

# Annual Report

## 2019-2020



## Our Vision

Housing for a healthy and inclusive community.

## Our Purpose

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

## Our Values & Behaviours

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

### Customer-Centricity

Customers are at the centre of everything we do.

### Social Justice

We strive to create equity and fairness for all.

### Service Excellence

We strive for outstanding performance.

### Innovation

We push boundaries and try new things.

### Collaboration

Together we accomplish more.

EACH Housing, a subsidiary of EACH, is a community-based housing provider delivering housing solutions to people in the greatest need of secure housing. Our properties are primarily located in the Outer East and South East of Melbourne. In addition to the provision of accommodation, we recognise that our tenants benefit from a supported framework to ensure the maintenance of secure housing and to maximise their wellbeing and life opportunities.



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## Acknowledgement

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

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

Pictured above:  
Aboriginal artwork at EACH's Childcare Centre in Ringwood East.



# About EACH Housing

Homelessness can profoundly affect a person's mental and physical health, education and employment opportunities, as well as their ability to fully participate in society. In Victoria, more than 45,000 households are on the social housing waiting list and since the pandemic, homeless support services have reported an increase in people needing emergency accommodation.

EACH Housing continues its important work to address homelessness through the provision of safe, affordable housing within an integrated framework. Since the establishment of EHL over 10 years ago, our partnership with EACH has enabled us to offer a unique combination of specialist housing services paired with the full-service capability of a large-scale, community health organisation of more than forty-five years.

Central to our integrated service model is a 'Housing First' approach to provide safe, secure, and affordable housing for vulnerable people. This is particularly important for the people that we house – people with mental health issues, physical disability, women and children fleeing domestic violence and long-term homelessness.



EACH Housing team: Les, Amy and Louise.

EHL and EACH recognise that our tenants often need a 'step up' in life and connection to services that will address their health, employment and connection to community needs, which will assist in sustaining their housing in the longer term.

Our residences are primarily located in the Outer Eastern suburbs of Melbourne, in the council areas of Maroondah, Yarra Ranges and Knox; and in the Southern Region in the council areas of Greater Dandenong, Casey and Cardinia.

# Board Chair & CEO

As we reflected on our achievements on our 10-year anniversary last year, we could not have imagined what challenges we were about to face. With Victoria already having the most significant shortfall in social housing in Australia, the pandemic heightened the need to provide housing to the homeless and security to those housed.

We are grateful for the collaboration of support workers from EACH and other agencies who have assisted tenants to deal with the issues facing them. We recognise the hard work of all organisations and agencies in managing this crisis and do not underestimate the work still to be done until we are pandemic free, in housing and supporting the most vulnerable in our community. We are hoping that the many initiatives put in place by government over this time will remain as a key framework.

In the face of a very difficult year, we were pleased that our financial position has continued to strengthen to provide a strong foundation for ongoing growth in housing. With revenue more than doubling to \$1.4m, we achieved our first profit of \$316k. We are committed to commencing two housing developments and to achieving other growth targets from our strategic plan.

Lesley Tarves and her team have worked hard and enthusiastically during testing times, supporting tenants, maintaining the business and achieving growth. We thank them for their hard work.

**Judith Woodland**  
Chair

**Peter Ruzyla**  
CEO



# Management Report

In an already challenging environment for people with housing insecurity, the outbreak of COVID intensified the difficult circumstances for many people. With a significant lack of social housing in Victoria, homeless people were housed in inappropriate emergency accommodation and there is now a need to find permanent housing for some 2,000 people. COVID restrictions and lockdown at home gave rise to an increase in domestic violence. COVID outbreaks in high density social housing saw full lockdowns for hundreds of people.

At EACH Housing, our priority was, and continues to be, ensuring the safety and well-being of our tenants. For our tenants already experiencing mental health issues, lockdown meant that they were cut off from their community and unable to see friends and family, who are often their key support network. In our Specialised Disability Accommodation (SDA), we needed to ensure that support organisations and workers followed strict protocols in mitigating the risk of infection. For the women and children we house who have fled family violence, there were deepened feelings of vulnerability.



With the increased incidence of family violence, we were pleased to receive funding to provide leased housing for an additional 13 dwellings to house women and children fleeing family violence. Unfortunately, we received far more applications for this housing than was available. We are hoping that this housing need is recognised and more funding becomes available.

The dedication of our housing team was integral in meeting the increased challenges the social housing industry faced this year. Over the year we were delighted to welcome Louise Daniel as our Operations Manager, joining Amy Dempsey, our Housing Co-ordinator. I thank Louise and Amy for their ongoing commitment to ensuring positive tenant outcomes and the ongoing success of EACH Housing.

**Lesley Tarves**  
Chief Operating Officer

# Board of Directors



| Director           | Judith Woodland | David Agnew | Leslie Smart | Luke Guthrie | Andrew Gosbell | Dawn Inman-Wyness |
|--------------------|-----------------|-------------|--------------|--------------|----------------|-------------------|
| Meetings Attended  | 6               | 6           | 6            | 6            | 6              | 4                 |
| Eligible to Attend | 6               | 6           | 6            | 6            | 6              | 4                 |

## Judith Woodland (Chair, EACH Housing Limited)

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

## David Agnew (Company Secretary)

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



### Les Smart

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

### Dawn Inman-Wyness

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

### Luke Guthrie

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

### Andrew Gosbell

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



# Our Financials

|                                | 2019/20 \$ | 2018/19 \$ |                              |
|--------------------------------|------------|------------|------------------------------|
| SUMMARY<br>INCOME<br>STATEMENT | 1,393,250  | 630,038    | Revenue from Operations      |
|                                | 2,158      | 235        | Non-Operating Income         |
|                                | 1,395,408  | 630,273    | Total Income                 |
|                                | 277,571    | 319,616    | Depreciation                 |
|                                | -          | 465,757    | Impairment loss              |
|                                | 802,031    | 585,412    | All Other Expenses           |
|                                | 1,079,602  | 1,370,785  | Total Expenses               |
|                                | -          | 271,000    | Gain on Property Revaluation |
|                                | 315,806    | (469,512)  | Surplus / (Deficit)          |
| ASSETS                         | 482,770    | 418,903    | Cash & Cash Equivalents      |
|                                | 287,789    | 121,166    | Trade & Other Receivables    |
|                                | 8,769,451  | 9,032,771  | Property, Plant & Equipment  |
|                                | 9,540,010  | 9,572,840  | Total Assets                 |
| LIABILITIES                    | 48,038     | 220,179    | Trade & Other Payables       |
|                                | 12,855     | 15,634     | Short Term Provisions        |
|                                | 191,136    | 419,640    | Other Current Liabilities    |
|                                | 2,768,617  | 2,713,829  | Non-Current Liabilities      |
|                                | 3,020,646  | 3,369,282  | Total Liabilities            |
|                                | 6,519,364  | 6,203,558  | Net Assets                   |



# Our Performance as at 30 June

2019/20 vs 2018/19

AVG. OCCUPANCY

**96%** | **97%**

RENT ARREARS

**0.30%** | **0.32%**

TENANCIES

**77** | **69**

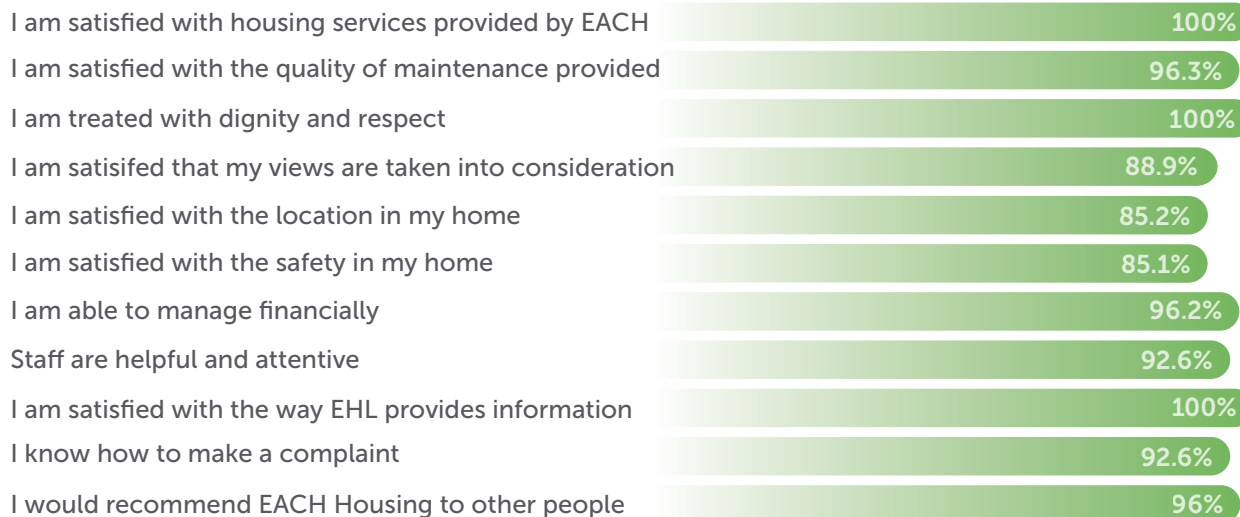
OCCUPANTS

**143** | **109**

PROPERTIES

**70** | **60**

## Our Services





# Our Highlights

96.3%

of tenants surveyed are **satisfied** with the quality of maintenance provided.



42,885  
Nights

of affordable accommodation provided.

96.3% of tenants surveyed would **recommend** EACH Housing to other people.

20,119 NIGHTS

of **safe housing** provided to women and children affected by family violence.

100%

of tenants surveyed are **satisfied** with EACH Housing services provided.

100%

of tenants surveyed are **satisfied** that they are treated with dignity and respect.

88.9%

of tenants surveyed are **satisfied** that their views are taken into consideration.

100%

are **satisfied** with the way EACH Housing provides information.

# Our Housing, Our Community

Over the year, in addition to managing housing across our tenancy cohorts in a particularly challenging environment, we are especially proud to have delivered over 20,000 nights of accommodation over the past year to women and children affected by family violence.

EHL owns nine residences dedicated to housing victims of family violence and also operated two Family Violence Head Lease (FVHL) Programs where EHL leases properties for 12 months and sub-leases, at affordable rent, to families in need. In the first of these programs, we saw all families either take over the lease at the expiration of 12 months or enter into a new lease on their own. We were awarded funding for a further 13 residences during the year.

The FVHL Programs were proudly delivered in partnership with the Department of Health and

Human Services (DHHS) and other support services including EDVOS, Uniting, Anchor, Kara House and Safe Futures. Since the project's inception in 2019, EHL has secured 22 head leases from the private rental market, providing safe housing to families.

We are grateful to Helen (name changed) for allowing us to share her very personal story of family violence and experience in the EHL Head Leasing Program. Helen's story highlights the need for longer term housing solutions for women and children in similar situations.

It is critical that the women and their children are housed in appropriate, safe and secure accommodation in a location close to required amenities. We thank the real estate agencies who worked with us in securing the housing leases.

|                                    |                                         |
|------------------------------------|-----------------------------------------|
| Schroder & Wallis - Knoxfield      | Harcourts - Oakleigh                    |
| Ray White - Wantirna               | Jellis Craig – Doncaster East           |
| Abercrombys – Armadale             | JWC property group - Melbourne          |
| Barry Plant – Boronia              | Lindellas – Box Hill                    |
| Barry Plant – Noble Park           | Noel Jones - Camberwell                 |
| Bells Real Estate – Yarra Junction | Obrien Real Estate - Blackburn          |
| Biggin & Scott - Boronia           | Woodards - Doncaster                    |
| Harcourts – Ringwood               | Surreal Property Management.- Bayswater |

This year we undertook our first Specialist Disability Accommodation (SDA) accreditation and met all requirements. The accreditation is part of NDIS's Quality and Safeguarding Framework and is a rigorous assessment of performance against the NDIS Practice Standards with SDA Providers needing to demonstrate the provision of high quality and safe supports and services to its tenants. We would like to thank ACARES and ADAM Inc which provides the Supported Independent Living services to our SDA tenants for their diligence in meeting Covid safe protocols for the well-being of our SDA tenants.

# Helen's Story

Helen\*, a mother of three, lived in a small rural town with her younger children. Helen had experienced significant family violence from her adult son Sean\* for several years. The abuse included financial, physical assaults, threats to harm and property damage.

Sean's children were placed in the care of their grandmother Helen, after she witnessed and was subjected to his violence. The children's mother was addicted to substances and unable to safely look after the children.

Helen, a single mother, was now taking care of 5 children on her own. With much difficulty and inner conflict, she took an intervention order out against Sean. This order was breached on multiple occasions as Sean continued to visit the property, often being substance affected.



Helen reached breaking point when he came to the house with a new girlfriend wielding a crowbar and demanding money. The police were called, and Sean and his girlfriend left for an acquaintance's house, whereby they assaulted the acquaintance so severely she was hospitalised. Seeing this escalation in violence and fearing for herself and the children, Helen fled to, Melbourne.

The family was supported by a family violence organisation to pay for transport, emergency relief and a few nights of crisis accommodation. They then linked Helen in with a community housing organisation who funded a short term stay in a furnished suburban unit

with the expectation that Helen would find a private rental. However, this proved very difficult given her lack of rental history, large family, single status, employment status and being the owner of 2 dogs.

During this time, Victoria had entered the first wave of restrictions in response to COVID-19 pandemic. The family, therefore, was dealing with the aftermath of trauma, relocation, a pandemic, and isolation. The children were not engaged with schooling, as they were not able to enrol until they found long term housing. Having health issues and recognising she was the sole carer for the children, Helen became extremely anxious about contracting the virus. In addition, both Helen and the housing organisation were paying exorbitant fees for the families stay in what was expected to be short-term crisis accommodation.

Fortunately, the family had the opportunity to connect with the EACH Housing Head Leasing Program, which was a turning point in their lives. Helen was supported to find appropriate housing and pay subsidised rent for the duration of the 12-month lease.

The program provided Helen with an opportunity to break into the private rental market and she was able to start budgeting and use money saved on rent, towards furnishing the house and setting up in Melbourne.

Having stable housing enabled the family to be linked in with local support services including counselling, education, and family services. Importantly, it provided a safe environment for the grandchildren to recover from the cumulative trauma they had experienced.

Helen's main concern moving forward is the lack of options for long term leases, which is an issue faced by many vulnerable families. Without long term lease agreements, the family could find themselves moving from property to property every couple of years, which can undermine the progress achieved and creates a lingering sense of anxiety.

\*Names have been changed to protect the identities of the people in this story.



# Not Forgetting the Pets

In recent Annual Reports we have included stories of our tenants with their beloved pets.

This has now become a tradition. This year we will share a story of a tenant that recently moved into a Family Violence Head Lease property.

In May 2020, Shayna moved into a Head Lease property with her two daughters and you will see from her story below that having a dog is helping the family to heal and has turned their house into a home.

*“Earlier this year our family was full of uncertainty and fear. With no safe home and nowhere to go, we sadly had to surrender our beautiful dog Jedrick. It was the absolute hardest day for me as Jed had been there for me when things were tough, and he made me feel safe for such a long time. EACH Housing has supported me and my girls not only in finding a home but in helping us to get a new dog.*

*Our beautiful new home feels complete. Two weeks ago, we adopted Little Ryker. Ryker has brought the most beautiful smiles and excitement to my children. He is helping them to heal. He gives me the most beautiful hugs at night, he is a beautiful source of companionship and company. I feel safe again! He has brought our family so much love and happiness already. We are very much looking forward to our future with Ryker and the journeys we will be able to take him on, when we are out of lockdown. He is JUST perfect. Thank you to EACH Housing for turning my life around.”*





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HOUSING