



nsw Federation of
Housing Associations inc

Annual Report 2009/10







nsw Federation of
Housing Associations inc

- Our Mission

The Federation's mission is to support the development of a not-for-profit rental housing sector that compares to any around the world, and makes a difference to the lives of lower income and disadvantaged households across the state.

- Our Vision

We see housing associations being present in all housing markets, providing a full range of housing products to ensure that such households are not excluded and that those with specific needs can be housed appropriately and responsively.

- Our Approach

We aim to provide leadership to the housing association sector in NSW by drawing on the talents of the sector; its leading edge practice, and on evidence from research and examples around the world.

The Federation will represent the aspirations and interests of housing associations to all other stakeholders – government, industry and the wider community.

We will provide advice to members, government and potential partners on the best ways to expand the sector's activities and meet the highest standards of service to tenants, applicants and communities.

We will support and resource individual members to manage at the highest standard and the industry to build the capacities needed to continue to develop.

Acknowledgements

Acknowledgement of traditional owners

The NSW Federation of Housing Associations acknowledges the Gadigal Clan of the Eora Nation who are the traditional owners of the land on which the Federation is located.

A statement of Apology and Commitment to Aboriginal Peoples and Torres Strait Islanders is posted on our web-site

Acknowledgement of contribution to our work

The Federation would like to acknowledge a number of organisations and individuals who have supported our work over the past year.

- The Office of Community Housing for funding the core activities of the Federation, and for funding specific projects. This year these include the Registration support project and the Development Capacity Support Project.
- Tom Slockee for the launch of the Aboriginal Access brochure and posters
- Di Chapman, AHO Housing Hints partnership
- The Federation's Aboriginal Advisory Group – Michelle Craig, Doug Boquist, Dianne Chapman, Claudette Lovett, Reece Plunkett, Nick Sabel
- Learning and Development staff, HNSW – Donna Seagrave, Grant Mcclafferty, Christie Farnon, Sue Aujard, James Kelly, Telly Maragopoulous – partners in delivering Cert IV training
- Alison Schiema, HNSW collaborator for development of HNSW CTTT training
- Swinburne University of Technology – David Ellis Nicola Wiley, Greg Bird, Ellen Prior, Elke Prielipp, and Carly Altree-Williams – partners in delivering e-learning Cert IV training to Housing NSW
- Jenny Dodd, Kerry Manikis, Melissa O'Connell, Australian Flexible Learning Framework,
- Beth Hobbs, Kuan Sin – Western Sydney Institute of TAFE
- E learning reference group – Catherine Shirley, Daniel Guise, Carol Croce, Josie Rose, Holly Mullaney,
- Alexander Roche – Androgogic (IT for flexible learning)
- Nicola Lemon – employer contact for community housing learning project
- Participants in pilot e-learning group
- Sonja Kegriess – contract trainer for Housing Pathways
- Naomi Worrall - contract trainer for Housing Pathways
- Julie Whellum and Chris Adkins, ACT housing – collaboration on delivery of Cert IV training in the ACT
- The Australian Institute of Company Directors for governance training
- Martin Hill from Estate Master for his personal delivery of training on the program
- Garry O'Toole (Snr Analyst –Registrar's Office) & Zed Tintor (B miles Woman's Housing Scheme) for support and presentations with the Registration workshops
- Anton Usher for chairing the Insurance EOI working group and selection panel and Geoffrey Galea for assistance with tender documents. Thanks to Housing NSW for enabling Anton and Geoffrey to assist the Federation in this way.
- Building Stronger Communities reference group – Bernie Coates, Brian Murnane, Vivian Hanich, Nicola Lemon, Doug Boquist, Karen Andrew, Liza Sloan, Rawaah Omari, Nick Sabel
- Dr Louise Crabtree for convening the Affordable Housing Network
- Members of the Code of Practice Panel Eligibility List – Shane McArdle, Lucille Bernard, Julie Leete, Professor Bill Randolf
- Bobbie Townsend – for assistance on staff selection panels
- Megan Holbeck – for newsletter writing and editorial services
- Kim Allen for design of publications



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MILESTONES for the year

Sector growth arrives

After last year's announcements of major growth for the sector, the new housing has begun to come into the sector. Around 10,500 new homes were projected through a property transfer program, a substantial number of projects to be funded under the National Rental Affordability Scheme, but most significantly through the Nation Building and Jobs stimulus package. This year, the first 3,000 new homes have been taken on by members. This is a 17% growth in the sector this year – the first part of the 65% growth projected over around two years. The sector now manages over 21,000 homes – around 15% of all social housing.

This hasn't come without huge effort. The Federation was represented on Housing NSW's Nation Building Request for Tender (RFT) Steering Committee that assessed hundreds of proposals for sites of developments to meet the NSW targets. In a separate process, community housing providers prepared tenders to be awarded packages of properties across the state for management and with the transfer of title, enabling them to leverage these new assets to build even more new properties. Eleven providers were successful and a further five were awarded properties under an early stage of the program. Almost two thirds of the 3,000 properties being transferred from public housing have also been taken on. This has meant rapid organisational change and restructuring for some, a huge task of engagement with tenants and the beginning of a major upgrade program. Again the Federation worked with members to address challenges in the funding of these upgrades.

Helped to build development capacity

This year we worked with a number of providers identified by CHD as likely to be undertaking development projects and Housing NSW to build capacity in this area. Housing NSW provided expert mentoring and the Federation captured the learnings to make them more widely available – as well as providing additional expertise. Through this project we provided two rounds of development for directors training and a five day intensive development training for staff (with Stewart Lawler & Peter Phibbs), developed an introduction to development video, produced a series of bespoke guides on aspects of development, and provided a digest of useful development links.

Established a national e-learning program

Training delivery has begun a major change this year. Three initiatives have taken us into the e-learning or 'flexible learning' world. This year the training that we deliver for Housing NSW staff in partnership with Swinburne TAFE has all been delivered on-line using Swinburne's system. Federation trainers have co-facilitated the delivery. In our own right we have rolled out a major project, funded through the Australian Flexible Learning Framework to develop and pilot the on-line delivery of the Diploma in Social Housing nationally. This has meant engaging with employers and students across Australia. Finally, this year we have begun delivering our Cert IV to students in the sector through our new e-learning platform, with 20% of the units delivered in this way. We also provide over a quarter of our sector training directly to providers on their premises.



Launched resource bank – and services

Our ‘resource bank’ was launched in 2009. This provides a growing body of information and resources targeted at the emerging areas of business in the sector. The resource bank includes a directory of contractors; practice guides; information and resources on areas such as: assets, development, human resources, salary comparisons in the sector; sector data and benchmarks and publications.

Two new group purchase or sector schemes were also launched this year. One provided access to the development information service RP Data. The other was the sector insurance scheme CHIS for which MARSH is the broker.

A new shared Pathway for social housing applicants

In April 2010 a process to apply for social housing – shared between public and community housing providers – came into effect.

‘Housing Pathways’ replaces the old system through which applicants first applied for public housing to assess their eligibility and then, if they knew or wanted to apply for community housing, applied separately for a particular community housing association. The new system means that an applicant can apply and be assessed for any social housing by going to either a community housing or a public housing office. The aim is that there will be no ‘wrong doors’.

All allocation decisions, however, remain the responsibility of each provider. Introducing a whole new system has been a massive change and effort for both community and public housing staff. The Federation has been closely involved in process of designing the new system and was represented by our President on the Steering Committee. We have also been closely monitoring the implementation – particularly the extra cost burden being experienced by many community housing providers. Perhaps our biggest involvement has been to deliver all the training for the sector on the new system (apart from IT training).

Supporting the new Registration system

The new statutory regulation of community housing providers began to operate from July 1 2009, following the proclamation of the Regulation and Regulatory Code on the 1st May. All providers who do business with Housing NSW are now required to be registered as one of four classes of provider. Last year all housing associations were assessed for registration – most as Class 1 or 2 providers with significant properties, financing projects and often some development. Almost all had previous been registered under an administratively based system. At the same time, hundreds of smaller organisations who have delivered assistance using some Housing NSW properties or support have been required to become registered for the first time. Throughout the year, the Federation, in partnership with Homelessness NSW, has been delivering training workshops to help these providers understand how to prepare for registration and to meet the requirements.



Womens Housing Company



Tenant Network outing to the Botanic Gardens

President's Report



The sector has probably never had a year quite like 2009/10.

We seem to be saying something like this every year. Last year in his President's report, Nick Sabel talked about the pace of change; and he went on to say "we are all aware that the next 18 months will be even more breathtaking". Well this was the year that so many of the promises and policies became a reality for providers on the ground. And it was breathtaking.

On the supply side the Property Transfer Program picked up with over half (1,767) of the 3,000 transfers planned for the program completed in the year. A few members have begun work on the upgrades of PTP properties. While this has been going on, Nation Building has been a major part of many providers' work – starting with the upgrades and then a large proportion of the 850 stage 1 properties being transferred to 11 providers across the state. But for many in the sector, Nation Building also meant the very significant work involved in preparing tenders for the remaining 4,650 properties. Finally there has been the gradual delivery of the first part of the 1,600 NRAS funded properties won by members in rounds one and two of that program.

All up, the sector grew by over 3,000 homes (around 17%). This is the largest single year's growth in the sector's history. But this will pale into insignificance compared to 2010-11 when we expect a further 40% growth with as many as 8,500 new properties.

But the new supply is far from the whole story. Two other really big changes hit the sector – Housing Pathways and the new Registration system.

Pathways implementation has been a major challenge. This was not helped by the political decision to introduce it well before it was really ready and to run it off an IT system that was not capable of supporting it and which was about to change. The Federation is still deeply concerned that there have been no commitments to address any significant cost shifts or general cost increases due to Pathways. Despite all



this, we still believe that there is a shared commitment to make this a partnership to deliver better access to everyone in need of subsidised housing and to respect the different approaches of the partners.

But it is also a major change in the way community housing is positioned, and a major change in the way that both public and community housing relate to applicants. I suspect there is a way to go yet before the full implications become clear.

On the registration side everyone has been used to regulatory compliance. But this was a whole new assessment and involved a number of new elements – particularly for category one or two providers.

It has also meant a change in the way that we think about the sector. Some hundreds of other organisations who usually don't have housing as their core business – like homelessness services – are becoming registered providers. In fact, the Federation has worked with these providers by delivering a program of workshops to prepare them for registration. Ultimately, of course, both NRAS and Nation Building have meant that a number of new, well established organisations have moved into community housing, or have expanded their presence very considerably; and we have two new organisations created out of existing parts of the sector – Ecclesia Housing and Common Equity NSW.

Finally, of course this year we've seen further change in the kind of organisations we are becoming. We have two organisations managing over 2,000 tenancies and four over 1,000. By the end of next year this will probably have grown to six over 1,000, three over 2,000 and one over 4,000. However, it is worth celebrating a fact we don't note – that the greatest rate of growth over the past year has come from the ring of middle size regional organisations outside the Sydney urban conurbation. This means there is now a band of strong regional organisations stretching around NSW.

All this growth has meant a massive focus on organisational and staffing change that has also had to be implemented over the past year. There is one change that I feel I should comment on. The transformation of the sector has meant the departure of many of those who have been central to the sector for many years. And while we welcome the new faces and the new skills they are bringing, I can't help noting that at a senior level

this sector is following a well worn path of changing the gender balance of what was a female dominated industry.

Just as important, both in senior management and amongst the growing number of highly skilled directors in housing associations, there is a risk of diluting the focus on the core business of our industry – meeting the housing needs of our tenants and communities and on that basis supporting new pathways into work, education or social participation.

An Industry Development Framework was launched by the Community Housing Division in March this year, and one of its priorities was to ensure that those who join the sector as senior management or as directors receive effective induction that ensures we don't lose this focus on core business. Perhaps it's also worth remembering, as we grasp new opportunities to develop or finance part of the future growth of low cost housing ourselves, that the fundamental critique of the old state housing authority made by the Mant Report almost 20 years ago was that it had become dominated by those who saw it primarily as a construction authority. It was the changes that flowed from the Mant Report that saw the sector get its real chance to take root.

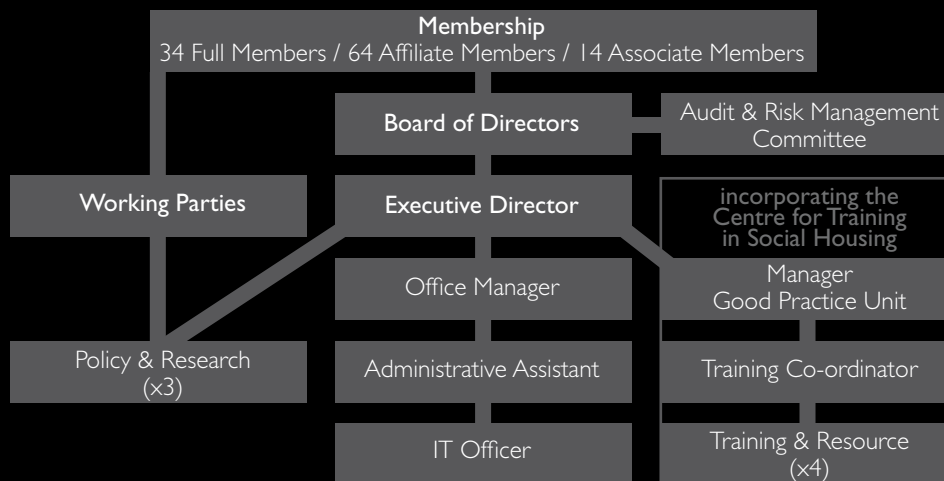
It's also worth noting that the growth of the sector hasn't always been welcomed. We have seen some opposition to Nation Building developments. We have seen concern about planning changes in the communities we are part of. This will place a renewed focus on our ability to communicate – to raise the sector's profile in positive ways, to build trust rather than NIMBY complaint or reasonable concerns. As a sector we will have to become more outward looking. But we will also have to ensure that our story is backed up by really creating the kind of sustainable tenancies and communities we have always believed we cared about – but this time larger communities, more complex tenant needs and a bigger profile within all the communities we serve.

Finally I would like to end by thanking the staff of the Federation. This year we have started implementing our new strategic directions and, like our members, the Federation has been growing and changing. The staff have taken this challenge on and delivered more services and programs than ever.

Bobbie Townsend
President

How does the Federation work?

Organisational Chart



Our core areas of work

The Federation works in seven core areas:

- **Representation and sector co-ordination** – this is our fundamental role as the industry peak for housing associations in NSW. Its purpose is to be a voice for members, to enable them to work together as a mutually supportive sector and to articulate and pursue their common aspirations.
- **Research and sector development** – this supports the members' directions and aspirations with effective research, policy development on key issues affecting the development of the sector and strategies to support the changing business of the sector
- **Relationships and alliances** – this ensures that associations are promoted and well-known to all other stakeholders who might help our development, and to allow associations to play their part in the wider community sector
- **Training** – this is our most prominent direct service to members and others in the social housing sector. Through our Centre for Training in Social Housing, our accredited vocational training and other short courses support and build the capacity of organisations and the careers of workers in the sector
- **Professional and peer networks** – this is a growing focus and provides opportunities for specific professional groupings, directors or tenants to share experiences and knowledge, identify issues and offer mutual support to their peers.
- **Advice & support** – the Federation directly supports individual members, their boards and management, in their work as housing providers. This ranges from free advice provided through our Housing Hotline, to consultancies on strategic planning, organisational reviews, tenant participation and the like, to intensive work with organisations to achieve their particular goals
- **Practice resources** – this also supports our members and other providers by mobilising resources for the sector by brokering and working with suppliers, including through the Resource Bank on our web-site; and by developing and continually updating resources on good practice social housing management, including Good Practice Guides, Resource publications.
- **Organisational support** – this part of the Federation's work supports the Federation itself, its secretariat and the Board.



Statement of governance practices

The role of the Board

Members of the Federation Board of Directors have two broad roles. The first is to provide leadership, on behalf of members, in the Federation's work to represent the interests of the sector and to pursue its development. The second is to be responsible for corporate governance matters for all aspects of the Federation's activities.

Board composition

The Board is comprised of nine members, elected from candidates nominated by full members of the Federation. The Executive Officer is not a member of the board, but is invited to attend all board meetings. Board members are elected for two year terms with half the board retiring at each Annual General Meeting. Retiring members are eligible to for nomination and re-election. There are four office bearers: President, Vice President, Secretary and Treasurer. No office bearer may hold the same position for more than four consecutive years.

Ethics

In 2003 the Board adopted a Federation Statement of Ethics which requires all Federation staff and directors to:

- Behave honestly
- Treat people fairly
- Act within the law
- Act in the interests of the Federation and all its members
- Work diligently
- Treat people and communities with respect.

This was part of a wider Values Statement adopted by the Board.

In addition, both directors and Federation staff sign a Code of Conduct before taking office. The Code identifies directors' responsibilities to act in the interest of the organisation, their responsibilities as employers, financial conduct, confidentiality and disclosure and covers conflicts of interest

Audit & Risk Management Committee – purpose and scope

The Audit & Risk Management Committee, comprised of three members appointed by the Board from among the directors. The Committee meets at least three times a year. The Committee is authorised by the Board to investigate any activity within its terms of reference. The Committee may seek Board approval to obtain outside legal or other independent professional advice. At least once a year, the committee shall meet with the external auditors.

The committee activities cover four areas:

- Risk management – to facilitate annual priority risk identification by the board, monitoring priority risk management strategies and reviewing the Federations long-term organisational risk management framework;
- Internal auditing and controls – to establish an internal audit program, particularly based on the Risk Management Monitoring Framework;
- External financial audit – to liaise with auditor on behalf of board;
- Half yearly financial statements – to provide advice to the Treasurer on risks associated with the half yearly and annual financial statements.

The members of the Committee are Mohamed Ibrahim (Chair), Bobbie Townsend, and Toni Comber

Risk policy

In 2004 the Board adopted the following statement of the Federation's approach to risk. This was endorsed by Housing Association meeting.

The Federation's role is to advance the interests of its members. It is therefore prepared to be proactive in identifying and pursuing new opportunities for the sector and to manage the risks that may arise.

It is prepared to take considerable political risks in the pursuit and protection of its members needs and interests, but will always seek to minimise these if possible.

The Federation represents its members and so places a premium on the sector's reputation and will be very reluctant to expose the sector's reputation to risk.

The Federation has been established to support its members. It will take on business risks to the extent that they can be prudently managed, but only to the extent that these activities support or enhance its capacity to support its members.

Annual statement on internal control systems

The Federation's Audit and Risk Management Committee has responsibility to oversee the Federation's internal controls. Internal controls are governed by Federation policies – in particular 3.7 Authority Limits, 3.8 Conflicts of Interest, 1.17 Code of Conduct for Employees. Monitoring of internal controls is undertaken in two ways: as part of the annual external financial audit, and internal audit functions undertaken by the Audit & Risk Management Committee on financial management, human resource management, and information management. The Committee can report to members that, in its assessment, internal controls are appropriate and are being effectively implemented.

Insurance of directors and officers

During the financial year the Federation has paid an insurance premium insuring each of the directors of the Federation named in this report and officers against all liabilities and expenses arising as a result of performing their duties to the association, to the extent permitted by law.

Retained earnings target

The board has established a retained earnings target which is reviewed annually. The purpose of the retained earnings target is (a) to ensure that there are sufficient retained earnings to manage key risks or future costs that cannot be treated as a provision, and (b) to ensure that retained earnings in excess of these targets are expended on the purposes of the organisation in the subsequent year. The retained earnings targets are comprised of: the board's solvency benchmark of net assets sufficient to operate for 4 weeks, the cost of redundancy payments, and the cost of future office relocation. The target for retained earnings for 2009-10 is \$206,200.

The actual retained earning for 2009-10 are \$284,916 resulting in a deficit budget for 2010-11.





The Board



Bobbie Townsend



Karen Andrew



Nick Sabel



Greg Budworth



Toni Comber



Nicola Lemon



Bobby Murphy



John Nicolades



Nazha Saad



Mohamed Ibrahim

Bobbie Townsend	<i>President</i>
Karen Andrew	<i>Treasurer</i>
Nick Sabel	<i>Secretary</i>
Greg Budworth	<i>Director</i>
Toni Comber	<i>Director</i>
Nicola Lemon	<i>Director</i>
Bobby Murphy	<i>Director</i>
John Nicolades	<i>Director</i>
Nazha Saad	<i>Director</i>
Mohamed Ibrahim	<i>Retiring Secretary</i>

Bobbie Townsend **President** (Since November 2009)

Bobbie has worked in community housing for over 23 years. She has been a member of the Federation Board on a number of different occasions, most recently as Vice-President, until the November 2009 election at which time she was elected President.

Bobbie has experienced many changes in community housing with the majority during the past 12 years. The strength of the community housing sector is its ability to be flexible and adapt to change. This will be critical in the next few years as the housing sector will be involved in a range of new partnerships, establishing new structures and increasing the supply of new housing. The role the Federation will play in leading and supporting members will be fundamental.

Bobbie has a BA Community Management, Grad. Cert. Housing Management & Policy, MAHI.

Karen Andrew **Treasurer**

Karen Andrew is the Executive Officer of Central Tablelands Housing Association (CTHA). She previously served on the Federation Board both as an ordinary member from 2002-2004 and Vice President 2004-2006.

Karen commenced work formally in community housing in 1986 progressing from tenant to voluntary tenant participation worker with the local Community Tenancy Scheme to Housing Manager and eventually Executive Office. Having worked in the industry for so many years she has represented the sector on many focus groups including regulation, stock transfer, accreditation and the common access strategy to name a few.

Nick Sabel

Secretary *(President to November 09)*

Nick is the Executive Officer of Wentworth Area Community Housing, a large multi-site housing association in greater western Sydney. He has held this position for over 8 years, during which he has seen the association through 2 rounds of accreditation and registration. WACH carries out much of its work through partnerships, and is currently working in this way with approximately 28 other organisations. Nick was co-opted to fill a casual vacancy in June 2003, and then elected to (State Council, now Board) in November 2003. Nick was elected as President of NSW FHA from November 2005 until November 2009, at which time he was elected Secretary.

Greg Budworth **Director**

Greg is CEO of Compass Housing Services based in Newcastle and was appointed in 2004. He has a diverse background as CEO and Senior Manager of Human Services organisations, Christian Minister and Police Detective. Greg is and has been a voluntary director of several funded accommodation and support services and is also a NSW Committee Member for the AHI and Chair of PowerHousing Australia.

Greg has a Masters in Business, Diplomas in Business Management and Project Management, MAHI.

Toni Comber **Director**

Toni Comber is a Housing Manager for Homes North Community Housing Co in Gunnedah, where she has also worked on the Property Transfer Program to Community Housing.

Toni is the Vice President of Red Chief Local Aboriginal Lands Council.

Nicola Lemon **Director**

Nicola is the CEO of Hume Community Housing Association. Prior to joining Hume she spent 10 years working in the UK for Housing Associations of varied sizes, ranging from 4,500 to 36,000 properties. Nicola has experience in both front line service delivery and driving and managing organisation's continuous improvement. She has worked in challenging and deprived inner city communities, leading teams to tackle anti social behaviour and successfully implement regeneration projects, including large-scale estate renewal programs.

Bobby Murphy **Director**

Bobby is on the Board of Management of Homes Out West, operating from Deniliquin and across the Murray corridor within the Riverina. Bobby was appointed to the steering committee of the Property Transfer Project Murray which oversaw an expansion of Homes Out West program and a smooth transfer of properties.

Bobby has extensive experience in the community service industry having held the position of Community Development Officer at the Deniliquin Neighbourhood Centre for seven years, and managed the Regional Council For Social

Development Inc. (now Intereach NSW) a regional community service program operating across the Riverina. Bobby holds a tertiary qualification in Nursing Management.

Bobby has previous experience with the peak body LCSA - Local Community Services Association as a committee delegate. Bobby was elected in November 2009.

John Nicolades **Director**

John has worked in the housing and community services sector for the 20 years and has extensive experience in policy and service delivery. Currently he is Executive Officer with Bridge Housing (previously SWISH). Prior to joining SWISH in 2005, John undertook consultancy work on affordable housing for the NSW Department of Planning and NSW local governments and completed a Graduate Diploma of Applied Finance with the Financial Services Institute of Australia.

John was inaugural Director of Affordable Housing Service in the NSW Dept of Planning in 1999 and then Director of the Centre for Affordable Housing in the Department of Housing. He also held management and policy positions in the non government sector including Community Services Manager with the Uniting Church Board for Social Responsibility, housing policy coordinator with Australian Council of Social Service and Housing Policy Officer with Shelter NSW. John has also been a member a number of federal and state government committees on housing policy.



Nazha Saad Director

Nazha is currently the Chief Executive Officer of St George Community Housing, and has had a diverse career working in private, budget dependent and commercial organisations in planning, implementing and evaluating organisation-wide and whole-of-government reforms. With over eleven (11) years of experience as a Senior Executive, she has developed expertise in strategy development, relationship management and building of organisational capability.

Earlier in her career she trained and worked as an occupational Therapist before moving into corporate management and business development. She has an MBA from the AGSM UNSW and won the Premier's Department scholarship for change management in 1995.

Nazha has had experience in community health, asset and property management from her roles at the Department of Public Works and Services and from the Department of Ageing Disability and Home Care. Nazha was elected to the board in November 2007.

Mohamed Ibrahim Retiring Secretary

Mohamed is the General Manager, Housing Services at Affordable Community Housing. Before that he was CEO of Cumberland Housing which he joined in August 2004 having worked with St George Community Housing for 6 years. Mohamed Ibrahim has over 11 years experience of social housing management. He also worked with Housing NSW in various positions of direct client service, project management and community renewal programs. Mohamed was appointed to the Federation Board of Directors in August 2006, and elected Secretary in November 2007. Mohamed is the chair of the Federation Audit and Risk Management Committee.

Meetings of Directors

Number of meetings attended by each director during the financial year 2009-10 while a director

	Scheduled meetings	Tele-conferences	Total
Retiring members			
Mohamed Ibrahim	1/2	0/1	1/3
Continuing members			
Karen Andrew	3/5	2/2	5/7
Greg Budworth	2/5	1/2	3/7
Toni Comber	5/5	1/2	6/7
Nicola Lemon	1/4 *	2/2	3/7
John Nicolades	3/5	1/2	4/7
Nazha Saad	2/5	1/2	3/7
Nick Sabel	4/5	2/2	6/7
Bobbie Townsend	5/5	1/2	6/7
New members			
Bobby Murphy	3/3	1/1	4/4

* Maternity leave



Federation Staff



Adam Farrar



Laurel Draffen



Adam West



Ruth Djordjevic



Lyndall Katz



Rita McKenzie



Nada Goodacre



Kevin Saide



Estelle Lohman



Angela Pitts



Lam Huynh



Rachel Louttit



Wendy Rockwell



Andra Keay



Kirrilee Phillips



Seema Manoj



Executive Director

Adam Farrar
BA (Hons) MA (Hons), GAICD, MAHI

Good Practice Unit

Manager

Laurel Draffen
BA Dip Ed, MA (Ed Studies), Cert IV Assessment & Workplace Training, Completing MBA, GAICD, MAHI

Service Delivery Coordinator

Adam West
BA (Hons), Post Grad Diploma Housing Policy & Practice, Cert IV Assessment & Workplace Training, GAICD

Training Delivery Coordinator

Ruth Djordjevic
B Ed, B Legal Studies, Med, Master of Law, Cert IV and Dip Assessment and Workplace Training, Grad Cert in Facilitating and Managing eLearning, qualified mediator
(From Jan 2010)

Senior Training & Resource workers

Lyndall Katz
BA, Dip Social Housing, Cert IV Assessment & Workplace Training, MAHI

Training & Resource Workers

Rita McKenzie
Dip Business Studies, Dip Aboriginal Studies, Cert IV Social Housing, Cert IV Assessment and Workplace Training, MAHI

Nada Goodacre

Dip Primary Teaching, Dip Training and Assessment Systems, Cert IV Assessment and Workplace Training, Cert IV Small Business, Certificate of Teaching English Second Language

Kevin Saide

Assoc Dip Comm Welf, BA Soc Sc (Welfare Practice Major), Cert IV Training & Assessment
(From May 2010)

Casual trainers

Sonja Kegreiss
Naomi Worrall

Training co-ordinator

Estelle Lohman

Casual resource worker

Judy Singer

Newsletter contractor

Megan Holbeck

Policy & Research

Policy Officers

Angela Pitts
BA, MA (Urban and Regional Planning)(UCLA), PhD
(To Jan 2010)

Lam Huynh

BSc (Behavioural Science) (Hons) MA (Policy Studies)

Rachell Louttit

BA, Master of Counselling, Cert IV Assessment & Workplace Training

Office Services Team

Manager

Wendy Rockwell
BS Psych/Math

Information Technology

Andra Key
BA Communications

Administrative Assistant(s)

Kirrilee Phillips
Cert IV Design Fundamentals, completing Dip of Colour Design
(To March 2010)

Seema Manoj

Bachelor of Mathematics, Cert III in Financial Services
(From June 2010)



Executive Director's Report



The past year has seen the Federation responding to many of the same pressures as the sector as a whole – including its own organisational changes.

Three of the big changes affecting the sector – growth in supply, the introduction of Pathways and new registration system were reflected in specific projects.

This year Housing NSW worked with a number of associations to transfer skills and understanding about the development process. The Federation was contracted to be part of this process so that the learnings could be made more widely available and also to provide additional resources. This led to a suite of guides on aspects of development being developed, a digest of useful development links and a five day intensive development training session for providers delivered by Prof Peter Phibbs from the University of Western Sydney and Stewart Lawler. One of the main aims of the project was to get a clear understanding of what's entailed to all parts of the organisation, which led to innovative approaches like an introductory video and a special training session on development for directors.

The largest specific project to support changes in the sector has been the program of workshops to help class 3 and 4 providers to prepare for registration. This is an 18 month project – running to December 2010 – which we have undertaken in partnership with Homelssness NSW. We ran 11 workshops throughout the year and provided additional resources and one-on-one support. At the same time, we have been representing members on the Registrar's advisory structures – initially the Registration Steering Committee and subsequently the Registrar's Advisory Forum.

The final stand-alone project has been delivery of the training for Housing Pathways. This project was challenging for the same reason that much of the early implementation of Pathways has been challenging for providers – the details were still being developed

and finalised as the training was due to be developed and delivered. One aspect of this training that we are particularly pleased about was that we were able to employ trainers drawn from the sector itself – Sonja Kegriss from the board of Garrigal and Naomi Worrall, a North Coast staff member.

Pathways has also been a significant focus of our representations to Housing NSW. Our past president, Nick Sabel, represented the Federation on the initial steering committee, while I and Rachel Louttit were members of the Pathways reference group. At the same time, we have been logging the many implementation issues and presenting them to the department. We also conducted the elections for the sector representatives on the new governing body, the Pathways Council. We survey members and provide support to enable these sector members to reflect sector interests.

Apart from these separate projects, we have also been working on other areas of sector growth and change.

From the end of the previous financial year through the early part of 2009-10 the Federation was represented on the Nation Building EOI Steering Committee. This entailed many, many hours of detailed consideration of the proposals for land and new developments that came forward from the EOI. It also meant taking an overview of the overall program to identify, as far as possible, the risk of inappropriate concentrations or other risks. We were also particularly concerned that members were not left managing a legacy of poor decisions. We led a delegation of sector representatives to raise these issues with the Chief Executive of Housing NSW and to seek improvements in the initial engagement with the sector over the design and implementation of the projects across the state. It's probably fair to say that we had more success with the second of these; and some of the issues identified as problems by members have since become sources of tension with local communities.

We also worked with members on another growth issue – the funding for upgrades under the Property Transfer Program. The final figure offered to fund upgrades was announced later in the year. While there were swings and roundabouts, among a number of (particularly) region providers, there was a strong view that the funding would not cover the required costs. The Federation convened negotiations between a group of such providers and the Division.



Even NRAS has involved advocacy. Early in the year we were active with colleagues across the country in negotiations with the Commonwealth about the ongoing tax treatment of NRAS. At a state level, we have continued to express our disappointment at the disproportionately low level of state support, which has seen a far lower number of NRAS subsidies made available in NSW than the population or the need would suggest were needed.

One supply side success this year was the change to the State Plan, following our strongly expressed concerns, to provide meaningful targets and measures for affordable housing in NSW. This has now made clear at a policy and planning level that this is one of the major areas of weakness in public policy in NSW.

This year also saw the Federation take huge strides in the way in which we deliver training. For the past few years we have responded to members' requests to provide training in ways that are accessible in all locations. We built up our distance delivery and substantially increased the amount of training delivered to providers in their own locations. But this year we have created the capacity to deliver our training on-line, and have begun moving a growing part of our delivery into this format. This also means that we can effectively deliver the training to students across the country (even internationally).

We have rolled out a major project, announced in last year's report, and funded through the Australian Flexible Learning Framework to develop and pilot on-line delivery of the Diploma in Social Housing nationally. This has meant engaging with employers and students across Australia. From this, this year we have also begun delivering our Cert IV to students in the sector through our new e-learning platform, with 20% of the units delivered in this way. Our overall training delivery to the sector has continued to grow as the sector grows, with a 10% increase this year.

The other major initiative this year was the launch of our new Resource Bank. Located on our web-site, this will continue to be built. Already there is a directory of suppliers, a range of tools and resources, practice publications, information and data – including information of staffing salaries, numbers, structures and model position descriptions – all aimed at supporting the growing and changing business that the sector is moving into.

As part of this we have given a priority to ensuring that key business services are available to the sector. We have continued to work to give the sector the best possible access to the new IT systems needed. We have engaged with new IT providers and hosted a forum to expose members to the emerging products. We have also initiated a group purchase scheme for a key information tool for development – RP Data. But the most effort went into ensuring that there was a replacement for the group insurance scheme that had been sponsored by the Community Housing Division.

This meant establishing a project group and running an Expression of Interest, leading finally to establishing a referrer agreement with MARSH. While it would have been exciting to simply be entrepreneurial, the Federation believed that we had an absolute duty to undertake robust due diligence and transparent selection of a possible scheme – and to ensure that there was a scheme that would meet the needs of the whole sector. In the event, two other products decided to compete in the market. This has split up the market and led off with highly competitive pricing. The scheme for which the Federation is a referrer now has only a modest share of the market – but prices have come down across the sector. We have yet to see how the market finally settles.

The Federation itself has been undergoing change and beginning a process of restructuring to ensure we still have the capacity to meet members' needs. A consultant undertook a review of our business model – which was one of the priorities in our new strategic plan. We created two new positions of coordinators of training services and service delivery – Ruth Djordjevic and Adam West. We also established a panel of contract trainers to provide greater flexibility.

As for members, this has been a huge year for the Federation; and I want to acknowledge the amazing way that all the staff have responded. Inevitably, I want to acknowledge the role played by Laurel Draffen, the Manger of the Good Practice Unit who has built our capacity to deliver an ever-widening range of services over seven years. And I would like to thank the whole board, but particularly our President Bobbie Townsend, for the support provided to me.

Adam Farrar
Executive Director

ACHIEVEMENTS for 2009/10

Representation and sector co-ordination

Bringing the sector together

This year we have brought the sector together in a wide range of forums to exchange information and identify sector issues needing action. The different forums are:

General sector meetings

- Two HAMs and small associations meetings

Professional & peer networks

- We convened meetings of our nine networks throughout the year (see below)

Seminars & workshops

- an AHI/ NSWFA breakfast with Mike Lennon
- a master class with CEOs from the UK (sponsored with the AHI)
- Social Enterprise Clydebank seminar
- Seminar - Prof Stone
- Hosted EOI forum for NT Housing's proposed affordable housing company
- Fraud workshop
- CEO scenario planning workshop
- Small associations workshop to review their role
- Tenant network workshop and visit – community gardens and Royal Botanic Garden
- Tenant network workshop on anti-social behaviour with speaker from CTTT

- Middle managers forum with Timothy Wand Nurse Practitioner in the Emergency Department of Prince Alfred Hospital, on the treatment of mental health in the community
- IT system demonstration workshop
- Forum with the Rental Bond Board

Specific purpose sector groups

- Sector delegates on the Nation Building
- Providers negotiating on Property Transfer Program upgrade arrangements
- Election and support for Housing Pathways Council sector representatives

Communicating

- The newsletter, *Housing Matters*
- *Tenant News*
- A growing use of e-bulletins – general Federation bulletins, Directors bulletins and Training bulletins
- The web-site was expanded with a members' section and resource bank





Representation

The Federation represented the sector with Government or the Department on range of issues this year:

- Nation Building (HNSW)
- NRAS & Taxation (FaHCSIA and Minister)
- Pathways (HNSW, Pathways Council)
- Police MOU (HNSW, NCOSS)
- Better arrangements for RBB reports (Rental Bond Board)
- Residential Tenancies Act (submission Office of Fair Trading)
- Keep them Safe (HNSW)
- Workforce – public housing secondments (HNSW)
- Property transfer programs (CHD)
- Nation regulation (submission to FaHCSIA)
- Industry development framework (CHD)
- Homelessness State Plan (Human Services)
- State Plan (Premiers)
- Asset standards (CHD)
- Energy saving programs (Low Income Energy Saving program)
- Refugee housing (DIAC)

We also met with both State and Commonwealth Ministers, met Opposition spokesperson and briefed the Greens state and local government members on housing directions

The Federation is represented on over 24 other committees and forums (see representation on committees, page 25).

Relationships, alliances and promotion

Sector promotion

- This year an article and advertisement was produced and placed in the Local Government Environmental Yearbook for 2010

Liaison with wider community sector & other industry

- Shelter NSW – board representation, conference presentation
- Australasian Housing Institute – sponsorship and participation in events
- Community Housing Federation of Australia – board membership and delivery of master class
- NSW Council of Social Service-membership of Forum of Non-Government Organisations (peaks)
- National Disability Services forum on registration process
- Homelessness Alliance meetings
- Urban Taskforce

Aboriginal partnerships

- We launched the Aboriginal housing access brochure with good media coverage in the Aboriginal press
- Meeting with NSW Aboriginal Land Council
- Federation Aboriginal Advisory Committee meeting
- Liaison with Commonwealth and NT government stakeholders on behalf of Tangentyere Council
- Discussions with AHO on support for Aboriginal housing sector registration

Suppliers

- Meetings with providers seeking to deliver services to the sector – included: Bunnings, Harvey Norman, Ernst & Young, Technology One, NGO Recruiting, the Impact Group and RP Data
- IT Forum held with a number of IT firms raising sector profile with suppliers and informing the sector

Training profile & partnerships

- Presentation at Community Services and Health Industry Skills Council (CSHISC) conference in Melbourne on the community housing industry national e-learning showcase.
- New e-learning web-page created and promoted at Queensland sector meeting
- CSHISC Accolades dinner at the conference –short listed for an award with HNSW and Swinburne TAFE
- Presentation to Flexible learning industry showcase in Melbourne
- AHI strategies for certified housing

Other external meetings

- Chinese delegation; Sydney Alliance; Power Housing and academic researchers

ACHIEVEMENTS for 2009/10

Professional and Peer networks

The Federation convenes and supports nine professional & peer networks:

- Development managers network – newly established this year
- Directors' network – a new series of Director's bulletins
- Tenant network (and committee)
- Affordable housing network
- Asset managers network
- CEO network
- Middle managers network
- Supported housing network
- Small associations group

Sector development & research

Research

The research outputs in 2009-10 were:

- Publication of Affordable Housing & Community Building research report
- Published guide on economic engagement for community housing providers
- The Community Building project report completed
- Sustaining tenancies project - resources developed and available on the web-site
- Support to engage CH providers in research on older women in community housing
- Industry data project scoped

Sector development projects and partnerships

A growing part of the Federation's work is devoted to the development of systems and initiatives that support the development of the sector:

Strategic sector development

- Workforce strategy completed
- CHD Industry Development Framework project group
- CHFA national strategy meeting on the options for a national industry body
- Risk management expert meetings and CEO of IAB re development of new RM tools
- Shareholders meeting with C21 on Community Sector Banking's new lending strategy





National Standards

- Sector consultation on proposed revised new edition of the National Community Housing Standards
- Member of the steering committee for the revision and new edition of the standards

Registration system

- Member of the Registration Steering Committee to review roll out of registration
- 122 small providers attended 15 Registration Workshops

Insurance

- Liaison with MARSH about 2009-10 Insurance, MARSH quarterly meeting
- Sector Insurance Working Group and surveyed sector on insurance requirements
- EOI prepared, conducted and provider recommended

Supporting Organisations

Development support

- Development resources was compiled and written and made available to the sector through the resource bank
- A development adviser was made available to two growth providers
- A video resource on property development was produced
- Development for directors training with UWS
- 5 day intensive development course delivered
- Estate Master training
- RP data group purchase brokered and agreed with a number of providers

Resource bank

- Sector survey on new business resource needs responses received and report completed
- Development of the new section of our website for business resources and information
- First new format Housing guide bulletins (Housing Keys) developed

Hotline advice

- The Hotline provides housing management advice to front line service providers. Over 200 inquiries were answered this year from 22 housing associations and other providers or individuals.

Governance & management services

This year we undertook 5 consultancies for housing associations and other organisations. The areas these covered were:

- Board and business review
- Policies & procedures
- Registration-readiness assessments
- Governance structure review
- Strategic Plan update



St George Community Housing – Mosaic

ACHIEVEMENTS for 2009/10

Training by our Centre for Training in Social Housing

E-learning

- National e-learning project pilot Diploma – up to 25 students participating
- A unique on-line peer mentoring e-learning group established
- 8 units of Certificate IV successfully adapted to online environment
- New e-learning web-page created and being promoted in Qld

Sector Cert IV & Diploma

- 23 face to face sessions were delivered to 220 participants
- 9 sessions were delivered to providers at their own locations to 122 participants
- 9 units have been delivered to a total of 94 participants
- 15 people undertook their study by distance delivery

Training statistics

	Cert IV & Diploma in Social Housing				
	Face to face			e-learning *	
	NSW scheduled training	Delivered to sector on-site at provider	ACT	Sector	HNSW**
Participant days	220	122	11	94	267
Day sessions	23	9	3	9	26
* For E-Learning table shows number of participants in all units and number of units delivered in partnership with Swinburne TAFE ** delivered in partnership with Swinburne TAFE In addition: • 15 participants undertook their studies via distance • 20 HNSW students undertook their studies via RPL (14 completed)					
	Professional Development				
	Sector scheduled training	Delivered on-site	Housing Pathways for CH Providers	Housing NSW	Registration Training Workshops
Participant days	104	54	289	138	123
Day sessions	11	4	27	14	12
	<ul style="list-style-type: none"> • Fraud & corruption prevention • Development for directors • Estate Master • Mental Health First Aid • EOs – scenario planning 	<ul style="list-style-type: none"> • Governance • EO 		<ul style="list-style-type: none"> • Complex needs • CTTT 	
TOTAL Participant days	1,422				
TOTAL Day sessions	139				





Organisational

Professional development training

- The two day CEO training on change management was held
- EOs – scenario planning
- Intensive 5 day development course
- Fraud & corruption prevention
- Development for directors
- Estate Master
- Mental Health First Aid
- Development for directors
- AICD training on the strategic board

Government agencies

- 26 units delivered with Swinburne via e-learning to 267 participants
- Review of HNSW Cert IV materials for online delivery with Swinburne
- Complex needs training & CTTT developed and delivered to HNSW
- ACT Cert IV training delivered to 11 participants
- Nominated and short listed for a CSHISC award as part of a bid by HNSW for the partnership with Swinburne and the e-learning Cert IV we provide for HNSW.

Training to support sector change

- Pathways training – 27 session to 289 participants
- KTS training under development

Organisational change

- New staff position as Training Delivery Co-ordinator.
- Federation business review undertaken by consultant
- Consultant contracted to explore feasibility of upgrading consultancy services
- Staffing review undertaken by consultant
- CHFA – board and merger planning

Organisational support

- *Support the Board and management* – The Office Services Team provides important secretariat support to the Board and administrative support for the work of the Federation.
- *Membership* – The Federation aims to facilitate the provision of services to members in an efficient and responsive manner. The Office Services Team helps this process by overseeing the three types of membership applications and renewals, and maintaining an accurate data base of members, allowing for effective information distribution and record keeping.
- *Publications / IT / website* – The team is also responsible for the layout/production of *Housing Matters*, the Federation's bi-monthly newsletter, and a host of other publications produced by the Federation.

- All IT systems in the Federation are maintained by our IT worker, Andra Keay, who is committed to keeping us technologically up-to-date. The Federation's IT capabilities have been steadily upgraded.
- Our web-site, which is now a major promotional and information tool, providing a comprehensive source of all current information for members, partners and other stakeholders, is kept up to date by the Office Manager.



Womens Housing Company

Publications 2009/10

Guides and resources

- *Community housing – Finding the right home for Aboriginal people* (brochure and poster) (July 2009)
- *Setting up no interest loans scheme – a guide for community housing providers in NSW*, (May 2010)
- *Workforce development in community housing – Skills Assessment Kit*, (May 2010)
- *Resource Bank Housing management: Working with squalor resources*, (June 2010)

Research reports

- *Affordable Housing & Community Building*, September 2009
- *Community Engagement Processes and Community Development*, November 2009

Submissions

- To NSW Fair Trading on Residential Tenancies Bill 2009 (December 2009)
- *Response to the Australian Government discussion paper Regulation and Growth of the Not-for-profit Housing Sector* (June 2010)

Newsletters & bulletins

- *Housing Matters*
Volume 15, Issue 2 (July 2009)
Volume 16, Issue 1 (April 2010)
- *Community Housing Tenant News*
Volume 14 – Sept 2009
Volume 15 – Nov 2009
Volume 16 – March 2010
Volume 17&18 – June 2010
- 23 Federation e-bulletins were distributed
- 3 Directors e-bulletins were distributed
- 5 Training e-bulletins were distributed
- 3 Regional bulletins were produced



Representation on Committees

During the year the Federation, its nominees or its staff members participated in the following committees or consultative forums

Australasian Housing Institute NSW Branch	<i>Laurel Draffen</i>
Australian Council of Social Service –Housing & Regional Policy Adviser	<i>Adam Farrar</i>
C2I (which owns CSB banking services) board	<i>Eleri Morgan-Thomas (nominated by Federation)</i>
Community Housing Advisory Committee (CHAC)	<i>Nazha Saad (Federation nomination, Ministerial appointment)</i>
Community Housing Appeal Forum (Housing Appeals Committee)	<i>Adam Farrar</i>
Community Housing Division - Aboriginal Access Strategy Advisory Group	<i>Angie Pitts</i>
Community Housing Division – Industry Development Framework reference group	<i>Adam Farrar</i>
Community Housing Federation Australia board	<i>Adam Farrar</i>
Community Services & Health ITAB Assessors Meeting	<i>Rita McKenzie</i>
Community Trainers Assessors Group	<i>Ruth Djordjevic</i>
Consumer Trading and Tenancy Tribunal, Tenancy Division Consultative Committee	<i>Lyndall Katz</i>
Homelessness Community Alliance	<i>Adam Farrar</i>
Housing Appeals Committee Community Housing Appeals Forum	<i>Adam Farrar</i>
Housing NSW – Common Access Strategy Reference Group	<i>Rachel Louttit</i>
Housing NSW – Common Access Strategy Steering Committee	<i>Nick Sabel</i>
Housing NSW – Living Communities Consultative Committee	<i>Rachel Louttit/ Poppy Dowsett</i>
Housing NSW –NGO Housing Partners Reference Group	<i>Lam Huynh</i>
National Building and Economic Stimulus Social Housing Steering Committee	<i>Adam Farrar</i>
National Community Standards Review steering committee	<i>Adam Farrar</i>
NSW Council of Social Service – Forum of Non-Government Agencies	<i>Adam Farrar</i>
NSW State Plan Key Stakeholders Forum	<i>Adam Farrar</i>
Registration Steering Committee	<i>Adam Farrar</i>
Registrar's Advisory Forum	<i>Adam Farrar</i>
Shelter NSW – Board	<i>Lam Huynh</i>
Social Housing Advisory Group to the CS&H Industry Skills Council review of the Community Services Training Package	<i>Laurel Draffen</i>

NSW FEDERATION OF
HOUSING ASSOCIATIONS INCORPORATED
ABN: 86 488 945 663

FINANCIAL REPORT

for the year ended
30th June 2010

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HAYWARDS
CHARTERED
ACCOUNTANTS

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nsw Federation of
Housing Associations inc

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Directors' Report

Your directors submit the financial report of the NSW Federation of Housing Associations Incorporated for the financial year ended 30 June 2010.

Board of Directors

The names of directors throughout the year and at the date of this report are:

Karen Andrew

Greg Budworth

Toni Comber

Nicola Lemon

John Nicolades

Nazha Saad

Nick Sabel

Bobbie Townsend

Bobby Murphy · *appointed (1/1/1/2009)*

Mohamed Ibrahim · *resigned (1/1/1/2009)*

Principal Activities

The principal activities of the association during the financial year were Community Housing assistance and training.

Significant Changes

No significant change in the nature of these activities occurred during the year.

Operating Result

The profit after providing for income tax amounted to \$146,254.

Review of Operations

A review of the operations of the entity during the financial year and the results of those operations show total revenue increased by 35.7% to \$1,701,487, expenses increased by 27.8% resulting in the increase profit.

Signed in accordance with a resolution of the Board of Directors.

Bobbie Townsend

Karen Andrew

Dated this 8th day of November 2010

Income and Expenditure Statement

for the year ended 30 June 2010

	Note	2010 \$	2009 \$
INCOME			
Government funding and project income		980,596	665,641
Training fees		572,645	371,236
Services fees		49,703	68,093
Membership fees		60,642	54,395
Interest received		18,607	17,359
Other revenue		19,294	76,819
		1,701,487	1,253,543
EXPENDITURE			
Conference expenses		27,051	19,895
Contractors		302,836	101,959
Doubtful debts		1,131	(3,304)
Employee benefits expenses		916,450	853,933
Equipment and furnitures purchases (<\$300 only)		531	1,648
Printing, postage and stationary		26,202	55,680
Property expenses		74,794	67,583
Repairs and maintenance		40,248	8,110
Temporary staff		11,259	4,000
Travelling and accommodation		29,758	25,571
Others expenses		124,973	82,201
		1,555,233	1,217,276
Profit before income tax		146,254	36,267
Profit after income tax		146,254	36,267
RETAINED PROFITS AT THE BEGINNING OF THE FINANCIAL YEAR		138,662	102,395
RETAINED PROFITS AT THE END OF THE FINANCIAL YEAR		284,916	138,662

The accompanying notes form part of this financial report.



Assets and Liabilities Statement

as at 30 June 2010

	Note	2010 \$	2009 \$
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents		515,144	548,137
Trade and other receivables	2	264,942	115,417
Prepayments		8,637	9,708
TOTAL CURRENT ASSETS		788,723	673,262
NON CURRENT ASSETS			
Property, plant and equipment	3	139,122	12,269
Financial assets	4	20,000	20,000
TOTAL NON-CURRENT ASSETS		159,122	32,269
TOTAL ASSETS		947,845	705,531
LIABILITIES			
CURRENT LIABILITIES			
Trade and other payables	5	523,241	467,760
Other provisions	6	84,758	51,793
TOTAL CURRENT LIABILITIES		607,999	519,553
NON CURRENT LIABILITIES			
Long-term provision	6	54,930	47,316
TOTAL NON CURRENT LIABILITIES		54,930	47,316
TOTAL LIABILITIES		662,929	566,869
NET ASSETS		284,916	138,662
MEMBERS' FUNDS			
Retained profits		284,916	138,662
TOTAL MEMBERS' FUNDS		284,916	138,662

The accompanying notes form part of this financial report.

Notes to the Financial Statements

for the year ended 30 June 2010

NOTE 1 - Statement of Significant

Accounting Policies

This financial report is a special purpose financial report prepared in order to satisfy the financial reporting requirements of the Associations Incorporation Act NSW 2009. The board of directors has determined that the association is not a reporting entity.

The financial report has been prepared on an accruals basis and is based on historic costs and does not take into account changing money values or, except where specifically stated, current valuations of non-current assets.

The following significant accounting policies, which are consistent with the previous period unless otherwise stated, have been adopted in the preparation of this financial report.

(a) Income Tax

The association is exempt from income tax.

(b) Property, Plant and Equipment (PPE)

Leasehold improvements and office equipment are carried at cost less, where applicable, any accumulated depreciation.

The depreciable amount of all PPE is depreciated over the useful lives of the assets to the association commencing from the time the asset is held ready for use.

Leasehold improvements are amortised over the shorter of either the unexpired period of the lease or the estimated useful lives of the improvements.

(c) Impairment of Assets

At the end of each reporting period, the entity reviews the carrying values of its tangible and intangible assets to determine whether there is any indication that those assets have been impaired. If such an indication exists, the recoverable amount of the asset, being the higher of the asset's fair value less costs to sell and value in use, is compared to the asset's carrying value. Any excess of the asset's carrying value over its recoverable amount is expensed to the income statement.

(d) Employee Benefits

Provision is made for the company's liability for employee benefits arising from services rendered by employees to the end of the reporting period. Employee benefits have been measured at the amounts expected to be paid when the liability is settled.

(e) Provisions

Provisions are recognised when the association has a legal or constructive obligation, as a result of past events, for which it is probable that an outflow of economic benefits will result and that outflow can be reliably measured. Provisions are measured at the best estimate of the amounts required to settle the obligation at the end of the reporting period.

(f) Cash and Cash Equivalents

Cash and cash equivalents includes cash on hand, deposits held at call with banks, and other short-term highly liquid investments with original maturities of three months or less.

(g) Revenue and Other Income

Revenue is measured at the fair value of the consideration received or receivable after taking into account any trade discounts and volume rebates allowed. For this purpose, deferred consideration is not discounted to present values when recognising revenue.

Interest revenue is recognised using the effective interest rate method, which for floating rate financial assets is the rate inherent in the instrument. Dividend revenue is recognised when the right to receive a dividend has been established.

Grant and donation income is recognised when the entity obtains control over the funds, which is generally at the time of receipt.

All revenue is stated net of the amount of goods and services tax (GST).



(h) Leases

Leases of PPE, where substantially all the risks and benefits incidental to the ownership of the asset, but not the legal ownership, are transferred to the association, are classified as finance leases.

Finance leases are capitalised by recording an asset and a liability at the lower of the amounts equal to the fair value of the leased property or the present value of the minimum lease payments, including any guaranteed residual values. Lease payments are allocated between the reduction of the lease liability and the lease interest expense for that period.

Leased assets are depreciated on a straight-line basis over the shorter of their estimated useful lives or the lease term. Lease payments for operating leases, where substantially all the risks and benefits remain with the lessor, are charged as expenses in the periods in which they are incurred.

(i) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Tax Office. In these circumstances the GST is recognised as part of the cost of acquisition of the asset or as part of an item of the expense. Receivables and payables in the assets and liabilities statement are shown inclusive of GST.

(j) Investments

Investments held are originally recognised at cost which includes transaction costs. They are subsequently measured at fair value which is equivalent to their market bid price at the end of the reporting period. Movements in fair value are recognised through an equity reserve.

Notes to the Financial Statements
for the year ended 30 June 2010 (continued)

	2010 \$	2009 \$
NOTE 2 · Trade and Other Receivables		
Trade receivables	266,513	115,857
less provision for impairment of receivables	(1,571)	(440)
	264,942	115,417

NOTE 3 · Property, Plant and Equipment

Office equipment	150,162	17,609
Less accumulated depreciation	(11,040)	(5,340)
Total Property, Plant and Equipment	139,122	12,269

NOTE 4 · Financial Assets

Non-current		
Community 21 Ltd - at cost	20,000	20,000
	20,000	20,000

Shares in Community 21 Limited have been recorded at cost. Community 21 Limited was formed to fund the establishment of a community sector bank which provides lower cost banking services and other financing opportunities to community based organisations. This investment represents an ultimate 2.5% share of Community Sector Banking. Bendigo Bank Ltd is a 50% shareholder in Community Sector Banking.

Based on an independent valuation dated 10 October 2008, the investment in Community 21 Ltd was valued at \$144,000. Given the volatile nature of the current financial climate and the fact that the independent valuation was carried out over approximately two years ago, the board of directors have elected to carry the investment at cost.

NOTE 5 · Trade and other payables

Trade payables	189,188	9,516
Other income in advance	272,606	403,500
Accrued expenses	32,717	32,033
GST payable	28,730	22,711
	523,241	467,760



Notes to the Financial Statements
for the year ended 30 June 2010 (continued)

	2010 \$	2009 \$
NOTE 6 · Provisions		
Short-term		
Provision - Annual leave	54,758	51,793
Provision - Lease obligations	30,000	-
	84,758	51,793
Long-term		
Provision – Long service leave	54,930	47,316
	54,930	47,316

NOTE 7 · Leasing Commitments

(a) Operating Lease Commitments

Being for rent of office

Payable - minimum lease payments

- not later than 12 months	85,699	56,609
- between 12 months and 5 years	157,115	-
	242,814	56,609

The property lease is a non-cancellable lease with a 3-year term, with rent payable monthly in advance.

NOTE 8 · Contingent Liabilities

The association has entered an unsecured commercial business bank guarantee facility for securing its office premises rental bond

14,553	14,553
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NOTE 9 · Going Concern

The accounts have been prepared on a going concern basis.

This is on the assumption that ongoing funding and support will be provided by the government.

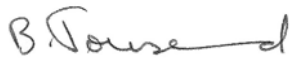
Statement by Directors

The directors has determined that the association is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 1 to the financial statements.

In the opinion of the directors the financial report as set out on pages 28 to 33:

1. Presents a true and fair view of the financial position of NSW Federation of Housing Associations Incorporated as at 30 June 2010 and its performance for the year ended on that date.
2. At the date of this statement, there are reasonable grounds to believe that NSW Federation of Housing Associations Incorporated will be able to pay its debts as and when they fall due.

The statement is made in accordance with a resolution of the Board of Directors and is signed for and on behalf of the Board of Directors by:



President
Bobbie Townsend



Treasurer
Karen Andrew

Dated this 8th day of November 2010

Independent Auditor's Report to the Members

of NSW Federation of Housing Associations Incorporated



nsw Federation of
Housing Associations inc

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Report on the Financial Report

We have audited the accompanying financial report, being a special purpose financial report, of NSW Federation of Housing Associations Incorporated, which comprises the assets and liabilities statement as at 30 June 2010 for the year then ended, the income and expenditure statement, a summary of significant accounting policies, other explanatory notes and the statement by directors.

Directors' Responsibility for the Financial Report

The directors of the association is responsible for the preparation and fair presentation of the financial report and has determined that the accounting policies described in Note 1 to the financial statements, which form part of the financial report, are consistent with the financial reporting requirements of the Associations Incorporation Act NSW 2009 and are appropriate to meet the needs of the members. The directors' responsibilities also include designing, implementing and maintaining internal control relevant to the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. No opinion is expressed as to whether the accounting policies used, as described in Note 1, are appropriate to meet the needs of the members. We conducted our audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial report.

The financial report has been prepared for distribution to members for the purpose of fulfilling the directors' financial reporting under the Associations Incorporation Act NSW 2009. We disclaim any assumption of responsibility for any reliance on this report or on the financial report to which it relates to any person other than the members, or for any purpose other than that for which it was prepared.

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

Independence

In conducting our audit, we have complied with the independence requirements of Australian professional ethical pronouncements.

Independent Auditor's Report to the Members
of NSW Federation of Housing Associations Incorporated
(continued)

Audit Opinion

In our opinion, the financial report of NSW Federation of Housing Associations Incorporated is in accordance with the Associations Incorporation Act NSW 2009, including:

- (a) giving a true and fair view of the entities financial position as at 30 June 2010 and of its performance for the year ended on that date; and
- (b) complying with Australian Accounting Standards to the extent in Note 1, and the Associations Incorporation Act NSW 2009.

Basis of Accounting

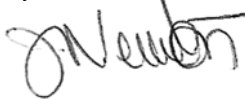
Without modifying our opinion, we draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared for the purpose of fulfilling the directors' financial reporting responsibilities under the Associations Incorporation Act NSW 2009. As a result, the financial report may not be suitable for another purpose.

Name of Firm:

Haywards Accountants

Name of Partner:

John Newton



Address:

8/19-31 Pitt Street, Sydney, NSW 2000

Dated this 8th day of November 2010

Detailed Financial Performance Statement

for the year ended 30 June 2010



nsw Federation of
Housing Associations inc

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	2010 \$	2009 \$
INCOME		
Government Grants	695,084	615,416
Service Fees	49,703	68,093
Training Fees	572,645	371,235
Membership Fees	60,642	54,395
Conference income	4,034	47,131
Publications	3,090	5,052
Interest Received	20,607	17,359
Other Revenue	295,681	74,862
Total Income	1,701,486	1,253,543
EXPENSES		
Advertising	7,200	1,307
Audit and Accountancy Fees	5,400	5,400
Bank Charges	915	1,245
Conferences/Catering	27,050	21,713
Contractors	302,836	101,959
Couriers	377	202
Depreciation	5,700	3,773
Donations/ sponsorship	1,735	6,100
Doubtful debts	1,131	-2,399
Equipment & Furniture Purchases	2,076	9,758
Group purchase costs	6,981	0
Information	13,032	8,928
Internet Fees	716	948
Insurance	14,427	12,241
Legal and Licence Fees	13,589	6,145
Movement in Provision for Leave Entitlement	10,579	5,099
Office Utilities & Expenses	9,178	7,482
Printing, Postage & Stationery	25,740	51,528
Rent – Office Premises	74,795	67,583
Repairs & Maintenance	66,012	7,902
Software	4,324	2,671
Staff Training	6,075	10,672
Superannuation	74,304	68,974
Telephone & Faxes	8,476	8,614
Temporary staff	11,259	4,000
Travel & Accommodation	29,758	25,570
Wages & Salaries	831,567	779,861
Total Expenses	1,555,232	1,217,276
Operating Surplus	146,254	36,267
Accumulated Surplus at the beginning of the Financial Year	138,662	102,395
Accumulated Surplus at the end of the Financial Year	284,916	138,662

The above Detailed Financial Performance Statement does *not* form part of the audited financial statements



St George Chinese tenants group
Aboriginal Access launch
Minister Plibersek at development site

'Housing Pathways' training
NAIDOC
'Managing complaints' training



2009/10 Membership

The Federation had a total of 112 members in 2009/10. These were comprised of 34 Full members, 14 Associate members and 64 Affiliate members.

Full members

are community based housing organisations operating in NSW whose core activity is the direct provision of long-term social housing

Affiliate Members

are community based organisations that provide housing but not as their core activity or not in NSW

Associate Member

is an organisation or individual with an interest in community housing.

Full members

Some of these members merged or changed their name during the year

Affordable Community Housing Ltd
Argyle Community Housing Inc.
Bathurst Women's Housing Program Inc
BlueCHP Limited
Bridge Housing Ltd
Central Tablelands Housing Association
City West Housing Pty Ltd
Coastal Community Tenancy Scheme
Compass Housing Services Co Ltd
Common Equity Ltd
Community Housing Ltd
Garrigal Housing Association
Homes North Community Housing Co
Homes Out West
Hume Community Housing Association
Inverell Community Housing Inc.
Lithgow Community Housing Inc
Metro Community Housing Co-op Ltd
Mission Australia Housing
Monaro Tenancy Scheme Ltd
Narrabri Community Tenancy Scheme
North Coast Community Housing Co
North Shore Community Housing Ltd
Pacific Link Community Housing Association Ltd
Parkes Forbes Community Housing Inc
Ryde-Hunters Hill Community Housing Co-op
Sapphire Coast Tenancy Scheme
South Coast Community Housing Ltd
South Eastern Aboriginal Regional Management Service (SEARMS)
St George Community Housing Co-op
The Housing Trust Ltd
Wentworth Area Community Housing
Western Plains Housing Scheme
Women's Housing Company

2009/10 Membership (continued)

Associate members

Abbeyfield Australia Ltd
 Anglicare North Coast
 Australand Holdings
 BRC Recruitment PTY LTD
 Community Housing Ltd
 DAISI (Disability & Aged Information Service Inc)
 Department of Families, Housing, Community Services and
 Indi
 ECHO
 Hunter-Central Coast Tenants Advisory Council
 Marian Centre
 Marrickville Community Training Centre Inc
 Paraquad NSW
 Sergon Building Consultants
 Wollongong Women's Housing Inc

Affiliate members

Aboriginal Housing Company
 ACON (AIDS Council of NSW)
 Anglicare Canberra & Goulburn
 Armidale Womens Housing Group Inc.
 Australian Nursing Home Foundation Ltd
 B. Miles Women's Housing
 B.R.A.N.C.H.
 Baptist Community Services
 Bobby Goldsmith Foundation
 Bondi Youth Accommodation
 Bonnie Women's Refuge Ltd
 Breakout Accommodation Services Ltd.
 Bundaberg Community Rent Scheme
 Byron Emergency Accommodation Project Inc.
 Campbell Page Ltd
 Catholic Health Care Ltd
 Centacare - St. Agnes Parish
 Centacare Youth Accommodation & Support
 Coast Shelter
 Community Housing Canberra
 Community Restorative Centre
 Crossroads Community Care Centre Inc
 DAWN (Drug and Alcohol Women's Network)
 Dubbo Women's Housing Programme
 Erskineville Youth Housing Inc.

Fusion Accommodation & Support Services
 Garanga Housing Co-operative
 Gonyah Womens Housing
 Havelock Housing Association
 Illawarra Youth Housing Ltd
 INNARI Housing Inc
 The Ascent Group - Integrated Living Australia
 Katakudu Women's Housing Inc
 Liverpool Youth Accommodation Assistance
 Macarthur Ozanam Centre
 NESH Women's Scheme Inc.
 Newcastle youth Accommodation Services
 Newtrain
 Northern Region Young Women's Accom
 Nova Womens Accommodation & Support
 ONTrack Community Program Ltd
 Phoenix House Youth Services
 Queanbeyan City Council Family Accom & Support Service
 Sisters Housing Enterprises
 Society of St Vincent De Paul NSW Homeless Persons
 Services
 South East Women + Children's Services Inc
 Southern Youth & Family Services
 St George Accommodation for Youth Ltd
 St George Women's Housing Inc
 St Laurence House Inc
 Stepping Out Housing Program
 The Burdekin Association Inc
 The Gender Centre
 The Salvation Army
 The Salvation Army - Carinya Cottage
 Top End Association for Mental Health
 United Muslim Women Association Inc.
 Uniting Care Community Housing
 Vinnies Emergency Accommodation Program
 Warilla Women's Refuge Inc
 Wayback Committee Ltd
 Western Housing for Youth Ltd
 Women Up North Housing Inc
 Youth Connections North Coast Inc

Front cover
photo courtesy of Compass Housing Services Co Ltd

Inside front cover
Hume tenant director and family
photo courtesy of Hume Community Housing Association

Inside back cover
photo courtesy of Hume Community Housing Association





↗ St George Community Housing tenants – cruise
↘ Tenant network outing to the Botanic Gardens
↓ photo courtesy of Compass Housing Services
Co Ltd.



NSW Federation of Housing Associations Inc
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