



THE NATIONAL VOICE FOR  
COMMUNITY HOUSING



# ANNUAL REPORT 2020/21



**Community Housing**  
INDUSTRY ASSOCIATION

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## ABOUT CHIA

CHIA is the peak body representing not for profit community housing organisations (CHOs) across Australia.



The industry provides one in five of Australia's social rental properties, complementing public housing.



Our 150 plus members include the largest (managing over 10,000 dwellings) to those with less than 100 homes.



CHOs manage a \$40 billion-plus portfolio of more than 100,000 homes, housing people on low and moderate incomes who find it hard to access affordable and appropriate tenancies in the private market.



This housing changes lives, by providing a solid, affordable and secure place to live. Many providers also offer housing for specific cohorts, such as properties for Aboriginal and Torres Strait Islander peoples, older women at risk of homelessness, families escaping from domestic and family violence, Veterans and Specialist Disability Accommodation (SDA).



## CHIA is the peak body representing not for profit community housing organisations (CHOs) across Australia.

**CHIA's vision** is to foster a world-class community housing industry in Australia.

**Our purpose** is to lead, represent and advocate for the Australian community housing industry at a national level.



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ACN 604 344 112 | ABN 303 886 802 58

## Chair's Message



**With COVID-19 still shaping much of this year for many the importance of social and affordable housing that meets the needs of communities has been further accentuated. Homes are key to meeting public health objectives and workplace requirements, and our communities have an essential role in supporting vulnerable members of society. Safe, secure and affordable housing has never been so important, and increasingly the benefit of access to well-designed social and affordable housing on our mental health is coming to the fore as well. We simply need more community housing.**

**ANDREW HANNAN**  
Chair, CHIA

I would like to acknowledge the outstanding work of our over 150 CHIA member organisations in supporting over 100,000 Australian households in this second year of responding to the pandemic, across metropolitan, regional and remote regions, working in partnership with Governments at all levels. Whether our members are large or small, their impact has been critical – be it through ensuring the safety of frontline staff and tenants who have been impacted by ongoing lockdowns and the spread of COVID, assisting local services with responses and vaccination rollouts, or for example growing much needed new supply to assist more households in need.

CHIA has continued to build on its advocacy work from previous years such as the SHARP economic stimulus program and continues to lobby hard for the need for a new Federal program and investment that complements the existing functions of the National Housing Finance and Investment Corporation. With respect to the latter, in conjunction the Constellation Project and Industry Super Australia and others we have developed the Boost Aggregator model that relies on an ongoing Federal-driven subsidy scheme designed to catalyse further investment from other levels of Government, and unlock increased private investment, alongside CHIA member own investment. Notwithstanding the absence of such a program, the success of eight of our members in securing National Housing Finance and Investment Corporation (NHFIC) debt finance during this year that will result in increased supply of over 1000 additional new social or

affordable rental dwellings is noted. The ability to continue to deliver such growth and a much-needed increased growth rate will become more challenging for our members absent a new Federal program as balance sheets and net operating cashflows increasingly become fully leveraged.

**Other notable policy development, submissions and advocacy focal points for the year include:**

- We made a strong case for government investment through comprehensive research into the cost/benefit analysis of social and affordable housing in a bid for inclusion on Infrastructure Australia's priority project list.
- In partnership with the Constellation Project - we continue to advocate for a national mandatory inclusionary zoning standard as a key policy initiative to help address our national housing shortage.
- Submission to the ACNC on the Commissioner's Interpretation Statement.
- Submission to the NHFIC Review.
- ABCB proposed Access Standard submission.
- Housing and Productivity Research Consortium (HPRC) submission input on ways that Australia's housing system impacts on financial stability, inequality and productivity.
- Department of Veterans Affairs sector standards that aims to produce resources that will improve outcomes for veterans in social and affordable housing.

- CHIA has also raised the funds, including philanthropic support from the Lord Mayor's Charitable Foundation, The Jack Brockhoff Foundation and QShelter, to begin work on similar national resources to support victims of Domestic and Family Violence in the housing system.
- It has also produced member resources such as the Affordable Housing Assessment Tool in partnership with City Futures and the University of Sydney.

I have no doubt CHIA's ongoing policy input and advocacy will maintain the public focus on the need for increased affordable housing supply, which is also important leading into the upcoming Federal election. With program leadership and investment from the Federal Government and coupled with supporting policies and continued investment at the State and territory level, we can all look forward to seeing the delivery of sustainable and comprehensive solutions that work towards our shared goal of ensuring all Australians are able to afford safe, secure and appropriate housing.

CHIA would have been unable to make these significant contributions to our sector without our experienced Board Members, our colleagues in our state peaks and of course CHIA's members across the country. I'd like to take the opportunity to express my thanks to them all for their support.

I would like to acknowledge the work and commitment of my fellow CHIA Directors over the past year, and welcome new Directors Julie Blake (SA), Karen Walsh (NT), James King (VIC) and Chris Smith (National). I wish outgoing Directors Stephen Nash, John McBryde and John Nicolades all the very best and thank them for their commitment and passion for our sector. I would like to pay particular tribute to John Nicolades, who having recently retired as CEO of Bridge Housing, also retired from the CHIA Board. John has brought a unique perspective to the sector and has been instrumental in shaping CHIA and its direction since CHIA's inception. Along with CHIA Directors and staff, I would like to acknowledge John's fantastic contribution to the sector over decades and wish him all the best for the future.

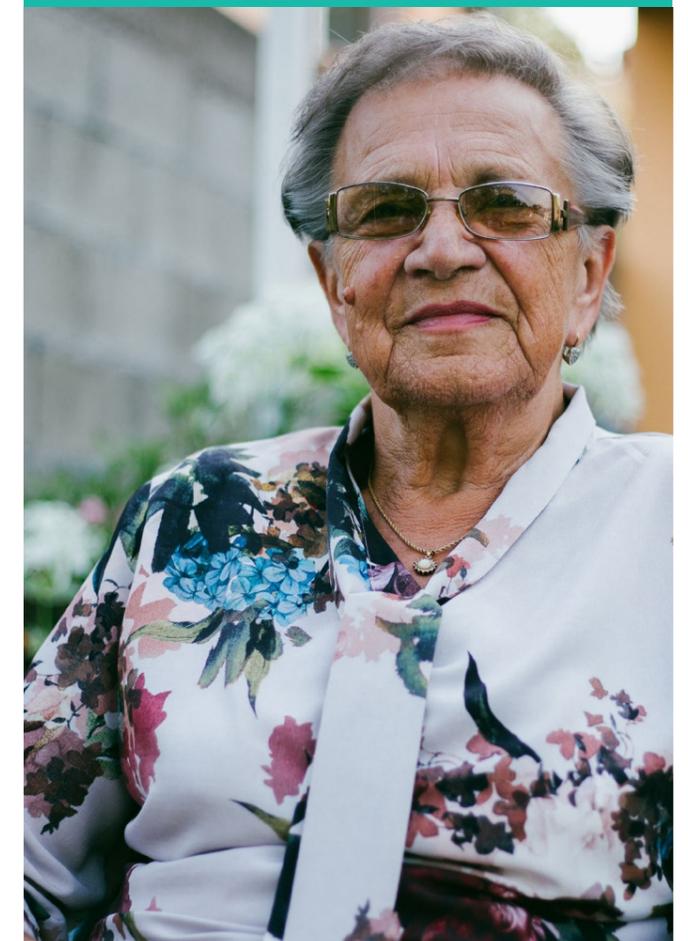
I would like to acknowledge the outstanding work done by Wendy Hayhurst in the Chief Executive role for her expertise, drive and strong work ethic, which is second to none, and thank Joanna Forman for ably supporting Wendy as Business Manager, and enabling Wendy to remain externally focussed.

Finally, thank you to our members for your support and feedback that enables us to continuously improve how we deliver for you, and for the role you all play in supporting vulnerable members of our society.

**ANDREW HANNAN** | CHAIR

**A Federal-driven subsidy program such as our jointly developed Boost Aggregator model, which is designed to catalyse investment from other levels of Government, and unlock increased private investment would be an efficient policy lever to drive scale growth in community housing supply...**

**ANDREW HANNAN** | Chair, CHIA



## CEO Report



**WENDY HAYHURST**  
CEO

**This year has been dominated by the COVID-19 pandemic. It has impacted on lives and livelihoods and demonstrated the importance of safe, secure and affordable housing for all Australians. Sadly, too many households remain in insecure housing or are living in overcrowded conditions. While some state governments, notably Victoria with its Big Housing Build have used the opportunity to stimulate the post COVID recovery through building social housing, there is little sign that the Commonwealth Government will also commit to the long term investment needed to reverse the decline in social housing homes.**

At CHIA the year has been focused on making the case for more social and affordable housing and community housing's role in its delivery. Activity has taken place across three fronts. First making the case for investment on economic grounds. Second, producing policy options to fund new housing and third, building confidence that community housing organisations will deliver positive outcomes.

On the first front and with support from our members and colleagues we commissioned a robust cost / benefit analysis of social and affordable housing to inform a bid to Infrastructure Australia's priority project list. We looked at what shortfalls in housing did for homelessness, mental health, human capital accumulation and educational attainment, financial stress and employment / productivity. Translated into dollar terms the benefits make the government investment extremely good value.

We chose to collaborate with the Constellation Project and Industry Super Australia on the second front to produce the Housing Boost Aggregator - a proposal to facilitate institutional investment into community housing. The proposal is based on the long standing US Low Income Housing Tax Credit initiative. Also with the Constellation Project CHIA has supported a national framework for inclusionary zoning to provide a consistent, clear design template to secure social and

affordable housing through the planning system.

And on the third front we are progressing work to develop industry service standards to complement community housing regulatory frameworks. CHIA is pleased to be working with the Department of Veterans' Affairs on resources to support ex Australian Defence Force members in social and affordable housing and with Q Shelter and the Lord Mayors Charitable Foundation on a stand to respond to women escaping domestic and family violence.

CHIA is also very pleased to have continued to work with the National Housing Finance and Investment Corporation (NHFIC) to administer its capacity building fund. This year the scheme has been expanded to include grants for sector wide projects support its growth.

This year our members have continued throughout the pandemic to support CHIA's work while responding to their tenants needs, build more homes and work with their partners to deliver great services. It is a privilege to work for them.

The pandemic has continued the trend of strengthened collaboration with colleagues in the homelessness sector, Shelters and the other community housing representative organisations.

Through the National Affordable Housing Alliance established in early October 2020, we have had the opportunity to work with the Property Council of Australia, the Housing Industry Association, and Master Builders Association among others. Following much discussion we hope to soon have a shared platform to support the argument for social and affordable housing investment.

There are many other people to thank for their support of CHIA. I would also like to extend personal thanks to some individuals who have helped me navigate the year; in no particular order – Gemma Pinnell at Industry Super, Sue Cripps, Bill Randolph, Vivienne Milligan, Carrie Hamilton, Catherine Stuart, Andi Nygaard, Jenny Smith and Adrian Pisarski.

Finally, my sincere thanks to the CHIA Board Chair, Andrew Hannan, vice chair Rebecca Oelkers and the rest of the Board. It has been a pleasure to have your input and support throughout the year.

John McBryde, John Nicolades and Stephen Nash stood down from the CHIA Board this year. While they all will be missed, John Nicolades deserves a special mention. Not only has he been instrumental in CHIA's formation and progress, on a personal level he has been both inspirational and a source of wise counsel. I hope he isn't entirely lost to the sector.

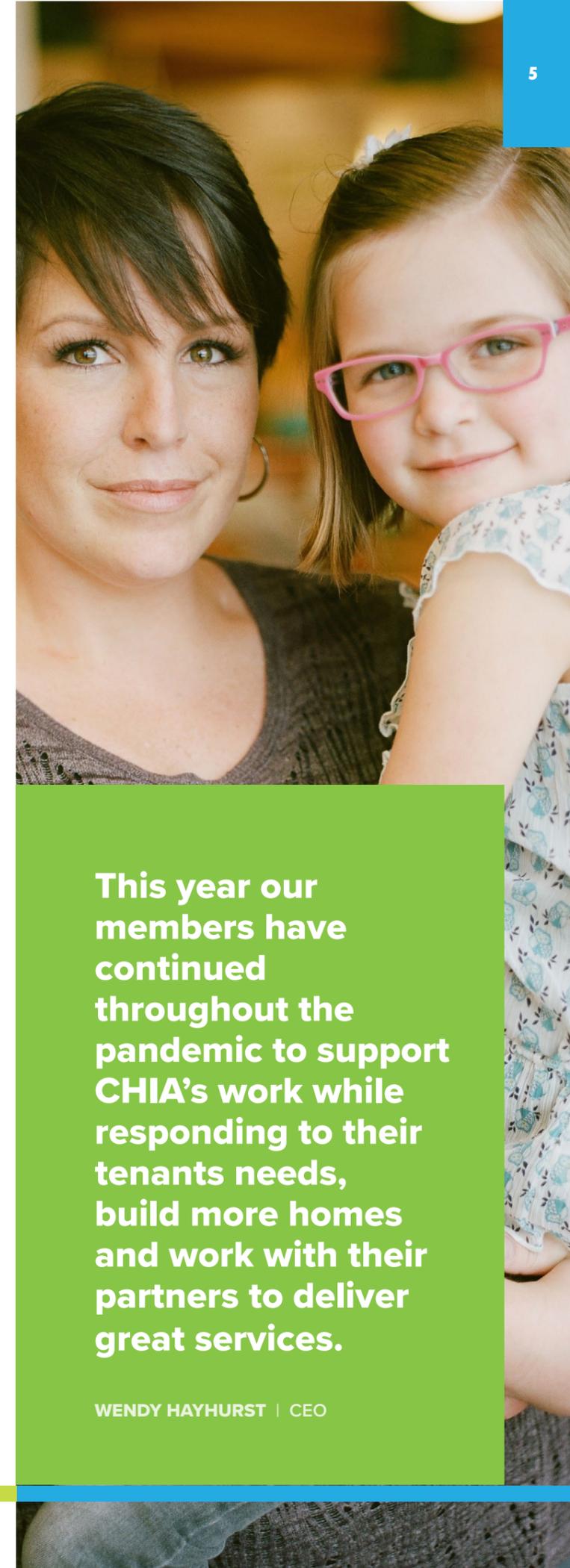
And last but not least, an especial thank you to Jo Forman our business manager without whom CHIA would not function. She has done an amazing job, expanded this year into NHFIC capacity grant administration.

There is a big affordable housing challenge out there. CHIA and its members are ready to work with Government, our colleagues in the housing world and the private sector to do all we can to meet the challenge in the coming year.

**WENDY HAYHURST** | CEO

**This year our members have continued throughout the pandemic to support CHIA's work while responding to their tenants needs, build more homes and work with their partners to deliver great services.**

**WENDY HAYHURST** | CEO



## Highlights 2020/21

**Joint conference with CHIA Victoria: The Big Australian Housing Build April 27-28 2021** Australian and overseas colleagues including the UK, New Zealand, Canada and Scotland joined to hear Alistair McIntosh (CEO, HQN), Derek Ballantyne (Chair, Canada Mortgage and Housing Corporation Board), Sen. Mehreen Faruqi, the Hon Jason Clare MP and Sen. Jacqui Lambie and many others across two days.



**Launch of 'Housing: Taming the Elephant in the Economy' at PWC Canberra, June 2021**, hosted by the Constellation Project. Speakers included Professor Duncan McLennan, Nicki Hutley, Saul Eslake and Sue Holliday (chair)



**CHIA took part in two expert panel sessions in the Northern Territory 'Growth and Transformation of NT community housing sector'** along with NHFIC and Homes North, hosted by the Department of Territory Families, Housing and Communities. - December 2020



**Joint event with ACOSS's Poverty & Inequality Partnership: How COVID-19 gave us a chance to solve housing and homelessness issues - and why we're back to square one.** - March 2021



**CHIA CEO Wendy Hayhurst took part in the judging panel for the inaugural Shelter WA Housing and Homelessness Awards** November 2020



**NHFIC's Capacity Grants program expanded to include sector wide grants -** November 2020 This funding covers projects that increase sector capacity and are aimed at state and territory peaks or groups of CHOs working together.



**CHIA is a founding member of the National Affordable Housing Alliance along with several other national peaks and industry bodies.** The National Affordable Housing Alliance was established in August 2020 to provide a vehicle for the members represented to express their views as a united voice in relation to the supply of social and affordable housing in Australia.



## OTHER HIGHLIGHTS

### AUGUST 2020

Member Consultation COVID-19 'Tracking Impact on the CHP sector'

Webinar: CHIA, CHIA VIC & GBCA: "Energy and sustainability: Future Homes in the community housing sector"

Member Consultation: Pre Budget Submission and ABCB proposed Access Standard

Housing First Roundtable

### SEPTEMBER 2020

Member forum: consultation into a review of the ACNC Commissioner's Interpretation Statement (CIS) Provision of Housing by Charities

### NOVEMBER 2020

Affordable Housing Assessment Tool Launch

CHIA's 2020 AGM held online, with the Hon Jason Clare MP as guest speaker.

### DECEMBER 2020

CHIA (Wendy Hayhurst) speaker role at the Affordable Housing Development & investment Summit

### MARCH 2021

CRA Rent Reform discussion, joint event with National Shelter

### ALL YEAR

Community Housing Chairs Network – regular sessions every 6 weeks with guest speakers from across the sector

National Community Housing Standards project group

Development of specific resources such as National Standards and Toolkits to address housing outcomes for veterans (in partnership with the Dept of Veterans Affairs) and additional support for CHOs working with tenants who are at risk of Domestic and Family Violence. CHIA fundraised \$80k, enough to start work on this DFV toolkit and standard.



PHOTO: Community Housing Ltd's (CHL) newly built Specialist Disability Accommodation in Woolloowin, Brisbane.



## HOUSING: TAMING THE ELEPHANT IN THE ECONOMY

Duncan MacLennan, Jinqiao Long (University of Glasgow)  
Hal Pawson, Bill Randolph, Fatemeh Aminpour (City Futures Research Centre, UNSW)  
Chris Leishman (University of South Australia)

### Key points

- Over the last 40 years Australia's housing system outcomes have exacerbated inequalities of both income and wealth, compromised economic and financial stability, and negatively impacted on labour productivity.
- At the heart of the difficulty is a substantial capacity deficit – of skills, institutions and governance structures – to both understand the housing system and to construct a coherent housing market strategy and the policies to deliver it.
- The absence of a coherent housing market strategy matters, not only because the housing market impacts the whole housing system, but also because it is central to the development of the national economy.
- Among Australia's leading economists and housing experts, the overwhelming majority (85% in our survey) back the contention that 'policymakers should pay greater attention to the economic productivity effects of housing market outcomes, such as costs, tenure, quality and proximity to work'.
- By a margin of almost four to one (67% versus 17%), leading economists and other surveyed housing experts share the concern that 'the absence of a coherent housing market strategy for Australia now constitutes a significant barrier to structural adjustment in the economy and to an effective post-pandemic recovery'.

*But while there is wide recognition that the economy drives the housing market, there seems little recognition that outcomes in the big housing system have significant feedback effects on the economy itself. Housing matters in employment, income, consumption, wealth and debt.*

*The scale of the housing market in the Australian economy and the diffuse, often disconnected, spread of policy powers that address different aspects of this system make the Parable of the Blind Men and the Elephant a perfect metaphor for our current predicament.*

This strong conclusion has emerged from an on-line survey and interviews with a panel of 87 Australian sector experts<sup>1</sup> and from a major review of national and international literature<sup>2</sup> undertaken for the Housing Productivity Research Consortium. This report presents a synthesis of these findings and the conclusions and recommendations we draw from them.

1- MacLennan, D., et al. (2021) Housing and the Economy: Interrogating Australian Experts' Views. City Futures Research Centre, UNSW.  
2- These will be published as three separate reports in July 2021.

### PROJECT: HOUSING: TAMING THE ELEPHANT IN THE ECONOMY

A report to the Housing and Productivity Research Consortium

JUNE | 2021



## Responding to the COVID-19 Crisis



### What we learnt from talking to community housing organisations

The Community Housing Industry Association (CHIA) and the National Housing Finance and Investment Corporation (NHFC) interviewed leaders from 30 community housing organisations during June and July 2020 to find out how they responded to the challenges of the first wave of the COVID-19 crisis which emerged in Australia in March 2020. This report outlines the key findings from those interviews as they relate to business continuity, financial impacts, general customer services, asset management, housing management, access and demand, human resources, learning from COVID-19.

#### BREAKDOWN OF PARTICIPANTS

We spoke to a range of organisations large (Tier1 NRSCH or Victorian Housing Association) and small, metro and regional based across all States and Territories. The organisations we interviewed self-nominated following a call-out from CHIA and other State housing peaks.

	Number of providers	NRSCH Tier 1	NRSCH Tier 2	NRSCH Tier 3	VIC Housing Assoc.	WA scheme
ACT	2	1	1			
National	1	1				
NSW	11	9	2			
NT	1		1			
QLD	9	2	2	5		
SA	2	2				
VIC <sup>1</sup>	2				2	
WA	2					2
TOTAL	30	15	6	5	2	2

<sup>1</sup> The timing of our interview coincided with the beginning of the second wave in Victoria which may account for the lower than expected participation Victorian organisations.

### PROJECT: RESPONDING TO THE COVID-19 CRISIS REPORT

What we learnt from talking to community housing organisations.

OCTOBER | 2020

## Governance

The following Board Members provided oversight for CHIA's activities in 2020/21

BOARD MEMBERS		STATUS
<b>Andrew Hannan</b>	CHIA Chair and Regional Director - ACT	Current
<b>John Nicolades</b>	National Director	Resigned 5th October 2021
<b>Rebecca Oelkers</b>	Deputy Chair and National Director	Current
<b>Stephen Bevington</b>	National Director	Current
<b>Stephen Nash</b>	Regional Director - Victoria	Resigned 16 July 2021
<b>James King</b>	Regional Director - Victoria	Appointed 6th August 2021
<b>Leonie King</b>	Regional Director - New South Wales	Current
<b>Andrew Elvin</b>	Regional Director - Queensland	Current
<b>Jed Donoghue</b>	Regional Director - Tasmania	Current
<b>John McBryde</b>	Regional Director - Northern Territory	Resigned 7 May 2021
<b>Karen Walsh</b>	Regional Director - Northern Territory	Appointed 4 June 2021
<b>Julie Blake</b>	Regional Director - South Australia	Appointed 14 September 2020
<b>Hayley Parkes</b>	National Director	Resigned 22 July 2020
<b>Chris Smith</b>	National Director	Appointed 13 April 2021

## Leading the Australian community-based affordable housing industry

### CHIA BOARD OF DIRECTORS

CHIA's board is made up of member CEOs and senior management from the national sector. Their diverse and qualified expertise is invaluable in ensuring CHIA remains a strong and united voice for providers whilst representing all states and territories.



**CHAIR**  
**ANDREW HANNAN**  
CEO COMMUNITY HOUSING  
CANBERRA LIMITED (CHC)



**DEPUTY CHAIR**  
**REBECCA OELKERS**  
CEO BRISBANE HOUSING  
COMPANY LTD (BHCL)

## Income and Expenditure For the Year Ended 30 June 2021

	2021 \$	2020 \$
<b>REVENUE</b>		
CHIA membership income	361,024	347,358
Other income	255,293	163,617
<b>TOTAL REVENUE</b>	<b>616,317</b>	<b>510,975</b>
<b>EXPENSES</b>		
Operational expenses	(176,049)	(265,805)
Depreciation Expenses	(413)	(167)
Loss on disposal of fixed assets	-	(355)
Policy, research and advocacy	(24,315)	(11,932)
Staff salaries and benefits	(295,406)	(274,867)
State branch contributions	-	61,942
WA operational expenses	(3,757)	(20,088)
<b>TOTAL EXPENDITURE</b>	<b>499,940</b>	<b>573,214</b>
<b>Profit/ (Loss) for the period</b>	<b>116,377</b>	<b>(297)</b>

## Assets and Liabilities

For the Year Ended 30 June 2021

	Note	2021	2020
		\$	\$
<b>ASSETS</b>			
<b>CURRENT ASSETS</b>			
Cash and cash equivalents		375,688	195,360
Trade and other receivables		6,818	20,109
<b>TOTAL CURENT ASSETS</b>		<b>393,390</b>	<b>219,601</b>
<b>NON-CURRENT ASSETS</b>			
Plant and equipment		1,671	667
<b>TOTAL NON-CURRENT ASSETS</b>		<b>1,671</b>	<b>667</b>
<b>TOTAL ASSETS</b>		<b>395,061</b>	<b>220,268</b>
<b>LIABILITIES</b>			
<b>CURRENT LIABILITIES</b>			
Accounts payables and other liabilities		98,226	53,640
Provisions		26,715	12,885
<b>TOTAL CURRENT LIABILITIES</b>		<b>124,941</b>	<b>66,525</b>
<b>NON CURRENT LIABILITIES</b>			
		-	-
<b>TOTAL LIABILITIES</b>		<b>124,941</b>	<b>66,525</b>
<b>NET ASSETS</b>		<b>270,120</b>	<b>153,743</b>
<b>EQUITY</b>			
Accumulated members funds		270,120	153,743
<b>TOTAL LIABILITIES</b>		<b>270,120</b>	<b>153,743</b>

## Changes in Equity

For the Year Ended 30 June 2021

	Accumulated Funds	TOTAL
	\$	\$
<b>BALANCE AS AT 30 JUNE 2019</b>	<b>154,040</b>	<b>154,040</b>
Defi cit attributable to the Company	(297)	(297)
<b>BALANCE AS AT 30 JUNE 2020</b>	<b>153,473</b>	<b>153,473</b>
Surplus/(Deficit) attributable to the Company	116, 377	116, 377
<b>BALANCE AS AT 30 JUNE 2021</b>	<b>270, 120</b>	<b>270, 120</b>

## Cash Flows

For the Year Ended 30 June 2021

	2021	2020
	\$	\$
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Receipts from membership income	374,315	336,531
Receipts from other income	313, 482	156,775
Payments to suppliers and employees	(506, 468)	(578,738)
Interest received	416	2837
Net cash generated from/(used in) operating activities	181, 745	(82, 595)
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Net cash generated by/(used in) investing activities (734)	(1417)	-
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Net cash generated by/(used in) investing activities	-	-
Net increase / (decrease) in cash held	180,328	(82, 595)
Cash and cash equivalents at beginning of financial period	195, 360	277,955
<b>Cash and cash equivalents at end of financial year</b>	<b>375, 688</b>	<b>195, 360</b>

## Independent Auditor's Report

### For the Year Ended 30 June 2021

#### OPINION

I have audited the accompanying financial report of Community Housing Industry Association Limited (the company), which comprises the statement of financial position as at 30 June 2021, and the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year ended on that date, notes comprising a summary of significant accounting policies and other explanatory information and the statement by the Board of Directors. In my opinion, the accompanying financial report of Community Housing Industry Association Limited is in accordance with Division 60 of the ACNC Act 2012, including:

- i. giving a true and fair view of the company's financial position as at 30 June 2021 and of its performance and cash flows for the year ended on 30 June 2021; and
- ii. complying with Australian Accounting Standards and Division 60 of the Australian Charities and Not-for-profits Commission Regulation 2013.

#### Basis for Opinion

I conducted my audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of my report. I am independent of the Company in accordance with the auditor independence requirements of the ACNC Act 2012 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 my audit of the financial report in Australia. I have also fulfilled our other ethical responsibilities in accordance with the Code.

I confirm that the independence declaration required by the ACNC Act 2012, which has been given to the directors of the Company would be on the same terms if given to the directors as at the time of this auditor's report.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

#### Responsibilities of Management and Those Charged with Governance for the Financial Report

Management is responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, management is responsible for assessing the Corporation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Corporation's financial reporting process.

#### TOWARDS A VISION SHARED

#### Auditor's Responsibilities for the Audit of the Financial Report

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgement and maintain professional scepticism throughout the audit. I also:

- **Identify** and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- **Obtain** an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the registered entity's internal control.
- **Evaluate** the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the responsible entities.
- **Conclude** on the appropriateness of the responsible entities use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the registered entity's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the registered entity to cease to continue as a going concern.
- **Evaluate** the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal controls that I identify during my audit.



**FREDERIK RYK LUDOLF EKSTEEN CA**  
ASIC Auditor Registration Number 421448  
Collins & Co 127 Paisley Street  
FOOTSCRAY VIC 301

Dated this 20th day of October 2021



PHOTO: Ironbark Avenue, Casula NSW  
Thank you to SGCH for permission



## Kick-starting the Australian construction sector in partnership with community housing providers

**Australian community housing providers are ready to partner with government to help re-start the economy and deliver vital housing for vulnerable Australians struggling with housing costs.**

Through a survey led by CHIA, Australian community housing providers have identified potential development projects which would deliver over 12,500 new homes over the next 5 years if supported by government investment.

Projects include social and affordable rental housing and homes for sale. The mix of tenures in developments will in part be determined by the level of government support for the projects.

Stage 1 of the identified development projects could see building commence on over 6,000 new homes within 6 months.

Momentum can be maintained over the medium and longer terms, with project commencements identified by the community housing industry which could deliver:

- Nearly 3,500 new homes starting March -September 2021
- Over 1,500 new homes starting September 2021 - March 2022
- A further 1,500 new homes starting from March 2022 <sup>1</sup>

Based on modelling by SGS Economics for the full Social Housing Acceleration and Renovation Program (SHARP), shovel ready projects in the pipeline could support 7,000 full time equivalent jobs across metropolitan and regional areas.

The full four-year SHARP program to build 30,000 social housing homes would support up to 18,000 full-time equivalent jobs a year.

### PROJECT: CHIA SHOVEL READY PROJECTS SURVEY

Housing survey shows at least 12,500 shovel ready affordable homes waiting for government to say go.

SEPTEMBER | 2020



City Futures Research Centre  
UNSW Built Environment

## AUSTRALIAN EXPERTS' VIEWS OF HOUSING IN THE ECONOMY: ABSTRACT DREAMINGS OR REAL DIRECTIONS?

Duncan MacLennan, Jinqiao Long  
(University of Glasgow)

Hal Pawson, Bill Randolph, Fatemeh Aminpour  
(City Futures Research Centre, UNSW)

Chris Leishman  
(University of South Australia)

January 2021



### PROJECT: UNSW EXPERT REVIEW REPORT

Australian experts' views of housing in the economy: abstract dreamings or real directions?

JANUARY | 2021



9

SUBMISSIONS  
PRESENTED



12

MONTHLY  
NEWSLETTERS



46

MEMBER  
BULLETINS  
(WEEKLY)



23k

IMPRESSIONS ON  
TWITTER  
@CHIA\_NEWS

# Your fees at work

## SUBMISSIONS

- Pre Budget Submission, 27 August 2020
- CHIA Consultation and submission on RIS Accessibility Standard, 31 August 2020
- **CHIA submission on the revised Cert IV in Housing, 7 September, 2020**
- CHIA submission on the National Disability Strategy, 28 September 2020
- **CHIA's submission to the ACNC: Commissioner's Interpretation Statement, 30 September 2020**
- CHIA's submission to the Review of the Operation of the National Housing Finance and Investment Corporation Act 2018, 6 January 2021
- **CHIA's 2021 Federal Pre-Budget Submission, 28 January 2021**
- **Revisions to the Capital Framework for Authorised Deposit -Taking Institutions, 8th April 2021 (Joint submission from CHIA, National Shelter & Power Housing)**
- **Reinsurance pool for cyclones and related flood damage, 18 June 2021**

Aug 2020 • 31 days

TWEET HIGHLIGHTS

**Top Tweet** earned 1,377 impressions

A united call to invest in social housing:  
@NationalShelter @HomelessnessAus @\_EverybodysHome

smh.com.au/politics/feder...

34 5

[View Tweet activity](#) [View all Tweet activity](#)

**Top mention** earned 151 engagements

**Wendy Hayhurst**  
@WendyHayhurst - 31 Aug 2020

Here here @CHIA\_News @HomelessnessAus @NationalShelter pic.twitter.com/WEIB2yEtAE

**Top Follower** followed by 10.9K people

Mar 2021 • 31 days

TWEET HIGHLIGHTS

**Top Tweet** earned 1,182 impressions

Catherine Stuart taking us through CHIA's Victorian report and the key learnings. These include adopting a single source of truth for health information and the importance of clear and supportive messaging to tenants  
@ACOSS @SocialHousingV @WendyHayhurst  
communityhousing.com.au/wp-content/upl...

3 3

[View Tweet activity](#) [View all Tweet activity](#)

**Top mention** earned 55 engagements

**Shelter SA**  
@ShelterSA - Mar 9

Great meeting with @NationalShelter @CHIA\_News @RSL\_SA today to act upon veterans' housing and homelessness pic.twitter.com/H1cGrRdgGQ

## RESEARCH

- **Covid-19 tracking survey** (supported by CHL, NAHC and Department of Communities & Justice NSW)
- **Housing and the Economy: Scenarios for Australia to 2025 and 2045 -The Housing and Productivity Research Consortium (HPRC)**. The HPRC is an emerging collaboration between non-profit, private and government organisations and leading researchers in applied housing economics and policy. Key players include the Community Housing Industry Association, National Shelter and the Property Council of Australia, as well as UNSW, the University of Adelaide and Swinburne University

## REPORTS AND PROPOSALS

- **Findings of CHIA's first round survey on the impact of COVID-19 on the CHP sector, 3 August 2020**
- Shovel ready projects: CHIA survey results, 15 September 2020
- **Findings of CHIA's Impact Interviews with 30 CHOs (part of its COVID-19 tracking project), 28 October, 2020**
- Findings of CHIA's second round survey on the impact of COVID-19 on the CHP sector, 15 January 2021
- **CHIA's report as part of its COVID-19 tracking project 'The Victorian community housing experience with extended COVID-19 restrictions', 30 March 2021.**

## MEMBER RESOURCES

- The Affordable Housing Assessment Tool (AHAT) in partnership with City Futures and the University of Sydney
- Regular meetings across Government and other political parties; productive working relationships with private and not for profit sector groups including National Shelter, Homelessness Australia,
- ACOSS, HIA, MBA, The Property Council, Everybody's Home and many others.
- Founding member of the Housing & Productivity Research Consortium and National Affordable Housing Association (NAHA).
- Administrator of the Capacity Grants program for NHFC; convenor of the Community Housing Chairs Network.

### Other ongoing projects include:

- National Community Housing Standards
- Veterans Toolkit & Standard (with DVA)
- DFV Toolkit and Standard

# Working Together



## Thanks to our Members

As a not for profit peak body CHIA relies on the financial support of its membership base for its day to day activities. We would like to thank and acknowledge our growing national network of members for their support during 2020-2021. We would also like to pass on our appreciation to our many supporters and advocates for their assistance.

### FULL MEMBERS

Abbeyfield Australia Ltd  
Ability Centre Australasia Ltd  
Aboriginal Housing Victoria Ltd  
Access Community Housing Company Ltd  
Housing Choices WA  
Advance Housing Ltd  
Amelie Housing  
ANCHOR Inc  
Anglicare  
AnglicareSA Housing  
Anuha (Peace Lutheran Church Gatton)  
Argyle Community Housing Ltd.  
Autism Association of Western Australia  
Baptcare Affordable Housing Limited  
BaptistCare NSW & ACT  
Barwon Child, Youth and Family  
Beyond Housing  
BlueCHP Limited  
BlueCHP Limited (QLD)  
BRIC Housing  
Bridge Housing Ltd  
Brisbane Housing Company Ltd  
CatholicCare Canberra & Goulburn  
CatholicCare Social Services Hunter-Manning  
Centacare Housing Services Inc  
Centacare North Queensland  
Central Australian Affordable Housing Co  
CHC Affordable Housing  
Churches of Christ Housing Services Ltd  
City of Glen Eira  
City West Housing Pty Ltd  
Civic Disability Services  
Coast2Bay Housing Group Ltd  
Common Equity Housing Ltd  
Common Equity NSW Ltd.  
Common Ground Queensland  
Community Accommodation & Support Agency  
Community Action inc  
Community Housing Ltd  
Community Housing Ltd Group of Companies  
Community Housing Ltd Victoria  
Compass Housing Service Co (Qld)  
Compass Housing Services Co Ltd  
Cornerstone Housing Ltd  
EACH Housing Limited  
Eastcoast Housing Association  
Eastern Suburbs Rental Housing Co-op  
Environmental Collective Housing Organisation  
Evolve Housing  
Focus ACT inc  
Foundation Housing  
Fronitha Care Inc.  
Gateway 2015 Properties Ltd  
Gladstone Central Committee on the Ageing  
Havelock Housing Association Inc  
Haven Foundation  
Haven; Home, Safe

Hervey Bay Housing Coalition Inc  
Hinchinbrook Community Support Centre Inc  
Homes North Community Housing Co  
Homes Out West  
Housing Choices Australia  
Housing First  
Housing Plus  
Hume Community Housing Association  
Inhousing  
Inner East Social Housing Group  
Inner North Community Housing Company Ltd  
Jacaranda Housing Ltd  
Jewish Care  
Jim Fuller Community House Group  
Jubilee Housing  
Junction Australia Ltd  
Koolkuna Womens Refuge  
Launch Housing  
Link Housing Ltd  
Mackay Regional Housing Co- Connect Housing Group  
Mallee Accommodation and Support Programme  
Mangrove Housing Ltd  
Mareeba Community Housing Company Ltd  
Mareeba Shire Council  
McCormack Housing (previously Housing with Conviction)  
MECWA (Trading as Mecwacare)  
Metro Community Housing Co-op Ltd  
Midwest Community Living Association  
Mission Australia Housing  
Momentum Collective  
My Foundations Youth Housing  
Narrogin Cottage Homes Inc  
National Affordable Housing Consortium  
North Coast Community Housing Co.  
Northcote RHC  
Northern Geelong RHC  
Nulsen (formerly Outcare)  
Pacific Link Housing  
Parkes Forbes Community Housing Inc.  
Pathways Southwest Inc  
Pinakurri Community Inc  
Plantagenet Village Homes Inc  
Pahran/Malvern Community Housing Inc  
Project Independence Ltd  
Ringwood Area Lions Aged Care Inc  
Roseberry Qld  
Sakyamuni Buddhist Centre  
Salvation Army Community Housing Service  
Salvation Army Housing (Victoria)  
Samaritans Foundation (Housing)  
Servants Community Housing  
SGCH  
South East Housing Co-operative  
South Port Community Housing Group  
South West Refuge inc  
Southern Cross Community Housing Ltd  
Southern Cross Housing Ltd

Southern Youth & Family Services  
St Bartholomew's House Inc  
St Kilda Community Housing Ltd  
Summit Community Housing  
Sunshine/St. Albans RHC  
Tableland Community Housing Inc  
Tamil Seniors  
The Disability Trust  
The Housing Trust Ltd  
Toora Women  
Unison Housing  
United Housing Co-operative Ltd.  
United Muslim Women Association  
Uniting  
Uniting (Victoria & Tasmania) Limited  
Uniting Country Housing Inc  
Uniting Housing Victoria  
Unity Housing Company Ltd  
Vasey RSL  
Venture Housing Company Ltd  
VincentCare Community Housing  
WA Blue Sky  
Wagin Cottage Homes Inc  
WAYSS  
Wentworth Community Housing  
Wesley Community Service Limited (WCSL)  
Westside Housing Company  
Williamstown RHC  
Wintringham Housing Ltd  
Women's Health West  
Women's Housing Company  
Women's Housing Ltd  
Womens Property Initiatives  
Youth Housing Project Association Inc  
Yumba Meta Housing Association Ltd  
YWCA Canberra  
YWCA Housing

### ASSOCIATE MEMBERS

Boompower  
City of Greater Geelong  
Dave Gover  
Elizabeth Perez  
Gallagher Jeffs  
Hall Property Solutions  
Hornsby & Co  
J&D Contracting  
MBD Consulting  
Melbourne City Mission  
MyConnect  
PM Kennedy Land Surveyor  
Project Green  
Safe Futures Foundation  
Skilled Health  
Steve Staikos  
Urbis  
Zavanti



PHOTO: Community Housing Ltd's (CHL) newly built Specialist Disability Accommodation in Woolloowin, Brisbane



PHOTO: Elevate Foundation Housing.



## Community Housing

INDUSTRY ASSOCIATION

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