

# ANNUAL REPORT 2018/19



## Affordable Homes in Sustainable Communities

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## Our Purpose

We provide affordable, safe and secure homes for South Australians on low incomes. We build partnerships to create tenancies that promote viable and sustainable communities.

## Our Values

Respect and Social Justice

Innovation and Creativity

Collaboration and Partnerships

Transparent and Ethical

Leadership and Professionalism

Empowering and Respectful

# ABOUT US

Unity Housing is a not-for-profit charitable housing provider. We deliver a broad range of housing options including boarding house accommodation for people at risk of homelessness, social and community housing for people with a range of needs, and affordable housing for people on low to moderate incomes.

Our tenants include people affected by homelessness; older people and people living with disability; women and families affected by domestic violence; and people experiencing mental health issues and other challenges. We also provide homes for people who simply cannot afford appropriate housing in the private rental market.

We provide more than 3,200 units of accommodation, housing more than 4,700 people.

Our **Strategic Plan 2017-20** is underpinned by 'strategic pillars for success', which are:



**ENHANCE BUSINESS CAPACITY**  
Building on our Strengths



**STRENGTHEN PEOPLE AND CULTURE**  
Valuing our People



**DEVELOP HOUSING PORTFOLIO**  
Providing Affordable Homes in Sustainable Communities



**EMPOWER TENANTS**  
Connecting Tenants and Communities



**NURTURE PARTNERSHIPS**  
Working with Others



CHAIRMAN,  
BOARD OF DIRECTORS  
**LEIGH GARRETT**



CHIEF EXECUTIVE  
OFFICER  
**MATTHEW WOODWARD**

# CHAIRMAN AND CEO REPORT

Unity Housing is South Australia's largest and most experienced community housing provider. Since the 1980s, we have been dedicated to providing affordable and sustainable homes for South Australians on low incomes, who are vulnerable, at risk of experiencing homelessness, or living with disability. Through the construction and management of properties, we are making a real difference to people's lives and we are proud of the positive impact we are having in the state.

Unity Housing currently provides more than 3,200 units of accommodation across metropolitan and regional areas of South Australia, accommodating more than 4,700 people every night. This housing portfolio delivers a broad range of housing options including social housing for people on very low incomes who require significant support, and affordable housing for people on low to moderate incomes. Unity Housing is also the largest non-government provider of disability housing in South Australia and supported housing for homeless people in the City of Adelaide.

**At 30 June 2019, Unity Housing had equity of \$304m, a revenue stream of \$31m per annum, and managed assets valued at more than \$850m.**

This year, Unity Housing has enhanced our established access to development finance by securing \$38m in finance at low interest and 10-year tenure through the recently established National Housing Finance and Investment Corporation (NHFIC) bond aggregation vehicle. This strong access to finance, coupled with a solid balance sheet, has enhanced our capacity to build a significant number of new houses to address the large unmet need for affordable housing in South Australia.

Building off the base of a successful \$100m development program delivered over the past 10 years, Unity Housing is embarking on a number of specific development programs in the coming years.

Our new residential development strategies will encourage housing growth and contribute to healthy, affordable and liveable neighbourhoods through:

- the development of more than \$70m worth of new housing over the next five to 10 years;
- redeveloping and refurbishing properties to provide more appropriate housing for tenants;
- achieving revitalisation through upgrading existing housing together with demolition and new development;
- promoting innovative and energy efficient housing design;
- matching housing form with the current tenant profile;
- providing opportunities for a range of affordable housing alternatives and tenures;
- delivering quality residential developments;
- promoting home ownership to Unity tenants; and
- reducing social housing concentration through mixed developments effectively integrating social and private housing.

Housing more than 1,000 people living with disability, Unity Housing is now the largest provider of disability housing in South Australia. Through active engagement with our partners in the introduction of the National Disability Insurance Scheme (NDIS), we are continuing to develop our capacity as a property and tenancy manager in this space.

The transfer of further housing to Unity Housing management through the South Australian Disability Housing Program has contributed to the growth of this portfolio in both metropolitan and regional areas. As a registered NDIS provider with a large number of existing properties housing people likely to be eligible for the Specialist Disability Accommodation (SDA) allowance, Unity Housing has a solid platform and clear strategy to apply our development expertise to the delivery of significant purpose

built housing for people living with major disabilities over the coming years.

Unity Housing's development capacity is also being applied to the construction of a pipeline of 75 new dwellings to be constructed over the next three years through the Community Housing Asset Renewal Program (CHARP). This exciting new program enables the repurposing of old assets, which are no longer fit for purpose and have large maintenance liabilities, to enable the creation of new social housing. Through the delivery of mixed market and social housing, this program is designed to be self-funding without any loss of social housing. The first of these projects has been completed by Unity Housing, in partnership with Oryx Property, involving the sale of four dwellings and reinvestment on a Renewing our Streets and Suburbs (ROSAS) site in Blair Athol. This project has delivered eight new housing

outcomes, a mix of four market houses and four new social housing outcomes providing affordable accommodation for people living with a disability, built to Liveable Housing Design Guidelines, and large families on low incomes. We are very proud that this project won the 2018 UDIA Award for Excellence in Community Housing.

Tenants remain at the core of all we do, and Unity Housing's growth has been achieved in the context of continuing to deliver responsive and professional services to the many vulnerable adults who continue to represent the majority of people we accommodate. To ensure tenants receive the support necessary to sustain their tenancies, Unity Housing has continued to develop close working relationships with 40 providers, underpinned by Memorandums of Understanding (MOUs) that provide support to Unity Housing tenants. These quality services ensure optimum outcomes, as we work together to respond to the needs of our tenants. Through our extremely successful Community Connect program, Unity Housing also encourages tenants to participate in community-based activities and to integrate into local communities.

The role of Unity Housing's Board continues to be a major factor in our success, with a professional, multi-skilled and committed Board of Directors effectively discharging its regulatory and fiduciary obligations and providing sound governance and a strategic platform to underpin Unity Housing's future. During this past year, the Board was also particularly alert to risk management, cybersecurity and company culture. A major focus at Board meetings has been to highlight the positive impacts for our tenants and how this has improved their lives.

In closing, we acknowledge and appreciate what our staff and directors have achieved, and we thank them for their passion and commitment to Unity Housing.

## Leigh Garrett



**Chairman and Director since 2008** Leigh is the Chief Executive Officer of OARS Community Transitions and the Centre for Restorative Justice. He is a Non-Executive Director of Venture Housing, Australian Crime Prevention Council, and Social Impact Investment Network SA. Leigh is also a Life Member of SACOSS, a Life Member of Restorative Practices International, a Life Member of National Association of Community and Restorative Justice USA, and a Member of the European Forum of Restorative Justice.

## Richard Willson



**Director since 2008** Richard is an experienced Non-Executive Director, Company Secretary and CFO with more than 20 years' experience predominantly within the mining and agricultural sectors for both publicly listed and private companies. Richard has a Bachelor of Accounting from the University of South Australia, is a Fellow of CPA Australia, and a Fellow of the Australian Institute of Company Directors. He is a Non-Executive Director of Titomic Limited (ASX:TTT), AusTin Mining Limited (ASX:ANW), Thomson Resources Limited (ASX:TMZ), Graphene Technology Solutions Limited, and Variety SA; and Company Secretary of a number of ASX Listed Companies. Richard is the Chairman of the Audit Committee of Titomic Limited, AusTin Mining Limited, and Unity Housing Company, and is the Chairman of the Remuneration & Nomination Committee of Titomic Limited.

## Sacha Wainwright



**Director since 2009** Sacha is General Counsel for the Drakes Supermarket Group providing legal advice and support across all aspects of the business including compliance, risk and general corporate/commercial issues. Sacha was previously a partner in the Commercial Property division of Minter Ellison providing advice to large national companies. Her experience includes the provision of legal advice in the areas of property and business acquisitions, property development, leasing and infrastructure projects.

# UNITY HOUSING BOARD

## Karen Janiszewski



**Director since 2016** Karen has 30 years of construction and development experience gained in private companies, public companies and government. She is Chair of Royal Melbourne Showgrounds and is a Board member of the Queen Elizabeth Centre. Karen was previously Director, Affordable Housing, Lend Lease Communities and has also held the role of Project Director of Kensington Banks, and has managed hotel, commercial and residential developments. Karen has led teams on project acquisitions and tenders. Previously a Board member of King and Godfree Pty Ltd, Embracia and Uniting AgeWell, as well as an Advisory Board Member to the University of Adelaide's Centre for Housing Urban and Regional Planning.

## Yvonne Sneddon



**Director since 2016** Yvonne is a professional Non-Executive Company Director, previously a partner at Deloitte and Ferrier Hodgson. Yvonne left private practice in 2004 to become a professional company director. She has more than 35 years' experience in governance, financial reporting and commercial advice in both the private and public sectors. Yvonne is a member of the Board of Statewide Super, Return to Work SA, Catherine House Inc., and chairs Flinders Reproductive Medicine Pty Ltd. She also chairs a number of audit, governance and risk committees in the private and public sectors.

## David Spear



**Director since 2017** David is a professional Company Director and Corporate Governance Consultant with national consulting firm VUCA Pty Ltd. David has more than 25 years' experience in commercial business management, now including significant directorship experience over the last 10 years. He is currently Chairman of Tyre Stewardship Australia; Chairman of Office Brands Australia; Chairman of the Free Throw Foundation; and Director of VUCA Pty Ltd. David is a Fellow of the Australian Institute of Company Directors, an Alumni member of Harvard Business School Governance program 2013 and a former SA/NT State Director of the Australian Institute of Company Directors.

## Richard McLachlan



**Director since 2018** Richard is currently Development Director for Australian Unity's \$1.1b Herston Quarter Redevelopment Project in Brisbane, Queensland. Richard has significant governance, strategy and stakeholder management experience and has held Executive leadership roles with Defence SA and Renewal SA, and has had direct responsibility for the delivery of significant project initiatives including the development of the Techport Australia Maritime Industry Precinct, the Adelaide Riverbank Precinct Implementation Plan, and the Tonsley Innovation District. Richard also has significant non-executive experience as a Director of ECH Inc. and St Andrew's Hospital Adelaide.

Total people housed

4,718

Units of Accommodation

3,237

People moving into Unity Housing accommodation in 2018/19

1,073

(excluding tenant transfers)

New tenancies in 2018/19

626

(excluding tenant transfers)

Number of tenants under 18 years

971

(507 female, 464 male)

Number of tenants over 65

809

(476 female, 333 male)

## OUR TENANT DEMOGRAPHIC: A SNAPSHOT

(As at 30 June 2019)

Tenant numbers by region

Central and Central West

1,882

North and Mid North

1,508

South (including Limestone Coast and Meningie)

1,450

Central West has largest population 65+

384 tenants

Largest category age group

65+

809 tenants

Income

Centrelink payment

2,250 tenants

(1,258 female, 987 male, five genders not stated)

Wages

239 tenants

(131 female, 107 male, one gender not stated)

Tenants who have been with Unity Housing for three years or less 1,936

Tenants who have been with Unity Housing for nine years or more 585

## TENANT SATISFACTION SURVEY

Unity Housing conducted a survey in March 2019 with our tenants in the Limestone Coast and West of Adelaide who were previously tenants with the South Australian Housing Authority (formerly South Australian Housing Trust).

The purpose of the survey was to gauge tenants' satisfaction regarding the condition of their neighbourhood, homes and gardens, attitudes to their home and property condition, overall satisfaction with maintenance requests and services, ability to make ends meet, connectivity with neighbours, and other areas.

All 1,066 households, which were formerly managed by the SA Housing Trust and are now managed by Unity Housing, were invited to participate in the survey. We received a total of 358 responses representing an overall valid response rate of 33%.

"Since we were offered our current place, we could not be more happy with Unity as well as our housing officer who is a great help and easy to contact."

Matt and Jen, Seaton

"I am an invalid and can't walk or stand on my feet for long. Unity are quick to do maintenance and are easy to talk to."

Andreja, Woodville West

### Survey result highlights

Life improvement since joining Unity

40%

Overall satisfaction

83%

Neighbourhood satisfaction

78%

Condition of home

89%

Repairs and Maintenance

79%

Contact with neighbours

80%

Unity Housing will use this feedback to inform the decisions we make and the service we deliver, with the aim of improving what we do. It will also help us understand any changes in tenant attitudes over time and what is important to our tenants from year to year.

"Since Unity took over responsibility the service has been excellent. They never fail to solve problems, attention is prompt, they are polite and never talk down to me, and they show respect."

Michael, Allenby Gardens

"I lost my friend and the Mount Gambier office team were very compassionate to my situation. I can't thank them enough. I would also like to state – from where I stand there is no division in Unity."

Johnny, Millicent



TENANT  
STORY

## Bob is dedicated to making a difference

Bob's philosophy is simple: "Life really is what you make it and you will only get out of it what you put into it".

Bob walks the talk, which is evident from the myriad of certificates of appreciation and thank you cards scattered around his home – testament to a gentle giant who, with his calm yet jovial demeanour, energises and encourages people to find their purpose and make a difference, no matter how big or small.

Adopted into a hardworking South Australian family shortly after his birth, Bob developed his intrinsic values at a young age and credits his mother for his tenacity and work ethic.

At 18, Bob began a career in newspapers when he was accepted for a cadetship. "I worked with (Rupert) Murdoch when he had a newspaper on North Terrace called The News and that's where I started," Bob says. "I was there for three years then left and went to the Barossa to be the secretary of the family pub. When I didn't have anything else to do – which was not very often – I did external studies in mercantile law at the University of Adelaide and that's when I became interested in public service."

Bob left Adelaide for Sydney where he began his fruitful 23-year career in the community health sector, the latter part in Canberra.

Throwing himself into his work meant Bob's personal life was put on the back-burner. "I didn't get married until I was 37, I was a late starter," Bob says. "It was a good marriage. Eve was nearly 12 years younger, doing psychology, five languages; she was just clever."

Bob suffered an enormous loss in 1986 when Eve and their young son were killed in a car crash, after already losing their nine-month-old daughter to a serious medical condition. "Life can fire at you, rightly or wrongly, point blank," he says. "There are lots of obstacles in life. You can spend your life feeling sorry for yourself, and I know people who have done that."

Bob is not one to feel sorry for himself. He is a supreme optimist with an unquenchable faith in his ability to see the good in every situation and negotiate a way through stubborn problems. "I learnt a long time ago that my personality is conducive to people, particularly the under dogs," Bob says. "You have to have a purpose, it doesn't matter what it is but it's always got to be involved with community, coupled with the principle of self-help."

This attitude has enabled Bob to enjoy a fulfilling and rewarding retirement that he has used to make a significant difference to those less fortunate. Through his work with the government, an opportunity arose to adopt a small village up in the mountains of East Timor, only accessible by a donkey. "I knew I was going to retire so I said, 'I won't be bored in retirement, we can raise some funds'," Bob says. "I became involved in a network of private wine tasting clubs where I organised tastings for the sole purpose of raising funds for the village. We raised sufficient funds for various meaningful projects, including providing a generator for power at the village school."

For Bob, "the connecting link with people is very important". "I think friendship is very much a special key," he smiles. "Not friends for work or advantage, not even friends for play and leisure, but friends for living, fair dinkum. Warts and all."

*The connecting  
link with people  
is very important.*

# NHFIC finance to deliver more social and affordable housing

Unity Housing secured \$38m finance through the first National Housing Finance and Investment Corporation (NHFIC) social bond issue. These funds are offered on a 10-year fixed rate of less than three per cent.

“We are proud to be the first community housing provider in South Australia to take advantage of this new Bond Aggregator model to raise finance. Unity Housing will use these funds to underpin a development pipeline over the coming years to grow our affordable housing portfolio, offering more housing options to South Australians on low to moderate incomes.” *Unity Housing CEO, Matthew Woodward*

The social bond provides cheaper, longer-term finance for community housing providers than they can typically access through traditional bank finance.

In its first bond issue, NHFIC raised \$315m in funds as a social bond to lend to community housing providers in Australia. Other providers involved in the first round of loans include BlueCHP, Community Housing Limited, Compass Housing Services, Evolve Housing and Hume Community Housing.

The NHFIC expect the bond to result in up to 300 new affordable rental dwellings as well as enhanced support services and ongoing maintenance.

**NHFIC successfully issues largest 10-year social bond in Australia**

**Thank you**

The National Housing Finance and Investment Corporation (NHFIC) would like to thank all those who participated in the successful launch of its first social bond issue of \$315 million!

**Investors<sup>2</sup> in NHFIC's first bond include:**

AIA Australia Limited	New South Wales Treasury Corporation
Allianz Asset Management	Omega Global Investors
Antares Fixed Income	Pendal Group
Australian Ethical Investment Ltd	Perpetual Investment Management Limited
Bank Australia	QBE Insurance Group
Bank of Queensland Limited	QIC
Blackrock Investment Management (Australia) Limited	Queensland Treasury Corporation
Byron Shire Council	Shinhan Bank
CBUS Super	Swisscanto Invest by Zürcher Kantonalbank
Challenger Life Company	Threadneedle Asset Management Limited
Columbia Threadneedle Asset Management Limited	UBS Asset Management
Colonial First State Global Asset Management	UniSuper
Invesco Hong Kong Limited	Western Asset Management Company Pty Ltd (Australia)
Mitsui Life Insurance Company	

The \$315 million will fund cheaper and longer-term loans (under 3% fixed-rate interest-only for 10 years) to the following community housing providers:

BlueCHP Limited, Community Housing Limited, Compass Housing Services, Evolve Housing, Hume Community Housing, and Unity Housing.

This will enable them to build new affordable rental homes and enhance services to Australians most in need.

Also with thanks to our deal partners: ANZ, UBS, Efic and King & Wood Mallesons



His Excellency The Honourable Hieu Van Le AC, Governor of South Australia, presenting the Social Entrepreneur of the Year Award to Matthew Woodward.

## CEO awarded 2018 EY Social Entrepreneur of the Year, Central Region

Unity Housing CEO, Matthew Woodward, received the 2018 EY Social Entrepreneur of the Year Award, Central Region (SA/NT), in August 2018. The program recognises and celebrates the spirit and contribution of exceptional entrepreneurs; individuals who see things beyond the horizon and help shape the future, who challenge orthodox methods and create new markets for goods and services; who positively disrupt the way we do business and enhance our quality of life.

Matthew was proud to receive the award on behalf of the Unity Housing team who have demonstrated the commitment, creativity, flexibility and hard work required to develop and deliver exceptional housing and service outcomes.

## REGIONAL HOUSING DEVELOPMENT

### Regional housing growth

Unity Housing is committed to providing affordable housing in regional areas of South Australia and to grow our regional housing footprint. We are the only community housing provider with the appetite and strategic plan to grow our large and existing regional housing portfolio in regional areas of South Australia. During the past year, Unity Housing has grown its housing presence in the Mid North and Fleurieu Peninsula regions through the successful acquisition of 27 regional properties located in Port Pirie and Port Augusta (17), City of Victor Harbor (two) and Mount Gambier (eight).

### Limestone Coast and Mid North region

As areas of economic growth, Unity Housing is particularly focused on development opportunities in the Limestone Coast and the Mid North regions. We have been actively engaged with a number of regional councils, Regional Development Australia, SAHA and other key stakeholders to identify housing need and to explore development opportunities in these regions.

We currently have 148 properties in the Mid North region, including a \$21m development of 102 properties previously undertaken in 11 different towns across the region.

In the Limestone Coast region, Unity Housing's portfolio consists of 393 properties. The majority of these are South Australian Housing Trust properties of which the management has been transferred to Unity Housing. Many of the transferred properties are in poor condition and Unity Housing has committed \$3.81m to the upgrade and maintenance of these properties over the next five years.



# Housing for people living with disability

Unity Housing is the largest non-government provider of disability housing in South Australia, providing more than 950 homes for tenants living with disability, most of whom are living on low incomes.

Unity Housing owns or manages a wide range of disability housing types, ranging from group homes to specialist purpose-built properties for people with high-level disability and complex needs, many of whom require 24/7 support.

In order to ensure these tenants enjoy successful, sustainable tenancies, Unity Housing has long-standing formal partnership arrangements with 18 specialist disability support providers who work with us to assist and support our tenants living with disability.

### Transfer of Disability Housing Program properties

Unity Housing now manages a total of 165 Disability Housing Program (DHP) properties on behalf of the State Government under a lease agreement with the South Australian Housing Trust. These include a further 32 DHP properties that were transferred to Unity Housing's management during the past year. This is the largest number of DHP properties managed by any single housing provider.

### NDIS and SDA

Unity Housing's disability housing properties include homes for people who are participants in the National Disability Insurance Scheme (NDIS), many of whom are eligible for Specialist Disability Accommodation (SDA) funding. Unity Housing has successfully enrolled 213 SDA properties, with a further 112 that have been submitted for enrolment and are awaiting approval. These include many disability housing properties located in regional areas such as Port Lincoln, Kadina, Victor Harbor and Mount Gambier. This is the largest number of SDA properties of any housing provider in South Australia.

**Unity Housing has also undertaken an independent and rigorous quality audit process for full accreditation under the NDIS Quality and Safeguards Commission – one of the first organisations in South Australia to do this.**

Unity Housing has exciting future plans for the development of even more new purpose-built disability housing. This will be achieved by reinvesting the revenue derived from the current SDA funding streams to deliver much needed homes for people living with disability.



TENANT  
STORY

## Arron's home is a building block to independence

Living with cerebral palsy has not discouraged Arron from enjoying an independent and rewarding life. Having a two-bedroom home to call his own, with generous living space and 24/7 support located nearby, enables Arron to have a fulfilling and empowered life.

"Compared to where I was, my living room now used to be my whole apartment in the other place so this is a lot better," he says. "My journey has been interesting. I've had a lot of external support and a lot of encouragement. I've got some really good carers. I've started going out a bit more now that I have better conditions for living."

Arron attended Underdale High School then went on to study naturopathy at a school of natural medicine, where he received three individual certificates. "I did it to improve my knowledge," he says. "I don't use it much now but I still retain all the knowledge."

Describing himself as "compassionate, caring and understanding", Arron has a great group of friends and hobbies that keep him busy.

"I usually play on my computer, play games, and I watch a lot of DVDs," he says. "I like Star Trek, a lot of murder mysteries and crime."

Arron's adored companion, his cat Tina, is a constant and affectionate support. "I got her from the RSPCA and she's nearly 21 years old," he says. "She's a very annoying but lovable cat."

Arron's attitude to life is "pretty straight forward and to the point". "I don't mince my words," he smiles. "It's got me in trouble over the years but my outlook on life is pretty positive – as long as I have got a roof over my head, food in the house and Tina is taken care of. I enjoy my surroundings, where I live and my everyday life."

*I enjoy my surroundings, where I live and my everyday life.*



Kurlana Tampawardli



Highlights from the 2018 South Australian Aboriginal Football and Netball Sports Carnival



Highlights from the Gawler Reconciliation Community Fun Day



for Aboriginal people visiting Adelaide from country and regional areas, most commonly for health treatment.

In May, during National Reconciliation Week 2019, Unity Housing participated in the Gawler Reconciliation Community Fun Day in May with an estimated 1,100 people in attendance.

## Our reconciliation journey

Unity Housing has significantly increased the number of Aboriginal and Torres Strait Islander (ATSI) tenants over the last three years, and we are proud to provide housing to nearly 400 ATSI tenants across South Australia.

We not only provide safe and affordable housing for our tenants but also support the broader ATSI community through initiatives such as our sponsorship of the Kaurna Sports Committee's football and netball teams in the South Australian Aboriginal Football and Netball Sports Carnival; sponsorship and active participation in the Gawler Reconciliation Community Fun Day; membership of Friends of Reconciliation SA; and cultural awareness training for staff.

Unity Housing is proud of the long-standing successful collaboration with Uniting Communities' Kurlana Tampawardli (KT) Transitional Housing Program. KT is an Aboriginal Community Connect initiative that provides short-stay housing and a support program

## ASSETS AND DEVELOPMENT

### Asset condition audits

The final audits of Unity Housing's three-yearly asset condition audit cycle were completed by 30 June 2019. This activity was the result of an intensive audit process that saw the completion of audits on 430 properties with data used to formalise responsive and capital maintenance plans.

## Responsive and cyclical maintenance

Unity Housing takes pride in our ability to successfully manage responsive and cyclical maintenance. We continue to achieve great results as evidenced by our tenant satisfaction results for asset condition and maintenance response.

While National Regulatory System for Community Housing (NRSCH) reporting is yet to be finalised for the 2018/19 financial year, Unity Housing's internal reporting identifies that we will exceed national KPI benchmarking for maintenance response and completion of works, which is the best outcome for our tenants.

### MAINTENANCE BY THE NUMBERS

11

BATHROOM UPGRADES

13

EXTERNAL PAINTING

133

INTERNAL PAINTING

156

REPLACEMENT OF HWS

14

KITCHEN UPGRADES

4

ROOF UPGRADES

27

FENCE UPGRADES

"I am quite happy living here and appreciate the care and maintenance I receive from Unity Housing."

James, Seaton

"I would like to say a big thank you for my new hot water system. I saved \$160 on my bill."

Silvia, Findon

"Unity always listens and have taken actions to accommodate and maintain the house."

Deanna, Millicent

### HIGHLIGHTS

#### 2018 TENANT SATISFACTION SURVEY RESULTS\*



CONDITION OF HOME

89%



REPAIRS AND MAINTENANCE

86%

\*Reported for the NRSCH compliance assessment

# Renewing Our Streets and Suburbs (ROSAS) Upgrade Program

Unity Housing has begun delivery of a major program of activity to address backlog maintenance, via capital upgrades to improve the standard of existing social housing, and a redevelopment program to deliver new social and affordable housing and housing for market sale.

Focusing on the first five years of the ROSAS program, Unity Housing will:

- invest in \$31.48m worth of development activity to deliver 70 social housing outcomes, 30 affordable housing outcomes and 25 market sale outcomes;
- deliver \$5.22m worth of capital upgrades in the western suburbs; and
- deliver \$3.81m worth of capital upgrades in the Limestone Coast.

New development will be designed to meet Liveable Housing Design Guidelines 'Gold' standard to ensure suitability for those living with disability and to allow our tenants to age in place.

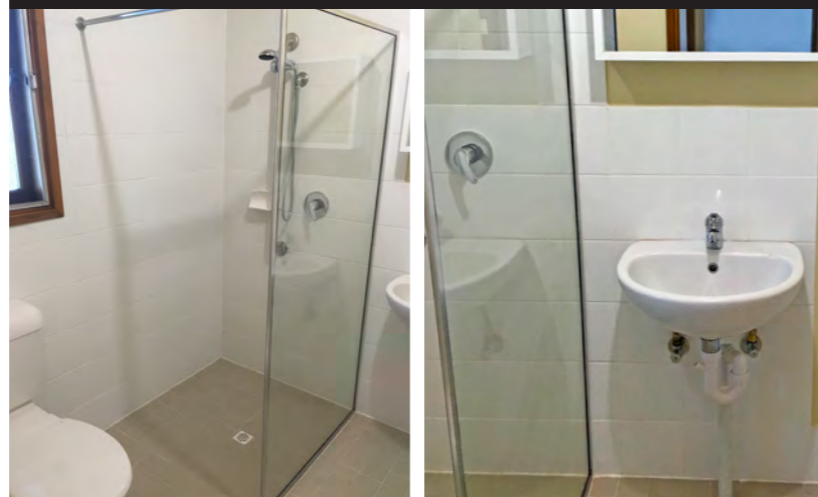
Similarly, upgrade activity includes disability modifications for tenants living with a disability to ensure more appropriate housing that supports long-term tenure for our tenants.

In accordance with our sustainability guidelines, Unity Housing has actively engaged with designers and builders to ensure housing designs, specifications, materials selection, maintenance practices and tenant engagement philosophies deliver housing outcomes, which are sustainable for the full life cycle of the dwelling.

**BATHROOM BEFORE**



**BATHROOM AFTER**



**KITCHEN BEFORE**



**KITCHEN AFTER**



## Contractor Message Log improves communication with tenants

To improve our service to tenants and assist the Assets Team to closely manage real-time attendance of completion of individual work orders, we have introduced the Contractor Message Log in our property and tenancy management system.

This system allows the contractor to send a brief text message from their mobile phone in the field to notify Unity Housing that they have attended or completed a work order. The Assets Team can then review this message to ensure the contractor has attended in the predetermined timeframe.

## Contractor compliance provides peace of mind

To further streamline contractor compliance, Unity Housing has reviewed software systems available in the industry, which reduce the labour required by staff to manage contractor safety and licencing credentials as well as insurance and individual clearances.

The outcome of this review has supported Unity Housing to identify a third party that manages contractor prequalification against a standard risk profile.

The introduction of a third-party contractor management system is scheduled for the 2019/20 financial year and will reduce the risk of using an unqualified contractor on a work site where they do not have approval. It also provides greater continuity of appropriately worksite-inducted contractors, especially for sites where our most vulnerable tenants reside.

## What our tenants said

"Since we were offered our current place, we could not be more happy with Unity as well as our Housing Officer who is a great help and easy to contact."

*Jennifer, Seaton*

"Nothing has ever been too much for Unity when I have rung them. They are always there to help if you can't figure things out. Excellent."

*Alina, Welland*

"Quality of maintenance has much improved. Contact with Unity staff is always friendly and helpful."

*Alison, Findon*



TENANT  
STORY

## Ruth's positive attitude keeps her independent and enjoying life

A number of modifications to Ruth's property have enabled her to enjoy living in the home she shared with her late husband, John, of more than 40 years.

Ruth's 42-year-old kitchen received a makeover, which included lowering the cupboards so she can now reach the top shelf, and installing new switches. The side gate has also been fixed, as well as new screens installed, and the trees trimmed.

"I have been here for more than 40 years and Unity Housing have done more in a few months than I have ever had done," Ruth beams. "When the changeover happened and Unity started managing our properties, my Housing Officer, Chris, was there. She has been really good to me. We went to one of the meetings Unity held and everyone was very nice, I was very impressed.

Having a Housing Officer makes such a difference. Chris is so supportive and she will get things done as quickly as possible. Since Unity has taken over, I have had more maintenance and improvements. I have a great and very compassionate Housing Officer who ensures maintenance is completed ASAP. I stand by Unity."

Since suffering a stroke in 2017, Ruth has had to slow things down but through Unity Housing's support, in-home care from RDNS and her determination and resilience, she is able to still enjoy the things that are important to her.

"I went to rehab and lost my licence for four months," Ruth says. "They asked me what my main goal was and I would say, 'Driving my car!' and I got there. I had to get 100 per cent with the neurologist and I did it."

One of the most significant companions in Ruth's life is her beloved Chihuahua, Ralph. "I got him as a surprise for John," Ruth says. "When John was here we used to take him out and to all the coffee shops. If I go to the beach now, I take him out of the car and we sit on a bench. I just love him to bits. I would be lost without him."

Despite the challenges she has endured, Ruth is grateful for the support she has received that has enabled her to continue living in her adored home. "I don't remember the bad times," she says. "I am in a nice area and I am rapt with what has been done for me."

*I am in a nice area and I am rapt with what has been done for me.*

# Our commitment to Social Impact Measurement

## The Australian Social Value Bank – an introduction

Unity Housing is committed to meaningful Social Impact Measurement (SIM) across our organisation to ensure effective evaluation and measurement of the work we do. It also helps us to clearly identify the outcomes achieved and ensure that the development and improvement of our programs into the future are evidence-based.

Unity Housing completed an analysis of our Boarding House Program and Community Housing Program using the Australian Social Value Bank (ASVB) cost-benefit analysis methodology. This uses an evidence-based approach to the design and delivery of our housing programs.

The ASVB is a well-established methodology able to capture the social value of achieving specific outcomes. It also monetises benefits to individuals as well as the benefit to government overall.

2018 was the second year that this type of analysis has been applied to Unity Housing’s Boarding Houses and Community Housing Programs, and it has found that there continues to be substantial benefits for both tenants and government through its provision.

The analysis identifies ‘total benefits’ (the value the programs created for all new tenants over the two-year period and appropriately adjusted to allow for what would have happened anyway without the program); ‘secondary benefits’ or savings

to government (those outcomes which impact on government resources, such as a reduction in government expenditure); ‘total costs’ (costs inputted and adjusted for opportunity cost and optimism bias); and ‘net benefits’ (the net benefit is simply the total benefits minus total costs). This data has been analysed at both a tenant and a program wide level, including savings to government.

Whilst at an initial phase presently, Unity Housing intends to expand this methodology across our programs to ensure we clearly identify the outcomes achieved and that the development and improvement of our programs into the future are evidence-based.

### BOARDING HOUSE PROGRAM 2018

#### The Boarding House Program received 67 new tenants during 2018.

New tenants comprised 36% of all tenants within the Boarding House Program. The total social benefit of the Boarding House Program is the sum of the social benefits achieved by moving people from homelessness to temporary accommodation.

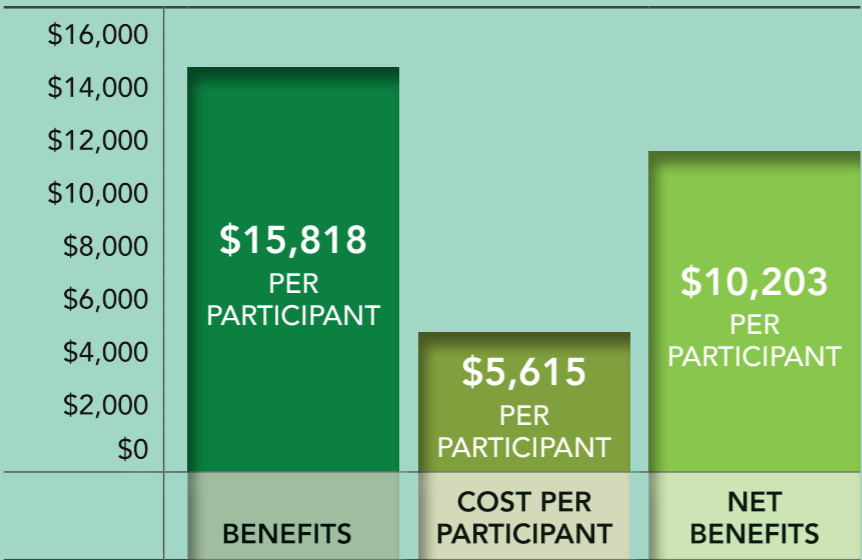
Those who entered the program in 2018 received \$15,818 of total benefit per person. Total benefit is the difference made to individuals by being in the Boarding House Program.

Total benefits, including savings to government for the whole Boarding House Program, were \$746,993 in 2017 and \$1,059,829 in 2018. This is the total social benefit of all new tenants who moved from homelessness to Unity Housing’s Boarding House Program accommodation.

#### HEADLINE FIGURES:

- Total program benefits achieved were \$1,059,829.
  - This figure includes savings to government of \$411,801.
- Total cost of providing the program to each tenant was \$5,615.
- Total cost of providing the program to the 67 tenants was \$376,208.

The following graph summarises overall program results:



### COMMUNITY HOUSING PROGRAM 2018

#### The Community Housing Program received 98 new tenants during 2018.

New tenants comprised 10% of all tenants within the Community Housing Program. The total social benefit of the Community Housing Program is the sum of the social benefits achieved by moving people from temporary accommodation to social housing.

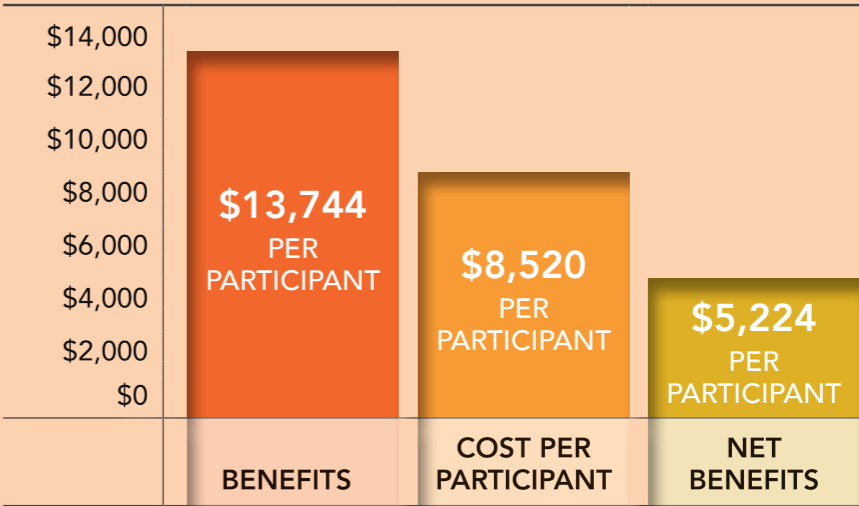
Those who entered the program in 2018 received \$13,744 of total benefit per person. Total benefit is the difference made to individuals by being in the Community Housing Program.

Total benefits, including savings to government for the whole Community Housing Program, were \$1,795,175 in 2017 and \$1,346,951 in 2018. This is the total social benefit of all new tenants who moved from homelessness to Unity’s Community Housing Program accommodation.

#### HEADLINE FIGURES:

- Total benefits achieved were \$1,346,951.
  - This figure includes savings to government of \$514,700.
- Total costs of providing the program to each tenant was \$8,520.
- The total cost of providing the program to the 98 tenants was \$834,951.

The following graph summarises overall program results:



## Boarding Houses

Unity Housing's four boarding houses provide a safe and secure accommodation entry point for people who are experiencing or are at risk of homelessness. The Boarding House Program provides 117 beds across four sites within the CBD.

During the last financial year, the boarding houses have:

- Provided a bed for 176 people
- Housed 59 new tenants, of which 11 were previously sleeping rough
- Transitioned five tenants into Unity Housing's Community Housing properties
- Linked 62 people to supports
- Worked with 12 support providers to sustain tenancies

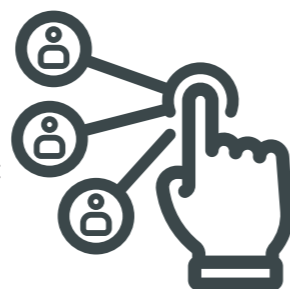


## The Terrace Liaison Worker (TTLW) role

Over the last 12 months, the TTLW role has undergone a review and, as a result, the TTLW's focus has changed from primarily group events and activities to delivering individual tenant outcomes through linking tenants with recognised needs to support agencies for assistance.

## The following outcomes represent a few examples of what has been achieved:

- A tenant who had been given a significantly shortened lifespan due to alcohol dependence turned their life around through supports being put in place. Support services came together to provide a wraparound service to assist the tenant to manage daily independent living skills, engage in social activities, receive mental health support, drug and alcohol counselling and apply for ongoing support through the National Disability Insurance Scheme (NDIS). This tenant is now alcohol free, engaging in the local community, has had a dramatic improvement in physical and mental health and the tenancy is no longer at risk.
- Through a TTLW referral to Hutt St Centre's Aspire Program, a tenant gained employment, and also re-engaged in physical activity including purchasing himself a bike and being a member of the Unity Housing team that finished first in the Big Issue Community Street Soccer Competition.
- A tenant who was experiencing financial abuse has been assisted to complete a Financial Administration Order to ensure that their money is safely looked after.
- 25 referrals for free dental treatment have been completed.
- 11 tenants have been supported to be assessed for an NDIS referral. This was facilitated through a partnership with Baptcare, who are the agency funded to provide the Local Area Coordination Services in the Eastern Adelaide Region. As a result of this partnership, the Local Area Coordinator has been attending In Reach sessions fortnightly at The Terrace Boarding House to allow tenants to explore their eligibility for NDIS services without leaving their home.



Furthermore, tenant-led activities have increased as a result of the TTLW empowering and leading tenants to organise group events that were previously undertaken by the TTLW. Barbecues are occurring regularly; there have been several group cooking sessions; Oz Harvest deliveries (pictured) are coordinated entirely by the tenants; and tenants are also assisting with gardening, ground maintenance, bike maintenance and other odd jobs around The Terrace.



The Terrace Boarding House tenants Lachlan and Andrew with an Oz Harvest delivery.



EVENT TYPE	NUMBER	NUMBER OF PARTICIPANTS
Consultations	11	154
Events	12	890





TENANT  
STORY

## Chrissie takes the lead on life in her community

"My body sometimes feels like 80 but not me, not this face," Chrissie beams.

This positive, light-hearted attitude embodies Chrissie to a tee. Growing up, Chrissie was a cheeky, brave and resilient girl who endured a harrowing childhood but always personified an optimistic outlook.

"My Mum had complications in utero and I was crossed with my legs twisted up over my chest and I couldn't breathe," she says. "I had iron bars put on my legs to straighten them out. I was only two years old when we came to Adelaide from Port Pirie so I could go to the children's hospital."

Born to conservative Greek parents, Chrissie had a strict upbringing, however, her unwavering cheekiness shone through at every opportunity. "At 15, my Dad tried to arrange for me to meet an older man – he wanted me to have a Greek husband – so I wore my dirtiest old clothes and put a bit of dirt on my cheeks," she laughs. "I thought, 'I'll fix you.'"

Just two years later, Chrissie met her soul mate, Jim, who was working in the same building.

"One day after he finished work, the boss said I can go and say a quick hello to him," she smiles. "Jim asked if I would like to have lunch or dinner. He said, 'I am glad you spotted me.' That was 1956. In 1958 we got married."

Chrissie and Jim enjoyed many years and adventures together. Chrissie, especially, was the life of the party. "I had a football oval for a backyard and we used to have lots and lots of people over," she smiles. "In my younger days, I was going out with a group; we were all rock 'n' roll dancers. I used to do ballroom dancing at the railway institute. Rock 'n' roll was my favourite. I was in the dancing championships."

Chrissie is a social butterfly, an empowering friend to many and passionate about taking day trips and organising community get-togethers. As well as playing indoor bowls for the past 21 years and being part of Findon Community Centre since 1999,

Chrissie lives for the day trips ACH Group provides each month. "The bus comes and I get on it, I love it," she says. "Brett, who takes us on the trips, makes us all burst into laughter and I've made some great friends. We also go to the movies and after that we have a coffee or lunch as a group, they are beautiful. I love my indoor bowls. Thursday night is the best night for me – I get my dinner ready and change clothes and get picked up by a lovely couple I know and they bring me home as well."

Next year – 2020 – will be 50 years that Chrissie has been living in the western suburbs, and in her current home for 25. "I am very pleased at having Unity Housing as my landlord," she says. "If I ring for maintenance or something else, my Housing Officer will help me straight away. No matter what, I always say to myself, 'Be happy, don't worry.'"

*No matter what,  
I always say to  
myself, 'Be happy,  
don't worry.'*

# Our People make a difference, they are key to our success



HEADCOUNT BY DEPARTMENT	
Operations	68
Assets	13
Finance	10
Executives + EA	8
Group Services	7
Gender split	69% females 31% males

EMPLOYMENT STATUS	
Casual	9
Part time	16
Full time	81
Our workforce that undertook the Professional Development Program/Reviews in 2018/19	93%

## Staff Engagement Survey Highlights

In September 2018, we undertook our annual Staff Engagement Survey. Seventy-six staff responded representing 83% of the workforce compared to 55 responses (64.7%) in 2017. This is what they had to say:

**98.6%** of staff support Unity's purpose – "We provide affordable, safe and secure homes for South Australians on low incomes. We build partnerships that create tenancies that promote viable and sustainable communities."

**97%** of staff agree working towards this purpose gives personal satisfaction.

**90.6%** of staff are proud to work at Unity Housing.

**81%** of staff value health and wellbeing initiatives.

"I value being able to see the impact we have on tenants' lives."

"We have the ability to share ideas and issues and work together to achieve viable outcomes for our service users and partners."

"I value the concept of what we are trying to achieve. The outcomes we provide for disadvantaged individuals can be extremely rewarding."

"There is great support and a great culture with an ability to achieve appropriate tenant outcomes."

"It is a great work environment and I feel safe and secure in my role."

### Compliance with Workplace Gender Equality Act 2012

Unity Housing received confirmation of compliance with the Workplace Gender Equality Act 2012 following our submission for the 2018-19 reporting period.

The Workplace Gender Equality Agency (WGEA) is responsible for promoting and improving gender equality in Australian workplaces and is committed to supporting organisations to maximise the full potential of their female and male workers.

In accordance with the requirements of the Act, Unity Housing lodged its first annual public report with the WGEA in June 2019.

### New HR management system rolls out

As Unity Housing continued to expand its operations, the need for an integrated Human Resource Information Management System (HRIMS) was identified. The opportunity to combine all HR data with our payroll functions was investigated, and the Board approved the purchase of an integrated Payroll and HRIMS software solution, namely ichris\*/HR21.

Following a short implementation phase, the new HRIMS went live in May 2019.

This software enables staff access to their personal payroll and HR details online (password protected) and Line Managers have access to relevant payroll and HR information relating to the staff they manage.

HR21 is now the primary mechanism for staff to access payslips, access leave balances, calculate future leave entitlements, apply for leave, and update personal information such as emergency contacts and addresses.

*\*International Comprehensive Human Resource Integrated Software*

# 2018/19

## In Pictures

TENANT  
SPRING  
PARTIES



INTERNATIONAL  
DAY OF PEOPLE  
WITH DISABILITY  
MORNING TEA



NEIGHBOUR  
DAY



SALA  
FESTIVAL



## CINEMA IN THE SQUARE



## CONTRACTORS' NETWORKING BREAKFAST



## OPENING OF NEW PORT ADELAIDE OFFICE



# FINANCIALS

Unity Housing Company Ltd recorded a net profit of \$10,527,269 for the 2019 financial year after recognising a net transfer of properties from the South Australian Government of \$2,178,000 and net gains on revaluation of investment properties totalling \$6,661,862 for the year, which are considered to be outside standard operations of the business.

Unity Housing's rental income increased by 17% from the previous year due to the continued expansion of operations.

Unity Housing executed a Development Deed with the South Australian Housing Trust during the year, which was linked to the transfer of property and tenancy management services for a 20-year period on more than 1,100 properties in September 2017. As a result, the financial statements recognise the value of these leases as an asset and corresponding liability for Unity Housing to deliver services over the remaining term of the contract.

In addition to its commercial operations, Unity Housing returned \$3,532,490 in revenue to the South Australian Government from its social housing portfolio rental income.

The financial statements for the 2019 financial year reflect the sound economic base created by Unity Housing as the leading community housing provider in South Australia.

### National Housing Finance and Investment Corporation Loan

In 2019, Unity Housing was the first South Australian community housing provider to secure funding from the National Housing Finance and Investment Corporation. Funding has been secured for \$38m, accessing a core debt loan facility, which incorporates funds for future development works. These financing arrangements guarantee funding for a 10-year period at fixed rate terms at very competitive interest rates, ensuring a stable platform for Unity Housing's development initiatives in the future.

# 2019

# STATEMENT OF COMPREHENSIVE INCOME

UNITY HOUSING  
COMPANY LTD  
FOR THE YEAR  
ENDED 30 JUNE  
2019.

This is an abridged version of the financial statements of Unity Housing Company Ltd for the year ended 30 June 2019. The full set of financial statements and accompanying notes are obtainable upon request from Unity Housing.

	2019 (\$)	2018 (\$)
<b>Income</b>		
Housing rental income	26,942,112	23,107,898
Government recurrent grants	3,074,425	3,112,787
Transfer of properties from SA Government	4,989,000	-
Other income	1,226,568	723,486
Net Gain on revaluation of investment properties	6,940,900	-
<b>Total Income</b>	<b>43,173,005</b>	<b>26,944,171</b>
<b>Expenses</b>		
Administration expenses	2,849,235	2,482,075
Fixed payments to SA Government	2,175,143	2,094,723
Property expenses	12,563,154	9,237,555
Staffing costs	9,271,254	7,994,894
Depreciation and amortisation expenses	632,209	366,691
Interest expense	1,227,909	1,332,861
Net Loss on revaluation of investment properties	279,038	206,000
Transfer of properties to SA Government	2,811,000	1,501,000
Other expenses	864,875	904,995
<b>Total Expenses</b>	<b>32,673,817</b>	<b>26,120,794</b>
<b>Net Operating Profit</b>	<b>10,499,188</b>	<b>823,377</b>
Add Transfers from provisions	28,081	15,763
<b>Net Profit for the Year</b>	<b>10,527,269</b>	<b>839,140</b>
<b>Other Comprehensive Income</b>		
Other Comprehensive Income	-	-
<b>Total Comprehensive Income for the Year</b>	<b>10,527,269</b>	<b>839,140</b>

# STATEMENT OF FINANCIAL POSITION

UNITY HOUSING  
COMPANY LTD  
FOR THE YEAR  
ENDED 30 JUNE  
2019.

This is an abridged version of the financial statements of Unity Housing Company Ltd for the year ended 30 June 2019. The full set of financial statements and accompanying notes are obtainable upon request from Unity Housing.

	2019(\$)	2018 (\$)
<b>Current Assets</b>		
Cash and cash equivalents	11,042,586	6,015,717
Trade and other receivables	5,168,667	2,378,483
Other current assets	345,486	300,057
<b>Total current assets</b>	<b>16,556,739</b>	<b>8,694,257</b>
<b>Non-current Assets</b>		
Investment properties	329,579,989	320,493,409
Fixed assets	394,455	466,432
Intangible assets	16,444,924	651,963
<b>Total Non-current assets</b>	<b>346,419,368</b>	<b>321,611,804</b>
<b>Total Assets</b>	<b>362,976,107</b>	<b>330,306,061</b>
<b>Current Liabilities</b>		
Trade and other payables	1,989,629	1,889,788
Employee provisions	992,922	830,265
Other liabilities	3,279,901	927,724
<b>Total Current Liabilities</b>	<b>6,262,452</b>	<b>3,647,777</b>
<b>Non-current Liabilities</b>		
Maintenance provisions	179,830	207,912
Employee provisions	665,525	516,225
Borrowings	38,000,000	32,393,433
Other liabilities	13,800,317	-
<b>Total Non-current Liabilities</b>	<b>52,645,672</b>	<b>33,117,570</b>
<b>Total Liabilities</b>	<b>58,908,124</b>	<b>36,765,347</b>
<b>Net Assets</b>	<b>304,067,983</b>	<b>293,540,714</b>
<b>Equity</b>		
Retained earnings	304,067,983	293,540,714
<b>Total Equity</b>	<b>304,067,983</b>	<b>293,540,714</b>

# Thanks to our Partners

ac. care	Inner Southern Homelessness Service
Anglicare SA	Junction Australia
Australian Migrant Resource Centre	Life Without Barriers
Australian Refugee Association Inc	Lighthouse Disability
Baptist Care SA	Lutheran Community Care
Barkuma	Lynch Meyer Lawyers
Bedford Group	Mind Australia
Bunnings Munno Para West	Minda Inc
Campbell Page	MinterEllison
Cara	Naracoorte Lucindale Council
Catherine House	Neami National
Centacare Catholic Family Services	Northern Domestic Violence Service
City of Adelaide	Northern Areas Council
City of Charles Sturt	OARS
City of Onkaparinga	Orana Australia Ltd
City of Playford	Oryx Property
City of Salisbury	PQSA
City of Victor Harbor	Renewal SA
Commonwealth Bank	SA Health, Mental Health Services
Community Living Australia	SA Housing Authority
Community Living Options	Skylight Mental Health Services
Deaf Can:Do	Southern Adelaide Domestic Violence Service
Department of Human Services	St Andrew's Cottage Homes Inc
Disability Services SA	Street to Home Service, Neami National
EBL Disability Services	Tatiara District Council
ECH Inc	The Salvation Army Ingle Farm
Elizabeth Garden Club Inc	The Wyatt Benevolent Institution Inc
HomePlace Living Supports Inc	
Hutt St Centre	

Towards Independence
Uniting Communities
Uniting Country SA
UnitingSA
University of South Australia
Venture Housing Company Ltd
Wattle Range Council
Westpac
Whittles
Women's Safety Services SA

## AFFILIATIONS

Australasian Housing Institute (AHI)
Australian Institute of Company Directors
Australian Institute of Management
Business SA
Community Housing Council of SA Inc (CHCSA)
Housing Industry Association (HIA)
International Housing Partnership
Master Builders Association of South Australia Inc
PowerHousing Australia
Real Estate Institute of South Australia Inc (REISA)
South Australian Council of Social Service (SACOSS)
Urban Development Institute of South Australia (UDIASA)



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