



SHELTER HOUSING ACTION CAIRNS

Annual Report



2021 - 2022



Acknowledgement of Country

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.



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Values, Purpose, Vision

Our SHAC Values:



Our **Purpose** is to support people on their path to a secure future.

Our **Vision** is to eliminate homelessness.

2021 – 2024 Strategic Plan

SHAC's strategic plan is well into action, as we focus on increasing our service delivery, access to houses, and advocacy response to homelessness and housing need in the Cairns region.





I thoroughly enjoyed my time working with all the staff at SHAC – they have always been very helpful and have always gone above and beyond in assisting me and my family. I can not thank them enough for their guidance and knowledge. Without the work they have put in, myself and family would not be were we are today. this journey (with SHAC) has change our lives so much, for the better. And I can't thank all the staff enough for all of there assistance.



SHAC client feedback, 2022

Our Services

During the 2021 – 2022 period, SHAC has formally supported over 3440 people (2057 adults and 1373 children), and many more through informal supports, information and referrals provided. Our funded services this financial year have included:

- Funded by the Queensland Government, 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;
- Funded by Queensland Government, the extension of our My Money Program, which assists financially vulnerable individuals and families with specialist financial case management to sustain tenancies;
- Funded by Queensland Government, the widespread distribution of brokerage through the Dignity First COVID-19 Response to support vulnerable people in Cairns affected by homelessness and COVID-19;
- Funded by Good Shepherd Australia New Zealand, the delivery of No Interest Loans Scheme (NILs) across Cairns and broader FNQ rural and remote communities;
- Funded by Good Shepherd Australia New Zealand's Indigenous Money Network, the successful trial of expanding SHAC financial counselling services through short-term support and intervention to Indigenous NILs clients in Cairns, Cape and Torres Strait, increasing their access to NILs and reducing overall financial hardship; and
- The successful pilot of financial literacy community workshops, increasing the knowledge and skills of workers and volunteers in the community to best support their clients experiencing financial hardship.



Our Board

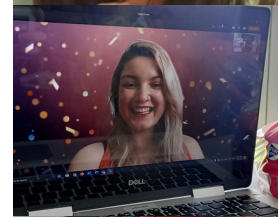
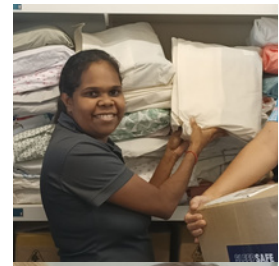
Our volunteer Board of Management have generously given their time, skills and expertise to oversee SHAC throughout the year. Over the past year, the Board has paid particular attention to: risk management, growth, and policy redevelopment, on top of their ongoing governance responsibilities. Our Board Members are:

- Paul Daly (*President*)
- Joe Cristaldi (*Treasurer*)
- Leana Kayess (*Secretary*)
- Douglas Hendry (*Ordinary Member*)
- Hayley Grainger (*Ordinary Member*)
- Julie Ormsby (*Ordinary Member*)

Our Staff

SHAC staff have worked extremely hard this year assisting families and individuals in the context of a continued housing crisis not seen since the Great Depression. Our staff team for the 2021 - 2022 period were:

- Sally Watson (*Executive Officer*)
- Esther Ward (*Finance Manager*)
- Taylor Kelly (*Team Leader*)
- Sophia Lacey (*Corporate Partnerships Manager until April 2022*)
- Belinda Caracatsanoudis (*Family Support Worker*)
- Mary Beth Barks (*Family Support Worker*)
- Cindy Kadunc (*Tenancy and Property Officer*)
- Raechel Oleszek (*Intake and Mobile Support Worker; Family Support Worker*)
- Ramanpreet Kaur (*Social Work Student Placement; Receptionist; Family Support Worker*)
- Renee Meikle (*Family Support Worker until April 2022*)
- Cathy Ou (*Intake and Mobile Support Worker until December 2021*)
- Kesaia Vunibokoi (*Financial Counsellor*)
- Bettina Doolah (*Financial Counsellor*)
- Katja Hauser (*Financial Support Worker*)
- Selayka Solomon (*Financial Support Worker commenced October 2021*)
- Rita Telley (*Financial Support Worker until October 2021*)
- Rebecca D'ath-Weston (*Financial Support Worker until September 2021*)
- Natalie Bignell (*Microfinance Worker*)
- Lina Di Miele (*Microfinance Worker until June 2022*)
- Monique Chantrill (*Receptionist until July 2021*)
- Alex Skelley (*Social Work Student Placement*)
- Roxanne Lindsay-Payne (*Social Work Student Placement*)
- Anglina Banu (*Traineeship commenced March 2022*)
- Sonja Isaacson (*Traineeship commenced March 2022*)
- Masae Buie (*Traineeship commenced March 2022*)



Executive Officer's Report

The past year has continued to test our community and indeed our nation in relation to housing security and homelessness. Rental vacancy rates have remained disturbingly and uncharacteristically low, while rental prices continue to rise. This has increased pressure on households seeking to gain or sustain housing in Cairns and in turn, increased the pressure on our staff team to assist. Our purpose – to support people on their path to a secure future – has never been more important.

Supporting our Clients

Over the past year we have continued to provide short term supported accommodation, assistance to access and/or sustain secure housing and assistance to improve financial capability, resilience and wellbeing. We've also continued to offer No Interest Loans to vulnerable individuals and families in Cairns. Over 2021/22 we've issued \$950,000 worth of small No Interest Loans to an astounding 862 loan applicants, benefiting 1,022 adults and 1,210 children. It is no wonder our NILS team are constantly run off their feet.

To give you further insight into other aspects of our work, think about Alice (not her real name) living with her child in holiday accommodation. When we met Alice she was extremely stressed by the \$2,000 in rent arrears she was carrying, together with a cash loan debt of \$3,500 as well as some unpaid fines. Alice desperately wanted to find a better place for her and her child to live and was keen to get on top of her finances to achieve this. Our My Money Program team assisted her to repay her arrears, review current spending, re-set her budget and get her cash loan debt waived which enabled her to own a car and enter a new residential tenancy for 12 months. This newfound stability has provided her with the opportunity to complete a vocational certificate she was seeking to achieve.

Or think about Ms P, living in very overcrowded and unstable circumstances with her infant child when we met her. She often needed to leave when other family came to stay, due to a lack of space. Some members of the household suffer significant mental health issues, others have been incarcerated including Ms P's ex-partner, against whom she has a protection order in place.

Despite this, her ex-partner moved into the same overcrowded dwelling as soon as he was released from incarceration. When Ms P came to SHAC she was not receiving Family Tax Benefit (FTB) because she did not have a tax file number and she had an old car but no driver's licence. Our Family Support Team were able to assist Ms P to access FTB and apply for social housing (FTB was required for this). After significant effort from both SHAC and Ms P, Ms P received \$9,400 in back paid FTB payments as well as a fortnightly increase in payments going forward. SHAC continues to work with Ms P to locate her birth certificate, apply for rentals, gain a copy of the protection order against her ex and gain her driver's license.

Or think about pregnant Ms W, Mr B and their five children who came to SHAC after living in a string of caravan parks and losing their tent in a severe weather event. SHAC offered the family temporary accommodation just before their infant was born. This stability helped Mr B return to the labour market, which in turn rendered the family ineligible for social housing. The parents made many applications for private rental housing and were continually knocked back because either their family was too large or because they could not afford the larger dwellings they needed. The family continues to live with SHAC and Mr B's work hours were recently significantly reduced. The family are now again eligible for social housing and our family support team are assisting to finalise their application once again.

We are very conscious that there are many households who have suffered and will continue to suffer as a result of the continued and acute housing crisis in Cairns. We'll be here to support as many as we can during this continued period of uncertainty.

Delivering our Strategy for Growth

This year we have worked hard to execute our strategy to grow the services we can offer to households in need. We've applied for a range of initiatives under the Queensland Housing Investment Growth Initiative and sincerely hope this will expand our capacity to offer longer term housing to our clients. We await the results of our submissions with anticipation. We've also applied to a range of philanthropic trusts and achieved success in securing funds for an additional Financial Counsellor for 12 months. Good Shepherd Australia and New Zealand have offered us an additional Loans Officer for 2022/23,

and the Queensland Government has provided us with additional staff and brokerage funding to assist families facing homelessness over the coming year. We've raised funds with the support of private and corporate partners through a Run or Ride Campaign over June and have been offered the opportunity to raise further funds at a Cairns Chamber of Commerce Corporate Golf Day. We continue to reimagine how we might raise more funds in the future and what we might offer into the future as this housing crisis refuses to let up.

Our Staff

Our achievements are made possible by our dedicated staff and this report provides me with the important opportunity to sincerely thank them all. Our strong team of capable women have found the past year more difficult than most. The demand for their services continues to grow and our capacity to assist continues to decline in the face of continued private rental scarcity and escalating living costs. Some weeks it is a wonder that our staff manage to turn up at all. Our small leadership team involving Taylor Kelly (Team Leader), Esther Ward (Finance Manager) and myself have worked hard to support our staff and the strength of peer support across all teams is inspiring. Over the year we have bid warm farewells to Renee Meikle, Cathy Ou, Rita Telley, Sophia Lacey, Lina Di Miele, Rebecca D'Áth-Weston and Monique Chantrill. We've also welcomed Raman Kaur, Selayka Solomon and Anglina Banu. And, I'm delighted to let you know that only recently we have welcomed both Monique and Rebecca back into our team.

Our Board

Our volunteer Board under the leadership of our President Paul Daly, have ensured the organisation continues to be well governed and have stimulated and supported the visions for growth set out in our Strategic Plan. For example, the SHAC Board was instrumental in the introduction of a new Corporate Partnerships position to SHAC and in stimulating corporate sponsorship and interest in the work of SHAC. Board members have also spent many hours supporting improved approaches to managing finance and risk and to embedding better governance practices into the ongoing work of our organisation. It is very sad we are losing our long serving Treasurer Joe Cristaldi at this AGM. Joe has made considerable contributions to both our financial management and financial health and will be sorely missed.

I want to thank all Board members for the support and guidance they have offered me over the past year.

Our Partners

SHAC invests heavily in collaborative work to assist our clients and to achieve the social change we seek. We want to thank the local services we work with on a day to day basis including the Women's Centre, the Homelessness Hub, Access Housing, Mission Australia and Q Stars to name a few. We are an active participant with these and other services in the recently established Cairns Housing and Homelessness Integration Initiative (CHHI) a collaborative service initiative to jointly assist people facing homelessness in Cairns facing complex and pressing barriers.

We're also strong contributors to a range of networks and representative bodies including the Cairns Housing and Homelessness Network which I continue to Chair, Q Shelter, Tenants' Queensland and QCOSS. Each of these organisations have made major contributions to the improvement of services and systems impacting our clients lives and we know we cannot achieve these changes on our own.

Our advocacy work, alone and with our partners, has also lead us to work with the local media to maintain local attention on the continued rental crisis in our region. Over the past year we've worked with ABC Radio, ABC Television, the Cairns Post and Radio 4CA to raise important housing issues with the Cairns Community and to pressure power brokers to do more.

We are excited as we move into 2022/23, to continue our ambitious pursuit of growth particularly in relation to the provision of secure housing. We firmly believe that increased housing supply is central to the achievement of our vision to eliminate homelessness.

Sally Watson
SHAC Executive Officer



President's Report

Rental occupancies of less than 1% and ongoing pandemic lockdowns have piled onto SHAC's normal demands to make the 21/22 financial year one of the organisations busiest on record.

And as always I have been amazed and proud of how the team at SHAC have risen above the pandemonium and provided efficient, professional and empathetic services to some of the Cairns most vulnerable citizens.

The 21/22 financial year saw the Board get into its stride and work well together providing Sally and her team with direction at the strategic level, in a bid to ensure that SHAC is able to provide its services and facilities to Cairns and surrounding regions for the long term.

This work has allowed the board and senior management to develop and maintain to the SHAC Strategic and Business Plans, seeking to establish a solid base for SHAC's operations at both a financial and resource level.

Through these plans SHAC has been able to navigate the unprecedented working conditions that the pandemic has thrown at us, and has continued to build on its reputation and credibility in the community services sector.

As was the case last financial year, SHAC has finished the 21/22 year in a solid financial position, with "money in the bank" to continue its important work, and the security of extensions to government contracts.

As we move into the 22/23 year SHAC will continue to work not only on providing its day to day services, but also on establishing

close relationships throughout the Cairns government and business community, as well as continue to speak out on issues that effect our clients and the solutions that can assist us in eliminating homelessness.

On behalf of the Board, I want to thank Sally and her team for another great year under, what can only be described as very challenging circumstances, and from myself, a big thank you to the other board members for all their effort, contribution and commitment to the SHAC mission. I have thoroughly enjoyed working with all of you and look forward to another year!

I would also like to take this opportunity to thank Joe Cristaldi for all his efforts on the SHAC Board over the past few years as Treasurer. Joe will be leaving the Board this year, but will not be far away and will continue to support SHAC. Thank you very much Joe for your efforts, your advice and your energy.

As we look toward the new financial year SHAC will see new faces come onto the Board, and new faces come into the team, but there will always be two constants: the ever present need to support those at their most vulnerable; and the professional, empathetic and caring team at SHAC who will continue to walk side by side with their clients, reduce the barriers, respond with compassion and light a path to home.

Paul Daly
SHAC President



“ The greatest achievement from working with SHAC is the guidance I received in gaining training and employment to better my self and family, and to receive permanent housing. ”

SHAC client feedback, 2022

“ My SHAC worker has gone above and beyond to help with finding us a placement. I can't thank them enough for their patience and for helping us, even when we had our backs against the wall... much appreciated. ”

SHAC client feedback, 2022

Treasurer's Report

Financial year 2022 was a busy and challenging year. Funding has continued to be primarily through the Department of Communities, Housing and Digital Economy and Good Shepherd Microfinance. SHAC received new grants this year from Department of Employment, Small Business and Training for the trainee program and from the Perpetual Philanthropy Program for an additional financial counsellor. Total revenue decreased by 6% (\$1.79M – 2022; \$1.91M – 2021) and total expenditure also decreased in the 2022 Financial Year by 2% (\$1.80M – 2022; \$1.83M – 2021). During Financial year 2022, SHAC has increased its unexpended grant funding and program receipts which will be rolled into Financial Year 2023 and the team has worked tirelessly identifying expenditure efficiencies. SHAC will continue to drive its strategic visions to look for independent funding solutions to design human centred homelessness solutions in our region. 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 several projects during 2022 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.
- Finalised the Financial Management and Risk Management Policies.
- 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 and adopted new cost savings for the properties.
- Further development on the Asset Management Plan.

- Work has continued in developing a workforce strategy.
- Cost saving initiatives have been adopted that assisted in driving down expenditure.

With the rising cost of living in the years to come and the shortage of rentals in our region, SHAC needs to continue to strive for continual business improvement and service development opportunities when they arise. Financial year 2023 will see further improvements in financial reporting which will give the board further oversight. SHAC needs to continue to look for cost saving initiatives to continue to drive down expenditure in the upcoming market and continue to develop and improve SHAC's policies and procedure manuals.

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.

The past couple of years has seen many uncertainties with the challenges of COVID-19 pandemic, rental vacancies at an all-time low and cost of living expenses surge. With all these uncertainties, the SHAC team have continued to show their utmost dedication to their jobs and especially their clients' needs. All this is only possible through the strong leadership provided by the SHAC Leadership team, Sally Watson (Executive Officer), Esther Ward (Finance Manager) and Taylor Kelly (Team Leader). These three have continued to make a positive impact to the organization and will go a long way in continuing to improve SHAC's functionality and longevity.

Joe Cristaldi

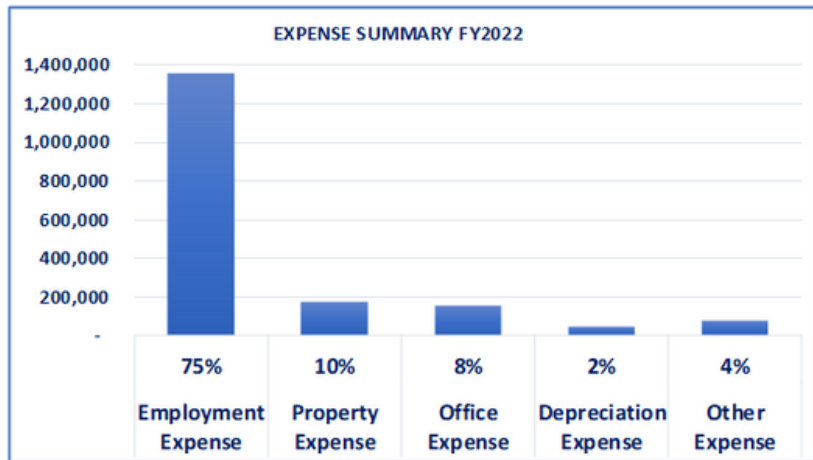
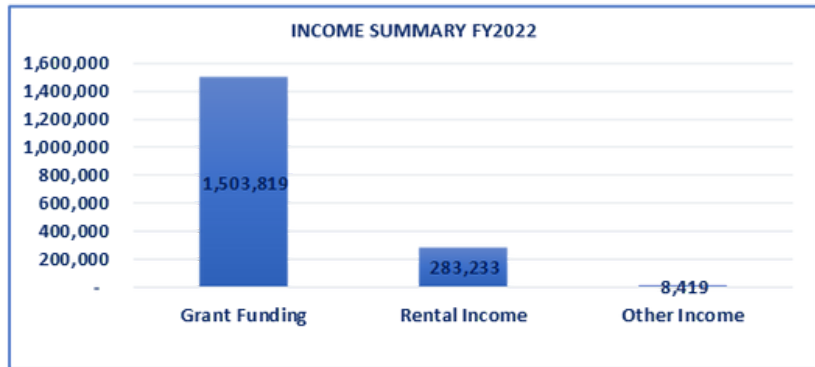
SHAC Treasurer



Financial Summary

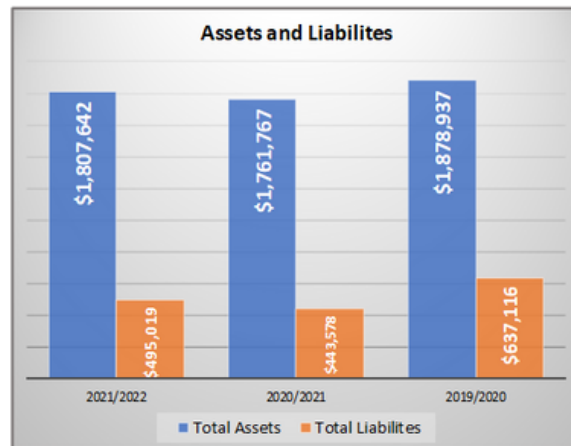
Profit and Loss for the year ended 30 June 2022

Income		\$
Grant Funding	\$	1,658,793
Unexpended Grant Funding	\$	(154,975)
Rental Income	\$	445,407
Unexpended Rental Receipts	\$	(162,175)
Other Income	\$	8,419
	\$	1,795,470
Expenses		\$
Employment Expense	\$	1,357,157
Property Expense	\$	174,212
Office Expense	\$	152,389
Depreciation Expense	\$	42,646
Other Expense	\$	74,633
	\$	1,801,036
Net Profit	\$	(5,566)

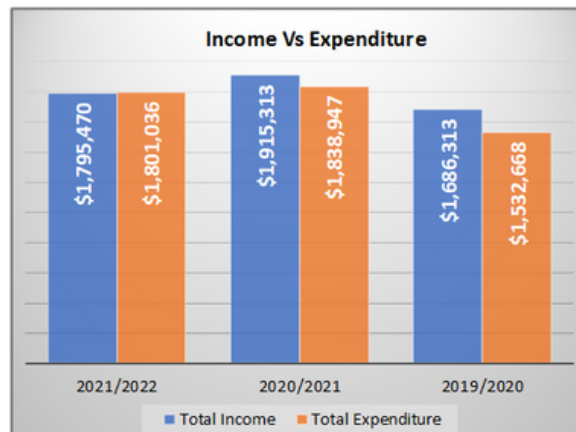


Financial Year Comparisons 2020-2022

Assets and Liabilities			
	2021/2022	2020/2021	2019/2020
Total Assets	\$ 1,807,642	\$ 1,761,767	\$ 1,878,937
Total Liabilities	\$ 495,019	\$ 443,578	\$ 637,116



Income Vs Expenditure			
	2021/2022	2020/2021	2019/2020
Total Income	\$ 1,795,470	\$ 1,915,313	\$ 1,686,313
Total Expenditure	\$ 1,801,036	\$ 1,838,947	\$ 1,532,668



Housing and Family Support Snapshot



42 Temporary Supported Accommodation tenancies assisted 49 adults and 122 children for 28,273 bed nights

14 Same House Different Landlord tenancies assisted 16 adults and 33 children for 6158 bed nights

3 Long Term Community Housing tenancies assisted 3 adults and 8 children for 2172 bed nights

297

families were assisted through Mobile Support to look for secure and sustainable housing

2618

hours were invested into assisting Mobile Support families

74.4%

support periods ended with the client in secure housing

74.9%

of clients identified as Aboriginal and/or Torres Strait Islander

112

clients identified experiencing Domestic and Family Violence

86.8%

of adult clients identified as female



My Money Program Snapshot

248

families and individuals assisted

93%

support periods ended with the client in secure housing

82.8%

of clients identified as female

55.3%

of clients identified as Aboriginal and/or Torres Strait Islander

\$193,765.44

in debts waived through financial counselling

4789

hours invested into assisting clients

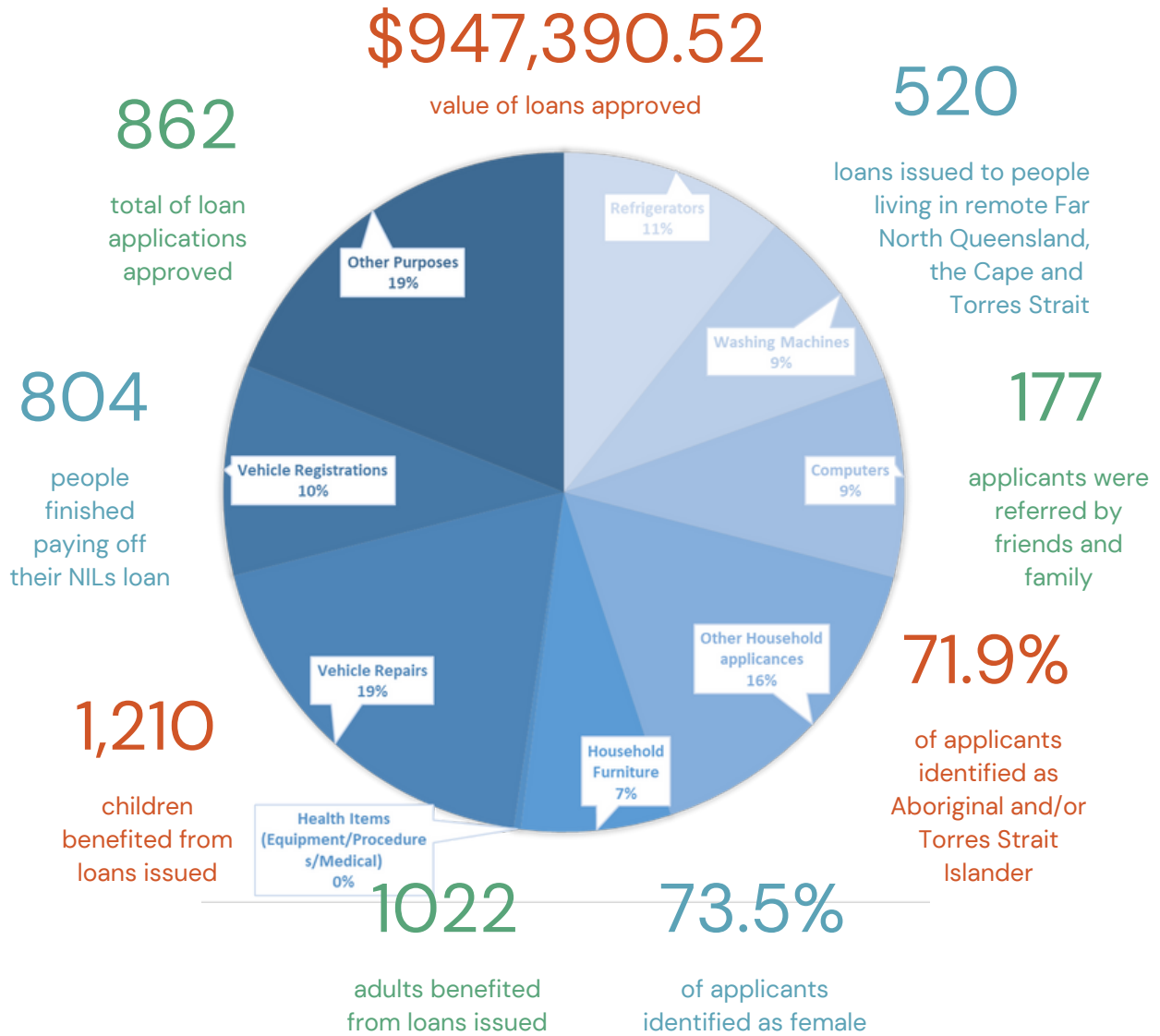
53

clients identified experiencing Domestic and Family Violence

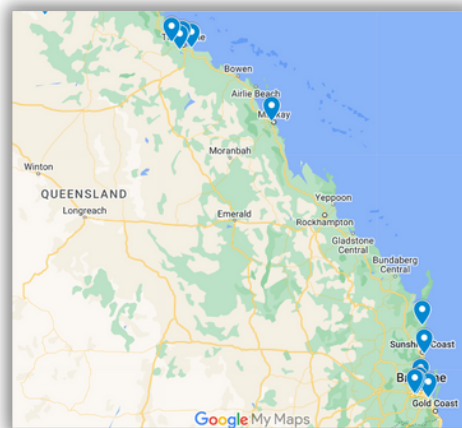
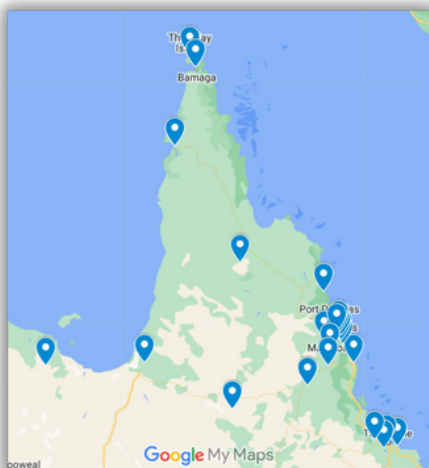
"The My Money Program helped me get ahead of the bills that were breaking me, because I couldn't see any way out. And when I called the companies they weren't listening to me. But my MMP worker was."

"I don't have to stress so much anymore, I can now look up and hope for a brighter future for my family and I, to be able to save money to buy a house in the next 5 years!"

No Interest Loans (NILs) Snapshot



SHAC partners with Community Service Providers (CSPs) to deliver NILs loan to 34 different postcodes and communities across Queensland. As a local point-of-touch, CSPs complete the application with the client and then send the application to SHAC, where we act as the Loan Provider (LP): assessing, approving, distributing and managing the loan account.



Indigenous Money Network Community Fund Project

Over 5 months in 2021, SHAC was funded by Good Shepherd Australia to deliver short-term financial counselling intervention to Indigenous NILs clients in Cairns, Cape and Torres Strait.

Through short-term financial counselling, the aim was to improve the financial position of clients to 'help get them across the line' to for approval of their NILs loan, where without the financial counselling intervention they wouldn't have made it. The Project targeted clients otherwise ineligible for SHAC's My Money Program, i.e. Indigenous families living in Department of Housing properties, or outside of the Cairns Local Government Area.

In focusing the efforts of financial counselling towards NILs clients and their specific situations (that related to their access to NILs loans), SHAC demonstrated the benefits of short term, collaborative intervention in achieving successful outcomes for NILs clients, including:

- 25 clients supported
- \$14,741.95 worth of debts waived through financial counselling advocacy
- Personalised financial literacy, education and support, building financial resilience with First Nations People

CASE STUDIES

Client N – single dad of 5 children and needed to pay for mother's funeral.

- FC advocated for debts to be waived, saving Client N \$938.
- FC advocated for food vouchers through SHAC funding to help assist Client N to get food for the wake/family fathering after the funeral.
- Client N was then approved for a NILs loan to cover the funeral costs.

Client C had their car with a mechanic to have motor replaced. The mechanic ordered wrong motor and passed the charges (\$1455) onto Client C. FC advocated for a refund on mechanic repairs and assisted Client C to have the vehicle towed to a new mechanic, where a NILs loan was used to pay for the repairs. Because of FC intervention, Client C saved \$1455 and had their car successfully repaired and ready to go.

Client D – single father of 5 children needed a washing machine but due to budget constraints, was not eligible for NILs.

- FC advocated and had debts waived, saving Client D \$1610.74.
- This provided the necessary space in the budget, so that Client D successfully re-applied for a NILs loan, and was able to get the washing machine need.

Client L's wanted a NILs loan for their car which had been impounded by the Council – requiring finance for the storage fees, towing fees, car registration and car repairs. Unfortunately, the quote for all items was well over the \$1500 NILs limit, but needed all of the different quotes paid at the same time to get the car. FC advocated for different fees to be reduced impound company, saving the client \$2720.01, which allowed Client L to get the car out of impound, towed to her place and registered through a NILs loan.

Client C had purchased an electric bike, and not long after it stopped working. Client C approached SHAC for a NILs loan to pay for repairs on the bike, as well as to have the bike properly assembled. FC stepped in to advocate for Client C, as the bike was covered under warranty, and was able to get the client a full refund and a new bike – saving Client C \$1299, meaning that she no longer needed the NILs loan.



Dignity First Fund Snapshot



The Dignity First Fund was a key action of the Queensland Housing Strategy 2017–2020 Action Plan. It provided a range of essential services to support people in our community who were experiencing or were at risk of homelessness. SHAC received funding to support vulnerable people affected by COVID-19 in Cairns, and partnered with Anglicare's Homelessness Hub and Youthlink to assist in distributing the brokerage to those most in need.

217

SHAC clients supported through SHAC Dignity First Fund COVID-19 Response

\$49,401.81

spent on groceries and food, major essential items, medication and medical expenses, transport, ID, rent and rent arrears, emergency accommodation, utility bills, communication, and education expenses

180

clients supported through SHAC Dignity First Fund COVID-19 Response through other organisations in the sector

\$37,450

spent on groceries and food, major essential items, transport, ID, rent and rent arrears, emergency accommodation, removalist, and communication devices



The biggest impact of SHAC in my life?

- *Having a stable home and not having to worry that I have to find another place.*
- *The stability that SHAC has provided.*
- *Being able to progress with life because of having a home.*



Our Gratitude

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



**Queensland
Government**



Good Shepherd
No Interest Loans



We thank you for
your ongoing
support and
partnership, and
look forward to
the year ahead.



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