



Annual Report 2016–2017

Empowering space and places



Vision and Mission

We will improve the lives of women by ending inequality.
We will deliver exceptional housing services focused on creating opportunities for women facing disadvantage and be a powerful voice for women's equality.

Our Values

Equity & Fairness

We will be an authentic voice on issues facing women, young women and girls to promote gender equality.

Challenge

We will have the courage to challenge ourselves and others, to speak out and question.

Innovation

We will be forward looking in all our thinking and actions to encourage creative solutions

Respect

We will have regard, tolerance and acceptance of the rights of women, young women, girls and others to their culture, beliefs and opinions.

Diversity

Understanding that no two are the same and we will provide opportunities for women, young women and girls to realise their potential.

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Strategic goals and impacts

There is recognition that social and affordable housing is a vital form of infrastructure that builds sustainable communities supporting social inclusion.

YWCA Housing believes that many Australians are oblivious to the fact that many women and their children will not have access to safe, secure and affordable homes on any given night. Our work has identified that over sixty three percent of women accessing our housing has experienced family violence. Women are particularly

vulnerable to homelessness given their economic status, lack of superannuation, change in household formation and disrupted working careers. The scale of the problem was identified some time ago and is now evident in those women over fifty five that are the fastest growing cohort of homelessness in Australia accessing our housing services.

GOAL 1 WOMEN'S RIGHTS

We will have a voice that is dauntless in its pursuit for gender equality and supported by programs and services that promote and protect the social, economic, cultural, civil and political rights of women, young women and girls.

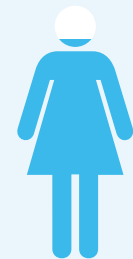
2018 Impact Target: YWCA Housing will have developed a new housing model underpinned by research and evaluation.

885

BEING HOUSED CURRENTLY

87%

ARE WOMEN



GOAL 2 HOUSING

We will provide more housing and services that strengthen women's engagement within their communities.

2018 Impact Target: YWCA Housing will increase stock and programs to support women in housing by 250 units.

5

PROPERTIES BEING BUILT
'PROFIT FOR PURPOSE'



29

PRIVATE RENTAL HEAD
LEASES FOR WOMEN WHO
ARE HOMELESS PROVIDED
IN PORT PHILLIP, DAREBIN,
GEELONG AND BENDIGO.

2 MAJOR PROJECTS UNDER DEVELOPMENT

GOAL 3 TRANSFORMATIVE COLLABORATIONS

We will seek transformative collaborations that challenge and grow all partners.

2018 Impact Target: YWCA Housing will have developed national housing partnerships and collaborations with others.

WOMEN IN TRADES WORK WITHIN ALL PROPERTIES

10 NEW PARTNERSHIPS & MERGER

TwoGoods, Frasers Property Group, CWA – Point Cook, Footscape, Blessing Bags, Period Project, 23 Degrees

GOAL 4 SUSTAINABILITY

We will drive sustainability through diversified revenue streams and strong organisational structures.

2018 Impact Target: The delivery of the Strategic Plan 2014 – 2019 will ensure a sustainable housing organisation that is well governed.

DEVELOPMENT COMMITTEE ESTABLISHED

4 INDEPENDENT DIRECTORS ON THE BOARD



31% CASH BALANCE 61% NET PROFIT

YWCA Housing Chairperson's Message

YWCA Housing has strengthened its position over the past year with an expansion in housing stock, development opportunities and an increase of sixty-one percent net profit. The board and team have focused on a range of opportunities to increase the reach and impact of our housing services to women within Victoria.

The growing demand has come from older women who have found themselves homeless or at risk of homeless for the first time their lives. It is an indictment on our society that this cohort, of over fifty year old women are the fastest growing numbers on the streets.

This is the manifestation and outcome of gender inequality in Australia and the lack of affordable housing within our communities. Many women who approach our services have experienced family violence, breakdown, health issues and economic disadvantage. This has placed them in a vulnerable situation that through an event tips them into homelessness. The Pathway to Independence Program has seen huge demand and as shown within this report has had a great impact on the lives of many of these women.

We are proud to report that the 'Profit for Purpose' housing development is underway in Bendigo. YWCA Housing has purchased its first property for development that will yield five newly built townhouses. The profit from this project will be injected into other projects and land that are being developed. It's an exciting phase and the board looks forward to reporting on the outcome into the future.

Our merger discussions with nine other YWCA Member Associations across Australia are nearing completion with a report to all YWCA Victoria members in the near



future. The opportunity for merging and creating a national women's housing organisation in Australia is fantastic and we look forward to increasing the supply of affordable housing to all women, young women and girls. Provision of empowering spaces and places that provides opportunity and housing for women in the community confirms the organisations sustainability now and into the future.

I would like to take this opportunity, in what might be the last YWCA Housing Victoria annual report, to thank and congratulate the work of my fellow directors and Jan and the broader team. It has been my absolute privilege working with you all and this report shows the significant hard work that you've undertaken to grow our impact in the Victorian community.

Cara Gleeson
Chairperson, YWCA Housing

CEO Message

The Housing Team has worked tirelessly this year to strengthen our position and focus in a number of areas; financial, development, management and governance.

The impact of the organisation has increased through the delivery of additional housing options and services to women in need in both metro Melbourne and the regional cities of Geelong and Bendigo. As demonstrated within this annual report the effect of increased service provision in the face of such demand has been limited but appreciated by the women within our housing. The private rental head leasing program has been well received by those women housed and the increased development opportunities are exciting.

The team will be working on executing further development projects, quality improvement of the current management systems and developing further internal capacity as we move to a national merger.



Jan Berriman,
Chief Executive Officer



Resident's stories

Women that access our services have been generous enough to tell us their stories. These stories have names changed and the photos are also not connected. A high number of women within our housing have experienced family violence and securing safe, affordable accommodation provides a safe space to live their lives. YWCA Housing thanks all of our residents for their continued support.

Leanne (all names have been changed) is a 55 year old woman who suffers from Multiple Sclerosis and depression who lived with her husband in the western suburbs of Melbourne for over 18 years where Leanne had worked all her life. In 2014, Leanne was diagnosed with Multiple Sclerosis, and as her health deteriorated, she found she was unable to continue full time work.

Leanne's husband was a gambler and as a result, he lost all their assets, so when Leanne was forced to leave her home in 2011 due to family violence, she also left with very little money. Unfortunately she spent the next four years homeless. She slept on the couches of family and friends, on the street, and in her storage facility located in inner Melbourne.

Last year, after sleeping in her storage facility continuously for four months, she finally approached her local church for assistance. Leanne was provided with crisis accommodation with four other men, however after some months, she was once again forced to flee after she was assaulted by one of the men in the house.

Eventually with the assistance of Launch Housing, Leanne was referred to YWCA Housing's Pathways program. Leanne now lives in long term, safe, affordable accommodation.

Leanne says "I am so grateful, and so happy to be here. Prior to being housed through the Pathways to Independence program with YWCA, I was living on the streets, in my storage container, carrying around my belongings around the streets of Melbourne. I love the area where I am living, my room, having a fridge in my room for food. We go as a group to get groceries, we are all women sharing one house, who support and look out for each other"

Agnus a resident
for 8 years



Operational Report

It has been a year where the Housing company has come of age with the implementation of a Development Committee, the implementation of a mature relationship with the 'parent' through a commercial loan, the procurement of a site in Bendigo and the implementation of a head leasing procurement policy for government to house more women within the community.

After a successful submission to Department of Health & Human Services (DHHS) through the Rapid Housing Fund Homelessness the organisation was provided with funding to head lease twenty nine properties for single women, or women headed households across the cities of Port Phillip, Bendigo, Darebin and Geelong. The company executed the program quickly, efficiently and to a high standard. This was due to the dedicated staff and management who worked tirelessly to achieve these results.

Family violence is still the predominant factor in women seeking housing with us. Violence in their home drives women of all ages to seek safe and secure accommodation and the head leasing program was no different. Over seventy five percent of women within this program have experienced family violence and eighty-nine percent arrived directly from crisis accommodation. The high demand is not receding and unfortunately we are seeing older women arrive on our doorstep.

The Pathways to Independence Program continues with the support of the Potter Foundation and John T Reid Foundation. This program has great impact in sustaining tenancies and housing for older women over fifty-five years of age. The impact is provided within this report.

Louise Daniel
Operations Manager

Partnerships

YWCA Housing has continued to develop partnerships to improve the wellbeing and strengthen a sense of community for all residents, their families and household members by supporting successful tenancies, increasing access opportunities for women and building resilient and diverse communities.

YWCA Housing has extended the support offering to all women within the housing through partnerships with CoHealth, MOSS, Launch, Barwon Child and Family Services, Salvation Army, Anglicare and Uniting Care. These supports are invaluable to assist the women within our housing and provides an opportunity to re-establish their lives, connect with the community, re-enter training and education to support recently into the work force.

Our newly developed relationship with Frasers Property Australia saw the establishment of community gardens at its southern rooming house. A backyard blitz was undertaken at the property and included new furniture, trees, planting's, raised garden herb beds to provide a healthy and relaxing sanctuary for twenty nine women.

TwoGoods business model of selling a deliciously wholesome meal to corporate business, allows them to provide the same nutritious meal to women affected by family violence or sleeping rough. This partnership with YWCA has provided weekly meals for many of the women within our rooming houses. In addition to this, we are in discussions with the company to undertake and implement the delivery of all food for the women by the women within our houses. With the assistance of Two Goods there will be an opportunity for women to be employed, trained and deliver food to more women within the housing.

Footscape's mission to serve disadvantaged communities and individuals in need of footwear and lower limb medical care has seen the donation of shoes and socks donated to the women within the properties.

Blessing Bags have donated essential items to women arriving at the YWCA with little or no personal effects. The bags contain toiletry items which most of us would take for granted but are often luxury items for those leavening a family violence situation or those sleeping rough. Along with Blessing Bags much thanks to The Welcome Wagon and Grace Care who have also been very generous in their donation of toiletries to the welcome packs for newly arriving tenants.

The Country Women's Association has also lent a helping hand to the residents by donating a lovely bookcase and books for those women to read at their leisure, return or keep them. The Point Cook CWA are continuing to source books for others use.

Melbourne Period Project have donated packs of sanitary items to aid homeless women who cannot afford to buy these essential items. All have been gratefully received.

23 Degrees Coffee Roasters are putting a little pep into the morning with the donation of coffee beans throughout the year. A delicious treat for those that rarely get to access coffee shops and cafes.

What is happening for women.....



TURN AWAY RATE

72% OF WOMEN

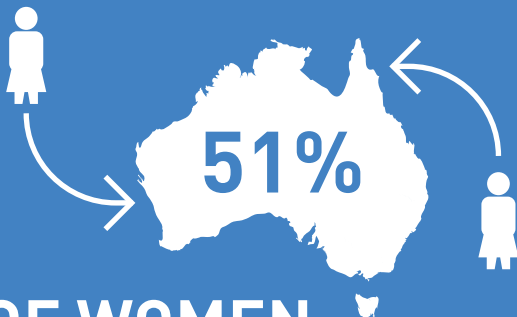
IN THE HEAD LEASING PROGRAM HAVE EXPERIENCED FAMILY VIOLENCE

55+ YEARS

25% OF RESIDENTS ARE OVER 55 YEARS



65% OF ALL WOMEN HOUSED HAVE EXPERIENCED FAMILY VIOLENCE



OF WOMEN HOUSED ARE FROM A COUNTRY OTHER THAN AUSTRALIA.



OF WOMEN HOUSED HAVE A DISABILITY



Resident's stories

Jenny is a woman in her 50's and has suffered with health issues for more than half her life...but most recently, she has been diagnosed with ovarian cancer and treatment is ahead of her. Jenny can now commence treatment as she is now safely and securely housed with YWCA in long term rooming house accommodation.

Jenny and her husband lived in their own home in Melbourne's south east. It was only after Jenny's husband could no longer work after being injured in a work place accident, enduring 9 surgeries over a 6-year period that the bank foreclosed on the couple's home in 2010.

At this point, Jenny and her husband moved into private rental, where they remained for almost 5 years. However, after 25 years together, Jenny and her husband decided to separate and Jenny moved into another rental property with a friend, of a friend.

This ended last year after Jenny experienced repeated abuse and left the property, fearing for her safety.

This is when Jenny's homeless journey began, as she was unable to afford private rent on Centrelink payments and unable to work in the foreseeable future. She spent the next three months sleeping rough and Jenny describes the difficulties and challenges of sleeping rough; "I've learned that I was a lot more fortunate than most, as I had a car to sleep in...an old car, but at least I had one. I'd park my car in council library car parks. I felt safer there. It's difficult to sleep in a car in summer heat and it's surprisingly difficult to sleep sitting up, when you have injuries and health issues and are feeling unwell. I made dozens of phone calls trying to locate somewhere that had public showers or affordable shower facilities, however they are so few and far between".

Eventually, Jenny was assisted by the Salvation Army and provided with emergency accommodation in a motel, and finally found long term, safe affordable housing with YWCA Housing; "I didn't know that YWCA Housing even existed, and to me, the Salvos were people you gave too, not took from. Honestly, it was a prayer answered...I honestly prayed for a place where I could go, a building, a safe building, where I would have more than just a room, a suite, where I felt safe, secure and independent, a gated community even, with lift access...that truly was my prayer and that's exactly where I live now. If I ever win Tattsлото, the YWCA and the Salvos are both at the top of my list! I would build the building...because if everyone could have what I have, the housing that I have now - then the world would be a better place...and they/we would all be so lucky, so safe, so much more able. I am so, so grateful for what I have...thank you ... "Safe housing changes you... that, I know for sure."

Glenys has been a resident
for 30 years



Pathways to Independence Program

Research has shown that there is a growing crisis amongst aging 'baby boomer' women that has identified the increasing number of older women experiencing homelessness as a sleeping giant.

YWCA Housing has continued to see increasing numbers of older women approaching the organisation for housing needs and assistance through our Pathways to Independence Program. Through generous philanthropic funding from the Ian Potter Foundation and John T Reid Charitable Trust. Since the programs establishment in 2016 YWCA has assisted xx number of women over 55 years of age experiencing homelessness or at risk of homelessness for the first time in their lives.

You can read many of the stories within this report and it's astounding that many have never had the need to utilise the service system in their lives but find so now at this time. The program offers a range of holistic services including housing advocacy, rent assistance, referrals, employment linkages, training, legal advice and personal counselling. The programs funding is ending in 2018 however management is submitting for further funding from a range of sources to continue this excellent and essential program.

Women Housed By YWCA	5
Assisted With Sustaining Rental Property	15
Essential Items; Cab Vouchers, Removalists, Household Items	18
Referred Onto Other Support Services	36

MARGARET WAS ASSISTED WITH REMOVAL COST...

"I am so excited to get a rental and be moving, supported with the funds to help me with the removalist cost"

SHIRLEY WAS HOUSED AT RICHMOND...

"Great I was housed straight away after being in rent arrears due to an unforeseen illness."

"Nisheh has given me access to the gym, I love using the gym."

"The \$70 voucher I shall purchase some food and other items I need with, thank you."

KIM ASSISTED IN SUSTAINING HER PRIVATE RENTAL...

"Yes I still in the same rental and would not have been able to stay here if it hadn't been for the funding given to me"

"I am so grateful and so happy to be here, I like that PTI YWCA took me seriously (I am fit and look younger than my age). Prior to being housed through PTI with YWCA, I was living on the streets, in my storage container, carrying my belongings around the streets of Melbourne. I then went to my local church who connected me with Launch; Launch housed me in crisis accommodation where I was assaulted....as the dynamics were four men and myself. I love the area where I am living, my room, having a fridge in my room for food in which I source from "Pantry 500". We go as a group to pantry 500, we are all women sharing one house who support and look out for each other"

– MARGARET

Our Developments

YWCA Housing continue to pursue housing development activity as a core component for strategic growth. Over the past 12 months we have progressed a range of development projects with the aim of increasing the number of properties that we own and manage and to increase the housing stock available to women in Victoria.

YWCA Housing's approach to innovative and diverse housing development models has the potential to target the power of both government and other funding streams as well as the housing market to achieve social, economic and other community and equality outcomes for women at the same time as building resilience and self-sustainability within the YWCA Housing organisation.

A strategic goal for YWCA Housing is transitioning from Housing Provider to Housing Association status which includes the expectation to grow social housing by growing and leveraging existing property portfolios. With YWCA's national merger project on the horizon, the commonwealth government's plans to implement a bond aggregator model to fund affordable housing will also be on YWCA Housing's radar. Opportunity for national registration through acquisition and/or merging of stock in another state/s presents as a separate consideration in order to be well positioned to access aggregated debt funds into the future. In the year ahead YWCA Housing will continue to seek a range of projects and partnerships to build a project portfolio for growth, including with YWCA member associations in other states. We will support this with National Registration as Housing Provider whilst continuing to progress our case for Housing Association status in Victoria.

The company has continued to pursue "Profit for Purpose" commercial development activity as a key strategy to grow affordable housing stock. In June 2017, with the purchase of a property in East Bendigo, YWCA Housing launched the first in a planned pipeline of infill housing development projects. A commercial development pipeline will redistribute returns on investment from developing and selling market housing while simultaneously promoting social outcomes.

The generous size of the East Bendigo site and multiple street frontages presents significant opportunity for a development and a yield of five new three-bedroom dwellings is proposed. Whilst designated for sale on the private market, further investigation of Government-funded shared equity opportunities are being undertaken to establish commercial viability. The construction of the East Bendigo Project is scheduled for completion in late 2018. A summary of development activity undertaken this year includes:

YWCA Housing has made a formal request to the Victorian government to purchase the site of our Bendigo HQ, a long-term crown land leasehold in Flora Hill, for the purpose of development of new build social housing. Architects have been engaged and concept designs have been prepared in order to progress this proposal.

Architects and Town Planners were engaged for consultant input into converting our 69-bed Richmond House rooming house into fully self-contained apartments. The Board also resolved to explore opportunities for subdivision and housing development opportunities on this site to cross subsidise the proposed upgrade works.

YWCA Housing is in the initial stages of discussions with St Andrew's Uniting Church Bendigo and the City of Greater Bendigo to develop the site with a focus on housing women with complex needs.

YWCA Housing continues to work with VicTrack to identify underutilized VicTrack-owned land that may be suitable for development of housing for a mix of market and disadvantaged women in transit orientated locations, both metropolitan and regional.

Grant Divall
Development Manager



National Merger Project

In 2016, the National Merger Project (NMP) was established to identify and coordinate the best model for a future national YWCA movement in Australia, to maximise our impact on the lives of women, young women and girls.

The NMP seeks to empower the Australian YWCA movement to better respond to trends affecting the not-for-profit community sector and secure our long-term viability and growth in to the future.

In November 2016, representatives from all twelve YWCA organisations in Australia came together to sign a Statement of Intent, which focussed our shared purpose of achieving gender equality and signified our intent to explore options to merge into a single unified, national entity.

The NMP, in collaboration with representatives from each YWCA organisation and expert consultants, has finalised a compelling business case, financial and legal due diligence, and a target operating model for the new entity. Additionally the NMP is finalising a new constitution and developing recommendations to harmonise our transition. A legal pathway to merge has been agreed, and pro-bono legal support has been secured.

As the NMP progresses, our members and staff will be supported to engage in activities to assist with navigating change.

YWCAs Hunter and Canberra have decided not to merge at this time. The remaining ten YWCAs organisations have re-affirmed commitment to the NMP and agreed to continue discussions with other YWCA organisations to establish pathways for inclusion and collaboration.

The NMP is making steady progress to become a single unified national organisation by the end of the 2017 calendar year.

More information is available on the official NMP website <http://www.ywcamerger.org.au> along with the latest news updates.

What does the NMP mean for YWCA Housing?

Affordable housing has a huge impact on the quality of life for women. This impact will grow through the national merger. Queensland and Darwin both have community housing assets and with the implementation of the merger a national housing organisation will be born. The first national women's housing organisation in the Australia with a footprint in three states immediately.

Combining assets and the balance sheet of the YWCA's across the country will increase opportunities for growth. It is expected that this growth will increase housing stock and services that will assist more women into safe accommodation.

Opportunities through new funding mechanisms, announced throughout 2017 at the national and state level will provide funding, loans and grants to community housing organisations.

Governance structures for housing would take on a national focus with strong performance and governance standards to be implemented. The NMP is an exciting prospect for launching housing for women at the national level and we look forward to reporting next year on its progress.

Emily has been a resident for 3 years

Effie has been a resident for 2 years



Financial Report

Housing services have continued to provide steady increases in cash flow and operating surplus this year through tight management controls around arrears and vacant turnaround times that has helped drive improved performance despite constraints on rental income.

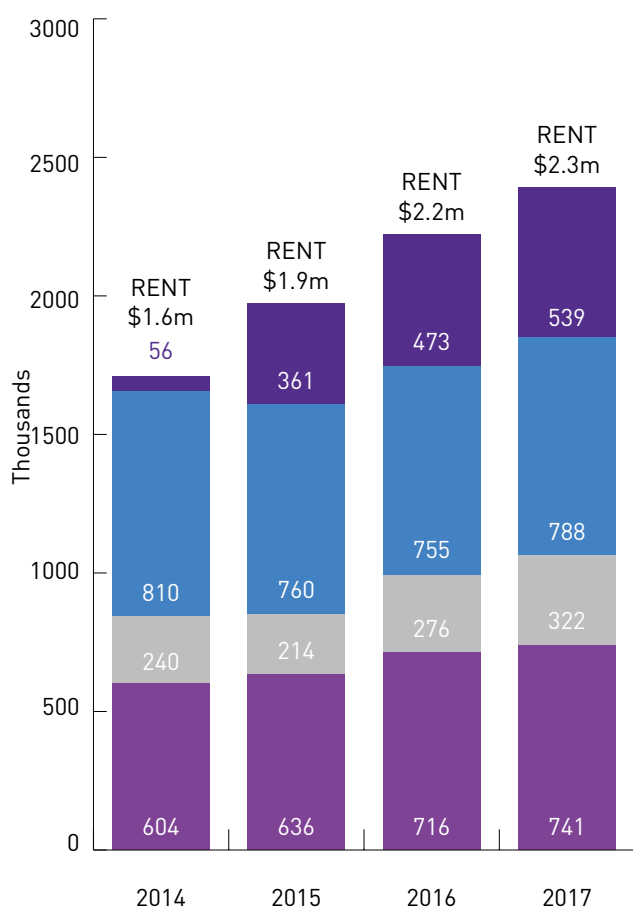
A short-term government-subsidised head leasing program has enabled us to increase our capacity by twenty nine dwellings, and we hope to draw on our experience to expand this program in future. The development plans are progressing on a number of fronts and in June we contracted the purchase of a Bendigo property for commercial residential development. The expected profit on sale will support future growth in our social housing capacity.

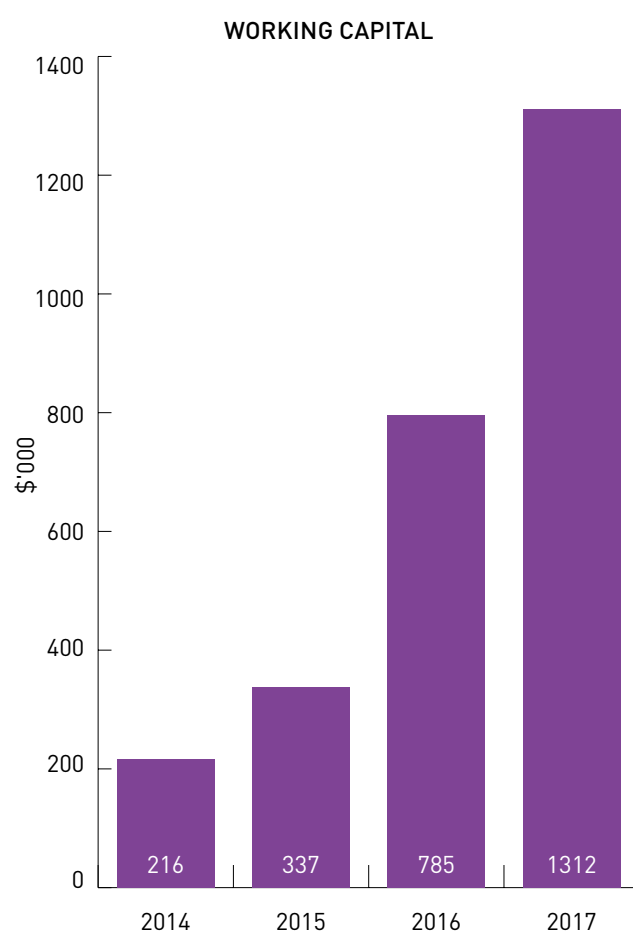
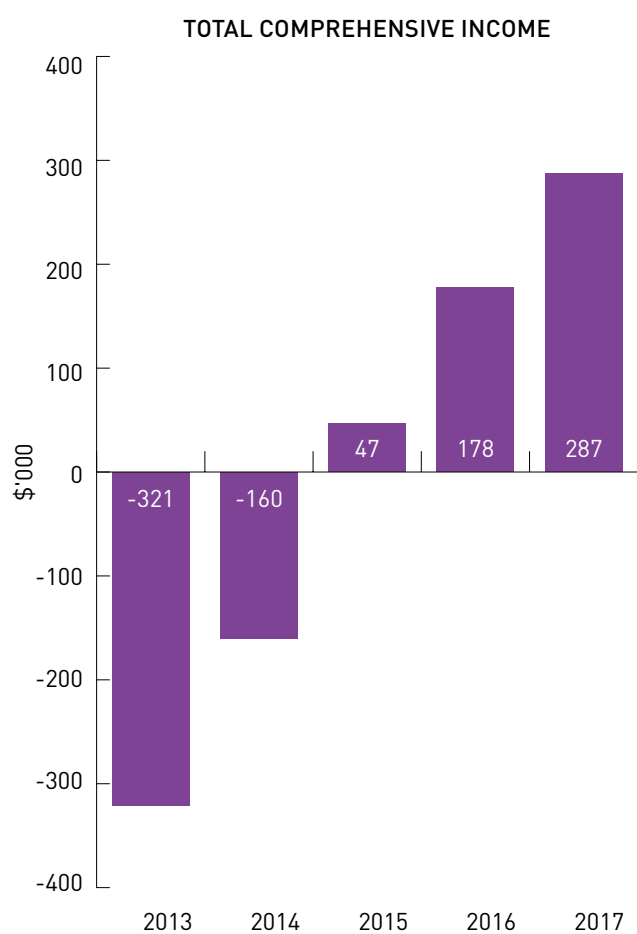
Strong cash flows and growing cash reserves have enabled the organisation to fund the acquisition of the Bendigo property without drawing down on debt facilities. Liquidity remains strong with working capital at the end of the year exceeding our target.

Beverley Dyer
Business Manager

YWCA HOUSING OPERATING SURPLUS

● Staffing ● Overheads ● Property ● Operating Surplus





Directors of YWCA Housing

Cara Gleeson

Bachelor of Sociology
Chairperson, Director since 2015

Cara brings to the YWCA Housing over a decade of experience in the women's sector in Australia and abroad. She is currently the program manager children and young people at Our Watch, the National Foundation to Prevent Violence against Women and their children. She has been a Director of YWCA Victoria since 2013.

Roslynne Hansen

BA, Dip. of Education, Dip. of Town and Regional Planning
Member Development Committee, Director since 2014

Roz is an urban and regional planner with more than 30 years' experience working in Australia and the Asia Pacific Region on a wide range of public and private sector projects. Since 1986 she has been a consultant responsible for the project management of development applications, strategic planning projects at the local, municipal and regional levels and has given expert witness evidence at VCAT, Planning Panels Victoria and the Supreme Court of Victoria. Roz has held numerous positions on boards and advisory committees.

Yien Hong

Bachelors Law, Arts & Commerce
Member Development Committee, Director since 2014

Yien Hong is an energetic, positive, accomplished and experienced corporate legal counsel at a major Australian bank with fifteen years' experience in banking and financial services. Yien also has experience in leading teams and major transactions in Asia, Europe and Australia in both international leading law firms and investment and commercial banks.

Nicola Farray

MCA, BSW, BA
Director since 2014

Nicola is the Assistant Director, Audit, Compliance and Integrity for the Department of Health & Human Services. Nicola is an experienced public servant with experience in service delivery, quality and safety, reviews and inquiries. She comes to the organisation with skills in risk management, business improvement and public institutions. She is a former Chairperson of YWCA Housing, and has been a Director of YWCA Victoria since 2014.

Melinda van der Westhuizen

BBus (Land Ec) MBA
Appointed 1st July 2016

Melinda has 25 years' experience in the property sector and is the Head of Property and Asset Management Victoria and a National Director for global property services firm, JLL. With 95 property specialists in her team across engineering, retail and commercial management, financial reporting and leasing, Melinda is responsible for the management of 1.7 million m2 of retail, commercial and industrial assets for over 100 clients.

Anna Draffin


BCom, BA, GAICD
Appointed 1st July 2016

Anna is a strategically focused, senior executive with over 15 years' experience in business strategy, management and positive change leadership within complex multi-stakeholder organisations, across the corporate, government, philanthropic and non-profit sectors. Anna is the Executive Director of ShareGift Australia. She is committed to driving social innovation and shared value through a variety of forms.

Company Secretary Jan Berriman is the Chief Executive Officer and Company Secretary. Jan has over twenty years' experience acting as the Company Secretary for not for profit organisations within Australia.



YWCA Housing
L1/ 210 Kings Way
South Melbourne
Victoria 3205
www.ywcahousing.org.au

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