

Improving lives strengthening communities





ACKNOWLEDGEMENT OF COUNTRY

Bridge Housing is honoured to work on the lands of the Gadigal and Darug peoples. We acknowledge the Aboriginal and Torres Strait Islander peoples as the traditional custodians of the land, whose cultures are the oldest living continuous cultures in human history. We pay our respects to Elders past and present and to all Aboriginal and Torres Strait Islander people.

Bridge Housing Limited

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WHO WE ARE

Bridge Housing is an award-winning community housing provider innovating to create great outcomes for residents and our business.

We offer secure, quality homes to people disadvantaged in Sydney's challenging housing market and who cannot afford to lease in the private rental market, let alone buy their own home. We house tenants and their families for as long as required in social, supported or affordable housing based on their income, needs and circumstances.

A Tier 1 provider registered under the National Regulatory System for Community Housing and a registered charity under the Australian Charities and Not-for-profits Commission, Bridge Housing operates to the highest standards of governance and customer service.



This is the story of what we do, why we do it, and how our work affects the residents and communities we serve.

OUR VISION

To be a leading not-for-profit provider of quality, affordable housing.

OUR MISSION

To improve lives and strengthen communities by providing houses and services for low-to-moderate income households.

OUR VALUES

Socially responsible

We are committed to encouraging social inclusion and improving the lives of the people and communities we support.

People focused

The needs of our applicants and residents are at the core of all our activities and decisions. We empathise with them and deliver our services with fairness, respect and sensitivity. We value and support our employees to enable them to perform at their best and achieve their full potential.

Committed and passionate

We put our hearts and minds into our work. We value and encourage innovation and continually seek to improve our performance..

Build relationships

We build relationships based on trust and respect to create positive outcomes for the people and communities we serve.

Professionalism and integrity

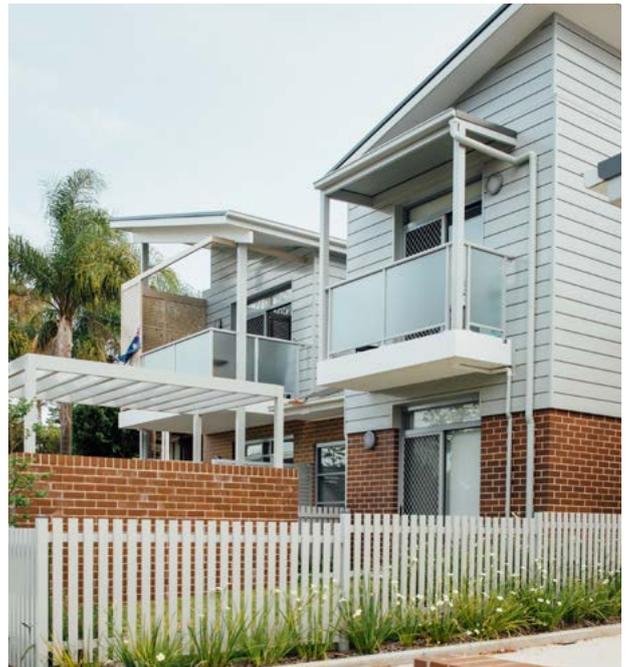
We take responsibility for our decisions and actions and provide a consistent, high-quality service. Our decisions are based on sound judgement and our culture engenders good governance, transparency and honesty.

BRIDGE HOUSING AT A GLANCE



At March 2017 **1.** 610 to 1,899 properties 2006 - 2017 **2.** Forecast to 30 June 2017

WHAT WE DO



We have a unique, proven approach to tenancy management.



OUR SERVICES

We have a unique, proven approach to tenancy management delivered by a team of dedicated, specialist staff who support our residents with:

- ▶ **Housing assistance and applications:** our Housing Pathways Team manages applications, assessments and allocations for all social and affordable housing.
- ▶ **Tenancy management:** we have a dedicated phone line, low staff-to-tenant management ratios and proactive staff who work locally to resolve neighbourhood issues.
- ▶ **Repairs and maintenance:** we have a 24/7 maintenance line, clear repair timeframes and a proven track record of maintaining properties to a high standard.
- ▶ **Community building and engagement:** we work with residents to access opportunities in their local community and have a real say in how we deliver our services.
- ▶ **Support and referral services:** our housing and support specialists work with residents and service partners to provide practical support to sustain tenancies and support wellbeing.

OUR STRATEGIC FOCUS

The critical factors for our success, set out in Bridge Housing's Strategic Plan 2015-18, are:

- ▶ Meeting affordable housing need by increasing our property portfolio, and
- ▶ Delivering quality homes and housing services.

We will continue to achieve these success factors by:

- ▶ Governing effectively
- ▶ Managing the business sustainably
- ▶ Supporting our people and improving our workplace
- ▶ Enhancing our communications and increasing our profile.

OUR JOURNEY



South West Inner Sydney Housing Cooperative opens its doors with 35 homes for families on low incomes

Portfolio growth to 419 properties
 Merger with Darlinghurst Area Community Housing Scheme.

Portfolio growth to 1,282 properties
 Amalgamate with Eastern Suburbs Rental Housing Association
 Registered as a Class 1 Community Housing Provider

Transfer 96 public housing tenancies in South Coogee and Balmain to Bridge Housing management
 Tenant Advisory Group (TAG) established

1985/86

2001/02

2009/10

1993/94

2008/09

2010/11

Amalgamation with the Inner West Housing Association

Portfolio growth to 1,180 properties
 Reincorporate as Company Limited by Guarantee and change name to Bridge Housing Limited

Portfolio growth to 1,473 properties



Transfer 117 properties from Burwood Area Community Housing
 Win Affordable Housing Initiatives Program tender to purchase 8 units
 Amalgamate with Eastern Suburbs Rental Housing Association





Launch *Platform 70* program to house 70 rough sleepers from Woolloomooloo in private rental market

Win tender with Housing NSW to redevelop Cowper Street Glebe public housing into 153 seniors homes

Win Housing NSW tender to manage 128 properties to be built in Canterbury-Bankstown LGA

Win Urban Growth NSW tender to develop 62 affordable homes in Bungarribee in western Sydney to meet *Nation Building* leveraging target

Win tender to manage up to 50 homes in Sydney Olympic Park Authority Affordable Housing portfolio

Win tender to manage 27 City of Canada Bay affordable homes

Launch innovative *Hand Up* arrears management program

Renovate and tenant 9 units for older, single women in Ashfield

Commence streamlined contract maintenance system and launch new customer service standards

2011/12

2013/14

2015/16

2012/13

2014/15

2016/17

Win 240 *Nation Building* properties with title and commitment to develop 75 new properties over 10 years

Win tender to manage Waverley Council's social and affordable housing portfolio of 79 properties

Platform 70 meets its target and is extended to house 30 more rough sleepers

Launch *Building Bridges* tenant engagement plan

Win tender to manage 18 new units in Telopea

Begin social media engagement and launch *Bridge Business* e-news and *Rent Online* digital rent statements

Secure \$18m debt facility with National Australia Bank

Registration as a Tier 1 provider under the National Regulatory System

Launch \$25 million development of 65 affordable homes in Bungarribee

Complete 38 social and affordable housing units in Collett Parade Parramatta

Establish new not for profit real estate business

Launch Reconciliation Action Plan 2017-19

Develop *Places People Want to Live* place making approach



OUR PORTFOLIO



Bridge Housing owns, leases and manages 1,899 homes across 20 Greater Sydney local government areas, from Waverley in the east to Blacktown in the west.

The \$392 million portfolio comprises social, supported and affordable housing properties including:

331	725	627	189	27
owned by Bridge Housing including 75 developed against leveraging commitment.	managed for Land and Housing Corporation (LAHC) under 3-year leases.	leased from the private rental market.	managed for other state government, local government and private developers/ landlords under fee-for-service arrangements.	under the government's Social Housing Subsidy Program (SHSP) for people above the social housing income limits.

At March 2017

MANAGING OUR HOUSING ASSETS

Our Strategic Asset Management Plan guides the future development of our portfolio and informs a rigorous program of planned and responsive maintenance.

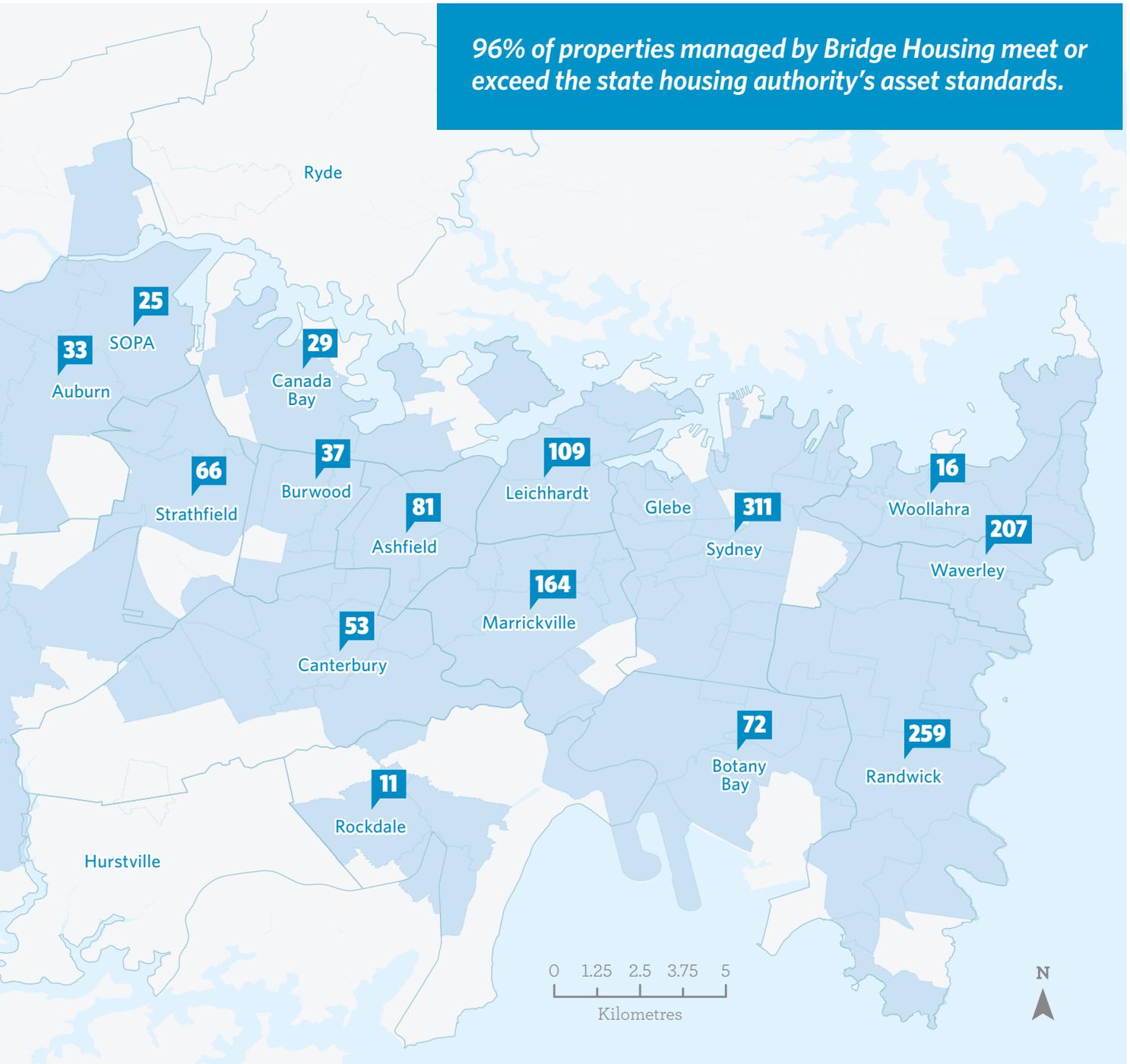
We scope every property every three years to build into our 20-year asset management plan and to develop 20-year forecasts. Our preventative maintenance program is structured to minimise future structural repairs and ongoing maintenance liability.

A new principal contractor model for the provision of repairs and maintenance services across the

portfolio was launched in February 2016. It aims to better position the organisation for growth by streamlining our contracting arrangements and ensuring value for money.

In 2015-16 we undertook \$1.13 million in planned maintenance on 184 dwellings.

96% of properties managed by Bridge Housing meet or exceed the state housing authority's asset standards.



SPECIALISTS IN FEE-FOR-SERVICE TENANCY MANAGEMENT

Bridge Housing has developed specialist expertise in managing affordable housing tenancies for state government, local government and private developers/landlords including:

- ▶ Waverley Council: 87 homes in the inner east for local residents and older people
- ▶ Sydney Olympic Park Authority: currently 25 and up to 50 new apartments for key workers around the Olympic Park precinct
- ▶ City of Canada Bay: a three-year contract from 2016 to manage 27 properties in the inner west for Concord Hospital and other essential workers
- ▶ Private developer management agreements under SEPP 70 – Affordable Housing.

Rental income is managed through a dedicated trust account.

Under the fee-for-service model, we manage the housing applications, manage repairs and maintenance, and support residents to live in their homes and communities.

OUR RESIDENTS

BRIDGE HOUSING'S RESIDENTS COME FROM ALL WALKS OF LIFE AND ALL BACKGROUNDS.

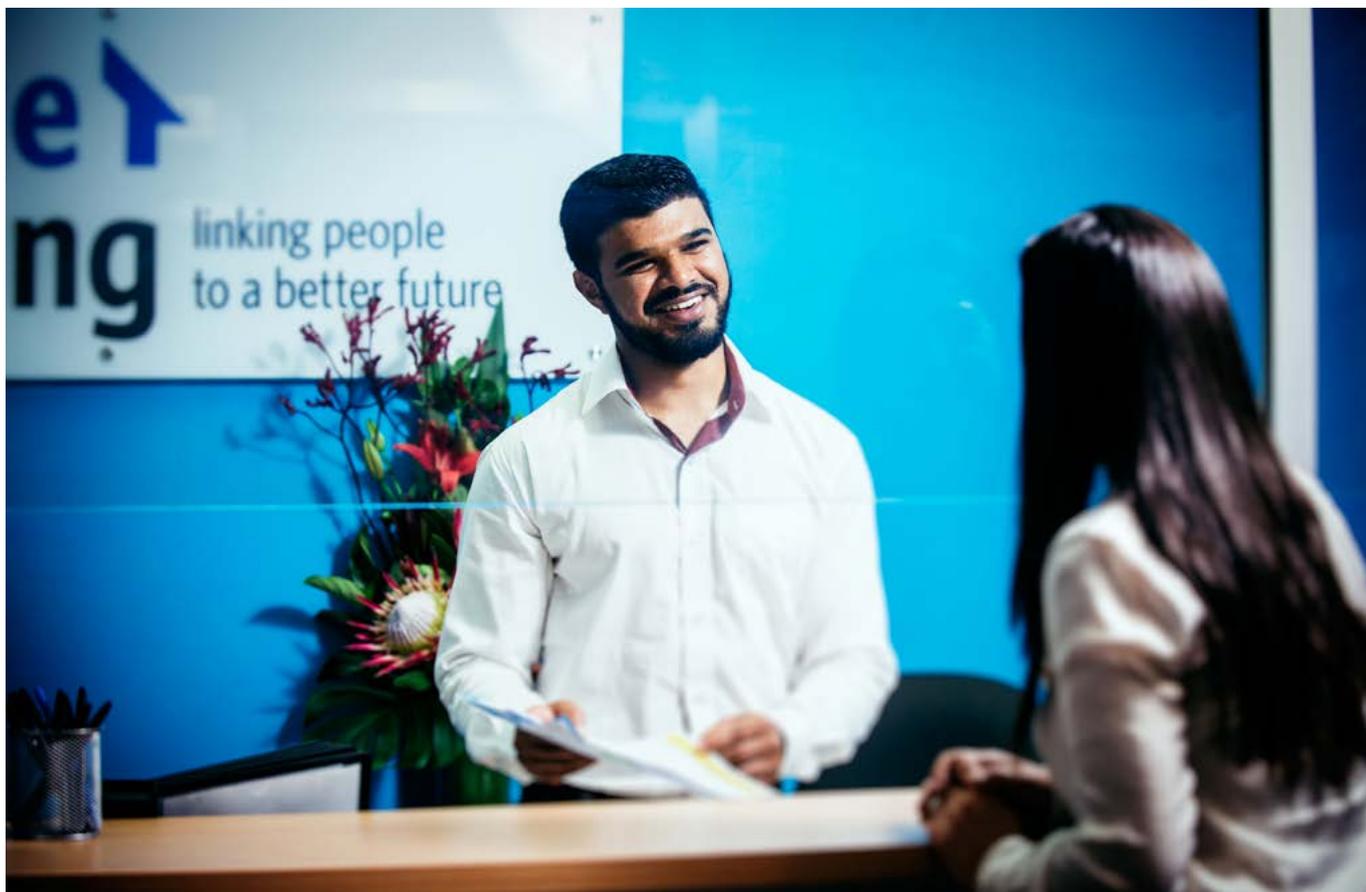
We work in partnership with our residents and partner agencies to:

- ▶ Increase opportunities for residents
- ▶ Strengthen local community connections
- ▶ Support successful tenancies
- ▶ Ensure our residents have a real say in how we do things.

Local Tenant Advisory Groups (TAGs), the Aboriginal and Torres Strait Islander Tenant Advisory Group (ATAG) and Vietnamese Tenant Advisory Group inform our operations and the decisions we make.

3,105	total residents
621	children
218	residents employed
777	people living with a disability
67	people living with an intellectual disability
1,053	people who speak a language other than English at home
1,853	people from CALD backgrounds
231	ATSI people
792	people aged 60 and over
296	sole parents
2,493	people who rely on income support





MANAGING OUR TENANCIES

OUR APPROACH

Bridge Housing's unique approach to tenancy management is informed by:

- ▶ Our people-focused value and robust customer service framework
- ▶ An ability to develop and apply community housing policies in line with government expectations
- ▶ A commitment to transparent, tenant informed decision-making
- ▶ Effective arrears management and support for tenants struggling to pay their rent
- ▶ Effective allocation and management to ensure the best utilisation of properties
- ▶ Flexibility and responsiveness to new opportunities and housing demand
- ▶ A proven ability to integrate new tenancies into our processes through transfers and fee-for-service arrangements.



BETTER TENANT OUTCOMES

Bridge Housing supports residents to live in their homes and be part of their communities in myriad ways.

INTEGRATING COMMUNITIES

Bridge Housing is experienced at integrating whole public housing estates and their residents into our business and community. In 2009, we assumed responsibility for 98 properties across 13 blocks and the 160 residents on the South Coogee estate from the local Family and Community Services (FACS) District.

We engage with residents through a place-based approach to improve their amenity and build social cohesion.

Key initiatives to engage South Coogee residents, empower them to access opportunities and build their sense of community include:

- ▶ Block meetings to find collective solutions to neighbourhood issues
- ▶ Participatory budgeting processes to fund and plan common area improvements
- ▶ Working with FACS on accessible community transport options
- ▶ Stickybeak tours of local services.



A HAND UP TO SUSTAIN TENANCIES

Launched in May 2016, *Hand Up* is an innovative arrears management program to enable residents facing eviction for significant unpaid rent to save their tenancies and get their lives back on track.

The program sits alongside traditional arrears management approaches that involve tenants repaying significant arrears

under a formal repayment plan through a Specific Performance Order from the NSW Civil and Administrative Tribunal.

Hand Up involves Bridge offering residents alternative, non-monetary ways of “repaying” their rental arrears, including mandatory financial counselling, enrolling in study, volunteering in the community, or undertaking a treatment program. These additional activities aim to assist residents to address the underlying issues that have led to their debt.

The first program evaluation has shown highly positive results for participating residents.

Our experiences on this estate are informing our response to the opportunities for growth emerging from the NSW Government's Future Directions plan for social housing.

THE DIFFERENCE WE MAKE

Bridge Housing has a significant impact on the wellbeing of our residents. Beyond helping them to sustain their tenancies, we facilitate a broad range of social and economic outcomes including greater community participation, independence and improved quality of life.

The Difference We Make - Bridge Housing Evaluation and Outcomes Framework builds on the approach set out in the *Building Bridges Community Building and Engagement Strategy* as a basis for tenant inclusion and empowerment.

Some of the differences we are making to our tenants' lives are set out below.^{1,2}



1. At March 2017 2. Hand Up participants

BUILDING BRIDGES

Building Bridges, our Community Building and Engagement Strategy, provides a clear framework for our work. This award-winning program launched in June 2014 empowers residents to engage with their community and access opportunities.

These and other initiatives are being rolled out by our community team as part of *Building Bridges*:



GOOD GOVERNANCE



Our Corporate Governance Principles ensure directors address their corporate, legal, financial and audit responsibilities and exercise reasonable care, skills and diligence in carrying out their duties.

The Board continually works to improve Bridge Housing’s governance culture and practice. Transparency is central to our governance culture, reputation and accountability to stakeholders. It helps to build the credibility of Bridge Housing but also that of the community housing sector.

Directors are chosen for their expertise in social housing management, finance, community welfare, property development and procurement, law, social policy development, information technology and HR. Board and management decisions are informed by sound, ongoing financial modelling and management.

Our skills based Board of eight directors is elected by the members and is led by Chairman Mark Turner. Mark has more than 30 years’ experience in real estate funds management in Australia, the UK and Asia, including for DEXUS Property Group, Lend Lease and GPT.

DIRECTORS

- ▶ Mark Turner - Chair
- ▶ Gary Milligan
- ▶ Shirley Liew
- ▶ Dick Persson
- ▶ Carolyn Scobie
- ▶ Graham Monk

The Board has established three standing committees - the Finance, Risk and Audit Committee; the Asset and Procurement Committee; and the Human Resources, Nominations and Marketing Committee - to help it consider and make decisions about operational matters.

EXPERIENCED EXECUTIVE

BRIDGE HOUSING'S EXECUTIVE IS AN EXPERIENCED AND DEDICATED TEAM OF PROFESSIONALS WHO BRING A WEALTH OF EXPERIENCE IN THE PRIVATE, PUBLIC AND NOT FOR PROFIT SECTORS.



The Senior Executive Team pictured left to right: David Miller, Christopher Dib, Rebecca Pinkstone, John Nicolades

The executive is responsible to the Bridge Housing Board of Directors through the CEO and is charged with delivering Bridge Housing's strategic plan and business plan objectives. Bridge Housing's executive is an experienced and dedicated team of professionals who bring a wealth of experience from the private, public and not-for-profit sectors. The combined experience of the executive team covers property and tenancy management, community welfare, finance, property development, public policy, HR management, information technology management and compliance.

John Nicolades

BA, BSW, GradDipAppFin

Chief Executive Officer

John has led Bridge Housing Limited since 2006, growing the organisation from 650 to 1,899 properties. As CEO, he guides the company's strategic focus.

Prior to joining Bridge Housing, John held senior positions in the NSW Government and the community services sector.

John led affordable housing policy development in the NSW Department of Planning and NSW Housing from 2000-05. From 1990-99 he was Community Services Manager with the Uniting Church Board for Social Responsibility.

He has also advised federal and state governments on housing policy.

Rebecca Pinkstone

BA, MPS

General Manager, Operations

Rebecca joined Bridge Housing in June 2013. Promoted in April 2015 to General Manager, Operations, Rebecca is responsible for Bridge Housing's applicant, tenancy management and fee-for-service functions as well as our community and tenant engagement initiatives, supported housing programs and asset management operations.

Rebecca has held senior positions in FACS and has strong experience in delivering affordable housing initiatives, having been active in the NSW Government's Property Transfer Program and the Nation Building Economic Stimulus Program. She also led the delivery of the \$397 million National

Partnership Agreement on Remote Indigenous Housing, and played leading roles in significant service delivery reforms. This includes the development of Housing Pathways and new programs for homeless people and women escaping domestic violence, and programs to encourage tenancy sustainability.

David Miller

BBus, MBA CPA, GAICD

General Manager, Finance and Corporate Services

David was appointed General Manager, Finance and Corporate Services in October 2012. He is responsible for Bridge Housing's financial management, reporting and compliance, as well as developing and managing IT systems, best-practice HR management, and risk and compliance frameworks.

David is a Certified Practising Accountant and has extensive senior financial, IT and general management experience. He has worked in the property industry for the past 25 years, for large private and public companies including Jones Lang LaSalle, Investa Property Group and Clarendon Homes.

These roles have provided David with experience across the commercial real estate, property management, property development and residential construction sectors. David has had financial responsibility for budgets of more than \$100 million and has extensive experience in developing and managing best-practice corporate services.

Christopher Dib

BComm (Land Economics), CPV

Director Development

Christopher was appointed Development Manager in April 2013 and promoted to Director, Development in September 2014. He is responsible for delivering Bridge Housing's development projects - most recently Bungarribee, Ashfield and Parramatta - and sourcing new development opportunities.

Christopher is a registered property valuer and an Associate of the Australian Property Institute with considerable property development experience. He previously worked for AV Jennings, where he undertook various developments valued at more than \$100 million. More recently, Christopher worked for LAHC, acquiring and developing 130 social housing properties valued at around \$25 million.

Christopher was also responsible for the Boarding House program for Ageing, Disability and Home Care.

GROWTH THROUGH DEVELOPMENT

Bridge Housing has completed its first significant property development cycle to achieve strategic portfolio growth and the delivery of quality homes in key locations for housing affordability:

- ▶ Bungarribee: **65** new affordable homes in the Blacktown area (see case study below)
- ▶ Ashfield: **9** renovated social housing studio units for older, single women
- ▶ Parramatta: **38** new affordable and social housing units close to the Parramatta CBD
- ▶ Randwick: **4** affordable units in a complex purchased with Waverley Council
- ▶ Glebe: **158** social homes for seniors in Cowper St to be completed by 2018.

We delivered 112 new homes four years ahead of our Nation Building leveraging target and well in excess of our 75 home commitment. We will also meet our own growth target of 2,000 properties by 2018 and deliver further properties beyond 2018.



AFFORDABLE WESTERN SYDNEY

Bridge Housing has built 65 new affordable homes in Bungarribee, in the Blacktown area, on land bought from Urban Growth NSW and using our own capital, bank debt and \$6.5 million in NRAS incentives.

This innovative project is a highly successful example of how community housing, government and the private sector can work together to find innovative solutions to the affordable housing issues faced by Sydney families. The high demand for quality affordable housing in the Blacktown area was demonstrated by over 130 applications for 65 leases.



By sharing some of the development and construction risk with a high-quality developer and builder, we ensured that our ongoing maintenance costs were minimised.

Launched by the Minister for Social Housing in November 2016, the project has returned a net development profit in excess of 30 per cent, which was used to pay down debt and as seed funding for future social and affordable housing opportunities.

We have delivered our Nation Building leveraging target more than four years ahead of schedule

HOUSING THE HOMELESS

HOMELESSNESS IN NEW SOUTH WALES IS CONCENTRATED IN THE SYDNEY METROPOLITAN REGION, PARTICULARLY WITHIN BRIDGE HOUSING'S OPERATING AREA.

Homelessness in New South Wales is concentrated in the Sydney metropolitan region, particularly within Bridge Housing's operating area.

More than 281,000 low to moderate income households in Sydney are experiencing rental or purchase stress. Housing is increasingly unaffordable for such households and is a key driver of homelessness. Sixteen percent of new Bridge Housing tenants were previously homeless.

Bridge Housing has a strong, enduring commitment to helping these people who are most disadvantaged of all in the housing market. We work in partnership with other agencies to address homelessness through a range of mainstream and specialist homelessness programs including:

- ▶ **Connect 100:** a rapid response FACS program to house and support homeless people who have drifted into the inner city
- ▶ **Platform 70:** a program implemented by Bridge Housing with NEAMI National to house chronic rough sleepers in private rental (3-year program now completed)
- ▶ **The MISHA Project:** a housing first program to provide homeless men in the Parramatta region with immediate access to long-term, sustainable accommodation
- ▶ **My Place:** a FACS-funded homelessness initiative.

STREET TO HOME

Our Platform 70 program is recognised as a pioneering homelessness initiative in Australia.



Under this award-winning, housing first program, we helped 107 people move from rough sleeping in the inner-city suburb of Woolloomooloo into private rental accommodation with support from NEAMI National. We also worked with other community housing providers to find suitable homes.

Access to stable and affordable accommodation helped residents actively engage with support services to address other goals, such as gaining employment, further education, reconnecting with family, addressing substance misuse and receiving medical treatment.

By the end of the program we had achieved a tenancy sustainment rate of 81 percent, a significant achievement in housing long-term rough sleepers, some of whom had lived on the streets for more than 20 years.

"This program boosted my self esteem and changed the way I perceive myself and what I can achieve."
Bridge Housing Platform 70 resident

HOW WE WORK

PARTNERSHIPS AND COLLABORATION

Partnerships are at the heart of everything we do.

- ▶ Our support partners help Bridge Housing maintain sustainable tenancies for the most vulnerable in our community.
- ▶ Our government partners help us grow, invest in and manage our portfolio to deliver great tenant outcomes and maintain housing assets.
- ▶ Our corporate partners provide funding and development expertise to help Bridge Housing grow our asset base, house more people and deliver great social outcomes.
- ▶ Community outreach: we are proud to support the good work of other organisations that contribute to the wellbeing of our communities and to collaborate with them to influence the future of the social housing sector.

CUSTOMER SERVICE FOCUS

- ▶ Bridge Housing strives to be a customer service leader in community housing by setting new standards, making it easier for customers to give feedback, improving communication with our customers and ongoing monitoring of our performance.
- ▶ We provide information and interpreting services in key community languages. Information is also available in culturally appropriate forms for Aboriginal and Torres Strait Islander tenants and applicants.

INDUSTRY BEST PRACTICE

Bridge Housing's work has been recognised at the highest levels year after year by awards from key industry bodies including in 2016 as:

- ▶ Winner of the 2015 Leading Tenant Engagement Practice Award **Australasian Housing Institute**
- ▶ Winner of the 2015 Leading Asset Management Award **Australasian Housing Institute**
- ▶ Gold Award for 2015 Annual Report **Australasian Reporting Awards**

ADVOCACY

Bridge Housing plays an active role in developing the community housing industry and advocating on its behalf through our involvement in organisations including:

- ▶ NSW Federation of Housing Associations
- ▶ Community Housing Industry Association
- ▶ Power Housing
- ▶ Australasian Housing Institute
- ▶ Australian Housing and Urban Research Institute.

Through these organisations and our social media thought leadership, we advocate for bold policy solutions to the housing affordability crisis with state and federal government.

INVESTMENT IN OUR PEOPLE

Our ability to attract and retain high calibre staff with the skills, capacity and passion to drive company performance underpins the quality of our services. We have a robust performance management system, we invest in professional development, health and wellbeing, and leadership, and we pay above the award.

Our online rent statement - which gives our tenants online access to statements of their rent, water and maintenance payments - is the first such service developed by a community housing provider in Australia.

INVESTMENT IN SYSTEMS AND POLICIES

We continue to invest in information technology to develop an integrated tenancy, asset and financial management system that drives business performance.

We are introducing mobile work solutions to help staff work remotely and to improve customer service.

We have a suite of corporate policies to guide our operations and service delivery. Our annual Risk Management Plan helps us manage the risks associated with our transition from pure housing management to a business that includes property procurement, development and borrowing.



**Improving lives
strengthening communities**



bridge 
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to a better future

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