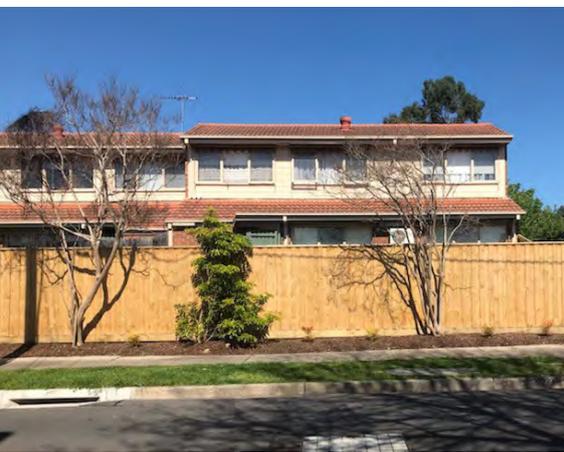




**Jubilee Housing Inc**

# ***ANNUAL REPORT*** ***2020-2021***



**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 again been a challenging one in our journey to continue to provide safe, secure and affordable housing.

The year has also 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 (Carol, Meredith and Nancy) 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. Naturally much of our interaction has taken place via mobile and text rather than face-to-face.

At the time of preparing this report our Box Hill office is temporarily closed – likewise our satellite office in East Ringwood.

Much time and effort has been devoted to improving our IT capabilities – including the capacity to record information and produce timely information and reports. Indeed, this was a major task for Nancy Thia our Finance Manager. Likewise substantial changes to the Residential Tenancies Act have resulted in the need to amend various protocols, procedures and documentation. A significant aspect is the new protocol requirements for ongoing inspections of gas and electricity equipment in our units.

In my report last year, I referred to the changing attitude of the Federal and Victorian Government in terms of recognising the importance of Social and Affordable Housing – and the need to direct monies to this sector. We investigated opportunities to participate in the funding arrangements which became available.

As a general statement to gain access to these funding arrangements Jubilee would need to become a 'Registered Housing Provider'. In this respect we met with representatives of the Department of Treasury and Finance to better understand the requirements of registration – initial and ongoing. On balance we elected not to register at this time – which we understand is consistent with many other smaller housing providers.

However the interaction with the Department of Treasury and Finance has given us ideas in terms of Business Planning and the composition and strengthening of our Committee of Management.

The Freeman Street development project is not as advanced as was anticipated, partly due lockdowns and also some unforeseen planning issues. It is most likely we will go to Council shortly with a modified and slightly smaller scale development project. We are currently awaiting the Quantity Surveyor's Report which will provide us with an updated estimate of building and construction costs.

I would very much like to acknowledge the 'retirement' of one of our longstanding pastoral workers at Emmaus.

### John Wakeford

John was a pastoral worker at Emmaus for many years and along with his wife Janice has relocated to Queensland. His never-ending commitment to assisting the residents of Emmaus is a reflection of his faith and desire to serve others. A tribute to John's service appears later in this Report as well as tributes to two recently passed long-term residents of Jubilee Housing.



**Don Hands**

President, Committee of Management



John & Janice Wakeford

## 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.



## **2020 - 2021 Financial Statements**

The 2020-2021 financial year was difficult for Jubilee Housing Inc. Business operations resulted in a deficit of \$67,336 after charging depreciation of \$131,372. This compared to a surplus of \$28,708 the previous financial year. Revenue was \$45,552 below the previous year result.

Principal reasons for the lower figure were cessation of the Covid cash boost assistance (\$10,000), lower interest rates (\$7,000) and lower rental income (\$24,000). Rental income was impacted by 2 major factors: our inability to adjust rentals upwards during Covid and several rental properties being vacant while being refreshed for new tenants. A recent review of rentals during the second half of 2021 indicates that rental income will recover in the current financial year.

Expenditure was in line with expectations with the exception of employee benefits which were \$48,174 higher than the previous year. Lynette Bridger, our long serving Finance Manager, retired during the financial year. Nancy Thia was engaged as Lynette's replacement and for a time we were paying for two people during the handover phase. Additional costs were incurred employing temporary staff during the implementation of the Chintaro property management package. Employee benefits expenditure is expected to be lower in the current financial year.

The balance sheet remains strong with cash and term deposits of \$978,308. Overall cash reduced by \$20,442, following additional investments in property improvements and costs associated with the proposed Freeman Street development.

Jubilee Housing Inc remains able to pay debts as and when they fall due with a surplus of current assets over liabilities of \$937,335.

### **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 Special Thanks**

- **Real Estate Agent** - Philip Webb for their support and contribution to our ministry. We appreciate the willingness of these agencies to give their time to review market rent values for our properties.
- **Whitehorse Churches Care (WCC)**
- **Hope City Church (Croydon)**
- **New Hope Baptist Community**
- **South Croydon Anglican Church**
- **Box Hill Baptist Church**
- **NewHope Baptist Church**
- **Donors**
- **Volunteers**

## **Rental Reforms**

In 2021, there were major changes to the residential tenancy law. The majority of these changes were based on the Residential Tenancies Amendment Act 2018 which was passed in September 2018 but the planned stage rollout of the reforms was disrupted by the Covid Pandemic. Instead in 2020 the temporary Covid-19 (Emergency Measures) Act 2020 was enacted. One of the key emergency measures that impacted us financially in FY2021 as a community housing provider was the ban on rent increases or service of notices of rent increases. We have complied with the changes and deferred rent review in 2020 as stipulated by the regulation.

The rental reform came into force on 29th March 2021, there were over 130 reforms in tenancy law. These changes are aligned with government objectives and aim to provide guidelines on their respective obligations as renters and residential rental providers. Jubilee Housing Inc is in the process of reviewing and implementing the changes relevant to Community Housing in accordance with the Residential Tenancies Regulation 2021.

## **Jubilee Housing Pastoral Care**

Fundamental to the mission of Jubilee Housing Inc is the ongoing support give to its housing communities. This heartfelt pastoral and practical care is given by pastoral volunteers from Jubilee Housing's three partner churches.

As the Lockdowns continued into 2021 our pastoral care team and Staff needed to maintain connections with our residents by phone, texts, and emails. Assistance with shopping or urgent matters was given where needed. The usual Christmas parties had to be cancelled at the end of 2020 due to the Lockdown, but Christmas gifts and hampers from New Hope Baptist, Whitehorse Churches Care and South Croydon Anglican Church were dropped off to residents. Hope City Church in Croydon also kindly provided food parcels to some residents during Lockdown 6. Jubilee Housing again expresses its gratitude for the practical and genuine care that our partner church pastoral care volunteers bring to our housing communities. From preparing welcome packs for new tenants to developing appropriate social contacts for various residents, to providing ongoing supports including prayer for those who request it, the pastoral team is amazing. Thank you to Maureen, Peter & Joan, Nola, Jessie, Elizabeth & Andrew, and the Rev. Bruce. Our Staff Pastoral Worker, Meredith has assisted residents with sorting Centrelink and other Government processes which can be time-consuming and often quite overwhelming.

Long-term pastoral volunteer connections with two individual residents at Emmaus sadly ended when the residents passed away after residing at Emmaus for 17 years (see separate Reports under Emmaus).

Jubilee Housing would also like to particularly thank retiring Emmaus volunteer, John Wakeford, who had contributed a broad range of care over the years, from gardening and moving items, to pastoral & mentoring support of an Emmaus family (pictured). John and his wife Janice have now moved to Queensland, but still keep strong connections with the Emmaus Community

## Committee of Management

Member	Responsibility	Representation
Don Hands	President	Emmaus Christian Community Ltd. Appointed May 1, 2003 Appointed as Treasurer May 4, 2006 Appointed as President Nov 28, 2019
Stephen Lockrey	Treasurer	Newhope Baptist Church Appointed November 8, 2012 Appointed as Secretary November 13, 2014 Appointed as Treasurer Nov 28, 2019
Andrew Churchward	Secretary	Emmaus Christian Community Ltd Appointed as Co-Opted Member Mar 28, 2019 Appointed as Secretary, Nov 19, 2020
Graeme Davison	Member	Box Hill Baptist Church Appointed as Member Nov 2004 Appointed as President 2012 - 2019
Jim Barr	Member	Box Hill Baptist Church Appointed as Member Nov 28, 2019
Elizabeth Churchward	Member	Emmaus Christian Community Ltd Appointed as Member Feb 3, 2011
Mark Berends	Member	NewHope Baptist Church Appointed as Member Nov 21, 2020

**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

### Staff

Carol Hands -	Housing Manager	(0.6 EFT)
Nancy Thia -	Finance Manager	(0.6 EFT)
Meredith Beaton -	Pastoral Worker	(0.2 EFT)

### 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 against the need to build up financial reserves for the Freeman Street development project (which will increase our ability to provide more affordable housing)
- The increasing burden in terms of compliance and regulation
- Supporting residents who may sometimes experience stress in dealing with utility costs, Centrelink, the high cost of basic needs, health and personal issues. All of these have been fuelled by the impact of COVID 19.
- Ongoing enquiries about affordable housing along with urgent requests for housing where current housing arrangements are about to end, or rents become prohibitive
- Careful selection when a vacancy occurs to ensure balanced communities

Whilst recent government initiatives in affordable housing have been more promising, there are many years of considerable inaction still to be rectified. In the past 20 years Victoria's population grew by 1.46 million but only an extra 89 public housing properties were built. The average time for Victorians on the public housing Priority waiting list has increased to around 12 months. Those on the General waiting list may have years to wait. Currently the Victoria Housing Registry has nearly 53,000 applicants,



with about 30,000 on the Priority list proportion of social housing in Australia.

More generally (and including those not on the Victorian Wait List), it is estimated that over 82,000 Victorians (including 25,000 children) await a place to call home

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
2020-2021	One vacancy

# 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.

## **2020-2021 at Jubilee Place**

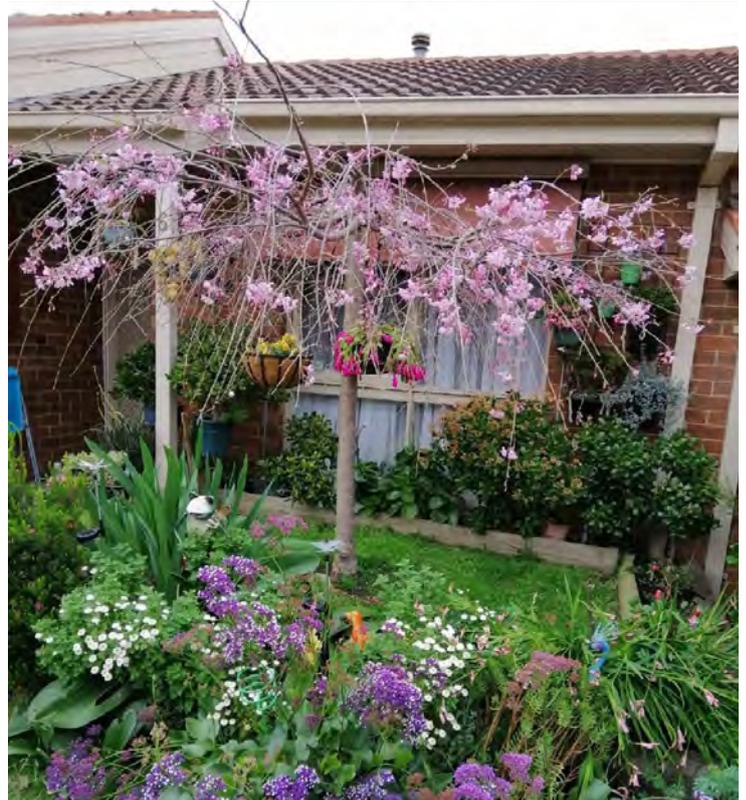
Jubilee Place opened in 1987. Total maintenance costs including grounds and cyclical maintenance amounted to \$24,247 this financial year.

Our Jubilee Place residents are very supportive of one another, and this was particularly helpful during Lockdowns. Some residents were able to do shopping for some house-bound neighbours, which was much appreciated.

While a couple of residents were able to continue their essential service work, others at home needed to assist their children with home-schooling or took the opportunity to do further on-line studies themselves. Those living alone maintained social contact via phone chats, daily walks for exercise, and shopping for essentials.

## **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.



# 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.

## **2020-2021 at Figtree Lane**

Figtree Lane opened in 1997. Total Maintenance costs including grounds and cyclical for this complex amounted to \$34,230 for this financial year.

Figtree Lane is in an attractive location and close to a public open space. Residents help each other where they can. Lockdown prevented the usual Christmas party/BBQ event at the complex, which is usually well-attended. Without photos of this social occasion, we are grateful to residents Gregory and also Raymond, for supplying some of the happy pics for this year's Report. Residents found various ways of surviving Lockdown – those who were not working (either as essential workers or home-based) found various ways to entertain themselves as the Lockdowns went on - and on! Outdoor garden plantings were particularly enjoyable. Nearby bush-walking tracks were enjoyed by others.

## **Finances ...**

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



## Description ...

Emmaus opened in 2004, 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. is responsible for all financial management for Emmaus. The auditor's report and financial statements are available upon request.

## 2020-2021 at Emmaus

Emmaus is our largest complex with 19 units, housing twelve families and seven singles. The total maintenance costs including grounds, vacancy and cyclical costs amounted to \$85,086 for this financial year.

The Emmaus Community is our largest complex and 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. Photos of Lockdown activities were contributed by some residents – gardening and home-school cookery!

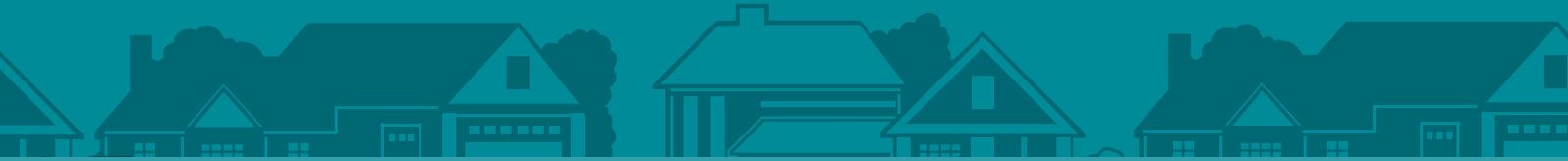
In 2021 we sadly lost two of our long-term residents, both elderly. They had resided individually in units at Emmaus for 17 years. John Horley passed away in March at the age of 70. He was known by many in the neighbourhood as he drove past on his disability-scooter on his way to the shops. He had been a quiet, private person, who preferred to help others individually (e.g. installing carport solar lights for his neighbours!) rather than attending the broader social events, like Christmas parties. His pastoral carer, Peter, journeyed with him over time, and John developed a good trust relationship with him. John had never

liked having photos taken, so this one is provided by his son, Michael (being held by his Dad as a baby in 1988!). John's caring heart can be seen even without him looking at the camera!

Joan Nolan, our other long-term resident, who passed away in July at the grand age of 89. Joan and her husband Colin arrived at Emmaus in 2003. Colin passed away a few years ago. Pastoral worker Nola became a close friend of Joan and they enjoyed many coffee outings and chats together. Joan was always happy and positive, even as her mobility declined. Joan's daughters expressed their thanks for the safe, quality affordable housing their mum had enjoyed with Jubilee Housing. Both these lovely residents will be missed! It has been a pleasure having them at Emmaus.

We also welcomed new resident Andy, who enjoyed feeding cockatoos in his backyard during Lockdown





## Jubilee Housing Inc

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