



ANNUAL REPORT
2015

The Coast2Bay Housing Group vision is to create avenues to a home - a place of choice, safety, security, sustainability and most importantly a sense of belonging.



Director's Report



Another year, another government, hence a change in housing policies! Prior to the January election, Coast2Bay pursued preparations as a competitive contender for social housing stock transfers proposed by the previous LNP Government. The transfer program has now been wound back.

Coast2Bay has focused on refining its operations and exploring innovations that would be a compelling efficiency and cost benefit contribution to the Government's social services agenda. New skills in urban planning and financial modelling were added to the already well established business and housing operations. New technology notably GIS mapping was also added. The enhanced company capacity developed over the past few years has been retained and Coast2Bay remains well equipped to take on an expanded housing portfolio should the opportunity present.

The One Social Housing System remains the cornerstone of the community housing business and our tenant base of largely high needs households is characterised by high levels of mental ill-health and multiple life challenges. Coast2Bay has continued to address these challenges with innovation, planning, strong regional partnerships and a commitment to successfully integrating our tenants within the broader society.

Completion of NRAS Program

The Coast2Bay Affordable Housing Program through the National Rental Affordability Scheme (NRAS) program was completed this financial year. This project boosted the Coast2Bay portfolio by contributing 491 affordable rental dwellings to the Gympie, Sunshine Coast, Moreton Bay and North Brisbane regions. Tenants within this program are residing in appropriate community standard dwellings whilst receiving a minimum of a 25% discount to market rent. This multi-year project also injected substantial employment into the local building industry still recovering from Global Financial Crisis and a high Australian dollar.

Daliya House (Partners in Recovery System Gap Initiative)

Daliya House, formerly our office premises, is now an effective collaboration amongst partners seeking better outcomes for our communities. The significance of the partnership between Lutheran Community Care (Graceville Centre), Sunshine Coast Hospital and Health Service, Commonwealth Department of Health and Aging, the Adult Mental Health Team on the Sunshine Coast, and our Partners in Recovery colleagues cannot be over stated.

Daliya House opened in December 2014 and is delivering outcomes and freeing up hospital beds at a substantially lower cost to the taxpayer. The Daliya House project won the Australasian Housing Institute Best Community Development in Queensland award and is a contender for the national award.

Zonta RISE Women's Refuge Project - Caloundra

Planning and fundraising for the RISE project, which will provide crisis accommodation and support for women and children escaping domestic violence has been a focus this year. The project is expected to be delivered in the first half of 2016.

Operations

Coast2Bay has continued to effectively deliver its traditional range of community housing programs in partnership with the Queensland Government. Coast2Bay pursues pathway strategies to assist households to achieve independence. In conjunction with the Department of Housing and Public Works and our NGO partners, a safety net is in place for households who are not able to sustain tenancies in the general housing market.

Our Community Engagement Programs have focussed on wellbeing; providing nutrition, first aid courses, edible garden workshops and information on managing chronic health conditions. Coast2Bay has also introduced incentive schemes and implemented social media platforms to inform tenants and encourage participation in community events. Our annual quality of service survey demonstrated an improvement in response rates as well as overall satisfaction with Coast2Bay services to 83%. - An excellent result.



Having stable housing has enabled me to be well. Everything has improved, especially my health.

Lilian from Beerwah



National Regulatory System (Community Housing)

Coast2Bay is registered as a Tier 2 community housing provider; however we continue to operate at Tier 1 standards. Coast2Bay maintains a process of continual improvement and is well placed to sustain its excellent rating and reputation.

New Office Accommodation

New office accommodation was sourced for Coast2Bay as we had outgrown our accommodation in Sydney Street and were gearing up for the impending stock transfers. The office accommodation in C-Square has also allowed us to pursue an integrated hub concept for increased efficiency.

Planning for the Future

A major challenge for Coast2Bay is the significant changes in policy that results from changes in government. A key approach to planning within Coast2Bay is carefully studying the human and business environment, building flexibility and resilience into strategies and methodically and carefully assessing and responding to risks. Coast2Bay will remain proactive in exploring ways to contribute to communities in line with its mission and values.

Current priorities include seeking technology solutions to improve efficiency and cost effectiveness, collaborating with government departments and agencies to co-design services for people in need, collaborating with regional NGO partners to innovate the delivery of integrated and coordinated housing, support and service delivery initiatives and delivering projects that meet identified accommodation and service needs.

Acknowledgement

Coast2Bay has completed an excellent year with real growth, clear improvements in service delivery and a continuation of a strong people culture. Our financial performance whilst challenged by dramatic changes in Government policies and business implications has nonetheless been strong and prudent as evidenced by our results. Our risk management approach has been appropriate and effective.

As our current CEO, Morrie Evans, is retiring later this year, we have commenced the process of seeking his replacement. I conclude by again acknowledging the commitment, dedication and professionalism of our Board and staff. Our people have demonstrated the embodiment of our service culture, our values and they have consistently found ways to deliver our goals responsibly in line with our plans and budget. Coast2Bay continues to refine and develop its business within a prudent and robust framework and we are proud of what has been achieved to date and what will be achieved in the future.

Gordon Sutherland
Chairperson

COAST2BAY Values

Coast2Bay Housing Group is committed to ensuring actions reflect and are consistent with the following values:

- ☑ Focusing on people and homes rather than bricks and mortar.
- ☑ Maintaining the highest level of professionalism, integrity and ethics in our work.
- ☑ Promoting a caring, honest and respectful approach to our relationships with others.
- ☑ Ensuring we are collaborative, responsible, accountable and transparent in all our dealings.
- ☑ Maintaining a positive attitude and taking pride in our accomplishments.
- ☑ Respecting the values of our community.
- ☑ Individually and collectively working within, and contributing to a team culture.
- ☑ Empowering people by providing the resources and opportunities to make informed decisions, building confidence and skills and enhancing dignity and self-esteem.
- ☑ Encouraging partnerships and innovation in the development and provision of affordable housing.
- ☑ Operating in a manner that promotes a high level of performance in service delivery, continuous improvement and ensures viability for the organisation.



Our Board of Directors



Gordon Sutherland, Chairperson

Gordon holds a Bachelor of Science in Building and a Post Graduate Diploma in Business Management. He has over 35 years experience in the construction and property industry in the UK, New Zealand and Australia, having worked for a number of major property companies. He holds a current Project Management Services licence from the QBCC.

In Queensland, Gordon has worked on high profile public projects such as the redevelopment of the Gabba and Lang Park in Brisbane, and has been involved in retail and residential developments including both high and medium density residential schemes and suburban subdivisions. On the Sunshine Coast, he has worked as a development manager for FKP and Reed Property Group and has a particular interest in environmentally sustainable development.



Barry Johnson

Barry was the senior partner in a prominent chartered accounting practice on the Sunshine Coast and is now a director on the boards of a number of companies. These companies are located both in Australia and overseas and are engaged in a range of industries including aviation, training, agriculture, construction and energy. His governance roles include that as a director of a company operating a supported accommodation facility and being a management committee member for an organisation providing home support for people with disabilities. Barry is a Fellow of both the Institute of Chartered Accountants in Australia and CPA Australia and is a graduate member of the Australian Institute of Company Directors.



Helen Collins

Helen has a Masters of Arts (Hons.) and post graduate qualifications in Housing Management / Planning and Social Administration. Helen has 30 years experience in Community Housing (in NSW and Queensland). Her roles have included direct Housing Management; Management Committee; Training; Course Development and Peer Evaluation. During this time Helen has been a member of numerous government advisory boards, including as an inaugural and long standing member of the Queensland Community Housing Standards and Accreditation Council (1999-2008). In addition, Helen has extensive experience in HR and small business, including many years as a real estate licensee. Helen has a strong commitment to the provision and delivery of all aspects of community housing.



Helen Glanville

Helen has a Graduate Diploma in Housing Management and Policy from Swinburne University and is a licensed Real Estate Agent. She has had a long career in residential and commercial property management in both the private and public sectors. Helen worked at the Department of Housing for 12 years in various roles and has been involved in several residential and commercial property developments in the Sunshine Coast and in Brisbane. Until recently, Helen and her husband operated a web based business that provided services to the Management Rights industry. Helen currently manages a commercial property portfolio.



Michael Sobey

Michael Sobey is a Solicitor of the Supreme Court of QLD and High Court of Australia. He has extensive experience in commercial property, commercial and retail leasing, business acquisitions/sales, management rights, body corporate issues, development work and general property matters. He is currently the managing partner at Sykes Pearson Miller, a law firm based at Noosa Heads.



I asked my wife Virginia for one word that encompassed all that Coast2Bay offered and she replied "sincerity".
Jeff and Virginia Watson



Maria Tennant

Maria has had a long history in community development and housing including establishing the housing company on the Sunshine Coast in 2007. She holds degrees in Social Work, Social Planning and Social Welfare Administration and Planning from the University of Queensland. Maria is a consultant in community development, community housing, research, evaluation and planning. She is also a member of local housing networks, state wide community sector groups and the international community development community. She was a founding member of Queensland Shelter.



Ken Reed

Ken Reed has a background in management and finance, working previously for an Australian banking institution, within its international division. Prior to the establishment of Reed Property Group in 1987, Ken managed the Queensland arm of a major international building products company. Ken is a Fellow of the Urban Development Institute of Australia and a Senior Fellow of the University of the Sunshine Coast. He has served in executive positions on regional committees of the Urban Development Institute and Queensland Master Builders Association.



Adam Morley

Adam holds a Bachelor of Business in Property Valuation and an Administration degree from the University of Queensland and is currently the relationship manager in Property Finance at St George Bank. He has over 17 years experience in the banking and finance sector having worked for a number of major banks, primarily working with investors, syndicates, listed entities, developers and other key stakeholders within the property investment, construction and development industry in Queensland. He holds an executive position with the UDIA Sunshine Coast branch.



Our Team

Coast2Bay Housing Group is a dynamic not-for-profit community organisation that owes its strengths to its team of experienced staff and Board members. Our staff, Board and supporters enable us to respond effectively to our communities' needs. Coast2Bay is overseen by an independent, skilled and experienced Board of Directors and Managers with extensive expertise in developing and delivering a range of services for our clients.

Our Achievements



Approach

Our multifaceted approach contributes to a healthy and sustainable organisation that is structured to grow inline with regional, government and community objectives.



Person centred

We place our clients and their families at the centre of decisions which relate to their life.



Sustainable housing

Smart, innovative and cost efficient housing that suits the needs of our clients, community and environment.



Asset management

Integrated management of assets and services for the benefit of our communities.





Community engagement

We work with our tenants and the wider community to address issues affecting their well-being.



Partnerships

We are committed to developing and strengthening collaborative relationships and partnerships to improve outcomes for our community.



Growth

Collaboratively planning the delivery of community and affordable housing based on regional needs.



Financial management

Operating a viable financial structure through planning, monitoring and modelling and sound investment strategies.



Risk Management

Continuous review of risks that may impact on Coast2Bay operations and strategies that mitigate those risks.



Our Programs



Coast2Bay provides a professional, coordinated and integrated housing service that is responsive to the community and our tenants' needs. The Coast2Bay portfolio includes nearly 500 dwellings in each of the affordable and community portfolios across Sunshine Coast and Moreton Bay regions.

Longer Term Housing

Coast2Bay provides 218 independent housing options for people who are on low incomes, have complex needs and are drawn from the Common Housing Register managed by the Department of Housing and Public Works. This portfolio includes a wide range of housing forms including detached houses, townhouses and units in 1, 2, 3 and 4 bed configurations. During the 2014-15 year a total of 262 households were assisted through this program.

Community Managed Studio Units (CMSUs)

Coast2Bay provides 30 studio units to single people in Nambour including an 8 bedroom boarding house and 24 units of accommodation to single people in Maroochydore. This program has assisted a total of 68 individuals with a housing solution during the 2014-15 year.

Transitional Housing (Community Rent Scheme)

Coast2Bay delivers 185 properties across the Sunshine Coast and Moreton Bay regions for transitional housing. Transitional housing is for people who are on the Common Housing Register, have low incomes and are experiencing challenges in their lives that makes securing market housing difficult. This program provides a helping hand for households, who with the support of Coast2Bay and partners, are able to eventually transition back into market housing. Coast2Bay assisted a total of 289 households with transitional housing this year.

Disability Housing

Coast2Bay has two share houses supporting young people with profound disabilities who might otherwise be accommodated in aged care facilities. These two Coast2Bay properties at Mooloolaba and Tewantin provide 24/7 support care to residents provided by Southern Cross Community Health Care and Wesley Mission.

Coast2Bay also provides 10 share houses in the Moreton Bay region for tenants recovering from mental health challenges. During the 2014-15 year, 33 individuals were supported through these programs. Support services for residents in these properties are provided by partner organisations.

Partners in Recovery System Gap Initiative (Daliya House)

Daliya House, which supports homeless people recovering from mental illness through the provision of short term accommodation, has been highly successful in achieving outstanding health and housing outcomes. This service opened in December 2014 and 33 clients have been supported by this program from its commencement to end of June 2015 with all clients exiting to a housing solution. The facility is managed by Lutheran Community Care (Graceville). Recurrent funding has been provided by the Commonwealth Department of Social Services.

Affordable Housing Program (NRAS)

By 30 June 2015, Coast2Bay, together with our developer/builder partners, had delivered our final property under the National Rental Affordability Scheme bringing 491 new dwellings consisting of 102 houses and 389 units into the market place where eligible low to moderate income earners can enjoy a 25%-32% discount on market rent. Coast2Bay have also been able to assist 10 of our community housing tenants transition from social housing into the NRAS program which is a valuable stepping stone into the general rental market place. Our NRAS tenants can feel secure knowing that, provided they remain eligible, they have a home for 10 years. Our NRAS program assists key workers in the community with properties located in Gympie in the north to Taigum in the south. Coast2Bay is always looking at innovative ways to work with stakeholders to bring more affordable housing to our portfolio and we are determined to increase our affordability program so as to assist low to moderate income earners into the future.

Developments



Daliya House

In December 2014, Coast2Bay opened Daliya House which is a short-stay 8 bedroom facility at Nambour for clients with severe and persistent mental illness facing homelessness by offering a safe and supported environment. Prior to Daliya House, people with non-acute mental health illness found themselves without accommodation exit points from hospital and consequently, this impacted on hospital access for others in the community. The project involved the conversion of existing office space into bespoke shared accommodation and on-site carer assistance. In April 2015 Daliya House was awarded 'Leading Housing Development Project in Queensland' by the Australasian Housing Institute.

Domestic Violence Refuge

Coast2Bay is partnering with the Zonta Club of Caloundra and Lutheran Community Care (Graceville) for the construction of a refuge for women and children escaping domestic violence on the Sunshine Coast. The land for the project has been generously gifted by a prominent developer and a range of fund raising steps have been taken. The project will be a vital assistance for families who have been affected by family violence. Coast2Bay will provide the ongoing property management and together with partners will assist these families with longer term housing either into the market place or social housing if necessary post their refuge tenancy. It is anticipated that the facility will be in place by mid 2016.



Creekside

Coast2Bay is providing project management services for the reconfiguration of the former NAMTEC building in Nambour. After renovations, the building will act as a hub for two disability service organisations; Inclusion Plus and Equity Works. The completed project will include office space, multi-purpose meeting spaces and a kitchen and coffee shop which will also be open to the public.

Geographical Information Systems

Increasing the amount of community and affordable housing within our region is an important strategy for Coast2Bay. By utilising the latest Geographical Information Systems (GIS) software we are presented with layers including mapping data, zoning and constraint information as well as land ownership and management information. This provides a greater insight to identify development opportunities when funding or other opportunities arise.



Living here has provided me with a sense of security and the tenants in this complex look out for one another.
Lisa Watson

Community Engagement



Coast2Bay Housing Group recognises that an effective community engagement program is an integral part of delivering a high quality service. It encourages tenant participation and promotes greater inclusion. We offer our tenants a diverse range of community engagement opportunities covering a variety of interest areas.

Our Tenant Incentive Scheme is a way to recognise and reward good tenant behaviour and encourage the celebration of people and causes. The Top Tenant Award is one such reward with winners taking home a \$500 rent contribution for meeting a strict list of criteria and helping to create a positive living environment for all.

Good Neighbour Day is a national event that saw our tenants take part in a short story competition about their 'good neighbour'. There were a number of stories showing support, compassion and appreciation of one another with an excerpt from one of our winning entries shown here:

Coast2Bay's edible gardens continue to thrive with seasonal workshops held at complexes in Beerwah, Landsborough and Maroochydore. These workshops provide an opportunity for tenants to get active, socialise, share learnings and prep their gardens ready for a bumper crop. Coast2Bay has been actively fundraising through the

101 Causes program provided by Our Village Foundation to extend the edible gardens program into the Moreton Bay region in 2016.

A variety of workshops are available to Coast2Bay tenants providing an opportunity to engage, socialise, share knowledge and partake in continued learning. First aid, diabetes awareness, asthma management and conflict management are just some of the workshops on offer.

Coast2Bay has formalised an agreement with the University of the Sunshine Coast to host 4th Year Nutrition & Dietetics students. These placements provide an opportunity for students to undertake projects for the benefit of our tenants. These have included tailored nutrition workshops, focus groups, cooking classes and edible garden workshops.

Coast2Bay has a reciprocal relationship with the University of the Sunshine Coast with involvement in sponsoring the UDIA Coast2Bay Housing Group Property & Development Bursary, as well as contributing to the USC Donor Wall.

Coast2Bay staff have been out and about at a number of local community events and fundraising initiatives to promote our service, network with local businesses, groups and organisations, get involved with community, help raise funds for worthy causes and above all...have some fun!



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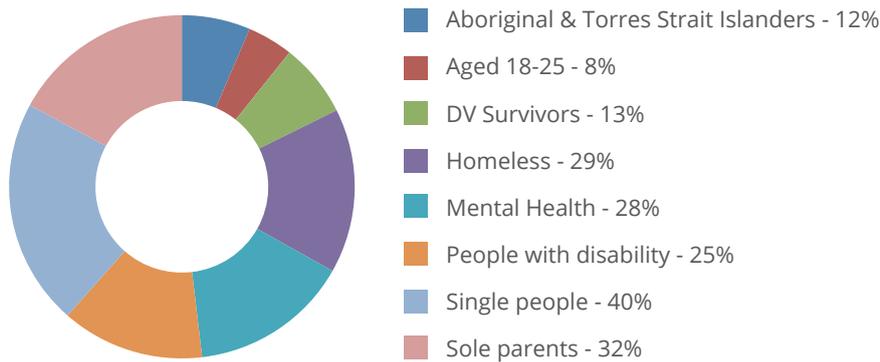
My neighbour is a polite, unassuming gentleman who has the interest of our little community at heart. ... I have known him to take food and treats to particularly troubled persons and to lend a listening ear to their complaints. As my next door neighbour, he always offers a promise to watch over my unit, water my garden and collect my mail when I am away or in hospital. He also carries heavy shopping from my car and takes garden pruning's to the bin for me most weeks.

Tenants

Our tenants are the raison d'être of our organisation and Coast2Bay places great emphasis on active tenant participation. The focus this year has been on creating extra opportunities for tenants to participate in continued learning activities with a particular focus on health and wellbeing, engagement with the wider community, and tenant advocacy. We also maintain effective referral and support links with relevant agencies to ensure a holistic model of care is provided for tenants in need.

Tenant Demographics

Tenant Groups



Community Housing Tenancy Movements

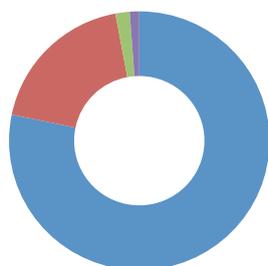
	Sunshine Coast	Moreton Bay
Entries	150	66
Exits	131	64
Transfers	28	20
Private Rental	43	14
Public Housing	5	5
Evicted	10	8

Affordable Housing Tenancy Movements

Entries	205
Exits	55
Transfers	1
Evicted	0

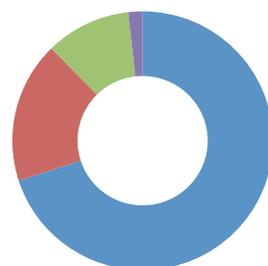
2014 - 2015 Tenant Survey Overview

Satisfaction with your experience as a tenant



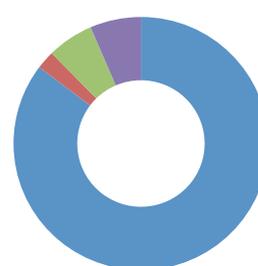
- Satisfied - 78%
- Fairly Satisfied - 19%
- Less than Satisfied - 2%
- No Answer - 1%

Are you satisfied with the overall quality of Coast2Bay's maintenance/repairs service



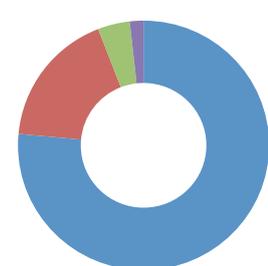
- Satisfied - 70%
- Fairly Satisfied - 18%
- Less than Satisfied - 11%
- No Answer - 2%

Is the organisation respectful of your culture and background?



- Yes - 85%
- No - 2%
- Unsure - 6%
- No Answer - 6%

Satisfaction with level of Coast2Bay's service



- Yes - 76%
- No - 18%
- Unsure - 4%
- No Answer - 2%



Kennelyn's story

I ended up at a woman's shelter and Coast2Bay saved my life by offering my daughter and I temporary housing a few years ago. When my time was up and I couldn't find anywhere suitable I was given an extension. Renting after this was not so great with another real estate let me tell you! I got very lucky again recently and I'm back with Coast2Bay. The team at the Nambour office have been amazing, efficient, friendly and once more life saving!

After attending a TAFE seminar through Coast2Bay I am now nearly finished my studies to be a disability support worker! The support is never ending! I wish you all at Coast2Bay an enormous thanks for all that you have done and do for me, and others in the community!

Corey's story

I was living in Brisbane in share accommodation and my parents wanted me to move to the Sunshine Coast as they are quite old, and needed a hand. But I wasn't sure whether I would be able to afford the rent on the Sunshine Coast. After filling in an application Coast2Bay put me on their waiting list and within a month Coast2Bay had contacted me with a potential unit. I was impressed that the units were new, and that they were close to all amenities. All required documentation was sent to me prior to attending an inspection. Within a week Coast2Bay contacted me with the good news, the process was quite painless.

Personally, moving to Landsborough and obtaining a NRAS unit through Coast2Bay has done me the world of good. I'm now volunteering at Maleny Neighbourhood Centre, Sunshine Coast Animal Refuge and I'm the secretary for the Landsborough Cricket Club. Thankyou Coast2Bay for the chance.



Thelma's story

Thelma had the idea to start a morning tea at her complex after noticing friction between some tenants and others reluctant to interact with one another. She thought a morning tea would be a good way to get people together in a friendly atmosphere. Thelma scheduled morning teas once a month to celebrate tenant birthdays. "I thought celebrating birthdays would be a good idea because the tenants would be more likely to engage if it was for a purpose. Birthdays always bring happiness and are an opportunity for people to talk" Thelma said.

Thelma purposefully placed chairs close together to encourage people to chat. "My neighbours seem to be talking well at these morning teas" she noticed. "I also feel Coast2Bay are very encouraging of these morning teas" she said. "They have attended every one so far and have even offered financial assistance".



The unit where I live now has been adapted for my mobility needs and this has given me the energy and freedom to smash my bucket list... and to have a life.

Lyn Rogers

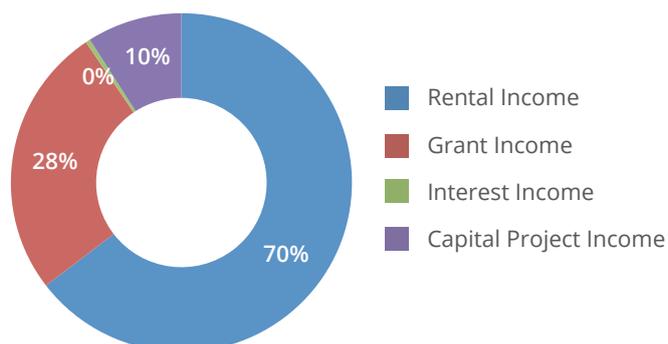
Summary of Financial Performance



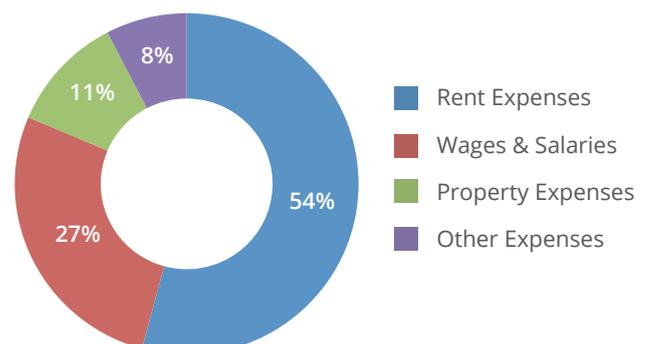
Summary of Financial Performance

Income	2013/14	2013/14	2014/15	2014/15
Rental Income	\$ 4,290,090	68%	\$ 6,691,989	70%
Grant Income	\$ 1,720,445	28%	\$ 1,928,669	28%
Interest Income	\$ 77,688	1%	\$ 45,033	0%
Capital Project Income	\$ 206,682	2%	\$ 934,444	10%
Total Income	\$ 6,294,905	100%	\$ 9,600,135	100%
Expenses				
Rent Expenses	\$ 2,761,452	42%	\$ 5,212,298	54%
Wages & Salaries	\$ 2,215,059	34%	\$ 2,613,097	27%
Property Expenses	\$ 892,227	14%	\$ 1,056,766	11%
Other Expenses	\$ 651,330	10%	\$ 734,318	8%
Total Expenses	\$ 6,520,068	100%	\$ 9,616,479	100%
Surplus	-\$ 225,163		-\$ 16,344	

Source of Income 2014/15



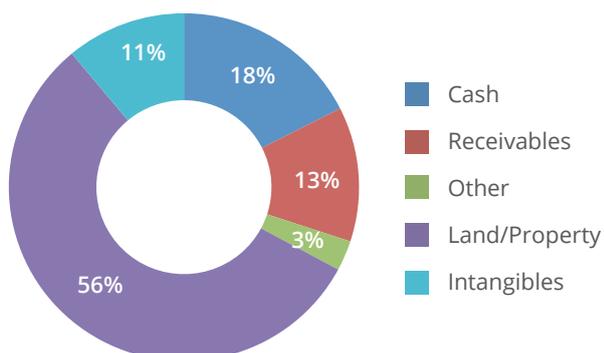
Areas of Expenditure 2014/15



Summary of Financial Position

Assets		2013/14	2013/14	2014/15	2014/15
Current Assets					
Cash	\$	2,162,120	27%	\$ 1,381,441	18%
Receivables	\$	447,288	6%	\$ 987,326	13%
Other	\$	256,446	3%	\$ 221,126	3%
Total Current Assets	\$	2,865,854		\$ 2,589,893	
Non-Current Assets					
Land/Property	\$	4,197,983	53%	\$ 4,421,770	56%
Intangibles	\$	871,400	11%	\$ 871,400	11%
Total Non-Current Assets	\$	5,069,383		\$ 5,293,170	
TOTAL ASSETS	\$	7,935,237	100%	\$ 7,883,063	100%
Liabilities					
Current Liabilities					
Payables	\$	484,848	33%	\$ 521,445	36%
Borrowings	\$	692,569	47%	\$ 598,134	42%
Provisions	\$	193,780	20%	\$ 267,774	22%
Total Current Liabilities	\$	1,371,197		\$ 1,387,353	
Non-Current Liabilities					
Provisions	\$	103,409	0%	\$ 51,423	0%
Total Non-Current Liabilities	\$	103,409		\$ 51,423	
TOTAL LIABILITIES	\$	1,474,606	100%	\$ 1,438,776	100%
NET ASSETS	\$	6,460,631		\$ 6,444,287	
Equity					
Retained Earnings/Shares	\$	5,072,246	79%	\$ 4,984,284	77%
Capital Reserve	\$	1,388,385	21%	\$ 1,460,003	23%
Equity	\$	6,460,631	100%	\$ 6,444,287	100%

Assets 2014/15



Liabilities/Equity 2014/15

