



# 2019/20 ANNUAL REPORT

See our online report at [ar2020.chiavic.com.au](http://ar2020.chiavic.com.au)

# TABLE OF CONTENTS

<b>1 Report from Chair &amp; CEO</b>	<b>3</b>
<b>2 Strategic policy leadership and champion reform agenda</b>	<b>6</b>
2.1 Augment CHIA Vic's policy development capability through members, partnerships and networks	6
2.2 Be a true partner of government in solving the housing supply challenge	10
<b>3 Harness &amp; strengthen capacity</b>	<b>13</b>
3.1 Participate in the development of the Aboriginal Housing and Homelessness Framework and respond to the needs of members who house Aboriginal people in Victoria	14
3.2 Review and adopt current training and development offering to meet the needs and priorities of a growing sector	15
3.3 Engage with and support the sector to identify and implement leading practice and understand industry reforms and developments	17
3.4 Understand and respond to the needs of members in regional and rural Victoria	19
3.5 Support members to explore opportunities for shared procurement and service opportunities	20
3.6 Develop a digital capabilities framework that meets the needs of members	20
<b>4 Build awareness &amp; trust</b>	<b>21</b>
4.1 Clearly articulate the value proposition and build brand recognition at a state and national level by developing a communications strategy that is tailored to key audiences and resourced appropriately	22
4.2 Enabling strong and respectful relationships that leverage the full potential of the community housing sector	23
<b>5 Enhance CHIA Vic's organisational strength</b>	<b>24</b>
5.1 Skilled, supported, resourced and engaged workforce with the right people in the right job at the right time	24
5.2 Conduct a review of CHIA Vic's governance model	24
<b>6 Treasurer's report</b>	<b>25</b>
<b>7 Board members 2019/20</b>	<b>26</b>
<b>8 Income &amp; Expenditure</b>	<b>28</b>
<b>9 Assets &amp; liabilities</b>	<b>29</b>
<b>10 Independent auditor's report</b>	<b>30</b>
<b>11 Thanks to our supporters</b>	<b>33</b>

# 1 REPORT FROM CHAIR & CEO

John Lennon's lyric 'Life is what happens to you while you're busy making other plans' perfectly sums up the 2019/20 financial year.

When the calendar flipped over to July 1, 2019, we had no inkling that our best laid plans were about to be upended; first by the devastating bushfires that tore through Victoria and New South Wales, and then by the global COVID-19 pandemic.

One of the early impacts of COVID-19 was the forced cancellation of our planned combined housing conference, Housing Aspirations. It was to be our first two-day conference, a collaboration with CHIA National. However, postponing our conference until April 2021 soon seemed like a small inconvenience compared to the huge body of work that needed to be done to support our members to address issues and mitigate risks for tenants and staff, including the development and distribution of resources, such as a coronavirus checklist for CHOIs, sample maintenance procedures and how to manage the first 24-hours after an outbreak.

CHIA Vic was soon involved in regular briefings with the Victorian Government and we set up a Coronavirus Sector Group with representatives from our member organisations to share information and resources and guide our work in creating further resources and seeking government support.

Through a [password-protected portal](#) on our website, our members were able to access vital information, including assistance with business continuity, human resources, and tenancy management.

Importantly, CHIA Vic also began work to support the roll out of the Victorian Government's \$500m investment in building and upgrading social housing via its Building Works package, including developing a shovel-ready survey of development projects, and added to calls for social housing to be included in the Commonwealth Government's stimulus package.

From an organisational point of view, a major concern was COVID-19's impact on our face-to-face training program. Training is not only an essential service to our membership, but it is one of CHIA Vic's main sources of income so having to cancel our face-to-face training sessions was a blow. However, our training guru, Holly Mullaney, quickly swung into action. Within 10 days she had organised 16 online courses for April, most of them running for the first time.

Not only was much of the content new, but the trainers had to quickly adapt their information and delivery to suit the online format. Luckily, our trainers were extremely adaptable and responsive, and any teething problems were soon overcome.

As a silver lining, response to the online training has been extremely positive, with attendee numbers more than double the same time last year. As a result, the online format will continue to be offered even once the crisis is over.

COVID-19 also impacted on our RTA/VCAT Helpline. Usage of this service, which is always well-utilised by members, increased by more than a third as a result of the emergency COVID provisions of the RTA.

Of course, not all work during the financial year was related to COVID-19. Other key projects included collaborating with the other housing peaks on an update to Making Social Housing Work, and a project with CHIA National to create compelling and consistent messaging around community housing and its value proposition.

We ran masterclasses for our members with international speakers from the UK and Canada and, in partnership with the Municipal Association of Victoria, launched a suite of resources aimed at increasing the supply of affordable housing by smoothing the process of negotiating Affordable Housing Agreements (AHAs).

We launched an Industry Snapshot of developments to promote the capacity of the sector to be involved in developments and launched our Workforce Capability Framework and Assessment Tool to assist the sector develop its labour pool.

As an important step towards the goal of ending the severe housing disadvantage experienced by Aboriginal Victorians, CHIA Vic developed the Community Housing Aboriginal Cultural Safety Framework.

In recognition of the major impact of the NDIS on a segment of tenants and the staff who support them, we also took our first steps into the world of eLearning, creating a range of training and resources to assist organisations to support tenants who may be eligible for the insurance scheme.

All of the above, of course, was additional to our core business of representing the sector via participation in numerous stakeholder committees, developing submissions to government on matters such as the Royal Commission into Aged Care, regular sector group meetings and communication with members via our monthly eBulletin, eblast, website, social media channels, magazine and member meetings.

Luckily, during the year CHIA Vic also welcomed an additional team member, Jason Perdriau, who quickly became a valued member of our small and efficient team. We would like to thank our amazing staff for the work that they do, and our Board for providing guidance and support to assist us to provide the services and representation to our sector in such historic times. With COVID-19 set to increase the already high demand for social housing and stimulus funding likely in the New Year, our sector is going to rely on a strong peak body for representation, advocacy and training more than ever in 2021. I'm pleased to report CHIA Vic is well placed to continue to deliver on behalf of our members.

Stay safe.



**Chair Roberta Buchanan**



**CEO Lesley Dredge**

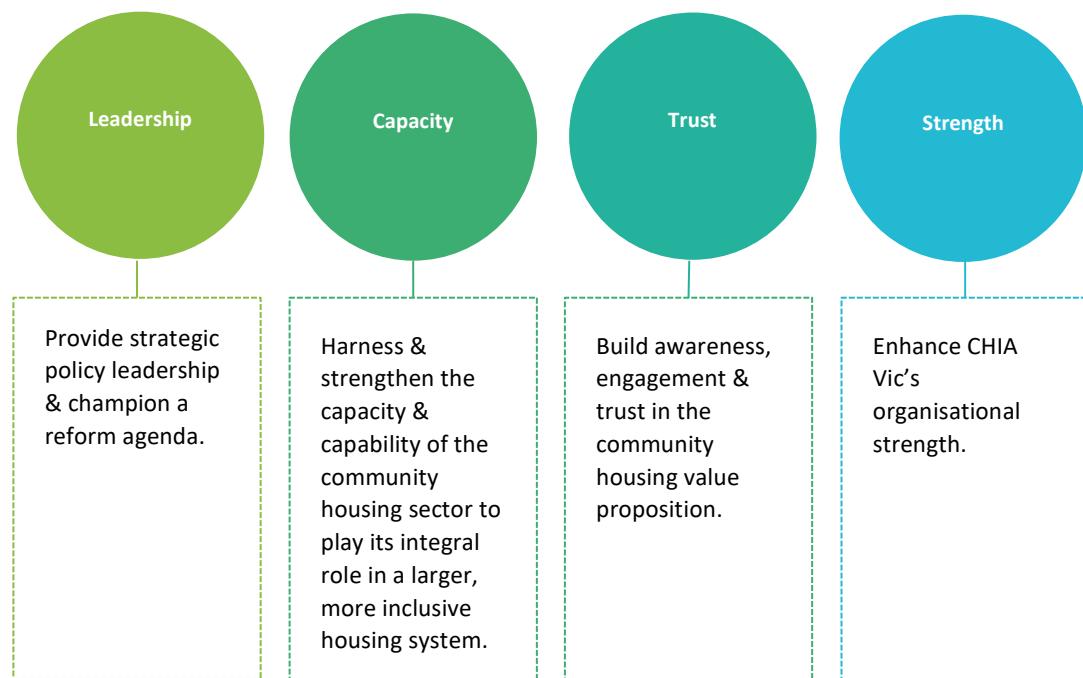
#### [Our Strategic Plan](#)

CHIA Vic's strategic plan 2019-21 sets out the organisation's vision, mission and key priorities:

**Our vision: ‘A thriving Victoria where everyone has the safety, security and dignity of a home – the foundation for opportunity.’**

**Our mission: ‘To lead and enable a diverse and dynamic community housing sector that is integral to the housing system.’**

The plan identified four key priorities, which we report against in this 2019/20 annual report:



- You can read more about the objectives and outcomes by downloading the four-page Strategic Plan at [chiavic.com.au/about](http://chiavic.com.au/about)

#### **Our Membership\***

CHIA Vic represents more than 21,007 tenancies with 20,120 of those being units regulated by the Housing Registrar and 887 by non-registered CHO's.

Number of Housing Associations - 10

Number of Housing Providers - 28

Number of Associate Members - 23

Number of Aboriginal Housing Cooperatives affiliated through Aboriginal Housing Victoria – 23

Number of non-registered CHO members - 15

\*as at June 30, 2020

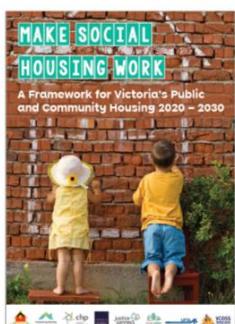
# 2 STRATEGIC POLICY LEADERSHIP AND CHAMPION REFORM AGENDA

## 2.1 Augment CHIA Vic's policy development capability through members, partnerships and networks

CHIA Vic is in constant contact with our membership and stakeholders holding regular forums and meetings, as well as collating surveys and conducting one-on-one phone calls during the year when seeking input into specific issues, such as rent setting or energy efficiency, prior to advocating on their behalf. Meetings during the year discussed industry-specific issues such as Portable Long Service Leave and COVID-19 related matters, including preparing for stimulus tenders.

We facilitate sector group meetings to enable those with specific interests or specialities to share information, expertise and concerns and CHIA Vic ensures our sector's views are clearly represented through submission to relevant inquiries and commissions; during the year we developed six submissions from our Victorian Government budget submission through to concerns regarded open flued heaters.

CHIA Vic worked diligently throughout the year to champion our members best interests, including regular liaison with government as the COVID-19 pandemic hit. We have been proactive in communicating regularly with our membership on projects such as our 'shovel-ready' survey, which sought to quantify the projects that the government could fund via a stimulus package for immediate impact.



### Housing Peaks

CHIA Vic is a founding member of the Housing Peaks alliance, which is committed to working with the Victorian Government to deliver practical and sustainable solutions to both the problems of lack of social housing supply and inadequate support services.

As an alliance member, CHIA Vic contributed to the development of the updated Make Social Housing Work report — a new blueprint for Victoria to increase its proportion of social housing to the national average and create a strong and sustainable social housing sector.

CHIA Vic provided a submission to the Victorian State Government in the lead up to the 2020 State Budget, calling on the Andrews' Government to take bold action to grow social and affordable housing, including a commitment to increase the levels of social housing to the national average of 4.5 per cent

of housing stock within 10 years – equivalent to 60,000 new community and public housing units (with at least 3,000 being designated housing for Aboriginal tenants).



### CHIA National

CHIA Vic works closely with the sector's national peak body, CHIA, to provide input and combine knowledge and resources. We continued to support the Everybody's Home campaign, which calls on the Federal Government to commit to fixing the housing system.

### National Community Housing Standards (NCHS)

Work on a project to revitalise the National Community Housing Standards (NCHS) continued during the year, with three CHOIs across Australia developing and piloting the first standard for affordable housing.

The overall aim of the project is to enable organisations to be evaluated by a professional, independent and experience assessor who could share best practices and make recommendations for improvement.

### Masterclasses

#### Taking a tenant-focused service approach



The UK's Housing Quality Network (HQN) Deputy Chief Executive, Lydia Dlaboha, ran a masterclass for CHIA Vic members on ways they can improve their engagement with tenants and take a tenant-focussed approach to service delivery.

Lydia covered the range of ways in which organisations can connect with their end users in a meaningful way to deliver positive outcomes.

Lydia has worked on a variety of performance improvement projects and currently oversees the HQN's work in training and accrediting social housing providers across the UK. Lydia is working with CHIA, CHIA NSW and CHIA Vic on a project to revise the National Community Housing Standards and establish an accreditation system for Australian community housing providers.

#### Social housing lessons from Canada



Canadian housing expert Steve Pomeroy gave a masterclass on Canada's creative approaches to growing their social housing stock and how they could be adapted to help expand the community housing sector in Victoria.

The Principal of Focus Consulting Inc and Senior Research Fellow at Carleton University's Centre for Urban Research Education (CURE) in Ottawa, Steve took a look at targeted interventions by the Canadian Government, and successful community housing led-projects requiring minimal government funding. The masterclass also identified a range of funding and financing products that have been helpful in getting social housing developments off the ground in Canada.

## **Sector groups**

CHIA Vic fosters networking and collaboration between community housing organisations that face similar opportunities and challenges by hosting regular sector group meetings. In April 2020, we added a COVID-19 Sector Group to bring together managers working on the multiple pressing issues raised by the pandemic.

### **COVID-19 Sector Group**

This new group was established in April to discuss all things COVID. The group has identified current and emerging risks and issues, mitigation strategies and sector needs. The group has also provided regular feedback to support the development of sector resources. In the six meetings up to the end of June, topics included: hardship policies; management of rooming houses; conducting essential maintenance in a pandemic; and supports for tenants.

### **Transitional Housing Managers Sector Group**

The first half of the year was dedicated to the THM Review, which DHHS is conducting in consultation with the sector and homelessness and support services to determine the future of the THM program. Several Sector Group members were part of the Reference Group. A new approach to maintenance was also introduced by DHHS as part of the review. The last few months of the year concentrated on the impact of COVID-19 on the program. This sector group met 10 times. Other topics for discussion included coming changes to Residential Tenancies Act, DHHS leasing program, rent setting, fire safety inspections and methamphetamine contamination.

In total, eight guest speakers from DHHS addressed the group about maintenance practices, maintenance changes, the THM Review and the DHHS leasing program.

### **Transitional Housing Tenancy Coordinators**

The THM Tenancy coordinators' sector group met four times during the year with the 2019 meetings concentrating on the proposed changes to maintenance, especially vacated maintenance by DHHS. In 2020, meetings focused on the impact of COVID-19 on the program and members were able to compare their experiences and practices during the crisis.

Another key topic was coming changes to the Residential Tenancies Act.

Guest speakers from DHHS Property Services addressed the group about changes to maintenance procedures.

### **Co-operative Housing Sector Group**

The Co-op sector group provides a forum and conduit for information sharing, exploration and discussion of issues of interest to the Co-operative Housing Sector. The group met ten times during the year, with key areas of focus including: opportunities for growth; the operation of the Victorian Housing Register and how it is working for the co-operative sector; the renewal of the General Lease; changes to the RTA both due to the Amendments Act and COVID provisions; and ways to respond to COVID both in terms of business operations as well as providing support for tenants

### **Rooming House Sector Group**

Rooming house managers faced some of the greatest challenges during the pandemic due to the difficulties COVID-19 creates in high-density accommodation with shared facilities. Infection control has been a key focus of the group. Other priorities tackled during the group's six meetings in the financial

year included: allocating using the Victorian Housing Register; amendments to the Residential Tenancies Act; general Lease renegotiations and the VHR Post-implementation review.

The group also heard from six guest speakers, mainly from the Department of Health and Human Services.

### **Housing Associations Sector Group**

The CEOs of the Housing Associations met regularly to address issues of common interest. They primarily focused their attention on growth – developing a proposal to put to government; analysing the Social Housing Growth Fund; and, considering the design of a future Stimulus Package.



### **Partnerships**

CHIA Vic works with key stakeholders in the broader housing and homelessness sectors to foster closer ties and promote understanding of the community housing sector's business model and capacity, as well as advocating on the sector's behalf. During the year, the groups CHIA Vic actively participates in were:

- The Industry Working Group
- The Affordable Housing Working Group
- Victorian Housing Register Leadership and Working Group
- The Affordable Housing Industry Advisory Group
- Transitional Housing Management Review Reference Group
- Community Services Industry Planning Group
- Human Services and Health Partnership Implementation Committee (HSHPIC)
- VCOSS Peaks and Statewide Network
- Mental Health Vic Policy Network
- VCAT User's Group
- Residential Tenancies Stakeholder Reference Group
- CHIA Vic also joined the COVID related sector and Government groups to represent the sector
- Consultation sessions run by DJCS and DHHS to discuss draft changes to emergency RTA changes and supporting regulation

## 2.2 Be a true partner of government in solving the housing supply challenge



As the voice of the community housing sector in Victoria, CHIA Vic is involved in providing high-level input to the Victorian Government through submissions, regular meetings and consultations.

### Industry Working Group

The Industry Working Group continued as the key vehicle for the State Government to work in partnership with the sector, particularly around a growth agenda. In order to progress the agenda two sub groups were established to develop a 10 year social and affordable housing strategy and the other to critique development models in a growth environment.

### CHARP

CHIA Vic developed and put to Government the *Community Housing Asset Renewal Program* (CHARP) which proposed a model that would enable CHOs to redevelop homes on existing, ageing general lease stock – a cost effective method for providing more homes.

### Describing Social Housing project

During the year, CHIA Vic began work in collaboration with the Housing Registrar and DHHS on a project to provide a shared understanding of all aspects of social housing, which will include a detailed analysis of the similarities and differences between public and community housing.

The project aims to examine the systems and modes of service delivery to produce a consolidated and concise paper that describes both public and community housing models, which can be used to inform

sector and government discussions. It will also assist in external messaging about community housing, including to VHR applicants.

The mission, size, diversity of stock, funding sources and operational models of the two sectors will be documented, along with their tenancy management policies and housing services. It will also provide a description of the legislative environment within which the two sectors operate, as well as the legal protections available to tenants in both public and community housing.

## Submissions

CHIA provided submissions on the Residential Tenancy Act Amendments and represented the sector in meetings with DHHS to advocate for amendments that support the operation of social housing rent and allocation models.

We developed a submission to the Inquiry into Homelessness in Victoria, which is expected to table its final report in November 2020. Our submission highlighted four key areas to reduce the level of homelessness in Victoria, namely: growing the supply of affordable housing; increasing the funding for wrap-around supports for those at risk of homelessness; housing and support for those who cannot sustain their tenancies without a high level of on-site support; ensuring the housing and homelessness system takes a culturally responsive approach with Aboriginal clients.

CHIA Vic drafted a submission to the Ministerial Advisory Committee on planning for affordable housing and provided a submission to the Royal Commission into Mental Health.

We also worked with members to develop submissions both on the Regulatory Impact Statement for the RTA Regulations, and in response to the discussion paper on options to address the risks of open flued gas heaters.

## Input and representation

We continue to develop position papers, case studies, networking opportunities and resources as required on the current suite of growth initiatives, which include:

- the Social Housing Growth Fund
- low cost loans, NHFIC and other financing mechanisms
- public housing estate renewals
- Affordable Housing Agreements
- Inclusionary Housing Pilots
- other planning mechanisms
- SDA housing.

We briefed the DHHS Social Housing Reform unit about the impact of the changes to the RTA on community housing management, and:

- attended the Regulatory Advisory Group meeting
- supported the Department of Environment, Land, Water and Planning (DELWP) in the assessment of the Inclusionary Housing pilots
- took part in Department of Justice and Community Safety (DJCS) consultation session on draft versions of the new forms for use by parties in RTA disputes, and the new Residential Tenancies Regulations.
- participated in the General Lease Working Group

- developed a paper on a model for redeveloping general lease properties
- advocated for an exemption to the cladding levy with DELWP
- participated in the newly-formed NDIS and Mental Health subgroup of the Industry Working Group.

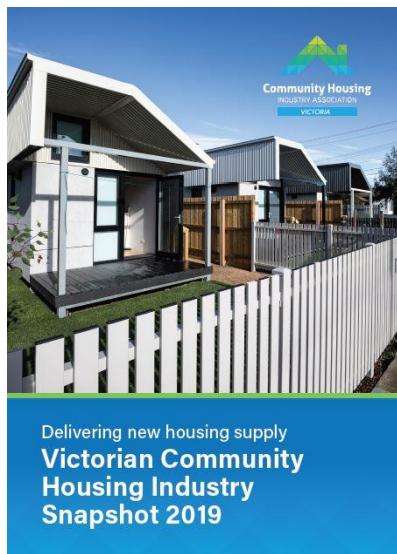
We provided advice to the Victorian Government on the conditions that the sector believes need to be met for the Victorian sector to successfully join the National Regulatory Scheme (NRS). This included working with DHHS and the Housing Registrar on the NRS review and organising for the all-Victorian expert panel members to meet with our Board.

To promote better linkages between the community housing sector, support providers and the homelessness sector, we also participated in the Mental Health Victoria policy network and in the Housing and Homelessness peaks group.

# 3 HARNESS & STRENGTHEN CAPACITY

Quantifying and expanding the capacity of the community housing sector to be a significant solution to the issue of undersupply of social housing was a theme during the financial year with CHIA Vic releasing three key pieces of work; looking at what the sector had delivered in the past; ways to ensure its labour pool needs were met now and into the future; and, a Shovel-ready survey to see what projects the sector had on its books, ready to deliver if funding needs were met.

## Industry snapshot



CHIA Vic produced an 'Industry snapshot' detailing the developments that community housing organisations in Victoria have been involved in between 2010 and June 2019.

The snapshot shows that the industry delivered 1,033 additional social and affordable homes across 95 projects - and were the development lead for about 70 per cent of those new housing projects.

Members were encouraged to download the snapshot and use it to promote the capacity of the sector to be involved in developments.

[Download the document.](#)

## Capability framework and assessment tool



CHIA Vic launched its Workforce Capability Framework and Assessment Tool to assist the community housing sector develop its labour pool to ensure current and future needs are met.

The framework, funded by the Department of Health and Human Services, has the potential to inform and target future workforce development initiatives, including training, by identifying existing common, shared and unique capabilities and any unmet capabilities across the sector's workforce. A companion Assessment Tool has been developed to make it easy for organisations to use the framework.

A webpage detailing the framework and housing

the downloadable document and companion assessment tools were also created and promoted via our social media channels and eBulletin.

[View the website](#)

### **Shovel-ready survey**

With the Victorian Government expected to release a Stimulus package to overcome the economic devastation wrought by the COVID-19 pandemic, CHIA Vic set about ensuring it could quantify just how easily the community housing sector could provide an economic lifeline, just as it did during the Global Financial Crisis when it leveraged the Rudd Government's stimulus.

CHIA Vic asked members to estimate the number of development projects and additional construction works/maintenance that could be ready to begin in the next six to 18 months, based on their existing development pipelines and asset management plans.

Our members indicated that they could deliver 3,900 units of new housing commencing within five years, with 2,622 units able to start within the first 12 months. Of these:

- Over 1,000 new units would be delivered in regional areas.
- At least 429 units delivered by redeveloping properties managed under a General Lease, and the potential for an ongoing program of opportunistic redevelopments.
- Over \$44 million of additional construction, including almost \$14 million in solar and energy efficiency upgrades designed to reduce tenant utility bills and improve the thermal comfort of their homes.
- Upgrading almost 1,000 units with new kitchens, bathrooms or laundries.
- An \$8 million program of maintenance and solar for Aboriginal-owned properties across the state.

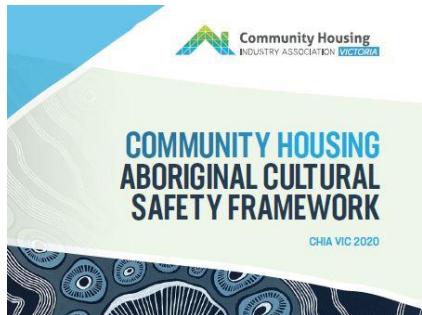
We passed the results of the survey to the Victorian Government and look forward to playing a part in the recovery.

### **Member forum**

We held a well-attended forum for members in August, which covered rent setting, rent reviews and rent policies and followed up by writing new rent setting templates for discussion with the Housing Registrar and future distribution to members.

## **3.1 Participate in the development of the Aboriginal Housing and Homelessness Framework and respond to the needs of members who house Aboriginal people in Victoria**

CHIA Vic welcomed the development of the Victorian Government's Aboriginal Housing and Homelessness Framework, Mana-na worn-tyeen maar-takoort: Every Aboriginal Person Has a Home, which was launched at Parliament House on February 26, 2020.



In addition, CHIA Vic completed our Community Housing Aboriginal Cultural Safety Framework, a project aimed at improving Aboriginal people's community housing outcomes by embedding Aboriginal cultural safety, accountability and monitoring into all aspects of their organisations. The framework and implementation support in the form of cultural safety training and consultancy was to be launched in the 2020/21 financial year.

#### Aboriginal cooperatives

CHIA Vic has been working with Aboriginal Housing Victoria and BOOMPower to assist the Aboriginal co-ops to develop a greater awareness of the benefits of energy efficiency and act on it, including developing training materials on how to use the BOOM! platform and supporting AHV maintenance staff to assess co-op properties.

### 3.2 Review and adopt current training and development offering to meet the needs and priorities of a growing sector

In addition to disseminating the Capability Framework with the aim of having our member organisations embed it into their day-to-day business, CHIA Vic completed a training and development review that outlined the current and emerging workforce training needs, based on national and international trends. It considered current industry training offers, accredited and non-accredited, identified gaps and tested ideas and recommendations. As a result, we implemented our induction program and trialled elearning. This piece of work will guide our work in this space post pandemic.

#### Training

CHIA Vic's ability to run our biennial conference and our extensive range of industry-specific and tailored in-house training programs hit a COVID-shaped obstacle in March. With two months to go, the conference had to be cancelled and all face-to-face training put on hold.

However, our Business & Development guru, Holly Mullaney quickly swung into action, ensuring our trainers were confident to run online sessions via Zoom.

We began offering online training from April 1, and the new delivery method proven to be a hit, contributing to an increase in the number of training courses from 74 in the previous year to 95, with the number of people trained rising from 990 to 1,120 people

Feedback from both trainers and participants has been extremely positive, with many preferring the flexibility of online training. As a result, even when all COVID-19 restrictions are lifted, CHIA Vic plans to continue to offer an online training stream.

CHIA Vic's training program is continually evolving informed by consultation with members and other stakeholders, evaluations of past courses, an analysis of the critical issues and changes affecting the sector, including COVID-19.

New courses included:

- How to use Zoom for meeting
- Mental Health Awareness
- Building trust and leadership of remote teams
- Inbox Zero Training
- The care economy
- Ethics of care
- Coping in times of changes
- Successful remote working
- Harness the power of Habits
- From "Doing" to "Managing" - making the transition

#### Attendee feedback:

'Having just moved into the sector 3 months ago, it was the best time spent to help me learn.'

'It was concise, informative and all the key issues covered. It will help me enormously in my role.'

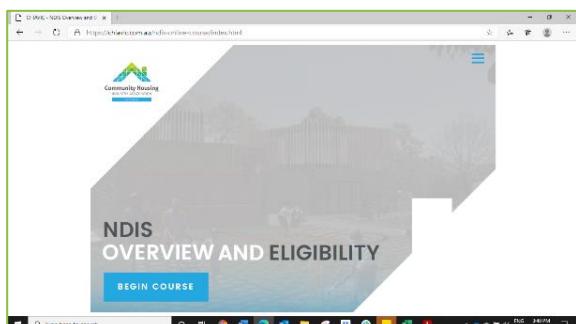
'This course is a "must" for anyone new to social housing.'

'Thanks for the training, it was really relevant to our needs.'

If your organisation would like to book an in-house training session, or suggest a new training topic, please contact Holly

View our training calendar at [crm.chiavic.com.au/training](http://crm.chiavic.com.au/training)

#### NDIS training

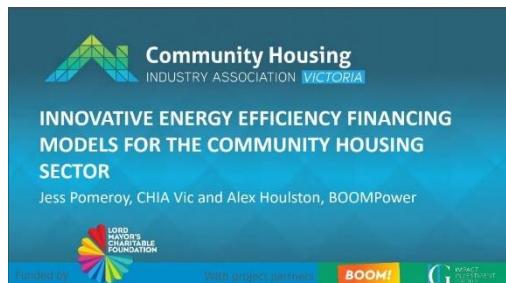


Begin eLearning

In recognition of the huge impact of the National Disability Insurance Scheme on our sector and tenants, CHIA Vic created a range of training and resources to assist organisations to make the most of the changes and support tenants who may be eligible for the insurance scheme. This includes free eLearning units on our website, with participants receiving a certificate of completion once they have finished each module.

### 3.3 Engage with and support the sector to identify and implement leading practice and understand industry reforms and developments

#### CHIA Vic makes a splash in Darwin



the data on tenant outcomes. Several organisations have undertaking social outcomes surveys as part of their tenant surveys this year.

CHIA Vic had a strong presence at the 2019 AHURI conference in Darwin, with Projects and Policy Officer Jess Pomeroy giving two presentations; one on our Innovative Energy Efficiency Financing Models project and the other for our Social Outcomes Framework.

Our member organisations are continuing to look at ways they can adopt the framework, and avenues for aggregating

#### Energy efficiency

CHIA Vic has been finalising case studies of solar and energy efficiency upgrades funded by the Victorian Property Fund. The case studies outline the challenges and learnings from this \$2.7M program of solar and other upgrades to community housing with the aim of assisting other organisations who are keen to introduce energy efficiencies into their properties.

#### COVID-19 developments



*HousingFirst's team deliver food parcels to tenants during the pandemic.*

A major focus for CHIA Vic since March 2020 has been ensuring the community housing sector is on top of developments relating to the COVID-19 pandemic and best practice in mitigating risks for tenants and staff.

This support has taken a variety of forms, such as developing and distributing resources including those with a specific focus on risk mitigation in high-risk facilities and working with the sector and DHHS to

identify high-risk facilities so that preventative assessments could occur to assist in improving risk mitigation strategies.

CHIA Vic established a coronavirus sector group to highlight key issues and assist in the development of strategies and resources, with a password-protected members' section of the CHIA Vic website developed to house a COVID-19 documents library. Resources developed for the sector and made available via this library included:

- Coronavirus Checklist for Community Housing Organisations
- Sample maintenance procedures
- Sample letters to contractors
- Risk Mitigation Actions for Rooming Houses
- Rooming House Operations During Coronavirus Guidelines
- Guidelines for Disclosing Private Information when Managing Coronavirus Risks
- Tenancy Services Information During Coronavirus Pandemic
- Useful Paragraphs for Rent Arrears Letters During Coronavirus Pandemic
- Sample Hardship Policy and Application Form
- Overview of Coronavirus RTA Changes and Practice Notes.

Throughout the pandemic, CHIA Vic has worked closely with DHHS to have input and seek clarity on the latest developments and on the sector's outstanding issues with developments fed back to members via meetings held over Zoom and other communication channels.

#### **CHIA Vic Residential Tenancies Act and VCAT Help Line**

This valued CHIA Vic service is always well-utilised by members but the emergency COVID provisions of the RTA saw the number of calls to the help line soar from 195 in 2018/19 to 335 this financial year. The most common issues related to the impact of the Residential Tenancies Amendment Act and further complications to residential tenancy law due to the introduction and then extension of temporary changes to the RTA, adding to the usual queries relating to simple procedural matters and more complex legal disputes. Where necessary members were referred for free or discounted legal advice provided by the legal firm Russell Kennedy.

The issues raised by members inform the content of CHIA Vic's training courses and contribute to our feedback via the VCAT Residential Tenancies User's Group.

#### **RTA Reforms**

The Residential Tenancies Act (RTA) is the most significant piece of legislation governing tenancy management. In 2019/20, CHIA Vic was involved in discussions with Consumer Affairs Victoria on the optimum way to communicate changes to the Act, most of which were to come into force on July 1, 2020, as a result of the Residential Tenancies Amendment Act 2018.

CHIA Vic kept members aware of the impending changes, providing training and email updates. However, COVID-19 led to a revised timetable for the changes, and the introduction of the COVID-19 Omnibus (Emergency Measures) Act 2020 in April. This act gave effect to the National Cabinet commitment to a temporary eviction moratorium and made further broad ranging changes to tenancy law in response to the pandemic.

The changes included a temporary ban on rent increases and on issuing notices to vacate, as well as limiting the grounds a tenancy can be ended and pushing back the reforms to the RTA that had been planned for implementation from 1 July 2020.

CHIA Vic kept members abreast of these changes and their implications. This included holding a briefing session to help the sector understand and adapt to these changes, followed by Q&A sessions in sector groups. To help members adjust their practice, we also developed a detailed guidance document with practice notes outlining the changes needed in all the relevant areas of tenancy management.

CHIA Vic continues to support members to operate under these reforms while advocating for changes to tenancy law to reflect the community housing operating model.

### Changing of the guard

In February 2020, after eight years of helping members with their VCAT and RTA questions, Mark Smoljo passed on management of the help line to our new Tenancy & Property guru, Jason Perdriau.



*Mark Smoljo*



*Jason Perdriau*

### Best practice rent management

During the year, CHIA Vic worked with members to establish leading practice in rent management. The project began with a member forum to enable organisations to assess their rent practices against industry standards and identify issues that require further investigation or interpretation.

CHIA Vic's RTA and VCAT expert Mark Smoljo led the project, which resulted in the creation of Rent Setting Policy templates and other resources for member organisations to use as a guide when producing their own rent setting policies.

## 3.4 Understand and respond to the needs of members in regional and rural Victoria

CHIA Vic aims to ensure it meets the needs of members throughout Victoria through extensive communications, the RTA/VCAT Help Line, the Employee Assistance Program and training. The latter includes our new and free NDIS eLearning modules and our online video training stream that has made it easier for staff in regional and remote areas to attend.

### **Employee Assistance Program (EAP)**

CHIA Vic's free and confidential counselling service, the Employee Assistance Program (EAP) received 69 new referrals, all of whom were employees (so no family members, who are also eligible to use the program). This was down from 78 on the previous year. Work-related stress was the primary presenting issue for the majority of staff, closely followed by work-related anxiety.

Download the [EAP flyer](#)

### **3.5 Support members to explore opportunities for shared procurement and service opportunities**

Following on from the success of CHIA Vic's work with BOOM! on energy efficiency projects, including the development of the BOOM platform with a panel of preapproved suppliers, CHIA Vic began investigating options for progressing to the next stage of work on creating a third party entity to implement energy efficiency upgrades. This is being done in consultation with several large Housing Associations.

Using a grant from the Energy Consumers Australia (ECA), CHIA Vic has had early conversations with a range of stakeholders on their interest in developing a new tariff and energy metering solution to ensure that the benefits of low cost renewable energy can be shared by all. This project could support advocacy to change energy regulations that artificially elevate the installation of rooftop solar rather than other initiatives such as solar farms.

BOOMPowers and CHIA Vic completed the development of the BOOM! software platform, which was funded through the New Energy Jobs Fund Round 2 grants. The platform is now available to Victorian members free of charge and is being used by members to assess their properties for solar upgrades as part of the stimulus funding package.

### **3.6 Develop a digital capabilities framework that meets the needs of members**

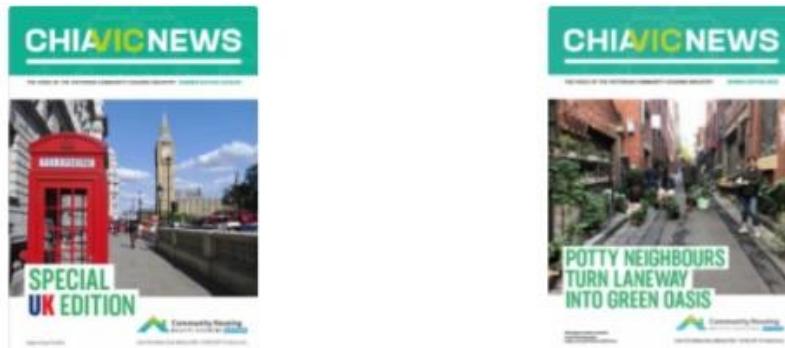
COVID-19 pressed the pause button on many project plans during the year, however it also pushed forward other initiatives, including providing online training options to members. With all face-to-face training cancelled, CHIA Vic's training was only halted for two weeks before the entire suite of sessions, and more, was made available online. The pandemic also sped up CHIA Vic's plans to move our accounting software into the cloud.

# 4 BUILD AWARENESS & TRUST

CHIA Vic is in constant communication with the sector, our stakeholders and the broader community via a variety of media platforms that complement our regular meetings, trainings and forums. These include our website, social media channels, magazines, monthly eBulletins and other email updates as required.

## Magazine

We produced an autumn and summer edition of our 16-page, full-colour magazine (the COVID-19 outbreak led to the cancellation of our spring edition) detailing industry news, views and innovations. The magazines are available for download from our website.



## eBulletin

We distributed 10 monthly eBulletins during the year containing news, events, resources, policy changes and career opportunities (click here to subscribe) with our subscribers increasing from 1,170 to 1,435 with a very solid open rate of 32.6 per cent on average, more than MailChimp's benchmark average of 28.7 per cent. We sent an additional six enewsletters that contained information specific to the RTA or VCAT, and 12 that contained important and time-sensitive information that could not wait for the regular eBulletin, including information on COVID-19.

## Media releases

We promoted media releases during the year on topics ranging from homelessness lessons from Canada to the need to consider energy efficiency in social housing and as part of any stimulus package. Our CEO, Lesley Dredge, was quoted on a number of occasions by journalists in metropolitan and regional Victoria, including on issues including the shortage of social housing in Bendigo. We were also involved in media planning to promote the updated Making Social Housing Work blueprint and assisted in the promotion of the Everybody's Home campaign.

## Website

Use of our website was high during the year, attracting 21,000 users viewing the site 29,000 times, up 135.3 per cent on the previous year, with the pages on Affordable Housing, with information for developers and local governments interested in partnering with community housing organisations, proving to be the most popular.

We added an additional 16 pages to the site on topics including a public-facing COVID-19 page, a members only COVID-19 portal and pages on workforce capability, the updated Making Social Housing Work blueprint, created as part of the Housing Peaks Alliance, and information on the RTA changes.

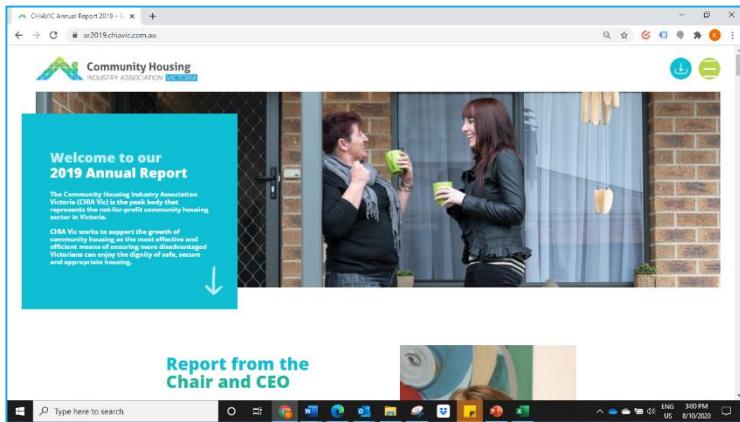
[View the COVID-19 portal](#)

## Social media

We greatly increased our social media presence during the year, adding [Facebook](#) to our [Twitter](#) and [LinkedIn](#) platforms to enable CHIA Vic to respond to issues in a timely fashion and via appropriate media for the audience.

This resulted in a huge increase in engagement overall, with LinkedIn engagement up by 81.3% on the previous year.

## Annual report



delivery method for CHIA Vic's annual report into the future.

For the first time last year, CHIA Vic's annual report went digital with a purpose-built micro-website. The aim was to increase the reach of the report, to assist in increasing the understanding of the sector and CHIA Vic's role within that. The result was a much more engaging report that was more cost-effective and environmentally friendly, as it reduced printing expenses. The online report was well-received, and it has now been accepted as the best

## 4.1 Clearly articulate the value proposition and build brand recognition at a state and national level by developing a communications strategy that is tailored to key audiences and resourced appropriately

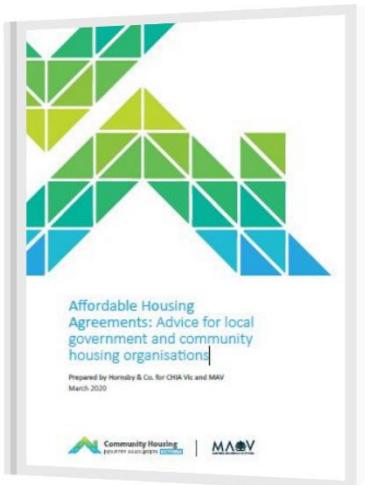
CHIA Vic began collaborating with CHIA National on a project to develop compelling, clear and consistent messaging for the community housing sector to, in part, counteract the confusion that exists around the terminology of social, public, community and affordable housing.

The new narrative aims to reposition the CHIAs as experts in, and champions of, Australians who rent. The project, which will continue in 2020/21, has involved consultancy Essential Media researching messages that cut through the complexities of the sector.

## 4.2 Enabling strong and respectful relationships that leverage the full potential of the community housing sector

### Joint project

Following the Victorian Government's 2018 amendments to the Planning and Environment Act 1987, local governments, community housing organisations and developers have been able to negotiate voluntary affordable housing contributions, as part of planning approval processes.



In a joint project with the Municipal Association of Victoria (MAV), we launched a suite of resources aimed at increasing the supply of affordable housing by smoothing the process of negotiating Affordable Housing Agreements (AHAs).

The resources were:

1. Fact sheet: A guide for developers
2. Fact sheet: Understanding the community housing sector
3. Fact sheet: A guide for local government
4. Tool kit for planners

The resources provide all parties with an enhanced understanding of each other's operating constraints and business model to encourage more agreements to be struck, enabling more disadvantaged Victorians to have the safety and security of a home.

[View here.](#)

We would like to thank the Department of Health and Human Services (DHHS) and the Department of Environment, Land, Water and Planning (DELWP) for funding this work; and the reference group members for ensuring that we captured the diversity of views. This is the first time that our sectors have come together to undertake such a project and we hope to continue this productive working relationship going forward, as we see many opportunities for local government submissions and the community sector to work together in addressing Victoria's Affordable Housing shortfall.

### Local government initiatives

CHIA Vic continues to look at ways to support the community housing sector to work with local government and residents and is currently updating work done by Judith Stubbs on building community support for social housing for the Victorian context.

CHIA Vic submitted a response in support of the City of Melbourne's draft Affordable Housing Strategy, which looks at a range of ways that the City of Melbourne could grow the supply of affordable housing over the next ten years.

# 5 ENHANCE CHIA VIC'S ORGANISATIONAL STRENGTH

## 5.1 Skilled, supported, resourced and engaged workforce with the right people in the right job at the right time

CHIA Vic's staff numbers grew in 2019/20 financial year as Jason Perdriau joined the team in the Tenancy & Property role in February. With our veteran VCAT/RTA expert Mark Smoljo working towards retirement, Jason has a background in legal practice and more than 10 years' experience managing social housing and support services. This has included transitional, long-term and supported housing programs as well as services for people seeking asylum.

Our CEO undertook a study tour to England and Scotland where she met with Government, regulators, peaks and community housing associations. While the size and sophistication of the sectors in both countries dwarf our Australian social housing provision and experience, we face many similar issues and challenges such as a lack of understanding of the value of housing to the economy and other community services, erratic government support, an undersupply of housing and growing homelessness. Contacts made have written articles for our CHIA Vic News and have contributed to policy development.

CHIA Vic's staff members undertook professional development during the year, with most of the team taking part in an in-house Social Media for Business training session to promote their use of the organisation's new Facebook channel, as well as the existing Twitter and LinkedIn accounts. Several team members also took part in a training session to skill up on the use of Zoom for training and meetings.

## 5.2 Conduct a review of CHIA Vic's governance model

A governance review will take place in 2021.

# 6 TREASURER'S REPORT

2020 has been a tumultuous year, with COVID-19 creating a great deal of uncertainty in the Australian community and within our community housing sector. CHIA Vic has not been immune to the challenges arising from the global pandemic and, from a financial perspective, this was most evident with the necessary cancelling of the biennial housing conference scheduled for May 2020. The conference is always well supported and generates a significant surplus and provides an opportunity for CHIA Vic to re-invest in member services.

Notwithstanding the disappointment of a cancelled conference, the Board is proud to report that CHIA Vic generated an almost break-even result for the year, and this was achieved in an environment where additional resources were employed to support and advocate on behalf of the sector in these unprecedented times.

Revenue for the year was \$1,109,212. Whilst it was 17 per cent lower than the record levels achieved in 2019, the reduction was purely a reflection of the exceptional amount of project funding secured in the prior year. Excluding project funding, revenue increased by \$53,639 (8 per cent) year-on-year. Of the increase, \$17,347 was delivered through the ongoing strength of our training and professional development calendar, and \$34,835 secured from COVID-related government assistance payments.

Total expenditure for the 2020 financial year was \$1,111,300; this, consistent with the fall in revenue, was also 17 per cent lower than the prior year. Excluding the variable project, training and seminar expenditure, costs increased by \$52,877 compared to 2019. Of this, \$48,113 related to increased staffing expenditure, allowing a greater investment in membership and advocacy services. Whilst our staffing cost has increased from last year, it is worth noting that over the last five years, as a percentage of revenue, it has fallen from 52 per cent to 44 per cent.

As indicated in my introduction, the result for the year was a small deficit of \$2,088 that was only \$10,881 lower than the prior year surplus of \$8,793. Considering all that occurred over the second half of the financial year, the Board was extremely pleased with this outcome.

Whilst organisational cash levels decreased by \$373,812 the reduction was expected and caused by the timing mismatch of project activity. Significant project funds were received and work completed on behalf of CHIA Vic by third parties in the 2019 financial year, but payment to the service providers only occurred in the 2020 period. A more accurate measure is the current ratio (current assets less current liabilities) and this has increased from \$208,078 to \$212,028 over the year. At \$213,727 our net asset position highlights that we remain financially viable, but our success relies on the on-going support of all stakeholders. The outcome for 2020 is a testament to the financial stewardship of Chief Executive Officer Lesley Dredge and the support of her dedicated and committed team. On behalf of the Board, I say thank you.



***Michael Deschepper  
Treasurer***

# 7 BOARD MEMBERS 2019/20

CHIA Vic's board members play a vital role in driving the strategic direction of the organisation and providing oversight of our governance and financial management, as well as being a sounding board for sector issues.

We would like to thank our Chair, Roberta Buchanan; Deputy Chair Jeanette Large; Secretary Trudi Ray; Treasurer Michael Deschepper; and, Ordinary Board Members Stephen Nash (CEHL), Bevan Warner (Launch Housing); Chris Karagianis (Salvation Army), Steven Morrissey (SouthEast Housing Cooperative), Darren Smith (Aboriginal Housing Victoria), Grant McNeill (Community Housing Victoria), James King (Unison) and RMIT Emeritus Professor David Hayward.

We would also like to acknowledge and thank those members who retired at the 2019 AGM: Swinburne Prof Terry Burke, HousingFirst's Haleh Homaei; Haven Home, Safe's (formerly Active) Chris Glennen; and Salvation Army's Shane Austin.

Megan Davidson (formerly HousingFirst) and Elena Mogilevski (formerly St Kilda Community Housing) also contributed as Board Members for part of the 2019/20 financial year.

We'd like to welcome the new faces: Darren Smith, David Hayward, James King and Chris Karagianis.

**And thank our entire 2019/20 Board Members:**



**Roberta Buchanan**  
**Chair**



**Jeanette Large**  
**Deputy Chair**



**Michael Deschepper**  
**Treasurer**



**Trudi Ray**  
**Secretary**



**David Hayward**  
**Board Member**  
(appt Nov 2019)



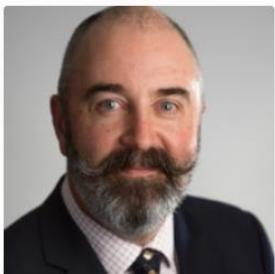
**James King**  
**Board Member**  
(appt April 2020)



**Chris Karagianis**  
**Board Member**  
(appt April 2020)



**Grant McNeil**  
**Board Member**  
(appt Nov 2019)



**Steven Morrissey**  
Board Member



**Stephen Nash**  
Board Member



**Darren Smith**  
Board Member



**Bevan Warner**  
Board Member

**Board Members who retired during the financial year:**



**Haleh Homeai**  
(retired Nov 2019)



**Prof Terry Burke**  
(retired Nov 2019)



**Chris Glennen**  
(retired Nov 2019)



**Shane Austin**  
(retired Nov 2019)



**Megan Davidson**  
(Nov 2019 – Feb 2020)



**Elena Mogilevski**  
(Nov 2019 – Feb 2020)

You can view our current Board Members at [chiavic.com.au/about](http://chiavic.com.au/about)

# 8 INCOME & EXPENDITURE

	2020 \$	2019 \$
<b>INCOME</b>		
Funding	336,680	327,395
Projects	410,412	699,773
Training Income	227,229	209,882
Member Fees	78,913	77,881
Sponsorship	11,667	17,334
Interest received	9,476	12,669
COVID-19 Government Assistance Payments	34,835	-
<b>TOTAL INCOME</b>	<b><u>1,109,212</u></b>	<b><u>1,344,934</u></b>
<b>EXPENDITURE</b>		
Administration Expense	26,132	6,941
Communications	7,649	10,037
Conference	-	128
Consultancy	16,536	24,695
Depreciation	8,731	3,927
Employment Expenses	459,813	410,700
Marketing & Promotion	10,317	17,378
Office Expenses	6,561	4,377
Rent	71,061	69,737
Repair and Maintenance	3,601	11,992
Seminars, Training & Projects	486,934	764,652
Staff Development	4,205	8,724
Travel & Accommodation	9,760	2,853
<b>TOTAL EXPENDITURE</b>	<b><u>1,111,300</u></b>	<b><u>1,336,141</u></b>
<b>Net Surplus/(Deficit)</b>	<b><u>(2,088)</u></b>	<b><u>8,793</u></b>

# 9 ASSETS & LIABILITIES

	2020	2019
	\$	\$
<b>CURRENT ASSETS</b>		
Cash and Cash Equivalents	663,483	1,037,295
Trade and Other Receivables	80,446	200,649
Prepayments	18,450	1,230
<b>TOTAL CURRENT ASSETS</b>	<u>762,379</u>	<u>1,239,174</u>
<b>NON CURRENT ASSETS</b>		
Plant and Equipment	9,532	14,258
<b>TOTAL NON-CURRENT ASSETS</b>	<u>9,532</u>	<u>14,258</u>
<b>TOTAL ASSETS</b>	<u><u>771,911</u></u>	<u><u>1,253,432</u></u>
<b>CURRENT LIABILITIES</b>		
Trade and Other Payables	99,619	533,819
Income Received in Advance	382,479	436,599
Provisions	68,253	60,678
<b>TOTAL CURRENT LIABILITIES</b>	<u>550,351</u>	<u>1,031,096</u>
<b>NON-CURRENT LIABILITIES</b>		
Provisions	7,833	6,521
<b>TOTAL NON-CURRENT LIABILITIES</b>	<u>7,833</u>	<u>6,521</u>
<b>TOTAL LIABILITIES</b>	<u><u>558,184</u></u>	<u><u>1,037,617</u></u>
<b>NET ASSETS</b>	<u><u>213,727</u></u>	<u><u>215,815</u></u>
<b>EQUITY</b>		
Accumulated Funds	213,727	215,815
<b>TOTAL EQUITY</b>	<u>213,727</u>	<u>215,815</u>

# 10 INDEPENDENT AUDITOR'S REPORT

## Opinion

I have audited the accompanying financial report of Community Housing Federation Of Victoria Incorporated (the Association), which comprises the balance sheet as at 30 June 2020, and the income statement, statement of changes in equity and cash flow statement for the year ended on that date, a summary of significant accounting policies and other explanatory notes and the statement by the members of the Board.

In my opinion, the financial report of the Association is in accordance with the Australian Charities and Not for Profits Commission Act 2012 and the Associations Incorporation Reform Act 2012, including:

- I. giving a true and fair view of the Association's financial position as at 30 June 2020 and of its performance for the year ended; and
- II. complying with Australian Accounting Standards as per Note 1, the Australian Charities and Not for Profits Commission Act 2012 and the Associations Incorporation Reform Act 2012.

## Basis for Opinion

I conducted my audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of our report. I am independent of the Association in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) that are relevant to my audit of the financial report in Australia. I have also fulfilled our other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

## Emphasis of Matter - Basis of Accounting and Restriction on Distribution

I draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared to assist Community Housing Federation of Victoria Incorporated to meet the requirements of the Australian Charities and Not for Profits Commission Act 2012 and the Associations Incorporation Reform Act 2012. As a result, the financial report may not be suitable for another purpose. My opinion is not modified in respect of this matter.

## Responsibilities of Management and Those Charged with Governance for the Financial Report

Management is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the applicable legislation and for such internal control as management determines is necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, management is responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to liquidate the Entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Association's financial reporting process.

### **Auditor's Responsibilities for the Audit of the Financial Report**

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgement and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the registered entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the responsible entities.
- Conclude on the appropriateness of the responsible entities use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the registered entity's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the registered entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal controls that I identify during my audit.

**Auditor:** **Frederik Ryk Ludolf Eksteen**  
**ASIC Registration Number:** **421448**  
**Address:** **Collins & Co Audit Pty Ltd, 127 Paisley Street, FOOTSCRAY VIC 3011**

**Signature:**

A handwritten signature in black ink, appearing to read "FR" followed by a surname.

**Date:** **30 October 2020**

# 11 THANKS TO OUR SUPPORTERS

As a not-for-profit peak body, CHIA Vic relies on our strong membership base and the financial support of our major sponsors to be able to provide the vital services, support, training, advocacy and project work required by our sector. We would like to thank the following organisations for their assistance in 2019/20.

## OUR 2019/20 SPONSORS



**Bank Australia**  
RESPONSIBLE BANKING

Go to [bankaust.com.au](http://bankaust.com.au)

**moores** 

Go to [moores.com.au](http://moores.com.au)



**acacia EAP**  
employee assistance program

Go to [eapcounselling.com.au](http://eapcounselling.com.au)



CHIA Vic acknowledges the support of the Victorian Government.