

2020

The year in review




Churches
of Christ
Housing Services

Building foundations for living



Churches of Christ Housing Services Limited is a not-for-profit company limited by guarantee, with Public Benevolent Institution and Deductible Gift Recipient status, and is a wholly owned subsidiary of Churches of Christ in Queensland.

Churches of Christ in Queensland has been an active part of the community for more than 130 years. We have a significant presence in Queensland, Victoria and Vanuatu with over 300 services in more than 100 communities, positively impacting tens of thousands of lives each year. We operate a range of missional and community care services to assist families, the elderly and people in need through church communities and our client services groups.

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Acknowledgements

We acknowledge the assistance of local, state and federal governments and agencies through nation building initiatives, crisis and transitional program funding and management of social housing properties.
We acknowledge Aboriginal and Torres Strait Islander people as the Traditional Custodians of the lands on which we work, walk and live. We pay our respect to Elders past, present and emerging, recognising their continuing connection to country, waters and community.
We acknowledge all clients, partners and staff who contributed to this publication.

DISCLAIMER

This report covers activities and news during the period January 2019 to June 2020. COVID-19 restrictions were introduced in March 2020 where staff and clients were required to physically distance.

Cover: Resident Heidi and her daughter Billie enjoying each other's company at their home in Miami.

Inside Cover: Raceview resident Hunter enjoying his new home.

About Churches of Christ Housing Services

Churches of Christ Housing Services Limited is a registered not-for-profit housing company committed to providing housing solutions for individuals and families experiencing housing stress and homelessness.

We are a leading top tier community housing provider delivering services across the full spectrum of housing need from homelessness programs to social housing and tailored affordable housing products.

Managing a portfolio in excess of 1,200 properties across 14 local government areas, we are one of the most diverse providers in Queensland with expertise in:

- housing management
- case management support and community development
- asset management and property development.

OUR HISTORY

In 1980, Churches of Christ Care first partnered with the Queensland Government to manage three houses. This response to community needs for emergency housing was the start of our Housing Services as we know it today.

OUR SERVICES

Social housing – is available to low income people eligible under the social housing system.

Affordable housing – is available to households on low to moderate incomes who may not be eligible for social housing or able to afford to rent or buy in the private market.

Specialist disability housing – we offer accessible, safe, secure and affordable accommodation for people living with a disability.

Supported housing – provides support for families who are experiencing homelessness or a housing crisis.

Case management and tenancy sustainment services – to prevent homelessness, transition people through the continuum of housing, and help clients access the support they need.

Community engagement – initiatives to support clients to be active members in their community.

OUR VISION

Transformed lives through quality housing solutions in empowered communities.

OUR PHILOSOPHY

Appropriate and affordable housing is a basic human right and is fundamental to individual, family and community wellbeing.

OUR APPROACH

Secure and appropriate affordable housing is the foundation from which people can live, learn and grow.

We work to foster safe, inclusive and viable communities where our tenants can access:

- quality and sustainable living environments;
- services to improve health and quality of life; and
- opportunities to learn and work.

We manage social housing and affordable housing properties under differing rent setting arrangements. The social housing rents are set at no more than 25 per cent of gross household income, plus any Commonwealth Rent Assistance. The affordable housing properties are charged at a discount to the local area's market value, generally 74.9 per cent.

Our portfolio includes Department owned and managed stock, fee for service properties and owned and managed stock. Our owned properties are developed by our in-house development team and are managed and maintained by our experienced property and asset management teams.

The majority of our clients reside in Ipswich, Moreton Bay, Brisbane City and Gold Coast council areas. As a community housing provider, we have a strategic role in the success of these communities.

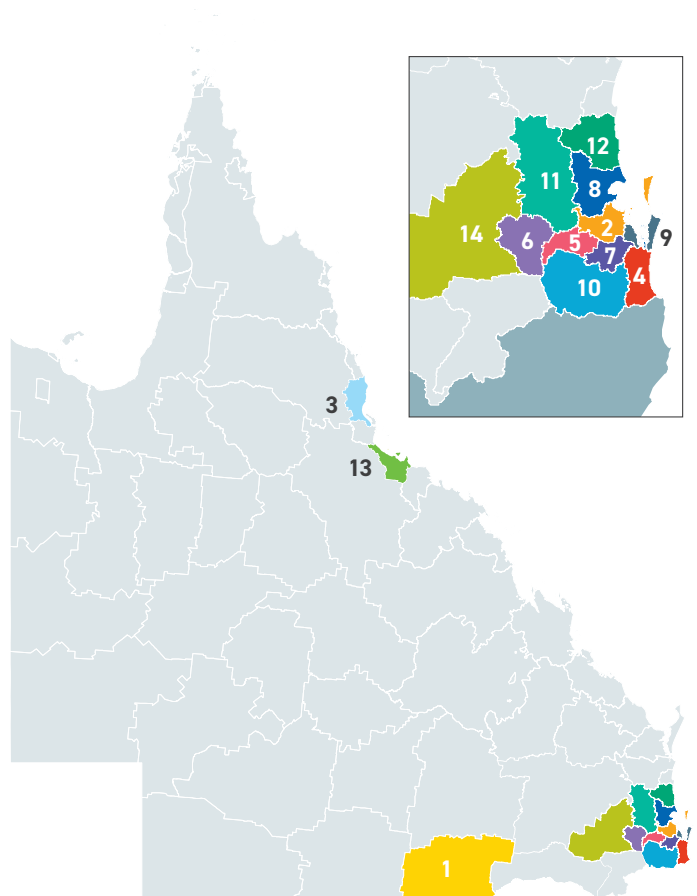
We aim to develop communities that offer opportunity and choice for residents. Churches of Christ in Queensland's integrated communities model brings together community housing, residential aged care, retirement living and home care and allows residents to age in place and access a range of services as their needs change. Through partnerships, we aim to deliver sustainable value in the community and increase affordable housing supply.

Our homes are located in high amenity areas, enabling residents to access employment, transport and health services and engage in their communities.

Most of our clients are referred from the Queensland Government's Housing Register, with many assessed in the greatest need category.

PROPERTIES BY LOCAL GOVERNMENT AREA

| | |
|----|------------------------------|
| 1 | Balonne Shire (2) |
| 2 | Brisbane City (243) |
| 3 | Cassowary Coast (4) |
| 4 | Gold Coast (118) |
| 5 | Ipswich City (405) |
| 6 | Lockyer Valley Regional (20) |
| 7 | Logan City (54) |
| 8 | Moreton Bay (263) |
| 9 | Redland Regional (6) |
| 10 | Scenic Rim Regional (8) |
| 11 | Somerset Regional (6) |
| 12 | Sunshine Coast (66) |
| 13 | Townsville City (5) |
| 14 | Toowoomba Regional (10) |



Message from the CEO



Welcome to the Churches of Christ Housing Services Annual Review 2020. It is a pleasure to present how we are bringing hope and meaning to people's lives in communities across Queensland.

In 2020, Churches of Christ in Queensland celebrates 120 years of our delivering social services, and 40 years since officially entering the community housing sector. From truly humble beginnings, it is heartwarming to see that each year our housing services support almost 3000 people in need to find the safe and secure home they need to grow and thrive.

This following report highlights the impacts that access to affordable housing has in communities, and how when the right support is available, individuals and families can transform their lives for a better tomorrow.

In 2019 Churches of Christ in Queensland released the 2019-2024 Strategic Plan, with our housing services representing a key focus in the delivery of our seven strategic objectives. In all that we do at Churches of Christ in Queensland, our activities are framed by not only our vision, mission and values but in how we can deliver home, welcome, wellbeing, community and faith to all of those we support, for this is how we actively seek to shine Christ's light in our communities.

While 2020 proved to be the year that no one could have ever expected, it has also demonstrated the strength of community spirit, of helping out those in need and finding new ways to connect.

I commend the housing services team for their response to the pandemic situation. Through a range of initiatives, the physical and emotional health and wellbeing of our residents was front and centre. From welfare calls to donated hampers and keeping residents informed of the unfolding situation, the team responded with compassion and care. I also thank the Whitehill Church of Christ and other organisations who partnered with us to support our community.

Finally, I acknowledge Frances Paterson-Fleider and her dedicated service as General Manager of Churches of Christ Housing Services. For over 10 years, Frances shone the light of Christ and was a driving force behind the growth of our housing services. On behalf of Churches of Christ in Queensland, I thank Frances for the impact she made. Alicia Follent was appointed the new General Manager of Churches of Christ Housing Services, after having been an influential figure in our team for many years, shaping many strategic and operational initiatives. I know our housing services remain in good hands as we continue our journey as a leading provider of affordable housing solutions.

God bless.

A handwritten signature in blue ink that reads "Gary Edwards".

Gary Edwards, **Chief Executive Officer**
Churches of Christ in Queensland

Achievements snapshot



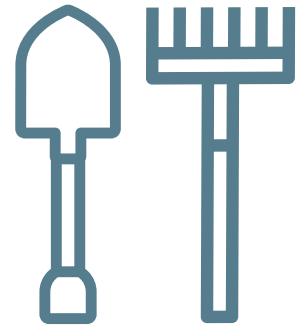
Celebrated 40 years of delivering housing and homelessness services to the people of Queensland.



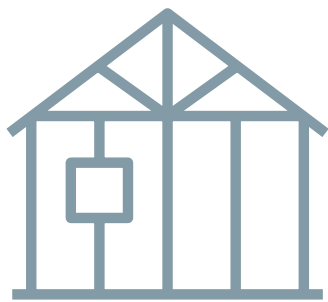
Completed 32-unit development - Marblewood Apartments at Hillcrest.



Completed 20 affordable homes at Ripley.



Operating surplus for Access Place gardening and maintenance social enterprise service.



Construction commenced on 83-unit development at Bongaree on Bribie Island.



87% of tenants satisfied with our services.



Winner of the 2019 Urban Development Institute of Australia (Qld) CEO Award for our development at Crows Nest.



Achieved 6 leaf Certification under the Urban Development Institute of Australia EnviroDevelopment tool for two new developments.



SECURED FUNDING FOR DIGIASK, INCLUDING \$60,000 FROM THE DEPARTMENT OF COMMUNITIES, HOUSING AND DIGITAL ECONOMY AND \$10,000 FROM LOCALITY PLANNING ENERGY.



COMPLETED NATIONAL REGULATORY SYSTEM FOR COMMUNITY HOUSING COMPLIANCE ASSESSMENT AND RATING WITH ALL OUTCOMES UNDER THE NATIONAL REGULATORY CODE.



HANDED BACK 100 NATIONAL RENTAL AFFORDABILITY SCHEME PROPERTIES WITH CESSATION OF THE PROGRAM.

General Manager's report



Access to secure affordable housing is an issue that affects almost every town and city across our great state. Housing costs as a proportion of income are the highest in Queensland - compounded by a decentralised population with 57 per cent of households in rental stress living in regional areas.

Housing is the largest expenditure item in the household budget for low- and moderate-income earners, with high housing costs leaving 213,139 Queensland households in stress today.

Housing affordability generally refers to the relationship between expenditure on housing and household incomes. The term 'housing stress' describes lower-income households that spend more than 30 per cent of their income on housing costs.

We know housing affordability has a significant impact on poverty. The experience of poverty, material deprivation and housing circumstances are interlinked. Housing forms an important part of people's living conditions and informs their capacity to engage in the economy and community.

Queensland is projected to need an extra 254,300 social and affordable houses by 2036. This is the second-highest rate of unmet need in Australia, behind New South Wales. The number of social housing dwellings in Queensland has not increased since 2014. An adequate supply of social and affordable housing would provide a safety net for a housing market that has not kept pace with population growth. Current efforts in this space will not meet the demand. There are currently 25,000 eligible applications on the social housing register and it is expected the pandemic will worsen the situation.

As a developer and provider of community housing, we continue to pursue opportunities to grow our portfolio as we try to meet the demand for affordable housing. Driven by our mission and values - undeterred by the challenges of 2020 - we continue to make a positive difference in the lives of our tenants and communities. This report captures the impact we made on people's lives and our communities from January 2019-June 2020.

It would be impossible to reflect on this period without acknowledging the significant impact that COVID-19 has had on societies around the world. For many months, much of our resources were redirected to managing the impacts of the pandemic environment. I am pleased to say we successfully navigated the challenges presented as a service, but we do reflect on the impact faced by our tenants. We are grateful for what we achieved as a team and for what we were able to learn about ourselves and our business.

Throughout the year we managed some fluctuation in our portfolio with the handback of 100 National Rental Affordability Scheme (NRAS) properties due to the much-anticipated winding down of the program. We added 32 apartments, including two self-funded specialist disability accommodation units, as our fourth bespoke integrated campus development in Hillcrest, Logan. We also secured a further 20 affordable housing properties in Ripley, Ipswich as part of an affordable housing pilot. Construction also commenced on an 83-apartment complex in Bongaree, Bribie Island, which is due for completion in 2021.

Most importantly, we assisted 2915 people to obtain safe, affordable and secure housing that best met their individual circumstances. Many tenants experience vulnerabilities, with complex needs, health conditions and disabilities. Although our tenants benefit from affordable housing, there is still a struggle to make ends meet, with 84 per cent of our tenants living day-to-day on low-income government subsidies. This is why we are committed to community engagement and tenancy sustainment initiatives that support tenants to access the support they need.

Early in the year, we were excited to have our work recognised as we accepted three awards at the Annual Australian Housing Institute Awards. We won the Queensland categories of 'Leading Community Engagement Practice', for DigiAsk our digital outreach service, 'Leading House Development Project', for our Affordable Housing Kurrajong Development, in Kallangur, and the 'Tenant Lead

Initiative', for the work of the Bribie Island Social Club. One of our tenant-led community initiatives was recognised for its excellence at 2019 Australasian Housing Institute (AHI) Professional Excellence in Housing Awards in Darwin at the National Housing Conference. The Social Club received a highly commended award for their commitment and dedication to building a vibrant community at our Coolamon Apartments development on Bribie Island.

We were also awarded the 2019 Urban Development Institute of Australia (Qld) CEO's Award for our Thallon Street development in Crows Nest. This project supports ageing parents and their adult children living with a disability and cemented our diversification into the provision of specialist disability housing. To be recognised by our industry peers was a privilege but the real success of Thallon Street lies in the project's potential to support vulnerable people and families.

Significantly, after 10 years at the helm, we said farewell to Frances Paterson-Fleider as General Manager of Churches of Christ Housing Services. Over this time Frances not only grew the number of properties in our portfolio but she laid the foundations for an experienced team ready to take on new challenges. I was formally appointed to the role in February 2020.

Our digital outreach service DigiAsk continues to support people experiencing homelessness and people in social housing. With funding from the Department of Communities, Housing and Digital Economy, the DigiAsk team worked in partnership with two Department of Communities, Housing and Digital Economy Housing Service Centre's offering an opportunity to provide a housing support outreach service in addition to digital assistance.

Attention to sustainability measures across our developments continues to reap rewards. Through a partnership with Locality Planning Energy (LPE) we have implemented a number of energy efficiency measures at existing and new developments. New residents in Hillcrest

and Bongaree will benefit from reduced electricity costs through an embedded network. Our existing development on Bribie Island also received two 40kW solar panels supplying electricity for communal use.

Additionally, both Hillcrest and stage II at Bongaree successfully qualified for EnviroDevelopment Certification in all six elements in the Urban Design Institute of Australia's (UDIA) nationally recognised environmental certification and branding system. Achieving certification demonstrates our commitment to sustainability in our developments with obvious follow on benefits for our tenants.

Looking to the year ahead we remain as committed as ever to leading in the provision of good quality, diverse and affordable housing with cost-effective and innovative approaches to asset management and funding models to deliver value for money developments.

We are also eager to achieve more through community and strategic partnerships. Building upon our existing model we will seek to develop new partnership opportunities to deliver tangible benefits for our tenants. We look forward to strengthening our position in the communities we operate through the development of dedicated church-based partnerships and housing-focused volunteering initiatives.

I am immensely proud of what we have achieved as a team over the last 18 months and thank the wider team for how they have risen to the challenges we faced this year. An exciting future awaits us as we look forward to turning plans into projects and projects into homes as we play our part in the delivery of safe, secure and affordable homes.



Alicia Follent, **General Manager**
Churches of Christ Housing Services

Our tenants

We are committed to providing safe, secure and affordable homes, but at the heart of everything we do, is our clients. This section of the report highlights the diversity of our tenants, programs and property portfolio.

TENANT PROFILE

- 8% Aboriginal and Torres Strait Islander
- 5% Non-English-speaking background
- 53% reporting a disability or medical condition
- 61% of head tenants are female with an average age of 54
- 60% of head residents are aged over 55

KEY STATS

- 2593 people assisted
- 21 community partnerships to support tenant wellbeing
- 85% of tenants felt their quality of life improved since moving into one of our properties
- 56% of allocations were people experiencing a form of homelessness

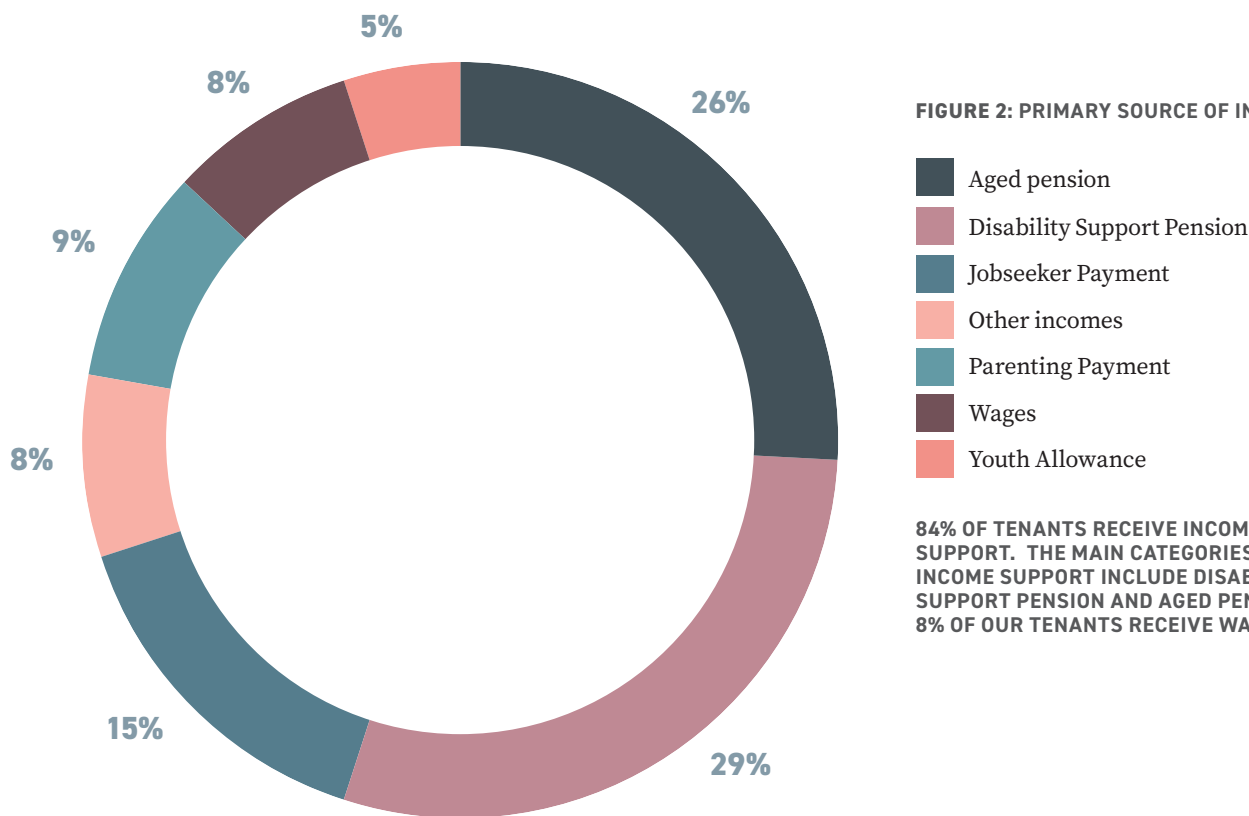


FIGURE 2: PRIMARY SOURCE OF INCOME.

- Aged pension
- Disability Support Pension
- Jobseeker Payment
- Other incomes
- Parenting Payment
- Wages
- Youth Allowance

84% OF TENANTS RECEIVE INCOME SUPPORT. THE MAIN CATEGORIES OF INCOME SUPPORT INCLUDE DISABILITY SUPPORT PENSION AND AGED PENSION. 8% OF OUR TENANTS RECEIVE WAGES.

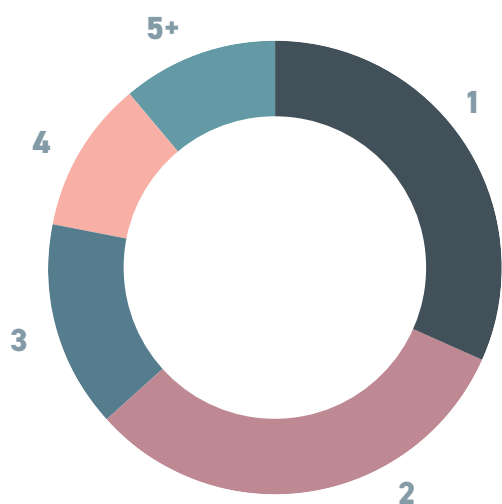


FIGURE 3: OCCUPANTS PER HOUSEHOLD. THE MAJORITY OF OUR TENANCIES ARE SINGLE AND TWO-PERSON HOUSEHOLDS.

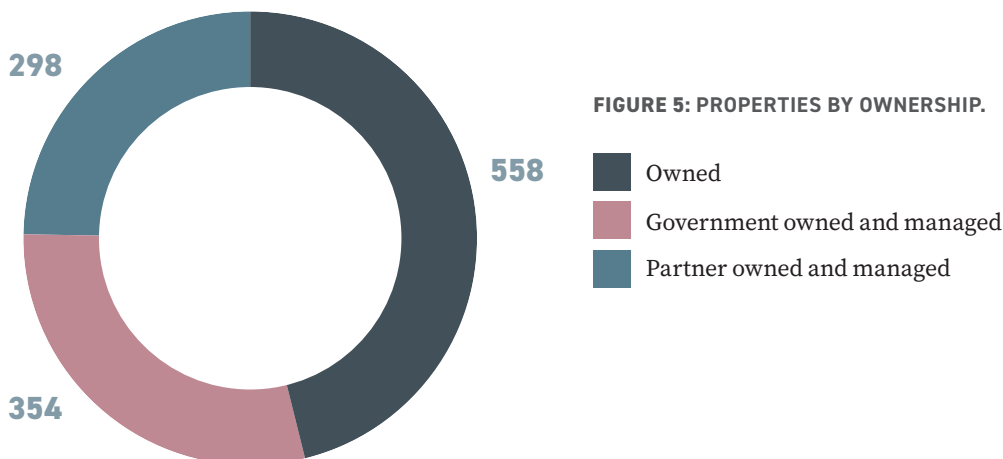
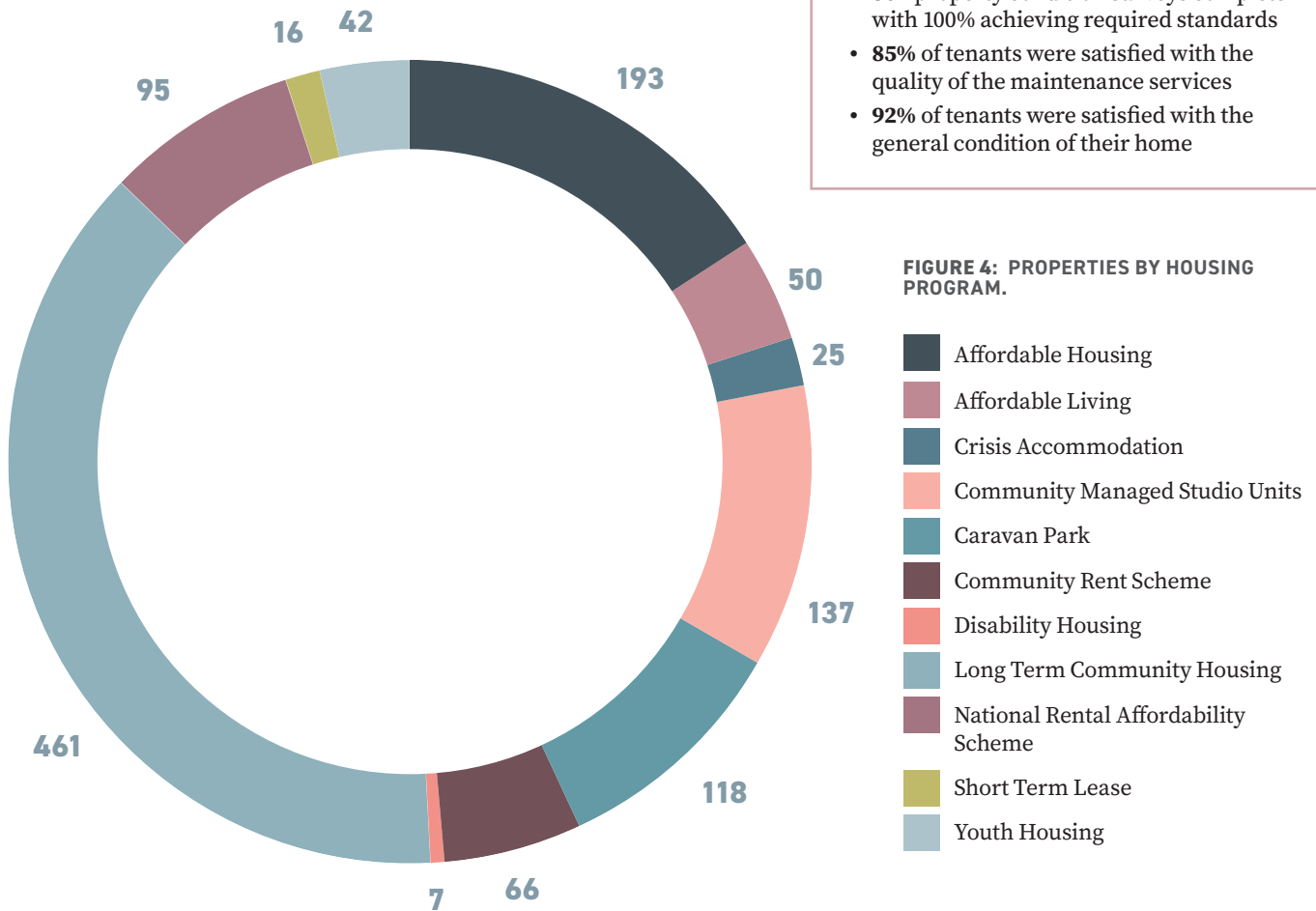
| NUMBER OF OCCUPANTS IN THE HOME | % OF TOTAL HOUSEHOLDS | AVG. HOUSEHOLD GROSS WEEKLY INCOME |
|---------------------------------|-----------------------|------------------------------------|
| 1 | 32% | 447 |
| 2 | 32% | 613 |
| 3 | 15% | 773 |
| 4 | 11% | 806 |
| 5+ | 11% | 1129 |

Our properties

As well as managing our portfolio of affordable housing across South-East Queensland, we provide tenants with peace of mind that their homes and communities are well maintained, safe and comfortable. From a rigorous planned maintenance schedule through to timely repairs, the effective management of our properties ensures we continue to provide high-quality housing stock.

KEY STATS

- 5091 maintenance and repair orders completed
- 1197 routine property inspections
- 564 property condition surveys complete with 100% achieving required standards
- 85% of tenants were satisfied with the quality of the maintenance services
- 92% of tenants were satisfied with the general condition of their home





IPSWICH HOUSING CHAPLAIN DAVE WELCOMING NEW RESIDENT DEAN TO BRUCE STREET IN JUNE 2020.

Homelessness

Each tenant has a housing journey, which is varied and unique; many include multiple experiences of homelessness, barriers to appropriate housing and a struggle to navigate the journey home.

Homelessness is a complex issue and there are many reasons individuals can find themselves homeless. Homelessness can result from loss of income, mental health struggles, physical disability, substance abuse, domestic violence, relationship breakdown, and a lack of affordable rental housing. At the highest risk of homelessness is ageing Australians who do not own their home.

Through a housing-first approach, the journey home to self-fulfilment begins when people have their basic needs met with access to real opportunities.

As a provider of community housing, we believe that a stable long-term home is fundamental to the physical, emotional and economic wellbeing. Without a safe place to call home, it's impossible to deal with other aspects of life such as mental and physical health, education, employment and participation in the community.

A path out of homelessness

Dean was experiencing homelessness after a stroke changed his fortunes and he found himself out of a home and just trying to get through each day. At the height of the COVID-19 lockdown, Dean received housing support and the safety he required. He knows he can call on Housing Chaplain Dave when he needs support, advice or someone to talk to.

Case studies - homeless at any age, for any reason



STEVEN

When asked about his experience living on the streets, 57-year-old Steven explains how he was afraid for his own safety. He often had no money for food, preferring instead to pay for storage for his precious bus and coach memorabilia and photographs.

Working with the Department of Communities, Housing and Digital Economy, our Ipswich team was able to offer Steven a place to live during the height of COVID restrictions.

We were also able to access emergency funding from STARH through the department's COVID-19 response package to assist Steven to obtain furniture.

In his new home, Steven says, "I'm really happy to be here. This place is great. I can go out and meet up with my friends and have my own place to come home to at night.

"It's such a relief."



KATELYN

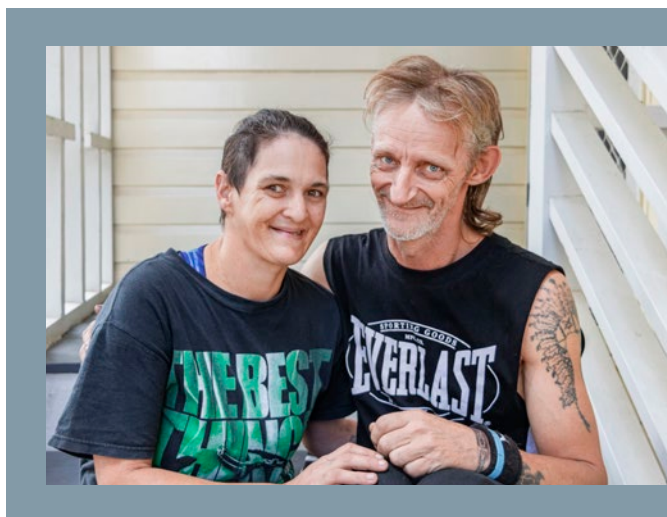
At 26, young mum Katelyn has been a tenant at one of our family focussed Community Rent Scheme properties located in Ipswich.

Katelyn is mum to four lively little boys under six.

Chase has just turned six, Hunter is four, Tyler is three and Bailey is one. She is pictured above with Hunter and Bailey.

Their home gives Katelyn lots of space. "We had been living with my aunt previously for about two months. Before that, we were staying all over the place. It was really difficult to do this with four little boys. Having this place is great though. The older boys have a room each and there's lots of space to play inside and outside in the secure garden area. I'm really relieved to have this house", Katelyn says.

Katelyn's short-term plans are to get the children into school and daycare and try to get back into the workforce part-time.



JOHNO AND RENÉE

It's difficult to put into words the challenges that both John ('Johno') and Renée have faced over the years. Throughout the time they have been together (eleven years) they have helped each other weather every storm.

Renée has some health conditions including schizophrenia and ADHD and is medicated to help her manage these. Johno is a joker, the household enjoys joking around - much needed after the stress of homelessness.

"Laughter is good medicine and I try to keep the laughter going," Johno says.

The family's plans for the future are pretty simple - just getting settled and just 'living'. They are grateful for the home they have and for being able to be together to make a fresh start.



Housing stability delivers brighter futures

There could be no greater example of the benefits of a stable home than for our Gold Coast resident Steve and his daughter Savannah.

At only 19 years of age, Savannah is soon to experience the biggest day in her life so far as she graduates from her basic training in the Australia Defence Force (ADF).

Eighteen months ago, everyday life for Steve and Savannah was quite different. A heart attack meant that Steve lost both his job and his home.

For a short time, Steve and Savannah stayed with Steve's mum but their presence there was putting her tenancy at risk. It was not going to be a long-term solution.

Steve says, "I'm really grateful that we could be housed with Churches of Christ Housing Services. There have been times in the last couple of years when I was scared for the future, without a home and no possibility of improving my income, I was living on benefits. It wasn't a situation that I was used to or that I was comfortable with.

Having stable accommodation has made a huge impact on my daughter's life. As she prepares to serve our country in the Australian Defence Force, I couldn't be prouder of her. She is a smart girl and she'll do well."

Crisis Accommodation

The Crisis Accommodation Program supports families who are homeless or at risk of homelessness, as well as women and children escaping domestic and family violence. We currently provide 25 properties across Brisbane and outer Brisbane. Clients are supported by a case manager from our Family and Individual Support Service. The case manager adopts a client-directed, strengths-based approach, to enable families to achieve their goals and overcome their barriers to obtaining stable housing.

CASE STUDY 1 - ILL HEALTH LEADS TO A HOUSING CRISIS

A couple and their three young daughters were referred to the Crisis Accommodation Program after losing their rental property for unpaid rent.

When the father fell ill with a serious heart condition, he could no longer work, and the family fell behind with rent payments. The mother also had a number of medical conditions, including depression and anxiety.

Thanks to their housing support worker and specific case plan, the family now enjoy contributing to community events and are always keen to share their family values and cultural stories. With an eligible State Housing Register application in process, their home in our crisis housing program is giving them the stability they need to secure a long-term home.

CASE STUDY 2 - A YOUNG MUM AND HER CHILDREN GET STABILITY AND SAFETY AT LAST

A young, single mother with three children came into our crisis housing following a difficult period living with extended family and struggling to find a safe and stable home following their escape from domestic and family violence.

The mother was managing ongoing physical and mental trauma from recent events and childhood abuse and her children were prone to challenging behaviour, with one child undergoing health testing.

The family is linked to an external intensive family support service. Since arriving in the program, the mother has excelled. She has been able to gather various household items and has worked hard to establish a welcoming home. She is grateful to feel safe and settled and is focusing on developing much-needed routine for her children. She attends weekly scheduled visits and phone calls and has been proactive in identifying her own solutions. She is making good progress and is on track to secure long-term housing for herself and her family.

OUR DISABILITY HOUSING
IN CROWS NEST, IN RURAL
QUEENSLAND IS A STATE
WINNER AT THE UDIA'S
AWARDS OF EXCELLENCE.



Affordable housing

The availability of affordable housing for people on low to moderate incomes is vital to addressing housing need.

We are committed to providing affordable housing options in communities where people want to live. This year, we have

invested in new affordable homes across regional and metro Queensland, including appropriate options for seniors and those living with a disability.

Crows Nest wins Urban Development Institute Australia (UDIA) Award

Our Crows Nest project, constructed under the Elderly Parent Carer Innovation Initiative in partnership with the Department of Communities, Disability Services and Seniors, won the 2019 Urban Development Institute of Australia (Qld) CEO's Award. The project supports ageing parents and their adult children living with a disability.

While it's a privilege to be recognised by our industry peers, the real success lies in the project's potential to support vulnerable people and families--particularly in a rural setting. This kind of development helps to keep families together and offers peace-of-mind to ageing parents.

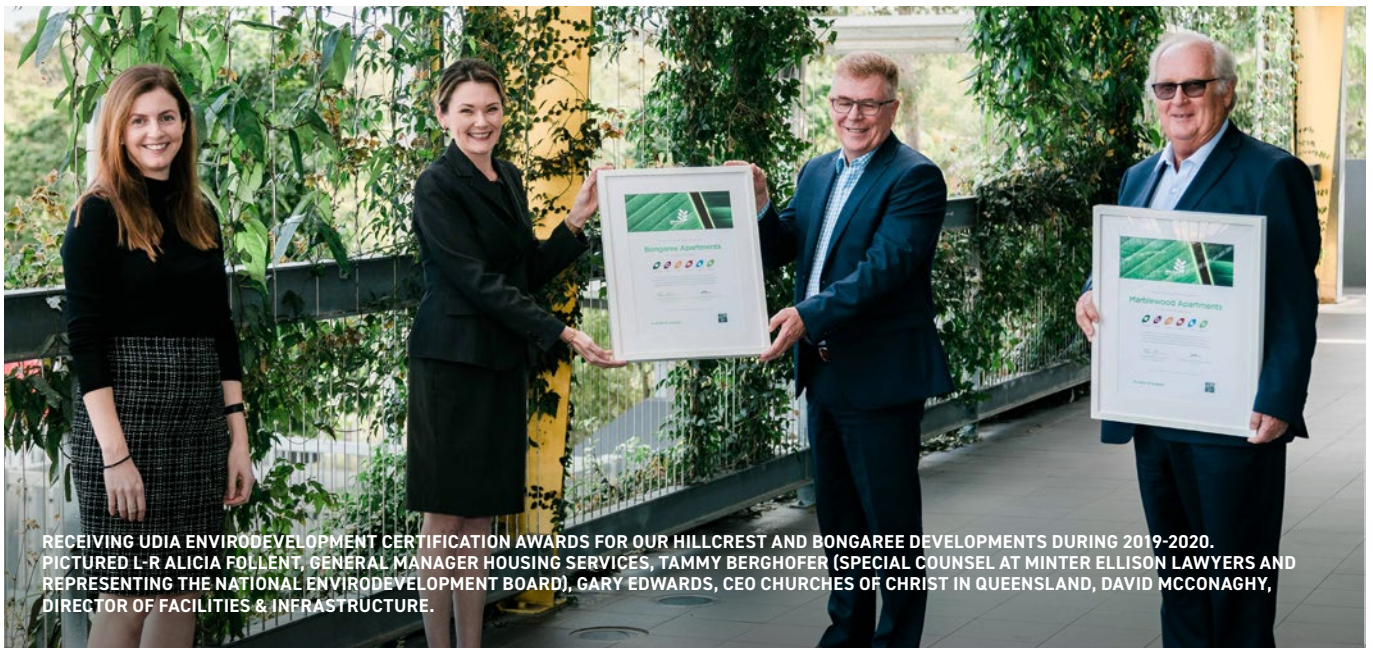
The project delivered a dual key unit consisting of a two-bedroom house and studio apartment in a duplex arrangement with another one-bedroom house. All properties were built to Platinum Standard to ensure livability and accessibility.

Research carried out as part of the development process indicated that while it is possible to find accommodation that can separately meet the needs of ageing parents and their adult children, there are few suitable developments that actually support them to stay together.



BUSINESS DEVELOPMENT AND SPECIAL PROJECTS MANAGER ANDY DENNISS AND PROGRAM ENGAGEMENT COORDINATOR CONNIE CROOKSHANKS RECEIVING THE AWARD FOR THALLON STREET AT THE 2019 UDIA (QLD) ANNUAL AWARDS.

Winning this award demonstrates to the wider industry the potential for a dedicated market that responds to a lack of viable alternatives for people and families living with a disability, particularly in rural and regional locations. This model provides significant social and emotional benefits of flexible and accessible housing to individuals and economic benefits to the wider community.



RECEIVING UDIA ENVIRODEVELOPMENT CERTIFICATION AWARDS FOR OUR HILLCREST AND BONGAREE DEVELOPMENTS DURING 2019-2020. PICTURED L-R ALICIA FOLLENT, GENERAL MANAGER HOUSING SERVICES, TAMMY BERGHOFER (SPECIAL COUNSEL AT MINTER ELLISON LAWYERS AND REPRESENTING THE NATIONAL ENVIRODEVELOPMENT BOARD), GARY EDWARDS, CEO CHURCHES OF CHRIST IN QUEENSLAND, DAVID MCCONAGHY, DIRECTOR OF FACILITIES & INFRASTRUCTURE.

Sustainability delivers affordability and better tenant outcomes

As a leading provider of affordable housing, our objective is to deliver quality, affordable and sustainable homes and thriving communities. We work to embed social and environmental considerations into our business in ways that create value and savings for our clients and the organisation. We consult with architects and builders, to design accessible energy efficient homes, enhance social integration and provide choice for our tenants.

This year, we achieved full certification under the UDIA's EnviroDevelopment program for two of the most recent projects in our portfolio - Hillcrest and Bongaree.

Designing homes more efficiently is critical to making housing more affordable. This approach not only delivers savings during the construction process but in the longer term, ensures our residents benefit from lower day to day living costs. In particular, reducing energy bills for our tenants is made possible with the installation of embedded electricity networks and solar. This is an initiative we have introduced for all new projects.





COMPLETED IN MARCH 2020, THE \$9.1 MILLION MARBLEWOOD APARTMENTS DEVELOPMENT IN HILLCREST, LOGAN CITY PROVIDES 32 MODERN UNITS FOR SENIORS

Quality affordable housing for seniors, Marblewood Apartments, Hillcrest, Logan City

Completed in February 2020, the \$9.1 million development provides 32 accessible, safe, secure and affordable one and two-bedroom units for seniors looking to downsize. This is CCHSL's fourth under occupancy project in partnership with the Department of Communities, Housing and Digital Economy which addresses the demand for more appropriate accommodation for seniors under occupying public housing family homes.

Two of the units are Specialist Disability Accommodation (SDA) for people with high disability needs. The development is co-located with Churches of Christ in Queensland Clive Burdeu

Aged Care Service and Home Care.

The development includes sustainable design initiatives with residents benefiting from an embedded electricity network – an innovating way to deliver electricity bill savings, solar panels and water efficient fixtures and fittings.

The project was designed to foster community connection with a community room at the heart of the development for residents to socialise, an off-leash dog area and BBQ area. A housing officer provides tenancy management and support and a housing chaplain facilitates community development initiatives and provides pastoral care.



HILLCREST RESIDENT ROSS AND MEREDITH ENJOYING THEIR NEW HOME, MAY 2020.

Housing history on our doorstep Hillcrest residents, Ross and Meredith

Ross and Meredith are ‘trailblazers’ in the social and community housing sector in Queensland and we are delighted to welcome them to one of our new two-bedroom units at Hillcrest.

Ross was a Community Housing Resource Worker, a job that would play a pivotal role in initiating the development of Community Housing in Queensland. He is also a former Director of Lifeline in Cairns.

Meredith was a founding member of the Bayside Housing Company (now part of Jacaranda Housing).

The couple is very philosophical about their move. Hillcrest is the next chapter in their lives. The unit better meets their needs as they age. Geographically it sees them closer to Meredith’s family but further away from Ross’s family. Their weekly schedule has filled up quickly in the short time that they have lived at Hillcrest. Meredith’s grandchildren visit regularly and she is a champion knitter. Ross is still active with Yeronga / Dutton Park RSL and Naval Association of Australia commitments, particularly in relation to the welfare of past servicemen.

There is no doubt this active couple is very socially driven. As they look forward to finding their fit in the wider Hillcrest community, we are happy to have them here.



HILLCREST RESIDENT KAY WITH HER GRANDSON DYLAN, MAY 2020.

Almost retired, but not quite – Hillcrest resident Kay

Hillcrest resident Kay works part-time at Greenslopes hospital - 5 hours shifts six days a week.

Kay learned about the Hillcrest development a few years ago in the local paper and kept a watchful eye on developments. A key part of Kay’s life is supporting her grandson with learning and life skills. Just as she is at her work, Kay is 110% committed to this task.

“We enjoy cooking together, I pick him up from school, and I’m the key contact for liaising with the school about his learning. While I am still alive, I have a big opportunity to support him. My focus is on making him as independent as possible,” Kay said.

Kay found her way to Hillcrest after 23 years in her Browns Plains family home. She arrived in Queensland from Newcastle in 1988. Not long after this, her marriage broke down. Kay raised her two youngest children alone, and after three years of struggling financially in a private rental, she was able to move into a Department of Housing property. Downsizing to Hillcrest has worked well for Kay.

Kay moved into Hillcrest in April 2020. In a few short weeks, her Hillcrest home was looking beautiful. Kay loves to be busy. At 73 years, she hopes to retire next year.



Affordable family housing with potential – Ripley, Ipswich

Throughout the year we took possession of 20 homes in the master planned community of Ripley, in Ipswich.

Purchased off-plan, these properties were a departure from our traditional approach to portfolio development. Tenancies for these new homes have been offered under the Affordable Housing Program at a discount to the area's market rent.

Surrounded by parklands and green open spaces, the Ripley portfolio offers residents a choice of modern and affordable townhouses, duplexes, quadplexes and detached homes. The homes are in close connection to transport and amenities.





Housing stability got us back on track

Like a lot of things in life – work, health, relationships – a housing journey can take many twists and turns, ups, and downs. We often house tenants who have hit hard times, or who have hit that metaphorical ‘bump in the road’. Typically, when this happens and when they get the assistance they need, most are capable of getting back on track.

Shannan and Simone and their girls are a beautiful young family who has been enjoying stability in one of our new four-bed Affordable Housing properties in Ripley since June 2020.

This isn't the first time that we have played a role in their housing journey and for sure they have experienced their fair share of bumps in the road. Their experience is a reminder to us all that sometimes, when things seem at their worst and when all hope is lost, things can and do get better.

Back in 2016, the family was in a rental on farmland in rural Ipswich. Problems with their landlord became so difficult that they had no choice but to leave. “Without family nearby, we had no choice but to set up home at a local camp-site until we could find a way through. This was a real low point for us as a family - especially for our girls. We did all that we could to provide them with as normal a life as possible. It was really hard,” Shannan said.

Thankfully the camping experience didn't last long for the family. They were introduced to the Housing Services team in Ipswich and were able to get accommodation through the Crisis Accommodation Program.

“It took us a little while to find our feet again”, said Simone. “I'm a trained cook but an operation to fix my tennis elbow meant that I lost my job. Thankfully I got a part-time ‘host’ job at the local servo and within two weeks they offered me a full-time job. I'm now the Assistant Manager and, as a family, we are back on track. We moved out of the Crisis Housing and thanks to a great reference from Housing Services, we were able to secure a private rental. When I saw the Ripley properties advertised we decided to apply. We all love our new Ripley home – the space, the convenience, and the facilities like the park and shops near-by.



Aspiring to home ownership – Ripley resident Kayleen

For Kayleen, the home is perfect in both its size and its location.

The possibility of the townhouse one day becoming hers is an added attraction for Kayleen as she looks to become a homeowner.

As a scheduler for the Endeavour Foundation in South Brisbane, Kayleen's Ripley home means an easy commute to work. For son Riley, a student at the University of Queensland, the local public transport services have proved to be invaluable.

Of their new home, Kayleen says, "We are really happy with our move and we've settled into Ripley's life really quickly.

The townhouse is small but perfect for Riley and me. I love the security offered by the garage and my end of terrace property gives me a garden to the back and side of the house. It's small, but it's all I need.

I have been a Department of Housing tenant for some 14 years and I've been working full time during that time. As a result, I was paying the highest level of rent. I'm grateful for the opportunity to move to this type of housing and the possibility of future ownership. It's very much a step towards a personal goal. I'm keen to get on the property ladder while I still can. I'm thinking of my son's future too.....a home that we can call our own".

Kayleen is able to access the local shops on foot and as an avid runner makes great use of the walking trails which are a key feature of the new developments in Ripley.



ACACIA RIDGE CAMPUS CHAPLAIN CATHY WITH STAFF AND TENANTS AT THE CAMPUS MARKET DAY IN JUNE 2019.

Community Development

We believe a home is more than just bricks and mortar – we want our residents to feel part of a safe and connected community. We work in partnership with residents, tenant groups, staff, community organisations, the not for profit sector, business and all levels of government to support the development of sustainable and inclusive communities.

Our housing officers and housing chaplains provide a boost to resident initiatives in our diverse communities. We see ideas supported by residents come to life thanks to advice and support.

Integrated campus markets are much anticipated events

Acacia Ridge Community Chaplain Cathy knows only too well the work that goes into organising the seasonal events and markets that involve housing, retirement living, and aged care residents.

"Ahead of every event, as a community, we plan what we are going to do. Residents take roles of responsibility and work with staff from across the campus. This can involve decisions around what food we bake or cook for sale at markets, what gifts we buy for residents, and how we decorate our facilities like the onsite community centre.

Along with my campus colleagues across all our services, I'm here to facilitate and work with the residents to get things

done. The events are enjoyed by everyone and as a team, we work to make sure there is a role for anyone who wishes to be involved. It can be a lonely life for many of our residents. Our calendar of annual events gives them something to contribute to, look forward to, and to feel good about. Vibrant communities mean lives lived well." Cathy says.

In between the annual calendar highlights, residents very much lead their own activities with craft groups, chair yoga and takeaway nights to name just a few. We are blessed to have a wonderful onsite community centre that's often at the centre of our big events. For the day to day though, the centre is a place where residents can meet for a coffee and a chat.



ACACIA RIDGE COMMUNITY CAME TOGETHER TO CELEBRATE AUSTRALIA DAY AND ENJOY AN EVENING MEAL TOGETHER.



IPSWICH RESIDENTS ON THEIR BUS OUTING WITH IPSWICH CHAPLAIN TRAVIS, FEBRUARY 2020.

Bringing communities together through bus outings

The old English proverb - 'a change is as good as a rest' - certainly applied to the day trips that some of our Ipswich tenants were able to take. Accompanied by our two Ipswich based chaplains, residents enjoyed a trip to the Boondall Wetlands and Nudgee Beach where they cooked a barbeque lunch. Cooking and preparing lunch presented a great opportunity for tenants from across three complexes to get to know each other. Housing Chaplain Travis says that it was great to witness plenty of intergenerational conversations and interactions throughout the day.

Many residents had expressed interest in taking some day trips away. Funding for the bus trips was secured from Ipswich City Council as part of their Community Development Grants



Program. Residents were able to enjoy just a few outings before COVID-19 restrictions came into force. The Chaplains are hoping to arrange future trips when restrictions are lifted.

Catalyst for positive social interaction

The Bribie Island Social Club won the Tenant Lead Initiative category at the Annual Australasian Housing Institute (AHI) Professional Excellence in Housing Awards in Queensland. The AHI Awards provide an opportunity to showcase social housing success stories and formally recognise and reward excellence in professional practice.

The Social Club has been a catalyst for positive social interaction and has supported the forming of friendships, bringing together seniors and local community groups to build a strong sense of community and pride in their own homes. Together the group demonstrated how a small number of individuals can successfully work together to find innovative methods to address and overcome social isolation, common amongst seniors. Winning the state awards meant that the group advanced to the national competition held later in the year.

Together with members of the senior leadership team, Bribie Island Housing Chaplain Luke Finlay and the 2019 Chair of the Social Club (a very excited Ms. Jannette Lynch) attended the AHI National Awards in Darwin. The 2019



BRIBIE ISLAND SOCIAL CLUB IS HIGHLY COMMENDED AT THE 2019 NATIONAL AHI AWARDS [PICTURED LUKE FINLAY, BRIBIE ISLAND HOUSING CHAPLAIN AND MS JANNETTE LYNCH (CHAIR OF THE BRIBIE ISLAND SOCIAL CLUB)].

Australasian Housing Institute (AHI) Professional Excellence in Housing Awards was held during the National Housing Conference in Darwin. On the night, the Bribie Island Social Club received a highly commended for their commitment and dedication to building a vibrant community at our Coolamon Apartments on Bribie Island.

We strive to create communities that empower residents to initiate their own activities and enjoy an abundant life of meaning and purpose. We are very proud that they have been recognised nationally for their hard work and dedication.



Living our best lives on Bribie

With a successful and award-winning social club at Coolamon Apartments on Bribie Island, there comes a packed community calendar of events. From the casual, low key events (the ladies walking club), market and craft events, weekly community meals and seasonal celebrations (meals for Australia Day, for Christmas, and Melbourne

Cup) and to the Annual Harmony Day celebrations, which is a Campus-wide activity.

Whether it's the housing community celebrations or wider integrated campus activities, our residents at Bongaree have the opportunity to be involved in several activities that facilitate friendship and combat loneliness.

Engaging the wider community brings benefits

Our community barbeques not only allow residents to come together, but they are also a great way to build friendships in the wider communities in which we serve.

Our housing chaplains play a key role in developing community engagement opportunities across our unit developments and one of the regular and most popular activities is a community barbeque.

Housing Chaplain Dave brings residents together from across some of our smaller Ipswich developments to share a monthly barbeque lunch.

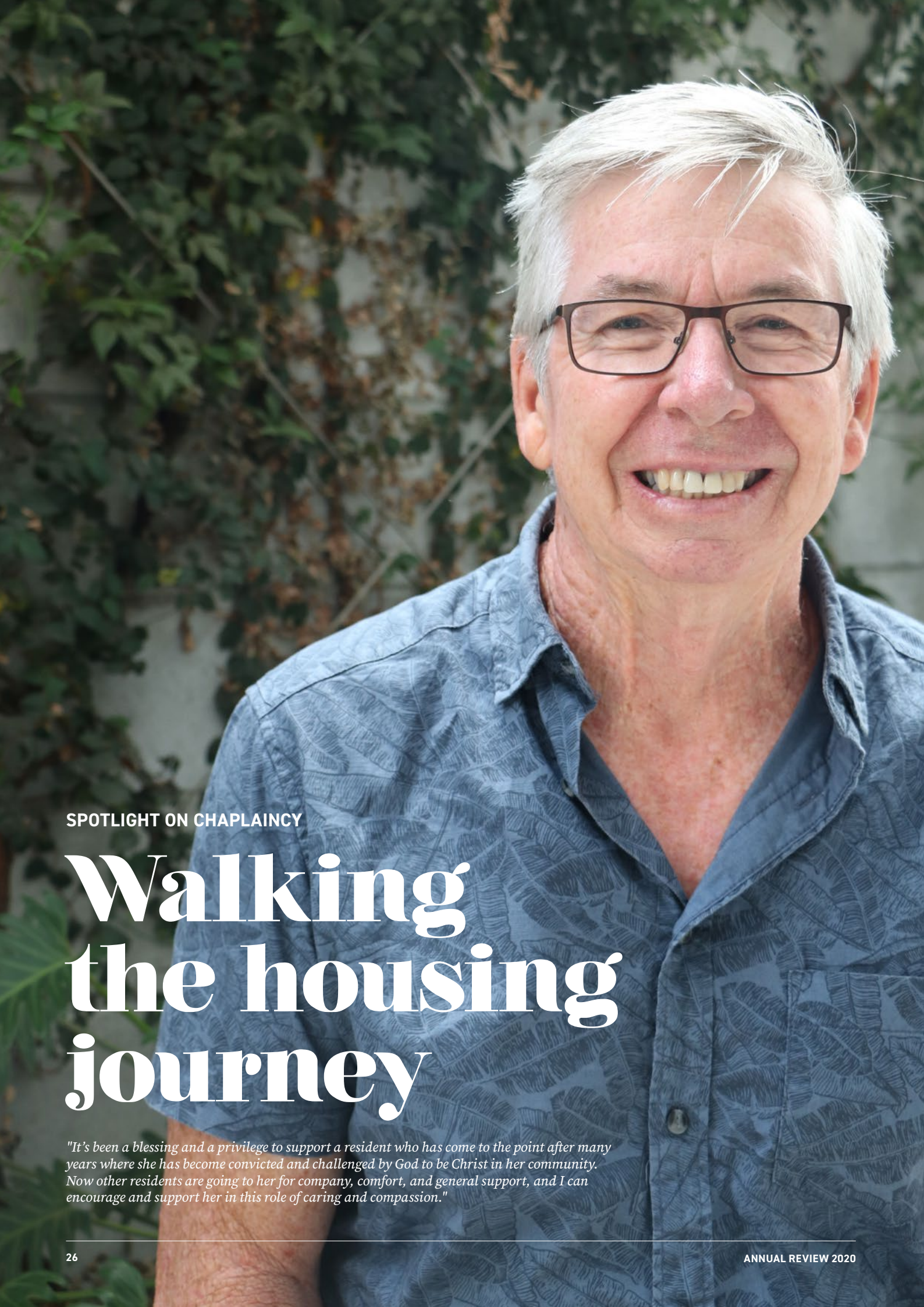
Neighbourly resident Frank, regularly attends these events. Although he is not a tenant, he is certainly a wonderful part of our housing family.

Frank always has a story to tell and has been attending the barbeques for the past four years. He is 83 years young and has lived in his home since July 1936. Frank's parents had a small farm in Mt Crosby but the family relocated to Ipswich when the farm was lost due to hardship.

Part of our tenants' journey is to make friends and connections not only amongst fellow tenants but also in their wider community. This is an important part of re-building trust and self-confidence.



TOP: FRANK SAYS HIS FAITH IS THE GLUE THAT KEEPS HIS ENGINE ROOM RUNNING AND HOLDS EVERYTHING TOGETHER. BOTTOM: EAST IPSWICH RESIDENT FRANK, A NEIGHBOUR TO ONE OF OUR IPSWICH DEVELOPMENTS ENJOYS THE FRIENDSHIP AT OUR COMMUNITY BARBEQUES.



SPOTLIGHT ON CHAPLAINCY

Walking the housing journey

"It's been a blessing and a privilege to support a resident who has come to the point after many years where she has become convicted and challenged by God to be Christ in her community. Now other residents are going to her for company, comfort, and general support, and I can encourage and support her in this role of caring and compassion."

Churches of Christ's self-funded housing chaplaincy program is a pioneering model that seeks to nurture healthy communities that are safe, accepting, respectful, inclusive and empowered. Housing chaplains take a holistic approach to nurturing communities where residents can resolve their psychosocial crises and learn how to relate with others in a healthy and functional way. This supports our residents to connect with others in the community and maintain their tenancies.

Housing Chaplain Graham Wheat began working as a chaplain with Churches of Christ Housing Services in 2012. Prior to that, he was employed in various churches as a pastor, both in Queensland and South Australia for 20 years. We asked Graham why he does what he does, how he does it, and what a typical day looks like for him.

"Each tenant comes with different life experiences and has a different future ahead of them. For most of us, the skills needed to 'run a home' are intuitive; it's taken for granted that they are learned from parents or families. For many of our residents, this isn't the case and they need a bit of support. For some, past difficulties have perhaps led to debts that they cannot easily recover from. All it takes is a period of poor health, an accident, a breakdown in a relationship, a lost job. Others have experienced trauma that we cannot even imagine. These 'life' events can happen to any one of us, something that I think we often forget. For many of our tenants, they need ongoing support; for others, they need only some security and stability to get back on track, back into education or employment. Our housing provides the security and stability for however long it's needed," Graham says.

“After supporting a single parent for around four years through many ups and downs, I was privileged to finally see her graduate with a teaching degree and gain a position with the Department of Education. It meant that she had financial and housing independence.”

- GRAHAM WHEAT

What drives me

I do what I do because I love people and can readily sympathise with the struggles of life. I'm most at home interacting and sharing life with others. My faith in God has helped me through and I'm driven to be a source of support to others. I love being able to come alongside people each day, to show that they are cared for, to empower them, and to provide meaning, purpose, and direction wherever I can.

I aim to provide a stable, trustworthy, and reassuring presence for those who have not experienced these basic life needs. I want them to be able to feel safe enough to connect with me but more importantly, to their wider community. My hope is that people will grow in faith, hope, and love and gain the confidence to build happy, profitable, and fulfilling lives.

My approach

While every day is different (and that's what's great about what I do) there are many things that stay the same. Most days I connect with people who are suffering from physical and emotional needs including extreme poverty, grief/loss, mental stress, and terminal illnesses. Often, they feel displaced and lost within the complexities of the public health, welfare/social security systems, and life itself.

I listen and offer a supportive presence. I act as a pivotal point of referral to the more specialist services within our local community. I create connecting points through social events whereby residents can engage with others, build relationships, and gain a sense of community. At times, I provide practical help where residents lack the skills, knowledge, physical ability, or material resources to achieve their goals.

A typical day

Like my fellow housing chaplains, a typical day for me involves responding to calls and texts from residents (often before I leave home) wanting just to talk, share personal needs, their life's happenings, or make a practical inquiry.

I normally spend one day per week at each of my five multi-unit developments where I might hold a social event and be available for appointments or for people just dropping in. Then there's ongoing administration, record keeping, reports and planning. During the day, I may be requested to help someone with their TV, PC, or phone or drive someone to an appointment, visit someone in hospital, move furniture or just fix something – I helped to fix a broken car once! We, chaplains, are multi-talented.



ALICIA FOLLENT, GENERAL MANAGER HOUSING SERVICES (MIDDLE) PICTURED WITH IPSWICH HOUSING CHAPLAIN DAVE AND MEMBERS OF THE SUPPORT TEAM FROM WHITEHILL CHURCH OF CHRIST WHO ACCEPTED DONATIONS OF NON-PERISHABLE FOOD FROM CHURCHES OF CHRIST STAFF.

Partnerships – we work together and are inspired by the service of others

Our relationship with Whitehill Church of Christ is a special one and goes back many years. Working with our housing officers and housing chaplains, Whitehill has helped us to support more tenants than we can remember. We appreciate the kindness of the team there, their willingness to respond to the needs of our tenants and how working together we are able to support the most vulnerable in our communities.

When there was an opportunity to give back in at the height of the COVID-19 restrictions, we made a call out to staff in our Head Office for non-perishable food items and we filled up our mobile office with donations. We are looking forward to being able to develop initiatives with Whitehill Church of Christ and the other churches in our housing communities.

PARTNERSHIPS FOR THE 2019-2020 PERIOD INCLUDED:

- Cross-agency relationships including InCommunity; Life Without Barriers; The Summer Foundation; Department of Communities, Housing and Digital Economy; Richmond Fellowship (RFQ); Supporting those at Risk of Homelessness (STARH) Wesley Mission; Under 1 Roof Ipswich and Brisbane; Transitional Housing Team (THT), Metro, Women’s Crisis Support Services; Ipswich Community Youth Service (ICYS), Housing and Homelessness networks – Ipswich and Gold Coast; Central interagency Network; QShelter.
- Support for our tenants directly or indirectly from FoodBank; TheGood360; Baby Give Back; Givit; Share the Dignity; Cornerstone Construction; Locality Planning Energy (LPE); National Construction Management (NCM); Downtown Toyota; Whitehill CofC Church; Sunnybank CofC Church; Browns Plains CofC Church; Raceview Congregational Church.

Opportunities to learn, delivering positive outcomes

Creating a resident garden at our Mitchelton Campus was quite the challenge starting from a space filled with overgrown ginger. The project presented an opportunity for us to work in partnership with Marist180, a specialist provider of youth employment initiatives with a reputation for innovation in program development and service delivery.

This is the second time we have been able to work in partnership with Marist180 to deliver a positive outcome for our tenants. Once recruited, each young person in the program is supported to discover their strengths and goals, prepare for the world of work, and connect to employment and training pathways.

Our Mitchelton residents are enjoying having a new area of open space to sit out in making good use of the furniture made by the Marist180 trainees.

“Our program gives these young men and women an opportunity to gain work and life skills. They have learned new skills and we have all enjoyed the process of creating something that the Blaker Road residents can enjoy,” explained Sam, Marist180’s on-site supervisor.



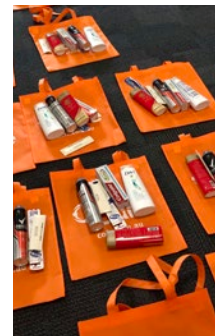
REGIONAL HOUSING MANAGER MARK FERRARI (FAR LEFT) WITH THE MARIST180 TEAM AS THEY COMPLETED THEIR WORK AT THE MITCHELTON CAMPUS.

*Building Community Space traineeship, which is funded and supported by the Queensland Government through its Skilling Queenslanders for Work initiative.

Helping where we can, a reminder that we care

As a housing provider, our primary role is to make sure our tenants are living in a safe and secure home. We are conscious that many tenants need a little extra support at certain times in their lives.

Our 'Hand to Man' initiative provides bags of essentials for some of the men in our housing and recognises that quite often the needs of men are forgotten. Ahead of Christmas, we were able to give a hand to 75 men. Our housing chaplains play a key role in the delivery of these bags in particular to the men that they may be supporting throughout the year. Thanks go to the following organisations who funded the bags - National Construction Management (NCM), Locality Planning Energy (LPE), members of staff from Churches of Christ in Queensland and Stafford Woolworths.



BRISBANE CHAPLAIN JOHN GETTING READY TO DELIVER SOME HAND TO MAN BAGS TO THE MEN IN OUR HOUSING.



Once again families across our service have benefited from the wonderful **Baby Give Back** charity.

In the period of this report, we made just over 30 requests to Baby Give Back for items from cots to clothing and prams and toys.

The service is a lifeline for many young parents to be.



We were again grateful to the general public in Ipswich who, through the **QT Annual Adopt-a-Family Christmas Hamper Appeal**, helped us to support the families in our Crisis Accommodation Program.

Several Churches of Christ staff members respond to this call annually.



We accepted just over 100 handbags from the Annual Share the Dignity campaign - **It's in the Bag**.

Most bags make a huge difference to the women in our housing at Christmas time, and several go towards helping women arriving into our Crisis Housing throughout the year.



AS PART OF ACTIVITIES TO MARK HOMELESSNESS WEEK, MINISTER FOR HOUSING AND PUBLIC WORKS THE HON. MICK DE BRENNI MP TOOK TIME TO VISIT OUR DIGIASK PROJECT OFFICE. JACOB AND THE TEAM OF VOLUNTEERS AT THEIR REGULAR MONDAY EVENING SPOT ON ROMA STREET IN BRISBANE'S CBD.

Leading on digital inclusion in our communities

Throughout the year our digital outreach service DigiAsk and our mobile office (DigiVan) has been a regular fixture on the streets of Brisbane and Ipswich and at a number of our housing developments when opportunities arose.

Working with location and referral partners, the service supported over 400 patrons with telephone and internet queries and services. Patrons were an equal of people experiencing homelessness and people living in social housing. The most popular service was the provision of free reconditioned smartphones.

In providing this service we have helped individuals become or remain 'connected' to the community in which they are living, to their family and friends, and to specialist services providing support. We worked closely with over 30 agencies who referred clients in their care for phone or internet assistance. Our service has always been free and inclusive and is somewhat unique when compared to other providers operating an outreach service.

We continued to develop the service during this year of operation, welcoming housing staff from the Department's Housing Service Centre in Fortitude Valley and Ipswich to our service outings. Patrons were able to access housing assistance directly from the DigiVan as well as digital support. We secured new locations during this period too, operating a fortnightly service from Yumba Hostel (operated by Aboriginal Hostel's Limited) and also fortnightly from Annerley Church of Christ in Brisbane's Southside.

As was the case with other outreach service providers, this year presented us with challenges that could never have been imagined. The necessary restrictions to minimise the spread of the COVID-19 virus meant an adjustment to our service provision. Despite these challenges and recognising the need for digital support remained, we worked behind the scenes to meet the need as best we could.

The pandemic did demonstrate that the need for digital connection was vital for survival during lockdown periods and to access basic services. Isolation and loneliness are well



RESIDENTS AND STAFF AT THE FORTNIGHTLY DIGIASK OUTREACH SERVICE AT YUMBA HOSTEL IN BRISBANE'S WEST END, NOVEMBER 2019

documented mental health issues that people were already struggling with and lockdown exacerbated these issues. Again, it was the most vulnerable in our society who found this period the most difficult.

In addition to providing an outreach service, we were able to provide seniors' focused iPad lessons for residents in two integrated campus locations. Taking advantage of shared on-site facilities, small groups of seniors at Acacia Ridge and Bribie Island committed to six-week courses in which they learned the basics. We could not have realised at the time how valuable these classes would be for the participants as they tried to keep in touch with family and friends during unforeseen COVID-19 lockdowns.

As an organisation, we are increasingly conscious of the degree to which our own services are digitised and how, in turn, we place an expectation of digital ability on those accessing these services. We are working internally to establish how best we can use the digital resources at our disposal to offer support where it's needed.



GRADUATING IPAD CLASS AT THE CHURCHES OF CHRIST INTEGRATED CAMPUS AT ACACIA RIDGE. STUDENTS CAME FROM HOUSING SERVICES, AGED CARE, AND RETIREMENT LIVING. THEY ATTENDED A 6 WEEK 'AN INTRODUCTION TO IPADS' COURSE USING IPAD'S DONATED BY TELSTRA.



lonely

ACACIA RIDGE RESIDENT KERRY LOVES TO SOCIALISE. COVID LOCKDOWNS MEANT ALL SOCIAL AND COMMUNITY ACTIVITIES CAME TO AN ABRUPT HALT WITH THE CLOSURE OF THE COMMUNITY CENTRE. KERRY SAYS BEING ABLE TO GO TO WORK DURING LOCKDOWN WAS PART OF WHAT KEPT HER SANE. BEING ABLE TO TALK WITH HER GRANDCHILDREN ON VIDEO CALLS WAS A REAL BLESSING. 'I MISSED NOT BEING ABLE TO SOCIALISE' KERRY SAID, 'I WAS LONELY.'

Surviving COVID-19

RIISING TO THE CHALLENGE - THE HOUSING TEAM'S RESPONSE

The COVID-19 (Coronavirus) crisis in early to mid-2020 required us to step out of our 'normal' and into the unknown. During the crisis, our staff were re-deployed as we prioritised the health and welfare of our tenants. Over a period of three months, the housing team made 4,254 welfare calls and communicated advice with over 7,200 letters to tenants.

We gratefully accepted donations of food hampers and vouchers from our partners and gave them to tenants who had lost their jobs or whose working hours had been reduced. Our DigiAsk team were on hand to offer digital support to our tenants as they grappled with the need to be better connected. We assisted more than 30 new residents to move into their homes at our new senior's development in Hillcrest, all the while adhering to strict social distancing requirements requiring coordination of multiple removalists and residents' families. Housing staff navigated the restrictions to secure furniture and home comforts for residents who arrived with very little.

When we look back on what we did during COVID-19', we will recognise how being forced to keep our distance brought us closer together; how nimble we were as a team to be able to adjust to the changing rules; how much individuals and organisations across our sector responded



to requests for help with kindness; and how, in the most difficult of times, we were able to innovate and find solutions that previously didn't seem to exist.

Without a doubt, there are many lessons to be learned as we return to a 'new normal'. There is a real opportunity to consider which parts of 'normal' we want to leave behind and what silver linings we found on which we can now build. The COVID-19 pandemic was a stark reminder of the vital role that social housing plays in our communities and in keeping the most vulnerable in our communities safe.

OUR COVID-19 HIGHLIGHTS

4,254

Welfare calls made to residents in 10 weeks.

80

Food hampers donated by Cornerstone Construction and Whitehill Church of Christ, supporting residents who had lost jobs.

40

Supermarket vouchers donated by partners (LPE - our embedded electricity network partner) and NCM.

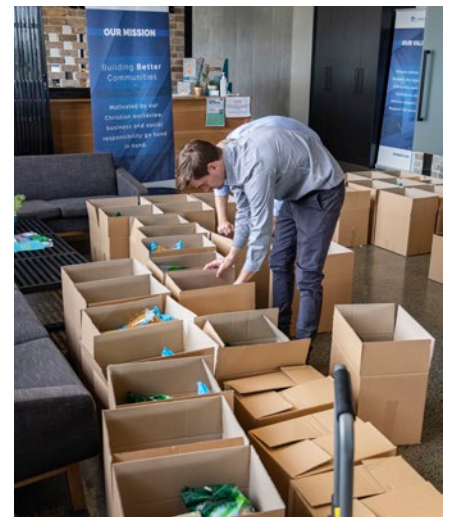
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Our four public offices remained open by appointment while we continued to deliver vital front line services.

7,200

Letters mailed to residents (with supporting materials) - in total the letters went to 1200 tenants each time.

- Supported residents with JobKeeper and JobSeeker applications.
- Secured furniture or funding to buy furniture for residents who were housed during the lockdown.
- Adapting and developing policies, procedures, and systems during COVID and sharing these with our housing sector peers.
- Assisting smaller housing organisations by providing temporary staff and policies and procedures for adaption.
- Increased cleaning of touchpoints at all our housing community sites.
- Navigated staffing challenges and adjusted normal business transactions to accommodate the tenant's needs.
- Shared our staff with other services such as Home Care to assist with call-centre activities.
- Staff went above and beyond to sourced PPE, cleaning supplies, and toilet paper when there were stock shortages from usual outlets and government supplies.



BEN CHILDS, DIRECTOR OF BUSINESS DEVELOPMENT AND GROUP SERVICES AT CORNERSTONE CONSTRUCTION IN FRONT OF HOUSING SERVICES MOBILE OFFICE AND FOOD HAMPERS DONATED DURING COVID-19 RESTRICTIONS.

Shared values

As the COVID-19 pandemic took hold in early April 2020 and started to impact the livelihoods of many of the tenants in our National Rental Affordability (NRAS) and Affordable housing programs, it was partnerships like the one we have with Cornerstone Constructions that we really valued.

Residents across our service lost their jobs or had their hours reduced. Until the government's JobSeeker and JobKeeper initiatives commenced, many tenants were finding it difficult to make ends meet. Several residents gratefully accepted food hampers that eased finances until government financial support came through.

As the mission statements of both organisations suggest, our shared values stand to benefit our wider housing communities.

CORNERSTONE CONSTRUCTION

Our Mission: Building Better Communities

CHURCHES OF CHRIST IN QUEENSLAND

Our Mission: Bringing the Light of Christ into Communities

Our COVID-19 stories – residents

Across our service, our focus is on building communities and empowering our tenants to live their lives to the fullest. When COVID lockdown restrictions came into force there was a significant impact on our residents. As a team we worked to keep residents informed, to assist where we were

able to and to support those who needed it. For all of us, this experience was like nothing we had ever experienced before. Below is a snapshot of how the lockdown impacted our tenants' lives.



GAYLE, BRIBIE ISLAND

Like many others, Bribie Island resident Gayle found the whole experience frustrating. As chair of the Social Club under normal circumstances Gayle would be busy organising activities and events for the wider community.

"It's been really difficult getting through each day," Gayle said.

"I know isolating is something we just have to do but its hard to sit and do nothing when we are usually so busy."



MARIA, MITCHELTON

Mitchelton resident Maria is already battling challenging health issues. Maria said she 'missed hugs'.

Maria is a big hugger and missed that close physical contact with her son and her friends.

"I live a quiet life and I'm content with my own company. I've watched Netflix and read books and had food delivered. I'm looking forward to lunch with my friends." Maria said.



ANTHONY, IPSWICH

Ipswich resident Anthony has a passion for life that COVID-19 could not shake. He chose the words 'adapted' and 'overcame'.

"Things were tricky for sure with not being able to socialise. We are a really strong community here in Cole Street though, everyone supports everyone else, it's just great. With COVID we just had to adapt to the situation and find ways to make do while staying safe."



HENK AND YVONNE, BRASSALL

Brassall residents Henk and Yvonne were to celebrate their 60th wedding anniversary on 1st June 2020.

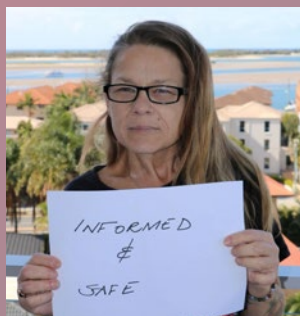
"We have had individual celebrations with each of our 5 children, and we look forward to having a real celebration as soon as we can.

We are lucky that our children have been there to support us through the lockdown time," Henk said.

Suzi, a resident in Labrador on the Gold Coast chose the words 'informed' and 'safe'.

Suzi says throughout the lockdown period she kept to herself. 'I live a pretty quiet life' Suzi said. 'I got all that I needed to know about how to keep myself safe from the TV and also I appreciated the materials that Housing Services sent out in the post.'

Suzi had to stay away from her elderly parents who also live locally and this was a challenge.



SUZI, LABRADOR

Bribie Island resident Vickie also felt the impact of the restrictions on her social life. Vickie plays a key role in the Bribie Island Social Club as the Assistant to the Chair.

"I missed the freedom just to do what I wanted when I wanted to do it," Vickie said.

"All our community activities stopped and our Community Room was closed. Local coffee shops and cafés closed too for a while. It was really hard to get through the day," Vickie said.



VICKIE, BRIBIE ISLAND



CATHY AND EGON, LABRADOR

Labrador couple Cathy and Egon had a stressful time during the early period of COVID-19 restrictions. Cathy was very ill, needing hospitalisation in intensive care. She had a virus, pneumonia, and heart and breathing problems. Egon was unable to visit Cathy because of the restrictions in force.

Thankfully, despite losing a lot of weight, Cathy's health improved and she is now doing well.

"It was frightening - we couldn't see each other. I was very glad for our Chaplain." Egon said.



ANNE, BRIBIE ISLAND

Bribie resident Anne said that it was a 'challenging' time.

"My health hasn't been so good and it meant my husband Seamus had to step up and look after me."

"We are so lucky on Bribie to have so many socialising events and to have those all put on hold has made things even more challenging. I'll be glad when things get back to normal," Anne said.

Acacia Ridge resident Aileen said she was bored but she understood the need to isolate and as a result felt safe.

"I'm used to travelling all over the place. Sometimes I'll take up to three buses to get where I want to go.

"In the lockdown, I couldn't see my daughter and her family and all our social activities were cancelled. With the help of my grandchildren I was able to chat with everyone on facetime," Aileen said.



AILEEN, ACACIA RIDGE

Miami resident Pete chose the worst time to take his first trip overseas just as the Australian restrictions came into force.

"I had just arrived in Bali with my mum and stepdad and a few days later we heard about the borders being closed. My stepdad has a few health problems and was nervous about not being able to get home but we persuaded him to stay."

"When I did get home I felt 'stranded' because of the two weeks I had to spend at home in quarantine," Pete said.



PETE, MIAMI



TENANTS, CHAPLAINS AND GUEST SPEAKERS AT A CENTRAL TAG.

Tenant participation

Tenants across our service have a range of ways to contribute to decisions that impact their tenancy and their communities including our quarterly tenant’s forum - the Tenant Advisory

Group, our newsletter HouseTalk and our biennial tenant survey. Tenants can of course contact their housing officer at any time and can also talk with their local housing chaplain.

Tenant Advisory Group – a forum to share

Our Tenant Advisory Group offers residents an opportunity to come together to discuss issues affecting where they live. Our Central TAG meetings have a guest speaker and allow residents an opportunity to meet with residents across different complexes. Regional meetings are smaller and more intimate and are most often facilitated by their housing chaplain over a coffee and cake or a pizza lunch. These meetings tend to discuss local issues.

TENANT ADVISORY GROUP GUEST SPEAKERS

- *Taking Meds Safely* – Choice Pharmacy
- *Basic First Aid* – Samford First Aid
- *Understanding Droughts and being Water Efficient* – SEQ Water
- *Waste Management and Recycling* – Brisbane City Council
- *Meals on Wheels* – Meals on Wheels Brisbane

Talking about housing in our tenant newsletter – HouseTalk

Each quarter our tenant focused newsletter - HouseTalk - champions tenant activities and celebrates tenant led initiatives. HouseTalk regularly welcomes articles from tenants. Regular tenant features have included articles on gardening tips and natural solutions to pest removal, recipes and cooking articles and report backs from community outings.

HouseTalk is also a key communication method for us to explain to tenants some key requirements of their tenancy, for example, to highlight topics such as: how to be a good neighbour; seeking approval in order to make property alterations, and the procedure to apply for a pet.

HouseTalk also regularly shares news on and celebrates how tenants proactively support one another.



18 years and going strong – Bonnie’s life on the Gold Coast

Miami resident Bonnie is possibly one of our longest-serving tenants at 18 years in her home on the Gold Coast.

Of her Community Bonnie says, "like any community, we have our ups and downs and like everywhere else we have had challenges over the years. That’s life. I like how we help each other in times of need.

"Sometimes it takes a disaster to really bring out the best in people. I enjoy our weekly morning teas and our monthly bbq’s. Our housing chaplain is a real blessing. I try to attend and help as much as I can and I also try to be on good terms with everyone as much as possible. Life is too short to hold a grudge. I am learning to be more patient.

"I have some good friends here and I love to talk with our chaplain – he’s a great source of support.

"My faith is strong and I am grateful for my church. The church in particular gives me a real sense of belonging. It's somewhere where I can give back.

"I love living here, it’s my “mission field”. My door is always open."



Tenant Survey Results - making a difference

As a community housing provider, Churches of Christ Housing Services recognises the significant impact we have on the general wellbeing of our tenants. Our goal is to provide safe, secure, affordable housing and empower our tenants to build vibrant communities.

The Tenant Satisfaction Survey is conducted every two years. This survey helps us to 'check-in' to see how well we are delivering on our goals and objectives. We use the

survey to identify areas that are working well and areas where there is room for improvement. Our 2019 survey was conducted over two weeks. We had a very positive response rate of 31% against a national benchmark of 25%. As part of our annual compliance requirements, we report our results to the Regulator for the National Regulatory System for Community Housing.

Who responded?



Are you happy that the communal areas and gardens in your complex are tidy and well maintained?



Are you happy with the quality of the maintenance services provided?



Are you satisfied with the service that Churches of Christ Housing Services offers?



Are you aware that you can become involved in the service and influence decision making through the Tenant Advisory Group (TAG)?



Are you aware of how to make a complaint, appeal a decision, or make a suggestion?



Has your quality of life improved since moving into Churches of Christ in Queensland Housing Services home?





ANGEL HERRADOR
- EXPERIENCED
ENGINEER, BUILDER AND
HORTICULTURALIST.

Our people

We aim to make CCHSL a great place to work. We are committed to ensuring our people are rewarded for the important role they play at CCHSL through offering opportunities for development and learning and encouraging and supporting staff to best manage their wellbeing.

OPPORTUNITIES FOR EMPLOYMENT - VALUING EXPERIENCE

The premise with our social enterprise gardening and maintenance business is to deliver quality services that re-invest profits back into the housing entity and do it by employing people for whom the job market isn't easily accessible. Sadly, discrimination in the workplace can be for a variety of reasons--age, ability, understanding, race.

Churches of Christ Housing Services' maintenance initiative offers employees the chance to learn good work practices that are expected in today's work places through a

mentoring model. This year we took on more work across the business and delivered a small surplus.

At the helm of the maintenance team is Angel Herrador (pictured), an experienced engineer, builder and horticulturalist. Most recently retired, Angel needed a new challenge. With this role, he can put his work and life experience to good use to support our younger employees.

"Young people are often without mentors in their lives and, while they can be inherently good people, they still need direction from someone. As a team, we are learning that how we work as individual's has an impact on all of us. These sorts of things aren't always obvious unless you have been specifically taught them," says Angel.

"I try to make a point of learning from the discussions that we have in the team and then drawing a line under it and moving on. It's important to end the day on a good note."

Change takes time but Angel's approach to mentoring his team is already bearing fruit.



Doing what we do, only better – developing our skills

We all know that traumatic events are emotionally distressing and while most people recover on their own, for some, the experience can lead to lifelong mental health issues. In 2019-20, 53% of our residents reported that they are living with a disability or medical condition. Many are managing trauma-related illnesses or conditions often without support.

As a front-line service provider, we need to understand the difference between the day to day stresses of life and trauma-related distress. By recognising and understanding the impacts of trauma, we are better able to respond with sensitivity to people affected by trauma. A Trauma-Informed Service Delivery approach provides the knowledge and skills to successfully engage with people affected by trauma. By understanding the impacts of trauma, we are better able to respond.

As part of our operational objectives to improve our service delivery, we embarked on a process to embed a trauma informed service delivery model, which started with training for all staff. There are clear benefits to delivering a trauma-informed service. Not only does it stand to improve outcomes for our tenants but recognising that we have a duty of care to our staff, by embedding this approach in our services, we can also improve our ability to avoid critical incidents or at the very least improve how we respond to them. Ensuring staff are trained in the principles of trauma has been shown to improve worker confidence and morale.

The first step in implementation was the introduction to the concept of a trauma informed model and how our service could be enhanced by being 'trauma-informed'. In February 2020,

TRAUMA INFORMED PRINCIPLES

- **Safety** - (emotional and physical) are our physical spaces and intake procedures welcoming
- **Trust** - is our service sensitive to client's needs at all levels of contact
- **Choice** – do we provide choice when and where possible to do so
- **Collaboration** – do we communicate a “doing with” rather than “doing to” approach
- **Empowerment** – do we meet our goal of empowering clients with our systems, processes and practices
- **Respect for diversity** - do we convey and enact respect for diversity in all its forms

we invited the nationally acclaimed Ms. Sandra Pankhurst (better known as the Trauma Cleaner) to be our guest speaker at a regular team forum. Ms. Pankhurst and her team, work in some of the most physically and emotionally challenging trauma-related situations. She credits her ability to achieve the best outcomes from the clients that she works with because of her own traumatic life experiences. We learned from her how a compassionate, patient approach can yield the best outcomes (not only for the client) in the longer term.

The onset of COVID-19 restrictions has delayed further training on trauma-informed approaches indefinitely and we resolved to review this when restrictions are lifted.

Increasing our presence in the sector – sharing knowledge and practice

Collectively, the wider housing team has a wealth of knowledge that goes beyond policy and practice in the community housing space. Our wider team can draw on experience and qualifications in the wider public and private sector housing space, in construction and horticulture, environmental and sustainability practice, disability and mental health, community development, child protection and more.

We are often reminded that we are part of a much bigger team. Our peers in the sector navigate the same issues that we do and in working together there is much that we can share and learn from each other. Throughout the year we participate in several forums to learn and share our own learning.

Churches of Christ Housing Services' Business Development Manager, Andy Denniss was elected as a Queensland Director of the Australasian Housing Initiative (AHI), the foremost housing organisation with a focus on professional development of the sector across Australia and New Zealand. Elected with a mandate of learning and recognition of learning, Andy has led our involvement in the AHI for some years.

As a top tier housing provider, we work hard to stay informed but also feel a sense of leadership and a calling to support other smaller organisations in the sector where we can.

An example of this is our participation in a new mentoring initiative from the Australasian Housing Initiative (AHI) which aims to give less experienced members the chance to learn from their peers.

Andy has embraced the chance to share his extensive knowledge of the housing industry with members who may be just starting in their careers. He is keen for housing professionals to be recognised for their knowledge and commitment to social and community housing.

"We can get caught up in the pace of our day-to-day work but it's important to take time out to think about what we want from our housing careers: where are we going professionally



BUSINESS DEVELOPMENT MANAGER ANDY DENNISS ENJOYING HIS HOUSING SECTOR MENTORING ROLE.

and what steps we need to take to get there. Mentoring presents an opportunity to do that. It all leads to better outcomes for our clients and our teams," Andy says.

In addition to this initiative, as an organisation, we recognise our responsibility as an employer to provide opportunities for learning for our team. In June 2020, we confirmed our commitment to the AHI by becoming corporate members. At this level of membership, the team is already enjoying access to free or reduced-price webinars on topics such as dealing with complex and difficult behaviours, wellness for housing professionals, problem-solving skills and having difficult conversations.

This commitment to training for our staff works towards our ongoing goal of improving our service delivery to tenants.

Looking ahead – 2021

In the year ahead, we will look to build on our portfolio, strengthening our offering to the seniors and disability sectors. We will build on our knowledge and success in the digital accessibility space and work to support those in need of digital services.

KEY PROJECTS CURRENTLY UNDERWAY AND PLANNED FOR DELIVERY DURING 2021:



MODERN, AFFORDABLE SENIORS LIVING ON BRIBIE ISLAND

Churches of Christ Housing Services are partnering with the Department of Communities, Housing and Digital Economy to deliver 83 accessible community housing units for seniors at Bongaree on Bribie Island.

The development will form part of Churches of Christ's seniors integrated campus model providing a range of accommodation and care services in one location.

The apartments are designed for eligible seniors currently living in public housing dwellings who wish to downsize

to a property which better meets their needs, and other eligible seniors in the wider community. The development is purpose-built to meet the needs of seniors and incorporates adaptability features for people requiring additional mobility support. Residents will be able to benefit from all that Bribie Island has to offer including beautiful beaches and bushland. Alongside this, the award-winning Bribie Island Social Club will ensure that all residents will be able to engage in a wide range of community activities right on their doorstep.

SENIORS LIVING AND SPECIALIST DISABILITY ACCOMMODATION AT LITTLE MOUNTAIN

Churches of Christ Housing Services will partner with the Department of Communities, Housing and Digital Economy to build affordable housing for seniors and people living with a disability at Little Mountain on the Sunshine Coast. The development will commence in 2021 and will see the construction of 40 units of senior's accommodation (32 x one-bedroom units and 8 x two-bedroom units) and 10 Specialist Disability Accommodation (SDA) units.

The development will form part of Churches of Christ's Little Mountain Master Planned Campus where the aged care service, aquatic centre and cafe were opened in 2019.



ADDRESSING DIGITAL EXCLUSION - RACQ FUNDING

Our work with digital inclusion will continue into 2021 with a grant of \$20,000 from the RACQ Foundation. Working with our referral partners, we will continue to support people experiencing homelessness or in housing stress who may need access to a mobile phone.

Our work over the last three years on the DigiAsk Project has affirmed the vital role that a mobile phone plays in all our lives. There is little doubt about the benefits of being able to access digital technology and of being digitally connected. Almost without thinking, most of us now keep in touch by phone, read electronic news shop and pay bills online.

As an organisation, we are conscious of the degree to which our own services are increasingly digitised and how, in turn, we place this expectation on those accessing these services. We are working internally to establish how best we can use the digital resources at our disposal to offer support where it's needed.

PROUDLY SUPPORTED BY

RACQ
Foundation

WORKING CLOSER WITH OUR CHURCH COMMUNITY

Our identity and purpose as an organisation are founded on our faith. Our Mission is 'Bringing the light of Christ into communities' and while we focus primarily on the engagement of communities within our own housing developments, we are conscious that the wider community also presents opportunities for growth and learning.

In particular, we are conscious of the goodwill and community-focused activities in many of our local Churches of Christ churches. We appreciate the unwavering support for our tenants in Ipswich who have called on Whitehill Church of Christ on so many occasions. We have accepted countless food hampers for tenants struggling to get by. Equally, we felt much love from the Welcome Bags created by the ladies who attend a craft group at the Sunnybank Church of Christ. These bags were much appreciated by our new Hillcrest residents who moved into their homes at the height of the COVID-19 restrictions.

Many opportunities are already being realised and we hope to build on these and look for more. We are grateful for how our church communities are already reaching out to our residents and where there is interest, we are keen to proactively seek out new opportunities to lead on community-focused activities from which the wider community can benefit.



MEMBER'S OF THE SUNNYBANK CHURCH OF CHRIST CRAFT GROUP WHO GENEROUSLY DONATED 'WELCOME BAGS' TO THE NEW TENANTS WHO MOVED INTO HILLCREST

CHURCHES OF CHRIST IN QUEENSLAND

Churches of Christ in Queensland has a significant presence in Queensland, Victoria and Vanuatu with hundreds of local services positively impacting tens of thousands of lives each year. We operate a range of missional and care services to assist families, the elderly and people in need through church communities and our care services groups operated through Churches of Christ and Churches of Christ Housing Services.

CHURCHES OF CHRIST HOUSING SERVICES

Churches of Christ Housing Services is a wholly owned subsidiary of Churches of Christ in Queensland and is a leading provider of housing solutions for people in housing need. Managing a portfolio of more than 1,200 properties across 14 local government areas, we are one of the most diverse providers in Queensland with expertise in property and tenancy management, specialist support services, community development, asset management and affordable property development.



Kenmore Campus
41 Brookfield Road
Kenmore, Queensland 4069

07 3327 1674
housingservices@cofcqld.com.au
cofc.com.au/housing