





#### **Our Vision**

Housing for a healthy and inclusive community.

### **Our Purpose**

To provide secure, safe housing to enable people to build healthy, independent lives.

#### **Our Values & Behaviours**

Our values are demonstrated by measurable behaviours. Together, our values and behaviours articulate how we 'think' and 'act' to fulfil our purpose.

**Customer-Centricity** Customers are at the centre of everything we do.

**Social Justice** We strive to create equity and fairness for all.

**Service Excellence** We strive for outstanding performance.

**Innovation** We push boundaries and try new things.

**Collaboration** Together we accomplish more.

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#### Pictured on front cover:

Housing Team with supporting staff from Infrastructure, Maintenance, Communications and Finance Teams.

George, Amy, Young, Kali, Fiona, Susan, Lesley, Petra, Daniel and Paul.



Celebrating 10 years of providing secure, safe housing to enable people to build healthy, independent lives.

EACH Housing is a subsidiary of EACH, registered in 2009 as a community-based housing provider delivering housing solutions to people in the greatest need.



# Acknowledgement

We acknowledge the traditional custodians of the land on which we work, and we pay our respects to Elders past and present.

We acknowledge the sorrow of the Stolen Generation and the impacts of colonisation on Aboriginal and Torres Strait Islander people. We recognise the resilience, strength and pride of the Aboriginal community and endeavour to encourage and support emerging leaders.



# **About EACH Housing**

Stable, affordable and safe accommodation is the foundation from which to build a home, something that most of us take for granted. Due to life circumstances, this is sadly not an easily achievable situation for many people.

At EACH Housing, we provide accommodation for the most disadvantaged, who would otherwise be facing homelessness or living in inappropriate accommodation. Many of the people we house have been marginalised by mental health issues, disability, domestic violence or long term homelessness.

With the provision of accommodation, our tenants can build a home and a basis from which they can focus on pursuing their personal goals. To help them through this process, EACH Housing draws on the wide range of community health services provided by EACH, as well as with external agencies who provide specialised support.

Our residences are primarily located in the Outer Eastern suburbs of Melbourne, in the council areas of Maroondah, Yarra Ranges and Knox; in the Southern Region in the council areas of Greater Dandenong, Casey and Cardinia. We provide tenancies across 60 properties, 33 owned by EACH Housing or EACH, 22 under a lease arrangement with the Department of Health and Human Services (DHHS), and five on a head lease arrangement. Across a total of 69 tenancies, we house over 100 people.



# **Board Chair & CEO**

We are delighted to celebrate our 10 year anniversary as a registered housing agency and reflect on our achievements. From a humble beginning in managing 22 DHHS (Department of Health and Human Services) dwellings and six properties owned by EACH, we have more than doubled our housing portfolio through the purchase and development of properties and have expanded our tenancy cohorts beyond those experiencing mental health issues to include housing for other people with significant housing needs. The provision of safe and secure housing is essential to enable people to build healthy, independent lives.

From a financial perspective, over the last 10 years we have tripled our annual revenue to over \$600,000 and our total assets to close to \$7m. In reflecting on our achievements over this past 10 years, the Board developed a new three year Strategic Plan to ensure our growth continues as we see no easing in Victoria's housing crisis. This includes the development of further accommodation for people with significant physical disability on land our parent company, EACH, acquired in Ferntree Gully.

As we farewelled Dorothy Barber and Shane Smith from our Board part way through the year, we welcomed two new Board members, Andrew Gosbell and Luke Guthrie, both of whom have already contributed significantly to our strategy and business intent.

Over the year, the Community Housing Industry Association (CHIA) Victoria has continued to make an enormous contribution to community housing, particularly in relation to housing policy development and advocacy. We thank Lesley Dredge and her team for their commitment. The Housing Registrar has



continued to maintain an important service in the regulation of the community housing industry.

The Board is appreciative of the work of Lesley Tarves and her team and their continued commitment to ensuring EACH Housing provides quality housing for our tenants.

Judith Woodland Chair **Peter Ruzyla** CEO

# **Management Report**



In yet another year of housing crisis, we have continued to house and access support services for those most in need. Our tenant groups include those living with mental health issues, those having experienced long term homelessness, people with significant physical disability as well as women and children fleeing family violence. Over the year,

we were delighted to be successful in our tender to DHHS for a new head lease program where we were able to double our accommodation options from nine to 18 dwellings to house women and children fleeing domestic violence.

In addition to secure housing, most of our tenants also benefit from a range of support services. This requires close working relationships with family violence support services, disability support organisations and homelessness agencies. For our tenants with mental health issues, we have experienced the increasing difficulties in ensuring their appropriate support. This has been an increasing challenge for the social housing sector over the last two years as significant support gaps have surfaced with the transition from state funded mental health support services to the NDIS. We continue to advocate for the required supports to be in place in our work with CHIA Vic and DHHS.

As the challenge of meeting the lack of social housing is a priority for both the public and community housing sectors, we were pleased with the implementation of the Industry Working Group established by DHHS with representatives from DHHS, CHIA Vic and Community

Housing Agencies. EACH Housing is part of this Working Group and we are optimistic about deriving benefits for the sector.

In relation to our tenants with physical disability, we have continued to be disappointed in the lack lustre responsiveness of the NDIS in processing their applications for funding for Specialist Disability Accommodation (SDA), as we are in respect of enrolment of our dwellings. Implementation of funding for SDA was an excellent initiative of the NDIS but the industry is yet to see appropriate processes to support the framework. Without this in place, we will continue to see too many young people with significant physical disability living in aged care or at home with aging parents. Housing agencies are reliant on this funding to appropriately maintain its dwellings specifically built for purpose and to undertake new projects.

While much of the work the housing team undertakes is challenging, we are buoyed by many pleasures. Of our 109 occupants, 40 are children who are growing up in stable and secure accommodation. In the head lease program for women and children fleeing domestic violence, we are now commencing support for these families to transition into private rentals.

It is only with the dedicated commitment of the housing team that we are able to successfully operate and provide housing to those most in need. I thank Young Tsao our Housing Manager and Amy Dempsey our Housing Coordinator for their unwavering dedication. The Housing Team is very thankful for the work of Kali Cerra, EACH's Maintenance Coordinator, and her Maintenance Team in undertaking all building works on our tenants' homes.

### **Lesley Tarves**Chief Operating Officer

### **Board of Directors**













Director	Judith Woodland	David Agnew	Leslie Smart	Dorothy Barber	Shane Smith	Dawn Inman-Wyness
Meetings Attended	8	5	7	2	4	6
Eligible to Attend	8	7	8	4	4	8

Dorothy Barber retired 25/10/18
Shane Smith retired 6/11/18

#### Judith Woodland (Chair, EACH Housing Limited)

Judith has experience in both the community and public sectors through an evolving career with experience in direct service delivery, management of multidisciplinary teams, and state-wide program management and policy development. She moved into consulting, with a particular interest in the many facets of evaluation and planning. She worked with all levels of government and worked alongside organisations to help them use evaluation to improve their processes and outcomes, operating in a range of sectors including health, welfare, community services and education. Consulting in the social housing and homelessness sectors gave an understanding of both community and government perspectives. Judith is also the Chair of FACH

#### **David Agnew (Company Secretary)**

With more than 25 years' experience as a corporate lawyer and as a senior manager working at Westpac, Myer and AXA/National Mutual, David's career took a completely different direction when he joined the not-for-profit sector in 2001. He spent 4 years as the Director, Corporate and Major Gifts Fundraising at The Salvation Army. In 2005 he was appointed as the CEO of Very Special Kids (an organisation providing counselling and support services including respite and end of life care for children with life threatening illnesses), a position he held for 8 years until his retirement in 2013



#### Les Smart

Les has more than 50 years of business experience involving professional accounting, tax, audit and management with former directorates and/or senior management roles in companies involving insurance, agriculture pursuits including indigenous projects, private equity management, educational materials, publishing, construction, property development and building material infrastructure in Australia and internationally.

#### **Dawn Inman-Wyness**

Dawn has non-executive directorship experience specialising in corporate governance, financial accounting, aged care, retirement villages, health, mental health, not for profit, homelessness and housing and quality improvement systems. Her broad experience includes accounting, auditing and financial management, with direct experience with health care, aged care, accreditation, financial consulting, change management, venture capital, risk management and start-up companies. Dawn is a member of the Victoria Division of Healthcare Special Interest Committee with Australian Institute of Company Directors.

### We welcomed two new directors to the EACH Housing Board in July 2019:

#### Luke Guthrie

Luke has over 20 years of international financial and executive experience across the property development, real estate, investment management, funds management and construction sectors. Luke is currently the Chief Strategy Officer and Chief Financial Officer at Jinding Australia, a Melbourne based international property development, real estate and funds management group. Luke is also an Advisory Board member of Hytile which is a manufacturer of equipment for the roofing and solar industries. Luke holds a Graduate Diploma in Applied Finance & Investment, Diploma of Financial Services and Bachelor of Commerce (Accounting and Finance).

#### **Andrew Gosbell**

Andrew is the CEO at General Practice Registrars Australia and has over 25 years' experience in health and related sectors, with skills in patient care, research, policy and advocacy, and education and training, in a range of roles including project management and senior management.

# **Financial Performance**

	2018/19 \$	2017/18 \$	
	630,038	581,541	Revenue from Operations
	235	15,728	Non-Operating Income
	630,273	597,268	Total Income
SUMMARY	319,616	381,390	Depreciation
INCOME	465,757	-	Impairment loss
STATEMENT	1,370,785	898,007	Total Expenses
	271,000	-	Gain on Property Revaluation
	(469,512)	(300,739)	Surplus / (Deficit)
	418,903	191,678	Cash & Cash Equivalents
ASSETS	121,166	5,088	Trade & Other Receivables
ASSETS	9,032,771	9,511,735	Property, Plant & Equipment
	9,572,840	9,708,501	Total Assets
	220,179	16,529	Trade & Other Payables
	15,634	2,520	Short Term Provisions
LIABILITIES	419,640	247,705	Other Current Liabilities
	2,713,829	2,768,677	Non-Current Liabilities
	3,369,282	3,035,431	Total Liabilities
	6,203,558	6,673,070	Net Assets

## **Service Performance**

as at 30 June

18/19 | 17/18



**AVERAGE OCCUPANCY** 

97% | 97%



**RENT ARREARS** 

© .32% | 0.5%



AVERAGE LENGTH **OF TENANCY (YEARS)** 

3.8 | 3.3

18/19 | 17/18



**TENANCIES** 

69 | 62



**OCCUPANTS** 

109 | 88



**PROPERTIES** 

60 | 55

Over 10 years, close to 1700 maintenance request have been attended to.



# Housing We Provide & Tenants We House

EACH Housing began operations as a small specialist housing provider for people experiencing mental health issues. Over recent years, we have expanded our operations to include the provision of housing for people with physical disability, for women and children fleeing domestic violence, and for people experiencing long term homelessness. In addition to dedicated tenancy management, each of these tenancy cohorts requires specialist support whether to help maintain their tenancies, for living skills development, or for day to day living needs. EACH Housing is active in linking its tenants with support organisations.

#### **Specialist Disability Accommodation (SDA)**

Specialist Disability Accommodation is purpose built housing providing people living with a significant physical disability the opportunity to live as independently as possible. We have two properties with a total of eight units where our tenants are able to exercise choice and control over their lives.

Our property with six units, has a Supported Independent Living (SIL) provider, Aruma (previously Tipping Foundation and House with No Steps).





Tipping's appointment was a group decision by our tenants to provide support across their day-to-day tasks. This is one example of how the tenants are able to make decisions about their home.

While the social housing sector continues to be frustrated with the lack of clear and expeditious processes in respect of SDA being included in tenants' packages, SDA enrolments for dwellings, and the ensuing payments, we are nevertheless committed to our SDA project in Ferntree Gully. This property, known as Halcyon, from which EACH previously ran services for people with mental health issues, was purchased from KNOX Council by EACH, for the development of SDA housing. Since the cessation of the mental health services, the vacant site with uninhabitable buildings has attracted many homeless people - even more evidence of the need of additional housing. We hope to have a planning permit application submitted by the end of June 2020 and will be seeking potential tenants over this period.

# Housing for Women Fleeing Domestic Violence and Long Term Homelessness

Three years ago EACH Housing expanded its housing portfolio with nine dwellings to specifically house women and children fleeing domestic violence. With still unmet need, DHHS released a tender in early 2019 for a head lease program where housing agencies secure leases over properties and sublet the properties to

women fleeing domestic violence. We were successful in achieving funding for nine properties of which five were secured as at 30/06/19. In liaison with family violence services, we are working closely with the women so that they are in a position to secure private rentals after twelve months. This is proving to be a very successful initiative in rebuilding these families' lives.

#### More Than a New Home

I found out about EACH Housing through a long-term women's refuge I was staying at with my two younger children. Before I entered this amazing service, we were living in and out of motels and short-term women's hostels.

The kids and I were overwhelmed when moving into our new home. The house gave us hope that there can be somewhere safe and comfortable where we could rebuild a stable, safe and happy life again.

The kids and I were very distressed and emotional due to our situation of fleeing from family domestic violence. The first couple of months in care was very hard, my kids were emotionally withdrawn for all sorts of reasons. I was a complete mess. However, through this dark time in our lives the professional people that supported us were very positive. They helped us to relearn the positive things that can be at the end of the tunnel. There's a bright light, all you need to do is reach it; it takes daily steps to move forward.

I started to believe the words that were spoken.
I became proactive and my dignity was never taken away. I wanted a safe and healthy life for my children.
I wanted to see the kids smiling and laughing - loving life, exactly how kids should be.

So, I woke up every morning writing goals, speaking with the Workers - working to achieve our goals.

It wasn't easy, but we stuck to it. I saw a positive change in the kids. Just seeing the kids being kids; I wouldn't change anything in the world for this feeling. From a mother's perspective my heart is full of joy and happiness.

Our lives are very different now. The kids are settled into school. Making new friends. Reforming the broken into strong positive outlooks. We have become closer, which is great. I have also enrolled myself into a nursing degree, which I find rewarding.

However, there are still days where we struggle, but not as low as it was 7 months ago. We move forward by turning the dark times into colourful positive outlooks and keep on moving forward.

The Workers became quite involved and they were very helpful and supportive. Just to lend an ear, to just listen, gave me the sense of a non-judgemental organisation which help me with the courage I needed to seek the support we needed at the time.

For this, I'm very appreciative to Amy and Young for the support and understanding around allowing the kids and I to regain our sanity, and for providing us with a home to rebuild our lives again.

I can't thank you guys enough. Thank you for allowing me to share our story with you all!

- EACH Housing Tenant

## Housing For People Experiencing Mental Health Issues

Safe and secure housing is essential for people living with mental health issues. Unfortunately, the transition of services for people with mental health issues from state funded programs to the NDIS has not been without problems. The transition has resulted in a significant gap in the provision of services with many of our tenants now not qualifying for any available services. For those that have qualified for NDIS, the services are often insufficiently flexible to meet their changing needs in type and number of hours provided.



We have seen the devastating consequences of this over the year. Our housing team has experienced the difficulties of our tenants being unable to manage their day to day living, tenants returning to drug use, violence between tenants and shocking occurrences of attempted suicides.

The lack of support has also resulted in broken down relationships between tenants sharing two bedroom dwellings leading to tenants leaving the housing with no secure housing options and the remaining tenants being unfit to be able to share with a new tenant. This is a situation experienced across the social housing industry. The outcome is a reduction in overall accommodation availability for this tenancy cohort which is only leading to increased homelessness

We have welcomed The Royal Commission into Victoria's Mental Health System and recognise that the Victorian Government is committed to implementing recommendations from the interim report to be released on 28 November. Without action on the interim report we will continue to see the shocking situations being experienced and potentially, lives lost. We continue to be an active participant of the working group coordinated by the CHIA Vic in advocating for a solution in the short term. As part of this work, the working group provided a submission into the Royal Commission and was instrumental in DHHS's establishment of a newly formed NDIS and Disability working group. We are hopeful of the implementation of effective interim solutions prior to the final report.

# Not Forgetting the Pets

Pets are an important part of our tenants' lives and we were pleased to see the changes in the Residential Tenancies Act where tenants now have the right to keep pets, provided they obtain the landlord's written consent first which can only be refused by order of VCAT.

For Anthony, it wasn't one event, but a tsunami of events that would not only separate him from his loving companion Zak, but also change his life.

Anthony was running a successful painting business employing up to ten people. He owned his own home and had been married for 16 years, describing himself as "having things mapped out".

A marriage breakdown, a severe workplace back injury and past trauma saw Anthony depressed and without income. These events led him to get into debt, lose his business, his home and be separated from Zak.

Depressed and with nowhere to go, Anthony lodged in his parents' garage. Even though he was thankful, as he was not able to have Zak with him, it was also a daily reminder of his loss and loneliness.

Whilst homeless, Anthony connected with an EACH Support Worker to assist him get back on his feet. Working together, they realised that for Anthony to recover, he needed solid brick and mortar to be a foundation for his healing and to reconnect with Zak and the community.

Unable to access public housing, Anthony's Worker connected him with the EACH Housing Tenancy Coordinator, who was able to house him



in a dwelling purchased under a DHHS funding program. Anthony now lives in his own detached one-bedroom unit.

In moving into his unit the greatest joys for Anthony were that Zak, after a year away from his owner, also found a new home and more importantly that they were reunited.

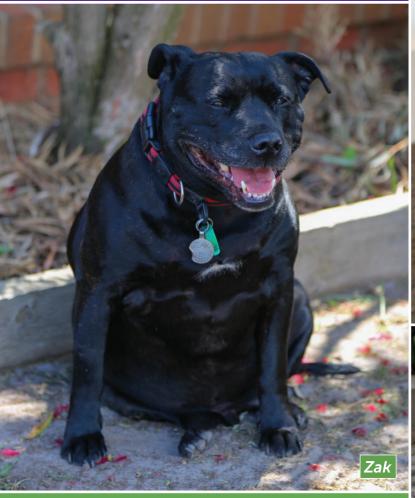
It has been two years since Anthony and Zak have made the house a home - a base from where Anthony has been able to heal, work on improving his life and connecting in with the community.

In this time Anthony has been able to focus on self-improvement and helping others who are homeless or with metal health problems. He has also quit smoking!

So, what about Zak?

Happiness shines through his broad smile and glistening coat.

Over the last few years we have featured some of our tenants and their beloved pets.







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