuneration Sub-committee
Member of Property Sub-committee.



RICHARD WILLSON
COMPANY SECRETARY
DIRECTOR SINCE 18/04/08

Qualifications:
Bachelor of Accounting, Fellow CPA Australia, Fellow Australian Institute of Company Directors.

Experience:
Chief Financial Officer and Company Secretary, YTC Resources Ltd, Non-Executive Director, AusNiCo Ltd, Non-Executive Director, Tellus Resources Ltd. His experience includes a range of senior financial management and company secretarial positions predominantly within the mining industry and directorship of several private and publicly listed companies.

Special responsibilities:
Chairman Finance and Audit Sub-committee.



BEN BRAZIER
DIRECTOR SINCE 18/04/08

Qualifications:
Associate of the Institute of Chartered Accountants in Australia, Bachelor of Economics (Accounting), Graduate Diploma in Applied Finance and Investment.

Experience:
Principal with Pitcher Partners, providing advice to small and medium sized businesses in the areas of finance, taxation, business strategy and planning.

Special responsibilities:
Chairman Property Sub-committee
Member Finance and Audit Sub-committee.



JOSEPHINE TIDDY
DIRECTOR SINCE 15/12/08

Qualifications:
Honorary Doctorate, Flinders University of South Australia, Fellow of Australian Institute of Company Directors and Justice of the Peace.

Experience:
Managing Director of JTCT, consulting in dispute resolution and organisational wellness, Chair and/or Member of not for profit and government boards. Currently serving on Advertising Standards Board, Passenger Transport Standards Committee, Joanna Briggs Foundation Advisory Board and previously completed 16 years as Commissioner for Equal Opportunity administering federal and state anti-discrimination laws.

Special responsibilities:
Member of Governance, Nomination and Remuneration Sub-committee
Member of Finance and Audit Sub-committee.



SACHA WAINWRIGHT
DIRECTOR SINCE 16/03/09

Qualifications:
Bachelor of Law, Bachelor of Economics.

Experience:
Partner in the Real Estate division of Minter Ellison, specialising in commercial property. Experience in the provision of legal advice in the areas of property acquisitions, property development, leasing and infrastructure projects.

Special responsibilities:
Member Property Sub-committee.



LEIGH GARRETT
DIRECTOR SINCE 20/10/08

Qualifications:
Master of Business Administration, Bachelor of Education, Graduate Diploma of Occupational Health Safety and Welfare. Member of the Australian Institute of Company Directors, Fellow of the Australian Institute of Management.

Experience:
Chief Executive Officer of OARS, Community Transitions and the Centre for Restorative Justice. Deputy Chair, SACOSS (SA Council of Social Service) Board, Life Member of SACOSS. Chair, Restorative Practices International (RPI) Board. Member of the Australian Crime Prevention Council National Executive.

Special responsibilities:
Member of Governance, Nomination and Remuneration Sub-committee
Member Finance and Audit Sub-committee.



FAIRLIE DELBRIDGE
DIRECTOR SINCE 07/05/13

Qualifications:
Vincent Fairfax Fellow, SIA (aff), AAM, PCA.

Experience:
Director Cminus Pty Ltd, commercial property development specialising in retail projects, Delcooke Nominees Pty Ltd, specialising in property development. Co-Deputy Chair of Council of Governors Scotch College, Adelaide. Director of McDonalds franchises. Business Development Manager Citibank, specialising in commercial and residential lending. Divisional Sales Manager Coca Cola Amatil.

Special responsibilities:
Member Property Sub-committee.

UNITY'S MEMBER ORGANISATIONS

Hutt Street Centre
Offenders Aid and
Rehabilitation Services
of South Australia
Incorporated (OARS)
Real Estate
Training College

Chief executive officer's report



“During 2012 - 2013 Unity continued to consolidate its role as the largest community housing provider in South Australia.”

During 2012 - 2013 Unity continued to consolidate its role as the largest community housing provider in South Australia. A high functioning organisation, it achieved further significant growth as well as establishing a solid platform for rapid future growth. At 30 June 2013 Unity managed a portfolio delivering a total of 1499 housing units, accommodating nearly 4000 people every night across over twenty council areas in South Australia.

Although there has been significant on-going property development over the past year, a key focus for the organisation has been the consolidation and further development of infrastructure, systems and staff capabilities to ensure a platform for both delivery on existing commitments and for future growth. Key elements of this have been:

- *Accreditation under the National Community Housing Standards*
- *Nomination as Tier 1 participant in pilot for the roll-out of the National Regulatory System*
- *Implementation of comprehensive risk and asset management systems*
- *Completion of governance review*
- *Introduction of new professional development, staff training and support systems*
- *Commencement of process to implement a new business/IT system*

Continuing property growth has been achieved over the past twelve months with the conclusion of NRAS 1 and 2 (\$40m), affordable property developments and the establishment of a new program delivering professional property management services to privately owned affordable NRAS properties. As at June 30 2013 this new program had more than 120 properties under management, with a further 160 contracted to come on line over the next twelve months.

In partnership with Housing Choices Australia, Unity is also working in the Northern Territory through the newly established Venture Housing Company, which has a property portfolio of 45 units, with an anticipated increase to more than 160 by June 2014.

Over the past 12 months Unity has also laid the platform for further significant property growth in the coming year:

- *Commencement of an NRAS-backed affordable housing development of 15 apartments at St Clair*
- *Commencement of an NRAS-backed affordable housing development of 14 townhouses at St Clair*

- *Successful tender for development of 26 units of key worker accommodation on the Renewal SA site at Bowden*
- *Unity has worked closely with councils and the regional development boards on a major initiative to develop eighty houses across eight South Australian regional centres. This project involves a variety of land partners and funding sources, with delivery of these houses expected over the next 12 months*

Through NRAS 5 and a variety of opportunities provided by the South Australian Government, Unity is currently working to ensure that its overall growth and development pipeline continues to respond to its strategic goal of increasing the supply of affordable housing. Having increased its organisational and staff capacity, Unity is confident that it is well on the way to achieving its long term goal of establishing its ability to generate such developments independently.

Unity is committed to sustainable growth in terms of our own organisation and the communities in which we work. Unity does not pursue “growth for growth’s sake” and the organisation is focused on increasing housing supply in pursuit of its primary objective:

To achieve successful, safe, affordable, secure and appropriately located housing outcomes for vulnerable and low-income people including those who are disabled, homeless or at risk of homelessness.

Tenants remain at the core of all that we do, and Unity’s growth has been achieved in the context of continuing to deliver responsive and professional services to the many vulnerable adults who constitute the majority of people accommodated by Unity each night. Unity’s 2012 - 2013 tenant survey indicated a high level of satisfaction with Unity’s services, exceeding benchmarks in all areas.

To ensure that tenants receive the support necessary to sustain their tenancies Unity has also continued to develop close working relationships with new support providers and to formalise our memorandums of understanding with over twenty organisations which provide support to Unity tenants. The quality services provided by our support partners ensure the best possible outcomes as we work together to secure tenancies and respond to the varied needs of our tenants.

Unity’s commitment to creating affordable housing that is socially and financially viable is a recognition of the importance of balanced and functional communities. To help achieve this, Unity seeks to build a balanced housing portfolio including both low income/affordable and higher need housing. The model moves away from the creation of concentrations of disadvantage and toward facilitating tenants to integrate into their local communities. Integral to this model is the extremely successful Community Connect program which provides a range of programs focusing on supporting tenants to participate in community based activities and their integration into local communities.

Unity recognises that it is part of a national response to the critical shortage of affordable housing supply in Australia and continues to support the policy and funding initiatives of both the South Australian State Government and the Federal Government which are designed to foster the development of a robust Non-Government Organisation (NGO) sector. Unity has established close links with other major NGO housing providers across the nation through our membership with PowerHousing Australia and internationally through participation in the International Housing Partnership, at which Unity’s chief executive officer delivered the Australian overview in 2012. Unity looks forward to continuing to work with our partners in the private housing and finance sectors and our colleagues in public housing and NGOs across Australia as we seek to deliver housing to ensure that all have access to adequate and affordable accommodation.

That we have been able to achieve so much over the past twelve months is largely due to the efforts of our skilled and committed staff members who have consistently delivered exceptional outcomes and continue to do so as we rapidly grow. The contributions of a professional, multi-skilled and committed Board of Directors has not only provided crucial guidance and structure to Unity over the past twelve months, but has established a sound governance and strategic platform to take the organisation forward. I would particularly recognise the contribution made by our retiring Chairman, Matthew Adcock, whose input over the past five years has been a major factor in the successful growth of Unity to date.

Social housing: the context

For decades public housing agencies have suffered from restrictive commonwealth finance and have struggled to develop new housing stock or keep pace with necessary property maintenance.

However, the last decade has seen an unprecedented growth in the scale and professionalisation of Australia's community housing organisations. Unity, a leading provider of housing services in South Australia, is one such provider. Known for its professionalism and reliability it has also proven its capacity and enthusiasm to innovate and adapt to craft new housing options for a broad cross-section of the community.

Unity is working in a context where housing circumstances have changed over the last decade. Owner occupier rates have declined across the population. Couples, both with and without children, have experienced the largest falls in home ownership. There has been an increase in people approaching retirement age still paying a mortgage or still living in long term rental. As these people move out of the workforce our ageing population is experiencing increasing levels of poverty and disadvantage.¹

In the same timeframe an increase in population growth and a reduction in building approvals (9.6% in SA in June 2013)² have resulted in escalating affordability issues for people on low to moderate incomes who compete with higher income earners for available housing.

1. National Housing Supply Council:
Housing Supply and Affordability Issues 2012 - 2013

2. Housing Strategy For South Australia Green Paper

3. National Housing Supply Council:
Key findings of the 2011 State of Supply Report
www.nhsc.org.au/publications/state-of-supply-report-2011/

Long-term private renters now outnumber public housing renters and at the last census in 2011, over 60% of long-term renters were living in housing stress. This is a circumstance which is likely to worsen given that it is predicted that over the five years from 2010 to 2015, the cumulative shortfall is projected to grow to 328,800 dwellings and by 2030 the projection is for the shortfall to have reached 640,200.³

It is within this context that Unity has developed a collaborative model utilising the strengths of a wide variety of cross-sector partners. Public housing has struggled under the weight of increasing demand and decreasing government resourcing and an innovative approach is needed to develop new models to harness the resources and expertise available in the community.

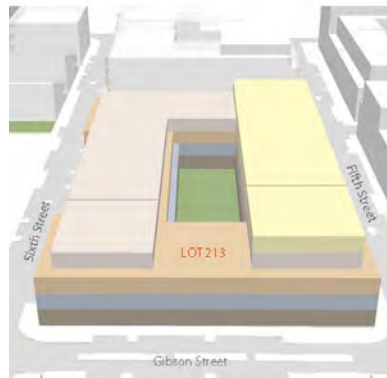
Unity's partnership model is about building long-term sustainable relationships and enables the flexibility required to respond to local community needs and expectations in changing policy frameworks and market conditions.

“ A well functioning housing system supports a strong economy ”

Housing Strategy For South Australia Green Paper

“ innovation is the key to responding to the mounting challenges of meeting the communities housing affordability needs ”

Partnerships at Bowden



This year, Unity was successful in its partnership tender to build 42 new affordable housing units at the ‘Life more interesting’ development at Bowden.

Although affordable housing is the latest buzz word, the provision of genuine affordable housing is a complex industry requiring a cocktail of funding avenues, each with its own risks, eligibility criteria, time frames, legislative obligations and reporting systems across both state and commonwealth jurisdictions.

Affordable housing is part of Unity Housing’s core business with direct involvement in the commercialisation of the mixed market project at Bowden. Unity has the experience and capacity to sustain long term rental housing and the community at Bowden. In this case, the development is specifically for key workers who are currently excluded from participation due to prevailing rental or sale price levels.

Unity, along with project partners BuildTec Group, Ben Green and Associates, Lucid Consulting Australia and Pruszinski Architects aims to ensure that all housing developed is not only affordable, but is also sustainable in the long term for the individual, the environment and the local community.

The Bowden project enables Unity to demonstrate the capacity to pilot a key worker/ affordable housing model in partnership with all tiers of government, a local developer and commercial financier. The major commitment by Unity is underpinned by an innovative financial model which can be replicated at Bowden beyond this initial project.

The project is one of the best examples of a state partnership and we intend to create Adelaide’s most innovative and cost effective apartments as a national example of good quality, affordable housing. The vision for Bowden is a stimulating, sophisticated place for people to live in a local urban community.

About the homes

The concept for the homes is derived from the notion of the suburban house with light and air at the front and back and a private garden. We will recreate the suburban footpath, where neighbours are likely to have incidental contact and build relationships from there. This type of environment fosters community, yet is sustainable at its core since the majority of the homes will face north. This is a direct response to the Adelaide climate.

Meeting the new community housing standards and regulations

Good practice

Unity has a long and strong history of providing housing to some of the most vulnerable people in our community. We have built a reputation as a leader in the sector through continuous improvement, evidence-based practice and innovation.

Unity aims to adopt best practice in the delivery of its housing services and has adopted frameworks and implemented strategies in order to achieve this. Unity's compliance with the National Community Housing Standards (the Standards) and preparation for registration under the National Regulatory System for Community Housing (the Regulations) promotes the interests of tenants, staff and stakeholders, providing security in the organisation's viability and governance and the ability to deliver quality services.

Accreditation

Over the last three years Unity has devoted significant time and resources to meeting the requirements of the Standards, which establishes benchmarks for good practice in service delivery in the community housing sector throughout Australia. We have done this on a voluntary basis from a leadership position, but also as an opportunity to improve and encourage professionalism within the sector. The Standards cover a comprehensive range of elements that deliver a quality housing service for residents and tenants in community housing.

“The aim is a well governed, well managed and viable community housing sector that meets the needs of tenants and provides assurance for government and investors.”

National Regulatory System Community Housing Charter, April 2013



In May 2013 independent third party auditors, Global-Mark Pty Ltd, undertook a rigorous review of Unity's business and practices, resulting in a three-year accreditation under the Standards. This accreditation will drive Unity's continuous improvement process, thereby ensuring best practice in the delivery of its housing services.



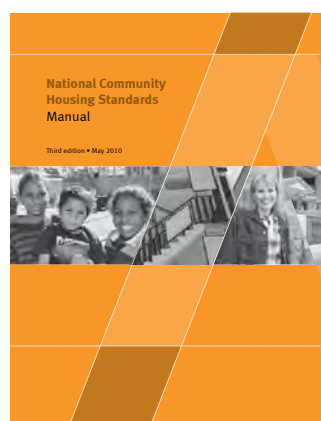
Julie Blake, Deputy CEO, Unity Housing

National regulation

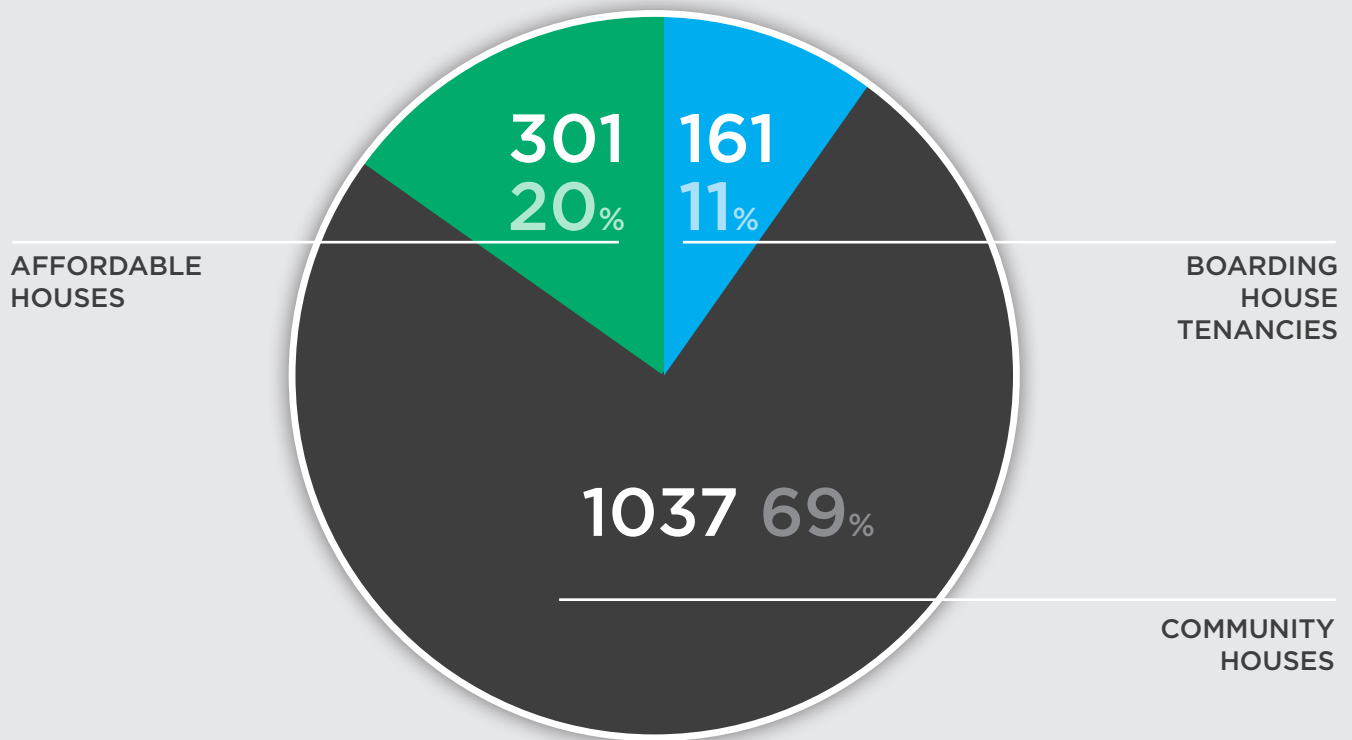
The commonwealth, state and territory governments have committed to a number of social housing reforms, one of which is the development of a national regulatory system for community housing.

The National Regulations are an important national reform aimed at providing a consistent regulatory environment to support the growth and development of the community housing sector. They are designed to identify, monitor and respond to risks, provide assurance to tenants, funders and investors and protect community housing assets as well as the reputation of the sector.

The Regulations are being phased in from 1 July 2013, beginning with a six month period of operational testing and evaluation nationally (Phase 1). Unity is one of three South Australian community housing organisations selected to participate in the Phase 1 evaluation process. Registration under the new system will commence from 1 January 2014 (Phase 2), with an eighteen month transition period.



Total number of properties: **1499**



Community housing

Community housing is the cornerstone of Unity's overall housing portfolio. The core of our work is the provision of accommodation for people on low incomes, living with a disability or experiencing homelessness. In the last year, Unity provided safe housing with sustainable rents to more than 3500 people living in 1499 properties.

We are proud of having created a portfolio and tenant mix that mirrors the diversity of our community with a variety of cultures, family structures and age groups. In the past year the Community Housing division has been active in preparing for compliance with the National Community Housing Standards. Similar to an internal audit, this body of work results in improved work practices, thus improving our ability to focus on excellence in customer service across our entire property portfolio for tenants, neighbours, contractors and our local communities in general.

Our high occupancy rates are a key indicator that Unity has created a sustainable housing model. In the past year, our occupancy has remained steady at 98%. The efficiency and attention to detail of our staff and contractors is testament to quick turnaround times between one tenant moving out and another moving in.

In the coming year we will have an increased focus on tenant engagement and community participation which means we intend to identify and increase opportunities for tenants and local communities to 'get to know' Unity and each other better and through this closer relationship, find areas of common interest that we can explore and work on together.

Partnership highlight

Partnerships are critical to Unity's success. We link tenants to community based support through our twenty partner agencies, providing a mix of tenancy and social support which has become the key to independent living for many of our tenants. We place a high value on the development of positive and enduring relationships between ourselves, tenants, support agencies and local communities as is demonstrated by Wendy, one of Unity's agency partners and Giselle, a Unity Aldinga-based tenant.

Unity's partnership with Elizabeth Bowey Lodge, known as EBL Disability Services, provides appropriate housing options for people living with a disability who require low to medium accommodation support. With over thirty years' experience working with clients with multiple disabilities, EBL has become the lead tenant at a six home cluster site in the northern suburbs. This allows the EBL team to be co-located with vulnerable tenants requiring 24 hour support.

"The cluster housing approach has enhanced our ability to provide a holistic service approach to tenants with multiple vulnerabilities. The adjoining properties at Tregenza House enable us to deliver person-centred support and we work to ensure people with a disability have the same opportunities as every other person in their local community. We know the best place for people with a disability to achieve a full and productive life is within their own home and community. We encourage our residents to function as independently as possible through having maximum involvement in the running of their home. Each person is supported to access the community as much as possible according to their individual ability."

Wendy Warren

*Chief Executive Officer,
EBL Disability Services*



After a long period of difficulty, Giselle found herself in later life needing a home despite years of hard work and self-sufficiency.

As a young woman Giselle and her husband put in many hours of strenuous effort starting the first organic winery in the 1960s in McLaren Flat. Over time, her husband became verbally and emotionally abusive and Giselle ended the marriage, leaving everything behind.

She found a new partner in 1976. This happy and loving relationship was short. On their first anniversary he was killed in an accident and Giselle was unable to cope. She suffered a breakdown, which was then called manic depressive disorder. Her late partner's family took everything they built up together, while she recovered in hospital.

The story continued along a bumpy road for several years with Giselle resettling in an Aldinga home with Unity. After so much adversity, she is now able to focus on life and her writing.

GISELLE

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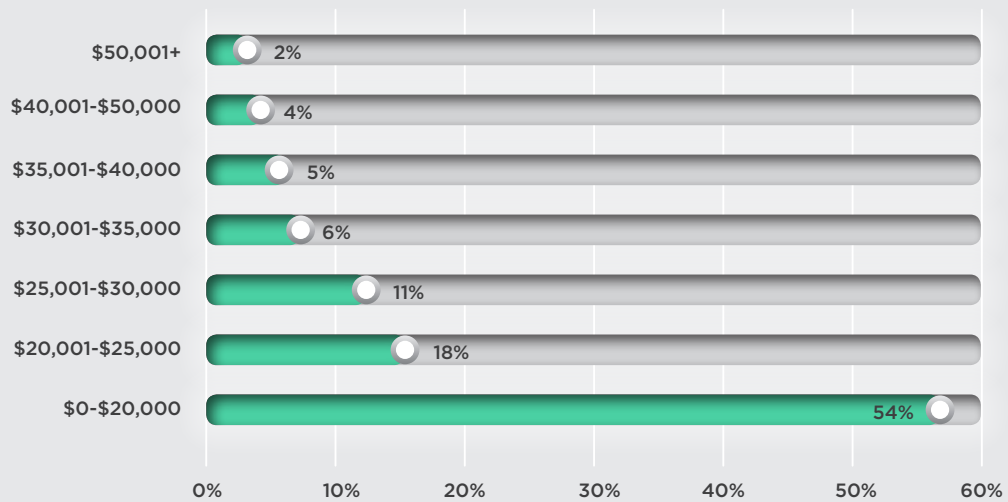
The most significant change in my life was being able to write and publish a book. It restored my self-confidence and helped me make lasting friendships, like my editor.

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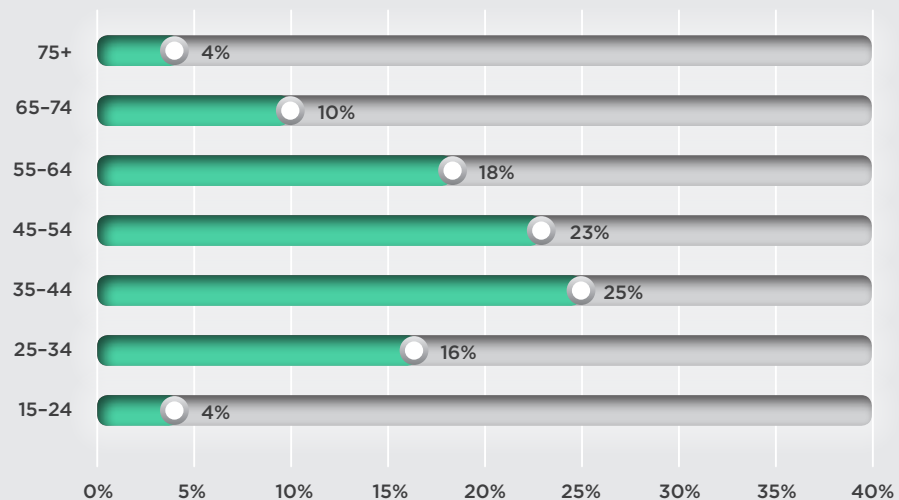


Community housing data 2012–2013

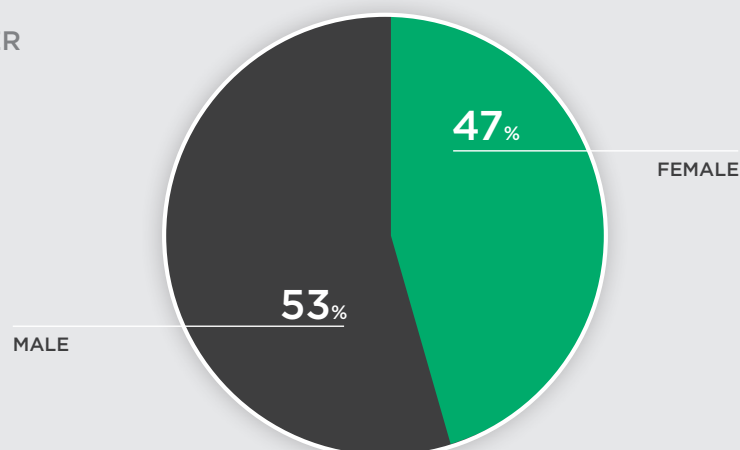
ANNUAL INCOME RANGE



AGE RANGE



GENDER



Boarding houses

Unity's Boarding House Program provides an entry point for highly vulnerable people into low cost, safe and secure accommodation. It provides housing for people who are marginalised due to a range of social factors including family breakdown, financial management issues, domestic violence, mental health issues, social isolation and drug and alcohol misuse.

The boarding house service model provides a springboard from which, once settled, people can transition to more stable and independent accommodation options in the community.

Viable service models in boarding houses and similar accommodation rely heavily on collaboration, partnerships and creative property and tenancy management solutions. Unity has been able to establish successful partnerships in tenancy support and community engagement and in the coming year will focus on formalising these relationships through well defined and tenant-focused memorandums of understanding.

We will also concentrate on the development of corporate partnerships that will assist Unity to provide an even greater social return to the community through assisting and supporting people to engage more fully in life.

Unity consistently achieves high occupancy rates across all five boarding house locations and in the past year the Boarding House Program has provided accommodation to people ranging in age from 22 to 85 years of age.

Living in a high density setting requires specific skills and a period of adjustment. Unity endeavours to ensure support is available to help people attain social and independent living skills to support them to live in a place of their own. Through assistance and referral by the staff team, boarding house tenants can access both in-house and community based support and assistance including financial counselling, legal assistance, recreation and leisure activities, cooking and nutrition and health management.

In the coming year, the Boarding House Program, in collaboration with key support agencies, will endeavour to enhance pathways from a boarding house environment to community based housing for more tenants.

“The boarding houses are a springboard from which people can transition to more stable and independent accommodation in the community.”



John is one of the most thoughtful and reflective people you'll ever meet. He tells his story not by plot, but by how he felt about and responded to circumstance.

John's life was pretty much according to plan. Enjoyed high school, played footy, became a marine engineer with the Navy and followed in his father's footsteps becoming a brick mason. Until he was about 40, when his younger sister was murdered and things unravelled for him and his family.

His grief, anger and frustration at what had happened were too much for him and he found himself in trouble and unable to cope with everyday life. He says he is forever grateful to his counsellor who helped him learn to cope with difficult and overwhelming emotions and get his life back.

John moved to The Terrace Boarding House in the winter of 2012 after his relationship ended and he's happy living there for now, "Unity's staff have done nothing but help me. They treat everyone with respect because they know that life is messy — it isn't a perfect, clear path for everyone." Years of bricklaying have cost him two vertebrae, so he's exploring new types of work. In the meantime, John wants to get more involved with Unity's boarding houses, contributing to the sense of community spirit.

JOHN

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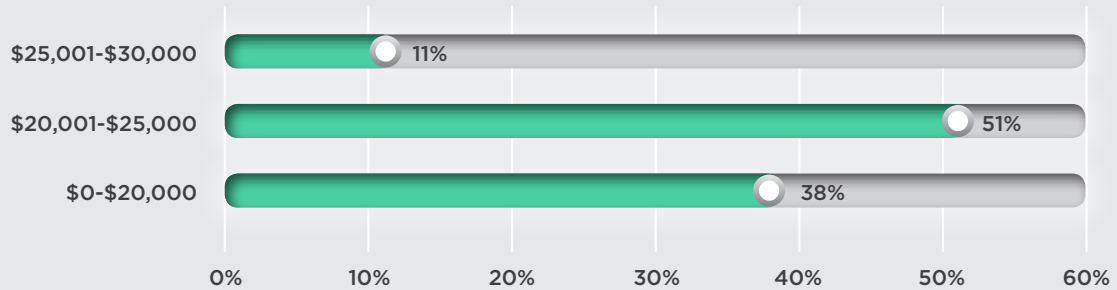
*...I am forever grateful
to my counsellor who
helped me learn to
cope with tough times...*

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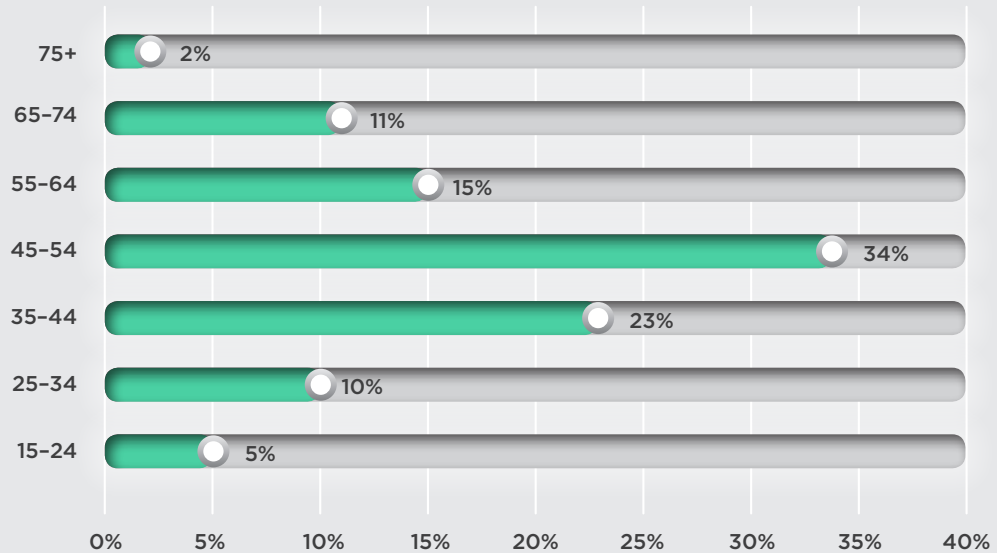


Boarding house data 2012–2013

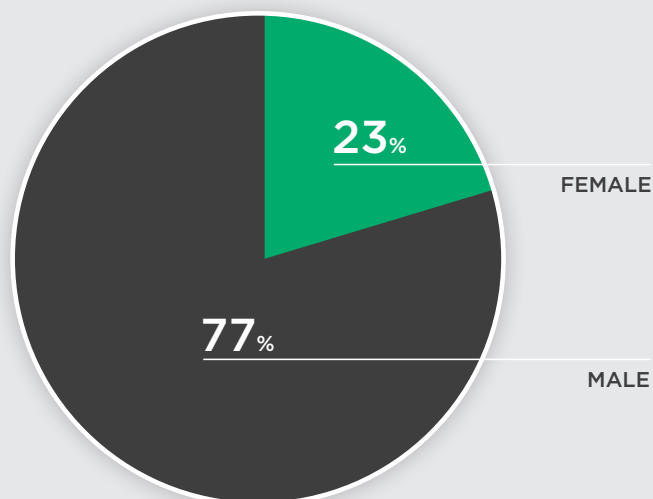
ANNUAL INCOME RANGE



AGE RANGE



GENDER



Affordable housing

Unity owned affordable housing

The National Rental Affordability Scheme (NRAS) is a commitment by the Australian Government in partnership with state governments to invest in affordable rental housing. NRAS offers financial incentives to both not-for-profit and private investors for up to 10 years, to rent new homes to people on low and moderate incomes at a rent that is 20% or more below the market rent.

Unity's affordable housing portfolio provides an opportunity for people who may not otherwise be eligible for subsidised housing such as public housing. The NRAS program provides a platform for Unity to build its own properties harnessing the expertise and capacity of all three tiers of government, developers and a range of other partners.

It also provides the opportunity for Unity to support private investors to build their housing portfolios whilst facilitating low to moderate income earners to access well located and affordable rental housing.

The Unity owned NRAS housing portfolio consists of 145 properties built across metropolitan Adelaide, from Munno Para in the north to Goolwa in the south. With a further 135 under construction the portfolio will total 280 by June 2014.

It contains a wide range of property types to meet the broad spectrum of need in the community, including retirees, young couples and individuals as well as families who struggle in the private rental market. The properties include one, two, three and four bedroom options.

Thirty-seven of these properties are part of a joint venture with SA Health. The Housing and Accommodation Support Partnership (HASP) has been established between consumers, the Psychosocial Rehabilitation Support Services (PRSS), non-government housing providers and mental health services to provide housing which is linked to clinical and psychosocial rehabilitation in addition to support for individuals in a community setting.

Professional property management

As a licensed land agent, Unity offers a professional property management service for owners of NRAS investment properties. In partnership with Questus and Rivergum Homes, Unity provides NRAS landlords across Adelaide with a specialised property management service. Unity is highly skilled at identifying and selecting the right tenant for a positive long term outcome for the landlord, the tenant and the local community. Our experienced team is highly respected in the field and are the property manager of choice for landlords across Adelaide.

Unity is contracted to manage over 260 NRAS properties over the next 12 months, including in the suburbs of Evanston Gardens, Munno Para West, Morphett Vale, Northgate, Huntfield Heights and in Murray Bridge in regional South Australia.



Unity is highly skilled at identifying and selecting the right tenant for a positive long term outcome for the landlord, the tenant and the local community.



It's a common Adelaide story — young people heading for the eastern states. Not so for Mariatu and her four year old daughter, Namina. She moved from Sydney to take advantage of what she calls the vast opportunities in South Australia.

Mariatu emigrated from Sierra Leone to Sydney with her family when she was 15. When she was 23 she came to Adelaide with Namina to pursue her degree in human resource management. But first things first, she needed a home. After a stretch couch-surfing and sitting on various waiting lists, a National Rental Affordability Scheme home became available through Unity. She snapped it up and hasn't looked back.

Mariatu has one year of study left and is enthusiastic about her prospects. A mature and very sensible young woman, she knows that she will need to gain some HR experience first, but what she'd really like is to work in a community organisation.

Namina has also thrived in her new environment. She likes kindy and says that her best friend is called Neil. She can also spell her name.

MARIATU & NAMINA

“

Unity came through for me just at the time when I needed it. I've always wanted to say thanks for the chance to get the next phase of my life going. So, Thanks!

”



Affordable housing – construction

Construction program Unity owned affordable housing

A key element to addressing housing affordability is the continued construction of new homes. Unity has a current construction program of 135 homes split between inner and middle ring suburbs of Adelaide and regional South Australia.

Metropolitan area

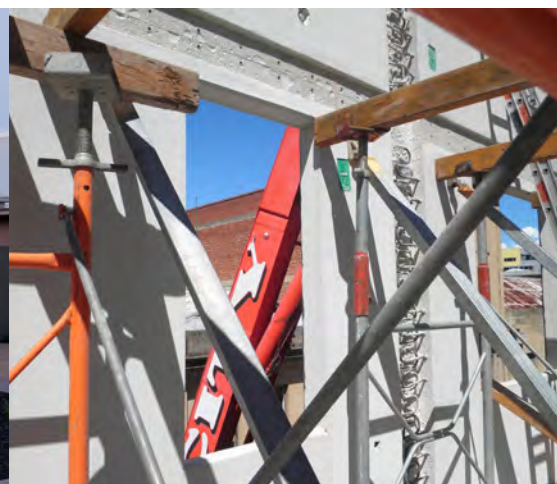
St Clair – Woodville	15	Apartments
St Clair – Woodville	14	Town Houses
Bowden	26	Apartments

Regional SA

Whyalla	13	Houses
Port Pirie	2	Houses
Port Augusta	20	Houses
Booleroo Centre	6	Houses
Peterborough	6	Houses
Gladstone	5	Houses
Melrose	4	Houses
Laura	8	Houses
Jamestown	4	Houses
Saddleworth	8	Houses
Burra	4	Houses
TOTAL	135	

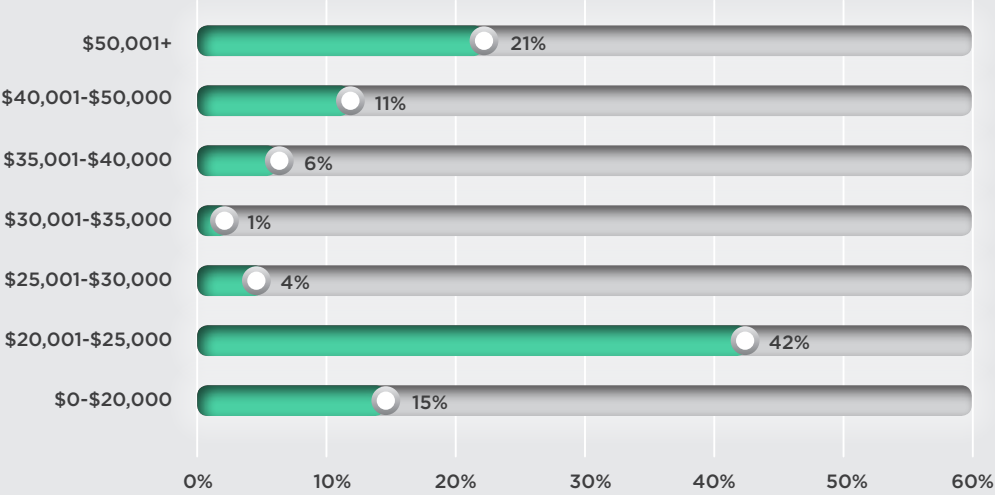
Construction program for private landlord affordable housing

Unity is contracted to manage an additional 113 properties under construction for private investors due for completion by 30 June 2014. Unity will provide expert property management services to these investors and ensure compliance under the National Rental Affordability Scheme (NRAS).

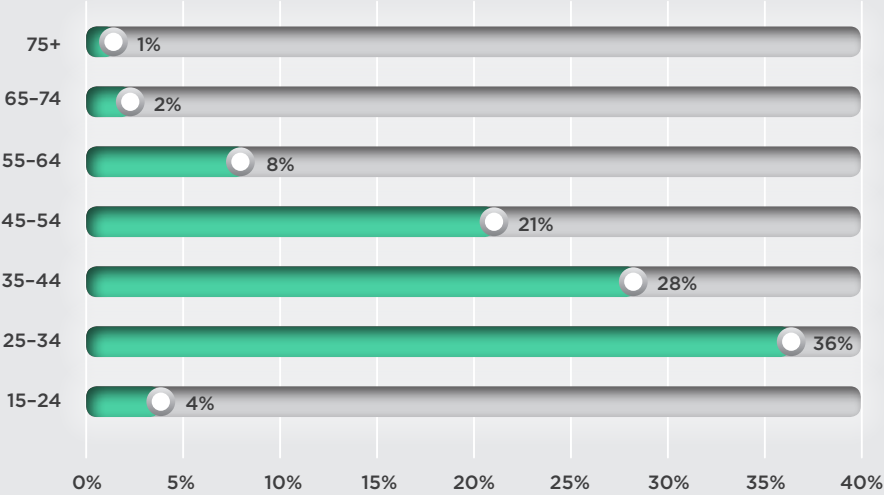


Unity owned affordable housing data 2012–2013

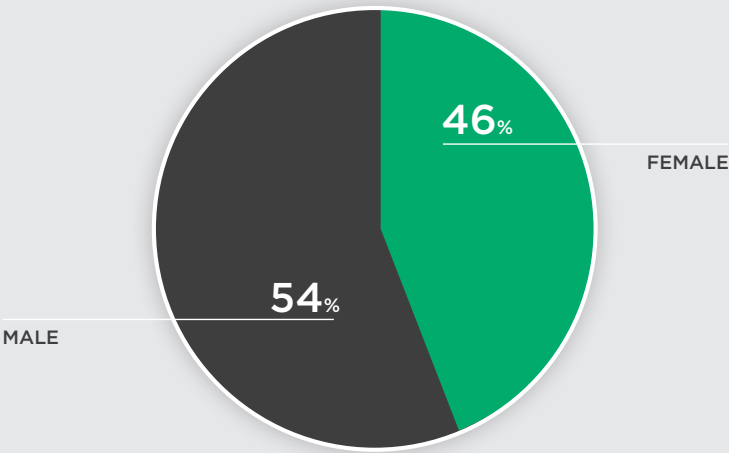
ANNUAL INCOME RANGE



AGE RANGE



GENDER



What's new in community connect

Unity's community connect initiative seeks to make a long lasting difference to peoples' lives through empowerment. We help people to develop new skills and overcome barriers to safe, affordable and long term community living.

The community connect model was designed to implement Unity's long-standing Community Engagement and Participation Framework (the Framework), including timely and relevant information for tenants. The initiative has been given an added boost with the introduction of a new approach to tenant communications. Late in 2012 Unity employed a community connect Project Officer to enhance Unity's capacity to implement the Framework as well as to hear and respond to tenants.

One of the first outcomes has been a review of the Unity tenant newsletter. *Around the house*, the winning entry from an all-tenant contest to rename the newsletter, is now produced three times a year and is overseen by an editorial panel comprised of tenants and Unity staff members. By the end of 2012 - 2013 more than 20 tenants were directly involved in the newsletter as contributors, editors, advisors and interviewees.

Around the house is distributed to tenants, members of both state and federal parliaments, elected members across the state's councils, community development staff at councils and many support agencies. Run like a newspaper, it puts the most newsworthy items at the front of the publication and covers a wide variety of topics, including arts reviews, sports, politics, comments and editorial on mainstream news stories, community engagement opportunities, upcoming events around Adelaide, poetry and much more.

The newsletter is intended as a vehicle for stimulating public debate as well as providing information and entertainment and Unity is pleased to be able to say that the views expressed by contributors are their own and do not necessarily represent Unity policy or opinion.

Unity now has a Community Connect-specific grants and funding strategy which aims to increase the organisation's capacity to implement the initiative across its portfolio. We would like to thank Adelaide City Council and the South Australian Department of Communities and Social Inclusion which have supported this work since its inception.

Planning is well underway for the launch of a new website which includes a tenant portal that will enhance innovation and communication between Unity and its tenants. Extensive consultation and research was conducted to plan the site so that content and functionality are well suited to Unity tenants. The site will give anyone the ability to ask the chief executive officer a question, blog or chat with fellow tenants or staff, lodge maintenance requests, give feedback, contribute to the newsletter, learn about engagement or participation opportunities with Unity or the wider community – and last but not least, download relevant Unity tenancy documents.

“ By the end of 2012 – 2013 more than 20 tenants were directly involved in the newsletter as contributors, editors, advisors and interviewees ”

Tag Newsletter

www.unityhousing.org.au

December 2012 / 7th Edition

2012 Tenant Survey Results

In the last TAG newsletter we reported the overall results about tenant satisfaction. Now that the results have been analysed, it's time to give you the full report.

ABOUT THE SURVEY

We asked a group of tenants to review and re-write the survey questions – to make sure they were clear and relevant before sending it out.

We asked all boarding house tenants (163 people at the time of the survey), a random sample (20%) of community housing tenants (203 people at the time of the survey) and all National Rental Assistance Scheme (NRAS) and Stimulus tenants (217 tenants at the time of the survey).

Snapshot of boarding house tenants

- 91% were satisfied to very satisfied with their current accommodation
- 98% found that their contact with Unity staff were positive
- 93% were satisfied to very satisfied with the way maintenance is handled
- 95% were satisfied to very satisfied with the information and services provided by Unity
- 92% were satisfied to very satisfied with Unity staff visits to their property
- 97% were happy with the way in which Unity dealt with their problems or complaints
- 91% reported that they understood their rights and responsibilities as tenants under the Residential Tenancies Act and Unity's policies



TERRACE
LIAISON
WORKER

IF YOU
NEED
HOUSING



ABOUT
UNITY



AROUND THE HOUSE

Winter 2012/13 Unity Edition
www.unityhousing.org.au

HE NEVER MET
A STRANGER

HEARTLAND

GOOD

The Independent low key, high art at The Terrace

ART Last month The Terrace exhibition called The Independent backgrounds unified in art.

Prior to the opening a few 'house' of artists explaining how to write a biography for an exhibition and how galleries operate were held. The sessions were part of the Terrace-Workshop program led by Howard and David the founder of Adam Gould.

Adele Karmel Ad-Deen, an Iraqi-Australian journalist, poet and translator showcased his skills with a collection of his award-winning poetry was.

New newsletter, new name



Don't put your
recyclables in a
plastic bag.

Place recyclables
inside brown bins into the
RECYCLING BIN
For a RECYCLE RIGHT fact sheet
visit www.recycleaustralia.gov.au
or call 1300 132 116.

UNITY HOUSING COMPANY

OVERVIEW USEFUL DOCUMENTS AROUND THE HOUSE TENANT NEWS ASK UNITY'S CEO FEEDBACK LODGE A MAINTENANCE REQUEST

LODGE A MAINTENANCE REQUEST

Use the form below to lodge an online request for maintenance.

Please be as descriptive as possible in regards to the issue and attach a photo if necessary.

First name *

Last name *

Email *

Phone *

Address *

Suburb *

State *

Postcode *

Description of maintenance issue *

Unity Housing statement of comprehensive income for the year ended 30 June 2013

	2013 (\$)	2012 (\$)
INCOME		
Housing rental income	9,842,965	8,676,130
Government recurrent grants	1,706,048	1,991,949
Government capital grants	68,545	8,095,749
Transfer of Nation Building Economic Stimulus Properties	-	30,328,818
Other income	807,212	325,982
TOTAL INCOME	12,424,770	49,418,628
EXPENSES		
Administration expenses	1,726,785	1,040,772
Capital contributions paid to State Government	1,035,222	859,374
Property expenses	4,287,145	4,354,036
Staffing costs	3,868,193	3,291,563
Depreciation expenses	67,439	55,088
Interest expense	951,898	762,969
Other expenses	351,881	250,575
TOTAL EXPENSES	12,288,563	10,614,377
NET OPERATING PROFIT	136,207	38,804,251
Less Transfers to provisions	(26,727)	262,941
NET PROFIT FOR THE YEAR	162,934	38,541,310
OTHER COMPREHENSIVE INCOME		
Net gain on revaluation of land & buildings	(15,000)	70,000
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	147,934	38,611,310

This is an abridged version of the financial statements of Unity Housing Company Ltd for the year ended 30 June 2013. The full set of financial statements and accompanying notes are obtainable upon request from Unity Housing.

Unity Housing statement of financial position as at 30 June 2013

	2013 (\$)	2012 (\$)
CURRENT ASSETS		
Cash and cash equivalents	3,844,709	2,393,059
Trade and other receivables	1,545,970	945,755
Other current assets	83,742	142,007
TOTAL CURRENT ASSETS	5,474,421	3,480,821
NON-CURRENT ASSETS		
Fixed assets	74,411,413	74,868,731
Intangible contractual right	6,135,925	6,135,925
TOTAL NON-CURRENT ASSETS	80,547,338	81,004,656
TOTAL ASSETS	86,021,759	84,485,477
CURRENT LIABILITIES		
Trade and other payables	715,242	386,616
Bank loans	411,944	385,883
Provisions	462,593	344,337
Other liabilities	555,747	238,374
TOTAL CURRENT LIABILITIES	2,145,526	1,355,210
NON-CURRENT LIABILITIES		
Maintenance provisions	1,658,744	1,656,918
Tenant service provisions	253,995	289,806
Other provisions	30,981	66,216
Bank Loans	13,923,375	13,256,123
TOTAL NON-CURRENT LIABILITIES	15,867,095	15,269,063
TOTAL LIABILITIES	18,012,621	16,624,273
NET ASSETS	68,009,138	67,861,204
EQUITY		
Retained Earnings	66,141,402	65,978,468
Asset Revaluation Reserve	1,867,736	1,882,736
TOTAL EQUITY	68,009,138	67,861,204

This is an abridged version of the financial statements of Unity Housing Company Ltd for the year ended 30 June 2013. The full set of financial statements and accompanying notes are obtainable upon request from Unity Housing.

In 2013 Unity Housing Company focussed on the development of internal structures and practices to accommodate the significant growth of its income and asset base experienced in previous years.

The company recorded a profit of \$148,000 for the financial year ended 30 June 2013. This moderate return reflected the significant investment undertaken by Unity to develop and adopt best practice property management within the community sector (gaining accreditation under the National Community Housing Standards) and the extension of fee for service property services for NRAS (National Rental Affordability Scheme) properties. In addition, Unity continued to pursue a number of opportunities for project development works in coming years. The property portfolio managed by Unity Housing Company now totals more than \$290M as at 30 June 2013.

Abridged financial statements have been included in this annual report. Audited financial statements and accompanying notes are obtainable upon request from Unity Housing Company.

Partnerships

Professional services

ComCan
Community Sector Banking (CSB)
DonorTec
Pursuit People
Stephen Duddy Architects

Non profit partners

Housing Choices Australia
The Wyatt Benevolent Institution Inc.

Development partners

Build Tec Group
Hindmarsh
AVJennings

Financial partners

Bendigo Bank
Bank mecu
HomeStart Finance

Local government

Adelaide City Council
Adelaide Hills Council
Alexandrina Council
City of Charles Sturt
City of Victor Harbor
City of Onkaparinga
City of Marion

State government

Department for Communities and Social Inclusion (DCSI)
Housing SA
Renewal SA
SA Health, Mental Health Services

Federal government

Department of Families, Housing, Community Services and Indigenous Affairs (FAHCSIA)

Support partners

Adult

Offenders Aid and Rehabilitation Services of South Australia Incorporated (OARS)

Aged

City of Salisbury (HACC)
Department for Communities and Social Inclusion (DCSI) - Aged Homeless Program
Home and Community Care (HACC)
Hutt Street Centre

Disability

Barkuma Incorporated
Community Accommodation and Respite Agency (CARA)
Community Living and Support Services (CLASS)
Community Living Options (CLO)
Community Living Projects (ISAS)
DeafCanDo
Disability SA
Individual Supported Accommodation Services
Life's for Living
Minda Incorporated. Independent Support Services

Domestic violence

Central Domestic Violence Service
Northern Domestic Violence Service
Southern Domestic Violence Service

Families

Anglicare SA
Calvary Lutheran Family Support
Families SA
Fleurieu Homelessness Support Service
Inner Southern Homelessness Service
Lutheran Community Care
Murraylands Homelessness Service
Outer Southern Generic Homelessness Service
The Salvation Army
Uniting Communities

Homeless

Catherine House
Cedars North, Glenside
Centrelink
Felixstow Mental Health
Fleurieu Homelessness Support Service
Hutt Street Centre
Inner Southern Homelessness Service
Job Prospects (SYC)
Murraylands Homelessness Service
Outer Southern Generic Homelessness Service
St John's Youth Service
Street to Home
Towards Independence
Uniting Communities

Mental health

Clare Community Mental Health Services
Felixstow Mental Health
Glenside Hospital
James Nash House
Life Without Barriers
NEAMI
Personal Helpers and Mentors (PHaMs) Programs
Southern Fleurieu Mental Health Service
UnitingCare Wesley Port Adelaide

Culturally and linguistically diverse

Australian Refugee Association
Cambodian Association of SA Incorporated
Chinese Welfare Services of SA Incorporated
Lutheran Community Care
Vietnamese Community in Australia, SA Chapter Inc

Youth

Anglicare SA
Service to Youth Council
Southern Junction Community Services
The Salvation Army

Housing statistics

Homelessness is not just the result of too few houses. Its causes are many and varied. Domestic violence, a shortage of affordable housing, unemployment, mental illness, family breakdown and drug and alcohol abuse all contribute to the level of homelessness in Australia.

Homelessness is not a choice. Homelessness is one of the most potent examples of disadvantage in the community, and one of the most important markers of social exclusion. (1)

There were 105,237 people in the census classified as being homeless on census night (up from 89,728 in 2006). (2)

In the last ten years, house prices increased by 147 per cent, while incomes in comparison grew by 57 per cent. (3)

In 1991 the median house price was five times the average income. In 2011 it was seven times the average income. (4)

105,237

people in the census
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(up from 89,728 in 2006)

In the last ten years, house
prices increased by

147%

while income only grew by 57%

In 1991 the median house
price was five times the average
income. In 2011 it was

SEVEN

times the average income

Sources:

1 & 2 Australian Bureau of Statistics website www.abs.gov.au

3 Phillips, B. (2011), The Great Australian Dream – Just a Dream? AMP. NATSEM Income and Wealth Report, Issue 29, July, AMP Sydney

4 Phillips, B. (2011), The Great Australian Dream – Just a Dream? AMP. NATSEM Income and Wealth Report, Issue 29, July, AMP Sydney



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