

A photograph of a woman with blonde hair, wearing a light purple top, smiling warmly while holding a young girl in a pink dress. They are standing in front of a modern brick house with a white roofline. The scene is captured in soft, natural light, likely during the golden hour.

Resilience



Welcome from the Board of Directors

Vision and Values

Strategic Objectives

Acknowledgement of Country

Welcome from the Chair

Welcome from the CEO

Resilience

Board of Directors

Strategic Plan 2018/21

Retiring Board Member

Thank you

Vision and Values

Our Vision

To deliver quality housing options and connections to our community



Respect



Opportunity



Accountability



Resilience

Our Values

Respect

We have regard for the feelings, wishes and rights of everybody

Opportunity

We seek out ways to improve and add value to the delivery of our services

Accountability

We are accountable for what we do and how we do it

Resilience

We face our challenges, we learn and we move forward

Strategic Objectives

Tenant Experience

Assist people on low to moderate income by providing access to housing solutions

Community Connections

Encourage the involvement of people and organisations in the solution of problems affecting community

People and Culture

Foster an inclusive and positive workplace environment

Relationships and Partnerships

Develop strong and effective relationships and partnerships to achieve positive outcomes for the people and communities we serve

Growth for Sustainability

Increase housing options while sustaining current assets

Acknowledgement of Country

Argyle Community Housing acknowledges the Traditional Owners of Country throughout Australia and recognises their continuing connection to lands, waters and communities. We pay our respect to Aboriginal and Torres Strait Islander cultures; and to Elders both past and present. Aboriginal and Torres Strait Islander peoples should be aware that this website may contain images or names of people who have since passed away.

Welcome from the Chair

2019 – 2020 A year of fires, floods and pestilence

This year's theme of resilience is fitting given we have had a year that no one could have forecast in July 2019. It has tested society as a whole in how we interact, socialise, shop, seek medical services and work.

If ever there was a time to develop resilience, it was over the last 12 months. Our staff, tenants, partners and supporters have demonstrated the ability to overcome challenges and always look to the future with hope, which is evident in the many positive stories contained in this annual report.

As much as an organisation can forecast and plan for different scenarios, the impact of fires, drought, floods and a worldwide pandemic would be more than most could predict. However, it is with pride, that Argyle Housing can say, we have faced each of these obstacles, persevered, and continue to deliver service and support across a society looking for security in an uncertain world.

The bushfires over the summer impacted some of our communities, in particular the Wollondilly and Wingecarribee areas. Whilst some tenants needed to be evacuated for safety reasons, it was pleasing that no tenants or staff suffered injuries or property damage.

Bushfires were replaced by the breaking of the drought which led to flooding in parts of NSW but thankfully spared Argyle Housing. Through both bushfires and floods, community spirit shone through and reminded us of our commitment to look out for each other.

Then along came COVID-19. In a rapidly evolving health crisis, the pandemic saw Argyle Housing adjust to the demanding new environment of sanitising, social distancing and COVID-19 testing for symptoms. During this period and ongoing we have been able to keep our offices open with minimal disruptions, deliver the services our tenants expect from us and keep our staff employed. With the exception of the suspension of property inspections and gatherings of groups of tenants we have been able to adapt to most needs.

Whilst health and safety are always a top priority, it has become evident in recent times, that due to social restrictions people have sometimes felt isolated. Wherever possible, Argyle Housing will facilitate building connections within communities and neighbourhoods and offer a friendly voice at the end of the phone if needed.

“It may appear the year was full of gloom, however a number of positive achievements occurred.”

Argyle Housing received NSW government stimulus funding in May that enabled us to bring forward repairs and upgrades to over 175 properties we manage. These works replaced items including stoves, hot water systems, heaters and kitchens.

As a Tier 1 Community Housing Provider, Argyle Housing is beholden to grow its stock of housing. To support this growth requirement, we successfully participated in a NHFIC bond issue borrowing \$12m for a period of 12 years. This provides us with the financial capacity to acquire more houses in the regions we serve.

After a long period of advocacy by Argyle Housing and other supporters, the NSW government recognised the need to renew and drive social change in Tolland Gardens. An EOI was issued seeking partners to help create a new mixed-tenure community and achieve positive social outcomes. Argyle Housing are keen to participate in this exciting initiative.

In Griffith two projects are underway. At Wakaden Street Argyle Housing has four dwellings under development. At Griffin Green, incorporating Dave Taylor Park, Argyle Housing and Griffith Council are working together to deliver 20 new affordable dwellings.

Whilst these initiatives are signs of resilience and a future focus, they are much more than bricks and mortar, and represent our commitment to improving people's lives through providing security and opportunity.

Finally, it is very important to acknowledge and thank the staff and management for their efforts, perseverance and good humour during a very challenging year.



Terry Downing
Chairman

Welcome from the CEO

Persistence and resilience only come from having been given the chance to work through difficult problems.
– Margaret Thatcher

The theme of this year's annual report is one of Argyle Housing's values, Resilience.

Resilience is important for several reasons; it enables us to develop ways for protection against experiences which could be overwhelming, it helps us to maintain balance in our lives during difficult or stressful periods, and can also protect us from the development of some mental health difficulties and issues.

The number of times I hear that: **let's forget 2019 and welcome in 2020**. Argyle Housing did persevere throughout the year and achieved many positive outcomes for tenants and staff. This annual report reflects on our tenant journeys and their outcomes as well as highlighting the resilience of our staff and their families.

Drought has been hard enough, particularly in our western areas and then the bushfires came, destroying people's homes, belongings, animals as well as the loss of people's lives. Throughout this time, we made sure that we kept in contact with all our tenants in these areas to ensure that they were safe. Our staff were evacuated in several areas and their livelihood was at risk as well. But we were able to come through with an energy and commitment to rebuild and recover.

Then in February/March came the impact of a pandemic. No one would have predicted that this would change our world completely.

Life is tough – there's no one in their right mind that would disagree with that. We at Argyle Housing had to plan for what has been a traumatising six months, and it continues.

“Our staff have been incredible. Knowing very early on that we were an essential service, the planning and carrying out of the plan that was tenant centred has worked for us. Safety for everyone was our mandate.”

This is a testament to the commitment and compassion of our partner agencies, our financial supporters, our volunteers, and our staff. It hasn't always been easy. I think we all now see the past through different eyes since the COVID-19 pandemic changed so much of what we take for granted. We've had to adjust our processes and make hard decisions. Without the support of the Argyle Housing staff we wouldn't be in the position we are currently in and I would like to take this opportunity to thank you them for their commitment and hard work.

I know we are going to be facing some big challenges in 2021 and beyond and with a committed team and Board we will continue to do the best we can. We will work through the immediate impacts of COVID-19, and make sure that tenants are safe and happy.

This organisation has a strong and committed tenant focussed Board. We thank them for making the tough decisions and keeping us focussed.

In particular, I want to thank Terry Downing, retiring Chair for his leadership, stewardship and resilience throughout his time at Argyle Housing and wish him well

Our success is the community's success.



Wendy Middleton
CEO

Resilience

Resilience is the ability of our tenants and staff to maintain a sense of control over their environment and move forward in a positive manner, despite any knocks to the balance in their life. Some people cope with stress in their personal and work lives better than others and this is often due to their resilience. They push through the challenges whilst others around them crumble under the pressure.

Resilience is not something we are born with; it is something that can be developed over time.

For the Tenant

Efforts to build tenant and community resilience often focus on growing the capacity to bounce back from disruptions. Truly robust tenant and community resilience should engage and benefit all community members and consider the types of challenges the community might face – whether bush fires to a lack of housing or unemployment. It should be grounded in proven resilience practice, which tells us how complex systems – like human communities – can be flexible, adapt and persist through changing circumstances. Keeping a sense of optimism is difficult when times are tough but the ability to take one step at a time towards a brighter future is a key characteristic of resilience in both individuals and communities.

For the Organisation

Business resilience is the ability an organisation has to quickly adapt to disruptions while maintaining continuous business operations and safeguarding people, assets and overall brand equity. Business resilience goes a step beyond disaster recovery

by offering post-disaster strategies to avoid costly downtime, shore up vulnerabilities and maintain business operations in the face of additional, unexpected adversities.

Business resilience begins with an understanding that the work we must be preserved in order for the organisation to survive unexpected events. An often-overlooked challenge of business resilience planning is the human element, whereby individuals in a chaotic situation must be prepared and educated on how to respond accordingly.

Board of Directors

Argyle Housing is governed by a Board of Directors who bring a diverse set of skills, experience and knowledge to guide the strategic direction of Argyle Housing, while our Chief Executive Officer and Leadership Team lead an organisation of dedicated individuals to implement this strategy.



Terry Downing

Chairman of the Board

Resilience is knowing that no matter the challenges that today throws up, by focusing on what I can control or influence will produce a better outcome in the future.

Terry is an experienced non-executive director with current and prior positions in the public, private and not-for-profit sectors. He brings extensive financial, risk management, corporate governance and commercial experience to the Argyle Housing Board.

Terry was appointed to the Argyle Housing Board on 4 April 2012.



Susan Bailey

Resilience means different things to different people. It includes a mindset like toughness, the ability to persevere and positive thinking. It includes taking action like self-care or problem solving to deal with personal challenges. [Loss, anger, anxiety or exclusion may be some of those challenges.] Resilience is the first step you take within or with others, and each step after that.

Susan is a non-executive director in the not-for-profit sector and previously in the public sector. She has over 30 years' experience as a commercial lawyer in the private and public sectors including insurance and electricity. Susan has executive experience as General Counsel of Ausgrid and General Counsel and Company Secretary of Royal & Sun Alliance.

Susan was appointed to the Argyle Housing Board on 1 January 2016.



Donna Anthes

It's easy to get comfortable doing the things we've always done. Sometimes things beyond our control disrupt our balance and we feel out of sorts, uncomfortable, disoriented and we don't know what to do next. The global pandemic, bushfires and drought are all recent powerful examples of how things beyond our control can unsettle our balance. We have all been impacted in some way.

What we can control is our response to changes happening around us. Sometimes, trying to keep things the same as they were feels like a struggle, it's hard, draining and leaves us with no energy for the things that bring us joy and for those we love.

Create a sense of perspective, step back and look at what is happening without being attached to the outcome. Rethink your position or approach, be open to change and consider how you can do things differently, without the struggle. Trying something different feels strange at first but adapting, recreating and evolving the way you do things or who you are in the world can be exciting. It becomes your new happy place. New people and ideas open themselves to you. Things you never thought possible. Embracing opportunities to change is resilience.

Donna is an experienced Company Secretary and Non-Executive Director with proven governance and risk management expertise. She has significant board level experience and leverages her strong record of accomplishment in leading change and resolving complex business issues. Donna's rich experience, ranging from start-up businesses to large-scale organisations, enables her to engage effectively and credibly with a broad range of stakeholders and provide sound business leadership in changing environments. Donna has executive experience across the public, private and not-for-profit sectors including Qantas, Macquarie Bank and the University of Newcastle, where she has been responsible for achieving operational efficiencies, implementing significant change programs, establishing corporate service functions and governance frameworks.

Donna was appointed to the Argyle Housing Board on 1 January 2016.



Chris Martin

In these challenging times resilience is being able to maintain a razor-sharp focus on recognising and working through the myriad of issues that will or could arise in such an environment, while always staying true to the mission. Innovation, effort, perseverance, empathy for those doing it tough, and finding a way to bounce back are all key.

Chris has 36 years of broad-ranging experience in the property industry, covering property funds management (both listed and unlisted); property and asset management; property investment (including acquisition and divestment); property

development; project management; financial management; marketing; sustainability; and corporate governance and compliance. He has experience both on-shore (Australia) and offshore (as Regional Head of Asset Management for Asia-Pacific, based in Singapore, with LaSalle Investment Management).

During his career, Chris also has held senior roles with GPT Group, Lendlease, BT Funds Management / Principal Financial Group, Colliers International, Jones Lang Wootton (now JLL) and, early in his career, in the Commonwealth and New South Wales governments. Chris is a non-executive director of Harbison Memorial Retirement Village and is a member of Harbison's Built Environment Development and Risk & Audit committees. He is currently managing director of Pindari Capital, a funds management company wholly owned by Mulpha Australia.

Chris was appointed to the Argyle Housing Board on 1 January 2018.



Yvette Pietsch

Resilience means to me the ability to overcome adversity or adapt to changing circumstances. Whilst the term resilience has become a common phrase over the past 12 months it is important not to diminish its value and to remember the personal strength that comes from being resilient, irrespective of whether the issues are personal matters or a global pandemic.

Yvette has over 25 years' experience in public practice as a Chartered Accountant, working with private groups and not-for profit organisations.

Yvette is currently an independent member of the Governance, Audit & Risk Committee for Shellharbour City Council, and was previously a Trustee and Deputy Chair of Centennial Park and Moore Park Trust and a member of NSW Council for Women's Economic Opportunity. Yvette has extensive experience in financial and risk management, corporate governance, business operations and commercial management.

Yvette was appointed to the Argyle Housing Board on 1 January 2018.



Tracey Wadsworth

If I had to define resilience for me, three words come to mind – adaptability, flexibility and strength. This year in the wake of a pandemic, bushfires and other natural events, I have seen these characteristics emerge from various parts of our community with positive outcomes. This year has been one of adapting to change – how we work and play. We have all become more flexible and accepting of each other. Most importantly, there has been strength and compassion shown by all of us during what has been a challenging year.

Resilience is all about bouncing back from tragedies and difficult times and these skills have been put to the test this year.

Tracey has over 25 years in the property and finance sectors in strategic property and financial advisory, development and project management as well as asset and property management. Tracey has held senior executive positions in both the public and private sector nationally and internationally including with Landcom, Royal Bank of Scotland, CRI and Tamaki Regeneration Company.

Throughout this time, Tracey has been involved in a number of large scale social and urban renewal projects including most recently the Tamaki Regeneration Programme in Auckland, New Zealand. This is the largest social regeneration project in New Zealand seeking to improve the social and economic well-being of a key area of Auckland.

Tracey's property and commercial background is coupled with a strong understanding of the social and community housing sector.

Tracey was appointed to the Argyle Housing Board on 1 May 2019.



Julian Sawicki

As a board member I looked for the traits of resilience in the organisation such as courage, adaptability, compassion for our tenants and each other, teamwork and self-awareness; Argyle Housing clearly displayed these traits. However, to me the most critical trait is stress tolerance; the capacity to handle pressure, uncertainty and stressful situations time and time again and still turn up for work ready to go another day providing vital services and support to tenants. Argyle Housing literally has weathered the storm of bushfires, floods and Coronavirus. The stress on the organisation has been immense and it is not over yet; but we are still in operation and confidently looking to the future, aware that our services are even more necessary.

Julian Sawicki has a 25-year career in executive management and membership of boards. This experience covers financial management, strategic planning, risk management, human resources and culture, quality and compliance with a strong understanding of board governance principles arising from completion of the Company Directors course via the Australian Institute of Company Directors.

Julian's passion for community services is reflected in his senior and chief executive roles with values based organisations providing a wide range of community and personal support services throughout South Australia. His experience in community housing policy and practice arises from significant involvement with community housing companies such as Westside Housing and Unity Housing. This practical experience coupled with knowledge of government policy adds to his board experience in the superannuation, community services, community housing and disability services sectors.

Julian believes that access to safe, secure and affordable housing is essential for a fair community if its members are to participate fully in the life of their community.

Julian was appointed to the Argyle Housing Board on 1 May 2019.

Strategic Plan 2018/21

The Strategic Plan is tenant and community focused with an emphasis on how Argyle Housing can provide more housing options, exceptional tenancy experience and opportunities for tenants to achieve the best possible outcomes in their lives.

This current Strategic Plan is in its last year and the Board and our CEO will be in planning at the beginning of 2021 for the next plan that will carry Argyle Housing for the next five years. The review in 2021 will be an opportunity for Argyle Housing to plan how, as an organisation, it can meet the housing needs of the communities in which we operate. The Strategic Plan provides a framework for Argyle Housing to build local partnerships that fulfil and respect the specific needs of the community and to respond quickly and effectively to wider growth opportunities that may arise.

As an organisation we have achieved lot of what we outlined in this current plan and look forward to 2021.

Retiring Board Member

Argyle Housing thanks Pamela Edwards for her service

We would like to thank Pamela Edwards for her tireless contribution to the Argyle Housing Board. Pamela was appointed in April 2012 and brought with her extensive experience in the investment management business in Australia, the UK and Europe. Prior to that, Pamela was a partner in a prominent Australian law firm. She has also served the community on the boards of Australian arts organisations.

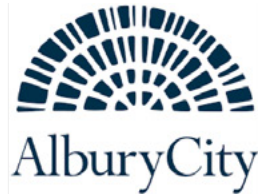
We wish Pamela all the very best for her retirement and future endeavours.



Thank you

We would like to thank the Commonwealth, NSW and ACT Governments; and the organisations, agencies, contractors and local governments that have worked with Argyle Housing throughout 2019/2020. You have all helped us deliver great outcomes for and assist in building resilience in our tenants and communities.

We also acknowledge and thank our staff across all locations. We appreciate your effort and commitment throughout the year.





Community Connections

Tenant Participation

Tenant Stories

Scholarships

Scholarship Recipient

Winter Lodge

Common Ground

Together Home

Awards

Tenant Participation

Introducing the Community Liaison Officer

Argyle Housing for many years had a Tenancy Action Worker position whose role it was to be a conduit between the tenant and support services. They were also able to help tenants become a part of the organisation by helping them to be involved in local events. In 2020, this role became a Community Liaison Officer and Simone Phillips was appointed to the position.

I am so excited to be in this new role where I will be working closely with tenants and staff from our NSW regions to support them and actively involve tenants with the planning of community events.

My role as the Community Liaison Coordinator is about bringing our tenants and community members together whether it be through a morning tea, BBQ lunch or a community event like the Premiers Senior Gala Concerts, RU Ok Day or NAIDOC Week. My responsibility is to make sure that our tenants do not feel isolated and attend events that they may possibly not have an opportunity to attend on their own. My responsibility is to organise where and when the outing will be to suit the target group, distribution of invitations, organising food and coordinating the transport to our destination.

One highlight this year was receiving 20 tickets to the Premiers Seniors Gala Concert and festival in the ICC in Darling Harbour. This event is for anyone over 60 years of age and is a way for the NSW Government to thank the senior's community for their contribution to society. This year's theme was 'Love to Celebrate', which encourages seniors to celebrate their achievements. As the event was on Valentine's Day, I purchased a beautiful small heart shaped chocolate to give to each of our tenants.

Another way I have connected our tenants is with this year's NAIDOC week celebrations in Wagga Wagga. Together with Wagga Wagga City Council we were able to celebrate NAIDOC week with a light lunch and a good laugh.

This year has been a difficult one for many and I plan on breaking the isolation many feel through group gatherings with consultation and advice from our tenants.



Simone Phillips
Community Liaison Officer

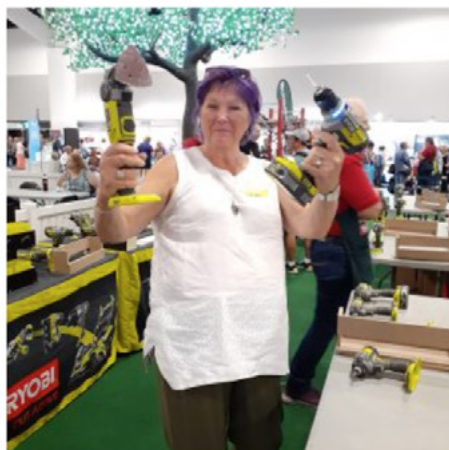
Seniors' Gala Day Concert

On 14 February 2020, our CEO Wendy and I took 18 Argyle Housing tenants to the 62nd Premier's Gala Concert and Seniors Festival Expo for NSW Seniors Festival week held at the International Convention Centre, Sydney.

The Seniors Festival Expo exhibition featured more than 65 exhibition stands and entertainment featuring an Elvis tribute, Dancercise, Chair Yoga, The Beatnix Beatles Tribute Show, Bunnings workshops and healthy food stalls.

A Gala concert hosted by Mike Munro showcased a musical cast that included John Paul Young, Paulini, Vanessa Amorosi, Alfie Arcuri, Lorenzo Rositano, backed by dancers from Brent Street Dance Academy.

The event brought together members of our community in an uplifting celebration.



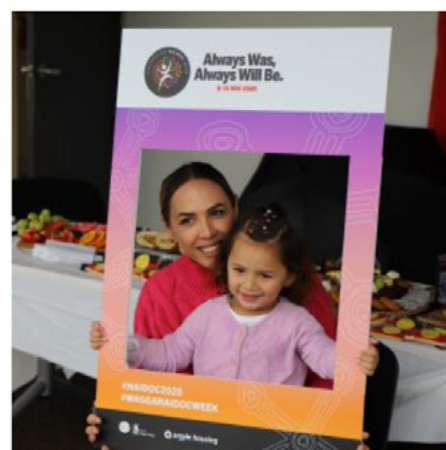
NAIDOC Week 2020

Partnering with Wagga Wagga City Council

Argyle Housing has collaborated with Wagga Wagga City Council to celebrate NAIDOC Week 2020. On the 7th October 2020, 15 tenants and staff from both Argyle Housing and Wagga Wagga City Council gathered at our Wagga Wagga office outdoor area to celebrate NAIDOC Week, with this year's 2020 theme 'Always Was, Always Will Be.'

Due to current NSW Public Health Orders, and the evolving COVID-19 situation, Council in consultation with local Wiradjuri Elders have decided to celebrate NAIDOC Week virtually. Wagga Wagga City Council received the blessing of senior Wiradjuri Elders and commissioned a local Wagga-based Wiradjuri videographer to produce a collection of short videos and photos. These clips of Argyle Housing tenants will be launched one-by-one throughout NAIDOC Week celebrations from Council's webpage and social media pages.

Wes Bonney, the council photographer, took some lovely photos of our tenants and staff holding the NAIDOC Week celebrations tile surrounding their happy faces. Argyle Housing staff prepared a beautiful light lunch serving sandwiches, fruit, sweet treats and cookies that look like the Aboriginal flag. We had a mix of intergenerational ages including three generations of proud Aboriginal women who are Therese, our staff member, Maddison from Wagga Wagga City Council and Aunty Isabella, our tenant. This trio are Mother, Daughter and Granddaughter.



Tenant Stories

Mirjana Gamosh, Argyle Housing Tenant, Young

“ I thought all the doors were closed but soon found out that if I just knocked, they will open one by one.”

Mirjana commenced her tenancy with Argyle Housing in 2018. Mirjana’s story is an excellent example of resilience and demonstrates her ability to push through her personal anxiety issues to achieve some positive outcomes not only for herself but also for her community.

This is Mirjana’s story...

For approximately 15 years I had been visiting the town of Young and really loved it, some places you visit leave you cold but Young felt warm and it has a soul. Around two years ago, after walking out of a controlling relationship, I was given the opportunity to live in Young, and I love it.

At the start it was not easy. For the first five months I had some accommodation and some time to adjust to the change in my circumstances, but it was not enough. Emotionally I was a wreck. I was not eligible for the pension. I was placed on new start, I had to look for work. I was not skilled and knew very little English. I had been out of the workforce for more than 20 years and my primary role over those years was to care of my ex-husband.

Due to the mental abuse I had endured in my marriage, I had little to no self-confidence and did not even realise that I was capable of looking after myself. I continually doubted myself and at times could not even think straight. I was so used to being told what do to. I had to face the fact that I only had myself and this was very daunting. I found myself with practically no money and nowhere to live. I was unable to afford most rentals and not used to government institutions.

Where would I go? Who could help me? What should I look for? What did I need to ask for?

Slowly I was able to solve problems going step by step. Facing fear and panic attacks at each stage initially, I thought all the doors were closed but soon found out that if I just knocked, they will open up one by one.



I enrolled in TAFE to improve my English. I thank God that I was directed to Argyle Housing, they were able to solve my accommodation problem immediately. I am now living in an affordable house where I feel safe and secure that is part of a supportive community. I also received advice and encouragement on how I could improve my quality of life and build upon developing my resilience through the wonderful staff at Argyle Housing. They showed me ways in which I can apply for the Argyle Housing Scholarship and other services to help with my study and future employment. I have been successful in applying for the scholarship through Argyle Housing which helped me with my study.

Further to my study, I also started working with the Salvation Army, joined the local PCYC, and then I started serving food and coffee at the nursing home where I was able to chat to the residents. Getting involved in and being social in my local community has improved my mental state. I started to love myself again, rediscover my faith and gain self-confidence. Life is good and there is light at the end of the tunnel.

I would like to thank all the people who have come into my life and for all the guidance and support they have offered me.

Mirjana encourages other people in a similar situation to reach out and know that things can change for the better.

Ray, Argyle Housing Tenant, Wagga Wagga – Koorinal

“The feeling of being able to assist this family at a critical time in their lives was amazing.”

– Staff member, Corina



Throughout Wagga Wagga, we have people waiting on the social housing list who have specific needs to assist them in their home. This could be making sure that the homes have wider door frames, bathroom rails or something as simple as placing the house on level ground. When Argyle Housing began planning the build for the properties in Koorinal, we did a lot of research into how to build an appropriate house to meet the gold and silver standards for accessibility.

All of this research was important to ensure that people like Ray were able to move into these homes and feel comfortable, safe and secure.

Ray has been on the social housing list for many years, awaiting a property suitable to his specific needs. Ray is wheelchair and scooter dependent but can move very restrictedly through a house using a wheelie walker. This has made his ability to find suitable properties to live in, at an affordable cost, very difficult for him throughout the majority of his adult life. For Ray, having the ability to hold onto a sense of control within his life, find a safe and secure home and move ahead in a positive manner was an important factor in him building resilience within his life.

Argyle Housing had been working with Ray for some time to find him the right house to make his home. He had seen many different properties previously in complexes that were close to meeting his needs but ended up not being suitable.

Ray has been lucky enough to be the first person on the list for our mobility accessible unit and was absolutely blown away at the amazing quality of the home. During the inspection he was overwhelmed with emotion, as was his mum and his carer who had both attended to make sure the property would be suitable for his needs. They also needed to check on the location of the property to ensure that they would be safe coming and going to look after him as this had been of concern in his previous properties.

Ray was so incredibly grateful and happy to have been offered the property at a time that the owner of his private rental had ended his tenancy agreement to take occupancy of the house back for themselves.

Ray very happily accepted the property. His mum cried at the end of the inspection thanking Argyle Housing staff profusely for giving him his first real chance at having a suitable, safe and comfortable home for the first time as an adult. Through many challenges, Ray has displayed resilience in persevering when setbacks may have been too much for others. With the support of his mother, carer and Argyle Housing staff, he now has a place from which he can look forward with hope.

John, Argyle Housing Tenant, Young

Words of wisdom from the wanderer.

"People can expect things in life; however, life may not always deliver."

John's life could be summarised in three words; traveller, worker, and communicator. John has had an interesting life working all over Australia in a variety of fields including agriculture and building. He has been known to put pen to paper as he has traversed the countryside, keeping connected to friends, family and the wider community.

Developing relationships and using his communication skills are the essential ingredients in his success. These skills have assisted him to go from one job or town to the next. He has found himself coming back year after year to work in jobs where he has developed a number of lasting friendships. He started work at 15 years of age and has continued to work throughout his life. He says, "I may not make the money I used to but at 61 years of age he has only missed three cherry seasons in Young".

Leaving home at an early age, his mother gave him a dollar for the journey. John did a lot of research and arrived in Young, and before long met his father, who he was led to believe was not alive, and his extended family. He used this time with his dad to learn about his horticultural heritage.

John has seen many changes in the forms and methods of communication to keep people connected. However, his ability to hold a conversation with anyone has always been the key to his success. It has served him well getting through difficult and sometimes stressful situations and finding people he hasn't seen for years. His knack of connecting with people has built a strong sense of resilience within John. Problems encountered don't have to be a deterrent in life, and in John's case, resilience and the power of communication has helped him along the way.

Generosity and hospitality have also been important in John's life. He has always tried to pay forward the hospitality and generosity he receives, and still does this today.



John's life has taken him to some interesting places, and he has crossed paths with so many characters, who have played a part in the person he is today. Seeing others go through illness and fighting his own health challenges, including recovering from a workplace accident at the age of 20 which saw him having to learn to walk again, has built resilience and determination. If John had given up at that time, he would never have had such an interesting journey.

John believes asking questions when you don't know the answers is a great help and shares his knowledge in the hope this may help someone else. Overcoming challenges demonstrates John's resilience and the ability to refocus his life after negative experiences and talking through hard times with the support of close friends is key to his success.

Never give up could be the motto for John's life.

Kaitlyn, Affordable Housing in Wagga Wagga

"I honestly couldn't have asked for a more beautiful home or easy process to jump start my future."

– Kaitlyn McRae

When I began searching for a place of my own to start my little family of two, I wasn't sure what I was looking for until I came across a place in Glenfield which was operated by Argyle Housing. The property was nice, affordable and within my budget, however, I realised that Argyle Housing has certain criteria to apply for this type of housing, but I loved it.



When I arrived, I thought to myself wow I never would have thought moving out for the first time at the age of 20, that I would even have a chance to live somewhere as nice as this. From the first glance it was perfect, I couldn't fault it and decided that I would love to live here.

Argyle Housing made it so easy for me to sign the paperwork and made me feel so comfortable that if I ever needed anything they are there to help.

I bought all of my furniture, got the keys not long after and my dream came true. Now I wake up every day loving where I live, how quiet the area is, having the perfect sized home for me and my bub who is due in January. I honestly couldn't have asked for a more beautiful home or easy process to jump start my future.

Stacey, Affordable Housing in Wagga Wagga

Over the last year, I have been searching for the right house to call my home for my daughter and myself. I'm Stacey and I'm a Wiradjuri woman who is originally from Wagga. I've been given the opportunity to reside in one of the Argyle Housing affordable units in Koorinal. I'm a single mum of a beautiful 2-year-old girl, Luna. I'm ever so grateful for the opportunity, the homes are absolutely beautiful, and to have such a beautiful place to call home I feel truly blessed. So, thank you.

Since falling pregnant and having to leave work early due to the pregnancy being at high risk, I returned home to Wagga, to raise my baby. I haven't had a home to call my own, I shared with family member after family member. It was never easy, and I always felt like I wasn't where I needed to be. Being a single parent is hard. Basically, Surfing from house to house made things even harder. The pressure and the cost of living made me feel like it was impossible. So, when the opportunity was given to me to live in such a wonderful home at cost that I could actually manage I was over the moon.

It really has felt that since moving in, my life with my daughter has truly begun. I want to say thank you to Argyle Housing for giving me the ability to turn my life around and to make a home for my daughter.

Luna and I are extremely grateful.



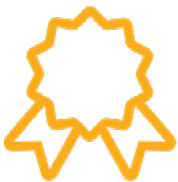
Scholarships



\$141,813
Total funds awards
since 2015



35
2019-2020
Scholarships Awarded



6
Major
sponsors



100
Recipients
In total



\$52,500
Awarded



12
Regional locations
of applicants



4
Tenants now
Employed full time

Making a Difference

'A huge thank you for giving me the chance for a better future learning new things, showing my daughter, no matter how many times you fall you get back up, keep smiling, stay strong, build resilience in yourself and keep going, whatever happens in life.'

The Argyle Housing Tertiary Scholarship Program (the Program) has been running continuously since 2015. During this time, 115 Scholarships (100 recipients in total) have been awarded to tenants and occupants of Argyle Housing's properties to a total value of \$141,813.00

The purpose of the Program is to empower and enable Argyle Housing tenants or household members to undertake education and training which will improve their chances of finding employment. Additionally, the Program has been successful in supporting positive social outcomes including improvements in mental health, health and in reducing isolation

The Program continues to grow each year, and with the support of sponsors, Argyle Housing funded 35 scholarships (up to \$1,500 each) in the 2019/20 Financial Year.

During 2019/20:

- Scholarships were awarded across 12 Argyle Housing locations;
- Courses ranged from a Certificate 1 to a Master's Degree; from funding for a Forklift Licence to gaining a Security and First Aid Qualification;
- Two recipients received their fourth scholarship payment during the year as they progress through their university degree;
- Five tenants completed their qualification during the year and four are now full time employed
- Almost overwhelmingly, scholarship funding has been used for computers, software and internet access as well as travel expenses
- COVID-19 has had an impact on tenant's study experience with several courses being cancelled or brought online. This has caused problems for some who have had to either postpone or extend the length of their course.

'I really enjoyed the area of study. It gives me the opportunity to work in a field where I can give back to the community and 'pay it forward' for all those who helped me.'

'I just completed eight weeks of placement. It was a big highlight as it presented so many learning opportunities, especially on how to work with children.'

A HUGE thank you to our Scholarship Sponsors

During 2019/20, the Argyle Housing Tertiary Scholarship Program received significant corporate sponsorship from:



CASTLETON



The Energy Industry Super Scheme (EISS)

EISS Super first partnered with Argyle Housing in 2018. Over the last two years a strong and respectful relationship has developed that supports both Argyle Housing tenants and employees. EISS Super looks forward to further strengthening its relationship and continuing to support the Tertiary Scholarship program for many years to come.

Beyond Bank

The Beyond Bank has supported the Argyle Tertiary Scholarship for the last two years and is also one of Argyle Housing business partners. The Beyond Bank is a strong supporter of communities. Over the years the Bank has invested a percentage of its nett profits in partnerships and programs, supported its staff to volunteer and has operated a community reward program across Australia.

A.J. Gallagher

Arthur J Gallagher is one of Argyle Housing business insurers and has been named one of the world's most ethical brokers for eight years in a row. Arthur J Gallagher operates a little differently from other insurance brokers and strives every day to provide environmental, social and economic benefits to the communities in which it lives and works.

Castleton

Castleton Technology PLC is the supplier and support provider for the Argyle Housing Finance and Housing management systems. Castleton's technical experts assist the Argyle Housing IT team to ensure that our systems are up to date, efficient and functioning effectively. This support partnership assists Argyle Housing staff to continue to deliver a quality service to our tenants.

Mittagong RSL

Mittagong RSL has developed an association with Argyle Housing that is about providing opportunity to people who may not necessarily be exposed to an environment where opportunity exists. There is a synergy between both organisations in that they are here to assist in providing connections for their communities to assist tenants to realise their potential.

Allianz Insurance

Allianz is another of Argyle Housing's insurers. Through its core business, Allianz contributes to sustainable economic growth and is focused on breaking down barriers to social inclusion for a better, more productive future.

['I finished... in my dream job and no longer needing housing assistance from Argyle Housing'](#)

Tammy's Story

["You do not know what you can achieve, until you do it. You will not know how far you can go, until you try."](#)

Introducing Tammy, an Argyle Housing tenant and tertiary Scholarship recipient. Tammy and her partner live in the Southern Highlands. They are a blended family with ten children with three teenagers still at home, and their first grandchild due in December 2020.

Tammy has shown remarkable resilience throughout the year. She has adapted to online learning due to COVID – 19, overcome her doubt in her own ability and survived studying at home with three teenagers who she referred to as being like 'three puppies in a box'!



This is Tammy's story...

I have survived a bad relationship and over three years of cancer treatment. I am now well, in a good marriage and have started to find myself again as a person who has a passion to help and support young people.

In February 2020, I enrolled in TAFE to do a Certificate 1V in Community Services with a view to finding volunteer or paid work in youth services. As a mum of ten, I have really noticed that there is a lack of support, mentoring and other services for young people in the Southern Highlands, especially for 11-14 year-olds. This is such a vulnerable age for kids and having access to positive help and support if needed is crucial to what type of teenagers and adults they become.

I had not studied for many years and had a lot of self-doubt about my own ability to go back to studying. Was I too old? Would I cope with the technology after being a pen and paper girl? Could I afford the costs involved with the course?

In February 2020, I applied for an Argyle Housing Tertiary Scholarship and was successful with the application. The first payment paid for course fees, supplies, transport and helped me to set up for study. I bought a good quality printer and ink with

the second payment which I needed when TAFE went online. The third payment will help buy more supplies and pay for my internet connection.

I was very nervous in my first week at TAFE but by week two had settled in and found that I loved studying. I enjoyed being with other people from all age groups and actually talking about things that were not about family and children.

Then COVID-19 struck, and my study went online in March 2020. This was disappointing for me as I had been enjoying the face to face classes very much. However, I was determined to succeed. I mastered the technology, survived being in lock down with three high school teenagers and I am now, after lots of hard work, expecting to finish my Cert 1V in December this year.

The message I really want to share is that you do not know what you can achieve, until you do it. You will not know how far you can go, until you try.

Don't listen to those who tell you that you can't do something. I had so much self-doubt and it was only by focusing on bettering myself that I now feel better able to support others. Finding the confidence to follow my passion and return to study after what I had been through has proven to me that I am a strong and resilient person.

I would like to complete my Diploma next year and my teachers are encouraging me to do a bachelor degree further down the track. I have applied for one position in the youth support services and am just waiting to hear back. If I am unsuccessful this time around, I will keep volunteering to gain experience, continue to study next year and I know that I will eventually end up in a field of work that I am passionate about.

Don't be afraid to find your passion and go for it 100%.

Tammy, an Argyle Housing Tenant

Winter Lodge

A place to stay and keep warm

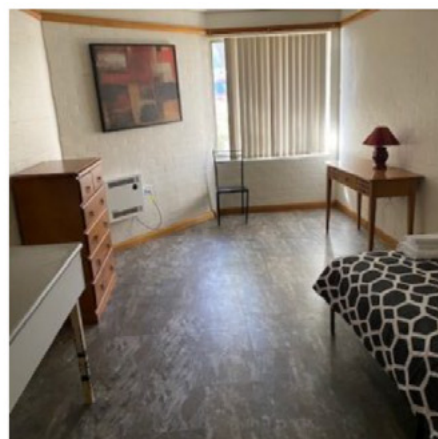
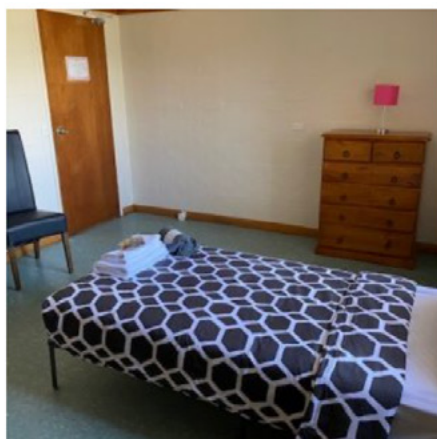
Homelessness can affect anyone. There is no shame in reaching out, we're all human and we all need help sometimes. During this time of COVID-19 restrictions, if someone is sleeping rough in Canberra in winter, there is help available.

In May this year, the ACT Government announced the details of \$3 million in funding to provide support for people facing homelessness or domestic and family violence arising from the COVID-19 pandemic.

Thanks to support from the ACT Government, Argyle Housing and CatholicCare opened a temporary accommodation facility for people in Canberra experiencing homelessness. Argyle Housing is providing accommodation for men through the Winter Lodge, and CatholicCare is providing accommodation for women at MacKillop House.

Winter Lodge at Ainslie Village opened on 11 May 2020 during the height of COVID-19 and is a short-term housing program by the ACT Government and Argyle Housing. Together we have delivered accommodation for men sleeping rough during the winter months. It has 18 rooms and men are referred by the ACT support services sector or they can be assessed onsite.

Argyle Housing staff are on hand to give advice and assistance to those coming through Winter Lodge to get them into more permanent accommodation or to show them how to access support services that may assist them.



In the first few months of operation, Winter Lodge received 198 referrals in total. We have housed 144 clients into Winter Lodge.

Winter Lodge has been receiving referrals from different agencies mainly OneLink, Early Morning Centre, Red Cross Roadhouse, City Mental Health, Belconnen Community Services, ACT Police and Calvary Hospital. We also have had few self-referred.

All the referrals have been between the age range of 20-70 years-old. The youngest referral was an 18-year-old man and the oldest referral was 72 years of age.

Success Exit: 44 clients out of 144 housed have either transitioned into medium/long term accommodation within Ainslie Village or externally.

Argyle Housing has transitioned 36 residents from Winter Lodge into medium/long term accommodation into Ainslie Village. Three residents have entered into shared private rental from Winter Lodge, 4 into transitional house and one moved to NSW as his friend offered him accommodation until the end of winter.

A Resident's Journey

Trevor has been a rough sleeper on and off the streets of Canberra for a number of years and was referred to Winter Lodge through local support services. He stayed the first night but found the experience daunting as Trevor felt the room was too restrictive and he ended up sleeping on the floor of the room. He did not come back for the second night. Some days passed and Trevor presented himself again to Winter Lodge after a couple of really cold nights in Canberra. This time, Argyle Housing staff were able to talk to Trevor further about his needs and were able to tailor the room more specifically to his requirements and make him feel more comfortable by removing some of the furniture.

Having a sense of control over his environment, Trevor was able to develop a more positive approach towards the experience and start to work through some of the issues that had blocked him in the past. Through further one-on-one sessions with Argyle Housing staff, giving him further tools to build upon his resilience, Trevor has now moved into more permanent accommodation onsite at Ainslie Village. He has found health advice through ACT Directions and uses the services of the Blue Door.

Givit and Winter Lodge

GIVIT is an organisation that connects those in need with people and companies that have products or services to give and donate.

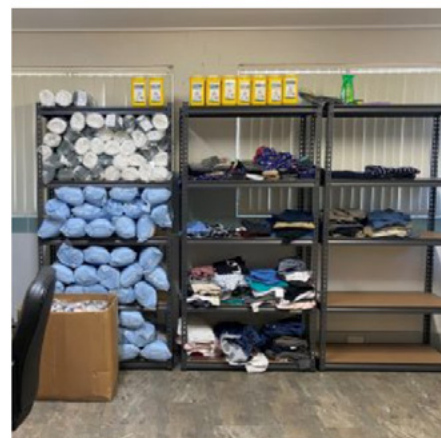
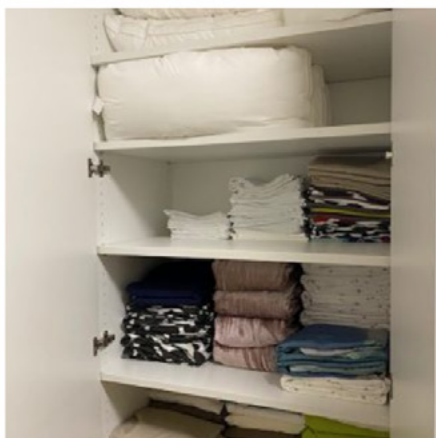
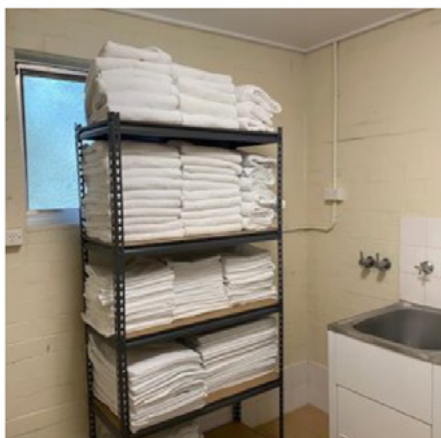
The winter months in Canberra can be very cold and our friends at GIVIT know this too well. They provided helpful donations for the rooms of Winter Lodge including packs of toothpaste, personal hygiene products, doonas, towels, mattress protectors,

and pillows. The team from GIVIT worked really well with Argyle Housing helping set up the 18 rooms within three weeks. GIVIT was able to contact third party suppliers for some of the major items such as bed frames.

Within a 48 hour period, the 18 rooms were set up, cleaned and the store room shelving constructed and stocked with consumable items ready for the first intake of residents to get a warm night's sleep.

"GIVIT has had the privilege of working closely with the Argyle Housing teams for more than three years. From a pair of new socks to restore dignity, through to furnishing a temporary housing facility during COVID-19; GIVIT and Argyle Housing's wonderful collaboration is making a tangible difference in our community."

Caroline Odgers, Regional Manager ACT for GIVIT



Sean's journey to stability

"We can be better even after we fall."

Sean is now a resident of Ainslie Village, but it has not always been an easy road for him. Sean's journey with the Winter Lodge program began when he found out about the newly set up accommodation for rough sleepers and Ainslie Village.

While at the Winter Lodge, Sean confided to the staff that he wants to turn his life around and make a new beginning.

Sean stated that he was a previous resident of Ainslie Village. He was served with Notice to Vacate some time mid last year for huge rental arrears. He stated that he did not make a right decision and did not make an effort to repay his arrears. Sean ended up couch surfing and refused to seek any assistance until he came to Winter Lodge.



Sean was assisted with a plan to repay his debit and get an accommodation in Ainslie Village again. Sean was excited and grateful to Argyle Housing for the opportunity to make things right this time and promised to be on top of his rent. Sean with little to no assistance, was able to repay his earlier debit and sign up for an accommodation with us.

Sean is now well in advance with his rent. He has proved that second chances are not given to make things right but are given to prove that we can be better even after we fall. He has successfully transitioned into Ainslie Village from Winter Lodge.

Well done Sean for remaining true to yourself.

Common Ground

Vale Ross Graham

Renaming Art Room in memory of Ross Graham

The Common Ground complex in Gungahlin ACT has a vibrant community of tenants that look after one another and contribute to make it a place they call home.

So, when a favourite tenant passes, there is great sadness.

Ross Graham was one of the first residents to move into Common Ground Dickson and was a well-loved tenant amongst the community. Ross passed early in 2020. He was an artist and spent many hours working at his practice within the art room of Common Ground. As a memorial to Ross, friends and family gathered in the art room to remember a man that had a huge influence in the many lives of the people he called friends. In honor, the Art Room has now been named after Ross Graham and a plaque installed for the community to remember him.



Together Home

Western Sydney and Murrumbidgee regions

Together Home is a new program rolled out for Rough sleepers across NSW. This new program is the largest housing response dedicated to rough sleepers in NSW which will secure homes rapidly from the private rental market to house in need.

Argyle Housing have currently housed nine rough sleepers in the Campbelltown and Camden local government areas

Our goal is to find 12 people a place to call home, but the critical step is supporting them with the services they need to improve their health and wellbeing, in order to rebuild their lives.

Argyle Housing and Uniting will be working together in the next two years to help people take the first steps towards breaking the cycle of disadvantage and staying off the streets for good.

Together Home has been delivered by the NSW Government, in collaboration with 19 community housing providers, specialist homelessness services and healthcare workers.

Argyle Housing and Uniting's aim is to give people a hand-up and set them on the pathway to independence, and that all starts with a safe and secure place to call home. Together we have been working hard to provide a wraparound service to help these clients sustain a tenancy and improve their wellbeing.

Chantell Wyszenko – Together Home Coordinator, Campbelltown



Together Home Program

Through the Together Home Program, the NSW Government is investing \$36m for two years from 2020-2021 to 2021-2022 to expand the Community Housing Leasing Program (CHLP) to support people sleeping rough impacted by COVID-19.

One of the key differences with this new program is the engagement of a support provider through subcontracting arrangements to provide wraparound case management support to individuals housed through the program. This presents an opportunity to manage both immediate public health risks and create a lasting change to address street homelessness, in line with the Premier's Priority to reduce street homelessness.

Across the Murrumbidgee, 10 assistance packages have been allocated to assist people into homes. These are not necessarily allocated to a single person but could be used to assist a whole family. People who are referred to the program are individually assessed as to what individual services they need, including drug and alcohol services and mental health support.

Wendy has been approached by The Daily Advertiser and ABC Riverina to discuss Argyle Housing's involvement in the program for the Murrumbidgee region.

Wendy Middleton, chief executive officer of Argyle Housing, told The Daily Advertiser the program provided not only housing, but a range of other services to people for up to two years.

In regional areas, since the beginning of the coronavirus lockdown, Argyle Housing is seeing an increase in people who have lost their job, cannot afford their rent and have left rental properties, she said.

"We know there are rough sleepers and all the agencies are working with them, putting them in temporary accommodation. But we are seeing another cohort of people coming through and they are people who cannot afford their rentals," Mrs. Middleton said.

[View the The Daily Advertiser article](#) and [listen to the ABC Riverina radio interview](#)

Rhett's Story

We first met Rhett after we received a referral from a local Wagga Wagga support service in September with the agency explaining that he was sleeping in a tent in Wilkes Park. After several failed attendances, Rhett was able to make it into the Argyle Housing Wagga Wagga for an initial meeting with our staff. Rhett was able to complete the required paperwork and we discussed calling Link2Home for temporary accommodation whilst we looked for his more permanent home.

Not long after this meeting we found and offered Rhett a property in an area of Wagga Wagga that is close to transport and local shops with a viewing closely following that same day. When Rhett viewed the property, he said he would be keen on the place as it had enough room for his son to visit.



Sign up happened in October with Rhett in tears after giving him the keys, as he explained he is overwhelmed with happiness and thanks. He said that he is currently trying to settle in and provide security and routine for his son Archer, who is 3 years old. He said that he is “grateful for the opportunity, beyond words.”

Awards

Crow Award

WAGGA'S annual celebration of local businesses has been switched up this year with a new focus on people's choice.

The Golden Crow Awards typically has 16 categories ranging from best customer service to outstanding tradie, as well as a lengthy nomination process.

In 2020 Wagga Wagga Business Chamber ran the Crow Awards 2.0 – a publicly nominated and voted awards program consisting of six awards. You can nominate as many businesses as you like or self-nominate. Once nominations close, all the businesses that have been nominated will be up for public vote in their category, the businesses with the highest number of votes wins.

Golden Crow Award Categories

- Outstanding Customer Service Award – recognising a business in the Local Government Area who you think is offering amazing customer service
- Outstanding Tradie – the best trades business – sole trader or business – open to all forms of tradies, eg. plumber, electrician, builder, mechanic, etc.
- Best Pivoted Business – the business who you think has shown outstanding sustainability and done an amazing job adapting to the challenges of Covid-19
- Best Business Leader – the business or person that you think has gone above and beyond to assist other businesses through the Covid-19 period and shown outstanding entrepreneurial spirit
- Outstanding Start Up – for businesses that have successfully launched a new business or venture in the previous 12-24 months
- People's Choice Award – Facilitated by TripleM, tell us in 25 words or less who your People's Choice business is and why

Southern Highlands Business Awards

The Local Business Awards aim to pay tribute to and reward the local community's best businesses. It also aims to develop and strengthen the bonds between businesses and the community thereby improving the standards of local businesses.

The Local Business Awards are based within the local community. The awards give local businesses the opportunity to:

- Promote their business and its strengths
- Display their range of products and services
- Provide in-store displays of their Local Business Awards success.

The Local Business Awards brings together businesses, the local community and Awards sponsors to celebrate excellence and quality.



People and Culture

Longevity Awards

Staff Training

Staff Wellbeing Program

Team Profiles

Chris Benton Award

Staffing Overview

ROAR Awards

Staff Participation

Longevity Awards

Staff tenure

5 Years of Service

Chantell Wyszenko, Campbelltown, 13-04-2015

Trevor Jenkins, Bowral, 20-04-2015

Eva Pidgeon, Bowral, 02-06-2015

Kate Dale, Bowral, 22-06-2015

Joy Schofield, Bowral, 20-07-2015

Rachel Dockerill, Bowral, 20-07-2015

10 Years of Service

None this year

15 Years of Service

Dawn Nixon , Bowral, 30.05.2005



Dawn Nixon – Team Leader, Bowral Operations – 15.3

Dawn first started with Argyle Housing in 2005 as a Rent Review Officer. In 2017 she became our Senior Rent Review Officer and then in the same year took the role as Team Leader of Rent review. It is fair to say that there is no one more knowledgeable of government guidelines in relation to what our tenants pay in relation to Argyle Housing. The team have the task to review all our tenancies twice a year to ensure our tenants are being charged correctly, which can lead to some challenging conversations. In addition, Dawn with the team, manage all NRAS compliance and affordable rent assessments. All three tasks contribute to the ongoing support of our strategic objectives of sustainability and customer experience.

Most recently Dawn became Team Leader of our Bowral operations team and with her Argyle Housing experience, has a true understanding of the challenges the tenants and our tenancy officers in Bowral face on a daily basis, which benefits us all.



Chantell Wyszzenko – Tenancy Officer – 5.5 years

Chantell Wyszzenko has worked for Argyle Housing for 5.5 years. She commenced on 13 April 2015 in the role of Tenancy Officer. Chantell is a valued part of the Campbelltown Team who has worked tirelessly in a very challenging portfolio where trust and mentoring has played a key role to her success with her tenants. She has built up a network of supports over the years working hard to get the best for her tenants. Recently Chantell has taken on a new role as a Tenancy Manager, housing Rough Sleepers for the Together Home Package.

The success she has achieved in the short time she has been working on the new program has amazed everyone and demonstrated how diligent and passionate she is.



Trevor Jenkins – Senior Asset officer – 5.4 years

Trevor Jenkins commenced with Argyle Housing in April 2015 as the Procurement Officer and a year later became the Senior Assets Officer. During his time with Argyle Housing, Trevor has assisted with many substantial initiatives and changes including the implementation of the Castleton information system, developing Asset Management and Modelling tools that help Argyle Housing predict what our maintenance needs are into the future, and our Garden Units Project.

On a day-to-day basis, Trevor is responsible for not only the delivery of maintenance services to all of our properties and tenants but is also the person responsible for solving many complex problems ranging from major fires to structural failures. Trevor is great at finding the most appropriate solution for our tenants and is thorough when investigating issues.



Eva Pidgeon – Rent Review and Compliance Officer – 5.3 years

Eva commenced employment with Argyle Housing on 2 June 2015 as an Assistant Compliance Officer. In September 2016, she became a member of the Rent Review Team while keeping her role as Compliance Officer. Her role is to conduct rent assessments for all of our Affordable properties as well as manage the compliance aspect of her work. Eva is also a Health & Safety Representative in the Bowral Office, assisting the staff to stay safe within the working environment.

She is diligent in her duties and always ensures that processes are followed. She is a quiet achiever.



Kate Dale – Senior Accountant – 5.2 years

Kate joined Argyle Housing as an assistant accountant in 2015 and most recently since February last year has worked as our Finance Manager supporting a team of six.

Her current role entails the reporting and compliance for the financial elements on behalf of Argyle Housing and it's a testament to her leadership and teamwork that we are in a position to accurately prepare the monthly managerial reports within eight working days, are compliant to all statutory obligations, and that for the last two financial years we have received unqualified audit results in our annual reports from KPMG. In the process, she is always looking for opportunities to improve how we can support the organisation.

In addition to leading the finance team Kate has recently started part-time study for her MBA at UNSW in Social Impact in Socialisation which complements Argyle Housing's strategic objectives. Kate's commitment to achieving positive social outcomes is evident in her work and achievements.



Joy Schofield – Finance Officer – 5.2 years

Joy commenced her employment with Argyle Housing on 20 July 2015 in the role of Accounts Clerk now known as a Finance Officer, in our Bowral office. During her five years of employment with Argyle Housing, Joy has been a constant and reliable member of the finance team. Her attention to detail and 'can do' attitude makes her a highly valued member of the team and to the organisation as a whole.

Just as importantly, Joy's sharp wit and dry sense of humour provides for much laughter and 'joy' in challenging times.



Rachel Dockerill – Allocations Officer – 5 Years

Rachel commenced her employment with Argyle Housing on the 20th July 2015 as a Pathways Officer at the Tahmoor Outreach centre located the Tahmoor Community Centre. In this role, she assessed client's eligibility for Social Housing and processed their applications. She worked closely with their support services and provided much needed information around Social Housing.

In January 2017, the Outreach was closed and Rachel was moved into the newly set up Access & Allocations Team, in Bowral Head Office to continue her role. In late 2017 the team was given the responsibility of assessing all applications and allocations across Argyle and Rachel moved into the Allocations Officer position.

In this role, Rachel speaks with clients on a daily basis, with many and varied complex issues around their housing needs. She is often called upon to assist clients, by providing information, for them to make better informed decisions around their applications and housing needs.

She has attended many Expos over her 5 years of service, always representing Argyle in a favourable light. She has proven her ability to interact with both clients and supports workers at these events speaking to local communities about Social Housing and in particular Argyle Housing. She always shows respect to clients, support workers and fellow staff from both Argyle and Dept. of Community & Justice – Housing Service.

She continues to be is a valued member of the Access & Allocations Team.

Staff Training

Argyle Housing – a Learning Organisation

Argyle Housing recognises that ongoing professional development and training are essential in ensuring staff have the knowledge and skill to deliver quality customer service, that they feel confident and safe in their roles, and that they are supported to progress in their careers with Argyle Housing.

The COVID-19 Pandemic has created some unique challenges during the first half of 2020. Training organisations have had to adapt and many are now delivering training online. This has been a great bonus for Argyle Housing as we have been able to offer training to regional staff without expecting them to travel and leave their families.

2019/20 Highlights

2115.4 hours of training were completed at a cost of \$33,325.00

All staff completed mandatory training delivered in-house and including:

- WHS
- Critical Incident Training
- Bullying and Harassment Training
- Privacy Training
- NDIS Orientation Module

Role Specific Training included:

- NCAT training – for the first time online
- ACAT training
- Safe Home Visiting
- First Aid Training
- Fire Warden Training
- HSR Training

Discretionary training was organised on request to enhance employee skills and specialised workshops were organised and delivered to support the Argyle Housing Integrated Management System.

Argyle Housing will continue to prioritise training for its employees and looks forward to introducing a new online, internal training platform in late 2020 that will make training more accessible for all staff.



Staff Wellbeing Program

To recuperate staff member's mind, body and soul after giving back to their community, our Staff Wellbeing Program recognises that what they put into their role at Argyle Housing can mean that staff may need some additional support, including a generous allowance to be spent on Wellbeing initiatives of their choosing.

The benefits of this program are that it enables Argyle Housing staff to place a greater emphasis on their personal wellbeing whilst at work and during their personal time. The allowance is currently \$300 per person per calendar year which employees can spend at their discretion. Argyle Housing will also reimburse the cost if you choose to have the yearly vaccination for the influenza virus.

Scott Dunstan has applied and received the Wellbeing Allowance for the last two years.

In the first year, I purchased a fitness tracking device for my wrist to count my steps and to keep me motivated. This was a great way in ensuring that If I had been working too long at the computer, the device reminded me that I needed to stand up. This gave me a much-needed break for the screen, giving my eyes a rest and the opportunity to grab a cuppa for morning tea.

Whilst the device has been fantastic, I still needed to ensure that I kept up to date with my fitness regime. So, in the second year at Argyle Housing, the allowance went towards my gym and pool membership at the Moss Vale fitness centre. This is a great place in the morning where I can do some weight training, a cardio program and take a swim to cool down at the end, before getting ready for work.

This routine has proven successful for me and my journey towards an overall improvement in my wellbeing.



Scott Dunstan

Team Profiles

Rachel Morris

Maintenance Administration Officer



Rachel is one of our Maintenance Administration Officers and has worked with Argyle Housing for close to two years. Whilst Rachel is based in Bowral and started by supporting our Bowral office maintenance services, she now coordinates and supports the delivery of our maintenance services in Young, Yass and Queanbeyan and parts of the ACT.

With Rachel's easygoing and vibrant personality, she has developed great support from the Argyle Housing Maintenance Officers; Andrew (Young and Yass) and Grant (Queanbeyan and Act). Relationship building is so important in this field of work as we rely heavily on our maintenance officers to provide excellent customer service on the ground – especially when they are called out for emergency repairs.

Having Rachel at the forefront of calls, talking to people needing urgent repairs, has ensured that stressed and concerned tenants are placed at ease. She assures them that their repair is important to Argyle Housing.

Rachel is always focused on providing a high level of service to all tenants and will not stop until all issues are under control. Rachel always owns any problems that come her way and accommodating the individual needs of each tenant is her key priority.

“Rachel never ignores a problem and always takes 100% ownership until it is solved. Her passion to make sure our tenants are looked after never waivers. If you find yourself talking to Rachel on the phone, make sure you say hi, I promise she will do everything she can to make sure you are looked after”

Justin Nyholm, Rachel's Manager

Rachel reflects the true nature of resilience as she has learnt to thrive in sometimes stressful situations whilst others may crumble under pressure.

Cherie Tizzoni

Operations Manager (Housing Services)



Cherie Tizzoni is the Operations Manager (Housing Services) for Argyle Housing. This is a new position created in 2020 and reporting to the Housing Services Manager. Cherie is responsible for the day to day management of our operations team across all locations, driving performance, meeting KPI's and ensuring that the teams are supported to deliver the best possible service to our tenants.

Cherie has worked for Argyle Housing for the past 1.5 years, initially as the ACT Team Leader and then as the Compliance Manager. This has given her the opportunity to develop an excellent understanding of all the operations contracts and programs as well as the hands on experience of managing one of Argyle Housings' most diverse portfolios.

Cherie brings a unique understanding of both operations and service delivery within Argyle Housing, and Compliance with contractual obligations. Cherie has been able to build strong rapport and professional relationships with external and internal stakeholders during her two roles serving Argyle Housing. Cherie has a background in social work, child protection, and over 10 years' management experience which has proven to be crucial in managing our teams and building relationships with our tenants to achieve positive outcomes.

Cherie has been instrumental in working with the operations team in developing their knowledge of the key performance outcomes of each contract, improving performance across all sites and also in role modelling and mentoring staff in achieving better outcomes for our tenants. Cherie is passionate about social justice and ensuring that staff and tenants are supported to achieve their best. Given Cherie's experience in housing management, business management and the supportive role of a social worker, Cherie has the skills needed to role model Argyle Housing's values, supporting our tenants and teams.

The Operations manager role will assist in managing the largest employee numbers within Argyle Housing over a large geographical footprint. Cherie is committed to being flexible with travel and is able to offer personal support to teams and tenants at all our locations. Cherie has been the compliance manager and the operations manager recently and her time management skills ensure she prioritises completing tasks. Cherie is committed and loyal to the work we do for our people and is working with the operations team to achieve a cultural and procedural change within the organisation that will foster positive outcomes.

Madhu Kavilikatta



Even though I come from India, I spent most of my professional life in Malaysia with a stint in the UK to further my studies. After spending nearly two decades in Malaysia, I decided to move to Australia for professional and personal reasons. Having lived in such a densely populated countries, it felt a little strange in the beginning when I moved to Australia because there is hardly any people in such a big country. I first landed in the South Coast, were I lived for couple of years before moving to Bowral. When I first visited Bowral (before joining Argyle Housing), my first impression was, this town has got lot of class.

I come from a multi-functional background. During my 20 years of work experience, I have held various positions, ranging from purely technical to techno-management roles. Along the way, I have coached executives, run marketing campaigns and have been involved in organising events for some of the most powerful people on the planet. However, my forte is software development and systems engineering.

When I was contemplating applying for a position at Argyle Housing, I first checked the management team's profile and felt that this is the kind of people I would like to be working with. Everything was very professional and well organised from the day one.

As with everything, there is always scope for improvement. To that effect, I've restructured the support group and implemented a new ticketing system to track the support requests that come to is@argylehousing.com.au. This now provides some good insights to Wendy and Andrew on the types of issues that arise. In addition to that, we've made some major upgrades to the Housing and Finance systems. I'm currently working on deploying a tenancy management app which I see will be a huge benefit to our tenancy and maintenance officers. I am also working on deploying the Know Your Payee solution which minimises the risk of paying the wrong people by the organisation.

One of the most defining moments in my life came when I received an award from my university in UK, beating worldwide competition for it.

I like travelling, reading and watching about history, science, technology, politics and business. I play cricket and badminton. Most importantly I like exploring new things and building stuff, technology never stops fascinating me. That explains why I got into software development. I am not very adventurous when it comes to food and I am a big fan of good coffee. Another interesting fact about me is, I like chocolate but not anything that is flavoured chocolate. Last but not least, I'm married with two beautiful kids.

Bernadette Welfare **Senior Access & Allocations Officer**



Bernadette is the Senior Access & Allocations Officer for Argyle Housing, and she has been working for the company since February 2007. Bernadette started off as the Bowral Office Receptionist and during her time, has seen many changes to her new role and to Argyle Housing.

She is an integral part of the team, which assess all new applications for Social Housing and allocates clients, off the Social Housing register to vacant Argyle Housing properties throughout the organisation; from Campbelltown to Queanbeyan and out to Griffith.

From her beginnings in reception, Bernadette showed her strengths in working with our tenants and new applicants and demonstrated her passion for assisting tenants to achieve and maintain their housing needs and goals. As well as assisting applicants with applying for Community Housing. This passion for her work led to her accepting a role as the then named Pathways Advisor role in 2012. In 2015 Bernadette successfully moved into a senior role within the Pathways team which later in 2017, became known as the Access and Allocations Team.

Bernadette has many strengths but her passion is to find a home for every homeless person in Australia, in particular homeless men and women escaping domestic violence. She is a fierce and compassionate advocate for those who are homeless and in 2015, Bernadette was formally recognised for this commitment by the Community Housing Industry by being awarded the "Inspirational Team Member" Award at the Professional Excellence in Housing Awards held by the Australasian Housing Institute. She has continued to develop her role within the Access & Allocations team, by representing Argyle Housing at many support service meetings and functions.

She has always taken an active leading role in the organising of such events as the Combined Support Services Expo, held in Bowral each year, the Homeless Hub event in Campbelltown and continues to organise events such as expos in Berrima Gaol – assisting inmates with Social Housing information and application details and the International Women's Day Event in Picton – assisting women in the Wollondilly area experiencing housing stress.

This past year has been a challenge, with COVID-19 putting a halt to events and face to face meetings. She has however stayed involved and often sits in case conferences advocating for those less fortunate and struggling, be it with Mental Health, Domestic Violence, Homelessness or Financial Hardship. She continues to champion both tenant and applicants' rights for safe and secure housing.

She is both a valuable and much respected member of the Access & Allocations team. Her wealth of knowledge and enthusiasm is being passed on to not only her team members but those working with tenants in our Tenancy teams, often advising the tenancy officers with decisions that impact their tenant's wellbeing.

Chris Benton Award

Jaime Lobb, 2019 recipient



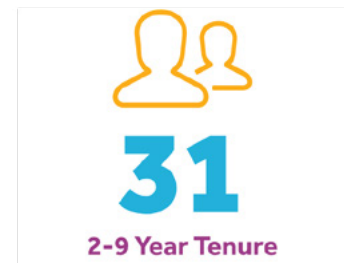
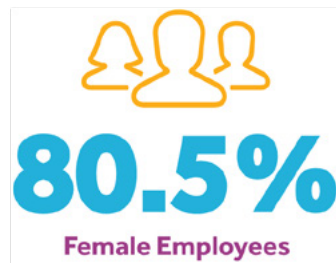
"I remember very clearly the day that I received the Chris Benton Award."

"I remember looking at the other nominees and feeling so proud to be considered in the same caliber as these amazing people, who have contributed so much to the organisation, and thinking how all of them were so worthy of receiving the award. To say I was shocked when my name was called, is an understatement. I am so grateful to work for an organisation whose values align with my own, and that this has been recognised in such an amazing way.

Since receiving the award, I have taken on a new role as Team Leader for the Queanbeyan, Young and Yass offices. It seems apt that the value highlighted in this year's Annual Report is RESILIENCE, due to the year that has been. Staff and Tenants alike have had to have bucket loads with the challenges that have arisen in 2020. It is not just having this as a value that has pulled us all through. It is the support that we have had, that we know will be there, that has shone through this year for me. Within Argyle, we have had many changes, from working from home, changes in office hours to changes in the way we inspect our properties. We have had to be creative in how we work and communicate. We have had to be resilient. 2020 has at times been just plain hard, but it has highlighted the strength and determination that we all have, that maybe we didn't know that we had all along."

Jaime commenced her employment with Argyle Housing on 22 April 2014 as an Administration Support Officer at our Young Office. During her five years of employment with Argyle Housing, Jaime has had many opportunities to act in higher duty roles and across multiple areas of the organisation. From her beginnings as an Administration Support Officer, Jaime showed her strengths in working with our tenants and has been recognised for her versatility through her experience within the Access and Allocations team, the Operations team as a Tenancy Officer, and has even acted in the role of Team Leader in 2016 and again in 2017. In 2018, Jaime was a member of the Strategic Plan review group and is currently in the process of reviewing and updating the Operations Procedure Manual. Jaime consistently models Argyle Housing's values, has an excellent work ethic and strives for excellence in everything that she does.

Staffing Overview



Age Demographics	
< 19 Years	0
20 – 29 Years	3
30 – 39 Years	18
40 – 49 Years	18
50 – 59 Years	15
60 – 69 Years	10
> 70 Years	1
Average Age	46

Generations	
1946-1964 – Baby Boomers	18
1965-1980 – Gen X (the Busters)	35
1981-1994 – Gen Y (the Millennials)	25
1995-2009 – Gen Z (the Digital Generation)	2
2010-2025 – Gen Alpha	0

Tenure (1 November 2019 to 31 October 2020)

0 – 1 Years	28
2 – 5 Years	22
6 – 9 Years	9
10 – 14 Years	5
> 15 Years	1

ROAR Awards

The ROAR awards were introduced into Argyle Housing in mid 2020 and the word ROAR was based on the organisation's values, R standing for Resilience, O standing for Opportunity, A standing for Accountability and R standing for Respect. The first ROAR award was based on Resilience and the staff had to nominate employees based on Resilience which was described as the following:

1. **Treating problems as a learning process.**
2. **Avoiding making a drama out of a crisis.**
3. **Celebrating successes.**
4. **Developing realistic life goals for guidance and a sense of purpose.**
5. **Taking positive action.**
6. **Nurturing a positive view of yourself.**
7. **Keeping a realistic perspective and**
8. **Practicing optimism.**

10 staff were nominated for the Resilience award and a morning tea was held on Tuesday 27 October to announce the winner:

- Jaylene McSherry
- Scott McCullagh
- Kate Dale
- Scott Dunstan
- Jaime Lobb
- Madhu Kavilikatta
- Judy Boyd
- Luisa Smart
- Renetta Miller

The successful staff member was:



Luisa Smart

Luisa has demonstrated outstanding support for both the Griffith, Albury and Wagga Wagga Offices, assisting with phones, HSP and various other tasks for all three locations.

Luisa always knows the TO calendars and assists with planning their days and scheduling appointments

Luisa is always one step ahead of what is required and knows where everything is up to and all details of tenancies to ensure that she can assist tenants with all enquiries that she is faced with.

Luisa has been a valuable asset to all offices and is always more than happy to lend a hand where needed.

Luisa had a great relationship with all of the Griffith Real Estates and is able to assist with most enquires and follows up with TO when required.

Luisa organises Team Meetings and ensures that everyone has all of the information they require prior to the meeting

Luisa has be a great team player, especially when we have been short staffed or when supporting new staff members.

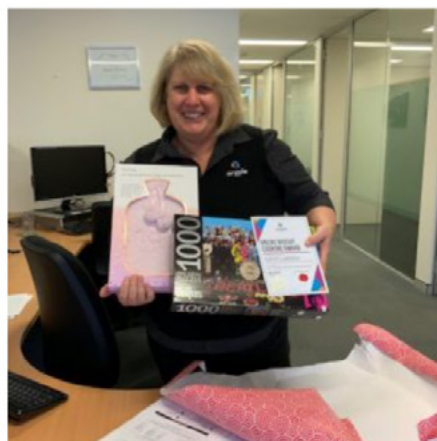
Staff Participation

The Argyle Housing staff are distributed over 10 different regional offices and throughout the year, we endeavour to bring everyone together through mutual celebrations of major Australian events. Our communication is made much easier through large television screens in all offices that are linked to video conferencing facilities so that each office is being streamed and we can feel as one staff. Pre COVID-19 restrictions, this was a fun way of getting everyone together, but this has been a vital link in remaining connected through the pandemic.

Whether it's a coming together for the race that stops the nation, an ANZAC Day memorial with the last post streaming through all offices and a staff ANZAC Biscuit cooking competition or to our highly successful Christmas Giving tree campaign, our staff have made the most of every opportunity to come together as a team.

ANZAC Day

ANZAC day is a day for all Australians, regardless of religion, racial background or even place of birth. It is a day to commemorate the bravery and self-sacrifice of past and present generations. It is a day to acknowledge the selflessness of all those who have been prepared to lay down their lives for Australia so that it can be a place of freedom for all. On ANZAC Day we thanked and recognised those who served in the first and second world wars, Korea, Malaya, Vietnam and more recently, Cambodia, Somalia, Rwanda and the Persian Gulf, Solomon Islands, Timor-Leste, Iraq and Afghanistan.



ANZAC day is not a day for honouring war, for war is not something to be honoured. War is something that is used as a last resort when diplomacy has failed, and it is used by a nation to safeguard its sovereignty. We do however, on ANZAC Day, honour the people of Australia who have undertaken warfare to protect that sovereignty, no matter how distasteful it may have been to them personally and in spite of the risk of losing their lives.

As a staff, we came together as a whole for an afternoon tea to remember and honour those that had fallen. Wendy read the Ode and we stood in silence as the last post rang out through all of the Argyle Housing offices.

One tradition of the ANZAC memory is that of the ANZAC biscuit and we held a competition to see who could bake the best ANZAC biscuit. The judging criteria covered the crispness, chewiness, texture, colour and presentation.

Cathy Lowden from Assets and Allocations was the overall winner on the day with her wonderful presentation and crispness of the Anzac biscuit.

Christmas Giving Tree

A small gesture goes a long way...

Throughout all of the Argyle Housing offices, we have an online staff suggestion box. These suggestions go to the leadership committee for review and implementation.

Last year, our staff member Belinda, suggested that instead of giving presents to each other for Christmas, we create a giving tree and buy presents for under privileged children and their families. The suggestion was immediately approved and Christmas trees with tags indicating a boy or girl with an age range were installed in each office.

Our regional office staff then linked in with their local service providers to ensure that the Christmas presents were going to go to those in need.

We had an overwhelming response from all of our staff members and the community.

The Christmas Spirit was alive and well at Argyle Housing with the knowledge that the gifts were putting a smile on a child's face, as well as providing some form of relief to their parents.



Dear Simone,

I just wanted to say thank you to you and your team for the wonderful donations for our families. We appreciate the time and effort that went into organising this very kind donation.

We hope you and your team have a wonderful break.

Regards,

Carmel, Sam, Melinda and Erin
Barnardos, Moss Vale

Homelessness Week 3 – 9 August 2020

Donation to Soul Warmer Café and Co-Op Food Pantry

Over the last few years, the staff at Argyle Housing have held BBQs to raise awareness or take part in the winter sleepout but this year COVID-19 put a hold on all homeless events and activities around Australia. Due to the difficult times we face due to COVID-19, we are taking a different approach and decided to host a Homelessness Awareness Drive with staff donating non-perishable grocery items and wearing casual clothes to work. The staff were extremely generous and donated a large variety of everyday staples, hygiene products and some treats. We had a range of tinned soups, beans, pasta, sauces, biscuits, longlife milk, juices, tissues, toilet paper, toothpaste and feminine hygiene products.

The food collected by the Bowral team was donated to the Soul Warmers Café and Co-op Food Pantry in Mittagong. Every week these providers hand out free hot and cold refreshment as well as cakes and sandwiches to those in need in the local community. Local support services attending the morning teas have found that this is the best way to engage with homeless people and community members needing assistance. The Soul Warmers Food Pantry, assemble hampers and distribute to the homeless and families who are in need of food. This organisation relies on donations from the community for these hampers.



Argyle Housing team member, Simone Phillips presented the grocery items to Lynda McEwan who was shocked to see so much food. She commented that Argyle Housing staff are so generous and told how it would boost very low hamper supplies due to COVID-19. She summed up her appreciation with the words: "Wow, this is going to help so many people".

Simone has also been attending the Soul Warmers Café for close to two years to have a cuppa and chat with community members. A few attendees have said that they look forward to Thursday mornings as it is the only time they venture out of the house to seek the company of others. We are always happy to contribute our fundraising items to such an amazing and worthy charity.

Relationships & Collaborations

Sponsorships

Humanitarian Settlement Program

Compliance and Registration

Sponsorships

Mittagong RSL Club Supporting its Community

Craig Madsen is General Manager of the Mittagong RSL. Over the course of the past year Craig has been in discussions with the Argyle Housing CEO, Wendy Middleton, with regard to the Mittagong RSL Club becoming involved with supporting an existing scholarship program developed by Argyle Housing.

The scholarship program is aimed at supporting Argyle Housing tenants who show initiative and desire to move in a positive way towards furthering their ambitions. After discussing the Argyle Housing Program with the Club's Board of Directors, they were impressed with the program and approved support to the value of \$5,000. To date, the funding from the Mittagong RSL has sponsored three tenants to assist with studies in; Certificate 1V Community Services; Certificate 11 in Horticulture; and Certificate 1V in Youth Welfare.



In a unique coincidence a recipient of the Mittagong RSL Club sponsorship has a son, Drew Singleton, who is employed at the Club as an Apprentice Chef. Drew initially gained "on the job" experience at the Club through the Club's EDU Program while a student at Moss Vale High School. Drew enjoyed his on the job experience to the extent that he decided to apply for a chef's apprenticeship at the Club. He was successful with his application, based on the experience he gained in the Club EDU program. Drew has been doing his best with the apprenticeship at the Club in very trying times during COVID-19 and we are looking forward to him developing into a great employee and person.

Over the passage of time, the association between Argyle Housing and Mittagong RSL Club is about providing opportunity to people who may not necessarily be exposed to an environment where opportunities exist. There is a synergy between both organisations, in that they are here to assist in providing connections for our communities to realise their potential. The stories behind Drew and his mother are evidence that if you get half a chance, are willing to take that chance, you will have the opportunity to succeed.

The Mittagong RSL Club are pleased to be involved in the Argyle Housing Scholarship Program and we look forward to continuing the sponsorship of the program well into the future.

– Craig Madsen

Humanitarian Settlement Program

Argyle Housing Tenancy Support Officers, working with Red Cross Support Workers

Wollongong, Wagga Wagga, Albury, ACT

Resettlement of refugees and humanitarian entrants into Australia.

The Humanitarian Settlement Program (HSP) provides support to refugees and humanitarian entrants into Australia to build the skills and knowledge they need to become resilient, self-reliant and active members of the Australian community.

The partnership with Red Cross and Argyle Housing is very important for the success of housing tenancy for the incoming entrants to Australia.

Arrivals under the HSP are a highly vulnerable cohort of tenants who can very quickly end up in housing stress, have multiple tenancy failures and subsequently end up placing additional pressure on the social housing system to meet their long term housing needs. Argyle Housing and Red Cross understand that this cohort is a particularly resilient, capable and resourceful tenant group and given the right support on arrival they are highly successful in their future tenancies. Our partnership with Red Cross provided safe, affordable housing that allowed tenants to learn to manage and source housing within the Australian context for a sustainable housing future independent of the social housing system.

Within the program, Argyle Housing was able to source privately owned properties that are suitable to the incoming entrants before they arrive in Australia. Some of the criteria that needed to be considered were the size of the family, location to services and affordability.

Argyle Housing was then able to support and guide entrants on the best ways to manage their tenancy in a safe and supportive environment, without the repercussions that they may encounter as a tenant in the private market. The private market can leave tenants with life-long black marks against their name if they are taken to the tribunal for making mistakes they did not know they were making. In the private market, entrants may encounter multiple tenancies in a short amount of time, and this causes a lot of strain on waitlists and affordable housing.

Throughout the HSP, it is known that entrants are very capable and do have a lot of success when they are shown what the expectations of a tenancy are, right from the beginning.

The partnership with Red Cross means that while Argyle Housing placed the new entrants into a tenancy, both agencies then supported them throughout their settlement in Australia.

Some of the services that can be accessed through the support of the Red Cross and Argyle Housing are in the following areas forming the foundation for successful settlement:

- Employment
- Education and training
- Housing
- Physical and mental health and wellbeing
- Managing money
- Community participation and networking
- Family functioning and social support
- Justice
- Language services

The entrants then become successful tenants within the HSP, achieving measurable, long term tenancies. This, in turn, creates a positive contribution to the community in which they live as it eliminates the need for multiple tenancies by the entrants and offers housing opportunities for new entrants in the affordable housing sector.

The successful partnership between Red Cross and Argyle Housing is clearly demonstrated when HSP participants leave the program and assimilate into the community and start their own journey in the private housing market.

Throughout all of the successes within the program, Red Cross decided to take on the program alone in 2020. Argyle Housing wishes them all the best. Sunette Le Roux was employed by Red Cross to continue the excellent work she was doing with the incoming tenants.

A Personal Insight

My family and I relocated from South Africa to Australia in 2008 and faced many obstacles learning to adapt and build resilience in a new country. This has helped me understand some of the challenges faced by our tenants who arrive through the Humanitarian Settlement Program and how difficult it can be. I feel like it is a journey I take with each family that arrives, from helping to find short term accommodation to educating about how to maintain a tenancy and getting to know each family and their needs to help their settlement process in Australia.

This financial year we have helped 30 families find long term accommodation and settle into their new homes. It gives me the greatest pleasure when you find a family a home. They are always so grateful and thank you with tears in their eyes for finding their family a home and helping them start a new life in their new country. For me this is the best part of the job, feeling like in some way we are making a difference. It is so rewarding.

After spending six months to a year with the families, you start seeing them become more and more independent and resilient.

Every time you meet, you see their English language improve a bit more. A lot of clients go on to find employment and finally understand how to manage their own tenancy. We empower them to sign direct leases and become independent.

Every day is different with new challenges to face, but the friendships you build, and the end result always leaves you with a satisfying feeling, that I'm truly doing what I love.



Sunette Le Roux
HSP Coordinator

Analeticia's Story

When three siblings and their families, along with their parents arrive in Australia on the same date, you know we have a big job to do in getting the extended family into homes.

It is a close-knit family with the siblings having a very special bond through the adversity they endured together. A big focus of all of the siblings has always been to help out with the needs of their parents.

Whilst we were able to house all of the family members, their new homes were apart from each other in different suburbs and only accessible via public transport.

The family asked if there would be a possibility to house all the families relatively close so they can continue to support each other. In the ACT it can be very difficult finding long term accommodation for clients because of demand and families not being able to afford the rent in ACT. We managed to find two of the family's properties at first and after being rejected for many properties finally secured the third family in a property close by. The family couldn't thank me enough and were just so grateful for all the work we put in to help their families.

From El Salvador to Australia

Leticia Garcia HSP Tenant

Leticia and her family are survivors from El Salvador which has one of the world's highest homicide rates.

Many neighbourhoods of El Salvador are ruled by gangs that control and extort resident communities throughout the country. Children are forcibly recruited and some women, girls, and lesbian, gay, bisexual, and transgender (LGBT) individuals are subject to sexual slavery. Government security forces have been largely ineffective in protecting the community from violence and these conditions have resulted in internal and cross border displacement.

Leticia with her husband Reynaldo and their children lived in constant fear of their lives and moved three times within El Salvador before finally fleeing to Costa Rica. In the search for a safe and secure place to live, they applied for refugee status and made their journey to Australia.

Upon arriving at the middle of 2019, they were taken to the Oxley Hotel in Canberra where they were given a warm bed to sleep and care packages welcoming them to Australia.

Leaving everything you have ever known and coming to a foreign country is not an easy decision, but one Leticia and her family were happy to make. This is in spite of some sadness for the loss of their way of life and communities that they had left behind.

After some initial issues in trying to find a suitable home, Leticia and her family are now settled into the community and with the help of our former staff member Sunetta, are now living close to her mother and sister in neighbouring suburbs where they can walk between each family home.



Arriving in Australia and getting settled was made a little more difficult as they arrived during the worst bushfire season Australia has ever seen. There was also a developing global pandemic and the country was headed for a wet and cold winter. Despite all of this, after finally settling in, Leticia is now enrolled in a leadership and management course, whilst her husband Reynaldo has enrolled into Environmental studies. Their eldest daughter has been accepted to university and is studying International business whilst also working at Coles. Her younger daughter and nieces are doing well in college at the moment.

Through miserable and often hopeless situations, Leticia and Reynaldo and their family have learnt to find the inner strength to move through every problem and issue that arose. Building a level of resilience within themselves has ensured that they are role models for their children and other families.

The support the family has received from Argyle Housing staff and local support services has been a major influence in helping the family to have the confidence to move on with their lives and make a difference in their community. Leticia is very thankful for the support that they have received and is forever grateful to Argyle Housing, Sunetta and all the support agencies.

Compliance and Registration

The National Regulatory Scheme Community Housing (NRSCH)

Community Housing is one of the most heavily regulated industry sectors in Australia. In addition to monthly, quarterly and six monthly reporting to state and federal governments, Argyle Housing is required to comply with business, contract and performance requirements in every aspect of its day to day operations.

One of the most important compliance requirements for Argyle Housing is to complete a Registration Return every year which goes to the Registrar of Community Housing in NSW. This Return covers every aspect of Argyle Housing's business operations and includes both quantitative and qualitative reporting, analysis and prescribed evidence.

The Registration Return is not just about facts and figures but also asks us to tell the 'story' of how satisfied tenants are with the services provided, how happy they are with their homes and neighbourhoods, what positive personal outcomes we have helped them achieve and what progress we have made in meeting the needs of the communities in which we work. The Return is a scorecard on whether we are 'living' our vision, achieving the aims of our strategic plans and meeting the expectations of our tenants, communities and key stakeholders.

Argyle Housing is a Tier 1 Registered Community Housing Organisation under the National Regulatory Scheme for Community Housing (NRSCH) in NSW and the ACT. This is the highest tier of registration.

The NRSCH commenced on 1 January 2014 and its vision is to ensure a well governed, well managed and viable community housing sector that meets the housing needs of tenants and provides assurance for government and investors.

Argyle Housing has maintained its registration as a Tier 1 Community Housing Provider for the last five years and values working with the Registrar and his team to improve its practice through the recommendations provided.

Throughout 2020 Argyle Housing participated in two assessments in November and April with the following outcomes:

2019/20 Registration Outcome – Overall Assessment	
Overall Determination	Compliant
Individual Performance Outcome Assessments	
1. Tenant and housing services	Compliant- with recommendations
2. Housing assets	Compliant- with recommendations
3. Community Engagement	Compliant
4. Governance	Compliant- with recommendations
5. Probity	Compliant – with recommendations
6. Management	Compliant
7. Financial viability	Compliant

Tenant Experience

Tenant Stories

At a Glance

Access and Allocations

Premier's Youth Initiative Program

Tenant Story

Tenant Stories

Gardening Passion

Lloyd Hopkins, Moss Vale

When Lloyd first came to his (then) NSW Housing Commission home in Moss Vale in 1993, he found very hard clay soil full of rock rubble. Not ideal to make a great garden. But Lloyd illustrates that with persistence, lots of work and a swag of resilience, even the most unproductive soil can bloom.

Lloyd's garden is a work of art with 64 rose bushes, 20 eriostemons (for the bees), trees such as a magnolia, winding pathways, and interesting artworks and statues.

Why has he done this? I asked him, and his reply is that it makes his house a home. He has found that investing his labour into a beautiful garden also lifts the whole surrounding area. He has now been here 27 years, gardening from day one, and it shows.



To create his garden, Lloyd first needed to create places to plant. With a mattock, he dug out the large holes, about 50cm deep, where his roses would go and filled them with horse manure obtained free from a neighbouring farm. These deep, enriched spots were perfect for his first rose plants. Lloyd does not use any chemical fertilisers or pesticides, preferring to rely on nature. He notes that when aphids come in to partake of succulent new growth on the roses, it is not long before the ladybirds turn up to eat the aphids as nature intends.

If you want to grow roses, Lloyd says that they are generally a hardy plant, that thrives on neglect. Except in winter, they will bloom, with flowers in many colours including white, yellow, apricot and wonderful shades of palest pink to brilliant crimson. Buy them at your local garden centre (but not supermarkets). Speak to the nursery worker who will be able to recommend the most suitable plants for your situation, and, more to the point, they know what won't do well in your location.

Roses are frost hardy and cope with winter by becoming dormant. Pruning them back to the older wood keeps them from becoming straggly. Drought conditions have been tough however, and Lloyd has lost a few from a high of 78. The reason for this is that the soil becomes too hot on the extremely warm days we have had, which causes the roots to bake. In such a prolonged period of heat, only the hardiest and most resilient survive.

Lloyd most values his scented roses and has a 'Mr Lincoln' growing near his front door so that its scent wafts into the house. He is not choosy about breeds but buys what he likes on the grounds that a rose is a rose. In fact, he so loves roses that he has been known to rescue a rose growing in a public place by giving it a good prune!

As well as the roses, Lloyd's garden features a beautiful weeping acacia which has a tale behind it. Apparently, Lloyd decided to develop a frog pond and built a sandstone structure to fill with water. Alas, it was not a great triumph as a water feature, so Lloyd filled it with good soil and planted a tiny sprig of wattle. This flexible approach has paid off to the extent that he now has an amazing green waterfall effect in the middle of the garden.

There is also an eclectic collection of garden ornaments placed around the garden to delight the eye. Everything from children's toys and a number of weathered Buddhas to a lovely angel statue can be found. Lloyd is given these spontaneously by people who want to add something to his garden. Though this may sound twee, I think these things add a spirit to the garden that lifts it beyond a manicured display towards the mystical.

I asked if anyone helps with his garden but Lloyd says not with the physical work. However, he gets given lots of advice, which he always listens to because you can always learn something new. He is also fond of gardening programs such as Gardening Australia on ABC TV, which is a great source of ideas. He brought in the eriostemons after watching David Attenborough's program, 'Life of Bees', and he is delighted by the way the bees congregate when the flowers are ready.

Lyndal Breen,
Argyle Housing tenant

Alicia loves her home

Campbelltown

When we welcome new tenants into Argyle Housing, we visit them at the six-week mark into their tenancy to see how they are fitting into their new home and to see if we can help them in any way. Alicia is one of our new residents and was visited by our Tenancy Officer and Tenancy Action Worker who found her story and achievements so inspirational they asked Alicia if they could share her story.



My time with Argyle Housing so far has been incredible! I love my home, I love having a garden and I especially love the freedom of being out of the private rental market.

I absolutely love my new neighbourhood! I've moved into an area full of families, children and loads of parks from a heavily built up area. My neighbours are so friendly and kind, and I feel incredibly safe. I can safely go for walks alone or with my son because the sense of community in my new neighbourhood is so strong. Everyone looks after everyone.

Through moving to Argyle Housing, it has given me financial stability and resilience, which is so much more than I ever thought a housing agency could provide. I've been able to pursue career and personal development opportunities that I previously couldn't afford. I bought my son a bike and presents for Christmas this year. Before moving into my new home I didn't know if there'd be any presents under the tree at all.

Knowing that my rent is paid and I can pay for food and necessities without needing help from my parents has been a blessing. I've been able to spend more time with my son and more time on my career.

I'm currently studying my Certificate III in Individual Support, specialising in Disabilities. This will allow me to work as an AIN in a 1-on-1 setting, with people with disabilities.

I've always wanted to be a positive light in people's lives, love to help others, educate them and help them achieve their goals. This course allows me to do that on a professional level for people who often can't speak up for themselves or demand their human rights be protected.

I have found the biggest challenge has been balancing my course with my personal life. I struggled finding a location, time and delivery method that I could match with how many days of daycare I could afford. I chose to study through my Parents Next provider, Wesley Mission, as they offered tailored courses for parents trying to access study.

My five year goal is to be financially secure, with savings and an income that allows me to send my son to a Steiner School. As long as my son and I are happy, safe and comfortable, I will be content.

Outside of my study, I am currently gathering donations to give to fire-ravaged communities on NSW South Coast. I grew up on the South Coast, and over the course of the Christmas/New Year's period I was watching more and more of my childhood burn to the ground. I was obsessively watching the news and checking social media to make sure my friends and family were still alive. I felt incredibly powerless but knew I had to do something to help the communities that gave me such a beautiful childhood. I started contacting everyone I could get onto, I emailed the MP for the South Coast and called countless evacuation centres, and started collecting donations for babies and children. I've been organising these into family-specific packs. Using social media I've been able to directly contact victims who have lost everything and take care of what their children need. My main goal is to help parents make things as normal as possible for their little ones in this dark time. I've so far delivered five packs, supplying 17 children with clothing and toys, along with some toiletries and sanitary items that have been kindly passed on to me by Argyle Housing. Everyone needs a bit of help sometimes and the bushfire crisis has really shown how willing Australians are to pitch in and help out their neighbours.

Alicia, Argyle Housing tenant

Little by little, one travels far: Phil's journey

By Pema Sedon



Phillip Rowe is a musician and an engineer by profession. He moved to Australia some years ago from England and started living in Ainslie Village in 2013.

Phillip has always been open about his drug use and his experience of mental illness. He had a 30 plus year history of drug use, however, he has now been clean for more than two years.

Phil has been working alongside Argyle Housing staff who have helped him create an Individual Housing Support Plan. During the planning, Phillip stated that he would like to get some support to apply for the National Disability Insurance Scheme (NDIS), start volunteering outside Ainslie Village, to upskill and grow his knowledge and to find accommodation outside the Village. Phillip agreed to take a single step at a time, slowly but steadily. Today, Phillip has grown in self-confidence and resilience and has achieved almost all of the goals he wanted to fulfil within a year.

Less than a year ago, Phillip was supported to apply for the NDIS and to attend his first planning meeting with the agency. His plan is now coordinated by one of the NDIS service providers in ACT. This service provider is working with Phillip to transition into supported accommodation out of Ainslie Village.

Phillip has also started volunteering two days in a week with CAHMA. He has been volunteering for almost six months now.

Phil is now looking forward to upgrading his skills and knowledge in technology with Canberra Institute of Technology later this year. Argyle Housing staff will be supporting Phillip with planning around this goal.

We are so proud of Phil's achievements in such a short period of time.

"You don't get this lucky everyday"

Frank, Wagga Wagga

Throughout Wagga Wagga, there are a number of people that are on the Social Housing waiting list who have specific needs and who have been waiting for the right home.



Argyle Housing has been aware of this need and has completed building four new properties in Koorinal. They are free standing units that have been designed from the ground up with the needs of the Wagga Wagga tenants in mind.

Frank is just one person that has been waiting for his new home.

Frank is an older Italian man who has been living in a 107-year-old property through a local real estate that is in desperate need of some in-depth renovations and maintenance. Unfortunately, Frank's wishes to have some of the issues with the property fixed were not heard and nothing was being done. Frank has been stuck without the basic needs such as heating and cooling and has had varying periods without hot water whilst still paying a very large amount of private rent. Due to Frank's current financial situation, he was unable to afford a property of a better quality. With this in mind, Argyle Housing was able to offer Frank a viewing of the newly completed homes in Kooringal.

Frank was brought to view the property for the first time by his ex-wife. She explained to our Tenancy Officer, Corina that Frank has had an extremely hard life as a child and again as an immigrant here in Australia. Even the last few years had been a terrible time in his life as their relationship had broken down and they had separated. Not long after the separation, Frank lost a son and recently lost family members in Italy as a result of COVID-19. Through all of this hardship, Frank has built upon each experience learning new ways to become resilient and focus on bouncing back after each hurdle.

To be able to give back to Frank by providing him with a new home is a small reward for a life well lived. Frank was absolutely overwhelmed and all he could tell Corina was "Thank you, thank you, how did I get to be such a lucky man". He was so incredibly grateful to have been offered the property and to not only have his basic needs met but to go above and beyond and have such a beautiful home. After everything Frank has faced in his life and suffered through in the last few years, Corina was very happy to offer the property to Frank.

At a Glance

The Access & Allocations team is located in Bowral, Head Office. Our team of 4, assess all Applications for Social Housing, received by the Argyle local offices. When the Tenancy teams have a vacant property, it is the Access & Allocations team, who go onto the NSW Social Housing waiting list, to find a new tenant.

As you will see in the figures below, there has been a drop in the number of Applications for Social Housing received and processed by the team. This is due to clients now applying through the online application process and over the phone. There was push, earlier this year, to have clients apply digitally and over the phone directly to the Housing Contact Centre, in attempts to reduce the need for paper applications.

We have also noted less allocations being made, with fewer tenants requesting transfers and hence fewer properties becoming vacant. We believe this could be due to OVID-19 and wanting to stay in their current properties and surroundings.



59

paper applications
received and assessed
by Argyle Housing



57

additional applications
forwarded to the Housing
Contact Centre for data entry &
assessment



75

**sent from the Housing Contact
Centre (HCC) to Argyle** for
assessment due to client
having previous Argyle tenancies



134

total applications assessed
new + returned from HCC;
down 34 from previous year



225

properties allocated
through Pathways by Argyle
Housing; down 22 on previous year



225

**1st offers followed by a
further 118 2nd+ subsequent
offers** before being accepted
and allocated



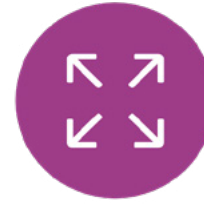
59

homeless have been housed;
down 19 on previous year



6

**identified as Aboriginal or
Torres Strait Islander clients**
have been offered housing; down
by 6 from last year



71

requests for transfer;
A decrease of 18 from previous year

Access and Allocations

Community Connections 2019-2020

Domestic Violence Awareness Walk

In November 2019 the Southern Highlands Domestic Violence Forum held the 2nd Awareness walk at Bradman Oval. On the day people from all backgrounds came together to walk the oval wearing white t-shirts in support of 'Say no to Violence'. The Local Lions Club provided a BBQ breakfast. The day was showcased in the local paper and attended by numerous local organisations including police and local schools.



Other Service Meetings

Although there were fewer expos and events this past year due to COVID19, Access & Allocation were able to attend several service meetings and information sessions through social media interactions. Some of these occur on a regular basis, others are a one-off session arranged by a service provider for a specific reason.

- Southern Highland Domestic Violence Forum – Argyle Housing takes an active leading role in the DV Forum passing on knowledge, advice and joining in all activities the forum puts together to raise awareness of domestic violence throughout the Southern Highlands. Unfortunately all events this year have been postponed until early 2021 due to COVID-19. Access & Allocations team leader Julie Roberts, is the current president of the forum, as voted by the attending committee.
- Wingecarribee Aboriginal Networking Group – a staff member from Access & Allocations has been attending these meetings in Mittagong, joining other support services that assist our Aboriginal & Torres Strait Islander clients prior to COVID-19.
- Post COVID-19, the Access & Allocation Team Leader has been attending Virtual meetings monthly to network & share our housing knowledge with support providers still working closely with the local Aboriginal & Torres Strait Islander Communities.

Local Support Services – when approached by local service providers, Argyle Housing's Access & Allocation staff attend staff meetings and presentations, to pass on knowledge of local housing issues, Social Housing information whilst always showcasing Argyle Housing values.

Premier's Youth Initiative Program

Program outline

The Premier's Youth Initiative is a program that provides services to young people leaving statutory out-of-home care, who are identified as being vulnerable to experiencing homeless or at risk of homelessness on exit from care. The program aims to build the long-term capacity and resilience of young people in order to permanently divert them from the homelessness service system.

Young care leavers are given access to a personal advisor, education and employment mentoring as well as help in find long-term accommodation. The program assists them to develop strong personal networks and skills to navigate multiple adult support service systems and increase their capacity to manage crises and change as they transition to independence.

Argyle Housing works in partnership with Premier's Youth Initiative to manage young people that come from the Department of Community and Justice Foster Care program and other referral agencies.

As a collaboration between Argyle Housing and Premier's Youth Initiative, a contribution from PYI to the ongoing overheads for a staff member from Argyle Housing to work as a Tenancy Officer for PYI clients ensures that tenancy services offered to the young people are consistent and reflect the needs of the young people that come through the program.

Argyle Housing helps the nominations lease into a private rental and guides young people through the journey of sustaining their tenancies. It is a joint effort by support services and Argyle Housing to work with young people in need of safe and secure housing. The agencies work together to ensure that young people in the PYI program feel supported, and help them build resilience in dealing with everyday problems as they arise to ensure that they build on their confidence and sustain their tenancy.

PYI Case Study 1

Prior to entering the Premier's Youth Initiative program (PYI), Meg was in an Alternative Care Agreement that was staffed 24 /7 and had a range of complex care needs including extensive ongoing mental health issues. In meetings with her care provider, we had discussions around the concerns we had for Meg moving into independent living in transitional accommodation, as she would no longer have access to staff for support. As part of Meg's leaving care plan discussion, we had advocated for having post-care youth work support in place to assist Meg in her transition from her care provider and a wind down of support as Meg adjusted to her new setting.



In assisting Meg further, we had discussions with her proposing that we would locate a transitional property that was close to the office so we could facilitate drop in support more effectively, and Meg could easily walk down to our office to chat or seek support from the team. Meg agreed to this plan moving forward.

An outcome of this advocacy and collaboration with Meg, her care provider and Department of Community and Justice, meant these supports were approved as part of her leaving care financial plan, and have been an integral part of supporting Meg in establishing a framework from which she can build resilience in herself and move into independent living.

Once Meg moved into her transitional accommodation, her engagement with the PYI team was inconsistent. Meg had started to struggle with her anxiety and other mental health concerns especially while she was sorting out family relationships and there was a delay in transfer of allied health services. During this time the PYI team remained consistent and transparent in our work with Meg, still dropping by her place to offer support even if she had not replied to our calls or messages, leaving our business cards in her door if she was not home to let her know that we were trying to meet with her.

After willingly engaging with PYI and accessing her approved post-care youth work support, Meg now shows high levels of independence. She is engaged and participates in therapeutic services, aftercare services, is actively seeking employment including arranging her own work trials and is currently searching for a rental property to move into in the Liverpool area. Meg calls PYI if she needs further advocacy and support in achieving her identified goals.

PYI Case Study 2

Stewie has been part of Premier's Youth Initiative program (PYI) since July 2018 and moved into transitional accommodation in May 2019 after residing with his mother since turning 18 and disclosing to us that his mother was taking most of what he was earning from him and only leaving him with a small amount of money each week.

Once in secure accommodation, Stewie started to feel that he was in a safe and stable environment while looking for new employment opportunities. During this time, he started recalling past traumas from his childhood, as well as have difficulties with anger management / emotional regulation when having relationship difficulties with his girlfriend. In a very short time there was a downward spiral and he had smashed his belongings, caused property damage, was self-medicating with alcohol, self-harming / suicide attempts which resulted in two separate times being scheduled and spending as an inpatient at the local hospital and there has also been Police intervention resulting from a domestic violence incident between him and girlfriend.



During this time Stewie's engagement was sporadic with PYI. As a team, they continued to make contact with him regularly contact, at times Stewie did not respond to their calls or messages, but when he did, they would book in face-to-face meetings and support services that gave Stewie the tools in order to build resilience, strength and confidence within himself. The PYI team would still show up to these planned home visits even if we had no confirmation on the day to see if he was home and open to meeting with the team. PYI would again leave business cards in his door if he was not home to know that we still had shown up, as we wanted to meet with him and offer support. At this time, PYI was the only service that Stewie was involved with.

It has taken about 12 months since these incidents for Stewie to be back on track with his goals, after ongoing conversations about what he wants to accomplish and planning the steps needed to not only achieve these goals but also maintain them. I do believe that it is because of the relationships Stewie has built with the PYI team due to our consistency in contact and offering support, even if he was not ready to accept it as well as our open and transparent communication that he had been willing to come to us and ask for help.

Now, Stewie's engaged with Headspace to work on his anger management /mental health, which is also helping improve his relationships. Stewie is also linked in with Opportunity Pathways who have helped him obtain employment doing construction formwork, which he is enjoying immensely. He is now working on completing his driving lessons to go for his provisional licence (with help from PYI and ACE Aftercare) as his employer would like to give him further responsibilities / tasks once he is able to drive without supervision.

NB: Young person's names were changed

Tenant Story

Learning new financial literacy

Aaron, Queanbeyan tenant

Aaron has been an Argyle Housing tenant for a few years and up until recently was able to sustain his tenancy well. Unfortunately, due to a change in Aaron's situation he was at risk of losing his tenancy due to rental arrears.



Renetta Miller, a Tenancy Officer from Goulburn, was assisting in the Argyle Housing Queanbeyan office and was made aware of a financial issue that Aaron had been going through. This issue made it extremely difficult for him to not only pay rent but support himself in any way with the basics like food and medicine.

The matter was brought to the attention of our Team Leader and Housing Services Manager and a referral was also made to the Tenancy Action Worker from Young to try to assist Aaron with his financial issues, and look at other ways in which Argyle Housing could help him – either with other support services or further advice. Aaron was subsequently referred to local service providers who assisted him with food hampers, financial support and advice to build on Aaron's financial resilience and advocacy to have his financial situation resolved.

To further assist Aaron with his tenancy, initial discussions were had with BlueCHP around his circumstances and Argyle Housing advocated on the Aaron's behalf to have hardship allowances applied to the rental amount, with conditions, to sustain his tenancy and support him.

The team has continued to advocate for financial assistance for Aaron through the local support agency, and he is going through the process of having his Centrelink decision reviewed, which will further assist him in his journey.

Growth and Sustainability

Repairs and Maintenance

Planned Maintenance Results

Tolland Project

Yass

Griffith

Wagga Wagga

Garden Units

L&HC Stimulus Funding

Affordable Housing

Repairs and Maintenance

Overview Financial Performance and activity

Overall financial result for the Argyle Housing Maintenance Expenditure for the End FY was \$266,493 under the Full Year Budget (95% of Budget Spent). Being a total of \$5,078,239.

- Responsive Maintenance was very close to the guidance with demand for repair work ongoing at normal levels.
- Cyclical Maintenance was below guidance.
- Planned Maintenance was below guidance with the roll-out of the final Planned Maintenance Program being placed on hold at the end of May as a precautionary approach to assist Argyle Housing's overall budget position for the Full Year. Argyle Housing was able to deliver \$307,000 in Scheduled Planned Maintenance, focused mostly on Argyle Housing owned properties.
- Tenant Damage was below guidance, however, this may have been influenced through reduced property inspections being undertaken in the later part of the FY due to the current pandemic. The final expenditure does include ~ \$60,000 for a below excess fire event at 34 Proctor Way, Claymore.

- The insurance excess that was introduced for the 2019-20 FY that provided for three major fire events (\$75,000 Deductible each) was below guidance due to Argyle Housing experiencing two major fire events (69 Proctor Way, Claymore and 10 Gordon Street, Young).

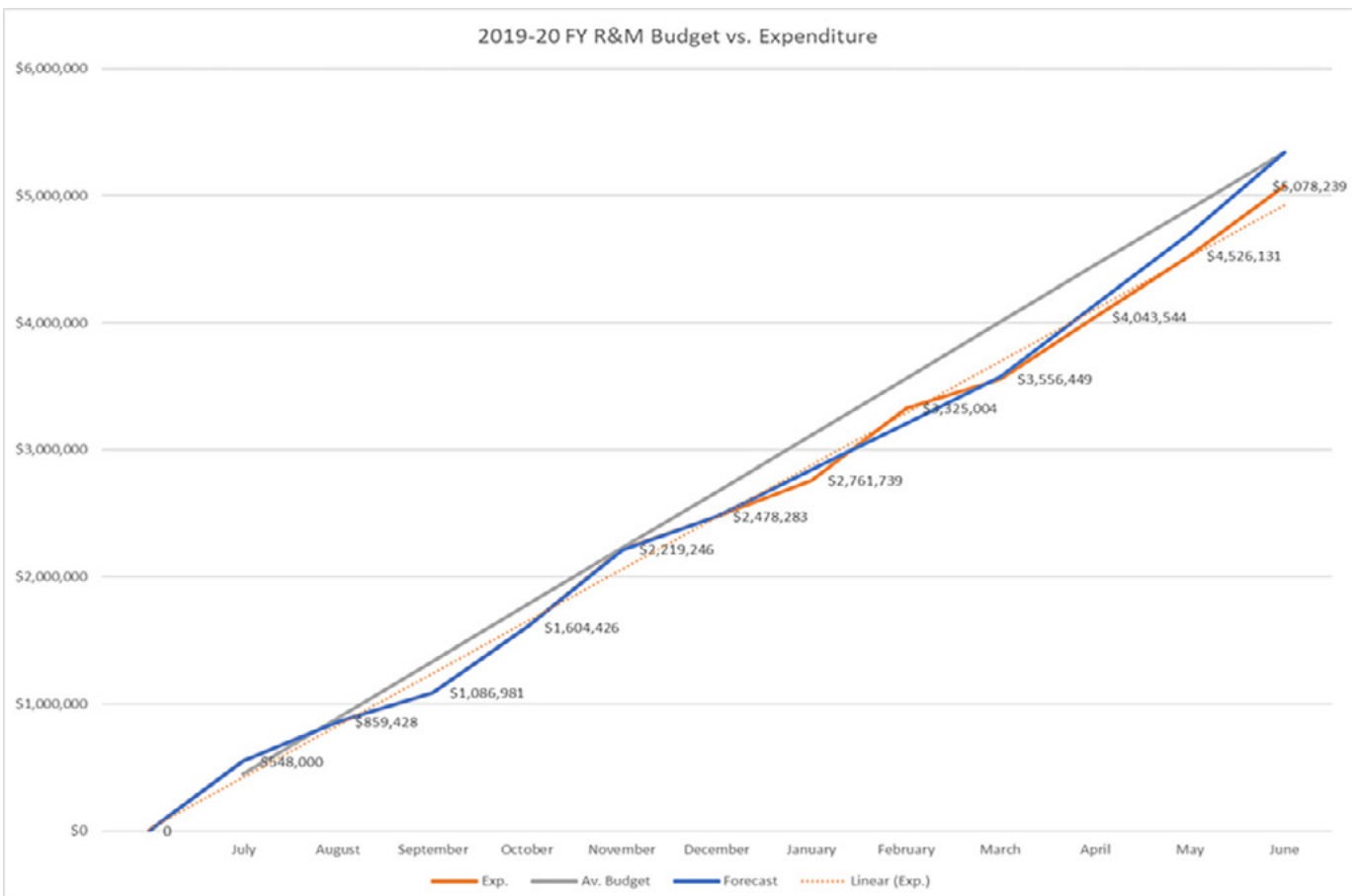
In addition to the Argyle Housing Maintenance Expenditure \$1,139,800 in NSW Government Stimulus Funding was spent on Planned Maintenance works on NSW Land & Housing Corporation Properties that Argyle Housing are responsible for under the Short-term Lease (Capital) Program. These works replaced over 318 components (roofs, stoves, hot water systems, heaters, kitchens etc.) in over 175 properties (a small number items were not completed due to access issues). This brings the total expenditure on properties where Argyle Housing has maintenance expenditure liabilities to \$6,218,039.00

Argyle Housing’s Property and Assets Team also provides Repairs and Maintenance services to properties owned by others and managed under “fee for service” style arrangements. The value of works completed under these programs during the 2019-20 FY were:

- BlueCHP – \$143,962
- Eventide, Yanco – \$57,656
- LAHC Home Purchase Agreement – \$54,814
- DCJ Outsourced Maintenance Program – \$118,399
- DCJ COVID-19 Deep Cleaning Program – \$57,821
- Total Value of “fee for service” R & M in the 2019/20 FY – \$432,652

The total value of Repairs and Maintenance works delivered by the Property and Assets Team in 2019/20 was \$6,650,691

Maintenance Budget Expenditure vs. Forecast and Straight-Line Budget – End June 2020



Strategic & Operational Planning

- **SAMP Review** – The Strategic Asset Management Plan 2018-21 was reviewed and updated in November with all six of the Strategic Initiatives being progressed to varying levels. The SAMP 2019-22 added new principles that guide Argyle Housing towards Affordable Housing provision unless sufficient subsidy funding is provided for Social Housing, and a new Strategic Initiative that encourages Argyle Housing to actively seek out opportunities to partner with Local Councils and the NSW Land & Housing Corporation. The Development Pipeline Projects updated below advance these principles and initiatives.
- **10 Year Maintenance Forecast** – In August a 10 year forecast of the estimated costs to maintain to standard the properties owned by Argyle Housing and LAHC was prepared and endorsed. The estimates show that the maintenance of the ageing housing stock continues to be a challenge. Since the adoption of this forecast, scheduled planned maintenance work on properties owned by Argyle Housing has been the focus for funds available from the R&M budget. The LAHC Stimulus funding in May and June helped address some of the backlog on LAHC properties.

Planned Maintenance Results

Throughout the year, and in addition to repairing property components, Argyle Housing replaces many of these components when they reached or are near the end of their useful-life. Whilst we would like to be able to replace more and more often, we do prioritise these works on a safety first, function second and appearance third basis to ensure our tenants are able to safely occupy their homes. This year we had additional assistance from NSW Land and Housing Corporation in the form of a one-off Repair and Maintenance Stimulus Fund. The chart below is a list of the key items we replaced and what this cost.

Repair Type	Planned Maintenance	
	Count of Works Order #	Sum of Actual Cost
Air Conditioner	41	\$95,527.92
Bathroom	22	\$131,783.46
Carpet	74	\$207,433.45
Vinyl Planks	23	\$112,894.32
Concreting	6	\$49,181.70
External Cladding	10	\$69,332.00
Drainage	12	\$55,085.55
Fencing	77	\$252,946.45
Guttering	48	\$135,972.30
Heater Gas	99	\$154,530.45
HWS	98	\$153,747.01
Kitchen	22	\$196,047.45

Laundry	5	\$16,877.72
Painting – External	33	\$73,549.48
Painting – Internal	51	\$178,740.90
Pipework	12	\$11,958.16
Rangehood	83	\$27,504.68
Roofs	19	\$231,979.11
Stoves	146	\$155,947.79
Windows	4	\$14,736.46
Grand Total	885	\$2,325,776.36

Assets Reporting

The National Regulatory Scheme Community Housing (NRSCH)

Asset Metrics

Argyle Housing Performance for year to 30 June 2020

As part of our ongoing Registration as Tier 1 Community Housing Provider, Argyle must meet benchmarks set by the Registrar for completion timeframes of Urgent and Non-Urgent works. We are pleased to report that we have met these benchmarks every month during the year and our overall performance is outlined below.

Metric 2.2

Repairs completion in year to 30 June

2.2a Percentage of urgent repairs completed within jurisdictional limits

Sourced from Kypera IMS Report

2.2.1 Number of urgent repairs requested including requests outstanding from the previous year	2.2.2 Urgent repairs completed within jurisdictional requirements	Metric Percentage Threshold > = 90%
1703	1690	99%

2.2c Percentage of non urgent repairs completed within jurisdictional limits

Sourced from Kypera IMS Report

2.2.3 Number of non urgent repairs requested including requests outstanding from the previous year	2.2.4 Non urgent repairs completed within jurisdictional requirements	Metric Percentage Threshold > = 80%
9168	8301	91%

Total Number of Urgent and Non-Urgent Work Orders Issued to Contractors for year to 30 June: 10,871

Total Number of Call Logs raised from Tenants requesting repair maintenance for year to 30 June: 8,460

Jurisdictional Requirements

- Urgent (Emergency) 0-4 hours response time
- Urgent 4-24 hours response time
- Non urgent 1-7 days response time
- Non urgent 7-28 days response time

Total number of contractors and service providers who work with Argyle Housing: 234

Contractor Breakdown by Region

Argyle Housing hires many contractors across our areas of operation, with many of them being small and medium businesses. The vast majority are local businesses undertaking work locally. During the year, Argyle Housing issued over 12,000 Works orders and hired in excess of 230 contractors. The number of different contractors we used in each is outlined below.

Area	# of Contractors
ACT	20
Bowral	59
Campbelltown	41
Griffith/Leeton	20
Queanbeyan	20
Wagga Wagga/Alburt	36
Yass	22
Young	14

Tolland Project

Update on Master Plan

For several years, Argyle Housing have been advocating to the NSW State Government to take a fresh look and a master planned approach to improving outcomes for the residents of Tolland in Wagga Wagga. We were very pleased this year when NSW Land & Housing Corporation called for Expressions of Interest from Community Housing Providers to outline their Vision and approach to improving these outcomes. As a result, Argyle Housing partnered with BlueCHP Limited and NSWALC Housing to submit a very ambitious and significant Vision and plan in August. We are currently awaiting the outcome of the EOI as we, and our partners, are very keen to deliver this exciting project that will transform the area into a vibrant mixed tenure community with significant supported housing for people of all ages.

Yass

34 Pollux Street, Yass

Argyle Housing have been working with NSW Land & Housing Corporation (LAHC) and a private developer to plan and prepare a 11 villa and townhouse development in Yass. As part of the due diligence to purchase the land, residual contamination from the demolition works undertaken in 2017 was discovered. Remediation of this residual contamination is currently the subject of a legal dispute between Argyle Housing and the demolition contractor. In parallel, Argyle Housing worked with Riverview Developments Pty Ltd to prepare and lodge a Development Application (DA) for the 11 townhouses and villas.

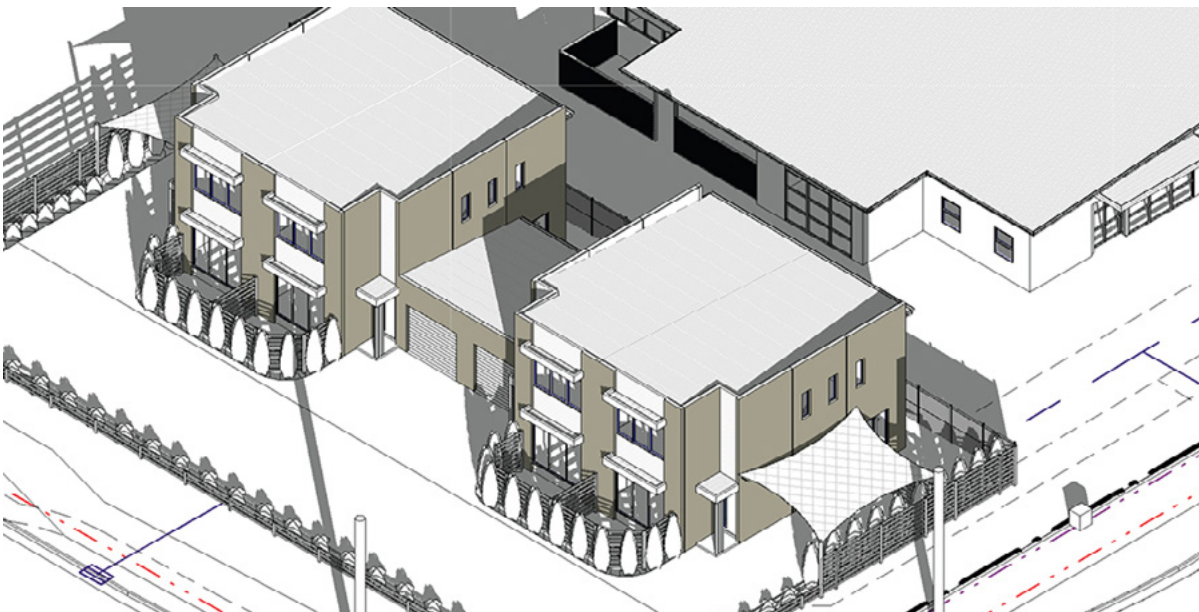
The land is currently owned by LAHC and will be acquired by Argyle Housing. A Development Application has been submitted with Yass Valley Council, and we hope to be able to start construction in 2021. This DA was prepared to ensure any future development on the site could be considered under the then 300m2 Lot Size rules and not under the new 400m2 rules. When complete the development will provide a mix of Affordable Housing properties that will be owned and managed by Argyle Housing plus properties that will be privately owned.



Griffith

190 Wakaden Street, Griffith

4 x 2 bedroom Villas



Argyle Housing Team Leader for Griffith and Wagga Wagga, Jenny, stands on the land that will soon become affordable housing for low income, transitional and key workers. The block is on the corner of Wakaden and Crossing Streets Griffith and is a short 10 minute walk to the main street town with great pedestrian access to shops and services.

Griffith Council gifted land to Argyle Housing to ease the housing availability crisis within the Riverina. This gifting was formalised after Christmas 2019 and Argyle Housing worked with local developers (James Scremin and Zep Lanza) to prepare and lodge a Development Application for the construction of 4 x 2 storey, two bedroom townhouses. The housing will be targeted to be rented by workers at no more than 75 per cent of the market rent.

Argyle Housing CEO, Wendy Middleton, said she is pleased with the outcome. We are very happy to be partnering with Griffith Council to provide Affordable Housing and Argyle Housing will partner with local builders to deliver the project. The development will utilise NIFIC funds for its completion.

"I'd like to congratulate Griffith City Council on their commitment to the Housing Strategy and in particular to low income accommodation," she said.

General Manager Brett Stonestreet said he was glad that council has taken this constructive if 'modest' step, as part of the Griffith Housing Strategy adopted in 2019. The land is zoned for General Residential and is therefore appropriately zoned for the purpose of residential dwellings.

We would like to say thank you to Griffith City Council for their support of Argyle Housing and Affordable Housing within Griffith.

Griffin Green, Pioneer Village

67 New Dwellings, 20 Argyle Housing

Griffith Building Better Regions Affordable Housing Project

Griffin Green, Building Better Regions Project – Argyle Housing was invited to and worked with Griffith City Council during November and December to lodge an Application under Round 4 of the Federal Governments Building Better Regions Fund.

Argyle Housing partnered with Griffith City Council in late 2019 to lodge an application for funding from the Federal Governments Building Better Regions Fund. The Application was announced as successful in June, and it will provide \$6 million of funding towards a \$12 million project that will deliver 20 new Affordable Housing properties that will be owned and managed by Argyle Housing, 45 Lots of vacant land that will be sold to increase the supply of land for people to move into private home ownership, plus new road connections and enhanced parkland.

The project is located on NSW State Government Owned (LAHC) land known as Dave Taylor Park in Pioneer Village. Council were advised in June that they were successful in obtaining the \$6m grant (matched \$3m each by both Council and Argyle Housing) and planning works are well advanced. The project must be commenced on the ground by October this year and completed by the end of December 2022.

The planning for the project is well underway with infrastructure works to commence in early 2021. The project will be completed by the end of 2022.

Wagga Wagga

Wagga Wagga, Koorinal

4 Villas, 2 x Affordable, 2 x Social

The Boulevard and Berala Streets, Koorinal (Wagga) – Argyle Housing partnered with a local developer (Gordon Sagers) in November to have four, two bedroom villas built for completion in late June. These villas were built to a minimum of the Silver Standards under the Livability Guidelines, with one of the villas meeting the Gold/Platinum Standard. The first two villas were completed, settled and occupied in June with their use being changed from Affordable to Social Housing to utilise surplus CHLP funds. A man in his 50s who is mostly wheelchair bound was housed in the Gold/Platinum level villa. The last two villas were completed and settled in July utilising NIFIC funds and occupied in July and early August with Affordable Housing tenants.



Garden Units

Tahmoor and Moss Vale

During the year Argyle Housing completed and occupied Garden Units in both Tahmoor and Moss Vale. Garden Units are two bedroom units in the rear yard of existing Argyle Housing owned properties. The project was not without its frustrations and challenges and delivery was unfortunately behind the original schedule. Notwithstanding these challenges, the Garden Units were a successful project in that Argyle Housing were able to deliver new two bedroom Social dwellings in good locations for between \$184,000 (Tahmoor) and \$207,000 (Moss Vale).

L&HC Stimulus Funding

Repairs and Maintenance



Stimulus Funding Received from the NSW Government

Argyle Housing have been very fortunate to receive \$1.5m in stimulus funding from NSW Land & Housing Corporation to undertake repairs and maintenance works on properties managed from the Bowral, Young and Yass offices. The funding is for properties that were part of a Whole of Area Transfers. Work is well underway on 182 properties with a total of 338 components from rangehoods to roofs being replaced. The works need to be completed by 20 June this year and we estimate that over 6,200 hours of work (3.5 full time jobs for one year) has been created as part of this project. Thanks to everyone involved in the project. A massive amount of work has been undertaken with very tight timeframes to have this project approved and underway.

LAHC Stimulus Contractor Benefits

As part of the LAHC R&M Stimulus, Argyle were able to provide significant works to our existing and new contractors in Bowral, Young and Yass. The amount of work generated and the number of new and existing contractors during the early and uncertain stages of the Covid-19 Pandemic and shutdowns was well timed, and is outlined in the Table below. As a result of this program, Argyle received many letters of thanks from our contractors and some of them are provided below. Argyle would like to thank the NSW Land & Housing Corporation, our contractors and their staff and our own staff for their many hours of hard work to deliver this project on-time and under-budget!

LGA/s	Properties	Total Spend (incl. GST)	Economic Benefits		
			# of Contractors Engaged	New Contractors Engaged by Argyle	Estimated Hours of Work Created
Wingecarribee	122	\$733 500	15	5	2733
Hilltops	41	\$390 000	15	3	2148
Yass Valley	19	\$190 000	6	2	1333
Totals	182	\$1.3m	36	10	6214

Stimulus Team Recognition

The team of Trevor, Shane, Rachel, Scott, Bev, Simone, Belinda and Michelle worked very hard to deliver the works on time and with great humility and professionalism. The fantastic feedback from contractors and suppliers is clear evidence of their hard work.

To whom it may concern,

Firstly, I would like to say thank you for the opportunity to quote and complete the stimulus work over the last couple of months, it has been invaluable in these uncertain times with the slowdown in construction work and maintenance. Due to the stimulus it has allowed me to keep staff on the payroll and buy new tools that are required to do our trade more efficiently and safely. Hopefully these upgrades and replacements can continue in the future in order for me to retain staff during these uncertain times in the economy.

Kind Regards,

Luke Rundle

Aquafix Plumbing Services

To whom it may concern,

Thank you for the work including me the stimulus program was much appreciate in these uncertain times being able to keep nine staff employed. The stimulus program was great opportunity to work with Argyle Housing. Program was very well organised for such short period of time. Any issues or problems were solved very quickly. Look forward to working with Argyle Housing in future.

Kind Regards,

Judd Morris

JMR Roofing

To whom it may concern,

After being offered the chance to work for Argyle Housing in the electrical field doing general maintenance etc in the Young area, I found the transition into their style of management very easy and very professional. Having worked for multiple large companies before I have found that they can be very confusing and awkward to work for especially when they are based out of a city. I have found with past experience these companies treat all contractors under the one banner, Argyle Housing approach things differently and have a very professional and personal approach to their contractors which makes working for them so much more enjoyable and a hell of a lot easier. The communication that Argyle Housing has with its contractors are second to none and it is the communication that makes the work so much easier to organise. I must admit I had concerns about signing up with another large company but these concerns were soon put aside after a week or two of starting some of their maintenance jobs, not long into starting with Argyle Housing I was made aware of planned works that the government had in line and that was to be completed by a designated date, this works could not have come at a better time as it created so much work and with the organisation skills of Argyle Housing staff I was able to set out and complete these works while working with other contractors and liaising with Argyle Housing staff should any questions need answering and always receiving a prompt response. Overall the contracts over the past two months have really helped generate a massive work load for so many contractors in and around the Young area and as stated earlier the Argyle Housing staff have made it so much easier than it could have been thanks to their outstanding communication and organisation skills.

Daniel Cartwright
Carty's Electrical
Young, NSW

Good morning Wendy and Justin, I hope you are having a good day.

MY name is Gabe Hall and I am the Homeless Youth Assistance Program Worker at the Queanbeyan Crisis refuge. I have been in contact with Rachel from Argyle to sort out some maintenance issues for our service and I would just like to say how amazing, supportive and on the ball Rachel has been. Rachel always answers questions with great detail which is amazing. Rachel goes out of her way to sort out issues for our service and the customer service is exceptional. Rachel is just an all-round amazing worker and person. Thank you very much Rachel for all of your amazing help and Argyle are super lucky to have such an awesome worker like Rachel working for them. Have an amazing day and thank you again.

Kind Regards,
Gabe Hall, HYAP Youth Worker, Queanbeyan Crisis Youth Refuge

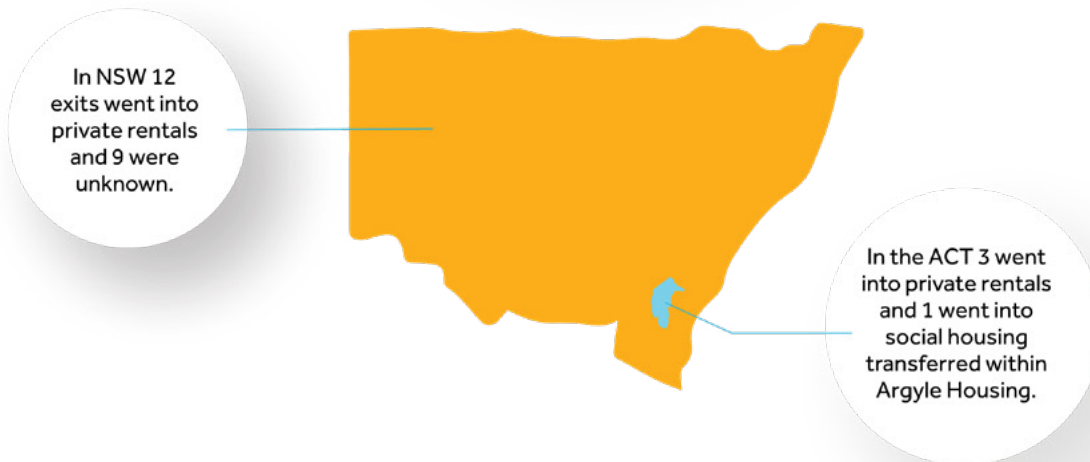
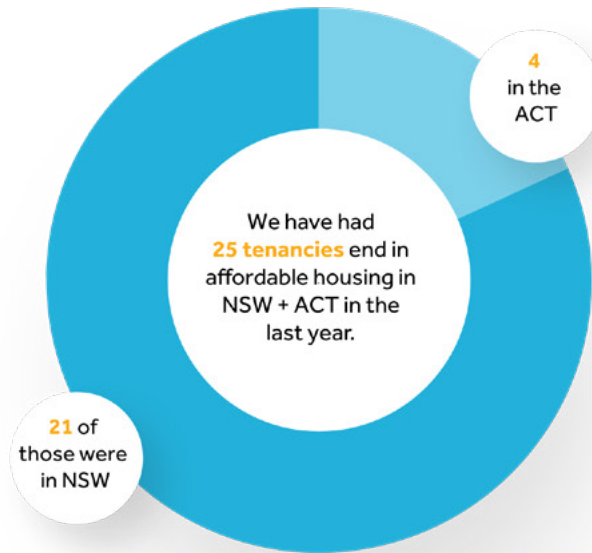
Affordable Housing

Affordable Housing provides Australians on low to moderate incomes with an opportunity to rent homes at a rate that is below market value rent. Thus ensuring they can afford basic living costs such as food, clothing, medical care and education.

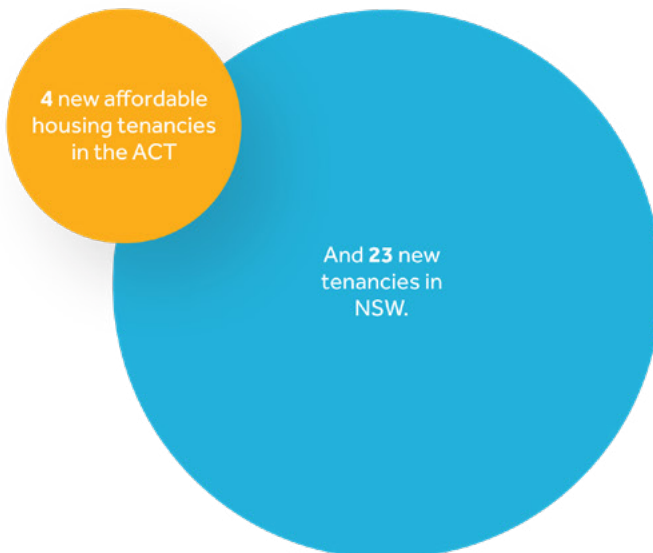
Affordable Housing is developed to encourage low income earners into the rental property market. These properties are not social housing – they are affordable private rental homes.

Argyle Housing is pleased to manage many Affordable Housing properties across NSW and the ACT. These homes allow employed applicants safe, secure and sustainable accommodation. As these properties are just like private rental, when we have a vacancy in one of our affordable homes, we will advertise its availability on our website and other digital media.

At Argyle Housing we currently manage a total of 71 Affordable housing properties in NSW and 20 in the ACT.



In the last one year we have had 27 new affordable housing tenancies. (extra two are newly acquired *owned* properties in Koorinal using CHLP surplus).



Finances



\$171M

Total Assets



\$1.6M

Operating Profit

(excluding \$3.5m gain from revaluation of properties)



383

Properties Owned



\$117.4M

Value of Properties



\$3.5M

Gain from Fair Value Property



\$17.5M

Cash On Hand

(includes \$9.8m of funding from the NHFIC loan established for the purpose of increasing affordable properties through the building and purchase of housing)



\$6.2M

Property Repairs and Upgrades,
including \$1.1m of stimulus spending

2020 Income: \$35,487,633 of which

Rental Income: \$23,508,818

Government Grants: \$5,308,421

Water & Utilities Recoveries: \$1,542,291

Other: \$5,128,103 (Humanitarian Settlement Program \$4,498,662)

2020 Expenses

Tenant & Property Related: \$12,235,676

Employee Related: \$6,622,365

Office and Administration: \$6,966,034 (Humanitarian Settlement Program \$4,786,432)

Leases: \$7,840,050

Other: \$445,478 (Interest Expense / Depreciation / Other)

A photograph of a man and a young girl in a kitchen. The man is standing behind the girl, looking down at something in his hands. The girl is also looking down. The scene is warmly lit, suggesting a home environment. The word "Thank you" is written in a white, cursive font across the middle of the image.

Thank you

We would like to thank everyone that has worked with Argyle Housing throughout 2019/2020. You have all helped us deliver great outcomes for and assist in building resilience in our tenants and communities. We also acknowledge and thank our staff across all locations. We appreciate your effort and commitment throughout the year.