

Annual Report 2009/2010



Providing a housing option for the future

BHA
BUNBURY HOUSING ASSOCIATION

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Mission

"To be a stable and significant provider of good quality, affordable and accessible housing in the Bunbury, Busselton and South West region to people seeking an alternative to mainstream housing.

Bunbury Housing Associating (Inc.) is committed to the provision of good service and best outcomes for its tenants. Tenants and prospective tenants will have easy access to BHA staff, and will be treated with courtesy and respect, and can access grievance procedure if problems arise".

Vision

- Relieve housing related poverty
- Provide and manage quality secure affordable housing for people on low to moderate incomes
- Encourage tenant participation in the development, design and management of the accommodation provided by the association
- Develop and promote awareness of housing issues and in particular Community Housing
- Do all such lawful things as necessary, incidental or conducive to the fulfilment of the above objectives
- Act as a non-profit benevolent society

Committee

| | |
|--------------------------|-------------------|
| Sam McNeilly | Chair Person |
| Juliet Harrop (Resigned) | Vice Chair Person |
| Brian Potter (Resigned) | Treasurer |
| Kevin Townroe | Member |
| Swei Lan Wiggins | Member |
| Keryn Curtis | Member |
| Jane Tayler | Member |
| Irene Liddle | Member (Tenant) |
| Christine Gibson | Member |
| Phyllis Merret-Park | Member (Tenant) |
| Sue Lawson | Member |
| Geoff Bosustow | Member |

Staff

| | |
|----------------|---------------------------|
| Michael Cooper | Executive Housing Officer |
| Renate Dehaan | Projects Manager |
| Paul Connell | Projects Officer |
| Sam Maitland | Administration Manager |
| Clare Hesford | Property Manager |
| Narelle James | Administration Officer |

BHA Chairperson Report 2009 - 2010

Bunbury Housing Association plays an important role in the area of providing affordable secure housing to people on low to moderate incomes. In general BHA houses around 150+ individuals, including children who would otherwise be adversely affected by housing related issues such as homelessness, overcrowding, poverty and unaffordable rents etc.

This being my second year as Chairperson has certainly been the most eventful. Year to date.

First of all BHA staff needs to be congratulated as BHA opens another chapter in its existence and at the enthusiastic and dedicated work that is invested in growing and improving the service being provided.

As we envisage partnerships with government and non-government agencies to form and develop a firm base to provide low cost housing it is of vital importance to work tirelessly towards raising the awareness in regard to expanding and growing Community Housing stock. Bunbury Housing has plans in the making to work with private developers and other agencies to grow steadily whilst retaining a strong local focus.

Bunbury Housing as the "Caring Landlord" has provided a very professional and much needed service to the community and hopefully will be able to continue doing this with your support for many years to come. Therefore a big thank you must go to staff and management committee for their efforts not just for this year but over the past years which have truly formed a solid financial and resource base from which to springboard onto bigger and more exciting things.

Sam Mc Neilly
BHA Committee Chairman

Executive Housing Officer Report

Welcome to a year of great change and exciting possibilities, this year has been an amazing 12 months for BHA. As the new EHO from May 2010, it was such a relief to work closely with Renate and Paul assisting me to transition into the job. It has been a most interesting and illuminating time from the beginning. While I began in February those first 3 months on probation gave me a great insight into the BHA ethic and wonderful team spirit that emanates from the committee, staff, tenants and right out into the community.

It is obvious in the South West community that BHA plays a major role in the provision of Community Housing. Some of our major achievements over the past year include:

Projects Manager

BHA has been able to employ a Projects Manager. The Projects Manager is responsible for acting as relief in the role of an absent staff member and /or relive the EHO position, provide coordination, organisation and implementation of a variety of areas relative to business growth and the application of funding.

Partnerships

BHA has the privilege of establishing an number of strategic partnerships with South West community service providers to further enhance our commitment to local community and tenant services.

Lamp Inc. (ILP properties assisting people with Mental Health to maintain tenancy),

Life Without Barriers (CDHP and DCP care properties assisting children with disabilities in the care of DCP to live in affordable accommodation),

Baptist Care Inc. (Disability Respite Accommodation Bunbury assisting people with disabilities and their families to access respite and take a break),

Enable Southwest Inc. (Disability Respite Accommodation Busselton assisting people with disabilities and their families to access respite and take a break),

Palliative Care Services WACHS - (Palliative Care House providing accommodation support to those people affected by a palliative illness in the Southwest)

Bev Morton Counsellor/Clinical Hypnotherapist BHSc Dip (The aim is to achieve a support strategy for the employees of BHA and to enhance services to staff in the form of structured counselling.)

A Woman's Spark (Solar Power unit Installation, providing relief to tenants paying electrical bills.) In process.

Enable SouthWest Inc. Joint Venture

The aim of the Strategic Partnership is to achieve improved housing and community resilience for Bunbury Housing Association residents and for neighbourhoods within Bunbury Housing Association Developments. Enable Southwest Inc. will gain an in-depth understanding of issues involved in creating Affordable and Social Housing, particularly in Sea Change communities and throughout the Bunbury Region.

Executive Housing Officer Report

Palliative Care House

Palliative Care House gets closer to the mark. BHA is currently working with Pippa Blackburn (WACHS) – Sthn West Cancer & Palliative Care Service. To provide accommodation support to those people affected by a palliative illness in the South West. This is the first of its kind in the South West and the home will soon accommodate palliative patients travelling to Bunbury for treatment. The home will ease the burden for palliative patients who travel to Bunbury for treatment, some of whom are in financial stress caused by large medical bills.

Many of these people are 'homeless' or bankrupt and some families are living in temporary accommodation. The House will assist patients that have to drive long distances to have somewhere to stay. SWPC are currently sourcing materials for a home refit and have had an encouraging number of local business pledge their valued support.

Joint Venture with Private Developers

BHA and a leading Real-estate and development Agency are currently negotiating terms regarding management of number of Bunbury properties. This Joint venture with private developers for acquisition of housing Jan 2011 and ongoing is in negotiation regarding terms for managing properties on behalf private developers based on subsidised community housing model and including head leasing or fee for management service.

Revision of Policy & Procedures Manual

Paul, Renate and myself have been working in the Revision of the Policy and procedures manual to comply with NCHS standards and policies and set up easy on line access for BHA staff. This is now in its final stages and will be further implemented in the online accessible web program in the process.

Systems Review and Implementation

BHA always wishes to demonstrate the highest possible standard of service delivery as well as transparency of operation and in the past this has been made possible with the much appreciated assistance of Lotterywest Grants.

With this in mind we hereby apply under the umbrella of "Extending the Capacity of Non-for-Profit Organisations" to improve and update our services.

Our telephones, computers and furniture are outdated, outmoded and are due to vigorous usage, slowing down, needing repair and/or showing signs of wear and tear. This also translates into the development of Information technology planning, overall systems development, policies, manuals and generally an overhaul of strategic management plans covering all areas of the organisation.

To accomplish this in the most efficient and professional manner we also need the advice of an experienced and recommended consultant.

Executive Housing Officer Report

Project & Provider

IT Consultancy - on-line redesign of Policy and Procedures manuals for Bunbury Housing Association

It is proposed that ML Communication will replace the existing Phone System with a Telstra Business Systems™ LG-Nortel 24 solution. The LG-Nortel 24 is an IP enabled platform capable of supporting up to 1, Digital extensions 2 x Analogue extensions and 4 x ISDN2's (8 x Lines).

Office and Computer system upgrade IVC including:

- 1 x Server, Xeon E 5506, Server "add ons"
- AVG anti virus software
- Shadow Protect software
- USB Blue Tooth Connectivity
- 1 x Desk top work station
- 4 x Laptops, Toshiba Satellite Pro L500
- 1 x Printer, HP 1312nfi Colour LaserJet
- 1 xADSL 2 Wireless Modem/Router NBWMAXX
- Office Furniture and redesign, Vogue Furniture
- Front Administration Office
- Sideboard, Front Office
- EHO & planning Office

Lotterywest Grant Request Total: \$38,940.76

Lotterywest Grant Actual Total: \$36,414.00

Thank you to the Premier the Hon Colin Barnett MLA and to the Lotterywest Board for the approval of the grant. It is very much appreciated and will assist in the future direction of BHA and further development for community housing in the South West.

Executive Housing Officer Report

The Staff Team and Committee

It has been great to have met so many wonderfully committed people since arriving at BHA. It is with gratitude that I would like to acknowledge the effort the team has made and the substantial contributions of team members.

I thank the team for their support and enthusiasm during this time of change, and for being willing to embrace the opportunities that have presented themselves to our Association over the past year. Without their help, BHA would not be the amazing place it is and so many people in community would not have the benefit of their efforts.

Firstly I must acknowledge Renate Dehaan as she has striven so hard and dedicated herself to the BHA mission and vision and its new direction. Renate's professionalism and commitment is outstanding and show credit to the organisation on so many levels in the community. Paul Connell whose understanding of tenant and community needs, and previous knowledge has put BHA on the IT map in the South West. Clare who's efficiency at property management and manner extends itself to all party's inclusive of tenants' needs and involved in partnerships with our many service providers in local community. Sam who manages the admin office with great enthusiasm and professionalism always ready to lend a hand and give direction when times have been chaotic. Narelle James who's admin expertise has been critical at times in getting the team on time with payments and payroll. And to each thank you for your sense of humour and team effort.

I would like to thank the Management Committee for their support, encouragement and positive feedback through out the year. Each of them bring different skills and perspectives which are important and valued, as we move forward into a new year, building the capacity to respond to the escalating housing needs of the community in South West.

It is without saying that I must thank and congratulate our many tenants and support agencies, without whom our organisation would be just another Housing Operative. Your involvement and input is and continues to invigorate and challenge BHA to provide high quality and personalised service to the South West community.

We look forward to a new year of increased housing opportunities with our partners in development to open the way for those people affected by affordability issues and personal disadvantaged to have not just a roof over their heads but a true home.

Thank You all.
Michael Cooper
Executive Housing Officer
BUNBURY HOUSING ASS. INC.

Financial Review

To the Members

I have examined the books of account and records of the BUNBURY HOUSING ASSOCIATION INC. for the period ended 30 June 2010 in accordance with Australian Auditing Standards. The Committee is responsible for the preparation of the financial report and the information contained therein, and have determined that the accounting policies used are consistent with the financial reporting requirements of the entity's constitution and are appropriate to the needs of the members.

The audit has been conducted in accordance with Australian Auditing Standards to provide reasonable assurance as to whether the financial report is free of material misstatement. Our procedures include examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report, and the evaluation of accounting policies and significant accounting estimates. These procedures have been undertaken to form an opinion as to whether, in all material aspects, the financial report is presented fairly in accordance with the accounting policies described in Note 1 and other professional reporting requirements so as to present a view which is consistent with our understanding of the financial position of the association and the results of its operations.

The financial report has been prepared for distribution to the members for the purpose of fulfilling the Committee's reporting requirements. We disclaim any assumption of responsibility for any reliance on this report or the financial report to which it relates to any person other than the members or for any other purpose than for which it was prepared. The audit opinion expressed in this report has been formed on the above basis.

QUALIFIED AUDIT OPINION

The association in common with many organisations of a similar size does not operate a comprehensive system of internal control and the effectiveness of the audit is limited by this factor.

Subject to this, in my opinion the accompanying Statements of Financial Performance present fairly the results of the activities of the Bunbury Housing Association Inc. for the year ended and the accompanying Statement of Financial Position presents fairly the financial position of the association at the 30 June 2010 according to the best of my information and explanations received and as shown by the books of the Bunbury Housing Association Inc..

D.S.DUPLEX
CERTIFIED PRACTICING ACCOUNTANT

12 September 2010
Bunbury, Western Australia

Auditor's Report

Statement of Financial Performance for the Year Ended 30 June 2010

| Income | 2009 | 2010 |
|---|---------|---------|
| Yanget | 74,515 | 44672 |
| Other Properties | 349277 | 409280 |
| Other Properties | 22450 | 17803 |
| Other Properties | 17635 | 7393 |
| Other Properties | 51245 | 32865 |
| Total: | 515,122 | 512,013 |
| Expenditure | 2009 | 2010 |
| Property Management | - | - |
| Bad Debts Written Off | 7273 | 4257 |
| Insurance | 9596 | 9455 |
| Property Maintenance - Yanget | 12745 | 1828 |
| Property Maintenance - General | 41957 | 53210 |
| Rates, Service Charges & Levies | 57762 | 55888 |
| Yanget Expenses - Other | 14341 | 7769 |
| Maintenance Provision | 106250 | 86250 |
| Total: | 249,924 | 218,657 |
| Administrative Expense | 2009 | 2010 |
| Accounting & Audit | 2864 | 3068 |
| Bank Charges | 1709 | 1778 |
| Consultants & Legal | - | 740 |
| Depreciation - Office Equipment | 3733 | 2751 |
| Depreciation - Yanget Furniture & Equipment | 2442 | 5920 |
| Office Expenses | 8645 | 1744 |
| Postage | 946 | 486 |
| Printing, Fax and Photocopying | 454 | 2914 |
| Professional Indemnity & General Insurance | 5307 | 5124 |
| Rent | 5644 | 5926 |
| Repairs, Maintenance & Sundries | - | 2974 |
| Security | 1576 | 1088 |
| Subscriptions, Licenses & Govt. Charges | 3430 | 2725 |
| Superannuation | 15,102 | 14,311 |
| Telephone | 6144 | 5579 |
| Training & Other Staff Expenses | 5051 | 3686 |
| Travel, Accommodation & Meals | - | 4271 |
| Unused Leave Provision | 1975 | 4049 |
| Wages & Salaries | 171569 | 162963 |
| Workers Compensation Insurance | 1394 | 1113 |
| Total: | 237,985 | 233,210 |
| Total Expenditure: | 487,909 | 451,867 |
| Net service surplus for the year: | 27,213 | 60,146 |

Auditor's Report

Statement of Financial Performance for the Year Ended 30 June 2010

| Non Service Income | 2009 | 2010 |
|------------------------------------|----------------|----------------|
| Cleaning & Management Fees | 24375 | 25909 |
| | | |
| Less Non Service Expenses | | |
| Cleaning & Management Costs | 16365 | 20,372 |
| Total: | 515,122 | 512,013 |
| Total surplus for the year: | 35,223 | 65,683 |

Statement of Financial Position as at 30 June 2010

Accumulated Funds

Accumulated funds at start of year 2009: 483,829

Accumulated funds at start of year 2010: 519,052

Surplus for the period 2009: 35223

Surplus for the period 2010: 65683

Accumulated funds at year end 2009: 519,052

Accumulated funds at year end 2010: 584,735

This was represented by:

Current Assets

Cash at bank - working account 2009: 57119

Cash at bank - working account 2010: 82566

Cash at bank - investment accounts 2009: 768768

Cash at bank - investment accounts 2010: 741464

Debtors 2009: 32457

Debtors 2010: 16629

Petty cash 2009: 300

Petty cash 2010: 300

Total assets 2009: 865235

Total assets 2010: 880840

Auditor's Report

Less Current Liabilities

Bonds & Other funds held in REST 2009: 6591
Bonds & Other funds held in REST 2010: 556

GST & PAYG liability 2009: -4153
GST & PAYG liability 2010: -549

Creditors & rent received in advance 2009: 60167
Creditors & rent received in advance 2010: 9051

Net Current Assets 2010: 871782

Add Non Current Assets

Office equipment 2009: 37698
Office equipment 2010: 37698

Less accumulated depreciation 2009: -30846
Less accumulated depreciation 2010: -33597

Furniture, plant & equipment, Yanget 2009: 31350
Furniture, plant & equipment, Yanget 2010: 0

Less accumulated depreciation 2009: -25430
Less accumulated depreciation 2010: 0

Total 2009: 12772
Total 2010: 4101

Less Non - current liabilities

Unused annual leave provision 2009: 3760
Unused annual leave provision 2010: 7222

Unused long service leave provision 2009: 16882
Unused long service leave provision 2010: 17469

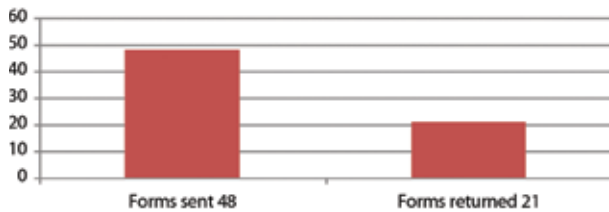
Provision for day to day maintenance 2009: 86994
Provision for day to day maintenance 2010: 81243

Provision for long term maintenance 2009: 188714
Provision for long term maintenance 2010: 185214

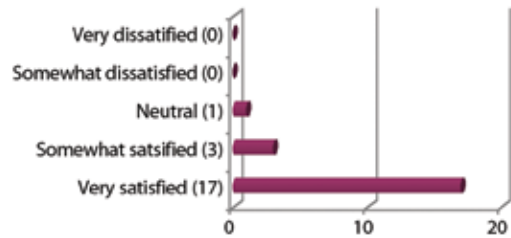
Total 2009: 296350
Total 2010: 291148

Net Assets: 384,735

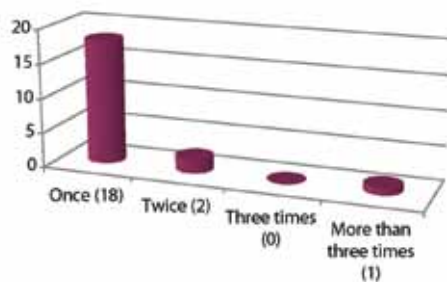
Tenant Satisfaction



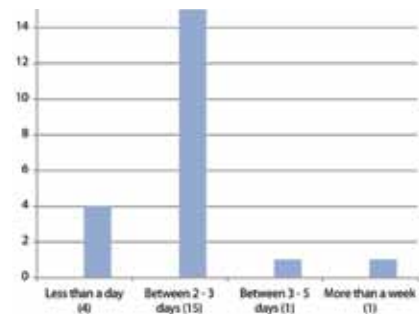
Form distribution



Overall satisfaction with BHA services



Number of contacts made to BHA before property maintenance problem resolved (21)

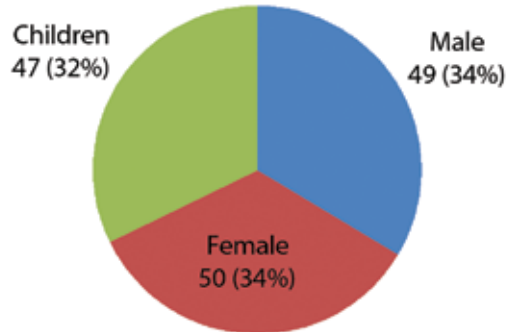


Time taken to complete property repairs (21 properties)

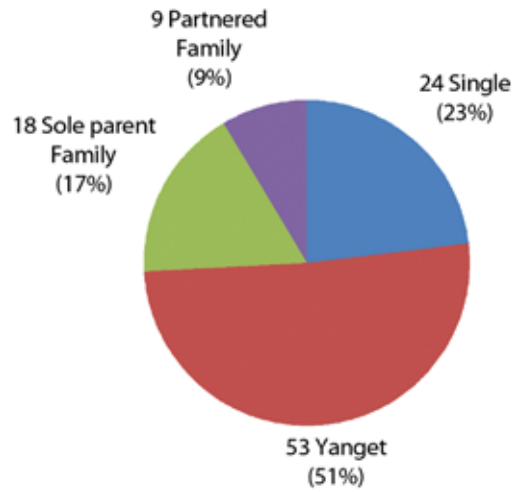


Contact with BHA about Property Maintenance issues (21)

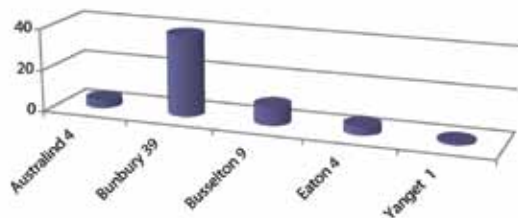
Accommodation Statistics



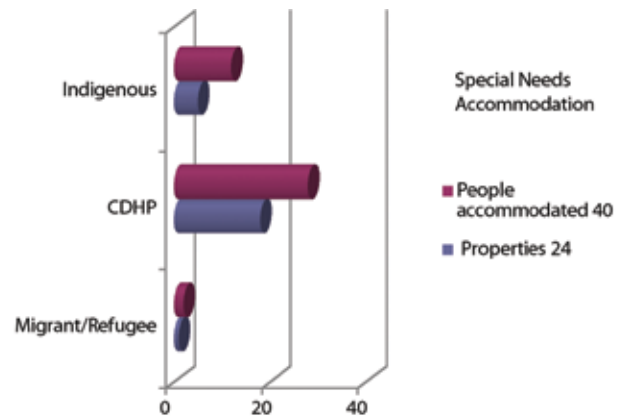
People Accommodated - 146
2009 - 2010



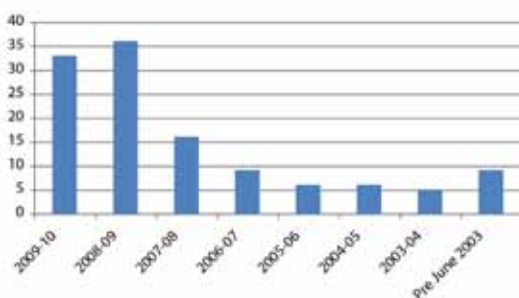
Tenancies managed - 104
2009 - 2010



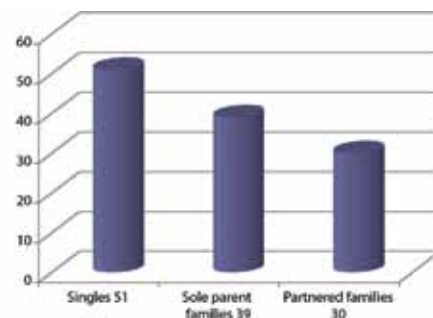
Property Location



Special Needs Accommodation

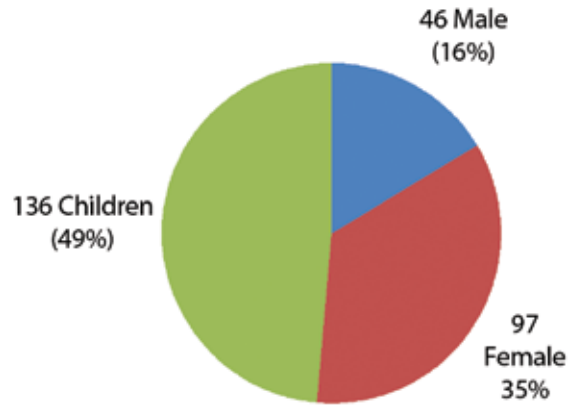


Current outstanding waiting list applications - 120
30 June 2010

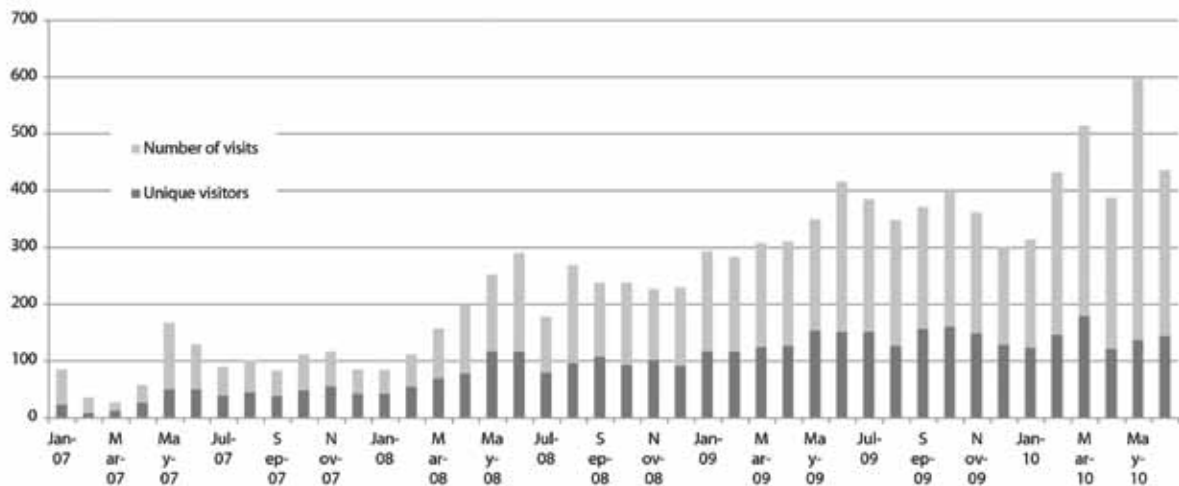


Properties required - 120
30 June 2010

Accommodation Statistics



Accommodation need
(from waiting list) - 279
30th June 2009



BHA Website Statistics
2007 - 2010

Budget

During the year 2009 to 2010 Bunbury Housing Associations finances have continued to remain in a healthy state. Budget expectations for the year have been met and we are continuing to plan for our long term future.

Our audit was completed without any problems or discrepancies. I recommend we re elect Des Duplex for the coming year.

Shirley Maitland
Administration Manager

Income

| | |
|--------------------------------|--------------|
| Rent Income | \$414,996.00 |
| Management Fees - Other owners | \$1,896.00 |
| Other Income | |
| Water Consumption Recovered | \$14,081.00 |
| Tenant Liability Recovered | \$10,020.00 |
| Lawn Mowing Recovered | \$996.00 |
| Common Utilities Recovered | \$180.00 |
| Total Other Income | \$25,277.00 |

| | |
|---------------------|---------------------|
| Total Income | \$442,169.00 |
|---------------------|---------------------|

Property Management Expenses

| | |
|----------------------------------|-------------|
| Residential Property Maintenance | |
| General Maintenance | \$50,400.00 |
| Tenant Liability General | \$7,020.00 |
| Electrical | \$0.00 |
| Appliance Repairs | \$0.00 |
| Plumbing | \$0.00 |
| Glazing | \$0.00 |
| Lawnmowing/Gardening | \$0.00 |
| Lawn Moving Recoverable | \$1,000.00 |
| Common Utilities Recoverable | \$180.00 |
| Pest Control | \$0.00 |
| Long Term Maintenance | \$36,000.00 |

| | |
|---|--------------------|
| Total Residential Property Maintenance | \$94,600.00 |
|---|--------------------|

Rates, Service Costs & Levies

| | |
|-------------------------------------|-------------|
| Council Rates | \$18,000.00 |
| Water Rates & Service fees | \$19,000.00 |
| Water consumption recoverable | \$14,000.00 |
| Strata Levies | \$3,228.90 |
| DHW CDHP Rent | \$5,402.87 |
| Total Rates, Service Costs & Levies | \$59,631.77 |

| | |
|---|---------------------|
| Total Property Management Expenses | \$154,231.77 |
| Gross Profit | \$287,937.23 |

Budget

Administration

| | |
|--------------------|------------|
| Bank Charges | \$1,193.00 |
| Audit & Accounting | \$3,100.00 |
| Postage | \$1,000.00 |
| Consulting & Legal | \$1,000.00 |
| Subscriptions | \$0.00 |

| | |
|-----------------------------|-------------------|
| Total Administration | \$6,293.00 |
|-----------------------------|-------------------|

Insurances

| | |
|--------------------------------|-------------|
| Workers Compensation Cover | \$1,000.00 |
| Building Insurance | \$10,000.00 |
| Voluntary Workers Cover Insura | \$262.00 |
| Professional Indemnity | \$3,700.00 |
| Employer Journey Cover | \$455.00 |
| Corporate Travel Cover | \$990.00 |

| | |
|-------------------------|--------------------|
| Total Insurances | \$16,407.00 |
|-------------------------|--------------------|

Lotteries House

| | |
|-----------------|------------|
| Rent | \$5,925.60 |
| Photocopying | \$500.00 |
| Fax | \$80.00 |
| fax line charge | \$33.60 |

| | |
|------------------------------|-------------------|
| Total Lotteries House | \$6,539.20 |
|------------------------------|-------------------|

Office Expenses

| | |
|------------------------------|------------|
| Office Expenses | \$2,000.00 |
| Security | \$453.84 |
| Printing & Stationery | \$5,000.00 |
| Office Repairs & Maintenance | \$2,000.00 |
| Office Equipment <300 | \$300.00 |
| Advertising | \$95.00 |
| Sundries expenses | \$750.00 |
| Computer Expenses | \$600.00 |

| | |
|------------------------------|--------------------|
| Total Office Expenses | \$11,198.84 |
|------------------------------|--------------------|

Budget

Staff Expenses

| | |
|------------------------------|--------------|
| Salaries & Wages | \$200,000.04 |
| Superannuation Expenses | \$18,000.00 |
| Training Costs | \$5,000.00 |
| Mileage only | \$3,920.00 |
| Reimburse Accom, Meals & Exp | \$1,290.00 |

| | |
|-----------------------------|---------------------|
| Total Staff Expenses | \$228,210.04 |
|-----------------------------|---------------------|

Telephone

| | |
|-----------------------------------|-------------------|
| Office 1 9791 5438 | \$2,930.00 |
| Office 2 9791 7768 | \$492.00 |
| Internet Service Fees | \$900.00 |
| Mobile/Manager + Property Manager | \$1,080.00 |
| Total Telephone | \$5,402.00 |

| | |
|-----------------------|---------------------|
| Total Expenses | \$274,050.08 |
|-----------------------|---------------------|

| | |
|-------------------------|--------------------|
| Operating Profit | \$13,887.15 |
|-------------------------|--------------------|

Other Income

| | |
|----------------------------|-------------|
| Recovered Income(Bad Debt) | \$1,200.00 |
| Interest earned | \$33,523.00 |
| BLHC Management Fees | \$6,996.00 |

| | |
|---------------------------|--------------------|
| Total Other Income | \$41,719.00 |
|---------------------------|--------------------|

Other Expenses

| | |
|-----------------------|------------|
| Bad Debts Written off | \$5,000.00 |
| Salaries | \$4,200.00 |
| Superannuation | \$378.00 |

| | |
|-----------------------------|-------------------|
| Total Other Expenses | \$9,578.00 |
|-----------------------------|-------------------|

| | |
|--------------------------|--------------------|
| Net Profit/(Loss) | \$46,028.15 |
|--------------------------|--------------------|