

ANNUAL REPORT 2021



Pacific Link
HOUSING



Brenden Moore - Biripi Man on Darkinjung Country

Acknowledgement of Country

Pacific Link Housing acknowledges the traditional owners of the Country throughout Australia and their continuing connection to land, sea, sky and community. We pay our deep respect to them and their cultures, and to elders past, present and emerging.

Pacific Link Housing is proud to have our office based on Darkinjung Country. We acknowledge the wisdom and culture of its ancestors who walked the lands for many generations.

Brenden Moore and the Community Greening Team at the Sydney Royal Botanic Gardens developed the Acknowledgement of Country below. Pacific Link is honoured to share the Team's powerful words and work with them to run garden workshops for our tenants.

Community Greening Acknowledgement of Country

Where the full moon meets the sand dune
From the mountain tops where the trees grow
Where the snow melts and rivers flow
Where the sky kisses the ground
And the ground hugs the sea
We would like to Acknowledge Country

[Watch Online](#)





**:australasian
housing
institute**



TABLE OF CONTENTS

Message from our Chairman	04
Our Mission and Strategic Objectives	06
Chief Executive Officer's Report	08
Properties and Activity	10
Our Team	12
Tenant Survey	14
How we help our Tenants	15
Tenant Stories	16
Our Partners and Supporters	18
Community Engagement	20
Together Home Program	21
Capital Works Project	22
Key2 Realty	24
Investing in our Tenants	26
Housing Provision	27
Board of Directors	30
Financial Statements	32
Partners and Stakeholders	39

CHAIRMAN REPORT

by Wal Edgell

In a year continuing to be impacted by the COVID-19 pandemic, I am pleased to report continuing growth and profitability trends that have supported substantial progress in the achievement of Pacific Link Housing's strategic and business growth objectives.

The Pacific Link Housing mission is to deliver high quality, new affordable housing for those in greatest need in the communities of the Central Coast, Lake Macquarie and the Hunter together with capacity building programs and initiatives that provide education and employment opportunities. Continuing and increased profitability allows Pacific Link Housing to fund these objectives and, against that background, I am extremely pleased to report that this year's surplus increased to \$3.3 million (2020 \$1.4 million). Income rose to \$18.4 million (2020 \$17.2 million) and net assets increased to \$24.4 million.

Apart from these operating surpluses, a further source of finance for the Company was the National Housing Finance and Investment Corporation (NHFIC), a Commonwealth government-guaranteed agency. In June 2021, NHFIC approved a further \$7 million Pacific Link Housing borrowing facility, bringing the Company's total debt to \$11 million. This debt is secured on Pacific Link Housing's owned portfolio of properties that is now valued at \$28.7 million (2020 \$19.7 million).

The significant increase in the portfolio numbers followed the completion of the Company's obligations of construction of 87 units under a development joint venture, partly funded by a NSW Government grant. With all the units delivered and the obligations acquitted, in December 2020 Pacific Link Housing bought out from our joint venture partner the full ownership of two studio



apartment blocks at Woy Woy and Canton Beach together with an adjoining vacant site at Canton Beach reserved for further development. These transactions have allowed the Company to obtain NHFIC financing secured on wholly-owned properties and to provide equity for our future development pipeline.

Further newly developed housing, comprising a 12 unit apartment complex at Woy Woy is scheduled to be completed in December 2021, materially on time despite the impacts of COVID-19 shutdowns and supply chain impacts. This housing has been designed for, and will be targeted to, housing older single women - the fastest growing cohort

of people at risk of homelessness in NSW. Construction has also recently commenced on another development at Belmont, Lake Macquarie that will deliver 13 units in late 2022. This site was acquired in March 2021 and, following a successful application to NSW Department of Communities and Justice, will be partially funded by a \$1.6 million grant from the Community Housing Innovation Fund, which will allow for a component of the development to be allocated to much needed social housing.

Maintaining our strategy of ensuring an ongoing pipeline of affordable housing developments, a further two sites owned by the Company are in various stages of

development. Several other sites owned by government (local and State) are presenting as development opportunities and have been the focus of collaborative discussions and proposals.

Notwithstanding the COVID-19 restrictions, we have been pleased to be afforded the opportunity to showcase our affordable housing developments capabilities to government ministers (State and Commonwealth), local government executives and local MPs, all of whom have been very complimentary as to the quality and high standard of the homes that we have delivered. We invest significant time in these advocacy works to demonstrate to government decision-makers, the successful outcomes that can be generated with some government support, by Pacific Link Housing in particular and the community housing sector in general. As evidence at this active approach, this year the Company pro-actively invested in research studies and reports to demonstrate the substantial shortfall in affordable housing in the Central Coast region. Our Deloitte-commissioned research was released in October 2020 to a wide group of key stakeholders to raise awareness of the significant shortfall of 11,000 affordable rental housing units in the region.

The Company welcomed the release in 2021 of the NSW Government's Housing Strategy 2041 - the first ever such strategy document for the State, which brings much-needed focus and evidence of the need for additional affordable rental housing supply. Pacific Link Housing was invited to participate in the Regional Housing Taskforce consultations initiated by the NSW Minister for Planning and we continue to work with local councils in our regions to assist in the development of their affordable housing strategies.

Similar to the broader economy and business organisations, the restrictions of the COVID-19 pandemic continued to disrupt Pacific Link Housing's tenant and community engagement activities, as well as property and tenancy inspections, and as a consequence, Pacific Link Housing again had to pivot and re-position our operations to continue to service our clients. Team members were reallocated to make hundreds of welfare

calls to vulnerable tenants, isolated by the circumstances. Most recently, since July 2021, our staff have had to work remotely for a prolonged period and the Board has been particularly impressed with the way in which the team has responded and adapted and supported each other in difficult circumstances to ensure continuity in the delivery of our services to our vulnerable client base.

The 2021 survey of our tenants, conducted independently by the sector peak body - Community Housing Industry Association NSW (CHIA), found that 85% were satisfied with the services provided by Pacific Link Housing and 84% were satisfied with their property's condition. While these results remain at or above the CHIA benchmark which averages other NSW providers' results, they have presented a signal to the Board and management to create a focus and concerted efforts to identify where any service improvements can be achieved. Pleasingly, 91% reported that their lives have improved or stayed the same since becoming a Pacific Link Housing tenant and have provided feedback and suggestions on ways in which we can operate more sustainably. The Board was encouraged by the feedback and has instituted a range of measures, including the commencement of a sustainability driven solar project, to further improve our service delivery.

Throughout the year, the Board continued to monitor the Company's Scorecard that measures progress on our 2018-28 Strategic Plan initiatives. An area of strategic focus for the Board and management during 2021 has been on assessing the Company's existing operational capacity and its readiness in the event of future opportunities for transfer of housing from government. A committee of the Board was formed, and consulting resources engaged, to assist with a review of systems, resources and procedures to ensure sufficient capacity for scalable growth should such an opportunity eventuate.

From an overall compliance perspective, it is again pleasing to report that the Company continued its record of receiving no recommendations for improvement from the National Regulatory System of Community

Housing Registrar. On a broader front, the Company's real estate social enterprise, Key2 Realty, has continued its trajectory of growth from a standing start in 2019 and has been instrumental in opening doors to local commercial partnerships which are providing additional secure, affordable housing for those in greatest need in our communities.

Looking to the future of Pacific Link Housing, the 2021 Annual General Meeting will see the departure of two long standing directors, Kim Tibbey and Cliff Innes, who will both be retiring. Both Kim and Cliff have served on the Board for over twelve years and have played integral roles in the strategic development, growth, operational capacities and continued success of Pacific Link Housing. It has been my privilege to work closely with Kim and Cliff over the past few years and I express my sincere thanks, and those of my colleagues on the Board, for their contributions and wish them continued good health and success for the future.

As a consequence of these retirements, and to ensure the continuity of relevant skills, expertise and perspective of the Board, we have recently welcomed three new Directors to the Board in Kristen Watts, Sarah Winter and Matt Cochrane-Smith. We look forward to their contributions to the ongoing success of Pacific Link Housing in coming years.

Finally, and in recognition of another difficult but extremely rewarding year, I extend my deepest thanks to my colleagues on the Board, our government stakeholders, service support partners, valued contractors, the Executive team and our hardworking staff who collectively continue to deliver arguably the best quality community housing services in NSW for those residents in greatest need in our communities.



Wai Edgell
Chairman

Our Mission and Strategic Objectives

Pacific Link Housing, and its predecessor entities, has been a pioneer in the community housing sector for over 35 years, operating in the Central Coast and Hunter regions. Pacific Link Housing was established in 1996 as a not-for-profit community housing company to assist lower income tenants and is a Tier One registered provider under the National Regulatory System for Community Housing.

Mission

The Company's mission is to provide affordable and secure housing solutions for those in the community who are in the greatest need. We assist those who are able to develop new lives and skills to be able to return to the mainstream housing market. The Company operates within a culture of social justice, fairness and transparency and remains accountable to all stakeholders.

Central Coast Housing Statement

In 2020 Pacific Link Housing commissioned Deloitte to undertake and consolidate research on social and affordable housing supply and demand in the Central Coast region. The research found that there is a current shortfall of 11,000 affordable housing dwellings in the region. With an estimated 20% growth in population over the next two decades, an additional 50,000 dwellings will be required.

Deloitte Financial Advisory partner, and Human Services & Community Infrastructure specialist, Sarah Winter, said "The research shows that levels of housing stress, rates of increase in homelessness and the growing prevalence of vulnerable residents are all higher for the Central Coast compared to, for example, Greater Sydney."

The Housing Statement found that four particularly vulnerable cohorts - older people, people living with disability, Aboriginal people and women and children escaping family and domestic violence - make up significantly higher proportions of the Central Coast population when compared to Greater Sydney, but the region has proportionately fewer social and affordable dwellings.

We hope to undertake similar research in other local government areas across our footprint to further understand how best to provide housing and support, to where it is needed most.

Next Ten Years

In Pacific Link Housing's Statement of Corporate Intent 2018-2028, the Company's philosophy is to continue to identify development opportunities



independent of government as the driver of growth through a plan for a steady pipeline of new affordable housing supply of integrated projects.

Pacific Link Housing is continuously developing unique and innovative models of service delivery and identifying strategies to mitigate risk. Establishment of a new entity to insource management of privately owned rental properties has provided a new rent-for-purpose market offering in the Central Coast and Hunter region and a diversification of income sources. Refinement of asset management strategies will continue through the commitment to improve the quality of the Company's housing stock and hence its customer services to tenants. Pacific Link Housing will continue to enhance its strategies for the participation by tenants in capacity-building programs to improve their lives and, where possible, transition out of social housing.

Constitutional and governance arrangements will continue to evolve to support Pacific Link Housing as an independent entity, with an independent Board, focused on expanding the supply of affordable housing and bringing diversity to the housing market to meet changing housing needs in the Central Coast and Hunter regions.

Challenges

It must be recognised that achievement of affordable housing supply targets is a substantial and difficult challenge which has always been, and continues to be, dependent upon a complex range of factors including:

- securing diversity and affordability in land supply;
- an orderly progression of developments;
- capacity restraints and access to well-priced finance;
- the successful management of risk;
- stability in economic conditions and market interest rates; and
- the continuation of housing demand.

In addition to these challenges and complexities, achieving Pacific Link Housing's Strategic Objectives will require the continuation of development of partnerships with Commonwealth, State and Local government.

Strategic Objectives

Pacific Link Housing's work is guided by our five Strategic Objectives which remain at the core of our everyday operations, as set out in the Statement of Corporate Intent 2018-2028. Over the past three years, we have made significant progress against these goals through the development of new housing projects, establishment of Key2 Realty, improvements to organisational readiness for growth, as well as forging collaborative partnerships that will increase opportunities for tenants to access, sustain and thrive in housing that is affordable and secure.



1. Increase Supply of Affordable Housing

Development of a diverse range of housing projects, including affordable housing and accessible housing options, to meet demographic and locational need.



2. Create and Maintain Quality Housing

Continue to review and ensure adequate planning and resourcing for maintenance upgrades. Undertake periodic reviews of housing quality, condition and value. Develop and implement programs to deliver cost-effective thermal comfort and environmentally friendly energy efficiency.



3. Maintain Financial Performance and Corporate Governance

Ensure the financial independence and sustainability of Pacific Link Housing through asset management. Continued compliance with legislation and governance requirements to maintain Tier One registration with the National Regulatory System for Community Housing.



4. Build Capacity through Growth, Diversification and Collaboration

Maintain operational readiness for potential future growth opportunities including collaborative relationships with local government authorities, partners and stakeholders. Foster an engaged and committed culture and workforce focused on employee wellbeing and training programs.



5. Improve Tenant Experience and Opportunities

Deliver professional, responsive and compassionate service that meets customer expectations, our service standards and performance benchmarks. Continue to review and enhance opportunity programs, based on tenant consultation and feedback.

CEO REPORT

by Ian Lynch

The 2020-2021 financial year has been one of the most successful in Pacific Link Housing's history. Through a collective effort of our high-performing Executive team and hardworking staff, and with the support of the Board, the Company has successfully delivered on three separate NSW Government initiatives.

In response to the COVID-19 pandemic, in mid-2020 the NSW Department of Communities and Justice appointed Pacific Link Housing as the Central Coast provider of the new Together Homes Program. This Program saw rapid deployment of funding to assist identified rough sleepers to transition, with wrap-around support, into safe and secure housing. Pacific Link Housing has successfully met the program's performance requirements and has since been awarded further tranches of funding to assist more people into housing through 2021 and beyond.

In January 2021, NSW's Land and Housing Corporation (LAHC) set the challenge of a housing maintenance stimulus package – the Capital Works Program – to a very tight timeframe. Our Assets and Maintenance Team delivered not only the initial program, but a further additional tranche totalling \$1.9 million – through upgrades to such things as the kitchens, bathrooms, roofs and fencing for 73 properties in just over three months.

Finally, in June 2021 Pacific Link Housing was successful in tendering for a grant of \$1.6 million from the NSW Department of Communities and Justice's, Community Housing Innovation Fund, towards our \$7 million housing development which has commenced construction at Belmont, in the Lake Macquarie LGA.



These successes, across our tenancy, maintenance and development teams demonstrate the breadth of capacity of the Organisation and how Pacific Link Housing is recognised by the NSW Government as a valued partner in the Central Coast, Lake Macquarie and Hunter regions.

In a further demonstration of capacity, in April 2021 the Company was granted a new twenty year lease for 591 LAHC-owned social housing properties that, going forward, will underpin the delivery of financial surpluses to allow us to pursue the Company's mission.

These additional funds have allowed for growth and the employment of several new team members from experienced, local experts, to a cadet under a LAHC-sponsored program, facilitated by the NSW Community Housing Industry Association.

In November 2020, it was a privilege to provide our team with a new brighter and larger office premises that is more accessible and centrally located for our tenants. Unfortunately, the team's enjoyment of the new office was short-lived, with the COVID-19 lockdown meaning most returned to working

from home arrangements from July to October 2021. In response to the challenges of isolation, we endeavoured to keep our team connected through online meetings, coordinated welfare calls and multiple staff wellbeing initiatives. We look forward to welcoming our team back to the office as soon as restrictions safely allow.

Pacific Link Housing owes much to the dedication and expertise of the wide range of local service agencies who provide supports for our residents living with mental health, domestic and family violence, disability and isolation.

In these COVID-19 times, our partnerships were particularly important and further strengthened at our networking event in March 2021. This was timely given the need to engage with many partners over the succeeding months to provide for the needs of our vulnerable and isolated residents as the lockdown restrictions once again took effect. Many food hampers, 'boredom buster' and other initiatives have been delivered with the much-appreciated support of our partners – including not-for-profits and local businesses.

Personally, I've had several opportunities over the year to advocate for the increased supply of affordable rental housing in our region at various conferences and forums, many of which have opened doors to collaborate within our region. In particular, a key area of focus has been with our local Councils and the facilitation and leadership of avenues, for advocacy and influence, of their local housing strategies.

The impacts on regional housing markets from COVID-19 has made the need for advocacy even more urgent. Pacific Link Housing has experienced some of the most difficult market conditions in our history, noting that we lease around a third of our housing from private landlords, subsidised by NSW Government's Community Housing Leasehold Program.

Some areas within our footprint have seen rental increases of 23% and property price increases close to 30% for

the year to June 2021. The Company experienced significant property turnover and rising rents as investor-landlords took the opportunity to sell.

The outflow of people from Sydney to the Central Coast, saw the area record the sharpest fall in rental vacancies in NSW over the same period. In response, Pacific Link Housing has identified local partner landlords who are building long term rental portfolios and we value our collaboration with them to provide secure leasehold tenure.

These successes, across our tenancy, maintenance and development teams demonstrate the breadth of capacity of the Organisation and how Pacific Link Housing is recognised by the NSW Government as a valued partner in the Central Coast, Lake Macquarie and Hunter regions.

We continue to keep our government stakeholders apprised of the local housing conditions, the lack of affordability and the consequences for vulnerable people who may need to move to other cheaper areas, away from their support networks; move to sub-standard accommodation or move to unsatisfactory over-crowded housing.

As we look to the future, at an operational level the Executive team has developed a roadmap for new systems to be embedded in coming months that will deliver ongoing improvements to support organisational efficiency, scale and service delivery. Additional resources have also been committed to our community engagement activities that we can't wait to start delivering, once circumstances permit.

Our tenant programs continued

throughout the year to a limited degree, with some disruption to our face-to-face activities caused by COVID-19. We were pleased to award 24 tenants with Sheila Astolfi Education Scholarships to assist with their studies. Pacific Link Housing also supported tenants with driving lessons, laptop loans and assistance to take part in registered sports and exercise activities.

My thanks go to the Company's directors, my dedicated Executive team colleagues and employees, our valued partners, landlords, contractors, local councils, NSW Land and Housing Corporation and the NSW Department of Communities and Justice for their ongoing support in delivering Pacific Link Housing's mission.

Our inspiring mission continues to be improving the supply of affordable housing to the Central Coast, Lake Macquarie and Hunter communities and providing the best possible outcomes and support programs for our residents. I look forward to continuing our innovative approach, forming new partnerships and making a difference in the community.



Ian Lynch
CEO



Pacific Link HOUSING

81

Maitland

72

Newcastle

57

Cessnock

96

Lake Macquarie

24

Lake Macquarie

246

Wyong

44

Wyong

493

Gosford

141

Gosford



Pacific Link Housing
Properties



Key2 Realty
Properties

66

Port
Stephens

PROPERTIES

1,111

Pacific Link
Housing
Properties

209

Key2 Realty
Properties

1,320

Total Properties

PACIFIC LINK HOUSING ACTIVITY



1,941

Residents Housed



1,537

Home Visits



4,531

Completed
Maintenance Requests



60

Properties in
Development

OUR TEAM

Our people are our greatest asset at Pacific Link Housing and uphold our company culture principles of social justice, fairness, and transparency and accountability to all stakeholders. It is our employees unwavering commitment, passion and dedication that ensure we're able to bring our mission to life. Throughout the year, our team have shown great adaptability and resilience as we continue to navigate the impact of COVID-19 on our work practices. Throughout the pandemic, the safety of the community and our team has remained our absolute priority.

The wellbeing of employees has been a large focus, particularly with the COVID-19 lockdown restrictions within our region. These restrictions saw many employees transition to a hybrid working model with a small number of staff providing office coverage whilst the majority were able to adapt to work from home. Despite these changes, we continued to deliver a high level of service to our tenants. The change to our work practices required a strategic approach to our employee wellbeing and engagement. In addition to our regular

support of employees through our Employee Assistance Program, and our staff wellbeing allowance, we increased our focus on mental health through the provision of training via the Black Dog Institute, as well as team bonding and engagement events.

The continued growth within our business saw us welcome eight new team members. These employees bring a fresh perspective and a wealth of knowledge and expertise to the Company through their previous experience. The increase in our headcount saw a renewed focus and refresh of our sourcing and onboarding processes, which are designed to ensure we hire exceptional talent and manage their integration into our business in an efficient and engaging way. We were also able to celebrate the achievements of our existing employees with three team members celebrating service milestones of both 10 and 15 years of service. The engagement and retention of our valued employees continues to be a focus for Pacific Link Housing to ensure we continue to service our tenants to a high standard.

I am so proud to work for Pacific Link Housing, an organisation that is ever evolving and looking at the best ways to deliver more homes and services to the greater community.

I think we are extremely lucky to be working for an organisation that genuinely values its employees - including the directors, CEO and managers.

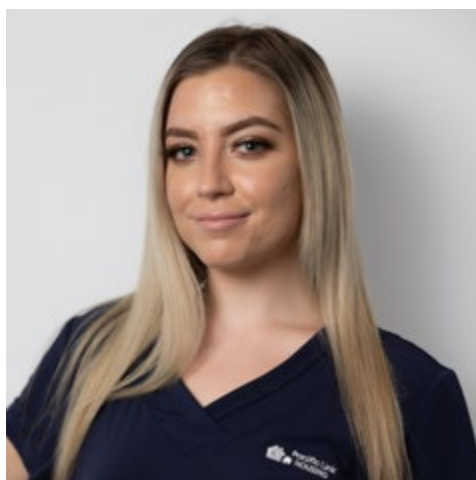
Our everyday work can make someone else's and their family's day so much better. It's life changing!

There is a real sense of progression at Pacific Link Housing. The Organisation is primed and versatile which makes it ready for opportunities.



PowerHousing Award

Pacific Link Housing was extremely honoured to receive the prestigious national Team Award with PowerHousing Australia, recognising our outstanding work in assisting those in need. The Award recognised the combined efforts of Pacific Link Housing and our partner, Uniting Central Coast, in successfully housing 30 tenants in a newly completed development during the height of COVID-19 lockdowns. Many tenants were in crisis accommodation and required additional support and practical assistance to settle into their new home.



Caity - CHIA NSW Cadetship

Together with the NSW Government, Community Housing Industry Association (CHIA) NSW introduced a Cadetship Program to provide training and connections to jobs in the community housing sector. This exciting program enables cadets to undertake a Certificate IV in Social Housing whilst in paid employment for 12 months. We are proud to be participating in the program in its inaugural year, which saw us recruit Caity in June 2021.

"The experience has been extremely rewarding I have been able to grow personally and professionally in the five months I've been here. The Pacific Link Housing team are the best people I have worked alongside so far in my working career. They have provided such a great experience for me, and I would highly recommend the cadetship program. Previously working in the beauty industry moving into the housing industry was a huge change for me! This opportunity has been life changing and will open so many doors in the future."

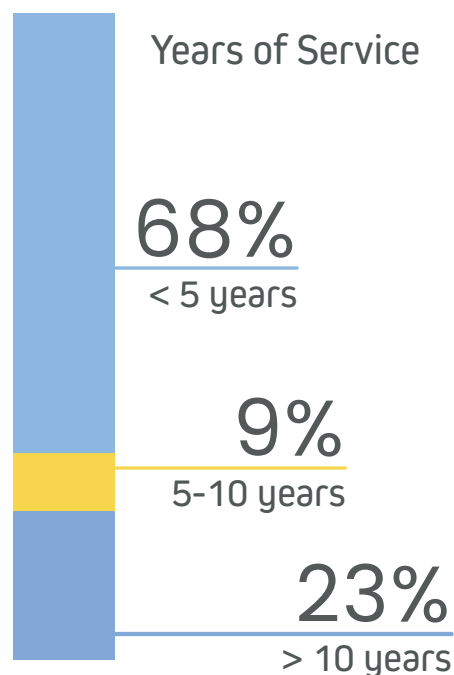
STAFF DETAILS

35
Members
of Staff

5
Average
Years of
Service

31%
Male

80%
Full time



14%
Part time

6%
Casual

TENANT SURVEY

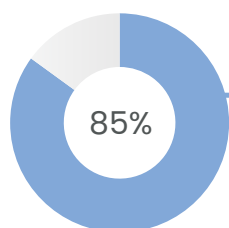
2021

Survey conducted independently
by the Community Housing
Industry Association NSW



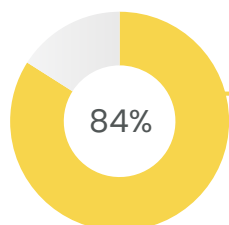
Pacific Link Housing's Annual Tenant Survey responses are compared with other NSW Community Housing Providers across a range of benchmarks such as housing services, maintenance, communications, wellbeing and tenant engagement.

Pacific Link Housing maintains an ethos of continuous improvement and tenant feedback is vital for us to provide the best possible housing experience for our residents. The results help us to gain an understanding of what we do well and what areas we can improve on in the future.



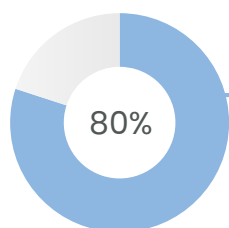
Overall Satisfaction

85% of tenants surveyed were satisfied with the services provided by Pacific Link Housing



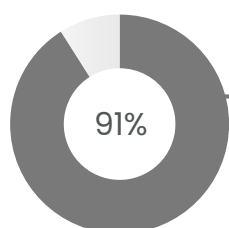
Property Condition

84% of tenants surveyed were satisfied with the property condition



Maintenance

80% of tenants surveyed were satisfied with repairs and maintenance



Lives Improved

91% said their lives have improved or stayed the same since becoming a Pacific Link Housing tenant

Having trauma all my life, I found myself making irrational decisions which led to periods of homelessness. I had no stability or security. Being a tenant has given me the safe, secure foundations with time to improve or cope better with my PTSD. I am so blessed and grateful. I haven't had a place to call home until now.

Throughout all the hardship my family and self has been through, the constant stability of a lovely home and community has helped hugely.

I am a single mother to five children and have been housed with Pacific Link Housing for around 19 years. Every staff member I've had dealings with have always been professional, kind, understanding and compassionate.

After my husband had cancer surgery, the unit where we were living was sold. We were stuck. Our unit came as a wonderful relief with the security and safety it provides. We are grateful for the excellent support Pacific Link Housing provides.

I have been a Pacific Link Housing tenant since 2010 and from my personal experience over that time it is all certainly all positive. They are a professional, understanding and caring team and offer so many services.



Pacific Link
HOUSING

HOW WE HELP OUR TENANTS

Pacific Link Housing provides a suite of self-funded tenant programs which align with our Client Outcomes and Community Engagement Strategy. Our aim is to support tenants in addressing disadvantage, provide opportunities for growth and further develop their aspirations for the future. The Strategy is based around four key themes of education, employment, opportunity and community engagement.



TENANT STORIES

GREG'S STORY

Greg struggled with drug and alcohol abuse for many years which led to him becoming homeless. He found it difficult to sustain a tenancy long term which took a toll on his mental health. Greg was eventually admitted to a psychiatric rehabilitation unit where he began the journey to recovery.

After 12 months at Morisset Hospital, New Horizons assisted Greg to find a secure home and Pacific Link Housing was able to offer him a centrally located place at Toukley. "17 years ago, I got this home, and it is the longest and best tenancy I have ever held. I am happy here and stable."

Greg has many goals and aspirations including losing weight and quitting smoking. He has already lost 11kg from walking down to the shops and the lake and has gone several weeks now without smoking. Once lockdown is over, he also has a goal to learn how to use a computer which he will purchase through Pacific Link Housing's Laptop Loan Program.

Greg enjoys the area he lives in and especially enjoys going for drives out to the beach with his support workers to do some dolphin and whale spotting. Greg believes he is a success story, but also a work in progress.



JULES' STORY



Jules was a recipient of Pacific Link Housing's Learner Driver Program in June 2020 and was successful in gaining his provisional licence four months later. Jules said the program meant a great deal to him as it was hard for his family to afford private lessons and his Mum was too nervous to teach him herself.

After ten professional lessons with the NRMA Safer Driving School, Jules felt much more confident on the road and was successful in getting his provisional licence after the first attempt.

Obtaining his driver licence gave Jules

more freedom and independence and most importantly, the opportunity to look for employment. He was lucky to find a job delivering pizzas and quickly put his licence to good use. Jules is still on the road but now delivering flowers to hospitals, nursing homes and the general public, which he loves doing.

"It has meant a lot to me to be a part of the Learner Driver Program, and to be able to financially support myself and contribute to my family. Thank you."

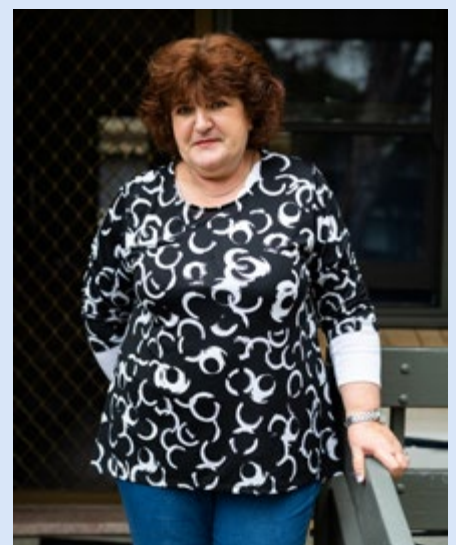
BARBARA'S STORY

Barbara was the first tenant to move into the complex of bedsits which were refurbished as part of the Capital Works Project (see page 22). After a serious illness requiring a major operation, she became transient and was staying with family and friends. This wasn't sustainable and unfortunately led to strained relationships, leaving Barbara in a dire situation.

She was so excited to be offered the newly refurbished unit at Long Jetty and accepted without hesitation. Barbara enjoys her new home and now feels that she can regenerate and enjoy the simple things in life after six long years

of moving around. Now that she has settled in, she hopes to take up her craft again. "I love crocheting and needlework and making my own cards but haven't been able to get to them as they've been stored away."

Barbara also looks forward to planting some vegetables and herbs in the next few months. Staff at Westfield Tuggerah assisted in improving the garden area as part of the capital works upgrades. Once restrictions ease, they have offered to regularly visit and help tenants maintain the gardens and put in some new plants.



GABBY'S STORY



Gabby has been a tenant since she was one. Now aged 23, Gabby is completing her final year at university to establish a career in the social welfare sector. As one of three children to a single mother, Gabby felt extremely fortunate that her family had housing security while growing up. "I truly believe it was living in one place and having a secure home environment that was the foundation for me to go to university – the first in my family to do so. My mum left school in year nine and was on the disability pension for most of my life which meant she was unable to work."

"Unfortunately, my mum passed away from cancer in August 2020, but she was able to spend some of her last days

in her home where she felt the most comfortable. While my mum had cancer, I was her carer while also attending full time university. After mum passed, Pacific Link Housing was extremely understanding and found me a smaller place to live closer to the university."

Gabby was a recipient of Pacific Link Housing's Education Scholarship which assisted her with schooling and university studies. She completed her student placement with our Together Home Program team and said she learnt so much about the homelessness and domestic violence sectors. She is a true inspiration and we wish her the very best with her future career.

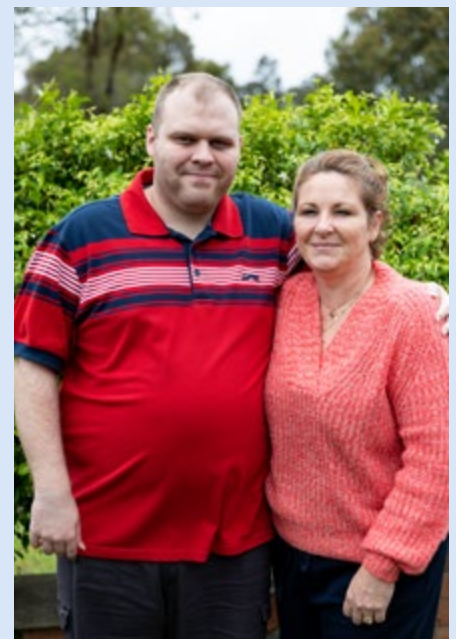
ALISON AND BRODIE'S STORY

Alison and her 27 year old son Brodie have lived in a Pacific Link Housing home for six years. Brodie is autistic and Alison cares for him full time which, as a single mum, keeps her very busy. "I had no security but ever since I have been with Pacific Link Housing, it has lifted the burden off me in that area. It has been wonderful, absolutely wonderful. I have a lot on my plate caring for Brodie with organising his medicine and his day providers, but having a secure home has helped me so much."

Prior to COVID-19 restrictions, Alison took part in a makeup course which Pacific Link Housing organised for tenants at the Central Coast Community College. "Doing the course helped with my mental health as well as making new

friends and opened the door for me to come back out and be around others." Alison is excited to get involved in more things and contribute to society when restrictions are lifted. She can see how being a part of the makeup course helped her become a stronger person and is interested to pursue more things like this. All the tenant programs Pacific Link Housing has offered Alison have been a huge help to her.

Alison has put a lot of time and effort into her garden and recently submitted photos for the Annual Tenant Garden Competition. Alison said, "My life has changed dramatically since securing a house with Pacific Link Housing". She now feels safe, stable and secure for many years to come.



BEVERLEY'S STORY



Pacific Link Housing offered Beverley and her son a unit eight years ago. She describes this as being life changing. They became homeless after the owners of the property they were renting wanted their home back. Beverley had money in the bank and her son was working but unfortunately, they still could not find a private rental on the Central Coast that was affordable.

Beverley takes such pride in her home and treats it like her own. "I am so grateful that I have a place with Pacific Link Housing. I have security and any

problems I have with the unit are fixed straight away. I feel like I can rebuild my life and I have room to breathe and pick up the pieces."

Now that Beverley has secured a home, she feels that she is able to focus on improving her health. Beverley enjoys attending a yoga studio and participating in a bush walking group. During COVID-19 lockdowns, she is continuing her yoga from home and walking around her local area. Beverley is looking forward to visiting all her family in Victoria when restrictions ease.

OUR PARTNERS AND SUPPORTERS

Pacific Link Housing aims to support our tenants by providing opportunities to improve their wellbeing and ability to succeed in life. This can only be achieved by collaborating with our valued partners. Our staff work with peak bodies, government, businesses, community groups and welfare services to deliver stable housing with a range of programs for tenants.

Collaborative partnerships ensure those people most in need are provided with the necessary care to help rebuild their lives and thrive. There is never a one size fits all approach, so Pacific Link Housing works with a range of agencies who can provide specialist services.

The second wave of COVID-19 lockdowns impacted many of Pacific Link Housing's tenants. As part of our COVID Care Response, we worked closely with support partners to maintain the health and mental wellbeing of residents, particularly those who live alone.

Our team also began collecting and delivering items to families and individuals who were self-isolating. We received donations from partners including OzHarvest, Lovatt's Magazines, Westfield Tuggerah in addition to messages of support from students at East Gosford Early Learning and Central Coast Grammar School. These gestures, no matter how large or small, can make

life a little easier and days a little brighter for our tenants during difficult times.

Kingston Building Australia

In addition to community partners, Pacific Link Housing works closely with contractors to increase the supply of affordable housing in the Central Coast and Hunter regions. Our partnership with Kingston Building Australia began in 2018 and has achieved some impressive and award-winning outcomes.

Pacific Gateway is a 21 unit development located in Lake Macquarie that marks a new milestone for innovation in affordable housing. Built under the



Development Partner: Kingston Building Australia project at Glendale



Corporate Partner: Westfield Tuggerah





Support Partners: Health on the Streets (HoTS) and Coast Shelter

NSW Government's Communities Plus initiative, the project transformed three end of life LAHC owned social housing properties, into a contemporary housing option blending mixed communities.

As the building contractor, Kingston ensured the project overcame a range of challenges which contributed to its overall success. These included meeting design and planning requirements, resolving complex construction issues, whilst also considering value for money. The outcome is a financially viable development that provides high quality, affordable housing in a ground-breaking collaboration between government and the community housing sector. Pacific Link Housing and Kingston's efforts were recognised by the Minister

for Water, Property and Housing, Melinda Pavey MP, who toured the site and praised the outcome saying it was "the most exciting development" seen during her time as Housing Minister.

Following the success of Pacific Gateway project, Kingston approached Pacific Link Housing to develop a site at Belmont, Lake Macquarie. Innovative approaches have been embedded at each stage of the Belmont project, beginning with the nature of the site acquisition that expedited the development. By collaborating early with Pacific Link Housing and understanding the demands of affordable housing developments, we anticipate another successful project.

Kingston were also involved in the

2021 capital works upgrades, delivering quality services which were recognised by tenants who provided extremely positive feedback. As an experienced contractor providing maintenance services for LAHC, Pacific Link Housing continues to engage Kingston on planned maintenance program and are impressed by their ongoing professionalism and commitment.

The strengthening partnership with Kingston has allowed Pacific Link Housing to actively demonstrate the positive outcomes that can be achieved with business partners in delivering high quality community housing supply and refurbishment.

Stakeholder Day

Pacific Link Housing hosted a Stakeholder Engagement Day and invited a range of our key partners to attend. It provided us with valuable insight into how we can work collaboratively to provide more homes and better outcomes for people in need.

We always seek opportunities to share information and partner with like-minded organisations to achieve sustainable housing solutions.



Community Engagement

A theme of Pacific Link Housing's Client Outcomes and Community Engagement Strategy is connecting with tenants to promote social inclusion. Our activities and events provide opportunities to engage with tenants which builds strong neighbourhoods and community spaces.

During the year, Pacific Link Housing hosted several garden workshops and a neighbourhood BBQ. Unfortunately, the reinstatement of COVID-19 lockdown orders delayed our plans for monthly community events. We look forward to continuing these activities when restrictions ease and visiting the northern areas of our footprint.

Although we were unable to connect with tenants in person, we distributed donated items including handmade quilts, OzHarvest hampers, Lovatts magazines, jigsaw puzzles, board games and toiletry packs. These were appreciated tenants who were feeling isolated and disconnected from the wider community. While it was disappointing that we couldn't have a Tenant Christmas function, Pacific Link Housing purchased and distributed gifts of Ken Duncan calendars and children's books.



Community Garden Day



Neighbourhood BBQ

TOGETHER HOME PROGRAM



Mark

Mark was living on the streets for 18 months after a string of bad luck. Life on the street was hard, but Mark had a second chance to turn his life around thanks to the Together Home Program. After dealing with his own health issues, a couple of deaths in the family and being unemployed due to COVID-19, Mark found himself enduring the stark reality of homelessness. The Program has changed all that. Mark has a roof over his head, is receiving a range of supports, is volunteering his time with a local organisation and is now employed.

“I never thought I would survive, but I have. Whatever I need, the Together Home team are there. Whether it is a lift to an appointment or linking me to health supports, they are there 24/7. I am getting the chance to reinvent the wheel at 55 and I am so grateful.”

Mark has gone from strength to strength since being supported by the team. He now completes a 5km walk every day to improve his health and started volunteering at a group home where he does gardening and maintenance. Mark was also linked to training support to ensure his resume was up to date with his mining drilling and truck driving experience which led to him securing a job.

In June 2020, the NSW Government announced a historic \$36.1 million investment to develop the Together Home Program (THP) to provide permanent homes and support to people who would otherwise be rough sleeping. With funding through this initiative, Pacific Link Housing has provided safe homes and intensive wrap around support to a total of 40 tenants. Due to its success, the NSW Government extended the Together Home Program and provided additional funds in the second round to assist more participants. With this expansion, we were pleased to welcome a new team member who brings a wealth of knowledge and has achieved great outcomes for tenants.

Housing is the foremost security, it is the collaboration between our dedicated team and support partners that helps participants find their feet again. Despite the continued COVID-19 disruptions, there was no reduction in support and we are grateful to our partners who go above and beyond to provide tailored care to participants to ensure their tenancy is successful. Once housed, key services and agencies provide wrap around support required to sustain their housing, quickly identifying and addressing any issues which may arise. Stable housing provides the opportunity to turn lives around, creating pathways into community connections, building and rebuilding of relationships, increasing health and wellbeing and potentially leading to education and employment.

The team continue to coordinate and meet regularly as part of the program in the Client Referral and Assessment Groups, discussing challenges, extra supports required and unpacking complex client scenarios. We have quarterly Local Program Delivery Groups with senior representatives in attendance where we discuss our quarterly reporting data which has remained consistently impressive with all tenancies sustained, all engaged with supports and one successful exit into the private rental market. We attend the Homelessness Interagency and speak to the Program at the Central Coast Domestic Violence Committee.

For the program to be successful, we rely on not only the broader team within Pacific Link Housing but strong linkages with a myriad of support services across the sector. We appreciate the outstanding commitment of our contracted support partners, Bungree Aboriginal Association, Coast Shelter, NEAMI National and The Salvation Army. The team continues to participate in the THP Communities of Practice, works closely with Homelessness NSW particularly with Higher Needs Package applications and approvals, with eight approved so far. This increased and substantial funding has meant we can provide material and extra support for our most vulnerable participants.

The program has achieved life changing outcomes for participants. Resources have been invested in the health and wellbeing space. Health conditions and outcomes have sometimes been neglected for decades with some participants having health hesitancy due to concerns what the diagnosis and prognosis might be. With added support of a trusted service attending with them, these critical health issues can be addressed. For those who have experienced homelessness for years, building trust takes patience and time and can only be successful when guided and driven by our participants.

The team will continue to develop, maintain and enjoy a number of key relationships across the sector. Our focus is now on securing longer term supports for participants such as linking with services such as the National Disability Insurance Scheme (NDIS), Housing and Accommodation Support Initiative (HASI) or Community Living Supports (CLS). The transition into these long-term support options is not a simple, linear process but the team is again working on building the strong relationships within these sectors to streamline assessments and approvals for participants where we can. This can only be possible with the trust of the participants themselves as engagement with supports and Pacific Link Housing is integral in achieving these outcomes.

CAPITAL WORKS PROJECT

In 2021 Pacific Link Housing successfully delivered a project which resulted in capital works upgrades to 73 social housing properties across our footprint.

A grant of more than \$1.2 million was received from the NSW Government's Land and Housing Corporation (LAHC) to complete maintenance works on components such as roofs, fences, bathrooms and kitchen replacements, painting and flooring coverings. The grant not only improved the condition of social housing properties, but also created local jobs and stimulated the economy to help recover from the impact of COVID-19.

With funding announced on 23 February 2021 and a project end date of 30 June 2021, it was an enormous undertaking to coordinate and complete the works in such a short timeframe. Planning and contractor negotiations started immediately, and work commenced within 10 days of receiving the grant.

Challenges

The project wasn't without its challenges. Shortages in supplies, shipping hold ups and extreme weather conditions delayed works making the timeframe even tighter. Despite this, we were able to complete the entire Capital Works project on time and within budget.

Final Outcome

Pacific Link Housing was extremely pleased to meet and exceed the deliverables set out in the NSW Government funding agreement. We were also able to demonstrate value for money by gaining additional in-kind support from our contractors and local businesses. Pacific Link Housing's 'Capital Works Team' worked extremely hard to coordinate the project and our whole organisation banded together to ensure it was completed in time. The outcome is 73 freshly updated homes for our tenants, which some have described as being 'life changing'.

Contractors

With a large project to coordinate, Pacific Link Housing engaged nine head contractors who worked tirelessly to ensure we could complete it on time.

Our key contractors included:

- Termi Home and Commercial
- Kingston Building Australia
- Straight Up Roofing Australia
- Bilpine
- The Entrance Carpet Court
- Central Coast Fencing Industries
- Complete Fencing Solutions
- Jamie Smith Painting
- Seafront

These contractors were vital to the success of the project and we are thankful for their hard work and support.



Watch our [YouTube video](#) on the Capital Works project.



“I continue to be very impressed by the way that a regional community housing provider like Pacific Link Housing can flex and innovate to lead the local community and produce such fantastic outcomes.”

Melinda Pavey MP



Adam Crouch (Parliamentary Secretary for the Central Coast), Ian Lynch (Pacific Link Housing CEO), Melinda Pavey MP (Minister for Water, Property and Housing) and Llewellyn Visagie (Pacific Link Housing Executive Manager, Assets)

Long Jetty Complex

Part of the Capital Works project included internal renovation to a complex of seven aged bedsits at Long Jetty. The NSW Government funding was a catalyst to attract additional in-kind support from local businesses. It enabled us to go the extra mile to turn the property into a place where new residents can feel completely at home.

Pacific Link hosted a corporate volunteer day with a team from Westfield Tuggerah

who helped to revamp the gardens, as well as providing individual raised veggie gardens and household items for the new tenants. In addition to this support, the Community Greening team at Sydney’s Royal Botanic Gardens donated plants and Treecorp Solutions provided mulch at no charge.

Minister for Water, Property and Housing Melinda Pavey and Parliamentary Secretary for the Central Coast Adam

Crouch visited the complex. “To walk through this facility and see the work Pacific Link Housing has undertaken in a very short timeframe is just fantastic. This project has not only created better social housing but has also supported local jobs at this critical time as we continue to recover from COVID-19,” Mr Crouch said.

Project Deliverables

\$1.2 million was granted to make upgrades to:



27 x kitchens



16 x fences



15 x bathrooms



32 x painting



23 x flooring



19 x roofs and gutters

TENANT FEEDBACK

We enjoy being in the kitchen and spend time there as family now. It’s just so much better!

The updated fences provided much needed security.

The bathroom looks nicer and fresher. The screen is a good improvement instead of a shower curtain.

Internal painting has made my home cleaner, hygienic and fresher. There’s no more mould which has improved my children’s health.

The floors are cleaner, easier to maintain and fresher. It’s made the house look bigger and lighter.

My new kitchen is amazing and is life changing! I have a bigger sink and new oven which is great.

New roofing has made the house much warmer and there are no more leaks.

The new flooring looks a lot fresher in the living room and hallway. It has lightened the whole room up!

Key2 Realty – Social Enterprise

About Key2 Realty

Key2 Realty is a social enterprise real estate agency established in March 2019 that specialises in managing residential investment properties on behalf of landlords. The business is wholly owned by Pacific Link Housing, resulting in profits being distributed to three tenant programs including learner driver courses, education scholarships and the SHEW program enabling young tenants to participate in sport, health, exercise and wellbeing activities.

Key2 Realty is committed to providing expert property management services to private landlords who own rental

properties across the Central Coast and into the Lower Hunter areas. They have built a reputation for outstanding customer service and property management specialisation, resulting in landlords who can feel assured knowing that their investment will be looked after by a team of professional property managers.

The Team

Key2 Realty was pleased to welcome a new Business Manager to the team in 2021. Ashleigh Williams brings 16 years of experience in all aspects of property management, delivering outstanding customer care and service

within her previous portfolios. She has an in-depth knowledge of the industry and is passionate about Key2 Realty's community focus and motivated by profits being applied to fund Pacific Link Housing's tenant programs.

Committed Landlords

Key2 Realty has rapidly expanded their operations and now manage over 200 properties across the Central Coast and Lake Macquarie regions. This growth is evidence of their sound reputation and achieved through the continued support of its landlords.

Landlords have commended Key2 Realty, not only for their social purpose, but for the high-quality property management services they receive. The team has excelled during a particularly challenging period with everchanging COVID-19 restrictions around viewing properties. Despite these difficulties, Key2 Realty have continued providing a seamless application and management process for both tenants and landlords.

Generous Supporters

Key2 Realty receives the support of a wide variety of partners including organisations who seek to headlease private rental properties, property developers who build to rent, and businesses who support their social enterprise philosophy.

Key2 Realty was invited to feature in the Geared for Growth podcast with industry expert Mike Mortlock. Opportunities to promote the business are always appreciated and help to spread the word about the profit-for-purpose property management service.

Central Coast Council awarded Key2 Realty with funds as part of their Social and Creative Enterprise Grant Program. This support will be used to assist with marketing activities to promote the business and social impact of its support through Pacific Link Housing's tenant programs.



Nicholas Andrijic (Homes for Homes) and Ian Lynch (Pacific Link Housing CEO)



Woy Woy Development



Ashleigh Williams



Key2 Realty is also proud to be partnered with Homes for Homes, a great organisation supporting social and affordable housing projects across most of Australia. They enlist the support of all property owners and raise funds through the sale of properties which are directed back into the community to help end homelessness.

The support from these partners and many others, contribute to the growth and social impact that Key2 Realty can have in the community.

Innovative Solutions

Key2 Realty has partnered with developers, throughout the recent unpredictable residential property market, providing innovative and high value solutions.

This is evidenced by the example of BEA Projects, an investor in affordable housing projects across the Central Coast, who purchased the former Presbyterian Church owned site at East Gosford in 2021, and prioritised the continuation of subsidised rents for the independent living aged care tenants. The sale of this site to another investor, may have resulted in many long term tenants losing their homes. Key2 Realty will take on the property management of the site,



resulting in a positive solution that brings together like minded members of the community in an innovative way.

As part of Central Coast Council's Affordable Housing Strategy, Key2 Realty will take on the management of a small portfolio of Council owned properties. These will be used as transitional housing in partnership with the Salvation Army who will provide support to help tenants sustain the tenancy and eventually obtain a private rental.

Looking ahead

Key2 Realty is excited about the many opportunities that lie ahead including tenancing Pacific Link Housing's latest mixed tenancy development at Woy Woy. Key2 Realty's rental roll exceeds 200 properties which is a significant milestone to be celebrated, but they believe there is always potential to do more. By growing, diversifying, expanding into other regions, introducing new service offerings and creating new partnerships, Key2 Realty can provide life changing opportunities for even more individuals in need of a helping hand.

INVESTING IN OUR TENANTS

At Pacific Link Housing, we offer much more than just housing security for our tenants. Our comprehensive range of support programs are designed to provide tenants with the tools for self-improvement, skill development, greater independence and connection to the community.

Pacific Link Housing's Client Outcomes and Community Engagement Strategy is focused on the themes of education, employment, opportunity and community engagement. Our support programs and activities are based on these themes and guide our work to improve tenants lives and housing experience with us.

We are committed to improving communication methods with tenants to gather valuable feedback and guide future tenant engagement initiatives. Our investment into tenants not only improves their lives, but creates vibrant, thriving and united neighbourhoods that brings the community together.



Education

Providing tenants with tools and resources to achieve their educational goals and reach their full potential



Employment

Providing tenants with training programs and support to become job ready and enter the workforce



Opportunity

Assisting and empowering tenants to lead more meaningful and independent lives in the community



Community Engagement

Developing partnerships, conducting advocacy, research and community engagement activities

EDUCATION SCHOLARSHIPS

The Sheila Astolfi Education Scholarship Program assists primary, secondary or tertiary students with the costs of education such as laptops, software, private tuition, course fees or textbooks. Awarded twice each year, the scholarships assist individuals to continue with their schooling or embark on a new area of study. Scholarship recipients receive the practical and moral support needed to achieve their educational goals.

ACTIVITIES AND EVENTS

Throughout the year, Pacific Link Housing coordinates various activities and events that promote social and cultural inclusion, community engagement and celebrate milestones and holidays. Community garden workshops hosted by the Sydney Botanic Gardens have provided tenants with the opportunity to meet their neighbours, grow fresh produce and learn skills they can use in their own garden.

SPORTS SCHOLARSHIPS

Young tenants aged between 5 and 17 receive assistance to participate in registered sport, health, exercise and wellbeing activities. This program not only helps with fitness and health, but also encourages the formation of life-long friendships. Funding is provided to help cover costs of registration fees, uniforms or other associated costs.

LEARNER DRIVER LESSONS

Partnering with the NRMA Safer Drivers Course, our program helps tenants develop their driving skills through funded lessons with a professional instructor. The program teaches road safety skills, provides logbook credits, in addition to building the confidence and independence of learner drivers.

LAPTOP LOANS

Tenants are able to purchase brand new laptops and make affordable interest-free loan repayments. This program provided some of our more socially isolated tenants with assistance to stay digitally connected during COVID-19 lockdowns.

TENANT ENGAGEMENT

Pacific Link Housing coordinates a range of activities to promote encourage tenant engagement. Our annual garden competition rewards tenants for the pride they take in their homes and provides an opportunity to win prizes and gift cards. This year, we have undertaken several other activities including welfare calls to connect with and assist tenants who were socially isolated due to COVID-19.

TENANT SUPPORT

All tenants have access to Pacific Link Housing's dedicated Client Support Officer whose role is to facilitate connections with other agencies within the community. The Officer works closely with organisations who can assist with a range of areas such as aged care, mental health, disability services, family support and financial or general counselling. Pacific Link Housing will soon be welcoming a Tenant Experience and Connections Officer to the team. This newly created role will focus on creating successful and sustainable tenancies for our residents.



Pacific Link
HOUSING

HOUSING PROVISION

Pacific Link Housing has rapidly transitioned from pure housing management focus, to both a management and supply focus over recent years – moving from a zero base to a housing portfolio nearing \$30 million in value. We have delivered housing covering the full continuum of social, affordable and disability housing through a range of projects spanning from Sydney, throughout the Central Coast and into the Hunter regions.

Ian Lynch (Pacific Link Housing CEO),
Michael Sukkar MP (Minister for
Housing), Michael Boyd (Director at
Mars Building) and Lucy Wicks MP
(Federal Member for Robertson) at
the Woy Woy Development.



Housing Provision

Joint Ventures

Evolve Pacific Developments (EPD) brought together two highly regarded Community Housing Providers, Evolve Housing (EH) and Pacific Link Housing with the aim of jointly providing more affordable housing for those in greatest need in our community. The combined efforts resulted in the completion of three successful developments; Woy Woy, Roselands and Canton Beach, delivering a total of 87 new studio apartments.

Following the completion of the final of the three developments at Canton Beach in August 2020, the two organisations mutually agreed to divest ownership of the assets between themselves under the terms of the Joint Venture Agreement. This allows the assets to be leveraged by each organisation after divestment, enabling the creation of further social and affordable housing. The EPD built apartments have provided the clients of both organisations with a high-quality housing solution and the provision of a safe and secure accommodation environment.

After visiting the Canton Beach apartments, Gareth Ward MP (Minister

for Families, Communities and Disability Services) stated that “These brand new homes are modern and inviting, and will provide a safe place to call home for people who are at risk of homelessness in our community.”

We were incredibly pleased to see the objectives of the joint venture fulfilled, particularly with the increased financial pressures individuals and families are under due to the current pandemic. With many Australian families currently experiencing significant housing stress, the EPD developments will help to ease housing insecurity for some, but the stark reality is that demand far outstrips the current supply capability.

Following the successful outcomes delivered under the terms of the EPD joint venture, Pacific Link Housing stands ready and able for future joint venture arrangements, whether it be with other not-for-profit housing providers, government, or private organisations.

Award Wins

Pacific Link Housing was extremely honoured to win the 2020 HIA (Housing Industry Association) Hunter Housing and Kitchen & Bathroom Awards for

Affordable Housing Project of the Year, in partnership with Kingston Building Australia for a mixed tenancy development at Glendale. This project is also the only NSW finalist in the 2021 Property Council of Australia Innovation & Excellence Awards for the best Affordable Housing Development. We eagerly await the announcement of the winner in December 2021.

These development awards recognise the quality of design and construction in the new homes delivered which is a reflection of the experienced and capable team at Pacific Link Housing, from Board level, all the way through the organisation, and are just rewards for the dedication and commitment of the entire team.

At the time of publication, the Canton Beach studio apartment development, built under the EPD joint venture, was a finalist in the:

- 2021 UDIA NSW Awards for Excellence (Affordable Development)
- 2021 MBA Newcastle Excellence in Building Awards (Medium Density Project), and
- 2021 MBA NSW Excellence in Building Awards (Affordable Housing).



Woy Woy Development



UDIA NSW Award

Pacific Link Housing was honoured to win the 2020 Excellence in an Affordable Housing Development Award from the UDIA NSW (Urban Development Institute of Australia). The Award was received for a EPD project at Roselands, named Kings Landing, consisting of 26 studio apartments for people on low to moderate incomes.

Pictured left to right is John Carolan (Director, Skope Constructions), Allan Zammit (Director, EH), Mark Glew (Pacific Link Housing Executive Manager, Property Development) accepting the Award.

Future Development Projects

Pacific Link Housing has a significant development pipeline ahead with two projects under construction and several others at planning, proposal or development application stage.

An apartment complex at Woy Woy, scheduled to be completed in December 2021, will be targeted to women aged over 55 who are struggling to afford housing in the private rental market. The three storey development will provide 12 one and two bedroom apartments. The Woy Woy development attracted Government interest with a visit from the Federal Minister for Housing Michael Sukkar MP and Federal Member for Robertson Lucy Wicks MP. "It's the first step, in many steps, that we need to continue to take to help address the very real needs for social and affordable housing. Congratulations to Pacific Link and I look forward to being on more constructions like this, for this purpose, in the future", Wicks said.

A second development is currently underway at Belmont, Lake Macquarie which commenced construction in September 2021. The property will consist of 13 residential one and two bedroom apartments, in addition to a small commercial space. Pacific Link Housing was successful in obtaining a \$1.6 million grant through the Department of Communities and Justice's Community Housing Innovation Fund, which will allow for a component of the building to be used as social housing indefinitely.



Belmont Development



Belmont Development

Board of Directors

Pacific Link Housing Limited is a company limited by guarantee, incorporated under the Corporations Act 2001 in 1996. The Company is a product of the merger of two housing associations based in the Hunter and Central Coast who had serviced their local communities since 1984.

Pacific Link Housing is a Tier One community housing provider, registered under the National Regulatory System for Community Housing (NRSCH). This registration involves ongoing compliance monitoring against seven performance outcomes:

1. Tenant and Housing Services
2. Housing Assets
3. Community Engagement
4. Governance
5. Probity
6. Management
7. Financial Viability.

The Company is also regulated by the Australian Charities and Not-for-profit Commission (ACNC) and the Australian Securities and Investment Commission (ASIC). The Company is a public benevolent institution with deductible gift recipient status as approved by the Australian Taxation Office (ATO).

The Board is the custodian of the mission statement and purposes of Pacific Link Housing and is accountable to members for the pursuit of those purposes and the performance of Pacific Link Housing. Ultimate responsibility for the governance of the Company rests with the Board of Directors.

Pacific Link Housing company policy requires that appointed Directors have skills, that combined, provide expertise in financial management, strategy, risk management, corporate governance, organisational management, property

development, asset management and community engagement. Under Pacific Link Housing's continuous improvement ethos, all directors have completed professional development with the Australian Institute of Company Directors (AICD) or equivalent bodies, and participate in an ongoing program of development and training.

Pacific Link Housing's Governance Policy provides a framework and governance tools employed by the Board include a targeted Committee structure with approved terms of reference, director protocol and code of ethical conduct, delegation authorities and active management of conflicts of interest through a directors' interests register.



Wal Edgell

Chairman
Commenced 20/11/14

Wal is a semi-retired banking and property executive with extensive experience and past director roles in property, fund management and commercial finance following a 45 year career with Commonwealth Bank of Australia and Colonial First State Global Asset Management. A past member of the Narara Valley Progress Association, Wal has a strong commitment to a sense of community belonging and supports the Wayside Chapel, Youth Off the Streets and Multiple Sclerosis Australia.



Leoni Baldwin MAICD

Director & Deputy Chair
Commenced 17/05/12

Leoni joined the Board in 2012 following an outstanding career in the NSW Public Service where she held the position of Central Coast Regional Coordinator, Department of Premier and Cabinet. Leoni was awarded the Director General's Medal for her services to the community in 2007 and Central Coast Woman of the Year and Women in Public Service Award in 2011.



Cliff Innes GAICD

Director (PLH & Key2 Realty Pty Ltd)
Commenced 21/05/09

Cliff has over 30 years' experience as a Chartered Accountant including 20 years as the principal of his own practice on the Central Coast. A member of the Institute of Chartered Accountants, Cliff has been a partner in several Sydney-based chartered firms since 1985. Cliff is a Past President of the Rotary Club of Gosford and played a key role in the establishment of the Rotary Club of Gosford City.



Peter Alward MAICD
 Director (PLH & Key2 Realty Pty Ltd)
 Commenced 19/07/18

Peter has more than 25 years' experience in the retail, commercial, residential and hospitality property arenas. He was most recently Territory Director of Property & Trustee for the Salvation Army, exposing him to affordable and social housing, aged care, community services and with a property portfolio of over \$2 billion and a development pipeline of \$250 million. Peter also spent four years as the Executive Director Property for the Sydney Harbour Foreshore Authority and served as a Non Executive Director at Youth Connections Group on the Central Coast. Peter holds a NSW real estate licence and is a Member of the Australian Institute of Company Directors.



Kim Tibbey BA, MAICD
 Director
 Commenced 25/11/09

Kim has over 27 years direct association with Pacific Link in her community services roles. Kim is currently the CEO of Regional Youth Support Services and Director of Parkside Ltd (a multi service youth facility 2001 to 2020). Kim is currently a Central Coast regional representative with peak bodies NCOSS and NSW Youth Action and participates and advocates in many groups including Central Coast Youth and Aboriginal Employment Interagencies. Kim's community service career has been celebrated in the 'Significant Women on the Central Coast' publication. In 2017 she won the Woman of the Year "Entrepreneur Award" with the Professional Women's Association.



Kristen Watts BEc. MCom. GAICD
 Director
 Commenced 19/11/20

Kristen has over 20 years' experience in commercial finance, risk management, asset management and investment governance. As a director of Australian Mutual Bank, she has over ten years' experience as a director in the APRA-regulated banking sector and a comprehensive understanding of the finance industry. Kristen was formerly a director of St Vincent de Paul (Housing), overseeing a development phase that saw delivery of over 500 social and affordable housing units across NSW as part of the social and affordable housing fund (SAHF) initiative of the NSW Government. Kristen is a Chartered Accountant and a graduate of the Australian Institute of Directors Company Directors course.



Stephen Brahams FAICD
 Director (PLH & Key2 Realty Pty Ltd)
 Commenced 16/07/09

Stephen brings to the Board more than 40 years' experience in property development, asset management and property investment. Stephen has worked in Australia, Europe, the UK and the USA on many projects including the development of social housing. He is Chairman of the Central Coast Grammar School and holds a NSW real estate licence.



Deb Howe GAICD
 Director
 Retired 19/11/20

Deb has worked in Mental Health Services for a significant period of time and, in 2015, was seconded as a Senior Advisor at the NSW Mental Health Commission. Deb currently works at the Agency for Innovation, NSW Health as the Mental Health Network Manager. Deb has achieved recognition through a number of awards including the 2011 Gosford City Australia Day Community Award for Business.



Sarah Winter
 Director
 Commenced 10/05/21

Sarah has over 15 years' experience working as a human rights lawyer and a human services consultant. Currently a Partner in Deloitte's Infrastructure Practice, Sarah focuses on human services and community infrastructure, including community housing. Sarah has over 10 years' experience in board roles and committees, including currently being a Deputy Chair, Infrastructure and Public Services Taskforce.

FINANCIAL STATEMENTS

DIRECTORS

The following persons were directors of the Company during the whole of the financial year and up to date of this report, unless otherwise stated:

NAME	QUALIFICATIONS AND PERIOD OF DIRECTORSHIP
Wai Edgell	Chairman
Qualifications	Banking and Property Executive
Years service	7 years
Special responsibilities	Attends any committee meeting in ex-officio capacity
Leoni Baldwin	Director, Deputy Chair
Qualifications	BA Ed PE; AMA Mediation
Years service	9 years
Special responsibilities	Governance, Tenant Opportunity Programs and Social Enterprises Committees
Clifford Innes	Director
Qualifications	Chartered Accountant
Years service	12 years
Special responsibilities	Finance, Risk and Audit Committee, Key2 Realty Pty Ltd.
Stephen Brahams	Director
Qualifications	Property Development Director, Licensed Real Estate Agent
Years service	12 years
Special responsibilities	Growth and SHMT Planning Committees, Key2 Realty Pty Ltd.
Deborah Howe	Director - Retired 19 November 2020
Qualifications	RN, BA Social Science, MPH, MHA, GAICD
Years service	12 years
Special responsibilities	Governance and Tenant Opportunity Programs and Social Enterprises Committees
Kim Tibbey	Director
Qualifications	CEO, MAICD, BA Social Enterprise Grad
Years service	12 years
Special responsibilities	Tenant Opportunity Programs and Social Enterprises Committee

NAME	QUALIFICATIONS AND PERIOD OF DIRECTORSHIP
Peter Alward	Director
Qualifications	Property Development Director, Licensed Real Estate Agent.
Years service	3 years
Special responsibilities	Finance, Risk and Audit and Growth Committees, Key2 Realty Pty Ltd.
Kristen Watts	Director - Appointed 19 November 2020
Qualifications	Chartered Accountant, Masters in Commerce, GAICD
Years service	1 year
Special responsibilities	Finance, Risk and Audit, Tenant Opportunity Programs and Social Enterprises and SHMT Planning Committees
Sarah Winter	Director - Appointed 10 May 2021
Qualifications	Partner, Human Services and Community Infrastructure Practice; Solicitor, Masters Public and International Law
Years service	1 year
Special responsibilities	Governance and SHMT Planning Committee

MEETINGS OF DIRECTORS

During the financial year, 11 meetings of directors were held. Attendances by each director during the year were as follows:

DIRECTOR	NUMBER ELIGIBLE TO ATTEND	NUMBER ATTENDED
Wal Edgell	11	11
Leoni Baldwin	11	11
Clifford Innes	11	10
Stephen Brahams	11	11
Deborah Howe	5	5
Kim Tibbey	11	10
Peter Alward	11	9
Kristen Watts	7	7
Sarah Winter	2	2

Directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

Directors Report

PRINCIPAL ACTIVITIES

The principal activities of the Group during the financial year were the development and provision of low-cost subsidised housing to clients on low incomes and property management services.

The Company has a 100% owned subsidiary - Key2 Realty Pty Ltd. The subsidiary's business is to provide property management services to private landlords as a licensed real estate agency. All surpluses remitted from Key2 Realty Pty Ltd will be applied towards the Group's objectives.

SHORT TERM OBJECTIVES

The Group's short term objectives are to:

- Collaborate with Government and other partners to increase the supply of housing;
- Build property development capacity, through social and affordable housing developments with environmental and sustainability credentials;
- Build strategic alliances with relevant partners and benchmark and evaluate the success of joint projects;
- Develop our state of readiness to take advantage of sector changes;
- Continue our thought leadership strategy through our evidence-based research program and advocacy to stakeholders and lead innovation;
- Maintain tenant focus and quality of services;
- Build community and tenant engagement through programs to offer opportunities for education and employment;
- Recruit, train and retain our employees and remain an employer of choice;
- Establish and maintain effective and efficient systems;
- Continue to enhance board development and governance;
- Maintain housing stock to a good standard; and
- Maintain a focus on continuous improvement.

LONG TERM OBJECTIVES

The Group's long term objectives are to:

- Pacific Link Housing Limited aims to continue to provide affordable and secure housing solutions for those in the community who are in the greatest need. We assist those who are able to develop new lives and skills to be able to return to the mainstream housing market. The Group operates within a culture of social justice, fairness and transparency and remains accountable to all stakeholders.

STRATEGIES

To achieve these objectives, the Group has adopted the following strategies:

By using stronger relationship channels, Pacific Link Housing's aim is to effectively advocate and promote the needs of the community housing sector with all levels of government. The Group will seek to change the traditional perspective of community housing as a permanent solution and will take a leading role in highlighting the potential for tenants to transition through, and exit from, social and affordable housing given focused and appropriate support programs.

Pacific Link Housing aims to continue to access opportunities to develop, build or acquire more properties in our area of operation in order to meet social and affordable housing demand. The Company will borrow within its capacity from reputable lenders to underpin its ongoing development pipeline, where loans are secured on owned property.

Pacific Link Housing will further strengthen the business's revenue base and will seek opportunities for alternative government and private funding streams. With the establishment of Key2 Realty, property owners will be offered the reassurance of 35 years of property management experience and achieving philanthropic objectives through working with a rent-for-purpose organisation.

Pacific Link Housing will continue to offer a range of participatory methods of tenant involvement and provide programs to assist in building residents' skills and capacity, social inclusion and community engagement.

Pacific Link Housing will continue to maintain its properties to a good standard to conform with its asset management strategies and protect the social amenity and economic value of the housing investment.

The Organisation has a skilled and professional team who are committed to continuous improvement. Pacific Link Housing will promote and offer appropriate training opportunities to ensure that the highest levels of practice and procedure continue to reflect quality service provision for clients.

Pacific Link Housing is committed to a culture of continuous improvement in all aspects of operation and will make every endeavour to meet the highest standards as set down by the Housing and Homelessness Directorate of the Department of Communities and Justice and the Registrar of Community Housing.

Pacific Link Housing is well positioned to look forward to an exciting future. One that includes initiatives to enhance the lives of tenants, contribute to a more sustainable approach, grow the number of properties available and contribute to the raising of the community housing sector's profile and reputation.

MEMBERS' GUARANTEE

Pacific Link Housing Limited is a Company limited by guarantee. In the event of, and for the purpose of winding up of the Group, the amount capable of being called up from each member and any person or association who ceased to be a member in the year prior to the winding up, is limited to \$2, subject to the provisions of the Company's constitution.

At 30 June 2021 the collective liability of members was \$92 (2020: \$ 76).

AUDITOR'S INDEPENDENCE DECLARATION

The lead auditor's independence declaration in accordance with section 307C of the Corporations Act 2001, for the year ended 30 June 2021 has been received and can be found on page 5 of the financial report.

Signed in accordance with a resolution of the Board of Directors:



Wal Edgell
Chairman



Kristen Watts
Director

Dated: 21 October 2021

AUDITOR'S INDEPENDENCE DECLARATION

Auditor's Independence Declaration under Section 307C of the Corporations Act 2001 to the Directors of Pacific Link Housing Limited and its controlled entities.

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2021, there have been:

- i. no contraventions of the auditor independence requirements as set out in the Corporations Act 2001 in relation to the audit; and
- ii. no contraventions of any applicable code of professional conduct in relation to the audit.

PKF CHARTERED ACCOUNTANTS



Clayton Hickey
Partner

Dated: 21 October 2021

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the Year Ended 30 June 2021

	2021	2020
Revenue from Continuing Operations		
Revenue from government grants	4,426,808	3,628,214
Other income	13,990,554	13,554,943
	18,417,362	17,183,157
Employee benefits expense	(3,511,833)	(3,035,165)
PPE - Depreciation	(305,118)	(159,908)
Property development expenses	-	(2,164,063)
Training expenses	(27,387)	(34,207)
Audit, legal and consultancy expenses	(180,518)	(229,577)
Insurance expense	(325,080)	(298,508)
Property repairs and maintenance	(1,574,340)	(1,478,291)
Council and water rates	(1,102,301)	(1,052,964)
Rental expense	(6,490,174)	(6,117,741)
Repairs, maintenance and vehicle running expense	(43,396)	(42,637)
Other operating expenses	(1,267,320)	(924,905)
Finance costs	(147,089)	(57,976)
Other expenses	(132,768)	(166,265)
Profit before income tax	3,310,038	1,420,950
Income tax expense	-	-
Profit for the year	3,310,038	1,420,950
Total comprehensive income for the year	3,310,038	1,420,950

STATEMENT OF CHANGES IN EQUITY

For the Year Ended 30 June 2021

	RETAINED EARNINGS	TOTAL
Balance at 1 July 2020	21,344,232	21,344,232
Profit for the year	3,310,038	3,310,038
Balance at 30 June 2021	24,654,270	24,654,270
Balance at 1 July 2019	19,923,282	19,923,282
Profit for the year	1,420,950	1,420,950
Balance at 30 June 2020	21,344,232	21,344,232

STATEMENT OF FINANCIAL POSITION

For the Year Ended 30 June 2021

	2021	2020
Current Assets		
Cash and cash equivalents	10,769,315	7,486,219
Trade and other receivables	945,587	658,476
Other assets	209,095	218,475
Other financial assets	133,759	141,354
Total Current Assets	12,057,756	8,504,524
Non-Current Assets		
Property, plant and equipment	754,299	274,619
Investment property	28,786,279	19,678,691
Right of use assets	2,345,817	221,771
Total Non-Current Assets	31,886,395	20,175,081
Total Assets	43,944,151	28,679,605
Current Liabilities		
Trade and other payables	3,861,647	1,422,855
Financial liabilities	-	614,717
Employee benefits	385,887	353,917
Lease liabilities	265,528	37,492
Other liabilities	1,600,000	682,485
Total Current Liabilities	6,113,062	3,111,466
Non-Current Liabilities		
Trade and other payables	30,000	30,000
Lease liabilities	2,146,819	193,907
Financial liabilities	11,000,000	4,000,000
Total Non-Current Liabilities	13,176,819	4,223,907
Total Liabilities	19,289,881	7,335,373
Net Assets	24,654,270	21,344,232
Members' Funds		
Retained Earnings	24,654,270	21,344,232
Total Members' Funds	24,654,270	21,344,232

STATEMENT OF CASH FLOWS

For the Year Ended 30 June 2021

	2021	2020
Cash flows from operating activities		
Receipts from tenants and other persons	12,652,818	13,617,105
Payments to suppliers and employees	(13,670,611)	(16,270,773)
Interest received	20,254	43,130
Receipts from government sources	5,353,431	3,991,035
Interest and other charges	(147,078)	(57,976)
Net cash provided by operating activities	4,208,814	1,322,521
Cash flows from investing activities		
Payments for property, plant and equipment	(575,327)	(132,537)
Proceeds from sale of assets	10,000	38,870
Payments for investment properties	(6,662,597)	(3,357,405)
Net cash used in investing activities	(7,227,924)	(3,451,072)
Cash flows from financing activities		
Proceeds from borrowings	6,385,283	3,955,414
Payment of finance lease liabilities	(90,673)	(28,815)
Net cash provided by financing activities	6,294,610	3,926,599
Net increase in cash and cash equivalents held	3,275,500	1,798,048
Cash and cash equivalents at beginning of year	7,627,573	5,829,525
Cash and cash equivalents at end of financial year	10,903,073	7,627,573
Net increase in cash and cash equivalents held	3,275,500	1,798,048
Cash and cash equivalents at beginning of year	7,627,573	5,829,525
Cash and cash equivalents at end of financial year	10,903,073	7,627,573

DIRECTORS' DECLARATION

For The Year Ended 30 June 2021

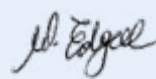
The directors of the entity declare that:

1. The financial statements and notes are in accordance with the Corporations Act 2001 and:

- (a) comply with Australian Accounting Standards - Reduced Disclosure Requirements; and
- (b) give a true and fair view of the financial position as at 30 June 2021 and of the performance for the year ended on that date of the entity and consolidated group.

2. In the directors' opinion, there are reasonable grounds to believe that the entity will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Directors.



Wal Edgell
Chairman



Kristen Watts
Director

Dated: 21 October 2021

Partners and Stakeholders

Pacific Link Housing would like to thank our partners and stakeholders for their support:

Commonwealth Government

- National Housing Finance and Investment Corporation (NHFC)
- National Disability Insurance Agency (NDIA)

State Government

- NSW Department of Communities and Justice
- NSW Department of Health
- NSW Land and Housing Corporation (LAHC)
- Registrar of Community Housing

Local Government Councils

- Central Coast
- Cessnock
- Lake Macquarie
- Maitland
- Newcastle
- Port Stephens
- Singleton

Peak and professional bodies

- Australasian Housing Institute
- Australian Institute of Company Directors
- Community Housing Industry Association
- Community Housing Industry Association NSW
- Governance Institute
- PowerHousing Australia
- Property Council of Australia

Community partners

- Allambi Care
- ARAFMI
- Baptist Care
- Benevolent Society
- Bungree Aboriginal Association
- Carrie's Place
- Catholic Care
- Central Coast Domestic Violence Committee
- Coast Shelter
- ConnectAbility
- Gosford Regional Community Services
- Key2 Realty
- Life without Barriers
- Lifeline
- Neami National
- New Horizons
- Nova for Women and Children
- Oasis Central Coast
- OzHarvest
- RYSS - Regional Youth Support Services
- Samaritans
- Sydney Royal Botanic Gardens
- The Salvation Army
- Tiny Homes Foundation
- Ungooroo Aboriginal Corporation
- Uniting
- Welcome Mat
- Wesley Mission
- Youth Connections

Corporate partners

- Booth's Motor Group
- Gosford/Erina and Coastal Chamber of Commerce
- Harvey Normal Commercial
- Homes for Homes
- Westfield Tuggerah

Consultants, Contractors and Development

- ADG Architects
- Australian Social Value Bank
- Australis Properties
- BEA Projects
- Bendigo Bank
- Bilpine
- Central Coast Fencing Industries
- Chris Ryan Legal
- CKDS Architecture
- Commonwealth Bank
- Complete Fencing Solutions
- Deloitte
- Dordogne Property Trust
- Jamie Smith Painting
- Kingston Building
- Mars Constructions
- Minsters Legal
- Nurture HR
- OneCloud IT Solutions
- PKF
- Propell Projects
- SDA Architecture
- Seafront
- Skope Constructions
- Straight Up Roofing Australia
- TCB Project Managers
- Termimesh/Smart Build
- The Entrance Carpet Court
- Treecorp Solutions

Education

- Central Coast Community College
- University of Newcastle

Media

- ABC Central Coast
- Business Access
- Central Coast Business Review
- Coast Community News
- NBN News



CONTACT OUR TEAM

Address	280 Mann Street, Gosford, NSW 2250
Mail	PO Box 1888, Gosford, NSW 2250
Telephone	02 4324 7617
Email	info@pacifclink.org.au
Website	www.pacifclink.org.au
ABN	82 074 394 648