



Jubilee Housing Inc

ANNUAL REPORT

2022-2023



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

Jubilee Housing Inc has had another big year! Following the retirement of our previous Housing Manager we were joined in December 2022 by Darina Seal in this position. In partnership with our Finance Manager, Nancy Thia, and Meredith Beaton, our Pastoral Worker, Darina has led the staff team in a year of consolidation and development.

The consolidation has come in such areas of bringing our offices together in the longstanding Jubilee Housing Offices in Ellingworth Parade, Box Hill and the steady management of an unusually high number of vacancies over 2023 with the attendant maintenance and refitting of units this involves. The development has been in the revising and agreement of policies and procedures supporting and guiding Jubilee Housing's operations now and into the future.

The Committee of Management has been engaged in an extended process of Strategic Planning in which we have been reviewing our operations and working towards the future. As part of that process we have reviewed a range of options for our future development, prioritised those options and commenced engagement with our partner churches. As part of this review the development of the Freeman St property remains on hold as we continue to work through various options for the future.

I wish to acknowledge the work of the Committee of Management. They continue to give their time, expertise and passion to Jubilee Housing. Whether a recent Committee appointee or an 'old hand' we are very thankful for your commitment and your service. This year we recognise in particular the work of Revd. Katrina Lambert, who leaves Committee of Management as she takes up the position of Senior Pastor of the Ashburton Baptist Church. Katrina brought a wide range of skills in management and strategic insight to the Committee, and she will be missed.

On behalf of the renters and all of the committee I express the thanks of the wider Jubilee community to all our staff. Your commitment and professionalism are foundational to our work. This has again been a challenging year for some of our staff members and the way staff have supported each other throughout the year has been wonderful.

Because of unexpected personal issues our Housing Manager, Darina Seal resigned and concluded her service with Jubilee Housing in October. We acknowledge the significant contribution that Darina has made over her year with us. Darina brought a level of experience and skill in housing management, passion and care that has been of great value to Jubilee in a year of transition and we thank her for how she has guided and resourced us in a year of transition. The Committee is currently finalizing the appointment of an experienced Housing Manager to replace Darina.

In closing, may I thank all who continue to take an interest in Jubilee Housing Inc. Jubilee has been working in the housing sector for 37 years and continues to provide community-based and community-managed housing. As governments (both State and Federal) respond to the need for a stronger and larger social housing sector within the Australian community, Jubilee Housing will continue to play a role in this important industry.



Rev Jim Barr
President, Committee of Management

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 the Emmaus Christian Community 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 the Emmaus Christian Community 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 were available.
- **2015** - An architect was appointed to provide concept plans for the Ringwood East land.
- **2019** - Planning Permit granted for Ringwood Eastland.

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

2022 - 2023 Financial Statements

The 2022-2023 Financial Statements continue to reflect the very strong financial position Jubilee Housing currently possesses. Whilst the current financial year resulted in a deficit, this was significantly less than the prior year primarily due to the increase in Rental Income.

Other positives this year were the increase in Interest Income due to the RBA raising interest rates over the past 12 months and also an increase in Donation income. Obtaining increased income from these 2 areas is a huge positive for Jubilee Housing as it is always very difficult to balance the books from Rental Income alone.

Fortunately, most areas of expenditure were in line with the prior year with only small increases in Employee Benefits to our hard-working staff, an increase in our Insurance Expense which is consistent with increases across all industries and an increase in Professional Fees primarily due to the implementation of new software systems.

As in the prior year the Committee of Management (COM) recognises the importance of strategic decisions around the maintenance of properties given their ageing nature. In the current year and in years to come there will be significant expenses relating to the refurbishment of vacated properties so future tenants can occupy them which will continue to provide Rental Income to Jubilee Housing.

The COM recognises the purpose of Jubilee Housing is to provide affordable accommodation to those people in our community who are unable to seek housing from the private market. With this in mind we will continue to renovate and complete maintenance on properties to ensure that not only is our purpose fulfilled, but also that our expenditure is managed to ensure the future financial viability of Jubilee Housing. The expenditure on the Freeman Street, East Ringwood development has been minimal this year as the COM continues to assess the options, especially in light of the Jubilee Housing Strategic review currently being undertaken. We expect further discussion and decisions will occur in the 2024 year which will finalise the future of this development.

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

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.

Thank You & Acknowledgement

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

- Real Estate Agent - Barry Plant Eastern Group
- New Hope Baptist Community
- South Croydon Anglican Church
- Box Hill Baptist Church
- NewHope Baptist Church
- Donors
- Volunteers
- Contractors

Rental Reforms & System Updates

In 2021, there were major changes to residential tenancy law, but the planned stage rollout of the reforms was disrupted by the Covid Pandemic. Following the end of the Pandemic restrictions, Jubilee Housing has conducted a thorough review of our policies, practices, and systems to make sure they comply with current legal requirements and help us to respond more efficiently to our renters.

As a result, Jubilee Housing has a more robust process :

- Keep much closer track of tenancy matters with the implementation of Chintaro software applications.
- Send quick SMS messages to all renters letting them know of any upcoming events or changes at JHI.
- Keep all copies of all messages, emails and letters in an electronic file so that any staff member can follow up on an enquiry from wherever they are.
- Issue and access all maintenance requests electronically.
- More easily process applications received from people needing JHI housing.

We have also updated many of our forms so that they are consistent with new laws and issued all renters with new Rental Agreements that clearly let renters know of their rights and obligations.

These are designed so that rent changes can simply be added when they occur, rather than creating a new agreement every year.

Pastoral Care & Volunteers

Fundamental to the mission of Jubilee Housing is the ongoing support given to its housing residents. Renters are offered pastoral care in a respectful manner whereby renters can choose to accept or opt out of this service at any time.

This pastoral and practical care can be given by pastoral volunteers from Jubilee Housing's three volunteer churches, and this service is coordinated by our part time staff, Pastoral Worker. Whilst pastoral connection is not taken up by all renters, our volunteers are happy to help where they can, and journey alongside our renters in need. This support can be in the form of visit at renter home, provide support services referral information and organising annual Christmas party at each complex offering opportunities for renters to meet and interact with staff and committee members.

Committee of Management

Member	Responsibility	Representation
Jim Barr	PRESIDENT	Box Hill Baptist Church Appointed Nov 16, 2022
Dave Taylor	TREASURER	NewHope Baptist Church Appointed Mar 23, 2023
Thuy Nguyen	SECRETARY Co-Opted	Earthen Vessels Church Appointed July 26, 2023
Graeme Davison	Representative	Box Hill Baptist Church Appointed Nov 16, 2022 - Resigned Mar 23, 2023
Katrina Lambert	Representative	NewHope Baptist Church Appointed Nov 16, 2022
Elizabeth Churchward	Representative	Emmaus Christian Community Ltd Appointed Nov 16, 2022
Graeme Taylor	Representative	Emmaus Christian Community Ltd Appointed Nov 16, 2022
Teang Laan	Representative	Box Hill Baptist Church Appointed Mar 23, 2023

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

Darina Seal Housing Manager (Resigned Aug 2023)	(0.6 FTE)
Nancy Thia Finance Manager	(0.6 FTE)
Meredith Beaton Pastoral Worker	(0.1 FTE)



Property Maintenance and Planning:

Jubilee Housing has been particularly focussed this year on planning for the care of our properties to keep them in good condition in the years ahead.

Our properties are now more than 20 years old and need to be closely monitored for changes in their condition over time. For this reason, we have engaged property specialists to inspect both the Jubilee Place and Figtree Lane portfolios, giving the Jubilee Committee of Management extensive reports detailing what areas need most urgent attention and what the likely costs will be over the next 20 years. A similar report is planned for the Emmaus properties in Bayswater in the near future.

We have also been closely tracking the safety inspections and maintenance works conducted by Detector Inspector and are pleased to report that at the end of June 2023, 92% of our properties were fully up to date with safety requirements.

Although the higher number of vacant properties this year reduced available

maintenance funds, Jubilee Housing continued to respond to all essential maintenance requirements.

The chart below details work done over 6 months from January to June 2023:

	Emmaus	Fig Tree Lane	Jubilee Place	Totals
Urgent	1	1	0	2
Priority	3	5	2	10
Standard	47	16	6	69
Safety Upgrade	15	10	5	30
TOTAL	64	32	13	111

Jubilee Housing would like to thank all our renters for opening their homes so that all these important inspections and works could be completed.

Highlight — Garden Project 2023:

Thanks to some very generous donations, Jubilee Housing was able to offer our renters a chance to reduce their cost of living this year by growing their own fruit and vegetables.

Several renters took up the opportunity early in 2023 to buy garden supplies and set up garden beds to grow a wide variety of produce. Some renters without gardens even created potted versions in the courtyard or on a balcony, growing things like strawberries, lettuce and herbs.

The success and enthusiasm of renters who started their gardens early proved infectious and many of their neighbours took up an offer to join in after a second round of funding became available mid-year.

We look forward to seeing a very tasty crop of fruit and veg being enjoyed by renters across the JHI properties in the years to come. Well done renters, keep it up!



Challenges and Opportunities:

Although increasing numbers of Australians are facing housing stress, it is encouraging that this issue has received so much attention by the media and political parties over the past year.

Jubilee Housing particularly welcomes the housing statement released by the Victorian state government and the development of the federal government Housing Australia Future Fund.

Although the details are not yet clear, it is hoped that these new opportunities will allow community housing organisations to plan for growth and deliver more homes for people who need them.

These potential opportunities pose a challenge for Jubilee Housing to decide how we want to be involved and what our organisation will need to achieve so that we are eligible to participate. This will be a key discussion held by the Committee of Management over the year ahead.

Other challenges facing Jubilee Housing include:

- **Ageing properties with increasing maintenance costs:** Specialist inspections of all our properties have already commenced and the Committee of Management will consider the reports produced in order to make a long-term plan to sustain our properties into the future.
- **Changing needs of our residents:** Jubilee Housing is very proud to have been able to offer long-term homes to many of our renters. This, however, does mean that some renters now have different needs to those that they had when they first moved into their homes. Finding ways to support renters to transfer to more appropriate properties when needed (within Jubilee or in other affordable housing options) is an important area of work for the year ahead.

- **Cost of living stress for our renters:** Jubilee Housing is aware that many renters struggle to meet essential costs such as food and heating. We are very fortunate to have our own pastoral care services that can work alongside residents to find ways to save costs and access assistance where needed. We are also eager to utilise any donations received in ways that help renters to meet their daily expenses and to access any grants that may be available to improve the energy efficiency of our homes.

- **Managing vacancies to strengthen Jubilee Housing communities:** 2022-23 saw a much higher number of vacancies than previous years, in part due to the changing needs of our renters. Given this increasing rate of change, it is important that Jubilee Housing selects new residents in ways that meet their needs while ensuring that they can be well supported and contribute to the ongoing development of sustainable communities. Jubilee Housing has a 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.

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)

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.

2022-2023 at Jubilee House

Jubilee Place opened in 1987. Total maintenance costs including grounds and cyclical maintenance amounted to \$37,545 this financial year.

Jubilee Place residents have been very patient through some major works this year, with a neighbouring property on our boundary being demolished and the playground being landscaped to install a soft surface underneath the play equipment.

This work should make some major improvements to drainage for the rear units in future and ensure children using the playground remain safe.



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.

2022-2023 at Figtree Lane

Figtree Lane opened in 1997. Total Maintenance costs including grounds and cyclical for this complex amounted to \$98,836 for this financial year. The maintenance cost is much higher than the other complexes mainly due to vacancy maintenance in Figtree Lane.

Two new households have joined the Figtree Lane community this year and they have very much appreciated the warm welcome from their new neighbours. One household has also transferred to a larger property within Figtree Lane. It was lovely for Jubilee Housing to be able to help meet the changing needs of a family who have been part of this community for such a long time.

Some of the vacant units have needed extensive maintenance and residents have been very accommodating when tradespeople and staff have needed to occupy visitor parking spaces.

Jubilee Housing has also approached Whitehorse Council to improve the road surface in Figtree Lane where the brick paving has become loose and uneven.



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. 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.

2022-2023 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, vacancy and cyclical costs amounted to \$91,800 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.

The Emmaus community in Bayswater has welcomed a new family this year whose children have been very excited to enjoy the nearby playground.

This site will celebrate its 20th anniversary in 2023 and the pastoral care volunteers from South Croydon Anglican Church are looking for ways to mark the date alongside the Emmaus residents.





Jubilee Housing Inc

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