



Jubilee Housing Inc

ANNUAL REPORT

2019-2020



Jubilee Housing Inc

Jubilee Housing Inc is a community housing initiative of the Box Hill and Newhope Baptist Churches and South Croydon Anglican Church

President's Report

The past year has been an 'interesting one' in our journey to continue to provide safe, secure and affordable housing.

Whilst housing affordability is often identified as a high political priority, the response from both State and Federal Government has been somewhat disappointing. However there are signs that thankfully this might be about to change – and with wide reaching community support.

The recent National Homelessness Week identified that Australia has a social housing shortfall of about 433,000 properties and around 120,000 people are homeless on any night. With this background it was encouraging to find that more than 75% of Melbourne residents believe that the Victorian State Government should build significantly more public and community housing – with even more support from those living in rural Victoria. In this regard Jubilee Housing stands with other Community Housing Organizations in urging both the State and Federal Government to allocate additional monies into building of more public and community housing as a stimulus response to assist with our post COVID-19 recovery.

The year has been a testing one for our staff and residents. The impact of COVID-19 has naturally had an impact on the way we have been able to interact with our residents – some of whom have experienced additional financial hardship and personal stress.

Our staff continue to work tirelessly as they look to assist our residents and with an even greater level of pastoral and personal support in this COVID-19 environment.

At the time of preparing this report our main Box Hill office is temporarily closed – and we are unable to move into our new satellite office in East Ringwood. This office is in close proximity to

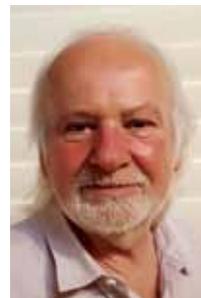
the current Emmaus Community Complex and the proposed Freeman Street development project. We thank Light Community Baptist Church for assisting with this new office accommodation.

The Freeman Street development project is not as advanced as was probably anticipated, with some unforeseen planning issues. It is most likely we will go to Council shortly with a modified and slightly smaller scale development project.

It would be amiss of me if I were not to acknowledge two key personnel changes:

GRAEME DAVISON - At our last AGM long-standing member Graeme Davison elected not to seek reelection as President of Jubilee Housing. Importantly Graeme has decided to remain a member of the Committee of Management enabling Jubilee to continue to benefit from his wide and extensive knowledge, for which we are most appreciative.

LYNETTE BRIDGER - After many years of dedicated service Lynette elected to retire in July. Lynette of course was our Finance Manager – and I take this opportunity to personally acknowledge her contribution to Jubilee and our residents. A separate and appropriate acknowledgement to Lynette appears in this Annual Report along with an introduction to new staff member Nancy Thia who has taken over the role.



Don Hands
President, Committee
of Management



New Ringwood East office at Light Community Baptist



Mission and Vision

THE MISSION of Jubilee Housing is to provide appropriate, affordable and secure long-term rental housing to low-income households who cannot afford adequate housing in the private rental market.

We have a VISION that seeks to assist such households and individuals by providing affordable and comfortable homes in a supportive community environment that enables independence and the capacity to plan and work towards reasonable life goals.

Auspice and History

- **1986** - Jubilee Housing Inc. is a community housing management organisation, initiated in 1986 by Box Hill Baptist Church and NewHope Baptist Church. Jubilee Housing is an incorporated association that manages property on behalf of participating organisations and is currently responsible for three "joint venture" projects.
- **1987** - Jubilee Place, located in Box Hill North, opened in November, with 10 units of accommodation for families and singles.
- **1997** - Figtree Lane, located in Burwood, opened in November, with 10 units of accommodation for singles and families.
- **2003** - Changes in our Constitution were adopted to enable other organisations or churches to participate in the program, and representatives from Emmaus Christian Community Ltd joined the Committee of Management.
- **2004** - In April the building of 19 units, for families and singles, was completed at Emmaus, on land in Bayswater North held by Emmaus Christian Community Ltd of the South Croydon Anglican Church.
- **2011** - A property was purchased in Ringwood East with a land area of 1398 square metres, with the vision of building units when finances are available.
- **2015** - An architect was appointed to provide concept plans for the Ringwood East land.
- **2019** - Planning Permit granted for Ringwood East land.

Residents

Jubilee Housing properties are available only to low income households, who are eligible for public housing. When a vacancy occurs, allocation is made to someone on the applicant waiting list, giving consideration to the length of time a person has been on the waiting list, the specific needs of applicants, and our overall aim of developing supportive and harmonious communities. Jubilee Housing welcomes formal and informal input from residents on any issue relating to their tenancy.

Partner Churches

Jubilee Housing's mission is undergirded by its three partner churches – Box Hill Baptist, NewHope Baptist, and South Croydon Anglican. This ecumenical and inter-relational focus enables a

genuine and generous interaction within our local communities. As well as volunteers on our Committee of Management and our pastoral teams, these partner churches also provide practical assistance, Christmas gifts, food hampers, financial management counselling, and other supports to our tenants and families.

Treasurer's Report

2019 - 2020 Financial Statements

The audited financial statements show a solid surplus from normal business operations for the 2019-2020 financial year, continuing our history of prudent financial management.

Most revenue came from the rental of the 40 properties that Jubilee Housing manages. Rental income was boosted by higher than budgeted interest revenue and the unexpected COVID Cash Boost from the Federal government. Overall, revenue was slightly higher than budgeted income.

Expenditure was generally in line with expectations other than for maintenance. Because of COVID-19, some planned maintenance was not able to be carried out. When properties are vacated, refurbishment costs are generally incurred prior to reletting - no such costs were incurred during the financial year. Because of reduced spending on maintenance, overall expenditure was lower than anticipated.

The slightly higher revenue and lower expenditure resulted in an annual surplus greater than anticipated in the budget for the year. The Committee of Management (COM) and staff remain conscious of the need to balance our income with current and future expenditure. Given that maintenance costs can fluctuate and tend to increase with the age of the properties, COM continues to maintain cash reserves sufficient to provide for timely repair and maintenance.

We have continued to expend further but modest monies in regard to the proposed Freeman Street East Ringwood development. Further details regarding this future development are contained in the President's report.

Stephen Lockrey

Treasurer

Finance

Jubilee Housing receives no on-going government funding or grants and is financially responsible for maintenance, renovations and upgrades, insurance, rates, administration, provision for future building projects, and other costs. For income we are entirely dependent upon the rentals paid by tenants, and donations.

Tax Deductible Donations

Jubilee Housing was endorsed as an income tax exempt charitable entity in August 2000, and awarded Public Benevolent Institution Status (PBI) in 2003. Donations made to Jubilee Housing are tax deductible.

Jubilee Housing

Jubilee Housing Thanks

REAL ESTATE AGENTS: We thank Noel Jones Box Hill and Ringwood for their support and contribution to our ministry. We appreciate the willingness of these agencies to give their time freely to review market rent values for our properties.

In 2020 Jubilee Housing Inc has complied with the temporary changes made to the Residential Tenancies Act 1997 enacted by the COVID-19 (Emergency Measures) Act 2020

One of the key changes that impacted community housing sector is the ban on rent increases or service of notices of rent increases. We have complied with the changes and therefore deferred any rent review until further notice from the Department of Housing Victoria

VOLUNTEERS: Fundamental to the mission of Jubilee Housing Inc is the ongoing support given to its housing communities. This heartfelt pastoral and practical care is given by pastoral volunteers from Jubilee Housing's partner churches. Our Pastoral Care volunteers undergo Police and Working with Children Checks and are provided with appropriate training for their role.

The unusual circumstances of the 2020 COVID-19 pandemic, and the Lockdown in the Melbourne area, meant that pastoral care interactions needed to be re-worked. Most contact over the past months has been virtual – via phone and text. Our tenants appreciated this support, and extra drop-offs of items to assist with shopping for those who were housebound. Tenants also found creative and caring ways of providing supports and encouragement at their complexes, as can be seen in the individual Complex Reports herewith.

Jubilee Housing would like to say a huge Thank You for the pastoral care given during this difficult year by Peter and Joan Latham, Nola Mills, John Wakeford, Mary Johnson, Jessie Glover, and Anise and Leonie Shaker. The added role of staff pastoral worker Meredith Beaton enables residents to be assisted with often complex and time-consuming issues like Centrelink processes or educational enrolments, which also helps the pastoral volunteers.

Staff Changes

FAREWELL TO LYNETTE: Finance Manager Lynette Bridger has served Jubilee Housing for more than 20 years. She decided to retire earlier this year, and she will be missed. Lynette's diligence to her task, and her capacity to provide backup to staff when needed was greatly appreciated. Her role included the essential task of drawing the line to keep finances and mandatory processes in view. But she also had a pastoral heart and enjoyed good supportive relationships with a number of residents. We wish her all the best as she enjoys some well-deserved relaxation, and hopefully, some more cruises, which she loves.

WELCOME TO NANCY: New Finance Manager, Nancy Thia, comes with extensive background in accounting roles for large organisations and volunteering in charities. She strongly supports Jubilee Housing's mission in providing quality, long-term affordable housing and her accounting and management skillset will enable her to upgrade our systems to become more efficient and economical. Because of Lockdown Nancy has not yet been able to meet our residents face-to-face, but a letter with a picture of her (without a mask) was sent to them all as a formal introduction. She hopes to soon join staff to do an introductory tour of our complexes and meet our residents.



Peter - Pastoral carer during lockdown



Lynette Bridger



Nancy Thia

Committee of Management

Member	Responsibility	Representation
Don Hands	President	Emmaus Christian Community Ltd. Appointed as Member May 1, 2003 Appointed as Treasurer May 4, 2006 Appointed as President November 28, 2019
Stephen Lockrey	Secretary	Newhope Baptist Church Appointed as Member November 8, 2012 Appointed as Secretary November 13, 2014 Appointed as Treasurer November 28, 2019
Hayley Chambers	Member	Newhope Baptist Church Appointed as Member May 24, 2019 Appointed as Secretary November 28, 2019
Graeme Davison	Member	Box Hill Baptist Church Appointed as Member November, 2004 Appointed as President 2012 - November 2019 Appointed as Member November 28, 2019
Jim Barr	Member	Box Hill Baptist Church Appointed as Representative November 28, 2019
Elizabeth Churchward	Member	Emmaus Christian Community Ltd Appointed as Member February 3, 2011
Andrew Churchward	Co-Opted	Emmaus Christian Community Ltd Appointed as Member March 28, 2019
John Thiessen	Member	New Hope Baptist Church Appointed as Member November 12, 2011 Appointed as Secretary 2012 - 2014 Appointed as Member 2014 - 2019 Resigned as Member November 28, 2019

***Each Committee of Management member is a volunteer.
The Committee is responsible for the oversight, mission and future growth of Jubilee Housing.***



Jim Barr



Stephen Lockrey



Graeme Davison



Don Hands



Hayley Chambers



Andrew & Elizabeth Churchward

The Jubilee Housing Constitution states that the Committee of Management shall be comprised of:

- Two members nominated by each of the participating organisations
- Co-opted members, who bring relevant expertise to the Committee

Challenges for Jubilee Housing Inc

Jubilee Housing faces ongoing challenges as a provider of affordable housing:

- Balancing the costs of maintaining and upgrading our current properties with the need to build up financial reserves for the Freeman Street project
- Supporting residents who may experience stress in dealing with utility companies, Centrelink, the high cost of basic needs, health issues or personal problems
- Constant enquiries for affordable housing, as well as urgent requests for housing where current housing is about to end, or rents have become prohibitive
- Careful selection when a vacancy occurs to ensure balanced communities

Victoria has approximately 86,000 social housing units. There are 46,000 households on the Victorian Housing Register – the former public housing waiting list. More than 10,000 public housing properties have reached the end of their useful life and need total replacement. At 3.5% of our dwelling stock Victoria has the lowest proportion of social housing in Australia.

Jubilee Housing has an extremely low turnover which provides little opportunity to us to help the many people either on our waiting list, or who contact us with urgent requests for housing.

2008-2009	No vacancies
2009-2010	One vacancy
2010-2011	One vacancy
2011-2012	Three vacancies
2012-2013	Three vacancies
2013-2014	One vacancy
2014-2015	Two vacancies
2015-2016	Two vacancies
2016-2017	Two vacancies
2017-2018	Three vacancies and one internal move
2018-2019	No vacancies
2019-2020	No vacancies

Staff

Carol Hands	Housing Manager	(0.6 EFT)	Lynette Bridger	Finance Manager (Resigned 7/8/20)	(0.4 EFT)
Meredith Beaton	Pastoral Worker	(0.2 EFT)	Nancy Thia	Finance Manager (Appointed 15/7/20)	(0.4 EFT)



Nancy Thia



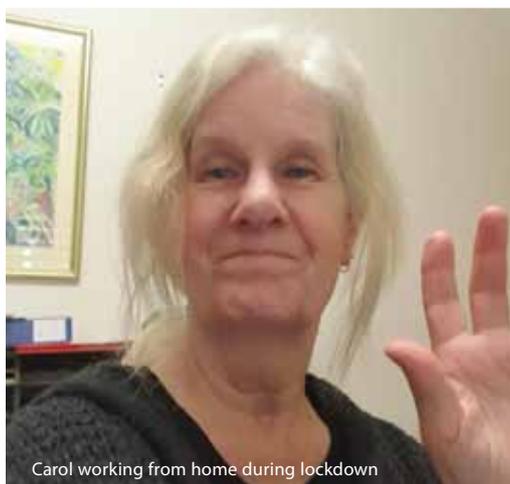
Carol Hands



Meredith Beaton



Nancy & Lynette masked during office lockdown restrictions in July 2020



Carol working from home during lockdown



Description . . .

Jubilee Place comprises 10 units in Box Hill North. The units are a mix of 1, 2, 3 and 4 bedroom dwellings; each has a private backyard and there is open space on site, with a children's playground.

Legal Agreement . . .

Jubilee Place is a joint venture between the Director of Housing and the Baptist Union of Victoria, acting in trust for the Box Hill and Newhope Baptist Churches under an agreement which continues for 55 years, expiring in 2041.

Finances . . .

Jubilee Housing Inc. manages the finances for Jubilee Place. The auditor's report and financial statements are available upon request.

2019-2020 at Jubilee Place

Jubilee Place opened in 1987. General maintenance, vacancy costs, grounds and cyclical maintenance costs totalled \$22,761 this financial year.

Jubilee Place continues to be a supportive community, with the added concerns of Lockdown this year. Some residents were able to continue working in healthcare or from home, but most have had to endure Lockdown at home, apart from essential shopping and exercise outings. Having a safe play area was helpful to children spending many weeks at home until school resumed. The children also created 'happy Lockdown' spaces at the complex.

The Christmas party at the end of 2019 was a happy event with egg and spoon games, and gifts from Santa provided through partner church NewHope Baptist. NewHope's community pantry also provided some Lockdown meals and food hampers, which were dropped off by Jubilee's pastoral worker, Meredith.





Figtree Lane

Description . . .

Figtree Lane, opened in 1997, comprises 10 units located in Burwood. This project also comprises a mix of 1, 2, 3 and 4 bedroom units. Figtree Lane is situated opposite a village green, which provides ample playground space for children.

Legal Agreement . . .

Figtree Lane is a joint venture between the Director of Housing and the Baptist Union of Victoria, also in trust for the two Baptist churches. The agreement between the parties is perpetual.

Finances . . .

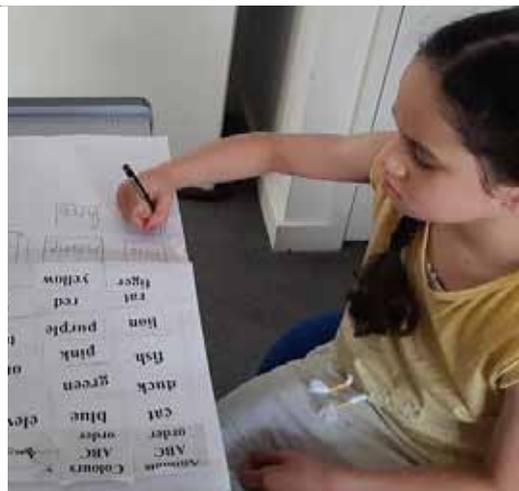
Jubilee Housing Inc. manages the finances for Figtree Lane. The auditor's report and financial statements are available upon request.

2019-2020 at Figtree Lane

Figtree Lane opened in 1997. Maintenance (responsive, planned, cyclical and grounds) costs were \$50,969 in the 2018-19 financial year.

Figtree Lane residents enjoy an attractive complex adjacent to park space. The December Christmas party was a highlight of shared food, social interaction, and samples of opera renditions from one of our musically gifted residents! NewHope church provided children's gifts delivered via Santa, and also donated meals and hampers during Lockdown.

Also during Lockdown some residents initiated common-area garden projects to freshen up the vegetation and add some more colour. Other residents were able to continue going to work or worked from home. Children enjoyed some 'Lockdown' games and doing encouraging artwork – or home schooling!



Description . . .

Emmaus comprises 19 units in Bayswater North, with a mix of units suitable for singles up to large families. Each home has a rear grassed garden with an area suitable for outdoor living, accessed through a sliding glass door from either the lounge or family room. There is also a large common area which is often enjoyed by the children.

Legal Agreement . . .

Emmaus is a joint venture between the Director of Housing and Jubilee Housing Inc. acting in trust for the Emmaus Christian Community Ltd. The agreement continues for 40 years, expiring on September 30, 2043.

Finances . . .

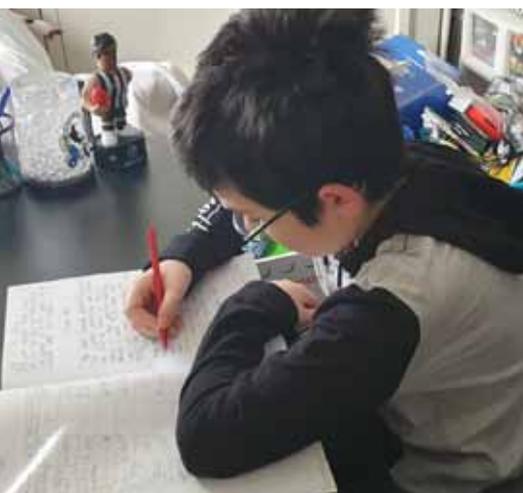
Jubilee Housing Inc. manages the finances for Emmaus. The auditor's report and financial statements are available upon request.

2019-2020 at Emmaus

Emmaus is our largest complex with 19 units, housing twelve families and seven singles. The Emmaus units opened in 2004. The total maintenance costs including grounds and cyclical costs amounted to \$43,541.00 for this financial year.

Emmaus has a wide range of residents from different age, ethnic and cultural backgrounds and they are very supportive of one another. This has been particularly evident during this year's Lockdown experience. Some tenants have provided pictures of their 'Lockdown adventures'!

The large Emmaus Park, which is part of the complex, includes a children's playground provided and maintained by Maroondah Council for public use. The Park is also the venue for the annual Christmas party and barbecue put on by South Croydon Anglican Church (SCAC). Pastoral contact by SCAC and Jubilee Housing during the Lockdown has mostly been made via phone and text/emails, but some assistance with shopping and food drop-offs was provided where needed.

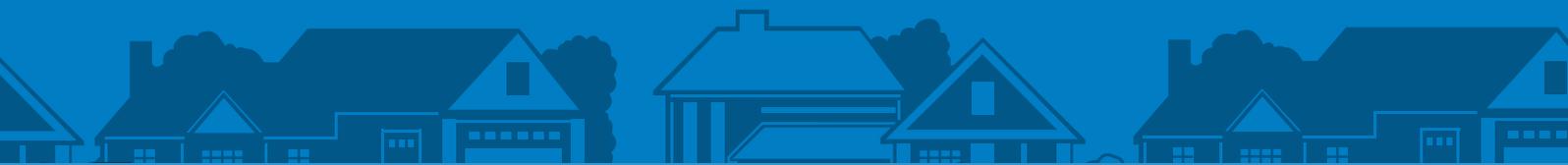


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