



2021/22
ANNUAL
Report

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 independence and 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

COVER PHOTO: Unity Housing tenant, Syvanna, at the front of her new home in Adelaide's north east. Read her story on page 18.



We acknowledge the traditional Aboriginal and Torres Strait Islander owners of country throughout Australia and pay our respect to them, their cultures and their Elders past, present and future.

About Us

We provide more than 3,200 units of accommodation, housing more than 4,700 people across metropolitan and regional South Australia.



Strathalbyn tenants and neighbours Sharon and Andrew enjoy spending time in their shared garden.

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; people living with disability; older people; women and families affected by domestic violence; and people experiencing mental health 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 across metropolitan and regional South Australia. As a South Australian based and focused organisation we provide a range of property and tenancy management services, working closely with our many partners who provide support services when necessary to ensure our tenants are able to sustain their housing and successfully engage with their communities. Mindful of the severe shortage of affordable housing for low-income people in our community, Unity Housing continues to also deliver on an active property development program to increase the number of quality, affordable accommodation available to these people.

Unity Housing at a glance

>3,200

Units of accommodation

>4,700

People housed

385

Occupants are from a non-English speaking background

103

Employees

14

Occupants who purchased their own home

1,507

Occupants who are supported by one of Unity Housing's support agency partners

>\$900m

Assets under management

1,259

Occupants living with disability

\$35m

Annual operating budget

551

Occupants who identify as Indigenous and/or Torres Strait Islander

\$140m

Development delivered



Over the past 12 months, Unity Housing has continued to provide high quality property and tenancy management services to more than 4,700 tenants accommodated in 3,203 units of accommodation across metropolitan and regional areas of SA. Despite the restrictions imposed on us by COVID-19, we have continued to effectively deliver a broad range of housing options, largely targeted to social housing for people on very low incomes who require significant support but including affordable housing for people on low to moderate incomes who struggle to find affordable rental in the open market.

Whilst the COVID-19 pandemic continues to challenge us all, the work practices and precautionary measures put in place by Unity Housing to reduce the impact of the virus and mitigate the risks to our staff, tenants, contractors and other partners have enabled us to maintain high levels of service delivery and sustain our staff, infrastructure and financial position. Unity Housing staff are to be congratulated for their professionalism and continued commitment to the health and welfare of our tenants through this difficult period. Although the threat posed by COVID-19 appears to be reducing, Unity Housing is mindful of the need to remain cautious, alert and prepared to pivot the business and our work practices in response to any further challenges.

Despite the broader economic difficulties also facing the community, Unity Housing is confident that the robustness of our business model, as demonstrated through our response to COVID-19, will enable us to successfully navigate these additional challenges.

However, we are very aware that the impacts of the pandemic and associated economic challenges fall most heavily on those most vulnerable and least able to afford these additional costs, many of whom are our tenants. These tenants remain at the core of all we do, and, to ensure our resources are used as effectively as possible to provide the services necessary to sustain their tenancies, Unity Housing is undertaking a major review and restructure of the way in which we provide these services.

CHAIRMAN, BOARD OF DIRECTORS
LEIGH GARRETT



From the Chairman

This review is taking place in the context of centralising our current five offices in metropolitan Adelaide into a single, central office at Bowden. Construction has commenced on a purpose-built office, and we look forward to moving into our new premises in mid-2023. We also continue to develop close working relationships with support providers in the context of the new Alliance model recently introduced in South Australia. Working closely with these services ensures optimum outcomes, as we work together to respond to the needs of our tenants.

CHIEF EXECUTIVE OFFICER
MATTHEW WOODWARD



and CEO

Through our extremely successful Community Connect program, Unity Housing encourages tenants to participate in community-based activities and to integrate into local communities. A number of these activities are profiled in this Annual Report.

Recognising the importance of a continuing national focus for reconciliation between Indigenous and non-Indigenous Australians, Unity Housing continues to develop and deliver on our own Reconciliation Action Plan.

Through this plan, Unity Housing will seek to support the reconciliation process by improving the culture, work practices and core business of our organisation.

Our property development program has also been maintaining a high level of activity, despite the impact of COVID-19, with a number of properties recently completed and numerous others underway and approaching completion as we work to deliver 148 new property outcomes by 2024. Over the past 12 months we have delivered 53 new properties for rental to low-income South Australians, and commenced development of a further 72 which will all be delivered over the coming three-year period. All new Unity Housing dwellings are certified at Livable Housing Australia Silver Level and NDIS Improved Liveability to accommodate tenants living with disability. Each dwelling is also being fitted with reverse-cycle air conditioning and a 3.7kW solar power system to minimise tenants' energy costs.

Recognising both the financial benefits to our tenants and the broader environmental benefits, Unity Housing has an active program installing solar power systems on all new developments and retrofitting existing dwellings. In partnership with Apex Energy Australia, 20 dwellings have been retrofitted to date and, we anticipate that through our partnership with Tesla, an additional 350 dwellings will be retrofitted.

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 a sound governance and a strategic platform to underpin Unity Housing's future. The Board continues to ensure a strong strategic focus is placed on tenant success and the positive lifetime outcomes which derive from having safe, secure and affordable accommodation.

In closing, we acknowledge and appreciate what our staff and Directors have achieved during the past year, and we thank them for their continuing passion and commitment to Unity Housing.

The Board



Chairman Director since 2008 Leigh is the Chief Executive Officer of OARS Community Transitions and the Centre for Restorative Justice. Leigh is a Non-Executive Director of Australian Crime Prevention Council; a Life Member of SACOSS; a Life Member of Restorative Practices International; a Life Member of the National Association of Community and Restorative Justice USA; a Member of the European Forum of Restorative Justice; a Fellow of the Australian Institute of Company Directors; and a Fellow of the Institute of Managers and Leaders. Leigh is also Chair of Unity Housing's Governance, Nomination and Remuneration Committee.



Director since 2008 Richard is an experienced Non-Executive Director, Company Secretary and Chief Financial Officer with more than 20 years' experience with both publicly listed and private companies. Richard has a Bachelor of Accounting from the University of South Australia, and is a Fellow of CPA Australia, and the Australian Institute of Company Directors. Richard is a Non-Executive Director of Titomic Limited (ASX:TTT); AusTin Mining Limited (ASX:ANW); Thomson Resources Limited (ASX:TMZ); 81P Emerging Companies Limited (ASX:8EC); PNX Metals Ltd (ASX:PNX); Adelaide Equity Solutions; 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 and Nomination Committee of Titomic Limited.



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 is a Board Member of the SA Olympic Council and Football SA. 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, and regional planning.

Incoming Directors



Director since 2022 Michele is a Certified Healthcare Executive and Professional Company Director with 36 years' experience in the health and human services industry. Michele is the inaugural Governing Board Chair of the Eyre Far North Local Health Network in SA; Non-Executive Director of NSW based Rural and Remote Medical Services (RARMS); Member of RARMS Risk and Audit Committee; and Member of the State-wide Clinical Services Committee, a subsidiary of the Central Adelaide Local Health Network Board (RAH) which governs the state-wide services of SA Pathology, SA Medical Imaging, Breast Screen SA, SA Dental Services and SA Pharmacy. She is a member of SA's Voluntary Assisted Dying (VAD) Taskforce, and the VAD Clinical Care Pathways working group. Michele is a Registered Nurse; a Fellow of the Australasian College of Health Service Management; and a Member of the Australian Institute of Company Directors.

KAREN JANISZEWSKI



Director since 2016 Karen has 35 years' experience in construction and development gained in private companies, public companies and government. Karen is Chair of Royal Melbourne Showgrounds; the BioSciences Research Centre; and the Homes Victoria Independent Advisory Panel, and a Board Member of the Queen Elizabeth Centre, and Melbourne Polytechnic. Karen was previously Director, Affordable Housing, Lend Lease Communities, and held the role of Project Director of Kensington Bank. She was previously a Board Member of King and Godfree Pty Ltd; Embracia; and Uniting AgeWell, and 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 has been a Director and Chair on a number of Boards and Audit, Governance and Risk Committees in private and public sectors. Yvonne is currently a Board Member of Return to Work SA.

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 30 years' experience in commercial business management, now including significant directorship experience over the last 15 years. He is currently Chairman of Tyre Stewardship Australia; Chairman of Office Brands Australia; Chairman of the McLaren Vale Grape, Wine and Tourism Association; Non-Executive Director of the Central Adelaide Waste and Recycling Authority; 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 the 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. Richard 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, previously with ECH Inc. and St Andrew's Hospital Adelaide.

GREGG RYAN



Director since 2022 An experienced public administrator in human services, particularly in social housing, mental health and children's services, Gregg has worked for federal and state governments, as well as for the City of Adelaide. For eight years to 2020, Gregg managed not-for-profit housing policy and financing, program and project management for the South Australian Housing Trust. He continues his involvement in community housing, urban renewal and community development as a director, a consultant and in a voluntary capacity.

First Reconciliation Action Plan launched

Unity Housing was proud to launch our first Reconciliation Action Plan (RAP), *Reflect*, during National Reconciliation Week (27 May to 3 June 2022).

Since Unity Housing's formation in 2008, we have proudly provided safe and affordable homes for Aboriginal and/or Torres Strait Islander people in South Australia. Currently, more than 530 (around 12 per cent) of our tenants identify as Aboriginal and/or Torres Strait Islander.

Our *Reflect* RAP formalises our commitment to reconciliation and to ensuring that our services are culturally appropriate and accessible for Aboriginal and/or Torres Strait Islander people. It has been officially endorsed by Reconciliation Australia.

We are proud and grateful that the development of our *Reflect* RAP has been guided by Aunty Yvonne Agius and Vince Buckskin, highly respected members of the Aboriginal community.

They have provided us with their knowledge, wisdom and community connections to ensure that our *Reflect* RAP is appropriate and meaningful.

Unity Housing proudly promotes inclusive and culturally-safe values and practices for all of our stakeholders. We are committed to the understanding and celebration of Aboriginal and/or Torres Strait Islander cultures and histories and the important cause of reconciliation in Australia.

Implementing this *Reflect* RAP is an important step in our organisation's reconciliation journey. Unity Housing commits to deepening our organisation's cultural understanding and improving our practices. Through it, we will strengthen existing relationships and build new ones, respect and celebrate Aboriginal and/or Torres Strait Islander cultures, and increase opportunities for Aboriginal and/or Torres Strait Islander people.



Unity Housing's RAP Working Group meeting on Kurna Country at the Kurna Learning Circle in Adelaide, from left: Andrea Brunt (Housing Officer), Andrew Davis (Project Officer), Vince Buckskin (Aboriginal Cultural Advisor), Aunty Yvonne Agius (Aboriginal Cultural Advisor and Tenant Representative), Paul Reardon (Chief Operations Officer) and Trish Burden (Community Inclusion Manager).

TENANT STORY

Kunyi
recognised
as an
influential
community
leader



Kunyi, a Unity Housing tenant, was awarded the Premier's NAIDOC Award for 2022.

Kunyi hails from Yankunytjatjara country and has been recognised for significant achievements in improving the lives of Aboriginal people in South Australia.

Kunyi is a respected and admired indigenous Australian artist who addresses concepts such as healing and reconciliation. With more than 70 pieces of art and stories to her name, Kunyi's work has been published and exhibited at Adelaide's Migration Museum as part of the *My Paintings Speak for Me* exhibition which travelled across SA.

Kunyi holds a Bachelor of Arts in Aboriginal Studies from UniSA and is also a qualified nurse and midwife. With three children of her own, she has also fostered and provided respite to more than 40 Aboriginal children, giving them a loving secure space to grow and thrive.

"It's unbelievable," Kunyi says. "I was very surprised. It's really good that Aboriginal people nominated me. It makes me feel very special."

Extensive development program underway

While continuing to provide high quality services to tenants, we have maintained an active property development program which continues to grow in scale across South Australia.

Since June 2021, Unity Housing has constructed 53 new housing outcomes, at a total value of \$25.6m:

- 34 fit-for-purpose social housing properties (rented to eligible tenants at up to 25% of their income); including a new home for domestic violence survivors in Northern Metropolitan Adelaide (made possible through a generous philanthropic donation)
- 19 affordable housing outcomes (rented to eligible tenants at 75% market rent)

All homes are:

- architecturally designed
- certified at Livable Housing Design Guidelines Silver or Gold Level and SDA Improved Liveability, to accommodate tenants living with disability
- landscaped with drought-tolerant native plant selections and mulch, to maximise water sustainability and minimise the requirement for maintenance
- fitted with reverse-cycle air-conditioning
- fitted with a 3.7kW solar photovoltaic system, to minimise tenant energy costs

In addition, Unity Housing has commenced construction of:

- a \$30m mixed residential development in Henley Beach South, consisting of:
 - » 20 townhouses for market sale
 - » 22 townhouses to be retained by Unity Housing for affordable rental
 - » 28 apartments for social housing rental which will be managed by Unity Housing, with 23 retained by the South Australian Housing Authority and five retained by Unity Housing. This project is due for completion in 2024.
- two x 4-bedroom affordable housing outcomes in Bordertown (regional South Australia), due for completion in March 2023 at a value of \$790,000

Unity Housing is exploring new potential development opportunities and has an ambitious plan to scale its affordable housing provision to an even wider range of communities across South Australia.

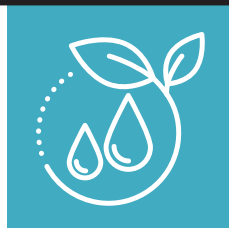
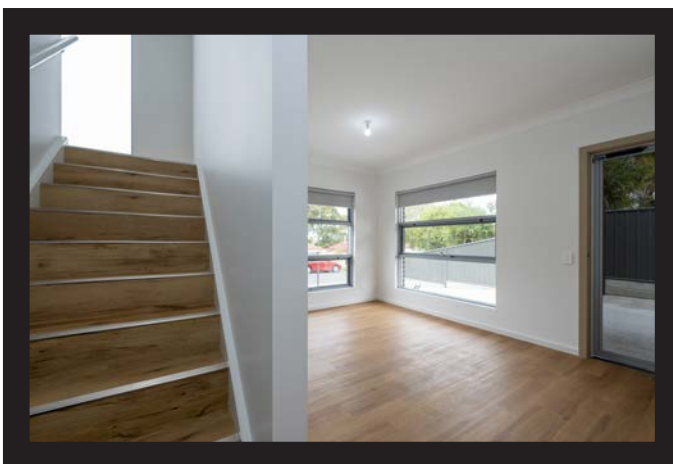
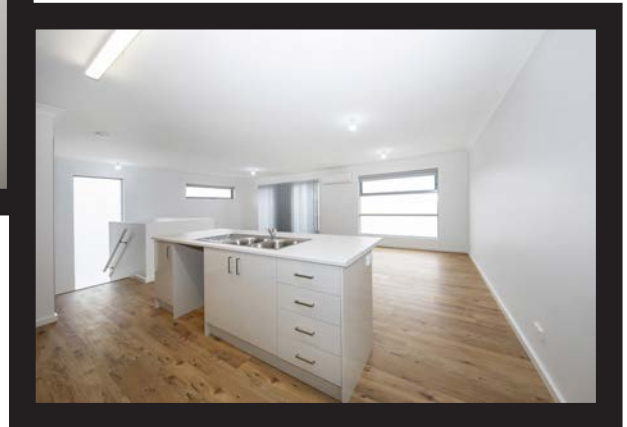
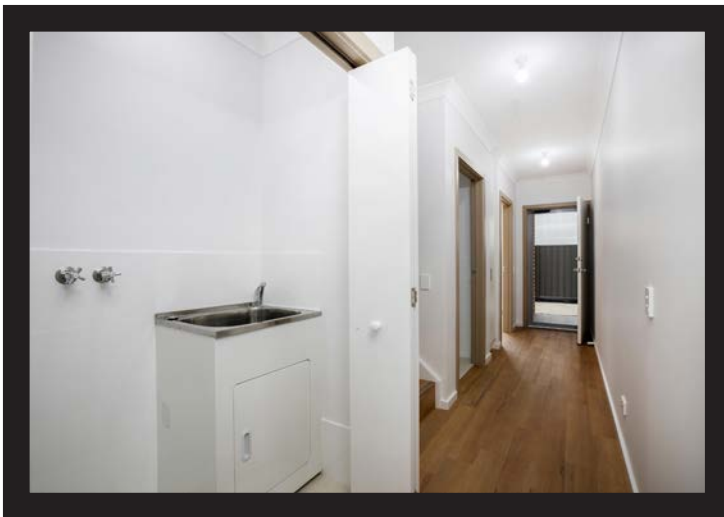
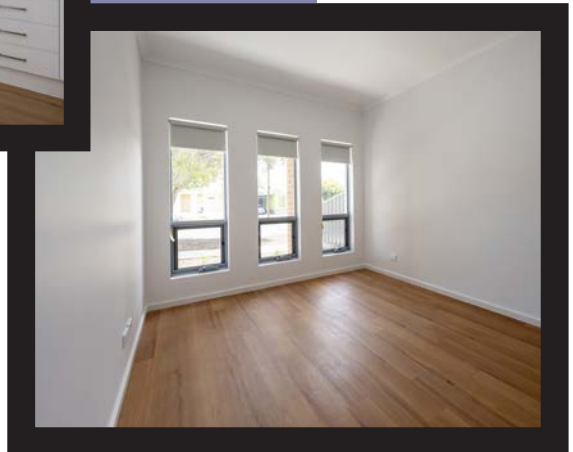
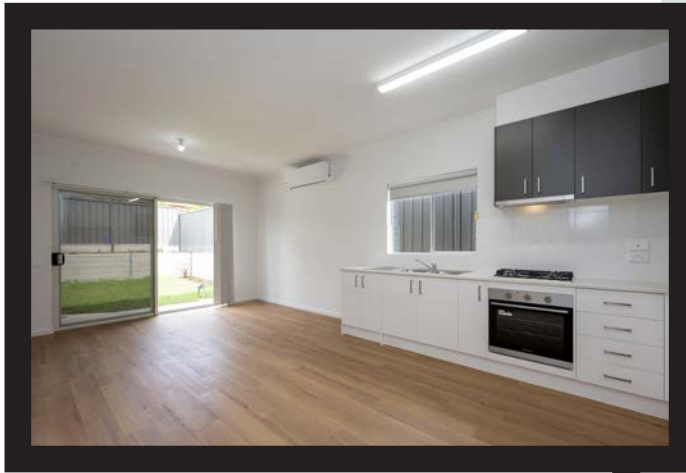
Completed development



Completed development



Completed development



PROPERTY LAUNCHES



Leigh Garrett, Catherine Hutchesson MP and Matthew Woodward



Leigh Garrett, Lauren Minutolo, Tania Codd, Heath Clasohm, Adam Mellow, Ian Elsegood, Matthew Woodward, Charlie Siciliano, Tony Siciliano and Cameron Bryson



Anthony Donato, Meghann Brass and Greg Lee



Heath Clasohm, Charlie Siciliano and David Trueman



Powering up our properties with solar

Unity Housing has worked with Apex Energy Australia Pty Ltd (Apex) to install solar photovoltaic (PV) panels on 53 newbuilds and retrofit 20 existing properties under Unity Housing’s management. Every new residential property brought onto the market by Unity Housing since June 2021 has solar power capacity.

The collaboration with Apex will enable Unity Housing to provide real energy cost savings to tenants while making a meaningful and tangible contribution to Sustainable Development Goal 7 (affordable and clean energy) and Sustainable Development Goal 11 (sustainable cities and communities). Once fully implemented, the initial solar rollout will offset approximately 180 tonnes of carbon per year.

“The agreement with Apex is an important milestone in Unity Housing’s goal of delivering housing outcomes which are not only affordable but also sustainable. By installing solar panels on every new residential property we develop, we are enabling low-income tenants to reduce their energy costs and be part of our community’s transition to net-zero emissions.”

– Unity Housing CEO Matthew Woodward.



Mixed residential housing at Henley Beach South



Member for Colton Matt Cowdrey OAM MP, Unity Housing CEO Matthew Woodward, Minister for Human Services Hon Michelle Lensink MLC and Unity Housing Chair Leigh Garrett turn the first sod on the Henley Beach South development in October 2021.

A soil turning event in October 2021 kicked off construction on Unity Housing's new \$30m social and affordable housing residential development at Henley Beach South.

This development will see vacant beachside land, previously owned by the South Australian Housing Authority (SAHA), redeveloped to create new social housing for low-income households, as well as affordable and market housing.

The mixed residential development, at 35 Henley Beach Road, replaces old and outdated public housing flats demolished in 2018.

Unity Housing's development of the site will include 42 townhouses, with a mix of 20 townhouses for general sale, 22 townhouses to be retained by Unity Housing for affordable rental, and another 28 apartments for social housing.

Unity Housing worked with the community to develop a plan for the site with the support of Village Well, an organisation that specialises in placemaking, and with the City of Charles Sturt to ensure that the development creates a thriving community with a lively mix of residents, including older people and those who need support.

It will provide much-needed social and affordable rental housing in a mixed development which will complement the quality and amenity of the broader community.

The development is forecast to be completed by 2024.



The development will include 42 townhouses, with a mix of 20 townhouses for general sale, 22 townhouses to be retained by Unity Housing for affordable rental, and another 28 apartments for social housing.



TENANT STORY

A new chapter for Syvanna



After returning to Adelaide from Queensland where she had worked for a few years, Syvanna experienced significant challenges trying to find appropriate housing in the private rental market.

"I couldn't find any housing whatsoever," she says. "Especially coming back from somewhere else made it harder. I went through HYPA Housing and they linked me in with Unity Housing. Before I got my place with Unity, I was in a hotel for a few months. There was no kitchen so I bought a rice cooker and an electric frying pan and worked my way around. From there I had a short-term property that was alright but I needed a bigger space and applied for a transfer for anywhere and was lucky enough to get this place."

Syvanna's new home is one of Unity Housing's recently-completed spacious townhouses in Adelaide's north east with two bedrooms and two bathrooms.

"I was very overwhelmed and happy and excited about it," Syvanna says. "I wasn't expecting this. I went from something small to something really big. The neighbours are friendly and I've got a lot more space. I like how it's very family orientated around here and a very nice area."

The uncertain chapter of Syvanna's housing journey is now over and she is able to focus on her and her daughter Eleni's future in a home where they can feel safe and secure.

"I thought I was going to be on the wait list for a while and going through private rentals which wouldn't be the best option for us," Syvanna says. "This has been a big eye opener. I'm happier and settled and can actually move on with my life. It's a good environment to raise Eleni in and there are schools close by, and the child care and shops are just up the road so it's very convenient. I'm excited to make this home and it's a nice safe environment for Eleni to grow up in. This is a really big privilege."

Construction begins on Unity Housing's new HQ

Construction has begun on Unity Housing's new headquarters which also marks the beginning of construction of Bowden's first commercial office building.

The three-storey development on the corner of Second and Gibson Streets – a block from the Plant 3 and Plant 4 entertainment areas – will house 80 Unity Housing staff by mid-2023 as we amalgamate five of our metropolitan offices under one roof. The development will also include one ground floor retail outlet, car parking and bike storage.

Unity Housing CEO, Matthew Woodward, says the new headquarters would not only provide workplace efficiencies



and improve services to tenants but also significantly improve the workplace environment for staff.

"We're excited to call Bowden home," Mr Woodward says. "Bowden is such a vibrant place and we wanted to be at a location which is not only well-connected and centrally-located to our housing portfolio and multiple projects across Adelaide but also convenient for our staff with easy links to amenities and public transport."

Earlier this year, we held an 'Explore Bowden' event at Plant 4 for our staff to see the new office site and familiarise themselves with the precinct.



"We're excited to call Bowden home."



Disability housing

Unity Housing remains committed to the provision of appropriate, high quality and well-located housing for people with disability. Disability housing remains integral to our core purpose of supporting independence, inclusion and choice.

We provide a broad mix of homes to meet the needs of people with a range of disabilities, from group homes to specialist purpose-built properties for tenants with high and complex needs. Many of these tenants receive 24/7 support through our partnerships with specialist disability support providers.

We are the largest non-government provider of homes for South Australians living with disability, with more than 1,200 tenants with disability residing across the state, from Port Lincoln to Mount Gambier.

Specialist Disability Accommodation (SDA) forms an important part of our disability housing portfolio. Unity Housing has a substantial SDA property portfolio that provides a strong base upon which we will continue to grow the supply of high-quality disability housing as part of our ongoing development program. Unity Housing is fully accredited for the provision of SDA under the National Disability Insurance Scheme (NDIS).

We remain a registered SDA provider as per the independent and rigorous quality audit process conducted by the NDIS Quality and Safeguards Commission, meeting 100 per cent of the requirements.

Unity Housing has more than 20 years of experience in the provision of specialist supported housing for people experiencing acute mental health challenges. Among several specialist housing programs for people with mental health challenges, Unity Housing owns 37 properties (built by Unity Housing in 2011/12) in which we continue to provide long-term homes for people who are exiting long-term institutional care, whilst they continue to receive intensive support.

We strive to ensure that all Unity Housing tenants living with disability and/or mental health challenges can enjoy independence, inclusion and choice. To achieve this, we have long-standing formal partnerships with more than 30 support organisations. We work closely in partnership with these organisations to assist our tenants to maintain successful tenancies and lead safe and fulfilling lives.

Outdoor upgrade brings independence and pride



Through NDIS funding and a contribution from his family, Unity Housing tenant, Arron, has full wheelchair access to his outdoor entertaining area which he proudly debuted with a family event in December 2021.

"Arron christened his new concrete area with a family event for his birthday," Arron's Mum Heather says. "We had perfect weather and it was wonderful to see Arron accessing his garden. He was very proud to show it off to his 92-year-old nana."

We strive to ensure that all Unity Housing tenants living with disability and/or mental health challenges can enjoy independence, inclusion and choice.

TENANT STORY

A little help goes a long way



Omar migrated to Australia from Baghdad, Iraq in 2010. Omar's first home when he arrived in Adelaide was a mosque, where he lived for a few months before moving in with a friend. Omar then found a suburban home through Unity Housing and, after many years apart, he was happily reunited with his wife and children when they too arrived in Adelaide.

An Agricultural Engineer by trade, Omar has been fortunate to enjoy a variety of roles during his working life, including teaching Arabic and being a translator and a mentor. Omar currently works for a disability support provider as a mentor, working one-on-one to support people with disability. Omar's own experience living with poliomyelitis has only strengthened his resolve to support people in need.

Omar volunteers at the Human Appeal branch in the Adelaide CBD which runs the Good Social Café. They support volunteering, work experience, training, and employment pathways. At this branch, Omar organises food and care packages and arranges deliveries to local people in need and helps to make a difference to people's lives.

"I believe volunteering is one of the solutions to help people carry on with their lives while they are able to go out and help our beautiful community," Omar says. "If I can do it then anyone else can. When I was younger, I never found my disability difficult and I always accepted my destiny. Losing a limb didn't stop me from doing what I wanted to do, and I think if I can do it with my current disability then anybody can do what I do."

Housing development in regional SA

As a result of many factors, there is a severe shortage of good quality affordable housing in some country towns in South Australia. This can give rise to social and economic challenges and is a significant barrier to further economic growth in some otherwise thriving regional areas.

Unity Housing is committed to providing social and affordable housing in regional areas where it is needed and currently has a portfolio of more than 650 regional properties. Unity Housing has a strategic commitment to growing regional housing, and we have established unique partnerships with state

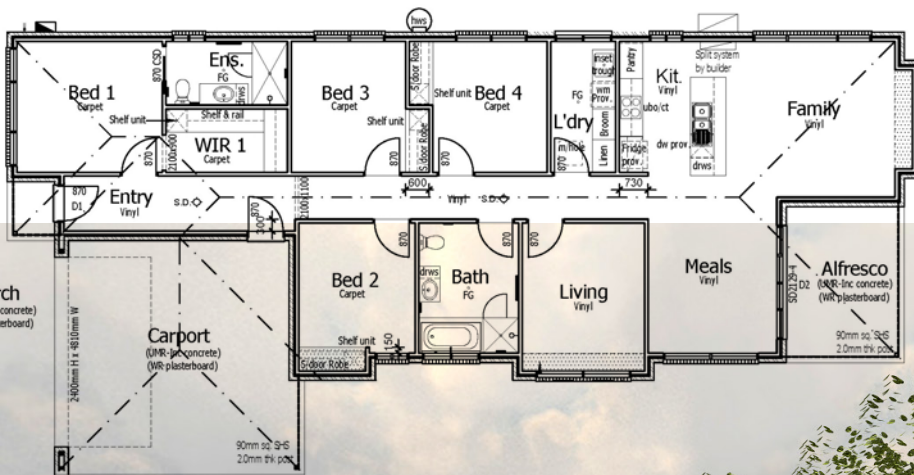
government, local councils, major regional employers, and Regional Development Australia to upgrade and grow our regional housing portfolio.

Unity Housing's diverse regional portfolio spreads across South Australia from Port Lincoln to Mount Gambier, with the majority being in the Mid North and Limestone Coast regions. These are regions of key economic activity with a high demand for social and affordable housing. We are committed to upgrading our existing regional housing portfolio and to delivering new affordable housing, with more than \$30m

of development previously delivered in the Mid North.

With more than \$1.6m per year being expended in ongoing maintenance of these properties, we have also committed \$7.05m for the upgrade and maintenance of properties in these regions over the next five years, utilising local tradespeople whenever possible to maximise the benefit to regional economies.

In our latest regional housing development, we have commenced the construction of two four-bedroom affordable rental homes in Bordertown in partnership with the South Australian Housing Authority and the Tatiara District Council. This \$800,000 project will be completed in early 2023.



A render of the Bordertown development.

TENANT STORY

Safe and secure housing makes all the difference



More than most, Nancy understands how quickly life can change and the importance of having access to safe, secure and affordable housing.

Born and raised in Port Pirie, Nancy and her husband Nick had many wonderful years together as homeowners and Nick was employed at the local lead smelter. In 1999 Nick became unwell and was diagnosed with cancer. He passed away six weeks later.

Nancy was left devastated; living alone in a large home that was a challenge to maintain and in an isolated location with no neighbours for friendship and support. Suddenly, Nancy was reliant on Centrelink income and facing financial pressures she had not previously encountered.

After years of encouragement from her daughter, Nancy agreed to request alternative housing and moved into a two-bedroom unit in Port Pirie, managed by Unity Housing.

Nancy has never regretted her decision and says that although she is quiet and keeps to herself, it is comforting to know she has supportive neighbours that can be called upon if needed.

Nancy has been a dedicated volunteer in her community for decades: she was a volunteer with Meals on Wheels for 50 years, a member of the YWCA of Port Pirie for 50-odd years, and a volunteer with the Red Cross's Telecross for around 25 years.

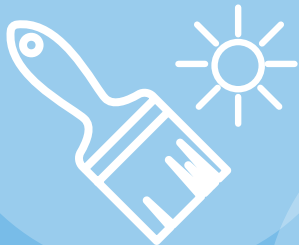
"You get to meet people that you normally wouldn't meet. Everybody has a different story."

Assets and Development

Maintenance by the numbers

43

External painting



22

Bathroom upgrades



233

Internal painting



33

Kitchen upgrades



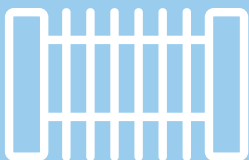
11

Roof upgrades



42

Fence upgrades



Work order performance

On time performance – urgent repairs Priority 1 and Priority 2	97%
On time performance – Priority 1	98%
Non-urgent repairs completed on time	94%
Planned maintenance completed on time	97%
Total number of work orders completed	19,351
Number of contractors engaged	108

Responsive and cyclical maintenance

Our team of professional asset staff and contractors continue to provide a highly skilled, responsive and respectful maintenance service to our tenants. Our commitment to high-level tenant services has been highlighted through ongoing compliments received from tenants regarding staff and contractor performance going above and beyond.

The Asset team has been able to seamlessly continue to deliver important critical maintenance to our tenants during COVID-19. Our modified practices have ensured the safety of our tenants, staff and contractors, and have not compromised on the quality and timeliness of our maintenance service.

Unity Housing continues to develop, review and deliver our upgrade program. Programs are targeted depending on the property portfolio.

TENANT STORY

Flourishing
fruit trees
connect
neighbours



Janet and Ken

After years of living in their Fulham Gardens unit with an empty area of dirt to the side of their house, Janet and Ken knew they wanted to create a community garden.

"It was really bare and we thought we could plant some trees and if they're fruit trees then people living in the complex could share the fruit," Janet says. "It was so dry and we wanted to make it look presentable."

Janet and Ken were supported by our community partner UrbanVirons to plant lemon, apricot and plum trees.

"We said if we bought the trees could we get them planted so the boss from UrbanVirons, Simon, came out and dug the holes for us and helped us plant the trees just before Christmas," Ken says. "Our neighbour Graham put a sprinkler line in the garden too so all we need to do is put on the timer and some of the garden is watered."

"We also planted some geraniums and salt bush and a mandarin tree," Janet says. "We are looking forward to sharing the produce with our neighbours."



Limestone Coast

Unity Housing manages 348 properties across the Limestone Coast and has an ongoing commitment to provide affordable, safe and secure homes in the region.

Our commitment is underpinned by a forecast investment of \$16.6m in maintenance in the region over the next 10 years alone, with more than \$5.74m in completed works since 2017.



Before and after: This kitchen in Millicent received a significant upgrade as part of our ongoing commitment to improved liveability in our properties.

Properties managed in the Limestone Coast

Beachport	1	Mount Gambier	18
Bordertown	31	Nangwarry	6
Keith	4	Naracoorte	101
Kingston SE	11	Penola	15
Millicent	158	Robe	3

TENANT STORY

Thrifty project spruces up front yard



Rob and Sharon

Since Rob and Sharon have lived in their Elizabeth Vale home, the front yard has been bare and the lawn has struggled to grow so Rob has made it his mission to transform it into something fun and interesting.

"Earlier this year Rob started looking on Facebook Marketplace and said he was going to decorate the yard and put a boat in," Sharon says. "When the council was knocking down all the trees across the road, Rob asked what were they doing with all the mulch and they were going to dump it so he took it. It filled the whole yard up."

The only items Rob and Sharon have paid for are the gravel, the pond, some of the plants, and the motor for the boat; the rest Rob has sourced for free through Marketplace including the edging, rocks, statues, outdoor table and chairs, and a few of the plants.

"Even the boat was free – and it's a working one too!" Sharon says. "We've even got goldfish in the pond. Rob works on the yard every day."

"I was a gardener for a council so I've got a lot of knowledge," Rob says. "Everyone can have a nice yard, they just need to look for people who are throwing stuff out. This helps with my mental health and it's good if it can make someone else laugh and smile. You have to find that one thing that makes you happy, it doesn't matter what it is."

When they're not at home working on the garden and spending time with their grandson Jacob, Rob and Sharon volunteer with the Animal Welfare League, where they have been for a number of years.

"I have been on the Disability Support Pension because of injuries from work and this helps me," Sharon says. "It's good to give back," Rob says.

Boarding House Program

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. Our boarding houses provide 117 beds across four sites within the Adelaide CBD.

The Terrace Liaison Worker Program is based at The Terrace Boarding House on South Terrace, Adelaide – which is staffed 24/7 – and is available to eligible tenants living there. The aim of this program is to assist eligible tenants with building capacity to transition to more sustainable housing. This can be done by assisting tenants with identifying goals and tasks in areas such as employment; health and wellbeing; living skills; personal safety; and finance.

Supporting tenants during the pandemic



Ensuring the continuity of high-level tenancy management and support of tenants in the Boarding House Program during the pandemic was challenging at times. It was essential for staff to ensure that our vulnerable tenants were kept safe and healthy, and that we were able to continue to provide a 24/7 onsite service.

To ensure the safety of tenants, Unity Housing mandated mask wearing and also restricted access to The Terrace to essential visitors only. Guidelines were put in place that guided staff and tenants through the required steps to take when a tenant tested positive for COVID-19. This included providing food packs; hygiene products; RAT kits; a self-contained room to isolate safely in; and two check-in phone calls per day from staff.

Boarding House staff rallied together, taking on extra shifts when needed to cover a team mate who contracted COVID-19. Strict safety measures were also put in place to minimise cross contamination between staff, including non-contact handovers between shifts; staff working from home where possible; strict cleaning and hygiene practices; and mask wearing.

Tenant vaccination clinics



This year, The Terrace staff arranged for SA Health to attend at The Terrace to administer COVID-19 vaccinations to tenants. Tenants had the option to receive their vaccination in their room for privacy if they preferred. In total, 40 vaccinations were administered to tenants, and another 15 tenants were assisted by The Terrace Liaison Worker to receive the vaccination offsite.

Outcomes for tenants



Seven tenants successfully moved out of the boarding house into a Unity Housing-managed property.

The Terrace Liaison Worker provided a total of 1,111 services to our tenants, including housing referrals; housing support; financial advice; recreational activities; advocacy; transport; material aid; health; and disability and mental health support.

Furry friend visits The Terrace

To improve tenants' wellbeing at The Terrace Boarding House, a pet therapy dog called Boston has been visiting tenants.

The Terrace Liaison Worker Mark says it is really encouraging to see the impact these visits are having on the mood of the tenants who spend time with Boston both in the moment and afterwards.



The Terrace tenant, Colin, spends time with Boston.

TENANT STORY

A quieter
life for
hardworking
musician



Having lived the life of a bona fide rock star during his time with Australian rock band The Masters Apprentices, Gavin has fond memories of his time with the band and now enjoys a quiet and slow-paced life.

Gavin joined the band as bass player in 1965 at just 19-years-old and it became his full-time job.

"We were originally called The Mustangs and we first started playing at a fish and chip shop on Jetty Road at Glenelg," he says. "We were young musos taking themselves and each other seriously. I was with the band for about three-and-a-half years. What you actually experience is nothing like what you see in the media; the practical experience is hard work. They were amusing times."

The Masters Apprentices had a string of hits and were inducted into the ARIA Hall of Fame at the 1998 ARIA Music Awards.

"I've reconnected with the band a few times over the years," Gavin says. "I still play bass and do a bit

of practice. I've got all this bass clef music written so I play that. I write simple songs and optimistic 'hang in there, you'll get there' type stuff."

Since being diagnosed with bladder cancer in 2018 and going through chemo and radiation therapy, Gavin has had to put his health first, and living at The Terrace ensures he is able to maintain his independence while receiving the care and support he needs. The Terrace Liaison Worker, Mark, has worked closely with Gavin to set him up with a My Aged Care plan and support him with transport and computer-based tasks like making appointments.

"I used to do my own grocery shopping and Mark noticed I was having trouble carrying things around so once a fortnight I get food shopping done for me," Gavin says. "I clean my own room which is self-contained. I've developed a theory – if I go over the road and walk around for five to 10 minutes for as far as I can, I can walk back. I do three or four laps of that. I just try to push on."

Measuring the social impact of our programs



Unity Housing uses the Australian Social Value Bank (ASVB) value calculator to measure and analyse the social benefit that our tenants derive from the housing services that we deliver. We are committed to the emerging science of social impact measurement to assess the value that our housing programs create for new tenants over the measurement period. The ASVB methodology monetises the benefits to individuals who receive our services. This forms a foundation of social impact measurement practice on which Unity Housing can build as new social impact measurement methodologies are developed and adopted within the community housing sector.

This year was the fifth in which Unity Housing has applied this type of analysis to our Boarding House and Community Housing Programs, and the results demonstrate that there continues to be substantial net benefits for both tenants and government through these programs.

BOARDING HOUSE Program

The total social benefit of the Boarding House Program is defined as the sum of the social benefits achieved by all new tenants during the measurement period by moving them from homelessness to secure and affordable temporary accommodation.

The Boarding House Program received 67 new tenants during the year, representing 60% of all tenants within the Boarding House Program during the year. Those who entered the program each received \$18,880 of total benefit. This is a measure of the difference made to the individual as a result of being in the Boarding House Program. The net social benefit for all new tenants who moved from homelessness to secure and affordable accommodation in the Boarding House Program was \$1,264,991 including savings to government.

HEADLINE FIGURES

Total cost of providing the program to the 67 new tenants was
\$166,597

New program benefits achieved were
\$1,264,991

Net program benefits for each new participant were
\$18,880



Unity Housing tenant, Liz, enjoys living in her boarding house property in the Adelaide CBD.

COMMUNITY HOUSING Program

The total social benefit of the Community Housing Program is defined as the sum of the social benefits achieved by all new tenants during the measurement period by moving them from temporary accommodation into long-term social housing.

The Community Housing Program received 141 new tenants during the year, representing 9% of all tenants within the Community Housing Program during the year. Those who entered the program each received \$6,872 of total benefit. This is a measure of the difference made to the individual as a result of being in the Community Housing Program. The net social benefit for all new tenants who moved from temporary accommodation into long-term social housing in the Community Housing Program was \$968,889 including savings to government.

HEADLINE FIGURES

Total cost of providing the program to the 141 tenants was
\$720,651

Net program benefits achieved were
\$968,889

Net program benefits for each new participant were
\$6,872

Tenant engagement

a vital part of Unity Housing

With tenant engagement as a leading strategic goal for Unity Housing, tenants have jumped on board with high levels of enthusiasm alongside our staff to help bring to life many aspects of our Tenant Engagement Strategy across South Australia in the past 12 months.

SALA Festival



SALA Festival closing event in September at Hutt Street Library.





Port Augusta

Neighbour Day

Achievements include:

Tenant and staff artists showcasing their artwork in the 2021 **SALA Festival** with a gallery exhibition at Café Outside the Square and an online gallery on our website.

Neighbour Day events held in Port Augusta, Naracoorte and Fulham Gardens with around 170 tenants and staff in attendance. Neighbour Day is a time to socialise, celebrate, share stories and build community connections.

The installation and **launch of the Fulham Gardens street library**, with five more in the pipeline for later in 2022.

The **2022 Tenant Survey** sent to more than 3,000 tenants asking for feedback about how we can improve our service delivery. Many important comments were received and we will work our way through these to make improvements.

A **Winter Warmer event** at Fulham Gardens with tenants and staff coming together to enjoy some early evening soup deliveries.

Neighbourhood street meets where neighbours get together with Unity Housing staff to plan for upcoming events and create tenant engagement ideas for the future.



Fulham Gardens



Naracoorte

Fulham Gardens street library launch



Unity Housing would not be the organisation we are today if not for our tenants and the incredible skills and strength they bring to their tenancies. We take this opportunity to thank them wholeheartedly for their contributions to the life of Unity Housing.

Winter warmer event





Photograph by Annette (left)



Painting by Annette (centre)

Talented artists win in Australian-first awards

Three Unity Housing tenants – Annette, Annette and Mandy – entered and won in their nominated categories in the inaugural Community Housing Art Awards South Australia (CHARTS) in November 2021. Congratulations also to our talented tenants Coral, Peter and Susan who were shortlisted as finalists.

Open to established, emerging and novice artists, the competition received 183 entries from more than 90 South Australian community housing tenants, including 16 entries from Unity Housing tenants.

Finalists attended the awards ceremony at Adelaide Town Hall with dignitaries including the Premier, Lord Mayor and Governor.

An Australian-first, CHARTS is a joint project between various South Australian community housing providers. It was established in 2020 to recognise and celebrate the creative diversity and talent of tenants within community and social housing.



3D sculpture by Mandy (right)



Winning tenants Annette, Annette and Mandy at the CHARTS awards ceremony.

CHARTS aims to provide opportunities for artists living in community housing to exhibit their work, build their skills and establish networks. It seeks to encourage them to keep making and to legitimise their practice or help them launch their own art career.



New environmental project launched



**CANOPIES FOR THE
COMMUNITY**

Together with our tenants and community partners, a new environmental project called Canopies for the Community kicked off in the western Adelaide region in 2022.

Since 2001, Adelaide has lost about 14 per cent of its tree canopy. This community-based campaign aims to increase tree canopy coverage, reduce the temperature in and around suburban homes, and provide an opportunity for neighbours to come together in their own street to plant more trees which will create more homes for our wildlife.

We are very excited about seeding this new initiative which will bring together interested tenants and make a real difference to our communities.



Unity Housing tenant, Blake, is enjoying taking part in this important project.

Thank you to a \$5,000 donation from Oomiak Pty Ltd which will go towards the project.

Tenants brought together by Avalon mural project



Kaylie and tenant artist Damian with the new murals at Avalon.

A mural project at group housing site Avalon, in Adelaide's south, was officially launched in October 2021, marking the end of a wonderful co-design initiative between tenants and a local artist.

The launch celebrated the creativity and enthusiasm shown by our talented tenant artists in producing an amazing three-panel mural. This initiative was delivered by Unity Housing in collaboration with the City of Marion and UnitingSA.

Contemporary artist, Kaylie Weir, worked closely with tenants to facilitate and support their collaborative efforts. This project is a testament to the determination and commitment shown by all participants and project partners during the pandemic and subsequent restrictions.

Tenants living at Avalon are supported and encouraged to build the skills and confidence needed to secure long-term housing and live independently in the community.

“Coming from a dire situation to having something so beautiful and to express pride in the community at my place of residence is amazing.”



Pennington upgrade improves safety for tenants

A joint project to improve the appearance and safety of communal grounds at a complex in Pennington has achieved positive outcomes over the past 12 months and is nearing completion.

The complex is made up of 30 community housing properties managed by Unity Housing, Uniting Communities SA and Westside Housing. The three organisations, along with representatives of the City of Charles Sturt, have partnered on this project to improve the safety, liability and standards of the area.

The initial stage of the project included the installation of a crossing on Torrens Road for tenants to safely walk over to the playground and other facilities in the St Clair precinct.

Tenants had expressed concern around the lack of ability to cross the very busy main road to take their children to the playground, walk/ride to school and or complete their weekly shopping. The outcome of Stage 1 was a huge achievement and the crossing is now used daily by not just our tenants but many people in the community.

Stage 2 of the project includes the redevelopment of the shared garden space. After thorough consultation with tenants, including morning teas, talk and tidy events, site planning meetings, surveys, letters, and door knocking, we are at the final stages of bringing the project to completion.

All ideas, suggested site plans, and materials have been driven by tenants and the final project will see the following:

- Improved correction to existing footpath
- Installation of a safety fence along Carlton Crescent
- Installation of new and improved lighting
- Environmentally friendly/low maintenance gardens including mulch install and part grass for children's play
- Improved signage
- Seating
- A mural on the building wall to add appeal and colour to the common space



Unity Housing tenant, Rachel, enjoys using the new crossing to safely walk across a busy main road to do her shopping.






The project has come a very long way and is expected to be completed by February 2023.

TENANT SURVEY RESULTS

surpass benchmarks

In June and July, we sent tenants our 2022 Tenant Survey asking about their satisfaction with our services, their social media usage, and communication preferences.

Survey result highlights

	90% of survey respondents are satisfied with the services Unity Housing provides
	89% of survey respondents are satisfied with the condition of their home
	85% of survey respondents are satisfied with repairs and maintenance
	57% of survey respondents use social media
	25% of survey respondents want to receive our tenant magazine Around the House by email instead of in the post

“

“Thank you very much for your supporting approach. We appreciate your kindness and taking care of our needs.”

“

“I believe that Unity does an amazing job. I have a disability and I couldn't get housing. My carer and I submitted an application and we were successful. Thank you, Unity.”

“

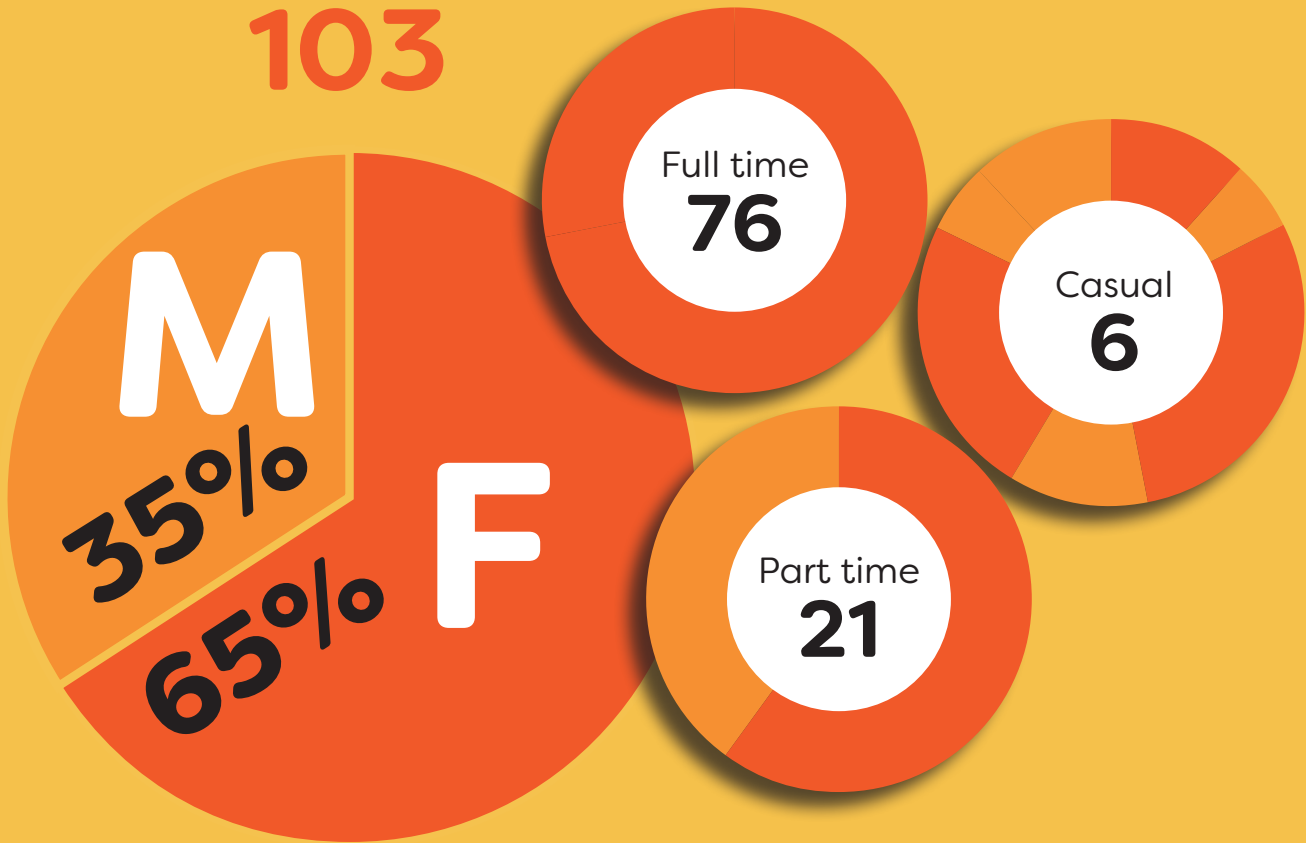
“Since Unity has taken over I'm quite satisfied how quickly they return my calls and answer any questions that I have be it maintenance or financial.”

Our People

Our People are committed to Our Purpose of providing affordable, safe and secure homes for South Australians on low incomes, and building partnerships to ensure successful tenancies.

Total number of staff:

103



New staff recruited:

11



Staff training and development investment (excluding staff wages):

\$130,928

Financial Year Summary

Unity Housing Company Ltd recorded a net profit of \$21.05m for the 2022 financial year after recognising net gains on revaluation of investment properties totalling \$20.54m for the year. These revaluation gains reflected the strong property market movements experienced in South Australia this past year.

Net revenue (excluding revaluation gains and property transfers) totalled \$0.73m for the year. Unity Housing engaged in significant building activity during the year to expand its affordable and social housing portfolios consistent with its charter to provide affordable, safe and secure homes for South Australians on low incomes. Cash reserves during the year fell by \$3.70m due to the investment of over \$7.96m in newly constructed housing outcomes and properties under development.

Unity Housing's rental income was maintained throughout the year despite the impact of the COVID-19 pandemic on the economy.

In addition to its commercial operations, Unity Housing returned \$3.72m in revenue to the South Australian Government from its social housing portfolio rental income.

The financial statements for the 2022 financial year reflect Unity Housing's commitment to expand its already substantial property holdings of affordable and social housing as the leading community housing provider in South Australia.

Unity Housing is well positioned to continue this growth into the future, contributing to the wellbeing of South Australians on low incomes, who are vulnerable, at risk of experiencing homelessness, or living with disability.

2021/22

For the year ended
30 June 2022

Statement of COMPREHENSIVE INCOME

	2022 (\$)	2021 (\$)
Income		
Revenue from contracts with customers	33,765,920	32,016,694
Government recurrent grants	498,355	536,995
Interest revenue	28,559	66,147
Other income	449,568	424,573
Transfer of properties from SA Government	–	670,000
Right of use investment income	509,338	511,338
Net gain on revaluation of investment properties	20,544,269	1,991,333
Total Income	55,796,009	36,217,080
Expenses		
Administration expenses	2,875,067	2,241,487
Amortisation expense	878,947	1,050,909
Fixed payments to SA Government	2,183,364	2,119,574
Depreciation expense	1,075,666	1,121,697
Grant expenditure	21,766	20,798
Insurance expense	1,562,802	1,435,106
Interest expense	1,143,808	1,142,748
Maintenance expenses	7,924,780	5,724,350
Tenant services expenses	481,470	482,756
Rent expense to SA Government	1,532,332	1,508,452
Rates and taxes	1,682,081	1,222,371
Other property expenses	2,363,878	2,180,030
Staffing costs	10,442,999	10,221,348
Office expenses	376,735	383,886
Net transfer of properties to SA Government	222,010	–
Net loss on revaluation of investment properties	–	1,520,333
Total Expenses	34,767,705	32,375,845
Net Operating Profit	21,028,304	3,841,235
Add transfers from provisions	26,561	21,227
Net Profit for the Year	21,054,865	3,862,462
Other Comprehensive Income		
Other comprehensive income	–	–
Total Comprehensive Income for the Year	21,054,865	3,862,462

This is an abridged version of the financial statements of Unity Housing Company Ltd for the year ended 30 June 2022.
The full set of financial statements and accompanying notes are obtainable upon request from Unity Housing.

For the year ended
30 June 2022

Statement of FINANCIAL POSITION

	2022 (\$)	2021 (\$)
Current Assets		
Cash and cash equivalents	17,096,588	20,792,500
Trade and other receivables	3,117,347	3,386,148
Other current assets	498,149	455,837
Total Current Assets	20,712,084	24,634,485
Non-current Assets		
Investment properties	367,064,559	341,465,166
Fixed assets	260,468	353,831
Intangible assets	13,393,713	14,272,660
Lease right of use assets	1,059,057	992,615
Total Non-current Assets	381,777,797	357,084,272
Total Assets	402,489,881	381,718,757
Current Liabilities		
Trade and other payables	2,069,032	1,688,368
Lease liabilities	832,453	759,563
Contract and other liabilities	5,882,072	6,955,318
Employee provisions	1,224,478	1,352,906
Total Current Liabilities	10,008,035	10,756,155
Non-current Liabilities		
Maintenance provisions	2,133,914	901,029
Lease liabilities	222,317	274,162
Contract and other liabilities	14,672,778	15,353,520
Employee provisions	757,058	792,977
Bank loans	38,000,000	38,000,000
Total Non-current Liabilities	55,786,067	55,321,688
Total Liabilities	65,794,102	66,077,843
Net Assets	336,695,779	315,640,914
Equity		
Retained earnings	336,695,779	315,640,914
Total Equity	336,695,779	315,640,914

This is an abridged version of the financial statements of Unity Housing Company Ltd for the year ended 30 June 2022. The full set of financial statements and accompanying notes are obtainable upon request from Unity Housing.

Support agencies with whom Unity Housing has a formal partnership to provide supportive housing.

Unity Housing tenant Paul, lives in a group home, supported by Kathy.

Aboriginal Sobriety Group (ASG)

ac.care

Australian Migrant Resource Centre (AMRC)

Australian Refugee Association (ARA)

Baptist Care SA

Barkuma

Cara

Catherine House

Centacare

City of Salisbury

Community Living Australia (CLAUST)

Community Living Options (CLO)

Deaf Connect

EBL Disability Services

HomePlace

Hutt St Centre

Life Without Barriers

Lutheran Care

Mind Australia

Minda Inc

Neami National

OARS Community Transitions (OARS CT)

Orana Australia Ltd

PQSA and Homecare+

The Salvation Army – Towards Independence

Uniting Communities – Aboriginal Community Connect

UnitingSA



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