Jacaranda Housing

Annual Review 2021-2022

Jacaranda Housing recognises the country to the north and south of the Brisbane River as the home of both the Turrbul and Jagera nations.

We pay our respects to Elders past, present and emerging.

We recognise that Aboriginal and Torres Strait Islander People are the most disadvantaged in our community in when it comes to housing and homelessness.



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ABOUT US

Jacaranda Housing is a not for profit, registered community housing provider located in Spring Hill.

Jacaranda was formed by amalgamating four housing cooperatives in South-East Queensland and provides housing to people with the greatest need in the community. Jacaranda is regulated under the National Regulatory System for Community Housing.

Jacaranda is governed by a professional, skilled Board of Directors who focus on financial viability, sustainability, and future growth. The Board employs an experienced Executive and their team to manage the organisation's day-to-day operations. Jacaranda Housing currently manages all of its properties in-house.

The Board of Directors appoints the following sub-committees to ensure strong corporate governance and strategic growth within the organisation;

- Audit and Risk Committee
- Governance and Remuneration Committee
- Constitutional Change Committee

Jacaranda Housing is currently underway in implementing its *Better Homes for the Future Strategy*, which will see more homes provided for existing tenants and those in need.



CHAIR REPORT

2021/22 has been a rewarding and challenging year for Jacaranda Housing.

It has been rewarding to Chair an organisation that demonstrates extremely high performance by its operational team led by CEO Lizz Bott.

Lizz continues to excel in this role and manages the operations of the organisation so well, which is complemented by the continual improvement in governance standards of the Board.

Jacaranda has faced many external challenges including COVID, natural disasters, and pursuing a growth strategy during a historic housing crisis.

Internally, the Board's biggest challenge is delivering the constitutional improvements we are determined to introduce to modernise and further improve the governance and fitness for purpose of our governing documents. We were unable to secure the 75% threshold of members entitled to vote to enact the proposed constitutional improvements at the Special General Meeting this year. This was despite unanimous support from the Board and significant engagement with members to explain the purpose and content of these changes.

"The Board is determined to continue to explain the changes that are needed to modify the constitution and we remain committed to achieving this outcome."

We have been heartened by recent engagement with members who also wish to look at other changes to the constitution including re-examining the classes of membership. We will explore these with members in the 2022/23 financial year.



We are sad to report that some highly valued Board members are leaving us at our upcoming 2021-22 Annual General Meeting.

I want to acknowledge outgoing Audit and Risk Chair, Dr. Jacquelyn King. Jacqui brought a rigour and forensic eye to our finances and introduced new reporting procedures, including a pre-AGM process to our reporting. The latter has allowed specific engagement with members around our financial position.

Jacqui has added a professionalism and candor to our financial reporting with a calm and generous disposition, humour, and high intelligence in equal proportion - a rare combination.

Andrew Quinn is also moving on from his role on the Board and his contribution to the Board has been invaluable. I want to thank him for going above and beyond in his role on the Governance and Remuneration Committee.

I also acknowledge the support and expertise Andrew has provided for our CEO and Finance Manager this year.

Adrian Pisarski & Dr Jacqui King (L) Andrew Quinn (R)



Jacaranda Housing is now based in its new office in Spring Hill. Our old premises in Yeerongpilly was no longer fit for purpose following flooding and damage to the building. The new premises is in closer proximity to our portfolio of properties and provides tenants, members, and stakeholders improved access and a better environment for staff to operate.

"The Board is focused on the future success of Jacaranda Housing through the implementation of its five-year growth strategy - Better Homes for the Future."

We are building our portfolio and delivering increased housing opportunities to low-income households; particularly in areas where the market does not facilitate them to live. We believe this purpose enriches the economic, social, and cultural life of Brisbane and Queensland.

Jacaranda Housing has built momentum in securing new homes that match the needs of tenants whilst providing more housing to those on the social housing register.

Delivering a new strategy during a housing crisis will always present challenges, but I am pleased to report that the strategy is working and receiving welcome positive support from government and the community sector. In closing I note that the change in federal government and the welcome housing announcements of both state and federal governments promised further improvements in housing outcomes, which Jacaranda is hopeful of being a part of.

This will begin to help meet the many housing needs faced by the broad community, and in particular, by households on lower incomes.

Finally, I wish to say I hope to continue in my role as Chair over the next period and support Lizz, the Board, members, and tenants to the continued growth of Jacaranda Housing.



Adrian Pisarski

November 2022

CEO REPORT

It has been a year of success for Jacaranda Housing.

We have secured eight better properties for tenants and those on the social housing register through our *Better Homes for the Future Strategy*, pursued exciting new growth opportunities, and continued to provide quality service delivery.

Despite this success, it has also been a challenging year with the triple crises of COVID, floods, and the ongoing housing crisis.

Jacaranda supported tenants affected by flooding in February whilst grappling with the challenge of decommissioning its flooded office buiding in Yeerongpilly. Our team were adaptive to change and continued to provide day-to-day operations in difficult circumstances. I want to acknowledge Bric Housing for allowing our organisation to co-locate during this time whilst we worked to secure new office accommodation.

The housing crisis has been devastating for vulnerable Queenslanders and presented challenges to the rollout of the Better Homes Strategy. The crisis is the consequence of decades of under-investment in social and affordable housing. Recent challenges with interstate migration and supply chain pressures have also tested the entire housing system. The crisis is multi-faceted - we have declining affordability in the rental market, home owners squeezed by rapid interest rate hikes, and building costs have skyrocketed. All of these factors are impacting state governments and community housing providers at at time when they are seeking to boost the supply of housing for those in need.

"We believe our growing success demonstrates our level of professionalism and capacity."

"This year we created new housing opportunities for people on the social housing register, reduced unsustainable maintenance liabilities, and are being recognised as a partner of choice for future growth opportunities."

This is why it is so important that Jacaranda positions itself to provide more housing for people in need. We need to be part of the solution to this housing crisis, which will take many years to address.

In October 2021, Jacaranda was able to proceed with acquisition of properties under the *Better Homes for the Future Strategy*. I'm pleased with our progress in this financial year, which saw eight properties added to our portfolio.

This has meant we were able to relocate existing tenants to better homes as well as provide safe housing for people on the social housing register.

We are proud of the homes we have purchased for tenants. They are modern, secure, accessible, and truly better homes for our tenants to live. We have had terrific feedback from tenants who have relocated.

We are building momentum in the rollout of this strategy and I thank all tenants for their patience whilst we work to secure better homes for you. We have faced challenges purchasing in some locations but continue to persevere.

"It has taken many years to position Jacaranda Housing for these opportunities, but we are now in a position to grow our organisation and help address housing need in our community."



I acknowledge Jacaranda's unique history and challenges in becoming a modern regulated housing provider, but I truly believe that our best days are ahead of us.

Our success this year demonstrates the importance of continuing to modernise the organisation to ensure we are ready and able to grow and provide housing to as many people as we can.

This means it is even more important for Jacaranda to modify its constitution and the Board will continue work and engage with members to achieve this.

I want to acknowledge the support of our Chair, Adrian Pisarski, over the past three years. Adrian has been a tireless advocate for Jacaranda Housing and has put a lot of time and energy into helping position us for growth and to extend our mission of providing subsidised housing for people in need.

We have been so fortunate to have his skills, expertise and enthusiasm during this crucial period and I personally thank him for his contribution to the organisation.

"It has also been a pleasure to work with the entire Board who bring such a diverse range of skills and experience to Jacaranda." This has been invaluable as the organisation is growing and positioning itself for new opportunities. Jacqui and Andrew's skill and experience will be deeply missed.

I also want to acknowledge our team who have operated in very challenging circumstances this year. In particular, it was terrific to welcome Ashleigh Duffield to the team and we are delighted to have her expertise and warmth in the team. I also thank Scott McGregor for his efforts in engaging with tenants in new and innovative ways to keep people connected. Scott is committed to engaging with our tenants in meaningful ways to ensure valuable outcomes.

Lynette Piotrkowski has once again gone above and beyond her role this year to ensure Jacaranda is positioned to proceed with new growth opportunities. I acknowledge her ongoing commitment to the organisation and thank her for the support over the years.

I wish our tenants, members, and stakeholders well.



lizz Bott

November 2022

BOARD OF DIRECTORS



Adrian PisarskiBoard ChairAppointed 2019Chair - Constitutional Change Committee



Shane MacKenzie Appointed 2020 Independent Director Member - Audit and Risk Committee



Pam Britton Tenant Stakeholder Director

Appointed 2017 Member - Audit and Risk Committee Member - Constitutional Change Committee Member - Governance and Remuneration

Committee



Andrew Quinn Appointed 2020 **Independent Director** Member - Governance and Remuneration Committee



Sharon Elliot

Appointed 2018

Independent Director

Chair - Governance and Remuneration Committee Member - Constitutional Change Committee



Sheilagh Gaddes Tenant Stakeholder Director Appointed 2021



Katherine Visini Appointed 2017

Aaron Sorensen

Appointed 2019

Stakeholder Director Member - Audit and Risk Committee

Independent Director



Dr Jacqui KingIndependent DirectorAppointed 2019Chair - Audit and Risk Committee



George Zukiwskyj Appointed 2017

Tenant Stakeholder Director

Member - Audit and Risk Committee Member - Constitutional Change Committee Member - Governance and Remuneration Committee

OPERATIONAL TEAM





Lynette Piotrkowski Finance Manager



Ashleigh Duffield Community Housing Officer



Scott McGregor

Special Projects Manager



HIGHLIGHTING WHAT MAKES US UNIQUE insights from our tenant directors

Jacaranda Housing is unique as a registered community housing provider in Queensland, with tenants elected to the Board of Directors. With three Tenant Stakeholder Directors serving on the Board, tenants are empowered to have an active role in the organisation's governance and strategic direction.

It is invaluable for Jacaranda Housing to have tenants involved in decision-making and strategic discussions. It is also an opportunity for tenants to learn more about the organisation, governance, and regulatory requirements. Jacaranda encourages and supports tenants to build their capacity before nomination for the Board of Directors. Before considering nominating, tenants are encouraged to participate in tenant engagement activities and upskill and familiarise themselves with governance principles. Upskilling and education are crucial as not-for-profit boards can be complex and demanding environments and unsuitable for training new directors. Jacaranda is, however, committed to providing ongoing training and support to all members of the Board during their term.

Tenant Stakeholder Director, Sheilagh Gaddes, said that the inclusion of tenants on the Board highlighted the potential for meaningful tenant engagement and participation in the organisation.

"It's been personally rewarding to have the opportunity to serve on the Board and to learn more about governance and legislation."

Sheilagh acknowledged some challenges to reconciling the perception and reality of the Tenant Director role.

"You realise early on that you need to separate the needs, wants, or presumptions of what tenants think the role is."

"There can be a difference between what tenants may expect from Tenant Directors, which doesn't reconcile with what is required of us."

"Tenant Directors are obligated to work in the best interests of the company and make decisions that aim at delivering longterm outcomes, which can actually be better in delivering secure housing outcomes for people."

"It's had its challenges, and there is a steep learning curve and time commitment required of Tenant Directors. However, I am committed to fulfilling my role, learning more about governance, and contributing to the diversity of voices on the Board."

Tenant Stakeholder Director, George Zukiwskyj, said that Tenant Directors often wanted to do what they felt was right. As Jacaranda Housing became a growing and regulated community housing provider, George highlighted the importance of having a highly skilled and diverse board and robust governance practices.

"In the past, we focused simply on wanting to be housed. Back then, we did what we thought was right. We know what we are doing is right because we know why and how to go about it in a way that respects good governance and transparency in decisionmaking."

George is proud of the contribution of Tenant Directors to Jacaranda Housing but acknowledges the need to manage conflicts of interest or emotional approaches to decision-making.

"We're talking about an organisation that puts a safe roof above our heads, so it is impossible not to be emotionally involved from time to time. However, we need to ensure that as a Board, we are making decisions in the company's best interest."

"It's important for Tenant Directors to understand that we are leaving a legacy for future generations."

"We must think about how we can create opportunities to house more people and secure our role as a strong and viable organisation that can help people long after we are gone."

Tenant Stakeholder Director, Pam Britton, said it was an honour and privilege to be elected to the Board of Directors by the voting members of Jacaranda Housing. Pam acknowledged that the role could be emotionally challenging but said she had learned a lot about governance, due- diligence, and strategic thinking during her time on the Board.

"My aim is, and always will be, to do my best to help Jacaranda head into the future as a respected part of the community housing sector in this state."

"I always keep in mind the need to continue providing secure housing for existing tenants and providing this opportunity to as many others as possible who need safe, long-term homes. We have come a long way, but there is still so much to do."

As an organisation, we know our Tenant Directors are placed in a unique position managing their tenancy and director roles, the possible conflicts that could arise, and knowing they have the same regulatory responsibility as independent directors. We also see the benefit of a tenant's insight and identity to our Board and what we can gain from this unique perspective. It is paramount that the Board and CEO provide support to each Tenant Director so they can achieve their best.

Jacaranda Housing is proud of this unique participatory approach to governance and believes it is one of the highest levels of participation and engagement a community housing provider can offer their tenants.

TENANT ENGAGEMENT

It has been terrific to catch up with tenants this year at a range of engagement events.

The start of 2022 saw challenges in bringing people together with COVID restrictions and flooding across Brisbane. Jacaranda Housing tested digital engagement through online trivia and Bingo and held a range of in-person morning teas with tenants aimed at helping people stay connected with one another. As we enter a new year, Jacaranda is committed to working with tenants to establish a program of activities that reflect their interests and offer connections with their community.

We also acknowledge the Tenant Engagement and the volunteers who participated in this group. Jacaranda has been exploring new approaches to tenant engagement and has implemented some terrific suggestions from tenants such as plant swaps and a sit-down Christmas lunch together. We look forward to working with tenants to deliver a collaborative program of engagement over the coming year.



JACARANDA TENANT ASSISTANCE PROGRAM (JTAP)

Jacaranda Housing recognises that some tenants may experience challenge times in their life or struggle with periods of change.

That's why the organisation is proud to continue its Jacaranda Tenant Assistance Program (JTAP) in partnership with Benestar®. This is the second year that Jacaranda has provided tenants with access to professional, confidential support from qualified clinicians.

Over the past year, JTAP has provided tenants with mental health support as well as strategies for managing stress and change

Jacaranda is proud to offer this innovative program and has received positive feedback from tenants who opted to share their experience of the service.

If tenants would like to find out more information about JTAP, please don't hesitate to contact Jacaranda Housing for a confidential discussion on (07) 3392 8848.



YEAR IN REVIEW

Jacaranda has had a full year welcoming new staff, supporting tenants through floods, relocating offices, and progressing the *Better Homes for the Future Strategy* during a severe housing crisis. Here are some highlights from the year:

August 2021

Jacaranda Housing became QCOSS Human Rights Champions and embedded a human rights framework into its operations

November 2021

Jacaranda Housing held its Annual General Meeting. This meeting saw the election of Sheilagh Gaddes as a new Tenant Director. We thank outgoing Tenant Director, Shane Mullins, for his contribution to the organisation.

December 2021

Tenant Christmas Event

New Property Acquisition - Capabala

Constitutional Change Committee began meeting to modify and draft a new constitution.











January 2022 Jacaranda welcomed its new Community Housing Officer, Ashleigh Duffield	February 2022 Jacaranda Housing supported tenants affected by Brisbane floods. Jacaranda's office was also flood-affected and the operational team worked remotely to support tenants and continue service delivery. Discussions continue on constitutional change	March 2022 New Property Acquisition - Newstead New Property Acquisition - Fitzgibbon















April 2022

New Property Acquisition - Windsor

Board considers Constitutional Change Committee suggestions

May 2022

Consultation session held with members on proposed changes to Jacaranda Housing's constitution

June 2022

Second consultation session held with members on proposed changes to Jacaranda Housing's constitution

New Property Acquisition - Newstead New Property Acquisition - Bowen Hills New Property Acquisition - Murarrie















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BETTER HOMES UPDATE

Jacaranda Housing is well underway in the rollout of its *Better Homes for the Future Strategy*.

The organisation has secured eight better homes for existing tenants as well as people on the social housing register. Jacaranda also secured significant returns from divested properties, which means it can purchase even more homes for those in need and consider development opportunities.

The acquisition of new properties continues despite extreme competition in the residential property market, and Jacaranda is committed to providing more homes to people in need at a time of housing crisis.

Jacaranda is proud of the better homes that have been purchased. Many of these dwellings feature air-conditioning, modern appliances, large balconies, security screens and doors, as well as beautiful common areas with gardens and barbecue facilities. They are close to health, education, and transport corridors, which allows tenants to remain in close connection with their community.

Progress over the 2021-2022 Financial Year



4

properties have been divested



8

better homes have been purchased



4

households have moved into better homes



4

households from the social housing register has relocated to better homes

What our tenants have to say

⁶⁶ I had been in my house for many years and never lived in an apartment. At times, I felt overwhelmed with the idea of moving. I admit that I was sceptical about whether I would like the new unit. My priorities were to stay close to my community, avoid stairs, and have lots of windows and sunlight in my home. As soon as I saw that the unit ticked all these boxes, I was able to relax and settle in. I love my new home!

- Sara (tenant of 25 years)

66 We are now in a lovely unit complex that is very community focused. The complex has a social club and we just had communal gardens built this year. The unit is terrific as it is designed to be accessible inside, and we can use the stairs or lift to get to the unit as well. Although there are things we miss about the old house, we couldn't be in a better home right now.

- Jas and Amira (tenants of 25 years)

I was a bit nervous about moving and how I would settle into a new unit. Although it was a bit of work packing up the house, I love my new home now that I'm here. It's great to be so close to public transport and the shops and its easy to keep on top of cleaning around the home.
Rose (tenant of 20 years)

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NEW ACQUISITIONS - 2020/2021

























ACKNOWLEDGEMENTS

Jacaranda Housing thanks its members, tenants, and stakeholders for their support and partnership throughout the year.

We pay thanks to:

The Queensland Department of Communities, Housing and Digital Economy (DCHDE)

Bric Housing

Community Housing Industry Association (CHIA) Queensland

Elevate Residential

Hundt Law

Q Shelter

Queensland Council of Social Service (QCOSS)

Jacaranda Housing

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