

2019-2020

ANNUAL REPORT



shac SHELTER HOUSING
ACTION CAIRNS

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SHAC acknowledges Aboriginal and Torres Strait Islander peoples and communities as the Traditional Custodians of the land we live and work on.

We recognise their continuing connection to land, water and culture, and pay our respects to Elders past, present and emerging.

We recognise that their sovereignty was never ceded.



PURPOSE, VISION, MISSION & VALUES

A PATH TO HOME

*We believe everyone deserves a home
and a clear, supportive path to help them get there.*



*Our **purpose** is to support financially vulnerable and homeless families
and individuals on their path to a safe and secure home.*



*Our **vision** is to prevent and reduce homelessness, sustain tenancies
and help people become homeowners.*



*Our **mission** is to make a seismic social impact by providing the best
wraparound services inclusive of a path to home.*



*Our **values** are to walk side by side, show genuine care, reduce barriers, compassionately
respond, increase agency, and light the path to home.*

SHAC SERVICES & FUNDING

Shelter Housing Action Cairns (SHAC) was established in November 1987 during the International Year of Shelter for the Homeless. In its rich thirty plus years of history, SHAC has provided Cairns and the Far North with a range of housing and support services and microfinances products, and has also contributed to broader research, networks and advocacy.

SHAC current services involve:

- The continuation of Temporary Supported Accommodation to nineteen properties, involvement in up to eight Same House Different Landlord properties, and the inclusion of two Long Term Community Housing properties, as well as case managed mobile support to families who are homeless or at risk of homelessness;
- The extension of our My Money Program, which assists financially vulnerable individuals and families with specialist financial case management to sustain tenancies;
- The distribution of Dignity First COVID-19 Response funding to support vulnerable people in Cairns affected by COVID-19 through food vouchers and transport; and
- The delivery of microfinance/microcredit services to Far North Queensland (including the No Interest Loan Scheme).

SHAC is grateful for the funding provided by the Queensland State Government Department of Housing and Public Works, and Good Shepherd Microfinance which enables the delivery of these services.



Queensland Government



Good Shepherd
Australia New Zealand

SHAC BOARD OF MANAGEMENT

SHAC is managed and supported by a volunteer Board of Management. We thank them for their commitment, expertise, and oversight of SHAC throughout the year.

Francoise Lane (*President*)

Joe Cristaldi (*Treasurer*)

Vinnitta Mosby (*Secretary*)

Leanda Kayess (*Ordinary Member*)

Danielle Turner (*Ordinary Member*)

Dr Sharon Harwood (*Ordinary Member – resigned October 2019*)

SHAC STAFF

SHAC delivers services to the Cairns region with the following staff team:

Sally Watson (*Executive Officer - commenced August 2019*)

Esther Ward (*Finance Manager*)

Taylor Kelly (*Financial Counsellor; Team Leader - commenced March 2020*)

Belinda Caracatsanoudis (*Family Support Worker*)

Mary Beth Barkes (*Family Support Worker*)

Nikkea Daniels (*Tenancy and Property Officer*)

Renee Meikle (*Microfinance Worker; Family Support Worker - commenced September 2019*)

Teresa Nguyen (*Intake and Mobile Support Worker - commenced February 2020*)

Cathy Ou (*Intake and Mobile Support Worker - commenced June 2020*)

Kesaia Vunibokoi (*Financial Counsellor*)

Rita Telley (*Financial Support Worker*)

Bettina Doolah (*Financial Support Worker; Financial Counsellor - commenced March 2020*)

Katja Hauser (*Financial Support Worker - commenced May 2020*)

Lina Di Miele (*Microfinance Worker*)

Keeley Marr (*Receptionist; Microfinance Worker - commenced November 2020*)

Tanyon Valvis (*Microfinance Worker - commenced May 2020*)

Monique Chantrill (*Social Work Student Placement - commenced February 2020*)

Melissa Mullens (*Intake and Referral Officer - resigned December 2019*)



Lina, Keeley, Nikkea & Rita



Renee, Kesaia, Cathy & Katja



Belinda & Mary



Bettina, Taylor & Monique



Sally & Esther

PRESIDENT'S REPORT

Francoise Lane



What an incredible year 2020 has been! Many words have been used to describe the changing conditions brought upon our society by COVID-19. We watched and talked amongst our families, friends and colleagues trying to make sense of how this was going to impact our communities, workplaces, economy and

what this might look like closer to home.

Through the rolling changes to the workplace, SHAC continued to remain consistent in what we do well – housing families at risk of homelessness. This was especially challenging in moving our services off site to working from home.

All this was done whilst continuing service delivery and setting up processes to maintain client contact and



accessibility. What a mammoth effort! We applaud team SHAC's commitment to making these changes possible and for supporting each other during this time. Our greatest asset is our staff! Today we pause to acknowledge the great and important work you do, day in and day out.

On behalf of the Board, I extend a special thank you to Sally Watson for your part in keeping the team connected, unified in purpose and remaining agile during the changes of 2020. You have been a pleasure to work with.

It is my opinion that our clients are our best advocates. Their testimonies speak of the tangible differences SHAC has made in their lives. At the beginning of every Board meeting we share a service delivery case study linking the outcomes to the SHAC tenets and values. This serves two purposes. Firstly, it reminds the Board of our core business and secondly, why it is important to work together to see SHAC meet its strategic goals.

We are a small organisation and unique in the housing and homelessness services space. We know that the demand for shelter from families at risk of homelessness is greater than the availability of affordable housing. The bottom line is that we need alternate

funding streams to realise one of our strategic goals of creating housing that is safe, affordable, builds community

and is designed for the tropics (sustainable design). Whilst we did have plans for a key fundraising event this last year, the global circumstances have meant we have had to postpone. Nonetheless, we saw this year as a strengthening year for the organisation, both internally and at an executive management level.

Whilst my journey with the SHAC Board has come to an end, I look forward to what is ahead for SHAC and the even greater impact our service will have in this region and beyond.

Francoise Lane
SHAC President

EXECUTIVE OFFICER'S REPORT

Sally Watson



SHAC continues our daily commitment to accomplishing our vision that everyone in our community will have a home and a clear supportive path to get there. Over the 2019 financial year we have done this by supporting families and individuals who are homeless or at risk of homelessness with our microfinance services, our temporary supported accommodation and our broader support to access and sustain secure housing. We have

also commenced an exciting journey to achieve a specific housing response to older single women in Cairns and look forward to continuing to collaborate with other committed partners to achieve this dream.

By way of example, on any one day over the past year our staff have supported an average of 65 children and 22 adults to live in the temporary dwellings we manage. Most importantly, our staff have worked together with many of these families and many other families to find and sustain rental housing in the region. We've done this by supporting people's day to day journeys from insecurity, focussing on financial debt, entitlements and budgeting where any of these are warranted, and offering No Interest Loans where useful. We understand that where poverty exists homelessness is a significant risk and our wrap around general and financial support services are designed to address this central factor.

While we have maintained a steadfast focus on achieving our vision over the past year, we have been challenged by the continuing COVID-19 global pandemic to work in very unusual ways to achieve the outcomes we seek. We were extremely fortunate to have been well equipped in an IT sense, which allowed us to transition smoothly to a remote working model between April and June 2020. Our staff were innovative and committed in their remote support work with clients and we are all especially grateful to our team members who worked solely from our SHAC premises over the period in order to safely exchange documents and keys with tenants, other clients, contractors and our staff team over the entire period. Congratulations to you all in demonstrating your agility in moving from on-site to remote service delivery and back again.

The pandemic impacted negatively on many of our clients by presenting further barriers to employment and housing and placed further stress on families to support their children. Fortuitously, COVID-19 also brought some unexpected benefits to the people we work with. The inadequacy of income support payments was recognised, providing many families with unprecedented opportunity and capacity to afford food, rent and other living expenses. Indeed, the rent arrears for our own properties have been the lowest we have

seen in living memory. In addition, our clients experienced more housing stability over the period. Households we were able to house stayed longer with us and households we worked with in the private rental market held tenancies for longer than previously because of the moratorium on rental evictions over the period.

The pandemic also introduced a new cohort of people to us who previously did not rely on income support, but due to COVID-19 lost their jobs or experienced significant reduction in the hours they were employed for. We were fortunate to receive a Dignity First grant from the Department of Housing and Public Works to assist these households to access food and transport at times of critical need.

Without doubt we will see further impacts on clients and staff as the influences of the pandemic continue to play out. At this point, SHAC is particularly concerned about the likely further reductions in income support payments and the impacts this may wreak on the lives of our clients.

I can assure you that our dedicated staff stand by ready to respond to the uncertainty ahead. We have increased capacity since the appointment of Taylor Kelly as our Team Leader in March 2020. I warmly thank Taylor for the benefits she has brought to all of us since taking up the role. Our continuing staff keep our organisation strong and our new staff bring new energy and knowledge to share. Over the year we have welcomed Katja Hauser to our My Money Program team, Teresa Nguyen and Cathy Ou to our Mobile Support team and Tanyon Valvis to our NILS team. We have also managed to recruit our Social Work student Monique Chantrill to continue in a casual employment capacity for an additional semester. Sadly, we have bid goodbye to Keeley Marr from our NILS team who has left us on the joyous occasion of her first baby and also to Melissa Mullens.

I thank our Board of Directors for their continued dedication, innovation and leadership in relation to our vision. I thank them for the strong support they have offered me in my first year on the job and especially thank Françoise Lane our President, in this regard. Fran will be sorely missed by us all after her long-term service to our organisation.

We look forward to the year ahead and the continued strong financial support of the Queensland Department of Housing, Local Government and Good Shepherd Australia and New Zealand. We continue to negotiate with the Housing Department around the future of our My Money Program and we will continue to seek funds to support a housing initiative for older single women in Cairns.

I can assure you that SHAC will continue to make a strong contribution to the welfare of the Cairns community over the coming year.

Sally Watson, Executive Officer

TREASURER'S REPORT

Joe Cristaldi



As the Treasurer of SHAC, it has been an honour working with the team and the Board in what can only be described as a challenging year with the disruption of the COVID-19 pandemic.

The organisation has received an unqualified audit report for the 2019/20 financial year

which is reflective of its strong governance processes and systems.

Funding has continued to be primarily through the Department of Housing and Public Works and Good Shepherd Microfinance with a 7.4% growth in funding received from prior years (\$1.46M – 2020; \$1.36M – 2019). Total revenue increased by 9.9% (\$1.69M – 2020; \$1.53M – 2019). Expenditure increased in the 2020 Financial Year by 2.6% (\$1.53M – 2020; \$1.49M – 2019) however cost saving initiatives ensured expenditure didn't increase in line with the increase in income. To ensure the longevity of SHAC, the coming years will see SHAC attract independent funding for the freedom to design and innovate human centred homelessness solutions. The organisation needs to act on new revenue opportunities and maximise every dollar for the betterment of the organisation.

To ensure continual business improvements are achieved, SHAC undertook a number of projects during 2020 Financial year which included:

- Improved management reporting to ensure the Board has oversight as to what houses and projects are costing SHAC vs what projects are exceeding KPIs and financial expectations.
- Established a number of subcommittees to better manage SHACs operations, including a Finance and Risk committee.
- Investigated the Operating Costs of each of the properties SHAC maintains to ensure SHAC is getting the best value for money for the current properties.
- Commenced the development of Finance Policies & Procedures manuals to ensure financial controls are maintained.
- Work has continued on developing a workforce strategy.

- Cost saving initiatives have also been adopted that assisted in driving down expenditure.

During the 2021 Financial Year there are a number of key projects SHAC will continue to explore to strive for continual business improvement, these projects are:

- Continue to improve management reporting to ensure appropriate Board oversight is achieved where KPI and ratios will be utilized.
- Further develop Finance Policies & Procedures manuals to ensure financial controls are maintained.
- Continue to grow and develop the subcommittees to better manage SHACs operations.
- Finalise the workforce strategy.
- Continue to look for cost saving initiatives to continue to drive down expenditure and better utilize SHAC funding.

These projects and initiatives will continue to drive SHAC into the future with the goal of becoming the region's most eminent provider of homelessness products and services.

I take this opportunity to thank the SHAC team for their hard work and dedication especially through these unprecedented times. I would also like to acknowledge the work that our Finance Manager, Esther Ward has put in over this Financial Year which has seen further development of the monthly reports to the Board. Esther's SHAC knowledge will be pivotal in the finalisation of SHACs Finance Policy & Procedures Manual and the further development of monthly and KPI reporting. Esther has done a great job in keeping the finances in order throughout 2020 even with the challenging environment that the COVID-19 pandemic has brought, and I look forward to seeing what 2021 brings.

Of particular note is the leadership that our Executive Officer, Sally Watson has demonstrated and brought to the SHAC team. I know I speak on behalf of the Board in saying Sally's presence has made a positive impact to the organization and will go a long way in continuing to improve SHAC's functionality and longevity.

Joe Cristaldi
Treasurer

2019/2020 FINANCIAL SUMMARY



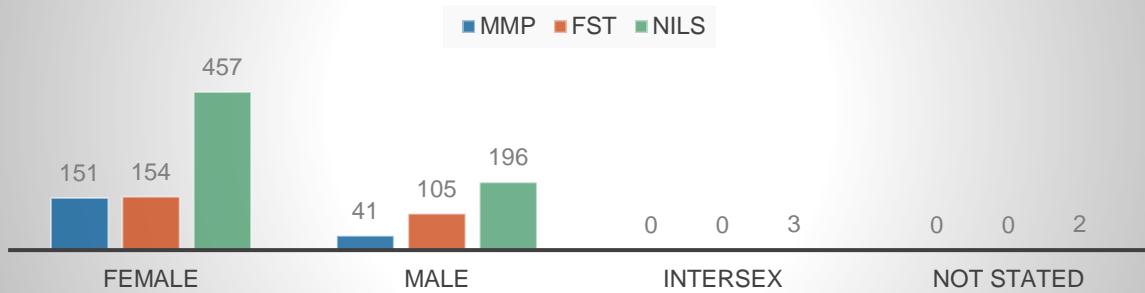
Consolidated Balance Sheet

Shelter Housing Action Cairns Association Inc
As at 30 June 2020

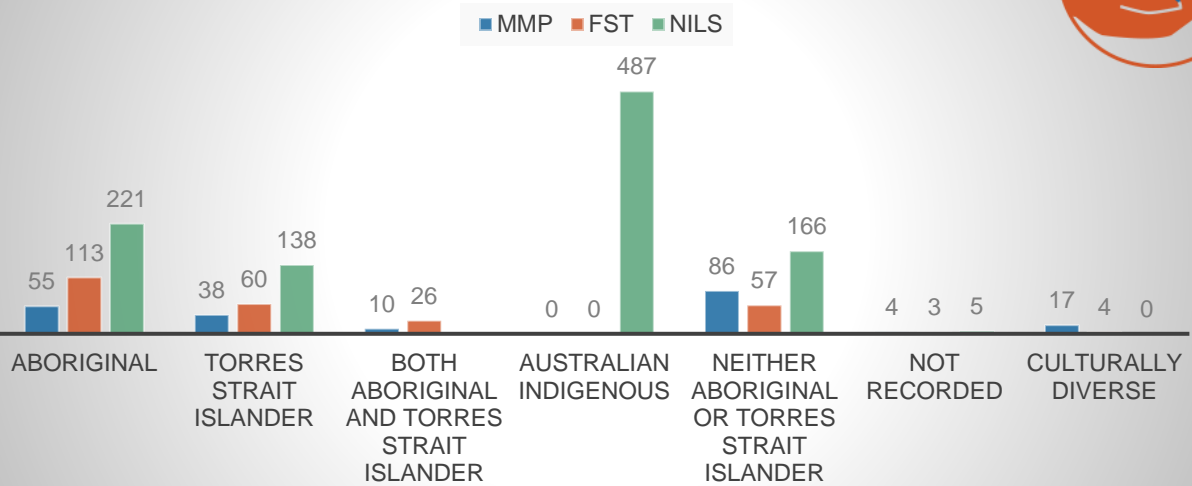
	NOTES	30 JUN 2020	30 JUN 2019
Assets			
Current Assets			
Cash and Cash Equivalent	1	1,097,952	801,315
Trade and Other Receivables	2	18,414	41,483
Total Current Assets		1,116,366	842,797
Non-Current Assets			
Land & Buildings	4	683,009	679,504
Plant and Equipment, Vehicles	4	79,562	81,062
Total Non-Current Assets		762,571	760,566
Total Assets		1,878,937	1,603,364
Liabilities			
Current Liabilities			
Trade and Other Payables	5	35,991	16,087
GST Payable		40,133	20,483
Employee Entitlements	6	20,336	54,610
Loans			
Loans		(3,766)	(974)
Total Loans		(3,766)	(974)
Provisions	8	80,593	55,674
Other Current Liabilities	9	443,941	309,742
Total Current Liabilities		617,228	455,622
Non-Current Liabilities			
Loans	7	2,126	48,080
Provision for Long Service Leave	8	17,761	11,484
Total Non-Current Liabilities		19,887	59,564
Total Liabilities		637,116	515,186
Net Assets		1,241,822	1,088,177
Member's Funds			
Retained Earnings		1,088,177	1,047,498
Current Year Earnings		153,645	40,679
Total Member's Funds		1,241,822	1,088,177

CLIENT DEMOGRAPHICS

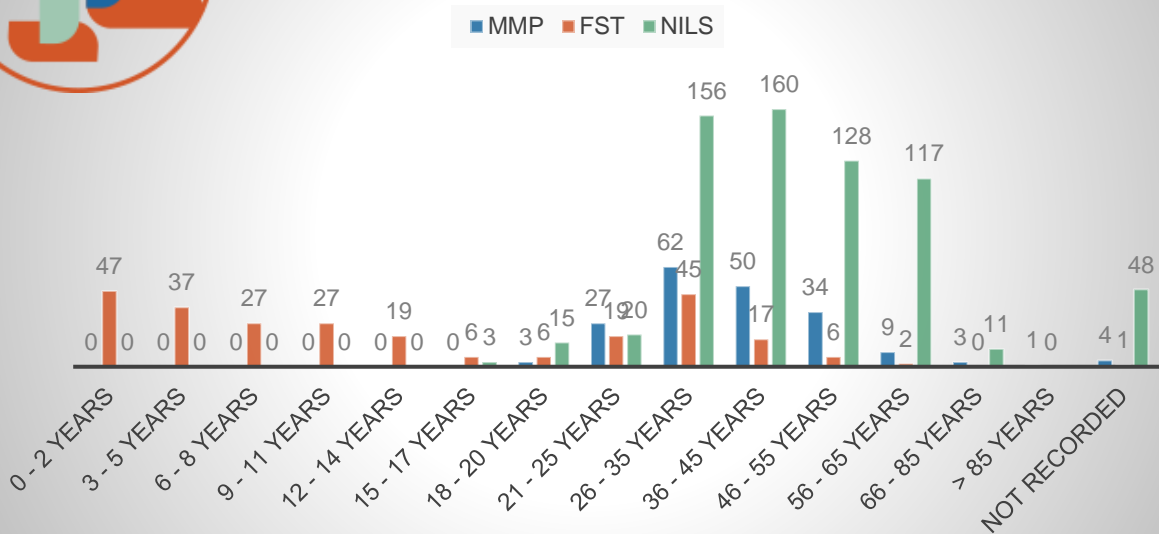
Gender



Cultural Background



Age



FAMILY AND MOBILE SUPPORT SNAPSHOT

96 adults and
163 children supported
by Family Support

**204 homeless
families** supported
through Mobile
Support to look for
secure and
sustainable housing

1367 hours were
invested into assisting
Mobile Support clients

41 crisis accommodation
tenancies supported **176**
people for a total of
29,367 bed nights

17 medium/transitional
accommodation tenancies
supported **65** people for a
total of **8,731** bed nights

4 long term accommodation
tenancies supported **12**
people for a total of **3,025**
bed nights

90% support periods ended
with the client housed in
secure and sustainable
housing



MY MONEY PROGRAM SNAPSHOT

213

families/individuals assisted



5979

hours invested into assisting My Money clients



Over \$244,652

in debts waived through financial counselling



53%

of clients obtained and/or sustained a tenancy in the Private Rental Market



23%

of clients obtained and/or sustained a tenancy in Community Rent Scheme

21%

of clients obtained and/or sustained a tenancy in Social Housing



97%

of support periods ended with the client housed in secure and sustainable housing



NILS SNAPSHOT

658

loans issued by SHAC across Cairns, Far North Queensland, the Cape and the Torres Strait

\$698,952

value of loans issued



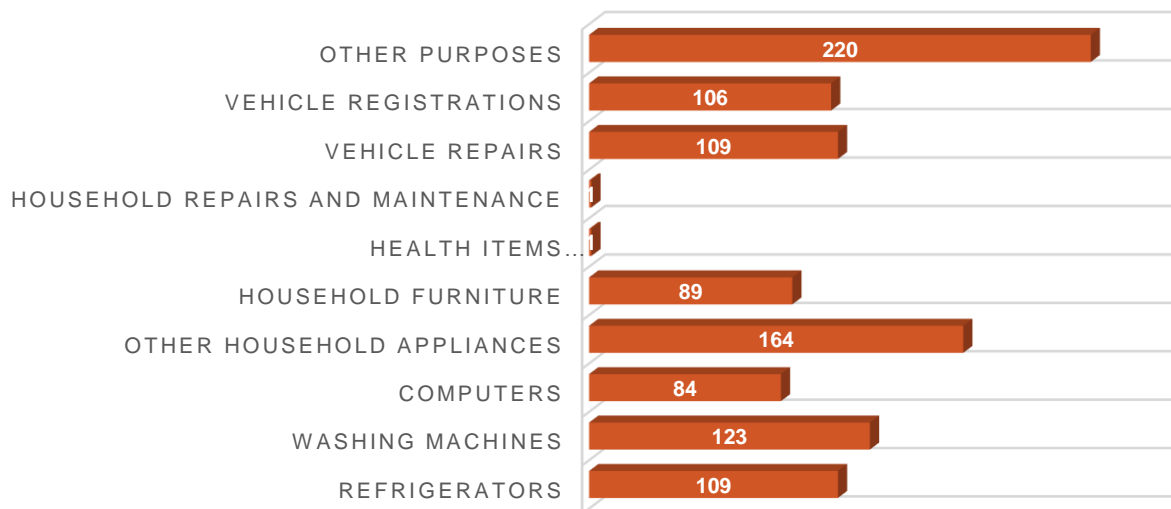
469

clients finished paying off their NILS loan

748 adults and 855 children

benefited from loans issued

LOAN PURPOSE



CLIENT STORY

*Cassandra & Ray**

Cassandra, Ray, and their seven children presented to SHAC in the midst of an private rental eviction, facing unfair and alleged damage costs, and imminent homelessness.

The My Money Program helped the family gather evidence, advocate, and successfully win a QCAT court case. Majority of the alleged debt charged by the real estate was found to be at the property

prior to the family even moving in, meaning

Cassandra and Ray were not liable for the debt, and that it never should have been charged to them in the first place. Although it did not prevent the Notice to Leave without grounds, the decision by the Magistrate saved Cassandra and Ray a significant amount of money, prevented a TICA listing, and exposed the reality many families face when exiting a private rental.

A few weeks later, the family were housed in a SHAC temporary supported accommodation property. This provided the time needed to stabilise the family unit, ensuring their children could continue their education,

and Cassandra and Ray could focus on housing, finances, and employment.

For months, Cassandra and Ray worked with the My Money Program and Family Support team on budgeting, exploring employment

opportunities and actively seeking housing prospects.

Barriers to housing in the private rental market were identified by Cassandra and Ray, including the lack of appropriately sized housing, and the impact of casualisation of the workforce has on securing a tenancy in the private rental market. Cassandra and Ray kept their hopes up, and continued to persevere.

After nine months of living in temporary supported accommodation, a

Same House Different Landlord (SHDL) property

became available – the perfect fit for Cassandra, Ray and their kids. Soon after, they moved in and obtained a NILS loan through SHAC to finish furnishing the house.

After six months of a successful SHDL

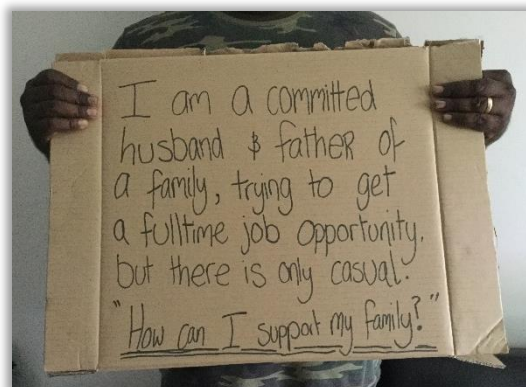
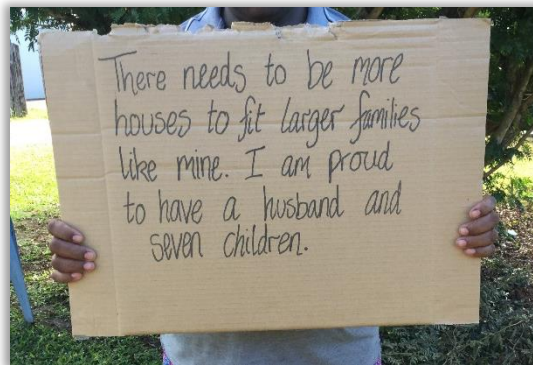
tenancy with SHAC, the family were handed over back to Department of Housing for the remainder of their tenancy.

Cassandra regularly comes back to SHAC, making great use of the NILS program for her own household, as well as referring countless friends and families for NILS loans. Cassandra's championing of microcredit through No Interest Loans has a positive impact on the community,

increasing agency and choice, reducing financial hardship and preventing the use of harmful and expensive rent-to-buy schemes and pay-day loans.

To this day, Cassandra, Ray and the kids continue to sustain their Department of Housing tenancy, maintaining

the property in immaculate condition and are thriving in all areas of their lives.



**names have been changed*

ACKNOWLEDGEMENTS

SHAC sincerely thanks all our community and corporate partners and supporters, who have generously contributed throughout the year to SHAC services and clients.





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Humanising Homelessness
A STORY • A PATH • A HOME