

CHL CONCISE ANNUAL REPORT 2022



COMMUNITY HOUSING LTD
GROUP OF COMPANIES





Acknowledgement of Country

At Community Housing Limited (CHL) Group, we acknowledge the Traditional Custodians of Country throughout Australia and their connections to land, sea and community. We pay our respect to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples today.

We celebrate the survival and resilience of Aboriginal and Torres Strait Islander people and Aboriginal and Torres Strait Islander cultures across Australia's many traditional lands and language groups.

We recognise the valuable contribution of Aboriginal and Torres Strait Islander people in all aspects of life and look forward to continuing to work together in partnership with mutual respect.



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REPORT FROM THE CHAIR



Despite the ongoing challenges of the COVID-19 pandemic, Community Housing Limited (CHL) has focused closely on its strategic goals in 2021/22 and continues to achieve strongly against its mission – the key measurement of success for a not-for-profit Group of Companies. Our COVID-19 response measures, developed in the early stages of the pandemic and adjusted or reformulated as needed, have continued to be applied, allowing the overall impact on CHL operations to be moderate.

In Australia, developments of note include:

- CHL's ongoing partnership with Homes Victoria and Tetris Capital on the Ground Lease Model Project, which forms part of the Victorian Government's first of its kind initiative, "Big Housing Build" and saw almost 1,100 units reach foundation stage in Brighton, Flemington and Prahran.
- CHL was also approved to procure or develop 578 homes in Tasmania, Queensland, Victoria and Western Australia, with about a third of these now under construction.
- CHL's subsidiary Aboriginal Community Housing Ltd (ACHL) was approved for the management of 161 units in northern/southern New South Wales and South Australia and also established a new office in Albury, New South Wales.
- CHL undertook a major restructure of its Asset Management Division, separating responsive and vacated maintenance from strategic asset management. The latter will oversee the performance of CHL's property portfolio to ensure the Group provides good-quality housing and redevelops or disposes of assets that do not meet standards.
- CHL is also developing a state-of-the-art tenancy and property management business system for commissioning in late 2023.



In Tasmania, CHL entered into a rental management agreement with the government to lease 1,579 units until 2040 and construct a further 84 units for leasehold by December 2023. These units have been transferred to the newly repurposed Community Housing (Tas) Limited, which is now registered under the national community housing regulatory system and has also been established with a majority of locally based directors on its Board.

CHL has continued its development of Specialist Disability Accommodation (SDA) for people living with a disability, with the handover of 27 units in Victoria and Western Australia bringing the company's portfolio up to nearly 80 tenancies under management. CHL is currently constructing or planning the development of a further 200 units approximately around the country.

Overseas, CHL completed a residential project for teachers in Gleno, Timor-Leste and the first stage of an initial 20-unit project in Chinchu, Peru. Projects are also currently under construction in Chile, India and Indonesia, which will provide a total of 81 units.

At the 2021 Annual General Meeting, CHL members confirmed Angela Huston, Kathy Gaby, Liz Stinson and Shane Hamilton as directors, giving us a skilled, experienced and diverse Board and a firm foundation for further development and achievement against CHL's mission. The Board's three standing committees, focusing on Audit, Risk and Compliance, Governance and Projects, have had a busy year with the Governance Committee in particular making recommendations on a wide range of key policy and other matters to the Board.

My thanks as always to CHL's many and diverse partners, in the Government, not-for-profit and commercial sectors. Once again, I thank my fellow directors for their ongoing commitment and service and for their support to me as Chair. CHL's staff, both in Australia and overseas, deserve our thanks as the engine driving our success. Finally, I must note the Board's gratitude to Steve Bevington for continuing to realise CHL's ambitious vision for a world without housing poverty.



Fionn Skiotis
FAICD
Chair, CHL Group



ABOUT CHL

Community Housing Limited (CHL) Group of Companies is made up of several subsidiaries with an overarching vision to live in "a world without housing poverty" and a mission that is to provide housing for vulnerable and low to moderate income people who are unable to secure long-term affordable housing in the market.

CHL originated in Australia in 1993 and has international operations in South America, South Asia and Southeast Asia. CHL is committed to providing good-quality, affordable and sustainable housing in regions of the world where there is a dire need. CHL is focused on developing housing options for those experiencing housing difficulty and continuously improving its service delivery to its customers so they can enjoy stable lives, raise families, engage in employment or study, and generally have enough to live on to be able to live adequately day to day.

As at 30 June 2022, CHL had a portfolio of 11,189 (2021:10,905) properties under rental management in Australia across six states including New South Wales, Queensland, South Australia, Tasmania, Victoria and Western Australia.

Internationally in Chile, India, Indonesia, Papua New Guinea, Peru, Rwanda and Timor-Leste, CHL aims to assist those who are disadvantaged by market failure by securing a pathway to secure housing recognising that long-term rental and home ownership is one of the means by which people can escape from poverty.



OUR VISION:

A world without housing poverty.

OUR MISSION

Working to ensure the provision of affordable and sustainable housing for all by:

- Providing housing which is affordable, has long-term tenure and appropriate services to live comfortably;
- Assisting residents to access housing and to maintain links with their communities;
- Ensuring that the development of housing improves social, economic and environmental sustainability;
- Creating employment and training opportunities;
- Assisting the development and sustainability of strong communities with social diversity by fostering community; building initiatives to improve the health and wellbeing of disadvantaged people.

OUR REACH

CHL is continuing to build a strong national presence across Australia and expanding its international footprint across those regions where extreme poverty remains pervasive.

OUR CUSTOMERS

CHL develops housing strategies in partnership with communities and their governments to assist:



Australia: Low to moderate income earners in metropolitan and regional Australia, who are in highest housing need and/or have been disadvantaged by market failure on the path to securing long-term rental or home ownership.



International: People who live in informal and slum housing in international locations who are unable to secure long-term affordable housing.

OUR STRATEGIC APPROACH 2021 - 2024

We seek to broaden our influence to improve housing affordability by:

- Maintaining and growing CHL's profile as an organisation that promotes access to housing for low-income people who are disadvantaged by the market;
- Advocating for greater focus by decision makers to improve housing affordability and reduce housing stress for lower income people;
- Influencing Government, civil society and the business community to support a community housing sector as the principal vehicle for ensuring low-income people can access housing they can afford;
- Undertaking and participating in research to develop solutions for relieving housing stress.



Plan and deliver sustainable growth and diversification by:

- Pursuing a pathway to grow supply of social and affordable housing in each jurisdiction we operate in;
- Targeting growth which supports our housing operations;
- Diversifying our services to assist the sustainability of our operations;
- Growing access to finance.



Drive stronger housing and social outcomes for customers and communities by:

- Establishing a framework and measuring the social and economic impact of housing and services provided;
- Embedding community development;
- Supporting economic participation;
- Developing innovative housing options and services appropriate for our customers.



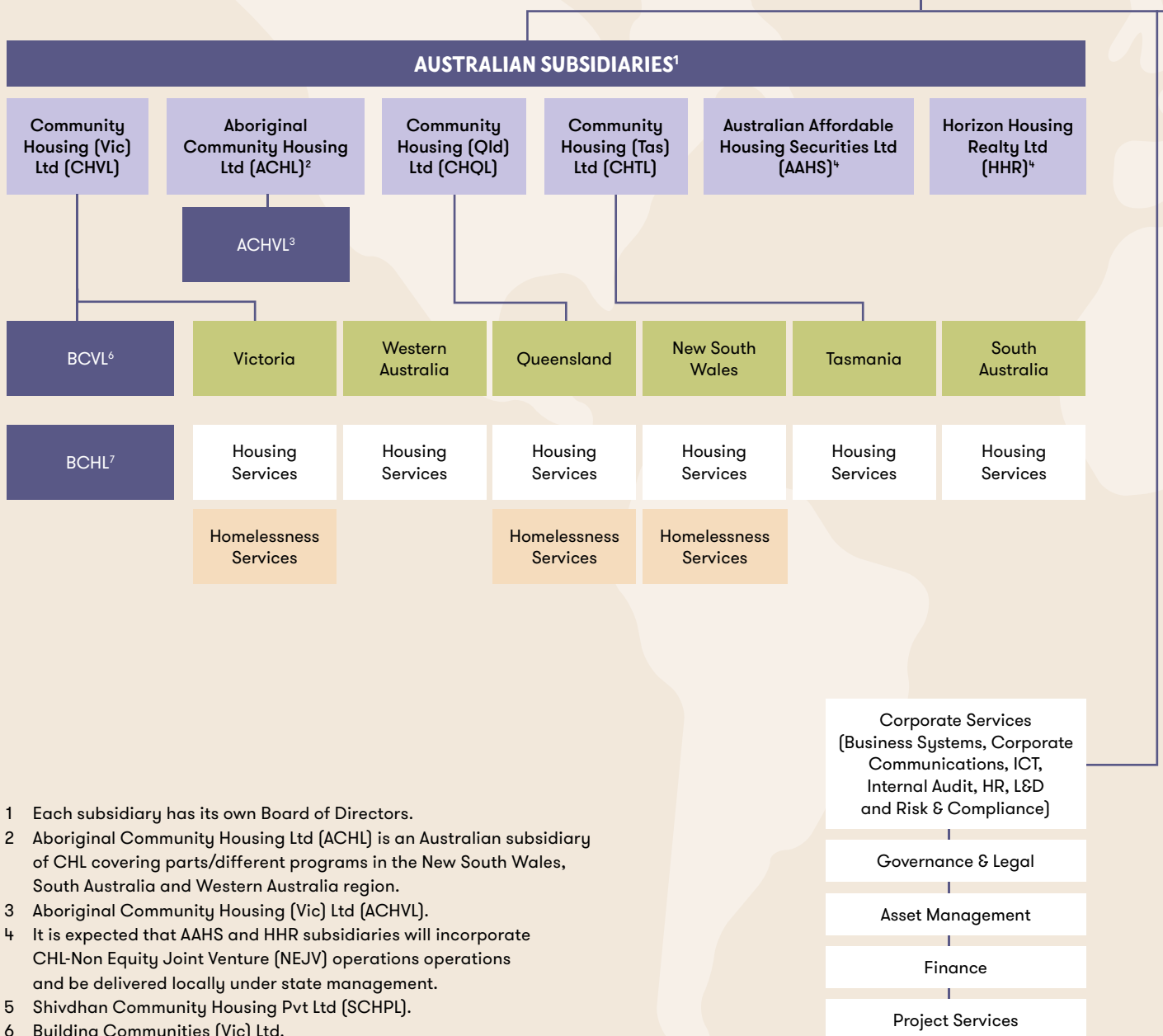
Develop leading culture, systems and governance by:

- Maintaining good practice in group and entity governance;
- Investing in capability;
- Strengthening organisational culture;
- Investing in business systems and infrastructure.

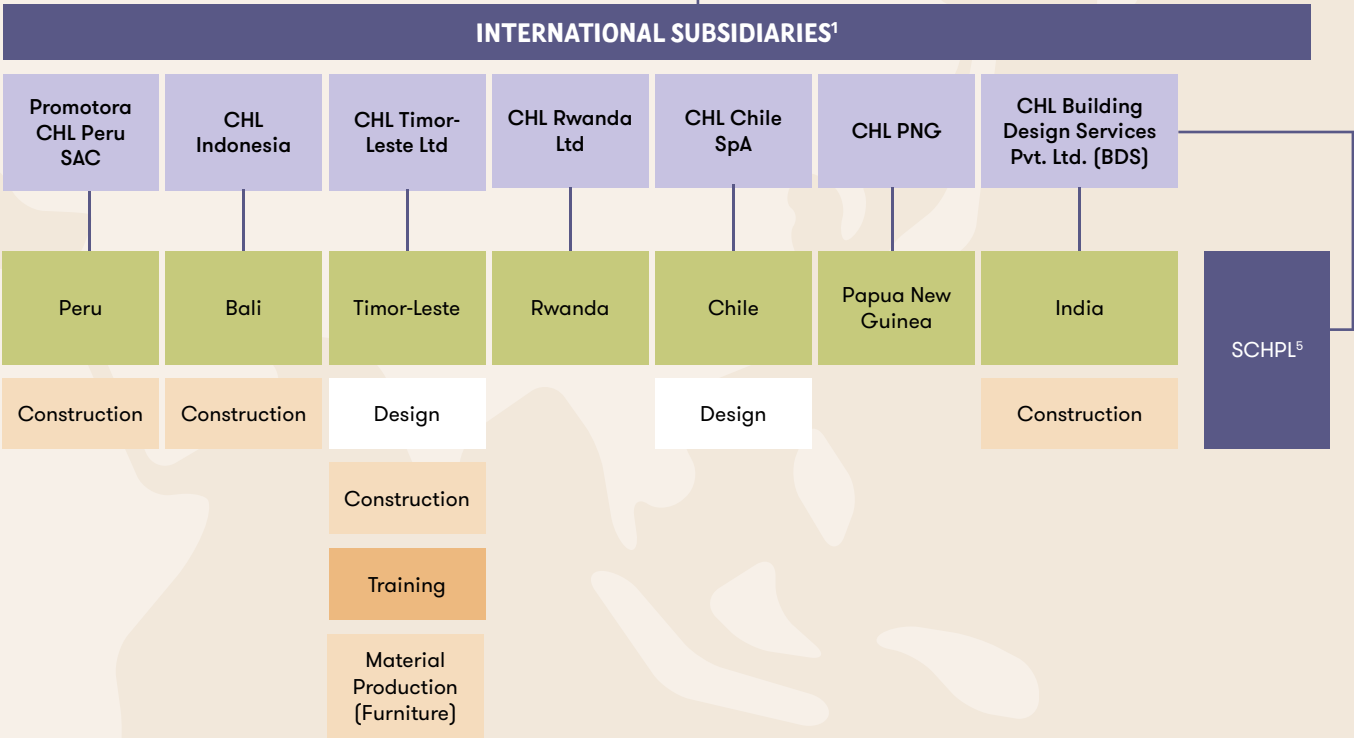


CHL ORGANISATIONAL CHART 2022

COMMUNITY HOUSING LTD GROUP OF COMPANIES¹



- 1 Each subsidiary has its own Board of Directors.
- 2 Aboriginal Community Housing Ltd (ACHL) is an Australian subsidiary of CHL covering parts/different programs in the New South Wales, South Australia and Western Australia region.
- 3 Aboriginal Community Housing (Vic) Ltd (ACHVL).
- 4 It is expected that AAHS and HHR subsidiaries will incorporate CHL-Non Equity Joint Venture (NEJV) operations operations and be delivered locally under state management.
- 5 Shivdhan Community Housing Pvt Ltd (SCHPL).
- 6 Building Communities (Vic) Ltd.
- 7 Building Communities Housing Ltd.



2022 CHL SNAPSHOT

Community Housing Limited (CHL) Group is one of Australia's largest not-for-profit community housing providers offering a range of diverse housing options both nationally and internationally.



LOCATIONS

Australia

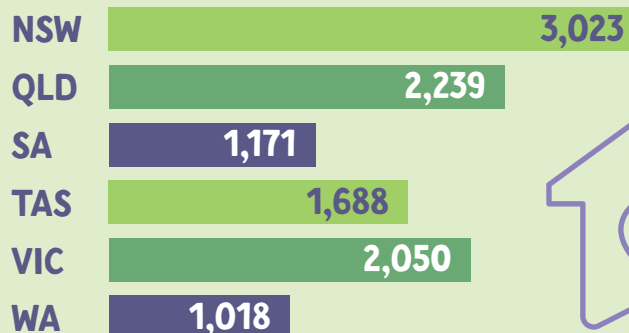
New South Wales, Queensland, South Australia, Tasmania, Victoria and Western Australia.

Internationally

Chile, India, Indonesia, Papua New Guinea, Peru, Rwanda and Timor-Leste.

11,000*+
PROPERTIES
MANAGED IN
AUSTRALIA

400*+
STAFF
WORLDWIDE



We offer a variety of housing options including but not limited to:

Aboriginal and Torres Strait Islander housing

Crisis and long-term social housing

Homelessness services

Private and affordable housing

Specialist Disability Accommodation

* The total number of properties has been rounded to the nearest thousand.

* The total number of staff figure has been rounded to the nearest hundred.

CHL GROUP CUSTOMERS COHORT:

18%*

Aboriginal and/or
Torres Strait Islander



11%*

Living with a
disability



17%*
aged 65+



1,100*
units

reached foundation stage
in Brighton, Flemington
and Prahran as part of
CHL's Ground Lease Model
Project, which forms part of
the Victorian Government's
"Big Housing Build" initiative.

Approved to procure/
develop

578 homes

in Tasmania, Queensland,
Victoria and Western
Australia, with about a
third of these now under
construction.

Aboriginal Community
Housing Ltd (ACHL)
was approved for the
management of

**161
units**

in northern/southern
New South Wales
and South Australia.

Overseas,

CHL completed a residential
project for teachers in Gleno,
Timor-Leste and the first stage
of an initial 20-unit project in
Chincha, Peru. Projects are also
currently under construction in
Chile, India and Indonesia, which
will provide a total of 81 units.



CHL undertook a major restructure of its
Asset Management Division, separating
responsive and vacated maintenance from
strategic asset management. The latter will
oversee the performance of CHL's property
portfolio to ensure the Group provides

good-quality housing

and redevelops
or disposes
of assets that
do not meet
standards.



* These percentages have been rounded to the nearest whole number.

* The number of units for the Ground Lease model project has been rounded to the nearest hundred.

DIRECTORS' REPORT

The Directors present their report on the consolidated entity consisting of Community Housing Limited (“CHL” or the “Company”) and the entities it controlled at the end of, or during, the financial year ended 30 June 2022. Throughout the report, the consolidated entity is referred to as the Group.

DIRECTORS

The following persons were Directors of CHL at the date of this report:

Fionn Skiotis

Stephen Bevington

Maureen O'Meara

David Week

John De Vries

Elizabeth (Liz) Stinson

Shane Hamilton

Kathleen Gaby

Angela Huston

PRINCIPAL ACTIVITIES

During the year, the principal continuing activities of the Group consisted of:

- a. Management of long-term rental community housing in Australia;
- b. Development, design and construction of social and affordable housing projects in Australia and overseas; and
- c. Homelessness services in New South Wales, Queensland and Victoria.

DIVIDENDS - COMMUNITY HOUSING LIMITED

No dividends were paid as the Company is prohibited pursuant to its Constitution to distribute dividends.

REVIEW OF OPERATIONS

The Group's operating surplus for the year, after providing for income tax, amounted to \$134,102,437 (2021: Surplus \$43,341,576). The Group's operating surplus before depreciation and amortisation expense amounted to \$139,122,181 (2021: Surplus \$48,215,756).

After accounting for other comprehensive income, the total surplus and other comprehensive income for the year amounted to \$134,010,985 (2021: Surplus \$42,933,183).

The Group recorded a revaluation adjustment of \$143,301,163 on its investment properties during the 2022 financial year (2021: \$41,692,710).

National legislation has established the basis for the registration of not-for-profit social housing providers in all Australian jurisdictions. Accordingly, the company has continued to comply with all the requirements for registration as a community housing provider in the National Regulatory System for Community Housing, maintaining its registration as a Tier-1 provider. Houses under management in Australia changed from 10,905 to 11,189 properties and tenancies increased from 11,133 to 11,420.

The staff complement increased from 307 to 319 full-time employees (“FTE”) in Australia and overseas 28 FTE (2021: 24 FTE); Service delivery is provided through 23 offices with five in New South Wales, one in South Australia, one in Tasmania, six in Victoria, four in Queensland and six in Western Australia. Overseas CHL has seven offices, in Chile, India, Indonesia, Peru, Papua New Guinea, Rwanda and Timor Leste.

ROUNDING OF AMOUNTS

The company refers to ASIC Corporations Instrument 2016/191, relating to the ‘rounding off’ of amounts in the Directors’ report and financial report. Amounts in the Directors’ report and financial report have been rounded off to the nearest dollars in accordance with the instrument.



CHL is working with Homes Victoria and Tetris Capital on the Ground Lease Model project, a first of its kind, which will see almost

1,100 homes

built across Brighton, Flemington and Prahran for many Victorians in need.

Members from CHL, Icon construction and Homes Victoria hosting the WA Housing Minister the Hon. John Carey and the then VIC Housing Minister, the Hon. Richard Wynne at the Flemington site.

NEW DEVELOPMENTS OVER THE YEAR

- CHL has increased the number of community housing units under management to 11,189 across the CHL Group.
- In New South Wales, Aboriginal Community Housing Ltd. (ACHL) increased stock under management by an additional 102 units on the Mid North Coast.
- In South Australia, CHL has commenced the construction of 11 units in Adelaide and received an approval from the South Australian Housing Authority (SAHA) for the construction of a further 10 homes. CHL has also purchased two blocks of land for Specialist Disability Accommodation (SDA) with applications for an additional two SDA properties already lodged.
- In Tasmania, CHL has registered a new subsidiary, Community Housing (Tas) Limited (CHTL) to undertake the management of an increased portfolio under the Community Housing Growth Program (CHGP) (formerly known as Better Housing Futures program) of 1,572 homes incorporating an additional 452 homes and prepared to construct 104 units in the northern region of Tasmania. CHL has also completed construction of four units in the State.
- In Victoria, Building Communities (Vic) Limited (BCVL) commenced construction of 1,084 units in Brighton, Flemington and Prahran.
- Community Housing (Vic) Limited (CHVL) commenced construction of 172 units in Croydon and Sunbury in Victoria and received 29 completed units in Melton as part of the Rapid Round of the Victorian “Big Housing Build” initiative. From this, 21 units have been under interim lease management from the state government.
- Aboriginal Community Housing Ltd. (ACHL) subsidiary, Aboriginal Community Housing (Vic) Ltd (ACHVL) has been registered as a housing association in Victoria.
- CHL Peru completed the first stage of its project in Chincha, southern Peru.
- CHL Timor-Leste completed the construction of 14-unit teachers’ residential facility and a secondary high school in Dili with the construction of a kindergarten in Gleno currently underway.



The CHL NSW Community Development team worked with local artists Iknograffix and Verqelle Fisher and the Port Macquarie community to breathe life back into the Muston Street Laneway in January 2022.

EVENTS SINCE THE END OF THE FINANCIAL YEAR

CHL is carrying out a program of construction to house people in high housing need including:

- CHVL has been contracted to commence construction of three units in Morwell and 118 units in Wantirna South as part of the Victorian “Big Housing Build” initiative and is completing the construction of 20 units in Lynbrook funded under the Victorian Property Fund.
- In Queensland, CHL will commence the construction of an additional 75 units on the Gold Coast, Ipswich and Roma.
- In Western Australia, CHL is commencing construction of 12 units in Mandurah, Rockingham and Viveash for people living with disabilities.
- ACHL has been awarded the management of 114 units in Albury and Balranald.
- CHL is commencing construction of 14 units in Adelaide, South Australia.
- Overseas, CHL Building Design Services (BDS) Limited is completing the construction of 56 homes in Dehgam, Gujarat and planning the construction of a further 132 units.
- In Indonesia, CHL is completing the construction of Amandesa 9-unit seniors housing community for people in high housing need in Australia who cannot afford living costs.
- CHL Chile is about to launch a 19-unit development targeted at people who are unable to afford housing in the market.

ENVIRONMENTAL REGULATION

Environmentally Sustainable Design is a major consideration in all projects developed, and CHL fully embraces the discipline of sustainability as a developer and builder. In addition to its regular achievement of six-star energy-rated properties, CHL has applied its Place Management approach to develop entire eco-neighbourhoods in which the residences, the use of the land on the property itself, and the location of the site enable customers to achieve the dream of environmentally-sustainable living.



CHL IS IN THE
PROCESS
OF CONVERTING

**2,000+
homes**

TO SOLAR ENERGY AND 1,300 HOMES
TO MORE EFFICIENT SYSTEMS TO
REDUCE THE COST AND USE OF
ENERGY FOR HEATING AND COOLING.

L-R: Homes Victoria Executive Director Luke Bo'sher, CHL Victoria State Manager Grant McNeill and MP Sonja Terpstra at our "Big Housing Build" site in Croydon.



LIKELY DEVELOPMENTS IN THE OPERATIONS OF THE GROUP THAT WERE NOT FINALISED AT THE DATE OF THIS REPORT INCLUDED:

- The new Australian Federal Government has been elected with a program to fund an increase in the amount of social and affordable housing by 30,000 units, which will assist CHL to provide housing to those in highest housing need.
- CHL and its Australian subsidiaries will continue to develop and submit for multiple projects to expand its capacity to meet the highest housing need across all Australian States.
- CHL will establish operations in the Northern Territory to assist in the development and management of housing to those in highest housing need.

CHL DIRECTORS & SECRETARY



01



02

01 FIONN SKIOTIS

MSocSci (Policy & Human Services), Grad Cert SocSci (Housing Policy & Management), FAICD
Company Chair, Non-Executive Director,
Member of Governance Committee

EXPERIENCE AND EXPERTISE

Over 30 years' experience in corporate governance and management in the not-for-profit sector, including in social housing, disability services, community development, mental health, advocacy, human rights and media and communications in Australia and internationally. Former community member of the Victorian Mental Health Tribunal (2006-2021). Director of Aboriginal Community Housing Limited (ACHL), Building Communities (Vic) Limited (BCVL), CHL Latino America SpA and Chair of CHL Timor-Leste Limited.

02 STEPHEN BEVINGTON

Dip Mgt (MBS Senior Executive Program), CHP,
Registered Domestic & Commercial Builder
Managing Director, Member of Projects
and Governance Committees

EXPERIENCE AND EXPERTISE

Experienced in development and management of social housing over 40 years including development of cooperative housing in London, Chairmanship of London Borough of Camden council housing authority in the 1980s, coordinator-housing cooperative programs - Victorian Ministry of Housing and Construction (1989-1991), establishment and development of Community Housing Limited to the present day. Board member of Community Housing Industry Association. Member of the General Council of National Shelter.

03 MAUREEN O'MEARA

PgCert (Aboriginal Alternative Healing) BAppSc
(Indigenous Health)
Non-Executive Director, Member of Projects Committee

EXPERIENCE AND EXPERTISE

Experienced in Aboriginal relationships and interactions, government and not-for-profit sectors, housing, health, inter-sectoral government relations and management of government partnership funds, community and business development. Chair of Aboriginal Community Housing Limited (ACHL) and Director of CHL Timor-Leste Limited.

04 DAVID WEEK

BA (Berkeley), MArch (Berkeley), PhD (Sydney), MAIDC,
Registered Architect (NSW, Non-Practising), RAlA
Non-Executive Director, Chair of Projects Committee
and Chair of Governance Committee.

EXPERIENCE AND EXPERTISE

Over 40 years' experience in international development assistance in social infrastructure and housing in the Pacific, Southeast Asia, East Asia and Africa. David has extensive experience in Australian Aid and World Bank-funded projects, and over 30 years' experience in Aboriginal and Torres Strait Islander health and housing projects. He has specialist knowledge and experience in community-based construction and is an Honorary Senior Fellow at the Melbourne School of Design, University of Melbourne.

05 JOHN DE VRIES

BComm, GAICD
Non-Executive Director, Chair of Audit Risk & Compliance
Committee

EXPERIENCE AND EXPERTISE

John has held executive leadership positions within Government and non-government enterprises and implemented large scale strategic projects. John has a strong background in finance and administration, which includes providing financial stewardship and leadership to a \$100 million research organisation. John has over 10-years' experience in the social housing sector working with both public and not-for-profit organisations in project management and finance roles. John is currently employed as a Business Development Manager with the University of Tasmania. John is an executive manager with leadership experience in project management and change management.



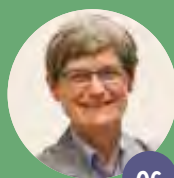
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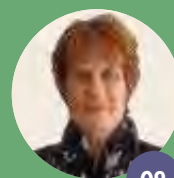
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06 LIZ STINSON

*MEd, MSc, Grad Dip Environ Studies, M Hum Nutr, MBA, FAICD
Non-Executive Director, Member of Governance Committee*

EXPERIENCE AND EXPERTISE

Liz has over 15-years' experience in developing, directing and managing the services, resources and quality assurance in public sector contexts in education, community development, community housing, community centres and local government. She was a General Manager of community housing peak bodies in South Australia (1994-1998) and Foundation Chair of the Community Housing Federation of Australia (CHFA). This was followed by 15-years' experience in leading the development of internationalisation strategy and implementation at three Australian universities and as an active participant in supporting provider engagement with Governments in the development of international higher education in Australia. In addition to her CHL board responsibilities including as a member of the CHVL Board, Liz is Chair of the University of Canberra College Pty Ltd Board.

07 SHANE HAMILTON

*Graduate Certificate Indigenous Sector Management,
Certificate III Corrections, currently enrolled in MBA*

*Non-Executive Director, Member of Audit Risk
& Compliance Committee*

EXPERIENCE AND EXPERTISE

Shane is a Wakka Wakka and Bundjalung man from Queensland. Shane is a respected leader with executive experience across corrective services, housing and professional services sectors in Government and corporate enterprises. Shane had almost two years with PwC's Indigenous Consulting Services, where he was the New South Wales/Australian Capital Territory Director, managing teams in both states, a role that required him to leverage the strong relationships he built and fostered in his previous roles. Prior to that, Shane made a significant contribution to the Aboriginal Housing Office (AHO) in New South Wales, leading the business through an organisational transformation, and re-establishing the AHO as a place of innovation and commitment through its supporting Aboriginal communities and businesses, and promoting choice and equal access to housing for Aboriginal families. Shane is experienced in the development of working partnerships between the corporate sector and not-for-profit or Government entities and was instrumental in establishing Community Housing Limited in Western Australia.

08 ANGELA HUSTON

*CA BCom (Professional Accounting); Assoc. Dip.
Aquatic Resource Mgmt.*

*Member Australian Institute of Company Directors
Non-Executive Director, Member of Audit Risk
& Compliance Committee*

EXPERIENCE AND EXPERTISE

Angela is a proud South East Queensland Kamilleroi Woman with over 24 years' experience in accounting and business development in large, medium and not-for-profit Indigenous organisations. Angela has extensive experience in development, implementation and maintenance of commercial, procedural and reporting processes to ensure contract obligations are delivered in a timely and accurate manner. With a strong cultural awareness, Angela desires to improve the welfare of Aboriginal People through education, environmental management, housing and new project opportunities.

09 KATHY GABY

Non-Executive Director, Licensed Real Estate Agent

EXPERIENCE AND EXPERTISE

Kathy has over 30 years' Real Estate experience for various other franchises as Licensee/Office Manager and in Property Portfolio Management roles, including six years as joint owner of a Real Estate Franchise. Director of Community Housing Limited, Community Housing (Tas) Limited, and Horizon Housing Realty Limited. Real Estate Licensee at Board level for Horizon Housing Limited as required by State legislation for New South Wales and Western Australian operations.

10 VLAD STEINBERG

*BEc, Grad Dip AppCorpGov, MBusLaw, AGIA, ACG
(Chartered Secretary and Chartered Governance Professional)
Company Secretary*

EXPERIENCE AND EXPERTISE

Vlad is trained in business law and governance and experienced in company secretarial and governance practice, business management, including extensive experience in the legal system as it affects business, resources management, compliance and risk management systems, ethics, values and culture.



During the financial year 2022, six (6) meetings of Directors and twenty (20) committee meetings were held. The number of meetings attended by each Director during the year is shown below.

DIRECTOR ATTENDANCE	FULL MEETINGS OF DIRECTORS		MEETINGS OF COMMITTEES					
	A	B	AUDIT & RISK		GOVERNANCE		PROJECT	
			A	B	A	B	A	B
Fionn Skiotis	6	6	-	-	7	7	-	-
Stephen Bevington	6	6	-	-	7	7	5	5
John De Vries	6	6	8	8	7	7	-	-
David Week	6	6	-	-	-	-	5	5
Maureen O'Meara	6	5	-	-	-	-	5	2
Shane Hamilton	6	5	8	7	-	-	-	-
Elizabeth Stinson	6	6	-	-	7	7	-	-
Angela Huston	4	4	2	2	-	-	-	-
Kathy Gaby	4	4	-	-	-	-	-	-

A = Number of meetings Director was eligible to attend.

B = Number of meetings Director attended.



DIRECTORS' INTERESTS AND BENEFITS

CHL is a company limited by guarantee. None of CHL's Directors or Members hold an ownership interest in CHL but each Member of CHL is liable to the extent of their undertaking under CHL's Constitution.

During or since the end of the financial year, CHL has Directors' and Officers' Liabilities Insurance in place to insure current and former Directors, Secretaries and other officers against liabilities for costs and expenses incurred by them in defending any legal proceedings arising out of their conduct while in the capacity of Director, Secretary or other officer of CHL involving a wilful breach of duty in relation to CHL.

No Director of CHL, during or since the end of the financial year, received or has become entitled to receive a benefit (other than a benefit included in the aggregate amount of payments received or due and receivable by the Directors shown in the financial report or the fixed salary of a full-time employee of CHL or of a related body corporate) by reason of a contract made by CHL or a related body corporate with one of the Directors or with a firm of which they are a member or with a company in which they have a substantial financial interest.

INDEMNIFICATION OF DIRECTORS AND OFFICERS

The Company has executed deeds of indemnity in favour of:

- a. Directors of the Company (including past Directors);
- b. Secretary; and
- c. Chief Financial Officer.

Each of these deeds provides an indemnity on substantially the same terms as the indemnity provided in the constitution in favour of Directors and Officers. The indemnity also gives Officers a right of access to Board papers and requires the Company to maintain Directors' and Officers' liability insurance.

PROCEEDINGS ON BEHALF OF THE COMPANY

No person has applied to the Court under Section 237 of the Corporations Act 2001 for leave to bring proceedings on behalf of the Company, or to intervene in any proceedings to which the Company is a party, for the purpose of taking responsibility on behalf of the Company for all or part of those proceedings.

No proceedings have been brought or intervened in on behalf of the Company with leave of the Court under Section 237 of the Corporations Act 2001.

CORPORATE GOVERNANCE

Directors and Management are committed to ensuring sound governance principles are maintained and applied in governing CHL and its controlled entities. A copy of CHL's corporate governance statement is available for downloading from the CHL website.

<https://chl.org.au/wp-content/uploads/Corporate-Governance-Statement-website.pdf>



ACKNOWLEDGEMENTS

CHL Group of Companies would like to recognise the good working relationships it has with the Australian Federal and State Governments of New South Wales, Queensland, South Australia, Tasmania, Victoria, Western Australia and the Governments of Chile, India, Indonesia, Papua New Guinea, Peru, Rwanda and Timor-Leste who have significantly improved opportunities to develop housing for people in need. We would like to thank our partners as below:

Ability Options, Ability WA, Aboriginal Family Support Services, Aboriginal Employment Service, Aboriginal Tenancy Advice Service NSW, Aboriginal Tenant Allocation Panel, Aboriginal Community Housing Industry Association (ACHIA) NSW, Aboriginal Employment Service, Aboriginal Housing Office, Act for Kids, ACTIV Foundation, Aftercare, Adelaide University, AIMS, Alola Foundation, Alpha Partners, AMES, Amicus, ANCHOR, Anglicare, Anglicare Bendigo Mental Health, Anglicare Bendigo SAAP, Anglicare Tasmania, AnglicareSA, APM, APOSS, ARAFEMI, Aruma, Asia Foundation Timor Leste, Asia Land and Sea Development, ASSERT, ATAP, ATSILs (Aboriginal, Torres Strait Island Legal), Australian Community Support Organisation (ACSO), Australian Defence Force, Australian Home care Pty Ltd, Australian Red Cross, Austraining International, AVIVO, Baby Give Back, Bank Australia, BaptCare, Baptist Care, Barwon Housing Action Group, Bega Eco Neighbourhood Community Housing (BENCH) Co-op Ltd, Begents – Max Buchanan Foundation, Believe Indigenous Contracting, Bellingen and Nambucca Affordable Housing Action Group, Bellingen Shire Council, BEND Inc., Bendigo Community Palliative Care Service, Benetas, Benevolent Society, Bernabadi Arquitectura S.L.P., Bethany Community Support, BGSR Supported Accommodation, Birpai LALC, Blue Care, Blue Sky Community Services, Booroongen Djugen Ltd., BRC Recruitment Pty Limited, Brenda House, Bridges, Bridge Housing, Brighter Futures, Brimbank City Council, Brisbane City Council, Brokerage and Housing Support Service, Brooks High School, Brophy Family & Youth Service, Brosnan Youth Services, Bungree Aboriginal Association, Bunyah LALC, Burnside, Burrum Dalai OOH, CAFES, Cam Can, Cape Hope Foundation, Carexcell, Castlemaine District Community Health Service, Catherine House, Catholic Care, Catholic Diocese in Newcastle, CatholicCare Tasmania, CECHA, Centacare, Centacare Kimberley, Central Access Ltd, Centrecare Broome, Centrecare (Kalgoorlie), Centrelink, Centro Nacional de Empleo Formacao Profissional, Ceylonese Elderly Citizens Association, Charleville and Western Areas Aboriginal and Torres Strait Islanders Community Health Limited, CHESS, Child and Family Services (CAFS), Child Safety, Chinese Community Centre, Chinese Community Social Services Centre Inc, Christo Youth Services, Chrysalis, Churches of Christ Burleigh Heads, Circus Oz, City of Adelaide, City of Gold Coast Council, City of Knox Home and Community Care, City of Launceston, City of Port Adelaide Enfield, City of Samarinda, Clarence Valley Council, Coast Shelter, Cobaw Community Health Service, Community Housing Council of South Australia, Coffs Climate Action Group, Coffs Harbour Accommodation, Coffs Harbour and District LALC, Coffs Harbour Base Hospital, Coffs Harbour City Council, Coffs Harbour Health Campus, Colac Ottway Disability Accommodation, Colac Residential Services, Colony 47, Common Equity Housing Ltd, Community Care Options, Community Housing Industry Association (CHIA) NSW, Community Housing Industry Association (CHIA) Queensland, Community Lifestyles Agency, Community Mental Health, Correction Services, Corrective Services NSW, Create Foundation, Croatian Community Services, Crossroads Disability Services, Darebin City Council, Crest, Department of Communities (WA), Department of Communities (Housing Tasmania), Department of Seniors, Disability Services and Aboriginal and Torres Strait Islander Partnerships (QLD), Department of Communities, Housing and Digital Economy (QLD), Department of Education (NSW), Department of Education (QLD), Department of Families, Fairness and Housing (VIC), Department of Justice and Attorney General, Department of Premier and Cabinet Tasmania, Department of Primary Industries and Regional Development (WA), Diocese Apostolic Maliana, Domestic Violence and Prevention Centre, Domestic Violence Integrated Response, Door of Hope, Dorrig LALC, Drug Arm, Drummond Street Services, Dundaloo Foundation Ltd., DV East, EACH, East Gippsland Shire Council, Eastern Access Community Health – Crest, Eastern Access Community Health – MARP, Eastern Access Community Health – Rivendale, Eastern Domestic Violence Service (EDVOS), Eastern Region Mental Health Association (ERMHA), East Kimberley Job Pathways, Enable WA, Engineers Without Borders, Environmental Bamboo Foundation, ERMHA support services, Fairmont Homes, Family Access Network, Family and Community Services, Family Spirit, FICSS, Flinders University, Forster Community Health, Foundation for Spanish Speaking Older People, Foundation Shareholder Group Flourish Australia, Forster Community Health, Freemantle Multicultural Centre WA (FMCWA), Freudenberg Household Products, Friends of the Foyer, Fundação Das Religiosas Escravas da SS Eucaristia E da Mãe de Deus, Galambila Aboriginal Health Service, Galangoor, Gateways (Salvos), Geraldton Resource Centre, Gippsland & East Gippsland Aboriginal Cooperative (GEGAC), Gippsland Community Health Services, Gippsland Lakes Community Health Service (GLCHS), GIVIT, Gold Coast Centre Against Sexual Violence, Gold Coast Homelessness Network (GCHN), Gold Coast Project for Homeless Youth (SPiN), Gold Coast Youth Service Inc, Good Shepherd, Good360, Goolburri, Great Lakes and Manning Youth Homelessness Services, Great Lakes Womens Shelter, GroWaverley, Habitat for Humanity, HammondCare at Home, Harrison Community Services, Hastings Accommodation Solutions, Haven Home Safe, Head Space, Head Start Homes, Health SA – Central Adelaide Local Health Network (CALHN), Healthlink Lakes & Bairnsdale, Hervey Bay Housing, Hervey Bay Neighbourhood Centre, HHOT, Home Ground, Homebase Youth Service, Homecare, Homeplus Inc, HOMES North, House With No Steps, Hume, Hunter New England Health, Huon Disability Network, Icare, Idearchitecture, IFS, InComPro, Independent Disability Services (IDS), Indi Services (ABE), Indigenous Land and Sea Corporation, Indonesia Ministry of Public Works, Inner East Mental Health Services, Inner South Health Community, Inside Out, Intract (ABE), International Labour Organisation, Inverloch Aged Care Development Group, INVESTEC, Jesuit Congregation, Jesuit Social Services, Jewish House, John Bomford Centre, Junction Support Services, Kalwun Development Corporation, Kara House, Karingal Support Services, Karinga Young Women's Refuge, KAURNA Yerta Aboriginal Corporation (KYAC), Kaurua Property Trust, Kempsey Base Hospital, Kempsey Families Inc, Kempsey LALC, Kempsey Mental Health Services, Kempsey Neighborhood Centre, Kempsey Womens Refuge, Kempsey Shire Council, Kempsey South Neighbourhood Centre, Kempsey Women's Refuge, Kilmany Family Care, Kilmany Unity Care, Kimberley Development Commission, Kinchela Boy Home Aboriginal Corporation, Kindred Spirits Foundation, Kirinari Community Services Limited, Koori Employment Services (KEE), Knox City Council, Krurungal Aboriginal and Torres Strait Islander Welfare Corporation, Kurnai, Latrobe Community Health Service, Launceston City Council, Launceston Police, Launch Housing, Leaving Care, Legal Aid, Lendlease, Liberty Domestic & Family Violence Specialist Services, Lifeline, Lifestyle Solutions, Lifetime Connect, Life Without Barriers, Lighthouse Disability, Lighthouse Foundation, Linkages Inc, Lotterywest, Lutheran Care, MAC Housing, McAuley Community Services for Women, Macleay Options, Macleay Vocational College, Magnolia Place,

Mallacoota District Health Service, Manningham City Program, Manningham Inclusive Community Housing (MICH), Manningham Youth and Family Services, Many Hands Australia, Many Rivers Regional Aboriginal Housing Management Services, Maranoa Regional Council, Marist Youth Care, Marist180, Maroondah Addictions Recovery Refuge, Maroondah City Council, Maroondah Halfway House, MARP, Mary MacKillop International MidCoast Council, Mission, Maryborough Correctional Centre, Maryborough Neighbourhood Centre, Max Employment, McLeod's Accommodation Support Service, MCM, Melba Support Services, Melbourne City Mission, Melton Shire Housing Support, Men of Business, Men's Resource Centre, Mental Health CHHC, Mental Health Commission (WA), Merindoo Youth Services, Mid Coast Communities, Mid Coast Connect, Mid North Coast Financial Counselling Services, Mid North Coast Local Health District, MIFSA, MIFWA, Migrant Resource Centre, MIND, Mind Australia, Ministry of Land and Spatial Planning (Indonesia), Ministry of National Planning (Bappenas), Ministry of Public Works (Indonesia), Mission Australia, Mission Australia Housing, Mission Australia Port Macquarie, Mission Australia Tasmania, Mission Australia FAS & GHMS, Mitchell Community Housing Services, Momentum, Monkami Centre, Monte Sant' Angelo Mercy, Moreland City Council, Mountain District Learning Centre, MRC, MS Queensland, Multicap, Multicultural Centre Perth, Multicultural Community Care, Multicultural Families Organisation, Multicultural Services of WA, Murilla Community Centre, Murri CUY, My Foundations Youth Housing Ltd, My Momentum, Momentum Youth Housing, Mylestones, My Place WA, Narungga Nation Aboriginal Corporation (NNAC), Nambucca Shire Council, Nambucca Valley disAbility Services Inc., National Labor Force Institution Timor-Leste (INDIMO), National Research Institute of PNG, NEAMI, Neami National, Nerang Neighbourhood Centre, New Horizons - Port Macquarie, Taree, NewIDAFE Inc, Newman Senior Technical College, Ngambaga Bindarry Girrwa Community Services, Ngwala, NDIS Property WA Pty Ltd, Nimoola House - Taree, Nicheliving Pty Ltd, Nine Mile Aboriginal Corporation, Nirrumbuk Aboriginal Corporation, Nortec, Northcott Disability Services, Northern NSW Local Health District, Northern Suburbs Community Centre, Northern Suburbs Housing Community, Northern Support Services, North East Community House, North East Support Agency for Youth (NESAY), North Eastern Housing Services, Northern Kids Care, Northern Support Services, NSW Aboriginal Housing Office, NSW Aboriginal Land Council, NSW Department of Communities and Justice, NSW Department of Primary Industries, NSW Health, NSW Land and Housing Corporation, NSW Police, NSW Primary Health Service, NSW Tenancy Advice and Advocacy Service, NSW Tenancy and Administrative Tribunal, NSW Trustee & Guardian, Nurrungga Indigenous Corporation, Nyamba Buru Yawuru, Nyaliga Aboriginal Corporation, Oars, OATES, ODESSY, Omeo District Hospital, On Track, Opportunity Pathways, Orbest Regional Health, Oryx Properties, Ozharvest, Palmerston, PALS, Parkside Foundation, Palmerston Farm, Partner Agency, Partners in Recovery, Parramatta City Council, Pat Giles Centre, Paupiyala Tjarutja Aboriginal Corporation, Perth Home Care Services, Peter and Lyndy White Foundation, PNG National Research Institute, Port Adelaide and Enfield Council, Port Macquarie Community Mental Health Service, Port Macquarie Base Hospital, Port Macquarie Hastings Domestic and Family Violence Specialist Service, Port Stephens Family and Neighbourhood Services, Port Stevens Youth Options Program, PRA Service - Taree, Probation and Parole, PT. Hobi/Hodi. [Ubud], Public Trustee, Pulse Property Solutions Pty Ltd, QAS, Qattro, QPS, Qshelter, QSSS, QStars, Quantum Support Services, Queensland Government, Queensland Police Service, QUIHN, Ramayhuck District Aboriginal Corporation, Randwick City Council, Ravenswood Heights Primary School, Ravenswood Neighbourhood House, Ravenswood Primary School, Reachout, Real Futures - Kempsey and Coffs Harbour, Reconciliation Australia, Reconnect, Red Cross, Regional Alliance West, Regional Housing Ltd, Renewal SA, Ringwood Extended Family Services, Rise Network, Robinson, Rocherlea Action Group, Rocherlea Football Club, Rocky Bay, Royal Freemasons Benevolent Institute, Royal Sydney Botanical Gardens, RUAH Community Services, RUAH Midwest, Rumbalara Aboriginal Cooperative, Rural Housing Network, Ryall Smyth Architects, Sacred Heart Mission, Sada Jiwa Health Care Facility, Safe Futures Foundation, SAHT, Salvation Army, Salvation Army Eastcare, Salvation Army Ingle Farm, Salvo Connect, SalvoCare, Samaritans, Samaritans Foundation - Taree, Santo Carolus Boromeus CB, SANTOS, SARA project, SASHS, Save the Children, SENNAI, Settlement Services International (SSI), SHADES, Share the Dignity, Shelter Tasmania, SHIFT, Social Policy Solutions, Social Ventures Australia, South Australian Housing Authority (SAHA), South West Housing Action Group, Speakout, Special Needs Accommodation Project, Spectrum Migrant Resource Centre, Springvale Indo-Chinese Mutual Assistance Association, SSI, Starting Point, St. Agnes' Parish Port Macquarie, St. George's Women's Refuge, St. Michaels, Starting Out, STAY, St Vincent de Paul Society, Streetsmart Australia, Stride, Sun City Churches, Sunny Street Medical Services, SYC, TAC, TAFE, Taree Women & Children's Refuge, Tarrant Building Services Kempsey/Coffs Harbour, Teem Treasure, Tenancy Skills Institute, Tenancy Skills Workshop, Tenant's Union, Tetris Capital, The Ability Centre, The Aboriginal Primary Health Care Service, The Buttery, TheGood360, The Good Hood Toowoomba, The Tasmanian Aboriginal Centre, Therapy Tasmania, Thread Together Australia, Timor Gap EP, Toowoomba Hub, Toowoomba Regional Council, Transformations Program Australia, Transformations Rehabilitation, Triaco, Tribal Wave, Totally and Partially Disabled Veterans of WA, UNDP Timor Leste, Uniting Care, Uniting Care Burnside, Uniting SA, Uniting Vic.Tas, University of South Australia, Urangan Community Centre, USA embassy Timor-Leste, Valley Industries, Vic Deaf, Victorian Aboriginal Child Care Agency (VACCA), Victorian Deaf Society, Villa Maria Society for the Blind, WA Autism Association, WA Goldfields Rehab, WAI GROUP Pty Ltd, Walyo Yerta Community Garden, Warrandyte Housing & Support Services, Warrina Domestic & Family Violence Specialist Services, Warrina Women's Refuge, Water Corporation, Werin Homecare Service, Werin Medical Clinic, Werribee Support and Housing, Wesley 121, Wesley Homelessness Services, Wesley Mission Central Coast, Wesley Mission Opportunity Pathways, Wesley Mission Queensland, Wesley Youth, Wesley Youth Accommodation Services, Western Port Youth Accommodation Support Service (WAYSS), West Gippsland Health Care Group, Westridge, Willoughby Council, Windarrang, Windaan, Windermere, Winteringham, WISE, WISHIN Inc, Within Australia (formerly SNAP), Women's Liberation Halfway House, Womens Property Initiative, Wongala LALC, World Bank "KOTAKU" (City without Slums) Program, Wunan Foundation, Wuchopperen Health Services Ltd, Xanana Trust, Yandina Connect 2, Yarram District Health Service, Yayasan Kita Peduli Indonesia, Yellow Bridge, YMCA, Yooralla, Youngcare, Young Women Collective, YourTown, Youth Housing Support, YP Space, Zancott Knight Maintenance Contract, 5 Star Project and 12 Baskets for their cooperation and assistance over the past year.

AUDITOR

PricewaterhouseCoopers was appointed as auditor and continues in office in accordance with Section 327 of the Corporations Act 2001.

Signed in accordance with a resolution of Directors dated this 27 October, 2022.



FIONN SKIOTIS

Director

27 October, 2022



NEW SOUTH WALES

CHL continues to provide sustainable and safe housing to thousands of people throughout NSW.

We provide services from our offices in Coffs Harbour, Kempsey, Parramatta, Port Macquarie, Taree and once operational, Albury alongside our outreach and community based services.

Our service delivery and community development activities are informed by our Social Impact Framework. However, our services have been impacted by several factors from natural disasters such as bushfires, floods and the COVID-19 pandemic. Despite this, we have continued throughout. Our Kempsey and Port Macquarie offices have remained open – only closing when COVID cleans were required. Policies were quickly introduced and in line with best practice to ensure we prioritised the health and safety of both our staff and customers. As of December 2021, all offices re-opened to the public full-time with staff returning to the workplace and operating as normal while adhering to the COVID-19 guidelines.

CHL is committed to working in partnership to ensure our customers can sustain their tenancies. We are committed to providing our customers with housing security so that they can pursue opportunities to be part of cohesive and thriving communities.

Our programs & partnerships

In the 2021/22 financial year, our Housing Options Team prepared over 157 individual support plans tailored to our customers' needs. We saw an increase in people seeking temporary accommodation with CHL, assisting 395 new customers experiencing homelessness or at risk of homelessness. A further 1,420 temporary accommodation extensions were made while we worked with these customers and relevant support partners to identify longer term, appropriate housing solutions.

THIS YEAR CHL PROVIDED

117

HOUSEHOLDS WITH ACCESS TO SAFE, AFFORDABLE PRIVATE RENTAL ACCOMMODATION UNDER THE RENT CHOICE PROGRAM.



At a glance

LONG-TERM HOUSING PROGRAM

CHL NSW also provides tenancy and property management services for long-term housing properties all around the state. In 2021/22 we partnered with support organisations on the following programs to improve outcomes for our customers:

TOGETHER HOME

Together Home aims to support people who are sleeping rough across NSW into long-term stable accommodation, linked to wrap around support. Together Home is a key contributor to the NSW Premier's priority to half the number of people sleeping rough by 2025 and the NSW Government has invested \$122.1 million into the program. Since Together Home began in 2020, CHL has assisted 41 rough sleepers into long-term housing in Kempsey, Port Macquarie, and the Greater Taree area. CHL support service partners have assisted customers with wrap around support services.

RENT CHOICE

Funded by the NSW Government, 'Rent Choice' is a private rental subsidy program that helps pay the rent for up to three years. It supports access to safe and affordable housing for eligible people to sustain a tenancy in the private rental market.

'Rent Choice Youth' assists people aged 16 to 24 who are homeless or are at risk of homelessness. This year CHL assisted 30 young people to access safe and affordable housing through this program.

'Rent Choice Start Safely' supports people who don't have a stable and secure place to live due to domestic or family violence.

THE BUTTERY SUPPORTED HOUSING MODEL

The Buttery supports people referred through the Housing and Accommodation Support Initiative Plus program with high complex needs linked to their mental health issues. This year CHL entered a partnership with The Buttery, providing tenancy and property management services. Specialist intensive support is provided to people in a recovery orientated, trauma informed accommodation support model.



2,880

PROPERTIES UNDER MANAGEMENT



5,078

CUSTOMERS



26%

OF CUSTOMERS IDENTIFY AS ABORIGINAL AND/OR TORRES STRAIT ISLANDER



17%

OF CUSTOMERS LIVE WITH A DISABILITY



22%

OF CUSTOMERS ARE AGED 65 AND OVER



86

STAFF MEMBERS



5

OFFICES LOCATED IN COFFS HARBOUR, KEMPSEY, PARRAMATTA, PORT MACQUARIE AND TAREE

GINDA BARRI PROGRAM

Thanks to a \$5.5 million NSW Government investment in social housing, CHL and Macleay Vocational College (MVC) have partnered to provide affordable housing for students in the Naanggu Dhalayikurr Ginda Barri program, also known as Ginda Barri.

This partnership includes 22, two-bedroom units located opposite the MVC with a minimum of six units dedicated to the “Mums and Bubs Hub” for young mothers attending the college. MVC also provides onsite day care services for the bubs to allow mothers to focus on their education pursuits.

To date, 20 students in total have gained their HSC, including six young mums. This program is a great example of how an investment in housing, coupled with a carefully tailored education program can bring benefits that will last a lifetime.

Below: Bird's eye view of CHL's housing development opposite Macleay Vocational College. Bottom: One of the mothers in the Ginda Barri program with her children.



CHL Senior Worker – Complex Needs, Ian Welsh presenting on CHL's people leaving custody pilot program at the National Homeless Conference 2022 at the Canberra Exhibition Centre.

PEOPLE LEAVING CUSTODY PILOT

In 2018, CHL alongside Corrective Services NSW and New Horizons Limited, participated in a 2-year pilot program funded through the Department of Communities and Justice's Community Housing Industry Development Strategy. The project was trialled in two locations, Mid North Coast (which CHL led) and Shoalhaven (led by Southern Cross Community Housing) and was delivered with support from the Community Housing Industry Association NSW (CHIA NSW).

The project aimed to provide housing and support, consistent with a Housing First model for people leaving custody, and to strengthen participants' social, emotional, and economic wellbeing. Participants referred to the project were assessed as having a higher risk of reoffending and facing additional barriers to establishing and sustaining a long-term social housing tenancy, without reoffending, than people assessed as having a lower risk of reoffending.

An independent evaluation commissioned by CHIA NSW found that the pilot program was successful in supporting most participants to maintain their housing and support after leaving custody. Eighty per cent of people who participated in the Mid North Coast program did not reoffend or return to custody.

The evaluation report is expected to be published in early 2023.

ABORIGINAL HOUSING

Our Aboriginal and Torres Strait Islander customers have the option for their property and tenancy to be managed by CHL or CHL subsidiary, Aboriginal Community Housing Limited (ACHL). For the Social Housing Management Transfer (SHMT) portfolio, over 50 per cent identified as Aboriginal or Torres Strait Islanders and have been transferred to ACHL.



Deadly Totem Poles designed by the West Kempsey community with the guidance from Facilitating Artist Tyrone Duke and built and erected by CHL to make the local park safer as a car free zone.

Community development

Community Development is a key part of what we do at CHL. Over the last financial year, we have continued to engage the community with activities and programs in order to cultivate and encourage communities to thrive.

Our NSW Community Development (CD) team has been busy over the past 12 months delivering care packages to our customers. They also provided adult puzzles and colouring books to stimulate brain activity, delivered welfare packs to families in isolation, and seed packets to encourage people to spend time outside in the garden or on their balconies.

The CD team delivered the following projects during the financial year:

- **Mural projects in Nambucca and Port Macquarie** – this inclusive practise of art promotes community responsibility and pride in local neighbourhoods.
- **Clean Country projects in Port Macquarie and South Kempsey** – to address waste issues in social housing. These projects were delivered in partnership with the Aboriginal Environmental Health Department.
- **Deadly Totems** – to improve security at Stelle park that borders the West Kempsey social housing area.

We also worked collaboratively on a series of greening community projects including the Balcony Garden project - a partnership between CHL and Bunnings in Port Macquarie. The aim was to encourage older customers, many with limited mobility, to spend more time outdoors.

Community development activities and programs are guided by the priorities of our customers and the local community and works within our Community Development and Social Impact Frameworks.

Refer to the Community development page 52 in the annual report for more information.

ASSET MANAGEMENT

This year, we have introduced a new maintenance structure that will improve services for our customers. Currently our Internal Maintenance Service (IMS) team manages strategic, planned, and responsive maintenance. Now, we are moving the responsive component to the operations teams to ensure we provide the best experience and outcomes for our customers.

We have also established a NSW IMS team that will directly recruit and train full-time employees to complete repairs and/or maintenance tasks on properties. The aim is to eventually provide apprenticeships to customers. The program will enable us to increase our engagement and contact with customers and local communities, while also provide a cost saving compared to traditional contracting methods.



CHL customers, Grant (left) and Henry (right) appointed as CHL Community Workers to survey fellow customers in South Kempsey while riding their newly supplied bikes from Wesley Mission Opportunity Pathways.

LOOKING AHEAD

With the Federal Government establishing a Housing Australia Future Fund to pay for the delivery of 30,000 social and affordable housing across Australia over the next five years, the NSW Government is ideally placed to leverage state assets and attract institutional investment through the community housing sector (CHS). By leveraging assets and debt raised by the CHS, CHL hopes that we will soon be in the position to announce some exciting projects that will increase the supply of social housing at a scale we have not seen for some decades.



The new addition to the West Kempsey Pump Track delivered in partnership between CHL, Kempsey Shire Council, Kempsey Neighbourhood Centre, Community Suicide Prevention and Kinchela Boys Home Aboriginal Corporation.

MARGARET & EDWARD*

Good news story

On 18 July 2022, CHL along with other representatives of community housing and welfare providers, gave evidence to the Upper House inquiry into Homelessness Amongst Older People Aged Over 55 in NSW. The below story featured in CHL's submission**.

Margaret and Edward* have lived in the Mid North Coast for most of their adult lives. Now in their 80s the couple lived in a modest and affordable rental in Port Macquarie for over seven years.

They were taken by surprise in March this year, when the property they were renting was put up for sale. The couple was given 42 days notice to vacate the property when it sold, and their lives started to unravel.

The couple found themselves in a desperate situation during an unprecedented housing crisis. Despite applying for over 20 properties within two weeks, they were unable to secure a new rental property.

They began to despair, and Edward told their neighbour they were considering ending their lives as they contemplated becoming homeless.

Thanks to the advocacy and support of their neighbour, the couple were referred to CHL by their local MP.



With continued support from their neighbour, Margaret and Edward registered with the Housing NSW, making them eligible for social housing through CHL.

In April 2022, the couple signed a lease with CHL and are now living in an affordable rental property in an over 55's apartment complex.

Margaret and Edward say they are now settling into their new home and have a deep appreciation for social and community housing.

CHL was able to assist Margaret and Edward on this occasion, but we continue to struggle to meet the growing demand for housing by some of the most vulnerable people in our communities as a result of the housing crisis.

It is unacceptable in a wealthy country like Australia, that older vulnerable people like Margaret and Edward contemplate ending their lives due to the fear of becoming homeless.

* Names have been changed to protect the privacy of the couple in this case study.

** Read our enquiry submission here: <https://bit.ly/3NsYG6c>



QUEENSLAND

CHL in QLD continues to play an important part in providing housing and support services in our communities and this year we assisted more than 3,300 people through a range of programs across the 10 local government areas where we operate.

QLD faced a significant challenge with one of the worst floods on record in early 2022. Brisbane suffered major flooding, along with the cities of Caboolture, Gold Coast, Gympie, Ipswich, Logan City, Maryborough, Sunshine Coast and Toowoomba. Many people were displaced with homes still subject to repair amid trade shortages across the state. These factors combined with structural issues and supply shortages, compounded the pressure for a housing market already under significant stress.

As the housing crisis continues, so does the increased demand for our services. This is evidenced by the growth in QLD's social housing register which has increased by 70 per cent from 29,000 to 50,000 over the last five years. However, we are pleased with the state government's Housing and Homelessness Action Plan 2021/25, which provides a framework to addressing homelessness and importantly, increasing the supply of social housing. The action plan is supported by the Queensland Housing Investment Growth Initiative backed by a \$2.9 billion investment. We look forward to our continued work with the Government and delivering these important reforms and initiatives.

Our programs & partnerships

CHL is one of the most diverse housing providers in QLD managing more than 1,100 properties. We support people to sustain their tenancy and build resilience to homelessness by delivering specialist services, community development programs and by partnering with specialist services and community groups.

We are proud of the diverse range of housing solutions we provide in QLD including homes for key workers to ensure people can live in the communities where they work.

EUGAREE STREET, SOUTHPORT

Construction has commenced for a new affordable housing project, which will consist of five two-bedroom and two one-bedroom units along with eight carparks. Delivered in partnership with the state government, the new development is due for completion in November 2022.



L-R: Minister for the Environment and the Great Barrier Reef and Minister for Science and Youth Affairs Meaghan Scanlon, Gold Coast Youth Service CEO Maria Leebeek, CHL Queensland State Operations Manager Christine Nichols and Minister for Communities and Housing, Minister for Digital Economy and Minister for the Arts Leeanne Enoch at the official opening of our Gold Coast Youth Foyer.

YOUTH FOYERS

We have two youth foyer projects - one on the Gold Coast in partnership with the Queensland Government and Gold Coast Youth Service (GCYS) and one in Logan delivered in partnership with the QLD Government and Wesley Mission QLD.

The foyers aim to provide opportunities for young people to pursue their life and career goals while living in secure and affordable housing.

The Gold Coast foyer is based off the highly successful Logan youth foyer with the first cohort of young people settled in and having made the place their own with the creation of a vibrant mural.

SUPPORTED AND SUSTAINABLE HOUSING (SASH) MODEL

CHL in QLD has acquired the management of 19 new units from the QLD Government. The site, located in Southport, provides people in the community living in inappropriate housing, experiencing or at risk of homelessness with secure and accessible housing.

Through a strengths-based approach, SASH's onsite staff coordinate individual specialised support services and community connections to help people to transition from homelessness to their own permanent housing. The wrap around support services and connections to the community assists CHL customers to sustain their tenancies and break the cycle of homelessness to then be empowered to determine their own course.

SASH customer, Vanessa with onsite support.



At a glance



1,170

PROPERTIES UNDER MANAGEMENT



2,106

CUSTOMERS



17%

OF CUSTOMERS IDENTIFY AS ABORIGINAL AND/OR TORRES STRAIT ISLANDER



8%

OF CUSTOMERS LIVE WITH A DISABILITY



14%

OF CUSTOMERS ARE AGED 65 AND OVER



86

STAFF MEMBERS



3

OFFICES LOCATED IN MARYBOROUGH, ROBINA AND ROMA WITH A NUMBER OF SITE-BASED OFFICES ACROSS SEVERAL DEVELOPMENTS

Community development

Community engagement and partnerships are at the centre of everything we do and the way we work. With the help of our partners, we can grow, invest in and help our customers sustain their tenancies.

We are proud to support the work of our peak and industry bodies as they continue to contribute to the wellbeing of our customers and communities. We would like to thank our partners and the partnerships that have helped us to make a difference this year. The comprehensive list of our partners is acknowledged in the Directors' report on page 18. Over the last financial year we have held many activities to support our communities to live thriving lives.

NAIDOC WEEK

At this year's NAIDOC Week celebrations, CHL sponsored Murri Guy Network's NAIDOC Week program in Roma. Celebrations commenced with a breakfast and yarning circle and focused on cultural and family fun.

DIGITAL INCLUSION

Digital devices and services are embedded into people's everyday routines, and it is vital our customers have the digital ability to navigate them to receive fair and equitable access to key services and online opportunities. Together with Be Connected Australia, we are bridging the digital divide with a program where our senior customers can borrow devices and are given lessons on how to use them.



SASH customer, Mark upskilling his digital learning with CHL QLD Community Development Manager, Connie Crookshanks.



CHL customer, Trina at the guided painting session held at the Woolloowin Stage 2 development community room.

ASSET MANAGEMENT

Like other states, QLD has introduced a new maintenance structure that will improve services for our customers. Currently our Internal Maintenance Service (IMS) team manages strategic, planned, and responsive maintenance. Now, we are moving the responsive component to the operations teams to ensure we provide the best experience and outcomes for our customers.

LOOKING AHEAD

CHL in QLD will continue to explore growth opportunities and how we can contribute to the current housing crisis response effort.

We will continue to partner with the Queensland Government in response to the ongoing pandemic, delivering outreach services, brokerage assistance and housing to ensure people experiencing homelessness are supported into temporary and longer-term accommodation.

We look forward to our continued work with the Government and delivering these important reforms and initiatives.



MALCOLM

CHL customers Paul (left) and Malcolm (right) with IT4Retirees trainer, Julie.



CHL first bought several iPads which they loan out to residents who can't buy their own devices. Every week the new IT trainees, meet for a two-hour lesson covering all the basics of using a digital device - using a touch screen, mouse and keyboard, web browsers, how to surf the internet, sending and receiving emails, security, forms and banking and how to feel confident and comfortable in the digital world.

The training has proven a huge hit, with residents not only gaining in IT confidence but making new friends, being able to contact family more easily and developing new interests and horizons.

Connie Crookshanks, CHL QLD's Community Development Manager said people today were expected to have digital skills for life activities, but many people had been left behind when it came to learning those skills.

In some cases, she said residents already had smart phones given to them by a child or bought for them, but they didn't know how to drive them.

"The biggest hurdle most older people have to get over is just having that confidence to give it a go. If you want to learn to use a computer there will be people falling over themselves to help you," she said.

Malcolm still finds his computer learning "scares the hell" out of him, but his skills are going ahead by leaps and bounds. "I went out and bought myself an iPad," he said, "then a couple of weeks later I went and bought an iPhone. My doctor suggested to me I should have a phone so if I end up in hospital, I can ring people up and send emails. It's going to help me a lot.

"I've learned how to do my banking and to get and send emails. these are really big things for me.

"It's not costing me anything for the lessons, I'm learning a lot and I'm spending time with people my age who are all in the same boat and we're really enjoying ourselves."

Good news story

Earlier this year, while grieving the death of his wife, Malcolm went to sort out some banking details.

"We'll send the information to you by email," said the banking assistant. "No, you won't," said Malcolm, "I don't have an email address."

Not only did Malcolm, 75, have no email address, he had no IT skills or computer knowledge whatsoever. His wife had done everything online and with her gone, he was left at a loss when it came to dealing with banking, Centrelink, Medicare and all the other facets of modern life many people use a computer for.

Not to be beat, Malcolm signed up for an innovative computer training course run by his community housing provider, CHL, which wanted to help its disadvantaged customers navigate the digital world.

After applying for grant funding, CHL partnered with the Federal Government's IT online training program, "Be Connected" and local digital-support provider, IT4Retirees to offer IT training to residents many of whom were aged or were living with disabilities. The program has not only increased participant's computer skills but reduced their feelings of loneliness and isolation and given them a growth in confidence and pride in their achievements.



SOUTH AUSTRALIA

In SA, the CHL team and customers continue to respond to challenges with resilience and positivity. We have seen great progress in developing new projects in the state and conducting maintenance and upgrades to CHL properties.

Our Renewing Our Streets and Suburbs (ROSAS) program has continued, and construction commenced on a further 10 homes during the year, and plans were well advanced on a further 21 with construction to commence shortly. We have also identified a further 20 sites for redevelopment that will yield around 65 new properties and development on these will commence in 2023.

Our programs & partnerships

RENEWING OUR STREETS AND SUBURBS PROGRAM

Under the ROSAS 20-year program, our responsibilities are tenancy management and to offer more choice and higher quality housing for those needing social and affordable housing by undertaking significant investment in both planned maintenance activities, redevelopment and expansion of housing.

EMPLOYMENT RELATED ACCOMMODATION (ERA) PROGRAM

CHL manages properties in the ERA portfolio, which provides housing to Aboriginal and Torres Strait Islander people who are relocating from remote areas for education and employment. CHL provides property and tenancy management and our partner organisation, Aboriginal Family Support Services (AFSS) provides vital support services to our customers.

At a glance

SA DEBENTURED PROGRAM

The property titles have been transferred to CHL and SA Housing Authority (SAHA) holds a statutory charge on the title.

STIMULUS AFFORDABLE HOUSING PROGRAM

CHL currently manages properties under this program in conjunction with NEAMI, a national community mental health service supporting people with mental illness. NEAMI have nomination rights for these properties and provide support to customers and CHL manages the property and tenancy services.

STIMULUS SUPPORTED ACCOMMODATION PROGRAM

CHL currently has five properties under this program. Allocations to these properties are sought from service providers within the homeless sector.

NRAS AFFORDABLE HOUSING PROGRAM

CHL currently has 25 National Rental Affordability Scheme (NRAS) properties under management in SA. These properties are managed in accordance with the NRAS guidelines and relevant state legislation.

HERITAGE COURT

CHL operates a semi-independent living facility in Oakden targeting those aged 55 and over, on a disability support or aged pension. Heritage Court offers 22 self-contained bedsits with an ensuite and shared lounge and dining spaces. Meals are prepared and cooked by staff for both lunch and dinner daily and served in a communal dining room.

SPECIALIST DISABILITY ACCOMMODATION (SDA)

In collaboration with Lighthouse Disability, we will be constructing four SDA homes under the robust category with construction to commence in the second half of 2022.



1,067

PROPERTIES UNDER MANAGEMENT



1,637

CUSTOMERS



10%

OF CUSTOMERS IDENTIFY AS ABORIGINAL AND/OR TORRES STRAIT ISLANDER



5%

OF CUSTOMERS LIVE WITH A DISABILITY



32%

OF CUSTOMERS ARE AGED 65 AND OVER



34

STAFF MEMBERS



OFFICE LOCATED IN ADELAIDE

Community Development

Community Development plays an intrinsic role to our customers' livelihoods and ensuring they feel empowered and have options to live the life they choose in a thriving community to match. Over the last financial year, we have run numerous activities to stimulate and engage our people to live and participate in the communities they live within.

GARDEN COMPETITION

Every year we run a garden competition open to all customers. This year was no different with entries showing high calibre in the agriculture front.

CHARTS AWARDS

Run in partnership between several community housing providers including CHL, the inaugural CHARTS (Community Housing Arts) Awards was launched bringing recognition to aspiring, emerging and established artists who live in community housing across the state. Many budding artists submitted their art and two CHL customers were finalists, Robert for his artwork titled "Swift" and Annie for her moving poem called, "Home Safe". Finalists were invited to a special evening event at the Adelaide Town Hall where their works were exhibited to family, friends, community housing sector colleagues and dignitaries.

SENIORS' ACTIVITIES

Seniors' strategy implemented holding three information sessions with over 60 attendees and supported CHL customers over 55s to attend City of Prospect's concert series.

CHL Apprentice, Isaiah who is studying to become an Electrician while working with the Internal Maintenance Service team.



CHL SA's Internal Maintenance Service team with customer welcome packs.

WELCOME PACKS

With help from Freudenberg Household Pty Ltd, CHL in South Australia are able to continue make move-ins for new tenants easier with new home kits. These packs provide people coming out of homelessness, with essential items to start maintaining their home from day one, especially when navigating moving costs and other items. This will be third year we have been in partnership and in the last financial year, we have provided almost 80 kits to customers during sign-up.

HOME OWNERSHIP INCENTIVES

Together with other community housing providers, we secured funding from housing peak body, Community Housing Council of South Australia (CHCSA) to support Home Ownership incentives for customers.

ASSET MANAGEMENT

Our planned maintenance program has continued throughout the year with \$3.2 million expended on the upgrading of homes. This has included a significant amount on the addition of solar panels to around 50 properties, which will assist customers in reducing their electricity costs. This program will continue to be expanded as it provides economic benefits for our customers.

Significant work has been done in preparation of the upgrading of communal areas in some of our larger housing groups with work expected to commence in the next few months.

We have also restructured our Asset Management Division, separating responsive and vacated maintenance from strategic asset management to identify and assess existing assets and better service our customers.

LOOKING AHEAD

We are continuing with the ROSAS program, which will see a further 21 homes commence construction. Additionally, planning work continues for three apartment development sites under our control, which would see 50 new apartments constructed.

We are also working on the expansion of our Internal Maintenance Service (IMS), which will offer customers further training and employment opportunities and continuing with the rollout of community development activities to cultivate a community for our customers to thrive.



The CHL SA team with CHARTS finalists, Annie (middle) and Robert (right).

ROBERT & ANNIE

Good news story

CHARTS Awards were developed to celebrate and highlight the diversity, depth, and talents of South Australian social housing customers by way of a visual arts competition. This sector-wide initiative was supported by the State peak body, CHCSA and sponsored by Harvey Norman's Commercial Division and Electrolux with each winner receiving a cash prize of \$500.

Overall, we had over 170 submissions across eight community housing providers with artworks from established, mid-career and emerging artists, and those who have never picked up a paintbrush, pencil, or camera in their life!



CHL had seven talented customers enter the competition with two joining the list of finalists. Congratulations to our customers Robert and Annie, who were both finalists in the 2021 CHARTS Awards.

All finalists were invited to a special evening event at the Adelaide Town Hall where their works were exhibited to family and friends, the community housing sector and dignitaries including SA Premier, Stephen Marshall and Adelaide City Lord Mayor Sandra Verschoor. It was a wonderful night celebrating the talented individuals within the community housing sector.



TASMANIA

CHL TAS manages over 1,600 properties inclusive of the Community Housing Growth Program (formerly known as the Better Housing Futures (BHF) Program), National Rental Affordability Scheme (NRAS) properties, and our own long-term affordability properties program. Our team continues to work hard to ensure that our CHL customers are at the centre of everything we do.

Over the past 12 months, CHL TAS has expanded its team members. We have employed a trainee receptionist, housing service coordinators and fully-qualified tradespeople and apprentices continuing our commitment to employ staff from our local community while strengthening our ability to provide services.

Our programs & partnerships

COMMUNITY HOUSING GROWTH PROGRAM (CHGP)

In the last financial year, the CHGP transferred approximately 2,000 properties to the management of four community housing providers in TAS and introduced a Residential Management Agreement (RMA) with a 20-year term.

In November 2021, CHL TAS was successful in obtaining continued management of the northern portfolio, which encompasses all our existing stock as well as an additional 452 properties. The additional properties are located west-south-west of Launceston, Meander Valley, and the Northern Midlands council.

The CHGP's aim is to facilitate new supply and CHL TAS will be delivering 104 additional dwellings through two programs over the next 12 months.

EXPRESSION OF INTEREST (EOI) PROGRAM

CHL will develop 20 new dwellings with a grant available of \$135,000 per dwelling. The EOI program developed on CHL owned land will be partly-funded by philanthropic contribution and with the proceeds of the sale of two allotments. The balance of development costs will be funded through debt financing.

At a glance

RESIDENTIAL MANAGEMENT AGREEMENT (RMA) PROGRAM

CHL has been approved by the Director of Housing to develop 84 dwellings on Director owned land. To facilitate the access to the debt funding required to develop the 104 new dwellings, a Special Purpose Vehicle has been created, Community Housing Tasmania Ltd (CHTL). CHTL will assume contractual responsibility for the management of approximately 1,575 properties owned by the state.

HOUSING CONNECT REFORM

In the second half of 2020/21 CHL participated in the Housing Connect Reform project. The project is facilitated by the Brotherhood of St Lawrence on behalf of Communities Tasmania, to provide a focused housing perspective in the development of key roles, tools, and practice of the new service model to be rolled out offering greater support to those experiencing housing stress.

RAPID REHOUSING - FAMILY VIOLENCE PROGRAM

The Rapid Rehousing Program is a TAS government initiative to assist people affected by family violence move into safe and affordable private rental homes. From 1 July 2021, the program transitioned to a state-wide managed program. CHL continues to manage a Mental Health Rapid Rehousing property located in the south of the state for the next 12 months, extending the tenancy for a 2-year lease.

Pictured below are some members of the CHL team at the Mowbray office, TAS.



1,688

PROPERTIES UNDER MANAGEMENT



3,359

CUSTOMERS



5%

OF CUSTOMERS IDENTIFY AS ABORIGINAL AND/OR TORRES STRAIT ISLANDER



9%

OF CUSTOMERS LIVE WITH A DISABILITY



14%

OF CUSTOMERS ARE AGED 65 AND OVER



29

STAFF MEMBERS



OFFICE LOCATED IN MOWBRAY

Community Development

THE NRAS PROGRAM

CHL had 146 properties under management in the NRAS. The properties are located within the suburb of Ravenswood in the states north, and Bridgewater in the states south. We continue to ensure that we are housing TAS's most vulnerable people including some pre-approved applicants from the states social housing waitlist.

In the north of the state, we are pleased to be able to house one customer in a Specialist Disability Accommodation property which offers them, their family, and their support workers a purpose-built environment specifically designed to provide choice and control and open opportunities to participate in the local community.

The NRAS incentive ended for 38 properties located in the north and south of the state, some privately owned and CHL owned. The CHL properties continue to house existing customers and have been added to our long-term affordable housing program. To assist all NRAS customers affected, the CHL team worked alongside customers to find alternative housing to alleviate any concerns and ease the transition.

ABORIGINAL TENANCY ALLOCATION PANEL (ATAP)

CHL reserves approximately 5 per cent of properties for Aboriginal customers. When a property becomes available, ATAP is notified and provided with a list of potential applicants from the waiting list for their recommendations. Previously all communications and arrangements between CHL and ATAP took place through Housing Tasmania. Based on the strength of our relationship with Aboriginal Elders and communities, this process has now been amended and allows us to continue to engage directly with ATAP and simply inform Housing Tasmania of the events and attendees.

During the year, our staff were permitted to allocate ATAP clients directly from the waitlist while changes within the membership of the ATAP committee were being concluded. We are also excited at the prospect of seeing an increase in the number of dedicated ATAP properties under the CHGP.

This past year, six of our 25 strong team are First Nations people, two of whom are apprentices and trainees and another two who have come through our apprenticeship and traineeship programs and are now fully qualified and skilled members of our team.

In 2021/22 our team worked closely with partners in our communities to broaden our impact. We supported local Men's Sheds, Neighbourhood Houses and the Northern Suburbs Community Centre with their activities, where possible and we are in the process of establishing a community garden in Waverley.

We also worked in partnership with the Salvation Army to prepare a proposal for a community centre in Waverley.

KEEPING OUR COMMUNITIES CLEAN

In the last financial year, we strategically placed skip bins around some of the communities we operate in. The bins are freely accessible to all community. We had a number of community use with a significant amount of waste cleared. This is a small but effective way in which we can assist in maintaining pride and ownership in local communities and provide a cost-free way to remove items many do not have the means to dispose of themselves.



Additionally, CHL has continued to work alongside community to maintain the Pioneer Parade Community Garden in Ravenswood.

ASSET MANAGEMENT

This year, CHL has continued its commitment to employ staff from within the local community through our trainee receptionist role. We have employed a new trainee from the local community providing an opportunity for this person to gain experience and qualifications to support them in their career development.

Our Internal Maintenance Service (IMS) has now been in operation for six years. Initially delivering grounds maintenance services and offering horticulture traineeships, the team has since grown to include a carpenter and carpentry apprentice as well as a painter and are looking to appoint a painter's apprentice.

LOOKING AHEAD

CHTL has achieved Tier-1 status as a community housing provider and is governed by its own board of directors and chair. A service agreement between CHTL and CHL will take effect from July 2022 for the provision of services to support its activities in TAS. CHL has now entered its ninth year of managing public housing in the northern suburbs of Launceston being Mayfield, Mowbray, Ravenswood, Rocherlea, and Waverley.

We have also created two new roles, Senior Tenancy Support Coordinators, to ensure we continue to work in close partnership with community agencies to create more sustainable tenancies and we will continue to deliver place-based tenancy and property management services for social housing customers in TAS.

CHL's Internal Maintenance Service team
outside the work shed in Invermay, TAS.



SAMANTHA*

Good news story

Living in a property about to be condemned and demolished, Samantha* was at her wits end and losing hope that she and her family of four would find a home that was safe, affordable and secure.

The property had no electricity but ran on a generator and was riddled with rats that had been attacking the parents and then the children. To the point where the children relocated to live with their grandmother.

During this time, Housing Officer Kelli-Anne had a 2-bedroom home become available in Rocherlea. When reviewing applicants, she came across Samantha's application bundled with images of the demolition-bound property and support letters from their doctor.

After careful consideration, three applicants were chosen to interview for the property. One of whom was Samantha's family. During the interview process, Samantha's support worker was there to offer support to her case.

Unfortunately, this property was not suitable for the family. Given the circumstances, it was not an ideal long-term solution for the family with the possible risk of overcrowding.

However, another application was submitted this time to the Housing Services Coordinator for an available 3-bedroom home in Rocherlea. The property recently had a new kitchen installed and other maintenance items addressed.

Samantha and her family have since moved in and are enjoying making the space their own.

**Name has been changed in this case study for privacy reasons.*

VICTORIA

In 2021/22 financial year, Community Housing (Vic) Ltd (CHVL) was an active participant in the Homes Victoria's "Big Housing Build" initiative that will see the delivery of 12,000 social housing properties. CHVL was successful with housing projects in the Rapid Round and the Regional Round of funding, with further projects being assessed as part of the Mental Health Supported Housing Round and Homes for Aboriginal Victorians Round.

The successful projects are in development and will be completed during 2022 and 2023 and will deliver over 400 new social housing properties for the state.

Regional Housing Services Coordinator Mandy Stewart (far left) and CHL Victoria State Manager Grant McNeill (far right) giving Member for Melton Steve McGhie (middle left) and VIC Housing Minister Hon. Richard Wynne (middle right) a site tour of our "Big Housing Build" development in Melton.



Our programs & partnerships

HOMELESSNESS SERVICES

CHVL provides homelessness services in the eastern metropolitan and Gippsland regions. For 2021/22, CHVL's Homelessness Services assisted almost 6,500 individual clients across two regions, with almost 43,000 client contacts.

During the year, COVID-19 restrictions were lifted which saw a significant reduction in the number of crisis housing assists. However, CHVL continued to support families and individuals in motel accommodation until alternative options could be arranged. With the additional funding from the Department of Families, Fairness and Housing (DFFH), the financial support for clients in crisis accommodation and the private rental market was boosted increasing from \$2,961,134 in 2020/21 to \$4,000,965 in 2021/22.

HOMELESSNESS ASSISTANCE DATA

	2021/22	2020/21	2019/20
Total number of clients assisted	6,454	6,533	6,734
Number of crisis housing assists	3,305	4,772	2,759
Number of client contacts	42,949	51,769	31,660

PRIVATE RENTAL HOUSING

The Private Rental Assistance Program (PRAP) received another year of funding to assist clients in the Gippsland region with additional financial support to access and sustain private rental housing. The program provides flexible funding and assists households into private rental housing.

TRANSITIONAL HOUSING PROGRAM

The Transitional Housing Program provides limited term housing across two regions, eastern Melbourne and Gippsland. CHVL Homelessness Services works in partnership with community support agencies, including family violence, youth services, corrections, drug and alcohol support services, leaving care and youth justice. Community support agencies support customers during their tenancy and CHL works with customers to secure long-term affordable housing.

At a glance



2,050

PROPERTIES UNDER MANAGEMENT



3,830

CUSTOMERS



10%

OF CUSTOMERS IDENTIFY AS ABORIGINAL AND/OR TORRES STRAIT ISLANDER



12%

OF CUSTOMERS LIVE WITH A DISABILITY



13%

OF CUSTOMERS ARE AGED 65 AND OVER



115

STAFF MEMBERS



6

OFFICES LOCATED IN EAST AND METROPOLITAN MELBOURNE, BAIRNSDALE, BALLARAT, BENDIGO AND MORWELL

HOUSING FOR ABORIGINAL AND/OR TORRES STRAIT ISLANDER PEOPLE

In 2022, CHVL and the Victorian Aboriginal Child Care Agency (VACCA) partnered to participate in the Medium-term Perpetrator Accommodation Service (MPAS) aiming to deliver head leased accommodation to people who use violence who have been required to leave the family home in the Gippsland Region. CHVL will source private rental opportunities and deliver tenancy management services with VACCA delivering support programs to assist clients with behaviour change, mental health issues or alcohol and drug use. This program is funded by Family Safety Victoria.

BIG HOUSING BUILD

The "Big Housing Build" initiative is the VIC Government's \$5.3 billion investment to build more homes to meet the growing demand for Victorians. CHVL has successfully secured eight tenders, with the first development, CHVL's Melton South project completed, which consists of 29 two-bedroom units built for people on low incomes.

SPECIALIST DISABILITY ACCOMMODATION

In early 2022, we completed the build on five units in Sale which will provide housing appropriate for people with high support needs. Delivered in partnership with the 5 Star community group and Aruma, the new state-of-the-art development will include 24-hour support and care.

In partnership with Melba Support Services, we also delivered 15 units in Lilydale that provide housing for people with disabilities.



The interior of one of our Specialist Disability Accommodation's in Sale, VIC.

Community Development

In partnership with Sacred Heart Mission, a mural was developed at the Queens Road Rooming House in Melbourne. The project saw the team engage with local community and a local artist to create a visual piece at the entrance of the building. With support of a grant from the City of Port Philip, the project was finalised in June 2022.

In keeping with the arts theme, CHL and Melba Support Services developed an art program at Lilydale for residents living in our specialised disability accommodation. The artist will work with residents to develop their own artwork that will be displayed inside and outside the building creating an art trail for the community to enjoy.

LOOKING AHEAD

During the year, CHVL has continued to work on new housing opportunities through the state government's "Big Housing Build". Projects were submitted through the Rapid Round, the Regional Round, Mental Health Supported Housing Round and Homes for Aboriginal Victorians. Several projects are still in either the assessment development phase and projects will progressively come on stream throughout 2022 and 2023.

The Ground Lease Model project, across three sites, Brighton, Flemington and Prahran, is under construction in partnership with Homes Victoria and the members of our Building Communities (Vic) Limited (BCVL) consortia. The Ground Lease Model will deliver 619 new social housing units and 26 Specialist Disability units alongside 365 private rental housing units. In total, almost 1,100 new social housing units with more projects in the pipeline.

CHL customer, Katelyn who lives in a "Big Housing Build" property sharing her housing story to media.




 AYE

Good news story

As they say, you can take the man out of Burma but never Burma out of the man.

Aye moved to Australia eleven years ago to embark on a new life for him and his family. He has been a CHL customer for five years living with his family in the eastern suburbs of Melbourne.

The two-bedroom home he said is “a sanctuary” that gives him and his family safety, fresh air and peace of mind to live a life full of abundance.

During this time, Aye said he has watched the complex’s community garden wither away as he and his neighbours were unable to gather and socialise due to Melbourne’s COVID lockdowns and restrictions.

As an avid green thumb, Aye said it pained him to look out the window to see the garden block fall by the wayside.

For as long as Aye can remember, working in the plantations has always felt like home to him. Ever since he was a child, he would be found planting seedlings, picking fruits and vegetable, the provisions to feed his family and community.

“Ever since I was in Burma, I have always loved planting,” said Aye. “When I reached here [Australia], I yearned to garden.”

So much so, it prompted Aye to message the CHL maintenance team about the future of the garden. To Aye’s excitement, the team said the garden was up for the taking.



Since then, thanks to Aye’s initiating, the community garden is back in action and thriving with fruits and vegetables for anyone at the complex to use as needed.

In total, there are about 30 different plant varieties. Many being remnants of Aye’s motherland, Burma from gram peas, peppers, calabash, pumpkin, grapes and more.

Aye even built a garden frame to offer plant protection and encourage growth for certain plants during the different seasons.

“Planting is a hobby for me,” said Aye. “A chance to plant for everyone’s pleasure.”

Nearing his seventies, Aye is not the type to sit still. He said the community garden is a chance for him to enjoy his retirement and stay active doing what he loves while serving others with a cheerful heart.

“I am happy when caring for plants and others, and my satisfaction grows as they grow.”

WESTERN AUSTRALIA

In WA, Community Housing Ltd (CHL) and Aboriginal Community Housing Limited (ACHL) have over 1,000 long-term properties under its management with services delivered out of six offices dotted across the state.

The ongoing impact of the COVID-19 pandemic and property market environments framed the broader context for the WA part of the business during the 2021/22 financial year.

Despite this, CHL established itself as a leader in the Specialist Disability Accommodation (SDA) market in the state. We also won regional maintenance grants through the Social Housing Economic Recovery Program (SHERP) targeted to properties in Broome, Geraldton, Kalgoorlie and Kununurra.

An artist impression of our Specialist Disability Accommodation in South Bunbury delivered in partnership between Activ Foundation, CHL and WAI Group.



Our programs & partnerships

SOCIAL HOUSING ECONOMIC RECOVERY PROGRAM (SHERP)

The state government has continued to invest into social housing with the expansion of SHERP, which CHL in WA managed to secure almost \$7 million to refurbish some of our older properties and almost \$5 million to build 10 new homes for people living with a disability.

STRATEGIC LEADERSHIP AND ADVOCACY

For CHL, we focused on advocacy and targeted stakeholder engagement during the year. We participated in several working groups centred on strategic and operational policy matters including the Shelter WA Community Housing Industry Working Group, the Shelter WA Industry Strategy Group, the Community Housing Provider (CHP) forum (comprising Tier-1 and 2 CHPs), the Shelter WA "Unlock Housing" election campaign and the Department of Communities (DoC) SDA Policy Working Group.

BUSINESS GROWTH AND DIVERSIFICATION

Despite the market and policy challenges, it has been an eventful and successful year for CHL from a business growth and diversification perspective. We have built upon last year's foundations in the SDA market in WA, won new business opportunities and secured some existing contracts for further terms through the winning of re-tenders.

At a glance



1,018

PROPERTIES UNDER MANAGEMENT



1,277

CUSTOMERS



53%

OF CUSTOMERS IDENTIFY AS ABORIGINAL AND/OR TORRES STRAIT ISLANDER



6%

OF CUSTOMERS LIVE WITH A DISABILITY



10%

OF CUSTOMERS ARE AGED 65 AND OVER



23

STAFF MEMBERS



6

OFFICES LOCATED IN BROOME, EXMOUTH, GERALDTON, KALGOORLIE, KUNUNURRA AND PERTH

SPECIALIST DISABILITY ACCOMMODATION (SDA)

In April 2020, we began our SDA journey in WA and in a relatively short time, we have established CHL as a leading player in the state's SDA market and a preferred partner for developers, investors and disability support providers (Supported Independent Living (SIL) providers).

The key to our progress in the SDA market in WA has been our partnerships. We are working with a number of preferred developers including the NDIS Property WA, Nicheliving, Pulse Property Services, Sadhana Constructions and WAI Group as well as with SIL providers specifically Ability WA, ACTIV Foundation, Blue Sky and Enable WA. The partnership approach has enabled us to leverage off each other's expertise and skills.

Our SDA role has also enabled us to introduce CHL's real estate entity, Horizon Housing Realty Ltd (HHR) into WA with the first management contract being a development in Geraldton.

LOOKING AHEAD

The next 12-24 months will see the delivery of a pipeline of new SDA homes in Geraldton, the Peel district, Perth and the south-west, including projects funded through the CHL capital structure.

In addition to these properties, CHL will be working with partner organisations including the state government on delivering more social and affordable housing through the state, and we are hopeful that we will be successful in the first of these, the Smith Street Build-to-Rent project in Highgate.

The exterior and interior view of one of our SDA developments in Yokine, Perth.





DIANE

Good news story

Residents of a new block of accessible villas could hardly contain their excitement when they were invited to take a sneak peek inside their future homes.

Regional WA's first of its kind Specialist Disability Accommodation "West End Villas" in Geraldton was delivered in collaboration between Activ Geraldton, local builder Campbell Homes, WAI Group and CHL.

From the outside, the units look the same as any other suburban home, but each has been fitted with state-of-the-art technology designed to make life easier for people with disability.

Kitchen counters can be raised or lowered in seconds, doors can open at the touch of a button and hallways are wide enough for wheelchairs to be manoeuvred with ease.

Geraldton local Diane said she looked forward to having a place to call her own.



"I can now be more independent and be by myself," she said.

She is also looking forward to one day getting a kitten to share her new abode with.

"West End Villas" consists of six villas that have been purpose-built for people with a range of disability, and they incorporate good principles of design and technology, so people are able to maximise choices about how they live.



AUSTRALIAN AFFORDABLE
HOUSING SECURITIES
LIMITED

AUSTRALIAN AFFORDABLE HOUSING SECURITIES LIMITED

Australian Affordable Housing Securities Limited (AAHS) is a for-profit company which operates a Managed Investment Scheme under an Australian Financial Services License (AFSL). AAHS' team consists of six staff managing National Rental Affordability Scheme (NRAS) compliance for over 3,500 incentives nationally on behalf of third-party landlords and investors. AAHS has also taken on the Specialist Disability Accommodation (SDA) compliance management for the CHL Group and currently manages compliance for 55 SDA properties.

The principal activities of AAHS during the period consisted of holding an AFSL with authority to carry on a financial services business to deal in financial products and operate registered managed investment schemes in the capacity as a Responsible Entity. AAHS applies a disciplined approach to investment decisions and maintains a strong compliance and risk management culture.

AAHS delivers comprehensive and timely financial returns to our investors. From inception of its first fund, AAHS has looked after a large number of investors and their properties in both metropolitan and regional areas across the country. AAHS comprise a team of experienced personnel with financial services, property industry and compliance backgrounds.

AAHS' vision is to support the charitable missions of its shareholders who are industry leaders in both social impact investment and community housing. The team at AAHS are committed to drive innovation to deliver more homes, while ensuring sustainable financial returns to its investors. Its funds management capability is supported by an experienced compliance committee that oversees all compliance requirements of the AFSL and the operational performance of its funds.

LOOKING AHEAD

AAHS will continue as Responsible Entity of the Australian Residential Investment Fund and the compliance management of the NRAS incentives. AAHS will be seeking to increase the compliance activities through NRAS substitution or the promotion of compliance activities on a fee for service basis for other approved participants of NRAS.

AAHS will establish a new Managed Investment Scheme if it can develop a suitable product that will generate an adequate financial return, at a lower risk than other market products, which would be attractive to investors to invest in the scheme.

HORIZON HOUSING REALTY LIMITED

Part of the CHL Group, Horizon Housing Realty Limited (HHR) is a licensed real estate company delivering property and tenancy management services within build-to-rent developments, investor-owned property developments and SDA. Our team consists of 20 staff managing over 1,300 properties (on behalf of circa 1,200 investors) in New South Wales, Queensland, South Australia and Western Australia.

As part of our commitment to improving the communities in which we operate, HHR has an approved strategic purpose to repatriate surplus funds to its Parent Company, CHL, to assist in the delivery of social and affordable housing outcomes.

LOOKING AHEAD

HHR is focused on developing a sustainable pathway for investors and customers to assist in navigating the end of NRAS. We will work with CHL and other partners on initiatives for customers to remain in subsidised housing or assist in a pathway to affordable home ownership.

Effective use of technology is the other key to increased productivity. By using the property management database systems to be proactive rather than reactive in communications with landlords and allowing the property managers to concentrate on organic growth, there is scope to increase the number of properties under management while also offering a superior property management service.

Horizon delivered its first Rent-to-buy product by selling a property to an existing customer at a discount to market value allowing this customer to become a homeowner.



ABORIGINAL COMMUNITY HOUSING LTD



ABORIGINAL COMMUNITY HOUSING LTD
PART OF THE CHL GROUP OF COMPANIES

Aboriginal Community Housing Ltd (ACHL) is a growing independent national Aboriginal and Torres Strait Islander community housing organisation. ACHL was established in 2016, as a member of Community Housing Limited (CHL) Group of Companies to provide culturally appropriate housing to Aboriginal and Torres Strait Islander communities.

ACHL's vision is to empower Aboriginal and Torres Strait Islander communities to develop, own and manage culturally appropriate, affordable and sustainable housing.

Our mission is for Aboriginal and Torres Strait Islander people throughout Australia to have access to housing that is safe, affordable, appropriate and supportive of health and wellbeing. Through facilitating effective partnerships and relationships, ACHL will support Aboriginal and Torres Strait Islander communities to develop, build, manage, operate and own well designed and maintained housing solutions.

ACHL continues to focus on developing and enhancing partnerships with a range of Aboriginal and Torres Strait Islander organisations. A key priority over the past year has been on obtaining and fostering new partnerships and relationships to continue to grow and develop our national footprint. The opportunities that come from these partnerships, allows ACHL to continue to develop community capacity building, fund and expand our community development projects and economic participation.

Internally, ACHL has also been working to establish a culturally appropriate organisation with good governance structure to further enhance our business operations.

This has included undertaking necessary recruitment action to successfully fill three key roles across NSW and SA and advertise roles that are still under recruitment and are expected to be filled in late 2022.

The ACHL team in SA.
L-R: Accommodation Support
Worker Jemielene O'Rourke,
Housing Officer Ronald Rankine
and Community Development
Officer Trischia Ritchie.



At a glance

ACHL has had a number of successes over the last financial year including:

NATIONALLY

ACHL has continued its business and operational development activities across NSW, SA and WA. ACHL has appointed a Business Improvement Officer to support the growth of ACHL and its national operations.

NSW

ACHL manages 111 properties within the Mid North Coast region of NSW. In May 2022, ACHL was successful in the bid of the Aboriginal Housing Office (AHO) Tranche 3 of Property Management Transfer program. This will result in 116 properties within the South Coast region of Albury and Balranald being transferred to ACHL for management in November 2022. Upon completion of transfer, ACHL will have expanded its footprint and operations along the east coast of NSW to Tweed Heads, QLD and Albury/Wodonga, VIC.

ACHL has also appointed two new key staff within NSW; A Relationship Manager and a Housing Officer to assist with the continued growth of ACHL.

The Common ground floor area at Tika Tirka, our Aboriginal and Torres Strait Islander student accommodation run in partnership with South Australian Housing Authority (SAHA).



471

PROPERTIES UNDER MANAGEMENT



665

CUSTOMERS



93%

OF CUSTOMERS IDENTIFY AS ABORIGINAL AND/OR TORRES STRAIT ISLANDER



0.9%

OF CUSTOMERS LIVE WITH A DISABILITY



3%

OF CUSTOMERS ARE AGED 65 AND OVER



11

STAFF MEMBERS



OPERATIONS IN NSW, SA AND WA



The ACHL SA team with other recipients gathered to formally acknowledge being successful in securing a Strategic Partnership Grant with the City of Adelaide.



SA

ACHL manages 21 properties throughout metro Adelaide and regional South Australia including the management of Tika Tirka, an Aboriginal and Torres Strait Islander student accommodation facility, purpose-built for Aboriginal and Torres Strait Islander students from metro, rural and remote communities enrolled at university and/or who are undertaking further training and development.

With Tika Tirka continuing to grow from strength to strength with new customers joining the housing accommodation, new community development initiatives continue to be implemented. The first of many successful transitions for a number of former students/customers occurred in 2022, with customers moving onto independent living arrangements including into CHL housing and other social housing arrangements. Additionally, Tika Tirka has also secured a Strategic Partnership Grant for \$150,000 from the City of Adelaide to support the students while studying over the next three years. We've also had GIVIT partner with us and donate Tika Tirka customers with new bed linen and towels.

ACHL is continuing to work with the KAURNA Yerta Aboriginal Corporation (KYAC) through its Pangkarra Trust, in partnership with Indigenous Land and Sea Corporation and the South Australian Housing Authority on the development of an Aboriginal Elders Independent Living village. The development and partnership are still ongoing, although due to the ongoing effects of the COVID-19 pandemic, the commencement of this development has been delayed with a revised completion date for approximately late 2023-early 2024.

WA

ACHL manages 339 properties in remote and town-based communities in the Kimberley and Goldfields regions. The East Kimberley Transitional Housing program have been reviewed and contractual arrangements remain in place to continue service to Aboriginal communities.

ACHL has also tendered for Social Housing Economic Relief Package (SHERP), this is a WA government housing stimulus packing to aid the state's COVID-19 economic recovery. If successful, the program will provide funding for repairs and maintenance works on existing properties managed by ACHL. We are still awaiting an outcome of this submission.

Housing Officer Ronald Rankine giving the SA Governor Frances Adamson AC and husband a site tour of Tika Tirka.





Above: The exterior of Aboriginal and Torres Strait Islander student accommodation, Tika Tirka.



ACHL team welcoming the SA Governor Frances Adamson AC to Tika Tirka.

ACHL is further exploring opportunities in other states and territories:

QLD

ACHL continues to work at establishing a footprint in QLD with an open communication with the state government and relevant stakeholders to explore opportunities.

TAS

ACHL is looking at the need and viability of establishing a footprint within TAS and we are currently exploring opportunities.

VIC

ACHL established Aboriginal Community Housing (Vic) Ltd (ACHVL) in September 2021 as a subsidiary of ACHL. ACHVL is currently in the final stages of becoming a registered community housing provider.

ACHL STRATEGIC FRAMEWORK

The ACHL Strategic Framework (2021/24) outlines priority business objectives that support the organisation's internal development and pursuit of growth opportunities nationally. ACHL is committed to achieving these objectives as they are essential in being able to achieve the desired outcomes for our Aboriginal and Torres Strait Islander peoples and communities. The four business objectives are:

- 1 Sustainability of ACHL's business operations in the immediate, short, and long-term;
- 2 Maintaining, facilitating and fostering partnerships with all stakeholders of ACHL;
- 3 Deliver housing solutions for Aboriginal and Torres Strait Islander people to move throughout the housing continuum;
- 4 Renew and increase business growth (aside from ACHL's housing growth) to ensure ongoing viability and sustainability of ACHL's operations.

LOOKING AHEAD

Over the coming year, we look to embark on our continued growth through an expansion of our property portfolio including management transfer, seeking new and innovative partnerships and funding opportunities.



The community breaking in the new Pump Track in West Kempsey, NSW thanks to a collaborative partnership led by the Kempsey Neighbourhood Centre and several other organisations including CHL.

COMMUNITY DEVELOPMENT AT CHL

Over the past financial year, the Community Development team has been working on the development and sustainability of strong communities with social diversity by fostering community building initiatives to improve the health and wellbeing of vulnerable people and communities.

Community development has become an integral part of our service and influences the way we work at CHL. Underpinned by principles outlined in the community development framework, our community development (CD) story is shaping the future of CHL and giving more life and voice to our customers and communities.

Over the last year, CHL has implemented a national approach and management structure that has enabled the CD team to grow and flourish – helping more communities, more often – and ensuring a consistent approach of our work across the states where we operate in.

With the creation of our first national plan, we developed four areas of focus: embedding community development, improving customer prosperity, growing and sustaining the CD program, and customer engagement and inclusion. This approach allows us to have localised strategies that each state team is responsible for, providing consistency in the delivery of services and consequently better outcomes for our customers.

It is through our collaborative approach coupled with our ability to optimise on partnerships that we can work alongside community. Over the past 12 months we have had some incredible projects, some that have captured media attention and that we have been able to promote our works and advocate for the importance of community development not only for CHL Group but also the wider housing context. Some of these projects are as follows but not limited to this:

CONNECTION TO COUNTRY AND CULTURE, KAURNA

Aboriginal Community Housing Ltd (ACHL) was successful in obtaining funding from the City of Adelaide (CoA) for a three-year program aimed at working alongside Kurna Elders/leaders to develop a program of activities targeting university age students that improves student connection to country and culture on Kurna Land in the City of Adelaide.

This program will provide a multi-approach offering cultural connection, leadership, mentoring, engagement opportunities to Tika Tirka students (aged 18-26 years) with program development alongside Kurna and the City of Adelaide project support teams.

Plus, a strong focus on welcoming, participation reconciliation, social inclusion and connection and annual learning, which can be provided in this partnership by all, we seek to build the first year Project Development/Foundation of 'Student Connection to Country and Culture on Kurna Land' with consecutive years deliveries of the strategic partnership grant.

40

PROJECTS
UNDERWAY

\$465K

WORTH OF FUNDING
OBTAINED FROM GRANTS,
DONATIONS OR IN-KIND
SUPPORT

8

STAFF MEMBERS
OPERATING ACROSS
NSW, QLD, SA AND VIC

IMPACT GRANTS

This year, we developed our inaugural Impact Grants Program which is available to all CHL/ACHL customers across Australia. The program is designed to encourage aspiration and remove barriers for customers who want to achieve their goal. We created three categories of funding for the program:

- **Community (Up to \$2,000)**
- **Education & Employment (up to \$1,500)**
- **Social Connection (Up to \$300)**

Our major sponsor, YourPorter, has expanded its support to fund the program nationally. However, for Tasmania we also have local sponsors specific to applicants from there.

This financial year, 14 applications were approved in round one, with the total funding amounting to almost \$9,000.

CHL customer, Todd with his gardening items funded via our Impact Grants Program.



WEST KEMPSEY REVITALISATION

As part of our commitment to the West Kempsey community the NSW CD team has been working on numerous initiatives that have been identified as part of the West Kempsey Revitalisation Plan. The activation of open spaces and addressing environmental health challenges has driven many projects in the area.

They range from the Pump (bike) Track, which was a much-needed piece of community infrastructure that CHL played a key role in developing, to community audits and clean-ups where community members have been identified to volunteer with CHL.

Recently the team joined together with the Kempsey community to install telegraph poles as bollards through Steele Park. This comes after community members' voiced concerns of vehicles using Steele Park as a shortcut or hooning area. CHL in partnership with the community, Kempsey Neighbourhood Centre and Kinchela Boys Home Aboriginal Corporation held a community cultural painting day where they installed the bollards, which were painted by local residents. Residents were guided by facilitating artist, Tyrone Duke. Since the installation the artwork has remained in good condition and no vehicles have been through the park.

LOOKING AHEAD

Over the next financial year, we will have an array of projects both new and existing that we will be embarking on or progressing with accordingly. To ensure consistency in our service delivery, the Community Development Team will be expanding works back into TAS and WA. As part of the VIC government's Ground Lease Model Project, we will continue with the planning and implementation phase of community development and engagement across all three inner-Melbourne sites; Flemington, Brighton and Prahran. In West Kempsey, we are working on the creation of a community hub.

We are also working on the development of our Economic Participation Plan, implementation of our Customer Participation Menu and leveraging from our Social Impact Framework to ensure the sustainability of our communities while fostering social diversity.

WORK HEALTH AND SAFETY AT CHL

CHL Group of Companies remains committed to the work health and safety (WHS) of its employees, customers, volunteers, visitors and contractors. We are a responsible organisation that conducts its business in line with our adopted values while following high standards of workplace safety as per relevant legislations and regulations.

COVID-19 continued to have an impact on all workplaces throughout Australia in not only managing the workplace environment, but also in following directions, advice and updates provided by the Federal and state governments and health authorities to ensure that all our contacts remained safe but also with staff contracting COVID-19.

Below are some of the key developments that took place across the organisation:

- Staff continued to take advantage of the Flexible Working Arrangements Policy and the capacity to work from home. The application, assessment, approval, and endorsement processes were strengthened from the temporary arrangement in the initial response to the COVID-19 outbreak to a more rigorous process to ensure the wellbeing of staff.
- The number of employees using the WorkSafe Guardian (WSG) app (lone worker protection) slightly increased throughout the year and in response to several incidents the capacity to establish a “geo fence” around high-risk properties was introduced. Once the geo fence was established around a property staff would receive an automatic SMS alert that they were entering a high-risk area and to take suitable precautions.
- During February and March 2021, an administrative audit was undertaken of CHL’s WHS Management System and Policy Framework to determine whether these systems remained effective, complied with all legislative requirements and were suitable to achieve CHL’s policy and objectives.
- The total number of events (Hazards, Near Misses and Incidents) increased from 212 to 284 over the 12-month period with most of the increases attributed to the risks associated with exposure to COVID-19.

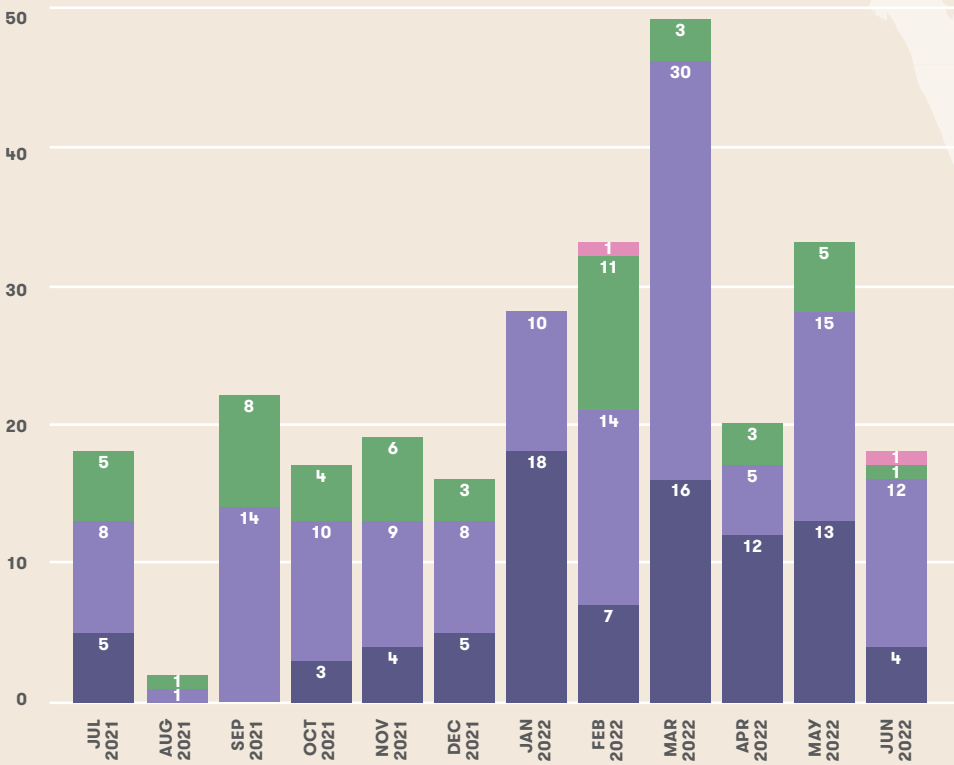


The graphs below show the monthly trends, the severity and locations of reported incidents.

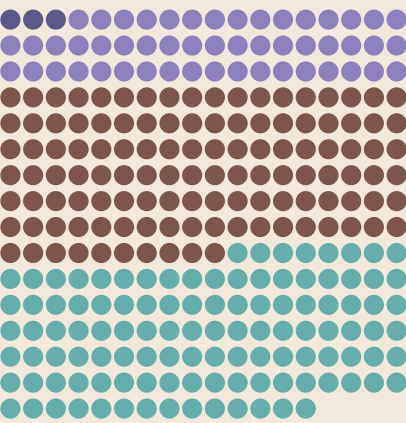
12 month trend

EVENT TYPE

- Serious Notifiable Incident
- Near Miss
- Incident
- Hazard



Events by health and safety rating



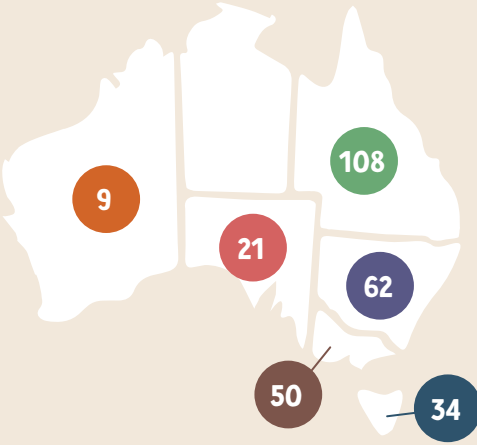
03
MAJOR

51
MODERATE

118
MINOR

112
INSIGNIFICANT

WHS events by location



CUSTOMER FEEDBACK 2021/22

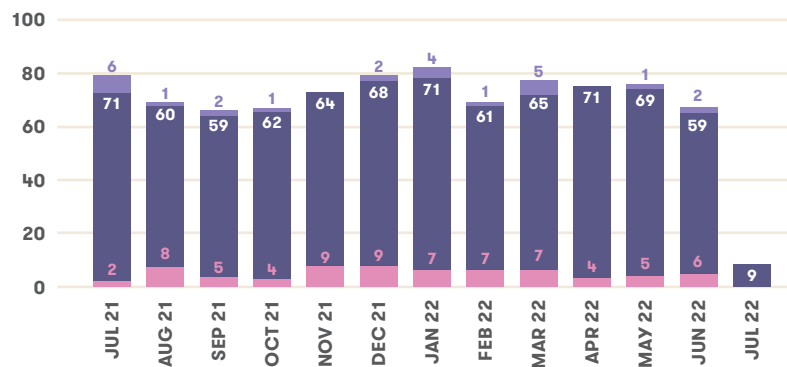
CHL Group of Companies (CHL) aims to provide a high standard of service in all areas of our operations. We recognise however that there will be occasions when customers and others are receiving services from us, providing services to us, or significantly affected by CHL's operations may wish to compliment, comment on or complain about an aspect of our service. CHL appreciates any feedback that our customers choose to provide and aim to resolve any complaints in a timely manner.

During 2021/22, there were 805 forms of feedback registered compared to 709 the previous year.

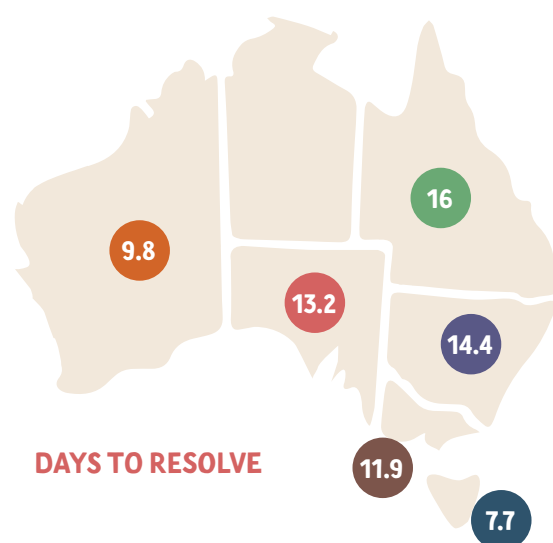
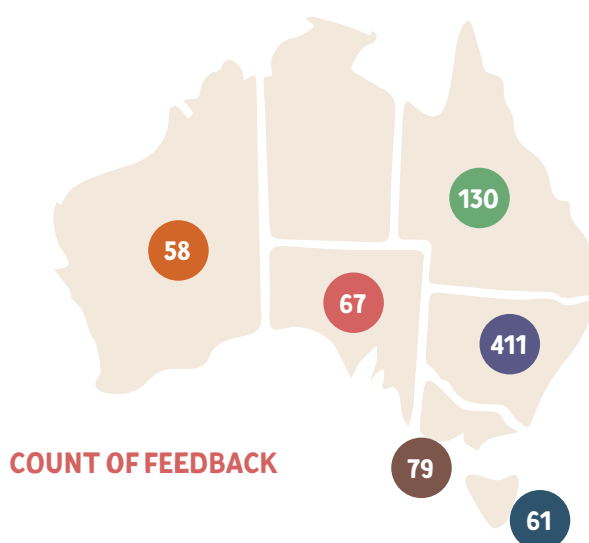
The below graphs show the monthly trends for feedback received plus the annual count of feedback received and the average time to resolve in each state.

Feedback by type (12 months)

- Compliment
- Complaint
- Appeal



Feedback by region (for period)



TENANT SATISFACTION SURVEY OVERVIEW 2022

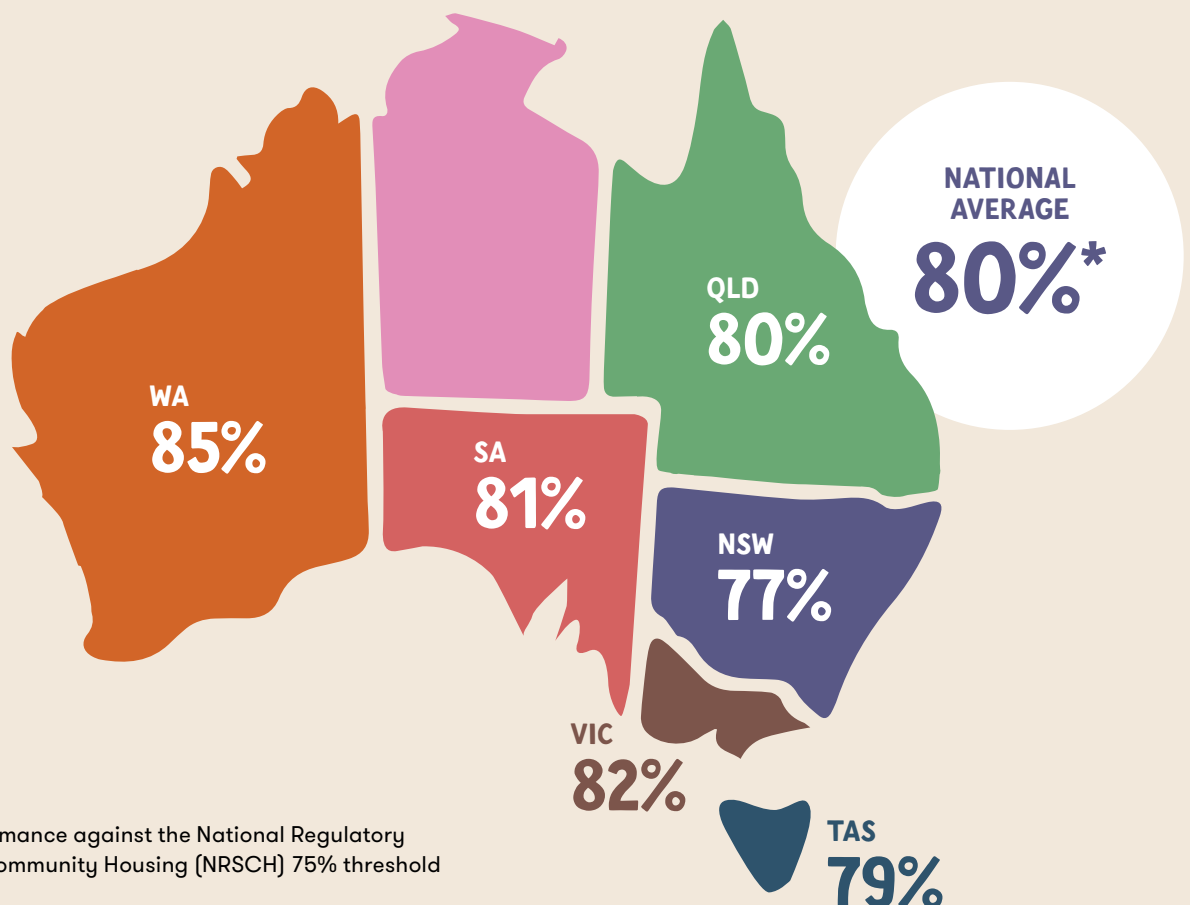
Each year the CHL Group of Companies engages CHIA NSW to undertake our annual tenant satisfaction survey. Using CHIA NSW brings significant benefits, including an impartial and independent data collection and analysis service, the ability to maintain the confidentiality of respondent's answers, access to best practice and benchmarking against like organisations.

The result of the 2022 survey should be understood in the ongoing impact and context from the COVID-19 pandemic and natural disasters experienced in many locations between 2020 and 2022. This is relevant to restrictions that continued to impact CHL's ability to provide tenancy inspections and certain maintenance services during lockdown in some states.

The survey commenced in the field on 9 May 2022 and ended on 22 July 2022 and included an 'online-first' approach, with links distributed by email and SMS. Hard copy surveys were posted to customers who requested a paper-based survey.

Over 9,600 households managed by CHL were invited to participate. There will be a separate process for remote Aboriginal communities and for ACHL tenancies in the future. The survey was made available in five languages: Arabic, Cantonese English, Mandarin and Spanish. CHL received over 3,500 valid responses with a response rate of 36 per cent.

A key driver analysis was performed on the results to establish those areas of high to low performance and high to low impact. CHL needs to focus attention on key areas to improve its ongoing performance and overall tenant satisfaction. They are in the areas of maintenance responses and communication and engagement with customers.



*CHL's performance against the National Regulatory System for Community Housing (NRSCH) 75% threshold

KEY DATA FOR AUSTRALIA 2021/22

PROPERTIES AND TENANCIES

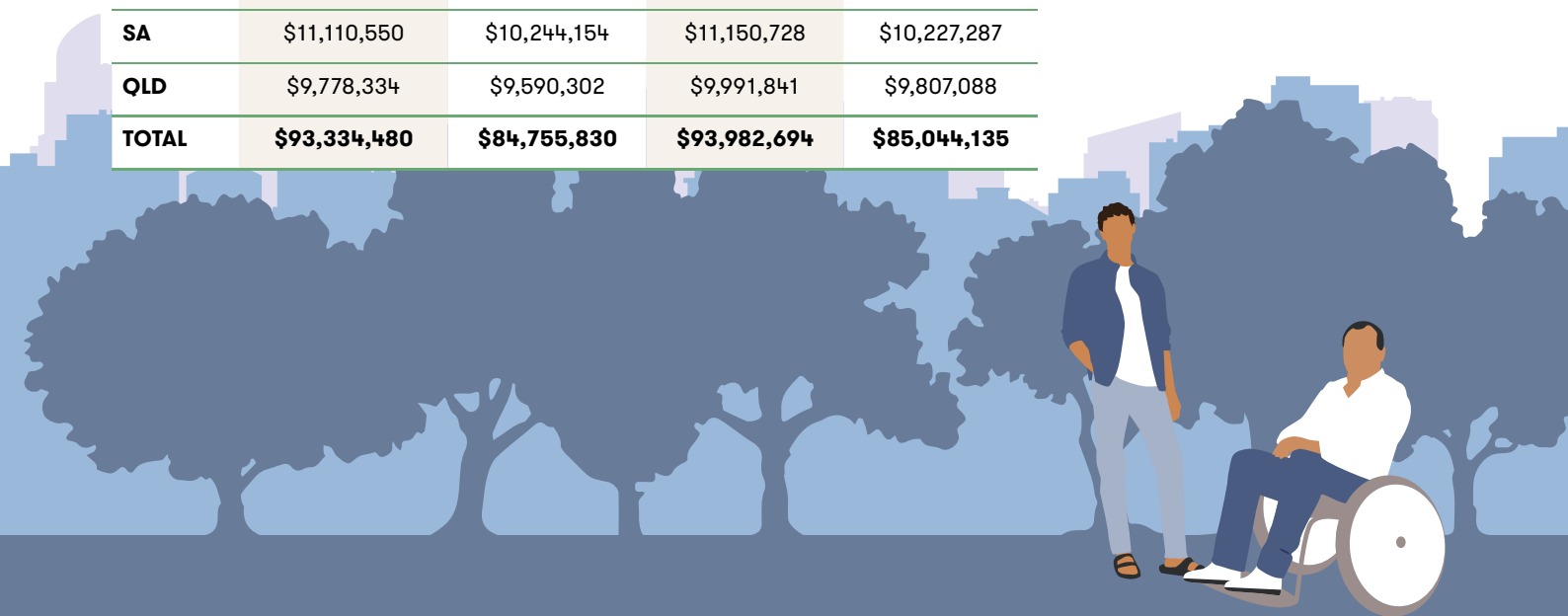
	PROPERTIES		TENANCIES	
STATES	2021/22	2020/21	2021/22	2020/21
VIC	2,050	2,044	2,166	2,199
NSW	3,023	2,965	3,024	2,980
TAS	1,688	1,272	1,685	1,269
WA	1,018	978	984	938
SA	1,171	1,176	1,195	1,205
QLD	2,239	2,470	2,366	2,542
TOTAL	11,189	10,905	11,420	11,133

NB: The data at left is for CHL Group of Companies including Horizon Housing Realty.

TOTAL RENT COLLECTION

	RENT COLLECTED		RENT CHARGED	
STATES	2021/22	2020/21	2021/22	2020/21
VIC	\$19,197,806	\$19,066,782	\$19,473,616	\$19,196,970
NSW	\$30,779,074	\$28,315,582	\$30,468,569	\$28,292,417
TAS	\$15,719,039	\$11,426,764	\$16,015,055	\$11,395,931
WA	\$6,749,677	\$6,112,246	\$6,882,885	\$6,124,442
SA	\$11,110,550	\$10,244,154	\$11,150,728	\$10,227,287
QLD	\$9,778,334	\$9,590,302	\$9,991,841	\$9,807,088
TOTAL	\$93,334,480	\$84,755,830	\$93,982,694	\$85,044,135

NB: NSW & SA figures exclude the NEJV Portfolio of properties in Rent Charged/ Rent Collected but are included in the overall property and tenancy numbers; figures include rents charged and collected by Horizon Group of companies (NSW and QLD).



ASSET MANAGEMENT ACROSS STATES

Service Request Analysis

Service Request by State	Urgent	Routine	Planned & Cyclical (Inc. Vacant properties)	Total	% of Responsive	% of Planned
VIC	\$788,710	\$2,105,126	\$4,605,422	\$7,499,258	39%	61%
NSW	\$2,342,126	\$5,890,176	\$2,203,502	\$10,435,804	79%	21%
TAS	\$644,640	\$2,118,448	\$1,307,312	\$4,070,400	68%	32%
WA	\$449,555	\$1,588,268	\$1,227,956	\$3,265,879	62%	38%
SA	\$327,919	\$1,152,791	\$2,158,842	\$3,639,552	41%	59%
QLD	\$519,552	\$1,815,765	\$775,850	\$3,111,167	75%	25%
Weighted average % of expenditure by work type across all states					61%	39%



CHL INTERNATIONAL INDIA

Established in 2012, CHL registered a new subsidiary CHL Building Design Services (BDS) Limited, to help vulnerable and low-income groups secure good-quality and stable housing. Based in Ahmedabad, CHL BDS has one staff and manages the development of affordable housing projects in India.

CURRENT PROJECTS

POOJA HEAVEN

In 2018/19, CHL BDS created a joint venture entity with local developers called Shivdhan Community Housing Private Limited (SCHPL) and launched an affordable housing project called 'Pooja Heaven' in Dehgam near Ahmedabad, Gujarat. The development comprises of 56 two-bedroom apartments in stage one and 132 three-bedroom apartments in stage two. Stage one is due for completion in December 2022. The apartments being built are for the low-income group as described by the Government of India.

CHL BDS helps potential buyers to create a credit history and prepare mortgage documents to access all the subsidies provided by the Government to the members of the low-income group.

The structure of the twin towers of stage one is now complete. The brickwork, plumbing, electrical and infrastructure for the lift are currently being constructed. There has been good demand for the properties, and as at June 30 2022, we have sold 29 of the 56 apartments.

The affordable housing segment is now India's main driver of the real estate sector. To further accelerate growth in the sector, the Union Budget 2022/23 has proposed an allocation of Rs 480 billion under the Government's Pradhan Mantri Awas Yojana (PMAY) to complete around 8 million houses. The cut in the official interest rates has reduced home loans to below 7 per cent. Additionally, a supportive home loan structure, reduction in stamp duties and extension of the credit-linked subsidy scheme have accelerated the housing demand.

CHL BDS is preparing a business case low-income group housing project in Ahmedabad and Mumbai.

A photo montage illustrating the development of Pooja Heaven to date.



CHL INTERNATIONAL INDONESIA

CHL Indonesia consists of seven staff and is based out of Denpasar, Bali. In collaboration with the Government, Private and Non-Governmental Organisation (NGO) groups, we aim to alleviate housing poverty. CHL Indonesia provides design and construction services under a total integrated package along with consultancy and advocacy support to the various government agencies related to social housing development in Indonesia.

CURRENT PROJECTS

AMANDESA “RETIRING IN PARADISE” PROJECT

CHL Indonesia is making progress with piloting an experimental retirement Rental Housing complex project named “Amandesa” (formerly known as EcoCozy). The project aims to support Indonesia’s Ministry of Tourism in promoting Healthcare Tourism as well as finding a mutual beneficial solution for both the lower income Australian ageing population and eventually linking to local Balinese community development projects. The project is due to open in mid-December 2022.

AMANDESA II

CHL Indonesia is exploring the opportunity for a larger Amandesa project with a mix of rent, sale and cross subsidy community development projects in shared resource ventures. In collaboration with private landowners, we are investigating the feasibility of running a similar concept in Sanur, Tabanan and Ubud.

ARCHITECTURE DESIGN SERVICES

In the effort to make CHL Indonesia’s operation financially self-sustaining in a slow economy that is recovering, CHL Indonesia has reopened its architectural services division and was invited to design a Buddhist Centre project. We were also invited to continue our 4-Star Hotel project too.

Artist impressions of Amandesa, the
“Retiring in paradise” project.

KARANGMUMUS

A significant housing problem seen is the lack of housing options available to meet the needs of people particularly those squatting and living in slums. In our efforts to deliver a balanced settlement development and advocacy of the Urban Land Reform Policy, CHL Indonesia are working with the City Mayor of Samarinda to consider urban redevelopment of existing slums without forced evictions via the Vertical Urban Village, Vertical Site and Services, and Community Land Trust concept.

Initial proposals to the National Planning Board, the Human Settlement Department of Public Works and the Ministry of Land and Spatial Planning has been submitted and eventually linked with a new World Bank and Climate Change funded program. We hope that this project can begin in 2023.

THE “WAREHOUSE” PROJECT

This project is part of our effort to launch a customer service division in Bali with the need for a larger office. With the process started in the last financial year, we are continuing to explore our options.



CHL INTERNATIONAL TIMOR-LESTE

CHL Timor-Leste Ltd (CHL Timor) has become more resilient since the COVID-19 pandemic. Our 12 staff have been adapting to the new practice of working remotely and continues to deliver on projects where possible. We continued to tender for construction lines and consultant jobs.

Seeking to capitalise on its oil revenue, the Timorese Government has released a Strategic Development Plan to support long-term economic development, diversification of the economy, and to tackle poverty. The program outlines its priorities for developing infrastructure, social services, and initiatives to generate employment and private sector growth. Housing will be an essential by-product to support the infrastructure development in the country.

We will continue to actively partner with the government and other stakeholders to contribute and assist the country's development.

CHL Timor aims to contribute to the goal of assisting the Government in reducing poverty by creating employment opportunities for locals, gender equality in the workplace, providing training, paying taxes, engaging in social service with rural and vulnerable communities and assisting housing development for the middle class.

During the 2021/22 financial year, we engaged with a range of partners particularly on educational, residential, and community-based projects, to address the need for more sustainable and affordable housing for all.

CURRENT PROJECTS

FUNDAÇÃO DAS RELIGIOSAS ESCRAVAS DA SS EUCARISTIA E DA MÃE DE DEUS EM GLENO

CHL Timor built a facility for nuns at St. John Deus. Located in Gleno Ermera, approximately 40 kilometres out of Dili, the project is around 1,650 square metres and cost a total of approximately USD1.37 million. This project was completed in December 2021.

FUNDAÇÃO DAS RELIGIOSAS ESCRAVAS DA SS EUCARISTIA E DA MÃE DE DEUS EM GLENO TEACHER RESIDENCE

CHL Timor built a teachers residence, an extension of the sisters' residence located in Gleno Lau-ala Ermera municipality. The development cost approximately USD350,000 and was completed in March 2022.

GESELLSCHAFT FÜR INTERNATIONALE ZUSAMMENARBEIT (GIZ)

Located across four municipalities of Timor-Leste; Baucau, Lautem, Manatuto and Viqueque, this project saw CHL Timor design and oversee the site supervision of rain and spring water harvesting systems. The project commenced in November 2021 and is forecast to cost just over USD100,000.

SAN CARLOS SECOND PHASE SECONDARY SCHOOL DEVELOPMENT

CHL Timor won a tender to build and develop the San Carlos secondary school with the first phase expected to be completed by September 2022.

This project consists of six classrooms and an administration room, and a plan to build the second phase featuring an additional 12 classrooms and other facilities. The development is scheduled to be completed by November 2023.

KINDERGARTEN SCHOOL

In partnership with the congregation John de deus Esclavas de La Santissima Eucaristia e De La Madre de Dios e Missionaries Hijos de La Sagrada Familia E Nazaret, CHL Timor will construct a kindergarten school located in the Gleno Lau-ala Ermera municipality. The project is expected to cost USD1.7 million and to be completed by September 2023.



The interior of the Kindergarten School.

CHL INTERNATIONAL LATIN AMERICA

The 2021/22 financial year provided a brighter outlook with less restrictions due to COVID-19 and an improvement in economic conditions, especially in Peru. In Chile, the constitutional process has led to uncertainties in the market and high inflation rates have restricted access to housing solutions, especially for medium and low-income earners.

Chile

CURRENT PROJECTS

LIMACHE

CHL Chile consists of 3 staff including a contractor. In the midst of a national housing crisis, including high inflation rates that restrict access to funding for medium and low-income earners, CHL Chile is developing a project in Limache, in which, land has been subdivided in 17 individual lots that can be purchased by potential clients maximising the use of available government subsidies. CHL Chile is working to provide the most affordable solution in the market, designed to meet the housing needs of low to middle income earners.

The project is progressing as follows:

1. Design finished and approved completely by the Municipality under a Type B Condominium.
2. Civil engineering project finished and approved by the technical inspectors.
3. Electrical engineering project finished and approved by the technical inspectors.
4. Sanitary project finished and approved by technical inspectors and local sanitary company.
5. Forest handling permissions obtained and site cleaning under execution according to the forest and environmental guidelines.
6. Soil study and soil mechanics study done by external company.



The exterior of Techo Propio.

Peru

CURRENT PROJECTS

CHINCHA

CHL Peru consists of five staff and in March 2022, nine units of the first stage of our Chincha project were finalised and delivered by the contractor to CHL Peru. Despite the increase in material prices and other economic issues, the project was finished within budget.

Our team is now focused on sales and is implementing a marketing strategy.

TECHO PROPIO AND MI VIVIENDA PROJECT PROSPECTIONS AND DEVELOPMENT

One of the guidelines defined by the Board for CHL Peru was to evaluate potential land for development in various locations to develop Techo Propio and Mi Vivienda type projects. These two subsidies provided by the Peruvian Government are focused on low-income earners who are seeking their first home. The project aims to identify potential sites and propose a design and engineering specifications to meet the project requirements and ensure project feasibility at each site.

Our evaluation identified four sites that meet the requirements and ensure the feasibility in the following locations: Chiclayo, Huacho and Huancayo with 50 per cent of the units eligible under the Techo Propio subsidy and 50 per cent of the units eligible under Mi Vivienda subsidy.

CHL FINANCIALS

Discussion and Analysis of Financial Statements

INFORMATION ON CHL CONCISE FINANCIAL REPORT

The financial statements and disclosures in the concise financial report have been derived from the 2021/22 Annual Report of Community Housing Ltd and its controlled entities (collectively known as “Group”).

To receive a hard copy of the Annual Report (free of charge), visit www.chl.org.au or call our Company Secretary on (03) 9856 0050 or email: companysecretary@chl.org.au.

The discussion and analysis is provided to assist members in understanding the concise financial report. The discussion and analysis is based on CHL consolidated financial statements and the information contained in the concise financial report.

STATEMENT OF FINANCIAL PERFORMANCE

The surplus after income tax amounted to \$134,102,437 (2021: Surplus \$43,341,576). Revenue from overall activities totalled \$209,699,680 (2021: \$147,189,178).

Operating income for the reporting period was \$146,879,880 which is an increase of 9.25 per cent compared to the previous year's \$134,449,386.

Expenditure for the year totalled \$141,333,952 (2021: \$127,148,817) an increase of 11.6 per cent from the previous year. This is resulting from expansion of activities in Australia and is predominantly associated with property and tenancy costs.

STATEMENT OF FINANCIAL POSITION

The Group has expanded its activities during the reporting period as seen by the 21.36 per cent increase in total assets from the previous financial year's \$926,568,937 to \$1,124,516,769. This was achieved mainly through increases in the investment properties portfolio. Total liabilities increased by approximately 16.1 per cent to \$461,084,601 compared to previous year's \$397,147,754 mainly due to additional borrowings for new growth projects currently underway.

STATEMENT OF CASH FLOWS

The Group reported a cash balance of \$38,240,360 at the end of June 2022.



DIRECTORS' DECLARATION

The Directors declare that in their opinion, the concise financial report of the consolidated entity for the year ended 30 June 2022 as set out on pages 67 to 75 complies with Accounting Standard AASB 1039 Concise Financial Reports.

The concise financial report is an extract from the full financial report for the year ended 30 June 2022. The financial statements and specific disclosures included in the concise financial report have been derived from the full financial report.

The concise financial report cannot be expected to provide as full an understanding of the financial performance, financial position and financing and investing activities of the consolidated entity as the full financial report, which is available on request.

This declaration is made in accordance with a resolution of the Directors.



FIONN SKIOTIS

Director
Melbourne
27 October 2022

THE NAMES OF DIRECTORS IN OFFICE AT THE DATE OF THIS REPORT ARE:

Fionn Skiotis
Stephen Bevington
Maureen O'Meara
David Week
John De Vries
Elizabeth (Liz) Stinson
Shane Hamilton
Angela Huston
Kathleen Gaby

COMPANY DETAILS

The registered office of the company is:

Community Housing Limited
ABN 11 062 802 797
4/20 Charles Street
Parramatta NSW 2150 Australia

Website: www.chl.org.au
Email: info@chl.org.au

The principal place of business is:

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ABN 11 062 802 797
19-23 Prospect Street
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COMPANY SECRETARY

Vlad Steinberg
Email: companysecretary@chl.org.au

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RELATIONSHIP OF THE CONCISE FINANCIAL REPORT TO THE FULL FINANCIAL REPORT

The concise financial report is an extract from full financial report for the year ended 30 June 2022. The financial statements and specific disclosures included in the concise financial report have been derived from the full financial report.

The concise financial report cannot be expected to provide as full an understanding of the financial performance, financial position and financing and investing activities of Community Housing Limited and its subsidiaries as the full financial report. Further financial information can be obtained from the full financial report.

The full financial report and auditor's report will be sent to members on request, free of charge. Please call (03) 9856 0050 if you need a copy. Alternatively, you can access both the full financial report and the concise report via the internet on our website: www.chl.org.au.

Community Housing Limited

Statement of comprehensive income

For the year ended 30 June 2022

		GROUP		PARENT ENTITY	
		2022	2021	2022	2021
	Notes	\$	\$	\$	\$
Property rental revenue		94,740,466	86,577,318	65,141,442	57,915,619
Revenue from contracts with customers	2	52,139,414	47,872,068	23,260,965	22,585,152
Other income	3	128,559,724	36,039,815	46,610,608	6,366,110
Operating expenses		(53,431,118)	(49,852,068)	(28,539,752)	(25,823,519)
Construction costs		(1,361,318)	(1,426,515)	(1,361,318)	(1,426,515)
Property costs		(62,810,179)	(56,043,388)	(43,116,296)	(39,907,790)
Tenancy costs		(18,883,860)	(16,404,445)	(9,432,743)	(8,206,870)
Finance expenses		(4,847,477)	(3,422,401)	(1,524,387)	(1,609,753)
Surplus before income tax		134,105,652	43,340,384	51,038,519	9,892,434
Income tax benefit/(expense)		(3,215)	1,192	-	-
SURPLUS FOR THE YEAR		134,102,437	43,341,576	51,038,519	9,892,434
Other comprehensive income					
Exchange differences on translation of foreign operations		(91,452)	(408,393)	-	-
Other comprehensive income for the year, net of tax		(91,452)	(408,393)	-	-
Total comprehensive income for the year		134,010,985	42,933,183	51,038,519	9,892,434
Surplus for the year is attributable to:					
Owners of Community Housing Limited		134,102,437	42,344,682	51,038,519	9,892,434
Non-controlling interest		-	(3,106)	-	-
		134,102,437	43,341,576	51,038,519	9,892,434
Total comprehensive income for the year is attributable to:					
Owners of Community Housing Limited		134,010,985	42,936,289	51,038,519	9,892,434
Non-controlling interest		-	(3,106)	-	-
		134,010,985	42,933,183	51,038,519	9,892,434

The above statement of comprehensive income should be read in conjunction with the accompanying notes.

Community Housing Limited

Statement of financial position

As at 30 June 2022

		GROUP		PARENT ENTITY	
		2022	2021	2022	2021
ASSETS	Notes	\$	\$	\$	\$
Current assets					
Cash and cash equivalents		38,240,360	26,316,101	15,173,500	8,124,317
Trade and other receivables		15,754,431	13,634,270	12,206,120	10,204,715
Contract assets		10,271,211	6,696,583	7,647,411	5,426,021
Other current assets		482,822	562,057	451,525	407,116
Financial assets at amortised cost		816,736	3,122,666	-	-
TOTAL CURRENT ASSETS		65,565,560	50,331,677	35,478,556	24,162,169
Non-current assets					
Property, plant and equipment		2,736,911	2,125,599	686,640	892,379
Right-of-use assets		4,528,518	7,166,979	3,526,727	5,104,206
Intangible assets		1,547,557	2,291,884	-	-
Investment properties	4	953,636,995	771,890,476	292,447,069	239,447,582
Financial assets at amortised cost		96,326,979	92,750,646	-	-
Intercompany loan receivables		-	-	4,488,100	3,640,854
Investment in subsidiaries		-	-	20,571,127	20,571,127
Other non-current receivables		162,821	-	-	-
Deferred tax assets		11,428	11,676	-	-
TOTAL NON-CURRENT ASSETS		1,058,951,209	876,237,260	321,719,663	269,656,148
TOTAL ASSETS		1,124,516,769	926,568,937	357,198,219	293,818,317
LIABILITIES					
Current liabilities					
Trade and other payables		22,652,334	13,916,906	12,929,347	9,339,823
Contract liabilities		9,023,287	5,046,435	5,439,068	1,526,789
Borrowings		2,222,656	2,926,642	1,141,600	874,000
Lease liabilities		2,119,888	3,078,409	1,070,712	1,854,160
Provisions		3,958,928	3,694,658	1,904,291	1,816,920
Current tax liabilities		379,257	-	-	-
TOTAL CURRENT LIABILITIES		40,356,350	28,663,050	22,485,018	15,411,692
Non-current liabilities					
Borrowings		176,050,836	177,221,257	41,765,748	42,257,800
Contract liabilities		43,528,172	9,802,875	7,563,212	6,117,117
Lease liabilities		3,266,335	5,052,440	2,973,114	3,779,212
Non-interest bearing liabilities		194,629,832	172,576,329	84,147,874	78,850,023
Provisions		2,895,499	3,097,006	468,388	646,127
Deferred tax liabilities		357,577	734,797	-	-
TOTAL NON-CURRENT LIABILITIES		420,728,251	368,484,704	136,918,336	131,650,279
TOTAL LIABILITIES		461,084,601	397,147,754	159,403,354	147,061,971
NET ASSETS		663,432,168	529,421,183	197,794,865	146,756,346

The above statement of financial position should be read in conjunction with the accompanying notes.

Community Housing Limited

Statement of financial position (continued)

As at 30 June 2022

	GROUP		PARENT ENTITY	
	2022	2021	2022	2021
Notes	\$	\$	\$	\$
EQUITY				
Common control reserves	-	-	23,074,125	23,074,125
Other reserves	(1,518,156)	(1,426,704)	-	-
Retained earnings	664,465,125	530,362,688	174,720,740	123,682,221
Capital and reserves attributable to owner	662,946,969	528,935,984	197,794,865	146,756,346
Non-controlling interests	485,199	485,199	-	-
	663,432,168	529,421,183	197,794,865	146,756,346
TOTAL EQUITY	663,432,168	529,421,183	197,794,865	146,756,346

The above statement of financial position should be read in conjunction with the accompanying notes.

Community Housing Limited

Statement of changes in equity

For the year ended 30 June 2022

	Attributable to owners of Community Housing Limited			
	Other reserves	Retained earnings	Non-controlling interest	Total equity
GROUP	\$	\$	\$	\$
BALANCE AT 1 JULY 2020	(1,018,311)	487,018,006	488,305	486,488,000
Surplus for the year	-	43,344,682		43,344,682
Surplus/(deficit) for the year	-	-	(3,106)	(3,106)
Other comprehensive income/(loss)	(408,393)	-	-	(408,393)
Total comprehensive income for the year	(408,393)	43,344,682	(3,106)	42,933,183
BALANCE AT 30 JUNE 2021	(1,426,704)	530,362,688	485,199	529,421,183
BALANCE AT 1 JULY 2021	(1,426,704)	530,362,688	485,199	529,421,183
Surplus for the year	-	134,102,437	-	134,102,437
Other comprehensive income/(loss)	(91,452)	-	-	(91,452)
Total comprehensive income for the year	(91,452)	134,102,437	-	134,010,985
BALANCE AT 30 JUNE 2022	(1,518,156)	664,465,125	485,199	663,432,168

	Common control transactions	Retained earnings	Total equity
PARENT ENTITY	\$	\$	\$
BALANCE AT 1 JULY 2020	-	113,789,787	113,789,787
Surplus for the year	-	9,892,434	9,892,434
Common control transactions	23,074,125	-	23,074,125
Total comprehensive income for the year	23,074,125	9,892,434	32,966,559
BALANCE AT 30 JUNE 2021	23,074,125	123,682,221	146,756,346
BALANCE AT 1 JULY 2021	23,074,125	123,682,221	146,756,346
Surplus for the year	-	51,038,519	51,038,519
Total comprehensive income for the year	-	51,038,519	51,038,519
BALANCE AT 30 JUNE 2022	23,074,125	174,720,740	197,794,865

The above statement of changes in equity should be read in conjunction with the accompanying notes.

Community Housing Limited

Statement of cash flows

For the year ended 30 June 2022

	GROUP		PARENT ENTITY	
	2022	2021	2022	2021
	\$	\$	\$	\$
Cash flows from operating activities				
Receipts from rent, operational grants and services (inclusive of GST)	148,894,840	143,025,745	94,092,009	87,610,260
Capital grants, fees and other income received (inclusive of GST)	40,543,606	5,697,646	2,005,027	1,768,863
Payments to suppliers and employees (inclusive of GST)	(130,530,913)	(123,812,879)	(82,772,037)	(77,422,517)
	58,907,533	24,910,512	13,324,999	11,956,606
Interest received	45,078	40,853	32,569	25,817
Interest paid	(4,491,348)	(3,758,562)	(1,455,146)	(1,565,468)
NET CASH INFLOW FROM OPERATING ACTIVITIES	54,461,263	21,192,803	11,902,422	10,416,955
Cash flows from investing activities				
Payments for property, plant and equipment	(1,576,789)	(527,223)	(30,155)	(166,791)
Payments for capital work in progress	(39,714,332)	(7,217,660)	(1,974,812)	(669,437)
Payment for software developments	(348,343)	(232,511)	-	-
Investment in term deposit	(1,041,583)	(1,262,425)	(972,474)	(1,364,796)
Maturity of term deposits	-	21,059	-	-
Proceeds from sale of investment properties	1,015,100	-	550,100	-
Proceeds from sale of property, plant and equipment	6,869	130,243	6,818	13,994
Loan to related parties	4,603,518	(97,178,514)	-	-
Director contribution to the partnership	-	25,000,000	-	-
NET CASH (OUTFLOW) FROM INVESTING ACTIVITIES	(37,055,560)	(81,267,031)	(2,420,523)	(2,187,030)
Cash flows from financing activities				
Proceeds from borrowings	8,035,454	115,332,028	3,488,170	-
Repayment of borrowings	(9,961,691)	(42,671,755)	(3,712,622)	(2,122,122)
Principal elements of lease payments	(3,555,207)	(3,279,275)	(2,208,264)	(1,917,933)
Redemption of Preference Shares	-	120,000	-	-
NET CASH (OUTFLOW)/INFLOW FROM FINANCING ACTIVITIES	(5,481,444)	69,500,998	(2,432,716)	(4,040,055)
NET INCREASE IN CASH AND CASH EQUIVALENTS	11,924,259	9,426,770	7,049,183	4,189,870
Cash and cash equivalents at the beginning of the year	26,316,101	16,889,331	8,124,317	3,934,447
CASH AND CASH EQUIVALENTS AT THE END OF YEAR	38,240,360	26,316,101	15,173,500	8,124,317

The above statement of cash flows should be read in conjunction with the accompanying notes.

Community Housing Limited

Notes to the concise consolidated financial statements

For the year ended 30 June 2022

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Preparation

This concise financial report relates to the consolidated entity (referred to hereafter as the Group) consisting of Community Housing Limited and the entities it controlled at the end of, or during, the year ended 30 June 2022. The accounting policies adopted have been consistently applied to all years presented.

Going Concern Consideration

The financial statements have been prepared on a going concern basis, which assumes CHL will continue to be able to meet its obligations as and when they fall due.

After taking into account all available information, the Directors have concluded that there are reasonable grounds to believe:

- The group will be able to pay their debts as and when they fall due; and
- The basis of preparation of the financial report on a going concern basis is appropriate.

The Directors have formed this view based on a number of factors:

- The continued availability of existing debt facilities to meet current commitments; and
- Cash flow forecasts indicate that the company can meet its other obligations as and when they become due.

2. REVENUE FROM CONTRACTS WITH CUSTOMERS

	Group	
	2022	2021
	\$	\$
Operational grant income	18,667,588	14,010,240
Property/client service grant income	7,925,858	7,899,126
NRAS incentives	2,509,277	3,761,910
Recoveries	8,809,343	8,218,082
Management fees	6,310,640	6,809,595
Capital grant income	3,085,691	3,648,051
Construction revenue	1,361,318	1,426,515
Other revenue	3,469,699	2,098,549
Total revenue from contracts with customers	52,139,414	47,872,068
Timing of revenue recognition		
At a point in time	12,279,042	10,316,631
Over time	39,860,372	37,555,437
	52,139,414	47,872,068

Community Housing Limited

Notes to the concise consolidated financial statements (continued)

For the year ended 30 June 2022

3. OTHER INCOME

	Group	
	2022	2021
	\$	\$
Fair value gain/(loss) on the investment properties	123,598,895	35,242,731
Fair value gain/(loss) on completed capital work in progress assets	(677,565)	11,367
Fair value adjustment to properties transferred for developments	(269,086)	-
Net gain/(loss) on disposal of property, plant and equipment	(32,304)	(21)
Gain/(loss) on housing assets	53,823	32,311
Net gain/(loss) on foreign exchange	(2,153)	(3,241)
Gain/(loss) on lease terminations	8,029	1,688
Capital gain income/(expense)	(26,773)	(5,000)
Donations	441,475	70
Interest income	5,456,440	451,491
Other income	8,943	-
Government incentives	-	308,419
Total revenue from other income	128,559,724	36,039,815

4. INVESTMENT PROPERTIES

Investment properties consist of residential dwellings where CHL has a legal or beneficial interest.

Properties to the carrying value of \$473,287,223 have been pledged as security to lenders.

The Group obtains independent valuations for its investment properties at least every three years. Independent valuations are also obtained for all residential properties where construction has been completed by the Group in the current financial year and the property has been transferred from development properties under construction to investment properties. At the end of each reporting period, the Directors update their assessment of the fair value of each property, taking into account the most recent independent valuations and an analysis of individual residential property by suburb by property type.

Further information on these restrictions is included in the full financial statements of CHL.

5. LIMITATION OF MEMBERS' LIABILITY

In accordance with the Constitution, the liability of members in the event of Community Housing Ltd being wound up would not exceed twenty (\$20) dollars per member.

6. EVENTS OCCURRING AFTER THE REPORTING PERIOD

No other matters or circumstances have occurred subsequent to year end that has significantly affected, or may significantly affect, the operations of the company or Group, the results of those operations or the state of affairs of the Group or parent entity in subsequent financial years.



Independent auditor's report

To the members of Community Housing Limited

Report on the concise financial report

Our opinion

In our opinion, the accompanying concise financial report, including the discussion and analysis, of Community Housing Limited (the Company or Parent Entity) and its controlled entities (together, the Group) for the year ended 30 June 2022 complies with Australian Accounting Standard AASB 1039 *Concise Financial Reports*.

What we have audited

The Group concise financial report derived from the financial report of the Group and the Parent Entity for the year ended 30 June 2022 comprises:

- the Group's and Parent Entity's statements of financial position as at 30 June 2022
- the Group's and Parent Entity's statements of comprehensive income for the year then ended
- the Group's and Parent Entity's statements of changes in equity for the year then ended
- the Group's and Parent Entity's statements of cash flows for the year then ended
- the related notes, which include a summary of significant accounting policies
- the discussion and analysis.

Basis for opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the concise financial report* section of our report.

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

Independence

We are independent of the Company and the Group in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) that are relevant to our audit of the concise financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

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Concise financial report

The concise financial report does not contain all the disclosures required by the Australian Accounting Standards in the preparation of the financial report. Reading the concise financial report and the auditor's report thereon, therefore, is not a substitute for reading the financial report and the auditor's report thereon.

The financial report and our report thereon

We expressed an unmodified audit opinion on the financial report in our report dated 27 October 2022.

Responsibilities of the directors for the concise financial report

The directors are responsible for the preparation of the concise financial report in accordance with Accounting Standard AASB 1039 *Concise Financial Reports*, and the *Corporations Act 2001*, and for such internal control as the directors determine is necessary to enable the preparation of the concise financial report.

Auditor's responsibilities for the audit of the concise financial report

Our responsibility is to express an opinion on whether the concise financial report, complies in all material respects, with AASB 1039 *Concise Financial Reports* and whether the discussion and analysis complied with AASB 1039 *Concise Financial Reports* based on our procedures which were conducted in accordance with Auditing Standard ASA 810 *Engagements to Report on Summary Financial Statements*.

PricewaterhouseCoopers

PricewaterhouseCoopers

Amanda Campbell

Amanda Campbell
Partner

Melbourne
27 October 2022

A WORLD WITHOUT HOUSING POVERTY







COMMUNITY HOUSING LTD
GROUP OF COMPANIES



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SCAN ME

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Community Housing (Qld) Ltd ABN 57 061 035 050 • Community Housing (Tas) Ltd ABN 54 147 539 526

Aboriginal Community Housing Ltd ABN 23 165 108 654 • Aboriginal Community Housing (Vic) Ltd ABN 62 653 394 293

Horizon Housing Realty Limited ABN 22 623 498 644

Australian Affordable Housing Securities Limited ABN 75 605 381 137

Building Communities (Vic) Limited 95 640 883 101

CHL Building Design Services Pvt Ltd • CHL Chile SPA • CHL Indonesia • CHL Rwanda Ltd (Rwanda)

CHL Timor-Leste Ltd • Community Housing (PNG) Ltd (Papua New Guinea) • Promotora CHL Peru S.A.C. (Peru)