

Community Housing Industry
Association Queensland
CHIA QLD



Community Housing
INDUSTRY ASSOCIATION
QUEENSLAND



ANNUAL REVIEW 2019-2020

November 2020





Acknowledgements

The Community Housing Industry Association Queensland (CHIA QLD) respectfully acknowledges the Aboriginal and Torres Strait Islander Owners, Elders and Emerging Leaders of the lands on which it meets and conducts its business; past, present and future.

CHIA QLD thanks our members, associates, sponsors and partners, including the Department of Housing and Public Works (DHPW) and the Department of Employment, Small Business and Training (DESBT) for their support throughout the year.

Company Details

CHIA QLD is the registered business name for CHPs for QLD LIMITED. A company limited by guarantee, CHIA QLD is non-profit, and member based (ACN 169 723 460 | ABN 73 169 723 460).

Registered business address: Horizon Housing, Suite 101, Level 1, 2 Investigator Drive, Robina, QLD 4226.

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Introduction

The Community Housing Industry Association Queensland (CHIA QLD) is the independent industry body representing community housing organisations (CHOs) in Queensland. Governed by a professional and committed Board of Directors, CHIA QLD is a member-based, non-profit company limited by guarantee. Governance, strategy and policy are led by the Board and day to day operations by the Executive Officer (CEO).

CHIA QLD's vision is that Queensland's community housing industry leads the way in meeting housing need in communities that support life opportunities.

Our purpose is to provide forward-looking advocacy to promote the interests, expertise and capacity to add value of Queensland's community housing industry.

CHIA QLD's Strategic Plan 2018-2021 aims to improve the sustainability of community housing and increase the supply of appropriate, affordable, well-located social and affordable housing. Our Strategic Plan has four goals:

1. Reform existing social and affordable housing models
2. Identify and advocate emerging opportunities, new products and housing services
3. Advocate urban and regional planning that will meet current and future housing need
4. Ensure the organisational and financial viability of CHIA QLD

Our member organisations provide a wide range of homes - long-term housing for key workers and those on low and moderate incomes, purpose-built developments for seniors, homes for people with disability, as well as crisis and transitional accommodation for those at risk of homelessness.

Over 140 community housing organisations in Queensland between them hold a portfolio of 16,000 rental properties valued at over \$3 billion. Surplus generated from our \$100m annual rent roll and our property development activities goes back into building new homes, improving the quality of existing dwellings and helping tenants.

Over the past decade, the mainstream community housing portfolio in Queensland expanded by 52 per cent and the Indigenous community housing portfolio has expanded by almost 18 per cent. Over the past few years, expansion has slowed and portfolio growth in 2019-2020 was negligible, despite strong demand for affordable housing.

CHIA QLD anticipates that the program reforms and investment under the Queensland Government's *Housing Strategy 2017-2027* will pave the way for a significant expansion of the community housing sector in Queensland over the next decade. Under the Housing Strategy, the Department of Housing and Public Works is partnering with community housing organisations on two key reforms: the Partnering for Impact initiative that aims to reduce homelessness, and the Partnering for Growth initiative that provides a platform for further expansion of the community housing sector.

One thing is clear; demand for affordable housing in Queensland continues to grow and the community housing industry is well-placed to respond.

Message from the Chair

Welcome to CHIA QLD's Annual Review for 2019-2020. The year represented a turning point for CHIA QLD, with a refresh of both the Board of Directors and our office team, and a major lift in our finances.

In February 2020,, my predecessor, Anne-Maree Keane, stood down after four years steering CHIA QLD through its early evolution and growing maturity as its Independent Chair. Deputy Chair, Jamie Muchall, retired from the Board in December 2019 after five years of service, along with David Cant. On behalf of the Board and members, I extend my thanks to all three for their significant contributions in building the capability and reputation of CHIA QLD since its inception in 2014. My thanks also to Directors Stuart Lummis, Jason Cubitt (Alternate Director) and Darren Mew, who stood down during the 2019-2020 year.

New energy and perspectives came via the appointment of four new Directors to the Board in November 2019: Peter Garrone (Brisbane Housing Company) who was also appointed as our Company Secretary, and Jane West from BRIC, Alexandra McColl from Compass Housing and Dushy Thangia from Yumba Meta.

At the end of the financial year, we farewelled Josephine Ah ern as our Chief Executive Officer and Company Secretary. The Board thanks Jo for her service over the past four years. Thank you also to Kylie Dodd for stepping in on an interim basis while the search for a replacement Executive Officer commenced.

At the national level, Andrew Elvin (Coast2Bay) was appointed to the Board of the national Community Housing Industry Association as the Queensland Regional Director. Together



with CHIA QLD's Chief Executive Officer, Andrew Elvin's representation of Queensland interests and concerns at the national level has continued our proactive engagement on national housing policy and strategy.

The 2019 service agreement between CHIA QLD and the Department of Housing and Public Works to advise on a new master funding agreement between Government and community housing organisations signified a new phase in the relationship between CHIA QLD and the Department. The proposed new master agreement also represents an important step towards improving the viability of the sector to enable it to expand its portfolio. While progress on the master agreement has been delayed as resources were diverted to manage the impact of COVID-19 on people who are homeless, finalising the new master agreement is a priority in 2020-2021.

I am pleased to report that in 2020, CHIA QLD secured a major line of funding from the Queensland Department of Employment, Small Business and Training to deliver a series of micro-credentials that will boost the capability of our industry and equip us well to deliver on the *Queensland Housing Strategy 2017-2027*.

These two service agreements with the Queensland Government are particularly important given the significant challenges that lie ahead for the community housing industry. The progressive wind-down of the National Rental Affordability Scheme (NRAS) could see 10,000 affordable rentals withdrawn from the Queensland market by the end of 2026. In our discussions with Federal and State Ministers, CHIA QLD directors have made it clear that the NRAS wind-down will place many lower income households under financial stress at a time when vacancy rates are shrinking and affordable rentals are harder and harder to find.

The NRAS wind-down will also directly impact on the viability of many community housing organisations in Queensland. In response we are seeing more interest from our members in diversifying their revenue streams.

Even before the advent of COVID-19, it was clear that substantial additional investment in Queensland's social housing portfolio is urgently needed. Rental affordability pressure across the State has driven up the number of people on Queensland's One Social Housing Register from 17,000 to 25,000 over the 2019-2020 year.¹ Unfortunately, we can expect to see many more Queensland households in rental stress once the Federal Government COVID-19 support via Jobkeeper and the Jobseeker Supplement is withdrawn in 2020-2021.

New, more sustainable funding and delivery models for social housing must be pursued over the balance of the State's Ten-Year Housing Strategy. While Queensland Government expenditure on social housing has lifted by 8.7% over the past 5 years (outstripping population growth of 8.0%), the extra expenditure has not delivered more social housing – in fact, the number of social housing dwellings in Queensland fell by 0.24% over that time.² The case for community housing as a

more sustainable way to deliver social housing is becoming stronger and stronger as public housing becomes less and less sustainable. Promoting new models of social housing delivery and leveraging cheap from the National Housing Finance and Investment Corporation will continue to be a focus of our advocacy in 2020 and beyond.

As we forecast in our last Annual Review, engagement with local government and the planning system is a focus of our 2018-2021 Strategic Plan. Our aim is to ensure that at least 10 per cent of all new homes built in Queensland over the next decade will be affordable for people on low and moderate incomes. This is not just a call for more investment in social and affordable housing. To make a real difference to housing affordability, we will need a five-way partnership between the community housing sector, State and local governments, developers, and financiers. Planning system reform and infrastructure investment will be needed both in the South East of the State and in regional centres where housing affordability is a long-standing problem.

My sincere thanks to our members, associates, sponsors (McCullough Robertson Lawyers, Grant Thornton Australia, SDM Housing Software and idearchitecture), the DHPW and the DEBST for your partnership. We are proud of the opportunity to work with you and look forward to all that next year brings.

Finally, a huge thanks to our Board of Directors and staff for the drive, passion, energy and commitment you have demonstrated in delivering on CHIA QLD's work in 2019-2020.

Kristan Conlon
Chairperson, CHIA QLD

¹ At 30 June 2020, there were 25,000 applications on the OSH Register

² Productivity Commission. Report on Government Services, 2020.



Key activities in 2019-2020

The 2019-2020 year saw significant advances on the directions outlined in CHIA QLD's 3-year Strategic Plan, notwithstanding the impact of COVID-19 on CHIA QLD, its members and stakeholders in the second half of the year.

Partnering for Growth

During the first half of 2019-2020, much of our effort was focussed on the Partnering for Growth workplan agreed with the Department of Housing and Public Works (DHPW) in July 2019. Initial outputs include selection of 10 Pathfinder CHPs to work closely with CHIA QLD on the project deliverables and test ideas on a new operating model. The CHIA QLD Board set up a Pathfinder Panel to oversee this important work.

Expressions of Interest were sought from major law firms to produce a single industry-led legal opinion on the Department's draft of a Master Agreement to replace the array of funding agreements that had developed out of different programs over several decades. In September 2019, McCullough Robertson Lawyers was selected as the preferred supplier. In November 2019, a two-day Specialist Focus Group on the Community Housing Program Operating Model was convened by the DHPW to examine key policy elements. The workshop included a presentation from CHIA QLD on strategies and tools to assist Tier 2 and 3 CHPs to engage Partnering for Growth and the resources offered by National Housing Finance and Investment Corporation.

In addition to reviewing the proposed Master Agreement, the Partnering for Growth workplan included developing resources to help CHOs prepare 5-year development and finance plans and working with Q Shelter to identify and develop tools and resources to help Tier 2 and 3 CHPs engage with the National Housing Finance and Investment Corporation. CHIA QLD participated as the Industry Representative on the Partnering Steering Group established by the DHPW.

The Partnering for Growth project was expected to be completed by end June 2020, however the impact of COVID-19 necessarily diverted efforts across the sector and within government away from the Partnering for Growth activity. The greater priority in early 2020 was to find accommodation for people who were homeless and at high risk of infection. The further work that the Department needed to undertake on the Master Agreement has been delayed, and McCullough Robertson's appraisal of the draft Master Agreement has been deferred until 2020-2021.

A focus on sustainable financing

The challenge of promoting more sustainable financing models for community housing has been at the heart of our advocacy this financial year. CHIA QLD met with the Hon Luke Howarth MP, Assistant Minister for Community Housing, Homelessness and Community Services in September 2019 as part of the CHIA Chairs Network Meeting. Discussion included the impact of the wind-down of the National Rental Affordability Scheme. CHIA QLD has also been

intensively involved in advocacy for new operating models to fill the funding gap between community housing operating costs and rental income from low income households. This included our contribution to the Sustainable Housing and Rapid Response Proposal [SHARP] for investment in a social housing stimulus response to COVID-019, a survey of shovel-ready projects across the Queensland sector, and the CHIA reference group on Extending the Economic Case [for affordable housing]. Separately we met with NHFIC in September 2019 to explore how Queensland CHPs can benefit from its national initiatives.

Diverse revenue streams can improve the financial viability of community housing organisations and CHIA QLD was invited to contribute to the Queensland Treasury *Market Sounding – Disability Housing Supply Review* in August 2019.

Strengthening links

CHIA QLD strengthened our links with local government and the private sector in 2019-2020. In August 2019, the CEO attended Brisbane City Council's consultation on a Future Blueprint to develop a housing strategy for the city. Later in the year, we met with the Simonds Group regarding their work in Social and Affordable Housing in Australia. CHIA QLD also attended a luncheon convened by PwC and the McKell Institute at which the Hon Mick de Brenni, MP raised key issues with the audience which included financiers, property developers, union representatives, CHPs, CAPs and SHSs.

Other cross-sectoral linkages included close liaison with QShelter, the Council for Homeless Persons Queensland and other sector peaks. CHIA QLD CEO attended the Queensland Government's Not Now Not Ever Morning Tea hosted by the Queensland Premier, the Hon Annastacia Palaszczuk MP, and the Hon Di

Farmer MP, Minister for Child Safety, Youth and Women and Minister for Prevention of Domestic and Family Violence.

Boosting sector capability

In May 2020, CHIA QLD has lodged a proposal with the Department of Employment, Small Business and Training to develop a micro-credentials pilot program to offer professional development in learning agility, self-management and resilience, and portfolio growth and development.

COVID-19

The second half of the year was marked by the impact of COVID-19. CHIA QLD worked closely with the Department of Housing and Public Works, other stakeholders and members on the pandemic response, including use of the community leasing program to house 1,800 homeless people and a joint member survey with QShelter on the capacity of community housing organisations to respond to the pandemic. Queensland community housing organisations weathered the crisis well, despite the challenges of keeping tenants and staff safe from infection, extra cleaning required in common areas of some facilities, and some impact on rental revenues. Positive outcomes included improved communication flows between community housing organisations and the DHPW. The experience proves the resilience of the community housing sector and value of its stable, if low, cash flows.

Your voice on the national stage

The interests of Queensland's community housing organisations are well-represented at the national level, with Rebecca Oelkers, CEO of Brisbane Housing Company, elected as the Deputy Chair of CHIA national, and Andrew Elvin, CEO of Coast2Bay elected as the Queensland Region Director on the CHIA

national Board. In addition, the CHIA QLD Chair and CEO have been actively engaged in presenting a Queensland perspective in national forums throughout the year, including the 2019 national workshop on the Review of the National Community Housing Regulatory System. CHIA QLD also lodged a submission to the Senate Community Affairs Inquiry into Homelessness, in May 2020.

Financial viability

CHIA QLD developed a new sponsorship pack this year and has actively pursued sponsorship

opportunities. Securing a second major contract from the Queensland Government this year to develop the micro-credentialling pilot program will also assist our financial viability.

Staffing changes

After almost five years involvement with CHIA Queensland, Jo Ahern retired from the role of CHIA QLD's Chief Executive Officer and Company Secretary in May 2020. Kylie Dodd co-ordinated activities on an interim basis to support to the CHIA Queensland Board and members over the rest of the financial year.

Directors & Office Bearers 2019-2020



CHIA QLD's Board of Directors volunteer their time, energy, expertise, knowledge and networks to oversee the governance, strategic directions and policy of the organisation. Directors are elected or appointed at the Annual General Meeting for a period of three years. Two of the nine directorships may be appointed by the Board on the basis of skills and independence. The Board governs in accordance with its Constitution, the Corporations Act 2001 and other relevant legislation, regulation and policy.

CHIA QLD's Board of Directors met on eight occasions in the 2019–2020 year. Meetings were held in person, by teleconference and at member locations.

- Anne-Maree Keane resigned as an independent Director on 18 February 2020
- Kristan Conlon was appointed as an Independent director on 18 February 2020 and elected as Independent Chair of the Board on 24 March 2020
- Stuart Lummis resigned from the Board on 11 July 2019.
- During Jamie Muchall's annual leave, from 25 June to 18 August 2020 Jason Cubitt was an Alternate Director. Jamie Muchall resigned from the Board on 17 December 2019.
- Dushy Thangia was appointed to a casual vacancy on the Board on 24 September 2019 and was elected as a Director on 19 November 2019.
- Peter Garrone was appointed to a casual vacancy on the Board on 24 September 2019 and elected as a Director on 19 November 2019.
- Frances Paterson-Fleider resigned her directorship 31 October 2019, and was re-appointed to the Board on 18 February 2020.

Name	23-Jul-20	24-Sep-20	19-Nov-20	12-Dec-20	18-Feb-20	24-Mar-20	05-May-20	16-Jun-20
Kristan Conlon (Chair, Independent Director)	N/A	N/A	N/A	N/A	Yes	Yes	Yes	Yes
Anne-Maree Keane (Chair, Independent Director)	AP	Yes	Yes	Yes	Yes	N/A	N/A	N/A
Frances Paterson-Fleider	Yes	Yes	N/A	N/A	Yes	Yes	Yes	Yes
Andrew Elvin	Yes	Yes	Yes	Yes	Yes	Yes	Yes	AP
Darren Mew	Yes	AP	N/A	N/A	N/A	N/A	N/A	N/A
Donna-Maree O'Connor	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
David Cant	AP	Yes	Yes	Yes	N/A	N/A	N/A	N/A
Peter Garrone (Company Secretary / Treasurer)	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Jane West	N/A	N/A	Yes	Yes	Yes	Yes	Yes	Yes
Dushy Thangiah	N/A	Yes	AP	Yes	Yes	AP	Yes	Yes
Alex McColl	N/A	N/A	Yes	Yes	Yes	Yes	Yes	Yes
Jason Cubitt (Alternate Director)	Yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Jamie Muchall	AP	Yes	Yes	Yes	N/A	N/A	N/A	N/A
Stuart Lummis	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

AP= Apology



Members 2019-20

CHIA QLD thanks our members for supporting the organisation and its vision throughout 2019-2020. CHIA QLD members include registered community housing organisations whether registered under the National Regulatory System for Community Housing or complementary schemes of registration.

CHIA QLD also welcomes participation from industry professionals, sponsors and partners, and other organisations or individuals that support the goals of the community housing industry.

Collectively, we work to ensure a robust and sustainable future for community housing and better housing options for Queenslanders, especially those on low and moderate incomes or who are at risk of homelessness.

- Access Community Housing Ltd
- Anuha Services | Peace Lutheran Church Group
- BHC Ltd
- BlueCHP Ltd
- Bric Housing Company Ltd
- Centacare North Queensland
- Churches of Christ Housing Services Ltd
- Coast2Bay Housing Group Ltd
- Common Ground Queensland Ltd
- Community Accommodation and Support Agency Inc
- Community Action Inc
- Community Housing Ltd Group of Companies
- Compass Housing Services Co (QLD) Ltd
- Gladstone Central Committee on the Ageing
- Hinchinbrook Community Support Centre Inc
- Horizon Housing Company Ltd | Horizon Housing Solutions Ltd
- INCH Housing Inc
- Jacaranda Housing Company Ltd
- Mackay Regional Housing Company Ltd | Connect Housing Group
- Mangrove Housing Company Ltd
- Mareeba Community Housing Company Ltd
- Roseberry Community Service Ltd
- Tableland Community Housing Association Incorporated
- Youth Housing Project
- Yumba Meta Housing Association Ltd

CHIA QLD acknowledges its Associates: Aberdeen Insurance Solutions, Josephine Ahern, David Cant, Ann-Maree Keane, Gallaghers Insurance | Risk Management | Consulting



Sponsors & Partners

CHIA QLD sincerely thanks the significant financial and in-kind support from its sponsors throughout 2019-2020 without which it would not have been able to achieve the progress it did.



McCullough Robertson is a leading independent law firm, working with businesses in a diverse range of industries including property, construction, mining and energy, banking, insurance, agribusiness, telecommunications, renewables and government. Our significant reach and experience across Australia including Brisbane, Sydney, Newcastle and Melbourne, sees us actively working both nationally and internationally for our clients. We strive towards a diverse and inclusive environment that supports values and creates a collaborative and innovate experience for our people, our clients and our community partners. McCullough Robertson is privileged to partner with a diverse range of not-for-profit organisations, people and charities who make a real difference in our community.



Grant Thornton is one of the world's leading independent assurance, tax and advisory firms, combining service breadth, depth of expertise and industry insight with an approachable "client first" mindset and a broad commercial perspective. CHIA QLD's Audit Partner, Matt Bell, has experience across a broad range of industries including not-for-profit, real estate and construction and food and beverage. In the Not-for-Profit sector Matt has a focus on education, affordable housing, training and health services sectors. Matt is a Director of the Grant Thornton Foundation, a public ancillary fund which provides support to selected charitable organisations active in the area of youth.



SDM Housing Software delivers an integrated, modular solution designed for the community housing sector. The underlying database is Microsoft's SQL Server and the software is licenced on a concurrent user basis. This means it can be a cost-effective fit for the needs of very small organisations, a single PC and 50 properties, while also scaling to more complex requirements and performance needs of larger organisations. The software, a market leader in the UK for many years, has been extensively enhanced to suit the specific needs of the Australian sector, with comprehensive functionality for all aspects of community housing including:

- Rent & Housing Management/ Waiting List & Allocations
- Voids & Vacancy Management/ Repairs, Responsive & Planned Maintenance
- Fixed Assets & Complaints Registers
- CRA Rent Calculator/ Landlord & Agent Modules
- Web Portal/ Imaging & Attachments
- Extended Database Facilities/ Report Writer & Inquisitor Reporting Tools/ General, Purchase & Sales Ledger

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