



Salvation Army HOUSING

2021–2022 Annual Report

Salvation Army Housing

ACN 608 346 934

The Salvation Army Community Housing Service

ACN 152 257 728

Salvation Army Housing (Victoria)

ACN 113 724 651



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Our mission

Salvation Army Housing, Salvation Army Housing (SAH) Victoria and The Salvation Army Community Housing Service – together known as Salvation Army Housing, a Salvos national mission enterprise, are committed to assisting individuals experiencing social disadvantage and to establish and maintain safe, affordable and secure tenancies through the management of a range of high-quality housing options.

Salvation Army Housing's principles complement and support the mission and vision of The Salvation Army:

- **Caring for people**
- **Creating faith pathways**
- **Building health communities**
- **Working for justice**

Wherever there is hardship or injustice, Salvos will live, love and fight, alongside others, to transform Australia one life at a time with the love of Jesus.

Recognising that God is always at work in the world, we value:

- **Integrity**
- **Compassion**
- **Respect**
- **Diversity**
- **Collaboration**

We commit ourselves in prayer and practice to this land of Australia and its people, seeking reconciliation, unity and equity.

Our vision

Our values



About us

Salvation Army Housing operates nationally as a community housing organisation that provides homes for individuals and families experiencing or at risk of homelessness, on low incomes, and people with specific support needs.

As at 30 June 2022, Salvation Army Housing managed over 1700 properties throughout Australia, providing long-term housing, transition housing as well as crisis and rooming house tenancies, supporting over 3000 people.

Salvation Army Housing sits under both the National Regulatory System, (NRSCH), and the Victorian Regulatory System, (VHR), with properties in all states and one territory, the ACT. Salvation Army Housing is fully compliant under both systems.

As a not-for-profit organisation, registered charity and a public company limited by guarantee, Salvation Army Housing operates under the auspices of The Salvation Army to address the needs of people at all stages of their life, as well as their housing requirements. This includes early intervention – to address the risk of homelessness, emergency accommodation and crisis response, transition to more stable accommodation and supporting a move to independence.

Salvation Army Housing is in the unique position of having the full support of The Salvation Army in all aspects, that helps us provide holistic assistance to our tenants. This wrap around support includes financial assistance and counselling, spiritual support, case management, rehabilitation services, domestic and family violence support services, youth services, employment assistance and much more.



Our history

In 1883, when Salvation Army Officers James and Alice Barker leased a small house in Melbourne's inner north to provide accommodation and support for men discharged from Melbourne Gaol, they could not have imagined what our social services network would evolve into. The Salvation Army, with its commitment to housing Australia's most vulnerable, has held on to and continues that tradition of helping those in need.

In 2015, following the introduction of specific regulatory requirements for community housing agencies, The Salvation Army established separate entities to manage community housing throughout Australia, thereby confirming its commitment to address the needs of people by providing crisis accommodation, transitional housing and long-term housing.

Following the launch of The Salvation Army Australia Territory on 1 December 2018, Salvation Army Housing (Victoria) joined forces with other branches of Salvation Army Housing in SA, NT, WA and Tasmania, NSW, Queensland and ACT, to act collaboratively as a national organisation based in Melbourne. This reorganisation was implemented in 2020.

As a national mission expression now, Salvation Army Housing seeks to transform the lives of those experiencing housing hardship and injustice by providing low-cost accommodation, supporting those experiencing or at risk of homelessness, as well as socially disadvantaged members of our communities.



SAH Board

as at 30 June 2022



Mark Gray
Board Chair/Treasurer

With extensive experience in business, tax advice, financial planning and business development, Mark is a chartered accountant and has been a Director and Treasurer of SAH (Victoria) since its inception. Mark became Board Chair in February 2019.



Prof Roz Hansen AM
Board Director

Roz brings more than 40 years' experience as an urban and regional planner, with substantial experience in the public and private sectors in Australia and the Asia Pacific region. In addition to project managing multi-disciplinary teams, Roz has undertaken community engagement and participation in the preparation of municipal, regional, and metropolitan strategies.



Robert Pradolin
Board Director

An engineer who has been active in the property industry for over 30 years, Robert takes keen interest in the area of social and affordable housing. He is the founder and director of Housing All Australians and also sits on the Summer Housing Board.



Jeff Davey
Board Director

Jeff joined The Salvation Army in January 2018 as Group Executive, Mission Enterprises. Trained as a chartered accountant, Jeff has extensive experience as an executive in the health and welfare sectors.



Major Jenny Begent
Board Director

An officer with the Salvos for over 30 years, Jenny has served in a range of social and community services and leadership positions, including in the areas of family and domestic violence support and homelessness support. She is currently national head of the Social Mission department.



Lt-Colonel Winsome Mason
Board Director

Having been an officer with The Salvation Army for 35 years, Winsome served in corps and leadership appointments in Australia and overseas. On returning to Australia in 2020, Winsome was appointed as the Secretary for Business Support, providing oversight to the finance, property, IT and legal aspects of The Salvation Army in Australia. In early 2022, Winsome commenced her current role as assistant Chief Secretary. Winsome is a Trustee for The Salvation Army.



Chairman's report



Mark Gray CA
Chairman

I am delighted to present The Salvation Army Housing Entities Annual Report.

2022 has seen significant development, planning and construction getting underway as we seek to address the social housing shortfall so very evident in this country.

Yet again, I would reiterate that our strong integration with The Salvation Army and its support services provides the best opportunity for delivering the desired outcomes our organisation and our clients – many with various daily challenges – strive towards.

The economic and health impacts of the pandemic are obvious, as is the vital role of acceptable and secure housing, which underpins a vast number of highly beneficial social, and family outcomes. Sadly, the number of people without this protection, including families with children and older people, continues to grow. The pandemic has accelerated economic and social inequality. Loss of employment combined with the dramatic escalation in the real estate market, has had a devastating effect on countless people nationwide. Although felt by everyone, women and low-income families are experiencing greater disadvantage. Our combined housing supply, along with our partnership with The Salvation Army support services, has seen some outstanding life-changing outcomes for those we serve. But there is much more to do.

In this context, it's important that despite the successes, we continue to remind ourselves that the demand for sustainable low-cost housing far exceeds supply, and

there is much work and further investment required to ensure that all those in need have somewhere to live. To this end, we will continue to look for creative solutions and partnerships into the future to keep closing the gap. I am confident we have the strategy, personnel, and energy to continue this vital task. Our project pipeline continues to expand across the country. Some joint venture projects are in place with The Salvation Army, particularly in corps-based developments, and we are very pleased that we have been able to achieve the progress we have had to date.

I would further acknowledge the hard work of our CEO – Chris Karagiannis and his leadership group, who have completed another excellent year in continuing to improve our business. Further, thanks to the respective state and territory managers and their teams across the country, who roll out our services every day and journey with our tenants to help them find homes, and support to those most vulnerable.

Finally, I acknowledge the work and efforts of all our directors and thank them for their service this past year. I would again especially note the independent directors – Professor Roz Hansen and Robert Pradolin, who willingly donate their time and energy to our vision and strategy.



Leadership team

Operating as a national housing organisation, the leadership team comprises the state managers of each state and the head office under the leadership of the CEO, Chris Karagiannis.



Chris Karagiannis
CEO

Chris joined The Salvation Army in 2019, bringing 20 years of experience in management and leadership roles in local and state government and the not-for-profit sector, with qualifications in project management and business administration.



Bethany Critchley
State Manager – SA, WA, NT

Bethany is driven by her passion for helping people and takes pride in providing the best community housing services possible.

As a state manager for SA WA and NT, Bethany's goals include providing long term supportive accommodation for those most vulnerable and supporting her teams to deliver the best outcomes possible.

In addition to her primary job functions, Bethany also plays a key role in system and database management and enhancement projects for the organisation.



Cheri Erai-Collins
State Manager – NSW, ACT, QLD

Cheri has been involved in the day to day running and management of Salvos Housing across a variety of roles for 10 years. Prior to this, Cheri had 4 years' experience in the community sector in Northern Ireland, working closely with a range of community welfare organisations. Cheri also holds tertiary qualifications in finance.

Cheri has been a key and respected member of The Salvation Army team and brings with her a broad range of technical, financial and interpersonal skills, with a focus on integrated mission delivery.

During her time as state manager – NSW, ACT and Queensland, Cheri has worked closely with The Salvation Army Social Mission team to redevelop a more collaborative service and has been instrumental in securing close to \$30 million worth of funding for new developments and refurbishment projects.



Leadership team

(continued)



Irena Baric
State Manager – Victoria

A highly motivated and results-driven individual, Irena is passionate about creating affordable housing opportunities and assisting people to build on life skills and sustaining their housing.

Professionally, Irena is dedicated to achieving growth through new initiatives and execution of innovative strategies, and is experienced in achieving continuous business results in competitive markets, leading process improvements and delivering high quality outcomes.

As a deputy chair at Western Edge Youth Arts (WEYA), Irena has demonstrated sound judgment and encourages a different perspective while looking after and promoting WEYA's best interests.

Irena is driven by intellectual curiosity to find answers to the most pressing questions and identify strategic solutions. She is a lifelong learner and has recently completed a Master of Business Administration (MBA) at LaTrobe University.



Ben Moroney
State Manager, Homelessness
and Housing – Tasmania

In May 2022, Ben commenced work with The Salvation Army as the state homelessness manager and Housing manager in Tasmania.

Prior to joining the Salvos, Ben worked with the Tasmanian state government for 17 years, where he served in operational, policy, and leadership positions in the child and youth, family violence and housing areas. During this time, Ben undertook critical work on the front line and provided leadership and professional supervision to staff. He has also provided high level contemporary policy advice on matters relating to program strategy, planning, design, and implementation of reforms within the housing, children and youth and family violence sectors.

Ben looks forward to working in collaboration with the homelessness and housing teams, to ensure more Tasmanians at risk of homelessness have access to safe and affordable housing options through Salvation Army Housing.



Leadership team

(continued)



Ian Creaton
Property Infrastructure Manager

Ian is a seasoned property professional with extensive experience across the full property spectrum – from project inception, through to delivery, occupation and disposal. His experience encompasses all property sectors, including residential, commercial, community and retail projects and properties.

Ian joined The Salvation Army in 2018, following previous senior management and leadership roles with property development, private investment, community and not-for-profit organisations.



Barry Wilson
Financial Controller

Barry is a CPA with extensive experience in all aspects of finance. He joined the team in January 2021, after previously having fulfilled term contracts with The Salvation Army finance team.

His experience is principally in the areas of oil and gas, construction, trading and retail. He brings a broad commercial background which includes sales and marketing, IT, project management and project governance. Barry believes that financial control and a commercial framework will lead to ensuring the sustainability of Salvation Army Housing and improve our client outcomes.



Chief Executive Officer's report



Chris Karagiannis

Chief Executive Officer

The 2021-2022 Annual Report for Salvation Army Housing represents the commitment and focus of the organisation in its work for housing justice and contributes to the missional impact of The Salvation Army.

While this year has been a challenging one for many Australians, it has been significantly challenging for vulnerable Australians experiencing or at risk of homelessness.

This year, we were thrilled to expand our services in regional and metropolitan cities, and continue to progress several new developments, including our 16 apartment development in Yarraville, Victoria, 21 apartment development in Moonah, Tasmania and 23 apartments in Toowoomba, Queensland.

A hallmark of all these projects is the collaborative approach between Salvation Army Housing, various Salvation Army mission expressions and governments, to provide a unique and holistic housing and support service response for clients.

A hallmark of all Salvation Army Housing developments is the focus on building communities and helping transform lives. We are focused on developing communities that take a holistic approach to caring for people – responding to spiritual, social and material needs, and providing seamless service integration for our clients.

Our Strategic Plan 2018-2022 concluded this year, resulting in growth and the ability to serve more people in need.

In 2021, the Salvation Army Housing Board and management worked extensively to develop a new Strategic Plan and Business Plan, both of which complement and support the mission objectives of The Salvation Army, namely:

- Caring for people
- Creating faith pathways
- Building healthy communities
- Working for justice

The new Strategic Plan is focused on combining broader Salvation Army services with housing availability in a wrap around service model, including Local Mission Delivery, which would allow The Salvation Army and Salvation Army

Housing to take a more holistic approach to supporting clients and helping transform lives.

Our people continue to be our greatest asset, and I would like to thank them for their passion, commitment, resilience and hard work through this difficult past year.

We are extremely proud of all that has been achieved over the 2021–2022 reporting period. The year has been filled with significant challenges, change and opportunities, and we continue to work through this with enthusiasm and energy, whilst we focus on being a leader in the provision of affordable and sustainable long-term supported housing across Australia.

We continue to be optimistic about the long-term outlook and sustainability of the sector and the aspiration to help create a society where all Australians have access to the basic human right of safe, secure and affordable housing.

It is my great privilege to work and serve alongside the board, the management team, our staff and partners, and thank everyone for their contribution to the mission of Salvation Army Housing.

“Wherever there is hardship or injustice, Salvos will live, love and fight, alongside others, to transform Australia one life at a time with the love of Jesus.”



Gemma's story

For Gemma,* the heady days of becoming a first-time parent and dreams of a bright future were quickly shattered when her partner started using drugs and became violent.

At a time when her sole focus should have been enjoying motherhood and meeting the physical and emotional needs of her baby, Gemma was forced to prioritise their very survival. With no choice but to escape, Gemma was left without a home and lived in fear and instability for five months before being connected with the Salvos.

*As told by Gemma**

How it started

We were a happy couple. We had a little house by the water that we brought our newborn baby home to. We were young parents in our early twenties, but we were determined!

Fast forward two months, he was someone I no longer knew and was very afraid of. He would lock us in rooms, accuse me of all sorts of crimes against him, like cheating or stealing his money, and physically and verbally abuse and intimidate me and threaten to run off with the baby constantly.

I wanted so desperately to keep our family together that I insisted he would get better and everything would be normal again soon. But it only got worse and both me and my baby were at risk.

I tried to reach out to family as much as possible, but they were not able to offer us housing or any financial support, so our options were very limited. Most of the time, there was nowhere to go. At our most desperate, I remember pulling over at a beach car park.

I wasn't feeling any bit of safety – emotionally or physically. That's why I was sleeping so poorly, or not at all. I had been seeing a GP every now and then. I should have gone into detail about my situation sooner but there's a lot of shame... it's [domestic violence] such a hard thing to explain – you're trying your hardest to prove to people that you're a capable parent despite everything taking place.



Stock photo used for illustrative purposes only

Eventually, I started sharing little bits of information and my GP referred me to a family violence intake service, who linked me up with The Salvation Army.

From the very beginning, I felt really grounded by [Salvos support worker] Sandy's involvement, and really validated too. I just grabbed hold of those interactions with her with both hands. It was a life source.

The miracle of a house

[Getting housing] was pretty miraculous. I was on the list for 22 days before something came up. It really felt

*name changed to protect privacy



Gemma's story

(continued)

like it was meant to be. I got a TV and a vacuum cleaner, and there was a washing machine and all of that stuff already there. Sandy was always calling and asking if I needed high chairs, cots, or things for the baby, myself or the house.

I was over the moon to have a space that was just ours. I remember being so excited to have somewhere to mash baby food for my kid. It sounds so silly but just to have a space to do those normal things with my baby and to have somewhere to put a baby bath.

There were harder moments too, as I hadn't realised I was knee-deep in a lot of post-traumatic stress. I was still watching the windows and double, triple, quadruple checking the locks, still very much on edge, thinking my ex would pop up at any given moment.

I am a completely different person now and I credit so much of that to my environment. It really fostered my growth and recovery from such a safe and secure place. I am currently studying an online course and have been receiving help for my mental health for over a year now, with regular check-ins with Sandy.

I still truly believe that I wouldn't be alive if our case hadn't been picked up by the Salvos. My child is a happy, confident and emotionally secure toddler. We are so content where we are and have such a wonderful support network in place. I really do think that being given a safe place that was ours to call home was the key to our safety and survival.



Overall figures 2021-2022 financial year



Number of tenancies:

1871

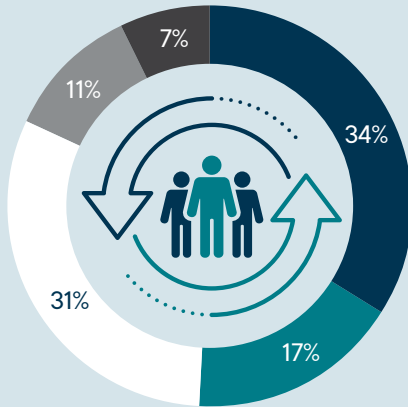


Number of people housed:

3125

Aboriginal and Torres Strait Islander peoples housed _____ 12.4%

Age groups of people housed:

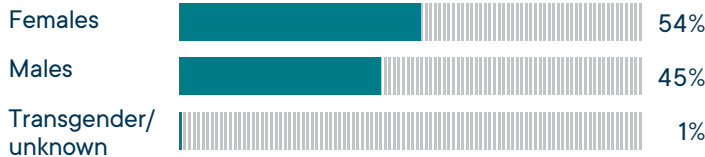


Number of home languages: **32**
 Most common languages: English, Chinese, Vietnamese

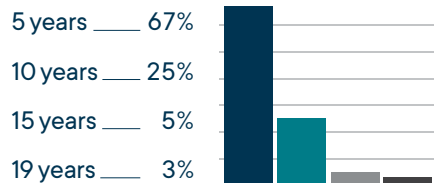
Under 18 yrs	34%
Young Adult (18-30 yrs)	17%
Adult (31-54 yrs)	31%
Older Adult (55-70 yrs)	11%
Aged (70 yrs+)	7%



Gender:



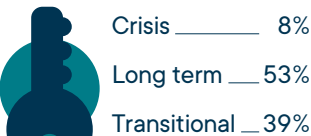
Time in current home:



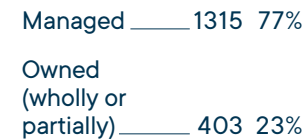
Number of properties:

1718

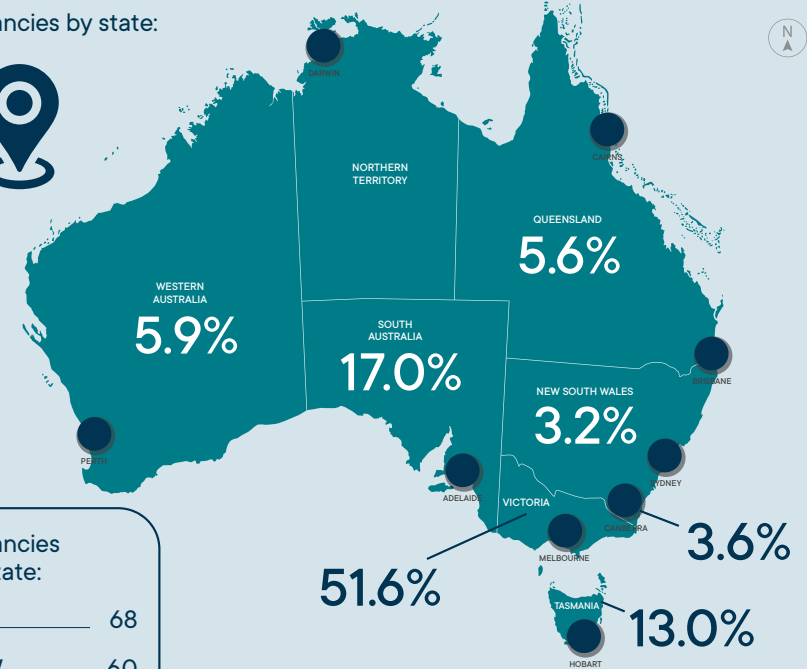
Accommodation type:



Ownership:



Tenancies by state:



Tenancies by state:

ACT	68
NSW	60
QLD	105
SA	318
TAS	244
VIC	965
WA	111

Properties by state:

ACT	59	3%	TAS	244	14%
NSW	59	3%	VIC	839	49%
QLD	105	6%	WA	102	6%
SA	310	18%			

Victoria



Refreshing homes

Maintenance stimulus

In 2020, the Victorian Government invested into providing maintenance, refurbishment and upgrade works for social housing across the state. As a part of it, SAH (Victoria) was successful in securing funding to prolong the property life cycle to its social housing properties throughout the state. This was also a great opportunity to refresh the homes.

Out of our portfolio, 48 properties had upgrade works completed that amounted to over \$800,000. These included updates to kitchens, bathrooms, flooring, fences and paint.

SAH (Victoria) is grateful for having the opportunity to refurbish the homes for many of its renters. We understand that having a safe, well-maintained home is incredibly important. Hence, we are committed to continuously seeking opportunities to improve the homes of our clients.

Welcome to our new renters at Warrnambool

Warrnambool City Council has provided housing for those on low incomes in the municipality for many years. Over this period, the council has developed a number of properties in partnership with the Director of Housing. While the council is keen to maintain social housing within the area, it no longer considers itself best placed to deliver this service on an ongoing basis. Therefore, it has formally resolved to transfer title of 13 social housing properties,

valued at about \$4 million, to a social landlord. This is to ensure that the social housing stock remains a service which is available to the community.

The Warrnambool City Council selected SAH (Victoria) as the most appropriate community housing provider, on the basis of having a strong and established presence in Warrnambool for community support, our commitment to focus on increasing social housing in Warrnambool for low-income households, and the realistic development proposals to gain funding and planning approval.

These properties are also home to people from the community. Through the transfer, SAH (Victoria) was very delighted to welcome the new renters and worked with the council and renters to make the transition seamless. Through us, as a social landlord, Salvos Housing is in a unique position to connect people within the various services available under the umbrella of The Salvation Army, as sustaining tenancies is at the forefront of what we do.

In 2021–2022, over 90 per cent of tenancies were able to be sustained through tailored housing services that allowed clients to integrate into the community in the state of Victoria.

SAH (Victoria) is committed to the Warrnambool City Council's housing strategy to continue growing social and affordable housing. The current Warrnambool private rental market is at capacity. According to SQM Research, the vacancy rate in Warrnambool has been on the decline— from 5 per cent to 0.3 per cent since 2013. The decline



Victoria

(continued)

in vacancy rate is progressively putting more community members at risk of homelessness. According to the Australian Bureau of statistics (ABS), social housing is only at 3 per cent of the total housing in Warrnambool.

Ensuring people live in an affordable home that is in good condition is at the centre of our vision, mission and values. We have a Strategic Asset Management Plan (SAMP) in place, that informs us when properties are due for refurbishment. As a not-for-profit community housing agency, we actively try to create new social and affordable housing stock, while replenishing existing homes at the same time.

Therefore, SAH (Victoria) is exploring the opportunity to redevelop 13 properties, predominantly due to the properties approaching the end of their life cycle. Redeveloping these homes means the current renters will have the opportunity to enjoy a new home.

Celebrating the safety of a permanent home

For Peter,* moving from homelessness into The Salvation Army hostel accommodation and then long-term housing saved his life. The security of a home helped him continue to be strong in his battle against addiction and given him renewed hope for his future.

Despite the challenges of moving and sourcing furniture at the height of Melbourne's COVID-19 restrictions, Peter says acquiring his new long-term accommodation (after years in a rooming house) may have saved his life.

He has managed to maintain sobriety for many years but says the challenges and temptations of living in a sub-standard boarding house and being surrounded by others navigating their mental health issues and addiction – was deeply challenging.

Spiral into homelessness

Peter had secure work that included management roles, for many years. He also worked nights as a guitarist in the music industry.

Having married soon after leaving school, Peter believes his shift work – working seven days a week, eventually put unbearable strain on the relationship. “We’d bought a house and I was frantically working,” he says.

While Peter had always been a drinker, he spiralled into alcoholism during his second relationship.

“We had four kids. We were both drinking, and after a traumatic period in my life, I started drinking three bottles of white wine every day and maybe more on the weekend. That just got out of control, and I lost my license for drink-driving. I thank God no one was hurt,” he says.

Eventually, Peter's second marriage collapsed.

“I got moved out of my home by the court,” he says.

“They gave me two hours to get out of the house. I was in shock – I’d been there nearly 20 years and doing extensive renovations, working hard to pay [the] mortgage. I had no one. [In addiction] I’d cut off my father, mother, my siblings and [now] been cut off from my kids.



Victoria

(continued)

“I was pretty much on the street.”

After trying a range of options, Peter moved into the boarding house.

“Everyone in the rooming house was either drug-affected, alcohol-affected, or both,” recounts Peter.

“Many were from jail – and I’m not saying they were bad people at all – but it is not a crowd you want to be in when you are trying to stay sober. I really kept to myself. I was sober by then, but it was hard.

It was very, very tempting to go down a bad path for my own health and mental stability.”

Finding ‘home’

Peter eventually contacted SAH (Victoria) and was able to move into The Anchorage men’s hostel, and then supported into secure long-term housing in a two-bedroom unit.

“I love it here – in my own long-term housing,” Peter says.

Having already undertaken several courses, Peter is now planning to do a counselling course to support other men who find themselves experiencing homelessness. He has also been able to reconnect more effectively with his kids.

Peter’s situation is far from unique.

The Homelessness Survey (late 2019 – early 2020) – The Salvation Army’s first national research project, captured the responses and personal views of people accessing Salvation Army Specialist Homelessness Services.

The project aimed to better understand the circumstances that led to homelessness, the experiences and impacts of homelessness and what could be done to help prevent homelessness and diminish hardship.

Like Peter, 51 per cent of those surveyed had experienced family issues/relationship breakdown, and 24 per cent reported alcohol and other drug problems.

One middle-aged man in the survey said, “Since becoming homeless, I have lost my network of friends, moved into a rooming house...and been physically assaulted...My mental health is the worst it has ever been.”

For Peter – his entire outlook has changed after obtaining secure housing.

“It was a godsend coming here. Salvos Housing have been so helpful, especially my case manager Cheryl – she has been absolutely unbelievable. I can’t say enough good things about her,” he says.

“It’s really, really good to be not wanting, or needing, or thinking, ‘I’ve really, really got to get out of here’ and looking over my shoulder. I am here and I’m here to stay and I have to thank The Salvation Army, they’ve been really good to me.”

*This is a true story with name and some details changed for privacy.



South Australia, Western Australia and Northern Territory



At Salvation Army Housing, we work closely with our counterparts at The Salvation Army, namely the homelessness, family violence services, alcohol and other drugs services and youth support services. With the integration of these services, we have been able to better serve our clients and stabilise tenancies, providing safe, secure, affordable and supported housing.

The worldwide COVID-19 pandemic continued to be at the forefront for the 2021–2022 financial year. We pivoted to a new normal for how we implemented service delivery models and engaged in team interactions across the sector. Across Australia, we saw spikes in the need for specific support services and expertise.

One of the areas of great need was housing for women fleeing domestic violence throughout 2021–2022. This was reflected through the responses in our Tenant Satisfaction Survey and through national statistics obtained, with one in three clients (29 per cent or about 82,300 clients) seeking assistance from homelessness services stating domestic and family violence as the most common main reason identified for seeking help.¹

Salvation Army Housing needed to respond quickly to the transfers of clients at risk, and housing as many new people seeking help as possible that were coming through the domestic violence services and refugees.

In South Australia, 33 per cent of our currently housed clients have been referred by domestic violence services. We work with The Salvation Army's family violence services and Centacare to facilitate this housing.

In Western Australia, 33 per cent of our currently housed clients have been referred by domestic violence services. These clients have been referred by The Salvation Army's family violence services and the Balga Family Accommodation Program. We also have them presenting at The Beacon – The Salvation Army's homelessness crisis and supported accommodation facility.

In South Australia, Salvation Army Housing are excited to announce two new projects in Ingle Farm, which will provide safe, secure and affordable housing for The Salvation Army's family violence clients. This project is the first of its kind in South Australia for Salvation Army Housing and consists of six new double storey town houses across two sites. Demolition is set to begin in September 2022.

We continue to work closely with the Toward Home Alliance in South Australia, providing tenancy and property management for 26 properties and clients referred through the Resolve response, which sees assertive outreach support to break the cycle of repeated homelessness for this specific cohort.

In Western Australia, as well as providing housing for people experiencing family violence, we provide housing through long term, transitional and crisis housing programs, for clients who are exiting alcohol and other drugs rehabilitation programs, youth facing homelessness, those engaged with mental health support programs and those living with disabilities.

¹ AIHW. (2020): Specialist homelessness services annual report, 2020–2021



South Australia, Western Australia and Northern Territory

(continued)

We are fortunate to have close working relationships with integrated Salvos support services, to provide supportive, stable tenancies and better outcomes for clients.

In The Northern Territory, Salvation Army Housing continue to work closely with The Salvation Army's homelessness and family violence services teams, to find innovative ways to better serve Territorians.

We are working with Department of Territory Families, Housing and Communities on community housing growth for the Territory.

Salvation Army Housing are embarking on opportunities in the Territory to better serve clients, providing suitable and sustainable housing for those engaged with family and domestic violence and homelessness support services.

Good news story – Phil's help

In South Australia, during one of the COVID-19 lockdowns, The Salvation Army opened the old residential facility at Whitmore Square for those sleeping rough. Phil Browne, a Social Mission Chaplain with Salvation Army Housing, volunteered to assist with the supervisory day shifts throughout the period of lockdown. He often asks how he can help our tenants more, showing his commitment, kindness and passion for helping those most vulnerable. He has become an integral part of our team, joining us in weekly team meetings, lunches, and more importantly, acting as an impartial support for vulnerable tenants experiencing difficult times.

Good news story – a helping hand

While most people understand that having a roof over your head is fundamental to an individual's sense of wellbeing, it is the reserves of resilience that determines how that person can overcome traumatic events to re-establish themselves as fully functioning and fulfilled.

It is with this in mind that we are proud of playing our part as a housing provider to a lady who was housed with our service from 2019–2021 and wrote to us earlier this year following a return to her home state.

Previously married, she travelled the country for fifteen years with her husband, working on construction sites, with licenses and tickets for everything – from front end loaders to cranes.

Following ongoing domestic violence incidents, she relocated to South Australia but was left without a home and traumatised.

Connecting with domestic violence crisis services, she was referred for housing and finally moved to a place of her own with Salvation Army Housing.

It was there that she began to heal, studying part time, establishing a garden, and returning to her love of music.

In late 2021, she made the decision to return to her home state and wrote to us earlier about how she had managed to move forward in life, returning to her beloved music and even resitting for her licenses and tickets to return to the construction industry.



South Australia, Western Australia and Northern Territory

(continued)

In her words—I have really come full circle; my music and my career has started to blossom again after some very difficult years. I would never have believed this could happen when I moved into my unit. It is amazing what happens when people treat you with care and assist you to get your life back on track.

We could not be happier with her achievements.

Good news story – Rita moves towards independence

Rita* experienced prolonged domestic violence and resorted to self-medication to address her trauma, which resulted in her children being removed from her care.

She was referred to and completed The Salvation Army's Towards Independence program, as well as other courses required by Department of Child Protection (DCP).

Rita had two very successful transitional tenancies—one with Towards Independence while she was enrolled in the program with intensive support, and one with SAH, where she still received outreach support from Towards Independence through the new Towards Home program.

While in our property, DCP allowed Rita contact visits with her children, which then extended to overnight stays, where she would travel from the city to the northern suburbs where the boys attended school, return to the city and then catch the bus to bring them back.

Her hard work was rewarded, and her young children were returned to her care full-time.

Fortunately, at that time, a three-bedroom property became available in close proximity to the boys' school, and we transferred her to a long term property within our organisation.

The property was also in the vicinity of the sports club which had supported her in her endeavours to regain custody of the children, who were avid sports participants.

Rita is determined and with her optimistic attitude, has achieved her goal and is now happier and more grateful for the support she has received from The Salvation Army and SAH. This is a great outcome and shows we can do together to help transform lives.

*Name changed for privacy.



Tasmania



At Salvation Army Housing Tasmania (SAHT), we promote sensitive allocation of properties and tenant participation. The properties we manage have been sourced from Housing Tasmania and The Salvation Army.

Over the past 12 months, SAHT has further consolidated its position as a responsive and flexible provider of affordable, secure, long-term community housing in Tasmania.

This year we housed 18 new tenants, which then provided 18 long-term community housing opportunities, with a tenant engagement basket being provided to each new tenant.

Leanne Creese, one of our valued tenancy officers, was rewarded a 10-year service award! We thank her for her dedication and hard work over the years and look forward to many more.

Looking to the future

SAHT has a project located in the Hobart suburb of Moonah, to construct 21 new properties which will house women aged 55 years and over. The properties are located in a central area close to essential services. The project is on track to be completed in the next financial year and will provide much needed housing.

Overall, the community housing program is going very well and growing in capacity. Our team have implemented new procedures moving forward, to make it easier and more viable for the program.

Thanks to the team at SAHT for their good work, good humour and the supportive environment they have helped create and maintain. We are looking forward to new opportunities and challenges in 2022–2023.

SAH Campbell Street

Tenants from our Campbell Street program started a Tenant Community committee in late 2021 with the support from Salvation Army Housing (Campbell Street).

During the first meeting, the tenants discussed ways to increase their independent living and financial skills, and how to raise money for items the community may need.

With assistance from staff, the tenant committee was able to purchase a vending machine from Tas Vend. Tenants manage stock and use the funds to purchase items weekly from Foodbank for their tenant community.

Revenue generated from the vending machine was used to purchase a new TV for the common room. Tenants have begun contributing \$5 a week to purchase items from Foodbank and are now autonomous with the purchases.

Most of the tenants here have experienced homelessness and financial hardship. By creating the account and forming the committee, this gives them power and ownership in a safe space with the assistance and support from SAHT (Campbell Street) to promote independent living skills.



Queensland, NSW and ACT



2021–2022 has been a year full of change and improvements for NSW, Queensland and ACT. We have seen a change in staffing, with the introduction of a housing co-ordinator in Queensland to support the day to day running and staff. This has seen the first staff increase in four years, going from 4.4 FTE to 5.8 FTE.

We have seen an increase in portfolio during the year as well, through new partnership agreements and several small projects being funded by philanthropists.

All of these small changes have had a big impact on the team and our tenants, allowing us to provide better service and ensure staff feel supported and encouraged.

Projects

We saw the completion of our flagship affordable housing complex in Chermside, Queensland in June 2022, with an additional 26 family units coming online in 2022–2023 in South East Queensland, an area where the demand for secure, appropriate and affordable housing is increasing due to the ongoing rental and housing crisis across the country.

We had 8 families approved as tenants, with many of them coming from our existing crisis services across South East Queensland. To date, we have received over 100 applications, with some still being reviewed, and have seen a notable increase in the number of older single Australians needing to find new accommodation after being in their current property for over 10 years.



Chermside, Queensland

The Modern Slavery Transitional Housing Program in NSW – a partnership between The Salvation Army Safe House, Salvos Housing and the Sisters of Charity Foundation, successfully completed a pilot program supporting a number of people who had experienced modern slavery, into long term affordable housing.

The success of the pilot has seen a three-year funding commitment from Sisters of Charity Foundation, which will allow the project to support up to 18 participants over the next three years. The program provides an innovative response to supporting people who have experienced



Queensland, NSW and ACT

(continued)

slavery or trafficking, and aims to build participants capacity and knowledge of the Australian rental market to successfully sustain a tenancy.

Through attendance at a Salvation Army working group to address homelessness and housing in the greater Newcastle region, we have taken on management of a number of properties in Wickham and have entered into a support partnership with Matthew Talbot.

In partnership with local Salvos corps, we were able to furnish the properties and assist families in crisis with transitional housing, supported by a local homelessness service.

Future projects

The next year will see more growth for Salvos Housing, with several projects in the pipeline to be funded by Queensland Government, which will see an increase of stock in regional Queensland by approximately 70 units of accommodation.

The roll out of the new Strategic Plan 2022–2025 will see a focus on service model delivery across our portfolio, increasing our connection with Salvos support services and local mission to provide a holistic, wrap around support model for all people we house. The unique and multifaceted support options for our tenants is our key point of difference from other housing providers and will be encouraged and celebrated in our future development projects.



Infrastructure

The year has seen a significant increase in activity in both upgrading existing housing stock and repurposing existing properties. The activity has been widespread across most areas of the country.

Various state governments have announced future opportunities for funding and we look forward to Commonwealth Government announcements associated with the \$10 billion Housing Australia Future Fund.

Victoria

Big Housing Build

SAH (Victoria) received grant funding from the state government as part of the Big Housing Build program, for a town house project in Ascot Vale and an apartment project in Yarraville.

Both projects are a repurposing of existing SAH (Victoria) owned properties, delivering an increased number of dwellings.

Construction of the Ascot Vale project has commenced and is scheduled for completion in early calendar 2023.

A planning permit has been received for the Yarraville project. Design work is progressing and it is anticipated a building contract will be awarded late in 2022.

A planning permit has also been received for a project in Maidstone to replace an existing dwelling with two new town houses for youth facing homelessness. The project

is a collaboration between SAH (Victoria) and The Salvation Army Youth Services, and is to be donor funded. Design work is progressing and it is anticipated a building contract will be awarded in early 2023.

Additional Big Housing Build funding rounds were announced and SAH (Victoria) has submitted applications for capital funding for a number of projects. We look forward to the announcement of the outcomes of these submissions in the near future.

In preparation for future funding rounds, applications for planning permits have been progressed for projects in Footscray and a number of properties in the Warrnambool region.

Maintenance Stimulus Package

Maintenance stimulus funding, also provided through the Big Housing Build, delivered substantial upgrades to properties across the state. The funded works included kitchen, bathroom, painting upgrades and carpet replacement. Additional funding enabled the replacement of outdated air conditioning units and gas heaters with new air conditioning, thereby enhancing resident safety.

South Australia

The project at Ingle Farm to replace single dwellings on two properties with three town houses on each received the required planning permits and a building contract has been awarded. Demolition works are underway and construction of the new town houses will follow.



Infrastructure

(continued)

Queensland

Construction of the new apartment complex in Chermshire has been completed and we look forward to welcoming the new residents shortly.

Agreements have been finalised for a new apartment complex in Toowoomba, as a collaborative project between SACHS, the local Salvos corps and the Queensland Government.

Work to progress the concept design and apply for relevant planning approvals will commence shortly.

Tasmania

A planning permit was received for the apartment development at Moonah, which is a collaborative project between SAH, The Salvation Army Tasmania Division and The Salvation Army Social Mission. Work has commenced on construction of the apartment complex and is scheduled for completion mid-2023.



Chermshire, Queensland



Consolidated Financial Summary 2021–2022

Salvation Army Housing

ACN 608 346 934

The Salvation Army Community Housing Service

ACN 152 257 728

Salvation Army Housing (Victoria)

ACN 113 724 651

Salvation Army – Consolidated Housing

For the year ended 30 June 2022

Statement of Profit or Loss and Other Comprehensive Income

	\$ 2022	\$ 2021
Grant income – government funding for operations	6,199,121	7,201,534
Grant income – government funding for property	6,036,116	9,433,548
Rental income	9,800,322	9,873,257
Other income	2,625,247	1,859,926
Property management expenses	(12,818,320)	(12,968,428)
Administrative expenses	(2,004,517)	(2,515,747)
Depreciation	(1,141,934)	(955,534)
Results from operating activities	8,696,034	11,928,556
Finance income	88,395	75,508
Finance costs	(1,362,594)	(1,237,781)
Net finance income	(1,274,199)	(1,162,273)
Profit before income tax	7,421,835	10,766,282
Income tax expense	–	–
Profit for the year	7,421,835	10,766,282
Other comprehensive income	–	–
Total comprehensive income for the year before allocations	7,421,835	10,766,282



Consolidated Financial Summary 2021–2022

(continued)

Statement of Financial Position

	\$ 2022	\$ 2021
Assets		
Cash and cash equivalents	30,959,363	24,294,482
Trade and other receivables	649,263	1,270,063
Total current assets	<u>31,608,626</u>	<u>25,564,546</u>
Property, plant and equipment	106,456,753	100,845,162
Total non-current assets	<u>106,456,753</u>	<u>100,845,162</u>
Total assets	<u>138,065,379</u>	<u>126,409,707</u>
Liabilities		
Trade and other payables	2,837,890	1,992,827
Employee benefits	608,378	517,691
Loans and borrowings	11,586,983	9,002,590
Total current liabilities	<u>15,033,251</u>	<u>11,513,107</u>
Long-term employee benefits	69,847	85,472
Loans and borrowings	58,613,967	57,948,158
Provisions	1,548,676	1,485,168
Total non-current liabilities	<u>60,232,490</u>	<u>59,518,799</u>
Total liabilities	<u>75,265,741</u>	<u>71,031,906</u>
Net assets	<u>62,799,638</u>	<u>55,377,803</u>
Equity		
Retained earnings	15,696,144	15,467,085
Reserves	47,103,494	39,910,718
Total equity	<u>62,799,638</u>	<u>55,377,803</u>



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Salvation Army HOUSING

