

ANNUAL REPORT



Jubilee Housing Inc

2023-4



OUR VISION

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.

OUR MISSION

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.





OUR HISTORY

- 1986: Jubilee Housing Inc. is a community housing management organisation, initiated by Box Hill Baptist Church and NewHope Baptist Church.
- 1987: Jubilee Place, located in Box Hill North, opened 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 to participate in the program. Representatives from the Emmaus Christian Community joined the Committee of Management
- 2004: The building of 19 units, for families and singles, was completed at Emmaus, on land in Bayswater North, held by the Emmaus Christian Community of the South Croydon Anglican Church.
- 2011: Property was purchased in Ringwood East with the vision of building units when finances were available.
- 2015: An architect was appointed to provide concept plans for the Ringwood East property.
- 2019: Planning Permit granted for Ringwood East Property and has been extended for completion of the development in 2028.

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 residents and families.



PRESIDENTS REPORT

For many years, I've admired Jubilee Housing from the sidelines, particularly the dedication of past Presidents like Graeme Davison and Jim Barr, who have poured countless hours into supporting the staff and fulfilling our ministry, and staff like Carol, Lyn, Nancy and Darina – enjoying many casual conversations over coffee at the Ellingworth Parade offices about the joys and challenges of their critical work of supporting not just housing outcomes for our residents, but also ensuring their community and pastoral needs are supported and upheld as well.

When I accepted the role of President last year, I did so with a mixture of trepidation and humility, recognizing the responsibility ahead.

However, I have very quickly begun to appreciate the meaningfulness of the role as I get to have a much closer connection with the impact of Jubilee Housing on those who call our properties home.

To better understand their circumstances, and what secure and stable housing means to support someone to create a better life for themselves and their families and break the stubborn cycles of intergenerational disadvantage.

Our staff, especially Darina and Nancy, have played a crucial role in stabilizing Jubilee Housing amidst an increasingly challenging environment. This has been evidenced by our improved financial situation which, whilst still an ongoing challenge and one requiring the full commitment of the Board as we strategise for the next decade, is being managed well and we have a greater sense of security for the organisation.



Eddie Chapman
President



And we now have some excellent people to help carry that forward, with the appointment of Regina Ferreira as Housing Manager and Katherine Waszkinel as Finance Manager. They have undoubtedly hit the ground running and have quickly been able to build on the excellent work already undertaken to even further improve our systems and how we support our residents.

It has been encouraging to hear the positive comments from residents about their engagements with our new staff team, knowing that we are supporting residents and Jubilee in both a professional and efficient, but also warm and supportive way.

The year ahead will continue to be an important one, and I am relieved to know that we have an excellent team of Committee members to support that – who I am enjoying getting to know and appreciating their unique skills and insights. The challenges of our ongoing maintenance needs, the potential for our Ringwood property, and new opportunities for major social housing creation on our radar, will make it a busy year – but I am confident, even after such a short period in the role, that the organisation is well prepared and with the right people in the right places to make the most of the opportunities ahead of us.





TREASURER'S REPORT

I am pleased to report the 2023-2024 Financial Statements show a small deficit for the year, which was a significant improvement on the prior year. This is a very encouraging result in light of the challenging economic position many individuals, families and businesses are experiencing in the current environment.

The primary reason for this improved position was the increase in Rental Income which is calculated using affordable housing industry wide formulas based on tenant's income. A large increase in Interest Income was also reported due to the increased interest rates on term deposits held. This was offset by a disappointing reduction in donations for the year, this is certainly an area Jubilee Housing can look to improve on as a source of income in the coming years.

In relation to expenditure most areas were mainly in line with the prior year with the exception of Rates and Utilities which is consistent with what businesses and households in the wider economy have also experienced. The category of Other Expenses has also increased mainly due to an increase in Workcover premiums and IT subscriptions. The increase in IT subscriptions has allowed Jubilee Housing to get up to date with IT software applications and has enabled significant staff efficiencies across a number of areas of the organisation.

In summary the Balance Sheet is currently very strong and Jubilee Housing remains able to pay its debts as and when they fall due with a surplus of Current Assets over Current Liabilities.



Dave Taylor
Treasurer



Whilst the Committee of Management (CoM) continues to carefully monitor repairs and maintenance of the properties, we continue to recognise the future financial exposure Jubilee Housing has in this area, with the added challenge of obviously providing appropriate accommodation for our tenants. The CoM recognises the purpose of Jubilee Housing is to provide acceptable affordable accommodation to those people in our community who are unable to seek housing via the private rental market.

In closing it has been most pleasing to see our new Finance Manager settle into the role extremely well and implement systems which have enabled a number of tasks to be significantly more efficient, which has allowed more time to be dedicated to proactive problem resolution. We thank Katherine for the huge effort she has put in and we are very appreciative of her passion and dedication to the role.



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. No renter at Jubilee Housing pays more than 25% of their income in rent, this is JHI's commitment to providing affordable housing. This is very different to the private rental market that does not have this rent protection. This then means rents need to balance affordability & viability to make our organisation sustainable for the future.

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.



COMMITTEE OF MANAGEMENT

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

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

Member	Responsibility	Representation	Appointed
Eddie Chapman	President	Box Hill Baptist	Appointed 30th Nov 2023 as a member Appointed May 22, 2024 as President
Dave Taylor	Treasurer	NewHope Baptist	Appointed 22 Sep 2022 as a member Appointed Mar 23, 2024 as Treasurer
Rev. Lance Blythe	Secretary	NewHope Baptist	Appointed 31st Jan 2024 as a member Appointed May 22, 2024 as Secretary
Graeme Taylor	Representative	Emmaus	Appointed 16th Nov 2022 as a member. Appointed 31 Jan 2024 as secretary resigned May 22 2024. Remains a member.
Elizabeth Churchward	Representative	Emmaus	Appointed 3 Feb 2011 as a member.
Teang Laan	Representative	Box Hill Baptist	Appointed 23 Mar 2023 as a member
Rev. Jim Barr		Box Hill Baptist	Appointed 28th Nov 2019 as a member. Appointed 18th Nov 2021 as President – resigned May 22 2024.



STAFF

Regina Ferriera Housing Manager (0.6 FTE)

Katherine Waszkinel Finance Manager (0.6 FTE)

Meredith Beaton Pastoral Worker (0.1 FTE)

Nancy Thia Finance Manager (Resigned Feb 2024)



Staff & Committee of
Management

THANK YOU & ACKNOWLEDGMENTS

The Committee of Management and staff wish to acknowledge and thank all the people representing various Organisations for their various contributions, support and services to Jubilee Housing:

- NewHope Baptist Church and New Hope Community Care
- South Croydon Anglican Church
- Box Hill Baptist Church
- Donors
- Volunteers
- Contractors





PASTORAL REPORT

It is a privilege to be a part of Jubilee Housing in so many ways. The role of Pastoral Worker gives me the opportunity to connect with families and singles of all ages across 3 complexes and hearing the appreciation for what living in one of the complexes means to them. There are good times and there are many challenging ones, especially in this current cost of living situation.

We have been able to offer residents referrals to various organisations/churches within the City of Whitehorse and the City of Maroondah, both municipalities offering food relief options along with practical support and some energy bill assistance. There are volunteers from the three involved churches, Box Hill Baptist, NewHope and South Croydon Anglican Church, who also stay in touch with residents, supporting them when needed. Whilst Pastoral Care is offered to all residents in a respectful manner, there is no obligation to accept this offer.

Given Christmas is just around the corner, we have begun organising our annual Christmas parties at each complex, offering opportunities for renters to meet and interact with staff and committee members. We look forward to the BBQ which is always a great success along with children receiving gifts which have been donated by members of the churches who support us year in year out. Each resident is offered a food hamper in December via NewHope Church who receive food from Foodbank, monetary donations given to us from other churches are converted into Christmasy treats and added to the hampers to give them a festive feel. Wishing you a season filled with love, joy and cherished moments.

Meredith Beaton
Pastoral Worker





TENANT EXPERIENCE & GARDENING PROJECT



Sharon has been a resident of Emmaus since the beginnings of JHI.

I have been a resident of Emmaus since the beginning. Myself and my two sons were lucky enough to move into a brand new home approximately 20 years ago and my children have grown up here and now my grandchildren are making their own memories. We have had the privilege of getting to know all of the neighbours over the years and watching their families grow, also some great friendships have been formed.

We have beautiful little community. I am fortunate to have many grandchildren in ages ranging from 1 to 11 years and they have all taken on my passion for gardening and cooking.



We spend many hours in the garden planting and looking after our plants. After a huge amount of patients, it's great to see our efforts in abundance. They love to harvest their produce and most of the time especially the raspberries are washed and eaten straight away. Over the last couple of years we have grown strawberries, cucumbers, zucchini, carrots, lettuce, capsicum, beetroot, onions, tomatoes, raspberries, beans, potatoes and pumpkin.

I also have a herb garden which has rosemary, sage, thyme and mint. My favourite things to grow are raspberries and zucchini's. I love to make zucchini slice and jam. There is no better feeling than picking your own fresh produce for dinner and they taste amazing. It's good to see the kids loving healthy fresh options that they are extremely proud of, gets us in the fresh air and is extremely relaxing. I had lots of success growing from pots as the ground soil here isn't the best. I feed my plants banana water once a week, just keep adding banana skins to a bucket of water and keep reusing. A good sprinkle of plant food helps. Just starting a spring garden I will be planting tomatoes, cucumbers, beetroot, onions to start and raspberries are always a permanent in my garden.





PROPERTY MAINTENANCE AND PLANNING

In the past year Jubilee Housing has continued to dedicate its focus towards planning for the future care of our properties. We have been concentrating on ongoing maintenance and repairs due to wear and tear, as well as the engagement of external property specialists. In 2023 these specialist inspections were performed for Jubilee Place and Figtree Lane and in late 2024 Emmaus will undergo the same in-depth assessments. These reports will continue to guide us towards deciding on immediate and future works and budgeting.

We have continued using Detector Inspector to audit and perform our current safety inspections. Our properties are currently 75% up to date (or pending) with our safety requirements, which is a drop from 85% last year. This drop is due to aging appliances needing more repairs or replacement work. Once Detector Inspector can rebook the pending visits with tenants and we can improve contractor delays this will lead to an improvement in the coming periods.

This past financial year we saw two vacancies at our properties. One at Emmaus and the other at Jubilee Place. In the future Jubilee Place will have 2 major unit refurbishments in the pipeline, with a few smaller partial refurbishments planned for Figtree Lane. After the specialist property assessment reports commence in October, we will have a clearer outlook on works required at Emmaus.





The chart below details work done over 6 months from January to June 2024. Jubilee would like to thank our residents for opening their homes to allow for these inspections and works to be carried out as well as the routine annual inspections.

	Bayswater	Burwood	Box Hill Nth	Totals
Urgent	1	2	0	3
Priority	0	0	0	0
Standard	39	10	26	75
Safety Upgrade	1	0	1	2
TOTAL	41	12	27	80





CHALLENGES & OPPORTUNITIES

The increased media and political attention on the current housing crisis has brought to our attention the need to ensure we continue our services to our local community. It also highlights our challenges that would be required by Jubilee to be eligible to participate in the federal government housing Australia future fund. These will be key discussions over the coming months by the Committee of Management.

Other Challenges facing Jubilee Housing include:

- **Jubilee Housing is not a Registered Community Housing Organisation:** we are not eligible to participate in numerous government funding initiatives that could assist its longevity, operationally and financially.
- **The aging properties:** As our properties continue to age, operations and running costs continue to rise. Jubilee Housing will attempt to outsource as much of the work to volunteer services wherever possible (wherever speciality and/or compliance issues are not required for safety); whilst continuing to engage with our contractors who know the properties well and who offer Jubilee Housing family friendly rates for works done.
- **Unforeseen damage:** Due to weather or other circumstances, Jubilee Housing properties can be damaged. This impacts budgets for maintenance as it can often see planned priority works put on hold, with a risk of damage increasing/becoming worse over time.
- **Managing vacancies and sudden vacancies:** Vacancies may occur for any number of reasons including changes to circumstances. To mitigate this risk, and any time lost in between, is to keep up with ongoing maintenance. This will allow for minimal preparation or refurbishment curtailing vacancy periods. Having the Jubilee Housing Wait list up to date will also assist with leasing the property in a timely manner. Jubilee Housing has a low turnover of properties which provides little opportunity for us to help the many people either on our waiting list, or who contact us with urgent requests for housing.





RENTAL REFORM & SYSTEM UPDATES

There have been no further changes to the tenancy laws and minimum rental property standards since the last update in 2021. Detector Inspector continues to ensure that we are compliant to all current standards. However, there are potentially more minimum rental property standards to come, with 14 new categories around improving the standards of living of tenants within properties in Victoria. This will impact Jubilee’s costs in the future. This is expected to be regulated by October 2025, for any newly appointed leases. This will alleviate this expected large investment by spreading out the future costs over the following years.

Establishing the right systems, tools and ways of working to support effective service delivery.

After the hard work Nancy Thia put in to upgrade Jubilee’s accounting and housing applications, we have been able to further improve the processes with some fine tuning.

Chintaro has continued to be a robust resource and an efficient application with the developers looking at making it a web-based application in the coming months, with even more usability functions. Further use of Xero’s functions has improved our workflow, allowing smoother connections with the ATO and superannuation payments, enabling our obligations to be fulfilled effortlessly.

We are working to boost our cyber security. This year, Jubilee has worked with our external IT support service, Junction City, to perform an assessment and gap analysis of our existing cyber security environment. The supported process helped us identify areas for improvement, including solutions we can implement immediately as well as middle and long-term goals for enhanced protections.

We are full members of CHIA Vic who are the peak body for Victoria’s diverse not-for-profit community housing sector. This past year CHIA has been building foundation policies and processes. Jubilee have been referencing, including seeking approval, from CHIA when updating our own policy and procedures. This way we ensure we are continually improving the way we deliver services and support renters and remain compliant.

With the view to further improve workflows, systems, security and be vigilant about meeting our compliance obligations, we expect to continue to improve and provide tenants with a comfortable, safe and affordable home

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 (one internal move)
2018-2019	No vacancies
2019-2020	No vacancies
2020-2021	One vacancy
2021-2022	Three vacancies (one internal move)
2022-2023	Four vacancies (one internal move)
2023-2024	Two vacancies



JUBILEE PLACE



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. A copy of the auditor's report and financial statement for the year are available upon request.

2023 -2024 at Jubilee Place

Jubilee Place opened in 1987. Total maintenance costs including grounds and cyclical maintenance amounted to \$35,684 this financial year.

Jubilee Place continues to house 10 families/single residents, and we welcomed a new family in Dec 2023. Some of our tenants have lived there for over 20 years which builds a wonderful community atmosphere. One of our long-term residents moved into the complex with her 2 young children close to 25 yrs ago and at the end of last year she moved out to live with her family. Jubilee had offered her and her children the unit and she was so happy as she had been living in a difficult family situation and was excited to be able to call this place her home. She valued her accommodation, support and our community aspect that Jubilee Place offered.

We had a small gathering at the last Christmas Party, with the carports beautifully decorated, lovely homemade food and some committee and staff in attendance, the night was thoroughly enjoyed. Some of the residents are loving their gardens and is great to see how creative they are with the various flowers, plants and vegetables they are growing. Christmas hampers are offered to each resident and are kindly donated by NewHope Church.



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.

2023-24 at Figtree Lane

Total Maintenance costs including grounds and cyclical for this complex amounted to \$33,810 for this financial year.

Figtree Lane houses 10 families/singles and has been a stable community this year. There are some residents who have called Figtree Lane home for over 20 years and do appreciate the community where they live, helping one another as the need arises.

It is great to hear that one of the children who grew up at FTL moved out several years ago and is now a parent himself of 2 delightful young children. Lovely to see!

The lovely community atmosphere has been continuing, and the wonderful efforts they have invested in their gardens has everyone enjoying them.

The Christmas party last year was a great event with most of the residents, staff and committee able to attend. The table was full of beautiful food contributed by one and all and the children were given gifts donated by the 3 supporting churches. Christmas hampers are offered to each resident and are kindly donated by NewHope Church.



EMMAUS



Description

Emmaus opened in 2003, 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.

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. is responsible for all financial management for Emmaus. The auditor's report and financial statements are available upon request.

2023-24 at Emmaus

Emmaus Community is our largest complex with 19 units, housing families and singles and we welcomed a new family to this complex in Dec 2023. The Emmaus units opened in 2003, with the whole Emmaus Complex (and Park) officially opened in 2004 with Government representatives in attendance. The total maintenance costs for this financial year, including grounds, vacancy and cyclical costs amounted to \$63,981.

The Emmaus Community has a substantial Park and playground which is leased to Maroondah Council for public use. Emmaus residents comprise a broad demographic of varying ages, ethnic and cultural backgrounds.

This year it has been wonderful to hear about the support the residents are providing to each other, such as offering lifts to buy food or for medical appointments, sharing garden produce or home-baked biscuits. While respecting each other's privacy and peace, they are always open to help if there is an urgent need or issue.

Each year the community gather for a Christmas party, with South Croydon Anglican Church donating gifts to children and hampers, when required, for a wonderful festive celebration



WEBSITE

jubileehousing.org.au



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PHOTO CREDITS:

**THANK YOU TO JUBILEE
HOUSING RESIDENTS AND
STAFF MEMBERS WHO
PROVIDED AND ARE IN THE
IMAGES FEATURED
THROUGHOUT THIS
REPORT.**

