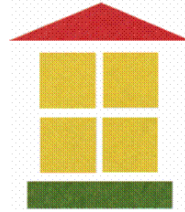


# Central Tablelands Housing Association Inc.



## Strategic Business Plan 2009-2012

## CONTENTS

<b><i>Vision, Mission and Values</i></b> .....	<b>3</b>
<i>Vision</i> .....	3
<i>Mission</i> .....	3
<i>Values</i> .....	3
<b><i>About the Strategic Business Plan</i></b> .....	<b>4</b>
<b><i>About the organisation</i></b> .....	<b>5</b>
<i>History</i> .....	5
<i>Structure</i> .....	7
<b><i>Operating environment</i></b> .....	<b>9</b>
<i>Stakeholders</i> .....	9
<b><i>Housing Needs Analysis</i></b> .....	<b>10</b>
<i>Summary</i> .....	10
<i>Operating Environment</i> .....	10
<i>Stakeholder priorities</i> .....	11
<b><i>Goals &amp; priorities</i></b> .....	<b>15</b>
<i>Scenario planning</i> .....	15
<i>Overall goals</i> .....	16
<i>Key risks</i> .....	17
<b><i>Financial forecasts</i></b> .....	<b>29</b>
<b><i>Key targets</i></b> .....	<b>30</b>
<i>Annual/Ongoing</i> .....	30
<i>December 2008</i> .....	30
<i>June 2009</i> .....	30
<i>December 2009</i> .....	30
<i>June 2010</i> .....	31
<i>June 2011</i> .....	31
<b><i>Monitoring and Evaluation</i></b> .....	<b>32</b>
<i>Reporting</i> .....	32
<i>Review</i> .....	32

## **VISION, MISSION AND VALUES**

### **Vision**

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Central Tablelands Housing Association will be a registered and accredited organisation managing a diversified community housing social enterprise and will provide high quality crisis, short and medium to long-term housing.

CTHA will be a growing, just, responsive and inclusive housing association with a focus on excellence.

CTHA will work collaboratively with its community and government partners, staff, board of directors and our peak body.

### **Mission**

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CTHA will provide quality, appropriate, affordable, secure housing to people disadvantaged in their access to housing.

### **Values**

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Central Tablelands Community Housing's values are to:

- Be socially responsible landlords
- Provide housing that is well managed and maintained
- Be responsive to the community's needs and local issues
- Remain accountable and transparent to clients, funding bodies and communities
- Be part of each local community, not just providing a service to it
- Support staff development, training and rewards
- Provide a safe and healthy work environment for employees, volunteers, contractors, clients and visitors.

## **ABOUT THE STRATEGIC BUSINESS PLAN**

The Strategic Business Plan forms part of a suite of documents including the Risk Management Plan 2008, 10 year financial projection and the Asset Management Plan.

The plan was developed in a highly participative way that reflects CTHA's commitment to the communities it works in. Directors and staff were able to make initial comments on the Risk Management Plan and the strategic directions through two detailed online surveys. This information was then developed at a board and staff strategic planning day on 22<sup>nd</sup> August 2008.

Tenants were able to suggest strategic priorities through the tenant survey 2008, which was co-ordinated so that the timing would fit with the organisation's strategic thinking.

Tenants and other stakeholders were invited to community consultation events in Orange, Bathurst, Mudgee and Wellington on 12<sup>th</sup> and 13<sup>th</sup> August 2008. These consultation events took the form of a CTHA 'roadshow' where participants were asked for to comment about what aspects of CTHA's service were good and what needed to be changed or improved. Participants were then asked to select what strategic directions they thought CTHA should follow in the next 3 years. And finally participants were asked to prioritise these directions.

Directors considered each of the points of view expressed in the consultation process and would like to thank everyone who contributed for their valuable input.

### **Pictures**

Staff and directors were asked to draw pictures which symbolised CTHA's role in 2020. The front cover picture is by Asset Manager Josh Smith. He describes his vision in the following way:

"The energy efficient home is the centre piece, employing the principles of passive solar design, solar panels and storm water harvesting. These features increase environmental sustainability by reducing the carbon footprint of social housing while at the same time assisting tenants financially by reducing their heating, energy and water bills.

The flowing path which links the key elements of the picture represents the ease of access to community facilities and services such as public transport and good health care, which everyone deserves. Well planned public transport has a flow on benefit to the environment.

Other features of the picture include the community garden project which is just one initiative of the local tenant participation group and the diverse range of people present in the scene i.e. White Australians, Aboriginals, immigrants and people with disabilities all catered for and living together in harmony in the community....and the kids have their park.

Life is sweet in 2020".

## ABOUT THE ORGANISATION

### History

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The Central Tablelands Housing Association Inc (CTHA) commenced operation on 1 July 1997 and is an amalgamation of the Bathurst, Orange-Cabonne and Mudgee Shire Council Community Tenancy Schemes, which had been providing subsidised rental services in their local communities since 1983. CTHA has grown considerably since its inception from 60 properties to 568 at the end of June 2008. During the period of the last Strategic Plan CTHA grew from 353 properties at 30/6/05 to 568 – a 62% increase.

Each branch has a close relationship with the communities it services and is highly regarded as a major contributor to community networks. Partnerships have been developed with a number of community and government organisations including Mental Health, Family Support, Youth Services and local Councils.

### Substantial Achievements under the 2005-2008 Business Plan

The initial plan was developed in 2005 and was reviewed and updated in August 2007

#### Growth

- Growth achieved including the transfer of

Wellington Portfolio	22 properties
Kandos/Rylstone portfolio	37 properties
Molong portfolio transferred	6 properties

- Overall Portfolio increased from 353 properties at 30/6/05 to 568 at 30/6/08. 62% increase
- Application successful for 1 new CAP property to be used for Domestic Violence Clients once support funding is achieved. (Mudgee)
- Re-current funding from FACIA to develop Short-Stay Accommodation Project for families and visitors to inmates at the Wellington Correctional Facility.
- Successfully negotiated additional funding from DoCS to expand the Operation Courage Project to employ full time DV Co-ordinator and increase brokerage opportunities. Operation Courage funding increased by \$85,269 for 06/07, to recurrent funding \$118,000 in July 07 allowing also for a part-time Indigenous worker to be employed

#### Governance and Management

- Accreditation completed 2006, full 3yrs achieved.
- 1A Registration grading achieved July 2006, July 07 and June 08
- Succession policy and plan developed
- Skill audits and governance reviews were undertaken each year to identify skill gaps
- Full 9 member Board of Management achieved with regional representation

### **Human Resource Management**

- Staffing review undertaken in 2007 to meet the needs of the increased portfolio and complexity of the business
- Three new specialised middle management positions created Senior Housing Manager, Asset Manager and Projects Manager
- Staff surveyed each year with high levels of staff satisfaction
- Orange and Mudgee relocated to larger more professional office suites and the Bathurst office was modified to create separate Housing Manager Office and staff tea room.
- Executive Officer active at a State level on a number of reference groups for the sector and Office of Community Housing. Member of the NSW Federation of Housing Board of Management for a number of years.

### **Tenant Participation**

- Survey undertaken of all stock transfer tenants to gauge satisfaction with the stock transfer process, high satisfaction levels expressed
- TP Strategy developed and implementation commenced, tenants involved in review and tenants invited to apply for Board Positions each year
- Tenants surveyed on an annual basis to determine satisfaction
- 3 Tenant Newsletters produced each year

### **Housing Management**

- Partnerships with support agencies increased in each area  
19.35% of new tenants have support agreements in place
- Staff actively involved in local interagency in each area
- Aboriginal links established at community and management level
- Policies and procedures continually reviewed and amended in keeping with best practice principles and legislation etc

### **Asset Management**

- Asset Management plan was reviewed and updated
- Management of upgrade of about 181 properties was undertaken in Mudgee
- Proposal for re-development of Mudgee Bed-Sit complex under negotiation
- Contractor expression of interest process reviewed and implemented resulting in an accredited list of contractors in each area
- Construction of a fully modified property in Mudgee where a property was destroyed by fire.
- Special consideration given to ensure the needs of people with disabilities was covered in the revised Asset Management Plan. Policy and procedure developed to assist with a speedy resolution to requests for modifications.
- Garden makeover project undertaken in large housing complex in Mudgee

### **Information & Technology**

- Central Server installed to network offices and create greater efficiencies in the management of data
- Web Cam introduced to provide opportunities for tenants, staff and directors to communicate face to face over a large geographical area.

## **Structure**

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### ***Governance***

CTHA is a non-profit community based organisation incorporated as an association, and is managed by a volunteer board of management.

The business and operations of the association are managed and controlled by a centralised governance model board of management. Nine members are appointed to the board by a general meeting of members of the association – four (4) one year, and five (5) the next. The nine directors have demonstrated skill and/or experience in relation to a number of selection criteria. Tenants are encouraged to nominate to the board of management but must also meet the selection criteria.

The Board of Management is focused on the ‘big picture’ with effective mechanisms for appropriate local and community input through its planning processes.

Performance monitoring and reporting to government is in accordance with the relevant funding agreements under which funding is received. The association has developed policies and procedures for regular internal monitoring and standard reporting formats are used to keep the board and membership informed.

### ***Management and Staffing Structure***

The Board of Management delegate the day-to-day management of the organisation to the Executive Officer as the principal management position who is responsible for strategic management and co-ordination.

A team of professional and skilled staff undertake the day-to-day operations of the association under the direction of the Executive Officer. There are 15 members of staff spread between the administration office and three branch offices located at Mudgee, Orange and Bathurst, delivering both long and medium term affordable housing.

The Operation Courage project, which also operates in Orange, offers access to a range of support, advocacy, information and accommodation options consistent with the needs, preferences and safety concerns of women and their children who are experiencing and/or escaping Domestic Violence.

Housing Managers are responsible for housing management including housing access, tenancy and property management and client services and are assisted by the Housing Assistant.

The Finance Manager is responsible for administering the accounts and finances for the organisation, ensuring compliance with accounting standards, manages CTHA administration, and ensures risk management compliance.

### **Central Tablelands Housing Association *Strategic Business Plan 2009 – 2012***

The Finance Manager is assisted by the Administration Assistant. CTHA has a centralised accounting system with the administration office based in Orange.

Three new specialised middle management positions were created:

- Senior Housing Manager – this position ensures that housing and tenancy management is undertaken by housing staff in accordance with best practice, the National Community Housing Standards and the approved CTHA policies and procedures.
- Assets Manager – this position will develop, implement and monitor programs and actions to effectively manage and expand the CTHA portfolio of properties within financial and client service targets.
- Projects Manager - assists the Executive Officer in the development, implementation and management of special projects, CTHA policy, and internal and external partnerships and relationships.

In addition, a part time Office Assistant is employed in Mudgee to provide assistance and support to the Housing Manager including general secretarial and reception support for the office.

The Operation Courage project employs a full time Coordinator and a part time Aboriginal Support Worker.

## **OPERATING ENVIRONMENT**

### **Stakeholders**

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Central Tablelands Housing Associations recognises its stakeholders as being tenants, applicants, service providers, partners, the local community, and the funding body as its main stakeholders. CTHA is committed to consulting with stakeholders and wherever possible meeting the needs identified in the planning process.

#### **Tenants and applicants**

In order to ascertain tenant priorities surveys were sent out to all CTHA tenants. This was followed by consultations in each of the three locations with tenants and also external agencies that represented the needs of applicants

#### **Communities**

CTHA has a commitment to contribute towards the social capital of the communities, in which it operates,

#### **The Office of Community Housing**

The Office of Community Housing provides significant ongoing funds to CTHA for the delivery of community housing. As the regulatory body it works closely with the association.

#### **Housing NSW – Public Housing**

CTHA and Housing NSW work together to provide affordable housing for people on low incomes. Applicants for most CTHA properties must be on the HNSW waiting list. At present CTHA and the Housing NSW are working closely together in Mudgee on the stock transfer program.

#### **Partners**

CTHA does not deliver services in isolation. Working in partnership means that services can be provided more effectively.

#### **Support and referral agencies**

Working together with support and referral agencies means that applicants and tenants receive improved access to services and vulnerable tenants in particular are better placed to maintain their housing.

## Housing Needs Analysis

### Summary

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The regions' overall population is expected to increase over the next 20 years particularly in and around Bathurst and Orange.

The main demand however is expected to be in Mudgee. This is because of planned increased business activity in the area which is expected to lead to significant additional demand for rental housing.

Population projections also suggest that the regions' population will be an ageing population with an increase in households consisting of single people and couples without children. This is likely to lead to an increased demand for smaller, low maintenance, affordable accommodation that is centrally located closer to services.

A full report on CTHA's housing market has been prepared and is available at Appendix 1: Needs Analysis Data 2008

### Operating Environment

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Dramatic changes are currently taking place in the community housing sector.

Each change presents both opportunities and risks. Some of these opportunities may not be available to Central Tablelands because of the location of the organisation's current properties and because it is not a growth provider. However, CTHA has a good track record in creating opportunities for growth. Many of the changes now facing the sector involve a significant change from the housing provider's existing role as a housing manager to an organisation with development responsibilities. This would involve significant additional risks which will need to be managed carefully by the board. Some of the most significant changes and initiatives are:

- National Affordable Housing Agreement (NAHA)
- Changes to housing association rent setting.
- New regulatory system
- National Rental Affordability Scheme (NRAS)
- Affordable Housing Kit
- Title
- Climate change

## Central Tablelands Housing Association *Strategic Business Plan 2009 – 2012*

- Increasing energy costs

These issues are described in full in Appendix 2.

## Stakeholder Priorities

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### Tenant priorities

The 2008 tenant survey was timed to allow tenants to make direct, individual suggestions for the Directors to consider as part of the strategic planning process. Tenants were also invited to attend the local consultation events in the four main regional centres.

CTHA received 147 responses out of a possible 593. This is a satisfactory response rate for a postal survey of 24.8%.

The results of the tenant survey are presented in full in Appendix 2. However, three areas are presented here because they are significant in considering the overall strategic environment:

#### 2. Overall, how would you rate the services provided to you by CTHA

	Very Good	Good	Fair	Poor	Very Poor	No Answer	
<b>Mudgee</b>	31	35	11	4	1	1	<b>83</b>
<b>Wellington</b>	4	2					<b>6</b>
<b>Orange</b>	23	11	2				<b>36</b>
<b>Bathurst</b>	14	7	1				<b>22</b>
<b>Total</b>	72	55	14	4	1	1	<b>147</b>
	<b>86.4%<sup>1</sup></b>						

#### 10. How would you rate the skills of the staff at CTHA

	Very Good	Good	Fair	Poor	Very Poor	No Answer	
<b>Mudgee</b>	32	34	10	2		5	<b>83</b>
<b>Wellington</b>	4	1				1	<b>6</b>
<b>Orange</b>	22	13				1	<b>36</b>
<b>Bathurst</b>	16	3	1	1		1	<b>22</b>
<b>Total</b>	74	51	11	3	0	8	<b>147</b>
	<b>85.0%<sup>2</sup></b>						

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<sup>1</sup> Very good + good, expressed as a percentage of all responses

<sup>2</sup> Very good + good, expressed as a percentage of all responses

11. How helpful do you think the staff at CTHA are:

	Very Helpful	Helpful	Fair	Unhelpful	Very Unhelpful	No Answer	
<b>Mudgee</b>	34	32	9	4	1	3	83
<b>Wellington</b>	5	1					6
<b>Orange</b>	26	9	1				36
<b>Bathurst</b>	16	4	2				22
<b>Total</b>	81	46	12	4	1	3	147

86.4%<sup>3</sup>

These three extracts show that tenants have high levels of satisfaction (85% and upwards for good and very good combined) for the key indicators of overall satisfaction, staff skills and helpfulness.

**Specific tenant priorities:**

Tenants made many comments and suggestions about what they wanted to be included in the strategic plan. Their suggestions have been compiled into the following list of priorities:

- Maintain and improve current good service
- More / better maintenance
- Improve living standards
- More housing
- Cater for different demographic groups e.g. aged, couples, singles
- More inspections / vetting
- Keep tenants up to date with changes

It is significant that tenants' top priority is to 'maintain and improve current good service'.

The results of the tenant survey 2008 are presented in full in Appendix 3.

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<sup>3</sup> Very helpful + helpful, expressed as a percentage

## **Stakeholder Priorities by Area.**

CTHA once again adopted a consultative approach to developing the Strategic Plan for 2009 – 2012. Four focus groups were arranged in the four communities CTHA works in. In total, there were 14 participants in Orange; 5 participants in Bathurst; 11 from Mudgee, including four tenants and 1 participant from Wellington.

CTHA would like to thank all the tenants and partners who attended a focus group session.

There were focus group themes:

- Accommodation and partnership needs
- What does CTHA do well?
- What does CTHA need to do better?
- What strategies to partners recommend for CTHA over the next three years. There was also a 'strategic priorities' exercise for partners to recommend particular strategies.

There were a number of clear and consistent messages for directors to consider.

CTHA is well regarded by the partners who contributed. Comments like CTHA are 'great advocates' and they 'return calls and are very responsive to requests' are representative of one theme – CTHA are seen as good, responsive partners. The other main theme of positive comments centred on CTHA's expertise in working with tenants with complex needs. For example one partner said CTHA 'understand the client base well and respond to them well' and another commented "CTHA are specialised with working with disadvantaged people and have expertise in reasoning i.e. trying to find solutions for special situations'.

There were relatively few suggestions about what CTHA needed to do better. The majority of these centred on the need to provide more accommodation. For example: "not enough housing – long wait list – but this isn't CTHA's fault".

A number of clear directions came out of the questions about accommodation gaps and the strategies partners would like to see CTHA adopt in the new strategic plan:

- Partners expressed a strong desire to see 'more housing' provided. When this idea was explored, more housing for young people emerged as the greatest priority. This was a consistent message from all areas. Partners said that there were a number of specific gaps in youth housing. Most significant amongst there were:
  - Housing for 15 to 18 year olds
  - Housing for 18- 24 year olds

**Priorities as voted by area:**

**Orange**

- 13 Votes: - Under 18 – as young as 15
- 11 Votes: - Singles Accommodation for male / female and couples
- 9 Votes: - Families with kids
- 7 Votes: - Continuum of care i.e. crisis which can allow for independence.
- 7 Votes: - 18-24 year olds

**Bathurst**

- 5 Votes: - Support to learn skills
- 4 votes: - Long term housing for youth
- Homes + Support disabled Young People
- Better location / facilities for disabled people
- More leasehold properties

**Mudgee**

- 7 Votes: - Short to Medium term housing with support
- 5 votes: - Youth transitional housing
- Operation courage D.V. and support workers
- More services Mental Health and Youth

**Wellington**

- Highest: Appropriate Aged Care
- Keep communicating about housing availability

The full results of the stakeholder focus groups are presented at Appendix 4: stakeholder priorities

## GOALS & PRIORITIES

### Scenario Planning

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#### Imagining the future and setting the overall direction for CTHA

Directors carried out scenario planning based on the 3 most likely scenarios for CTHA in the long term future. The scenarios centred on the fundamental decisions about whether the organisation should consolidate its position or continue to grow.

Directors decided that the overall strategy should be one of diversification to ensure continued incremental growth. CTHA will consider any sensible opportunity for growth that will be a positive move and will benefit the communities it works in. However, CTHA will not pursue growth for its own sake. Because CTHA decided that it would not be accepted for growth provider status and because it is not in a priority growth area, additional stock will have to mainly come from other sources. CTHA will work to differentiate itself from other providers in the community housing 'market' by developing further specialised partnerships in – for example by building on the Operation Courage experience and the relationships built in working with FAHCSIA and DoCS.

#### Key strategy:

- Develop a diversification strategy that covers the main opportunities for additional partnerships and growth. This strategy will cover:
  - Investigating the potential for the Commonwealth's National Rental Affordability Scheme,
  - Expanding Operation Courage
  - Crisis Accommodation (Mudgee)
  - Exploring supportive relationships with Type 3 organisations
  - Investigate supportive relationships with Aboriginal housing providers
  - Develop a pilot affordable housing project with local government
  - Position CTHA to take advantage of title if it is given to the sector
  - Try to improve relationships with other community housing providers in the area and investigate the options and benefits (on both sides) of different forms of strategic alliances. Directors to open new discussions with directors of smaller organisations.
  - Consider any opportunities for amalgamation/merger/alliance or partnership with Growth Associations that are in the best interests of tenants and the organisation.

## **Overall Goals**

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During the life of this strategic business plan, Central Tablelands Housing Association will deliver on goals for the organisation as a whole.

### **CTHA'S Goals are to:**

1. Grow and diversify the organisation
2. CTHA is viable, strong, competitive and accountable
3. Identify and be responsive to community and stakeholder need
4. Provide high quality, flexible and responsive services in an environment of continuous quality improvement
5. Support the Development of Tenant Participation
6. Be an employer which supports respects and values the work of its employees and volunteers and ensure the organisation has the skills to deliver the business in a rapidly changing environment.

## **Key Risks**

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CTHA reviewed and updated its risk management plan in August 2008. As part of this process it produced a list of its nine most significant risks. This list is reproduced below in order of priority:

1. Changes to CHLP Funding do not recognise costs associated with multi office HA
2. RECRUITING, SELECTING AND APPOINTING STAFF: Failure to recruit and to keep highly trained and appropriate staff. Impact of loss of senior staff
3. Other providers become competitive for existing and new business in our area including new and interstate organisations. This could lead to a forced amalgamation in future
4. Restricted opportunities for growth funds for this region. Could lead to stagnation of the organisation and inability to compete
5. ESTABLISHING AND MAINTAINING GOVERNING BODIES: Failure to attract and sustain appropriate skilled board members. This includes additional skills needed in current entrepreneurial and competitive housing sector. High turnover of board members.
6. Pace of change leads to instability or loss of focus on tenants in CTHA and over-extending our reach in pursuit of growth opportunities
7. CTHA is asked to grow in other areas without proper funding which damages viability
8. The risk of not providing working smoke detector or other statutory fire safety measure at time of incident or other breach of OHS legislation
9. Economic downturn leads to reduction in funding available for community housing and other partners.

Detailed risk treatment plans have been developed to manage each of these priority risks. These are included in CTHA's Risk Management Plan.

## Strategy 1 – Growth

	Strategies	Actions	Timeline	Responsibility	Progress
1.1	Continue to grow	<p>1.1.1 Investigate options identified as priorities for growth by stakeholders including more housing for single people, 15 to 18 year olds, 18- 24 year olds, emergency housing and transitional housing e.g. housing with support for 3 days – 3 months.</p> <p>1.1.2 Continued acquisition in Mudgee</p> <p>1.1.3 Re-development of bed-sitter site in Mudgee</p> <p>1.1.4 Stock transfers – in Bathurst, Orange and in small localities</p> <p>1.1.5 Wellington project – accommodation for visitors to the WCC</p> <p>1.1.6 Investigate any growth opportunity within 2.5 hrs &amp; west of Lithgow that meets a risk assessment criteria</p> <p>1.1.7 Maintain Registration Grade A</p>	<p>Yr 1</p> <p>Ongoing</p> <p>Yr 2</p> <p>Ongoing</p> <p>Yr 1</p> <p>Yr 1</p> <p>Yr 1, 2, 3</p>	<p>EO, PM and SHM</p> <p>EO and AM</p> <p>EO and AM</p> <p>EO and AM</p> <p>EO and PM</p> <p>EO, Board and PM</p> <p>EO and All Staff</p>	

**Central Tablelands Housing Association *Strategic Business Plan 2009 – 2012***

1.2	<b>Develop diversification strategy</b>	1.2.1 Develop an overall diversification strategy that includes:	Yr 1	EO and Board	
		Successfully negotiate fee for service arrangements	Ongoing	EO and PM	
		A Type 3 strategy - Exploring supportive relationships with Type 3 organisations	Yr 1	EO, AM and PM	
		Investigating the potential for the Commonwealth's National Rental Affordability Scheme,	Yr 1	EO	
		Expanding Operation Courage	Yr 2	EO DVC	
		Crisis Accommodation (Mudgee)	Yr 2	EO and PM	
		Investigate supportive relationships with Aboriginal housing providers - Assist Lands Councils with property management	Yr 2	EO, AM and PM	
		Develop a pilot affordable housing project with local government	Yr 3	EO, AM and PM	
		Position CTHA to take advantage of title if it is given to the sector	Ongoing	EO and Board	
		Try to improve relationships with other community housing providers in the area and investigate the options and benefits (on both sides) of different forms of strategic alliances. Directors to open new discussions with directors of smaller organisations	Yr 1	Board and EO	

**Central Tablelands Housing Association *Strategic Business Plan 2009 – 2012***

<b>Strategy 2 – Tenant Rights and Participation</b>					
	<b>Strategies</b>	<b>Actions</b>	<b>Timeline</b>	<b>Responsibility</b>	<b>Progress</b>
2.1	<b>Maintain and improve current good service</b>	2.1.1 Continue to focus on service delivery as this is the tenants' top priority	Ongoing	SHM and Housing Staff	
		2.1.2 Maintain and improve tenant satisfaction ratings	Ongoing	SHM and Housing Staff	
2.2	Implement CTHA Tenant Participation Strategy 2007 -2010	2.2.1 Increase tenant participation	Ongoing	SHM and Housing Staff	
		2.2.1 Develop and maintain effective links and support relationships with the local community	Ongoing	Snr Staff and HMs	
		2.2.3 Keep tenants up to date with changes	Ongoing	PM and Housing Staff	
		2.2.4 Ensure tenants are involved in annual community planning consultations through surveys and community consultations and address the issues raised in the surveys	Yrs 1,2,3	EO, PM and SHM	
		2.2.5 Set up and resource a Tenant Advisory Committee	Yr 1 and 2	EO and PM	
		2.2.6 Encourage tenants with the appropriate skills to join the board	Yrs 1,2,3	EO, PM and Housing Staff	
		2.2.7 Support tenants to develop home businesses	Ongoing Ongoing	Housing Staff	

**Central Tablelands Housing Association *Strategic Business Plan 2009 – 2012***

		2.2.8 Work with Building Stronger Communities team		HMs	
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**Strategy 3 – - Working with the Community**

	<b>Strategies</b>	<b>Actions</b>	<b>Timeline</b>	<b>Responsibility</b>	<b>Progress</b>
3.1	Maintain and improve close ties with partners and local communities	<p>3.1.1 Strengthen links with local government by attending appropriate interagency and contacting key council staff to discuss local needs and how CTHA could help meet these needs.</p> <p>3.1.2 Develop and maintain effective links with Aboriginal Housing providers / community</p> <p>3.1.3 Review and evaluate fee for service arrangements on a regular basis</p> <p>3.1.4 Review support and partnership arrangements on a regular basis and identify ways to strengthen support relationships</p> <p>3.1.5 Seek new support relationships to better meet identified needs</p> <p>3.1.6 Actively participate in community networks</p>	<p>Ongoing</p> <p>Yr 1</p> <p>Yr 1, 2 and 3</p> <p>Yr 2 and 3</p> <p>Ongoing</p> <p>Ongoing</p>	<p>Senior Staff and HMs</p> <p>EO and Senior Staff</p> <p>PM</p> <p>PM</p> <p>Senior Staff and Housing Staff</p> <p>All Staff as appropriate</p>	
3.2	Build on the success of Operation Courage	3.2.1 Investigate possibility and funding for Operation Courage elsewhere in the region	Yr 1-2	EO and DVC	

**Central Tablelands Housing Association *Strategic Business Plan 2009 – 2012***

		<p>3.2.2 Investigate possibility of developing a Staying Home Leaving Violence project</p> <p>3.2.3 Investigate possibility of developing support for perpetrator programs</p> <p>3.2.4 Formalise Operation Courage service specifications into formal Memoranda of Understanding or service agreements</p> <p>3.2.5 Strengthen the cohesion between Operation Courage’s partners</p> <p>3.2.6 Provide education through women’s group at Operation Courage</p> <p>3.2.7 Secure further funding for Operation Courage</p> <p>3.2.8 Ensure regular meetings with Operation Courage’s partners</p> <p>3.2.9 Maintain a careful watching brief on discussions about the future of the SAAP sector</p>	<p>Yr 1</p> <p>Yr 2</p> <p>Yr 1</p> <p>Ongoing</p> <p>Ongoing</p> <p>Ongoing</p> <p>Ongoing</p> <p>Yr1</p>	<p>EO and DVC</p> <p>EO and DVC</p> <p>DVC</p> <p>DVC</p> <p>DVC</p> <p>EO and DVC</p> <p>DVC</p> <p>DVC</p>	
3.3	Build relationships	<p>3.3.1 Build relationships with smaller housing organisations</p> <p>3.3.2 Develop tender for shared services pilot</p>	<p>Ongoing</p> <p>Yr 1</p>	<p>EO, PM and AM</p> <p>EO</p>	

**Central Tablelands Housing Association *Strategic Business Plan 2009 – 2012***

<b>Strategy 4 - Financial Management</b>					
	<b>Strategies</b>	<b>Actions</b>	<b>Timeline</b>	<b>Responsibility</b>	<b>Progress</b>
4.1	Effective and high quality asset management	4.1.1 Ensure CTHA adequately provides for maintenance expenditure not covered in the AMP the budget or by insurance. Revise the Asset Management Plan to include a contingency budget	Yr 1	FM and AM	
		4.1.2 Re-scope all properties to HNSW standards to ensure AMP is based on accurate assumptions	Yr 1	AM	
		4.1.3 Research and assess IT requirements for a useable and appropriate AMP. Implement a new AMP.	Yr 1	AM	
		4.1.4 Develop strategy to cover CTHA's statutory obligations toward fire safety	Yr 2	AM	
		4.1.5 Develop policy on above HNSW standard provision on stock transfer properties – to improve living standards offered where affordable. Review property standards and communicating these to tenants	Yr 2	EO and AM	
		4.1.6 Develop strategy and policy guidelines for the maintenance of common areas contained within multi dwelling complexes	Yr 1	EO and AM	
		4.1.7 Provide well maintained housing and monitor repairs times and communicate these to tenants	Ongoing	AM, SHM and Housing Staff	

**Central Tablelands Housing Association *Strategic Business Plan 2009 – 2012***

		<p>4.1.8 Manage risk of asbestos in capital properties by developing an Asbestos Policy at Board level and making Asbestos management priority for new Asset Manager. Continue to regularly raise the issue with OCH/DOH/Minister</p> <p>4.1.9 Consider the needs of people with disabilities Review the policies and procedures to ensure that the needs of people with disabilities are being met, with a particular focus on access to housing, accessible housing (location and type)</p> <p>4.1.10 Ensure that the needs of people with disabilities are covered in the Asset Management Plan. Identify properties that would be suitable for modification or / tenants who require modifications to their properties and apply for additional funds to do the work from OCH</p>	<p>Yr1 ongoing</p> <p>Yr 2</p> <p>Ongoing</p>	<p>AM, Board, EO</p> <p>EO, AM and PM</p> <p>AM</p>	
4.2	Viability	<p>4.2.1 Ensure all current and potential housing programs/ partnerships are financially viable</p> <p>4.2.2 Investigate possible partnerships with local government</p> <p>4.2.3 Investigate fee for service options for other community based organisations</p> <p>4.2.4 Investigate other income streams outside Community Housing</p>	<p>Yr 1 ongoing</p> <p>Yr 1-2</p> <p>Ongoing</p> <p>Ongoing</p>	<p>FM, PM and EO</p> <p>EO &amp; Senior Staff</p> <p>EO &amp; Senior Staff</p> <p>EO</p>	

**Central Tablelands Housing Association *Strategic Business Plan 2009 – 2012***

		<p>4.2.5 Investigate methods of better use of leasehold properties and allocation of stock to accommodate smaller households</p> <p>4.2.6 Improve tenancy management practices that support cost management</p> <p>4.2.7 Build up organisational knowledge base of associated costs in supported tenancies</p> <p>4.2.8 Research and investigate models of older people housing</p> <p>4.2.9 Conduct financial modelling and update 10 year financial projections to take account of CRA and changes to CHLP funding</p>	<p>Yr 1</p> <p>Ongoing</p> <p>Yr 1-2</p> <p>Yr 2</p> <p>Yr1</p>	<p>SHM and Housing Staff</p> <p>SHM and Housing Staff</p> <p>SHM, PM</p> <p>PM and EO</p> <p>EO, Finance Manager</p>	
4.3	Move towards becoming a green organisation	4.3.1 Investigate resources for and education of tenants for water saving, solar power, energy efficient homes. Move towards becoming a green organisation	Yrs 1-3	AM	

**Central Tablelands Housing Association *Strategic Business Plan 2009 – 2012***

**Strategy 5 – Governance**

	<b>Strategies</b>	<b>Actions</b>	<b>Timeline</b>	<b>Responsibility</b>	<b>Progress</b>
5.1	Maintain high standard of governance	5.1.1 Continue to strengthen and support the board and governance. 5.1.2 Hold annual board skills audits 5.1.3 Implement annual board and staff satisfaction surveys 5.1.4 Develop new areas of competence on the board if required to grow and diversity 5.1.5 Investigate costs and benefits of paid directorships	Yr 1  Yrs 1-3  Yrs 1-3  Yrs 1-3  Yr 1-2	Board  Board and EO  Board and EO  Board  Board and EO	

**Strategy 6 - Human Resource Management**

	<b>Strategies</b>	<b>Actions</b>	<b>Timeline</b>	<b>Responsibility</b>	<b>Progress</b>
6.1	Maintain high quality effective workforce	6.1.1 Maintain adequate staffing during this period of growth by reviewing and assessing staffing requirements against growth and emerging needs 6.1.2 Support existing staff during this period of uncertainty by providing ongoing training and skills development	Ongoing  Ongoing	EO & Board  EO	

**Central Tablelands Housing Association *Strategic Business Plan 2009 – 2012***

		6.1.3 Minimise effect on organisation of staff turnover/absence	Ongoing	EO	
		6.1.4 Continue to review staffing needs as portfolio grows	Yrs 1-3	EO	
		6.1.5 Review the CTHA Succession Policy and update the Succession Plan	Yr 1	EO and Board	

## Central Tablelands Housing Association *Strategic Business Plan 2009 – 2012*

10 yr budget projection	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
<b>INCOME</b>													
Tenant rent	3,033,939	3,184,100	3,279,623	3,378,012	3,479,352	3,583,733	3,691,245	3,801,982	3,916,041	4,033,523	4,154,528	4,279,164	
CHLP leasehold funding	359,379	371,591	382,739	394,221	406,048	418,229	430,776	443,699	457,010	470,720	484,842	499,387	
CHLP staffing	396,896	416,231	430,799	445,877	461,483	477,635	494,352	511,654	529,562	548,097	567,280	584,299	
CHLP operating costs	124,275	130,365	134,276	138,304	142,453	146,727	151,129	155,663	160,333	165,142	170,097	175,200	
Bank interest	114,000	153,900	158,517	163,273	168,171	173,216	178,412	183,765	189,278	194,956	200,805	206,829	
Sundry other	53,543	85,293	87,852	90,487	93,202	95,998	98,878	101,844	104,899	108,046	111,288	114,626	
<b>Total income</b>	<b>0</b>	<b>4,082,032</b>	<b>4,341,480</b>	<b>4,473,805</b>	<b>4,610,173</b>	<b>4,750,708</b>	<b>4,895,537</b>	<b>5,044,791</b>	<b>5,198,606</b>	<b>5,357,123</b>	<b>5,520,484</b>	<b>5,688,839</b>	<b>5,859,505</b>
<b>EXPENDITURE</b>													
Rents for headleases	1,409,242	1,451,519	1,495,065	1,539,917	1,586,114	1,633,697	1,682,708	1,733,190	1,785,185	1,838,741	1,893,903	1,950,720	
Bad debts @ 2% of capital income	42,672	45,070	46,422	47,815	49,249	50,727	52,248	53,816	55,430	57,093	58,806	60,570	
property insurance	172,086	199,132	205,106	211,259	217,597	224,125	230,849	237,774	244,907	252,254	259,822	267,617	
cyclical maintenance	501,331	793,320	817,120	841,633	866,882	892,889	919,675	947,266	975,684	1,004,954	1,035,103	1,066,156	
capital responsive maintenance	246,411	260,261	268,069	276,111	284,394	292,926	301,714	310,765	320,088	329,691	339,582	349,769	
leasehold responsive	39,560	40,746	41,968	43,227	44,524	45,860	47,236	48,653	50,112	51,616	53,164	54,759	
council rates	530,550	560,372	577,183	594,499	612,334	630,704	649,625	669,113	689,187	709,862	731,158	753,093	
other expenses - office rent	85,212	87,769	90,402	93,114	95,907	98,784	101,748	104,800	107,944	111,183	114,518	117,954	
Salary costs	641,268	663,713	683,624	704,133	725,257	747,015	769,425	792,508	816,283	840,771	865,995	891,974	
Admin/ audit & TP	206,049	212,230	218,597	225,155	231,909	238,867	246,033	253,414	261,016	268,847	276,912	285,219	
<b>Sub Total expenditure</b>	<b>0</b>	<b>3,874,382</b>	<b>4,314,131</b>	<b>4,443,555</b>	<b>4,576,862</b>	<b>4,714,168</b>	<b>4,855,593</b>	<b>5,001,261</b>	<b>5,151,298</b>	<b>5,305,837</b>	<b>5,465,013</b>	<b>5,628,963</b>	<b>5,797,832</b>
<b>Surplus / (deficit)</b>	<b>550,000</b>	<b>207,650</b>	<b>27,348</b>	<b>30,250</b>	<b>33,312</b>	<b>36,540</b>	<b>39,944</b>	<b>43,530</b>	<b>47,308</b>	<b>51,286</b>	<b>55,472</b>	<b>59,877</b>	<b>61,673</b>
Retained earnings prev yr	304,010	654,010	861,660	889,009	919,259	952,570	989,110	1,029,054	1,072,585	1,119,893	1,171,178	1,226,650	1,286,527
less restricted cash for planned m	-200,000												
Retained earnings current yr	654,010	861,660	889,009	919,259	952,570	989,110	1,029,054	1,072,585	1,119,893	1,171,178	1,226,650	1,286,527	1,348,199

## FINANCIAL FORECASTS

### assumptions:

10 more stock transfers properties coming across in 08/09 but then remains static

During 07/08 & 08/09 reimbursement on ST properties upgrades is keeping our property maintenance expenses down.

During 08/09 Asset Manager to rescope all properties and prepare a more informed asset management plan therefore cyclical maintenance expenditure is calculated to increase by 150% during that year with a 3% increase in subsequent years.

3% increase on all income and expenditure in all years unless otherwise indicated

3.5% increase in staffing costs in all years

bank interest expected to be \$13,500 per month during 08/09 (due to large amount of funds set aside re restricted cash for planned maintenance) then increase at 3% every year after

### Financial Projections Commentary

From a financial perspective, the focus in the coming years is to continue to meet the funding body's financial key performance indicators and to ensure CTHA remains a financially viable organisation able to meet its financial obligations and to diversify the business to introduce new funding streams. Budgeting, cash flow forecasting and the analysis of results will continue to be routinely undertaken by relevant staff and reported to management. The monitoring and revision of financial processes and procedures will continue to be a priority to ensure quality improvement in this area.

CTHA is in a solid financial position and whilst little financial surplus is projected in the 10 year budget projection; the organisation will be well placed to meet its requirements in all aspects of its business. The preparation of an updated Asset Management Plan (AMP) incorporating all properties acquired under the stock transfer program will require additional financial planning to be undertaken and restrictions adjusted accordingly to ensure sufficient funds are available to meet the cost.

At this time the impact of changes to future funding as a result of the assessment of the Commonwealth Rent Assistance and Office of Community Housing funding methodology is unknown and estimations of future funding may change from that in the current projections. Additional financial planning and cashflow projections will be completed once the future funding information is confirmed.

# KEY TARGETS

## Annual/Ongoing

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Requirements of Registration and Regulatory Code are met

Tenants surveyed and satisfaction remains at or higher than 85%

Develop and maintain relationships with Aboriginal Housing Providers

## December 2008

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Operational Plan developed for Wellington Short Stay Accommodation Facility

Staff reward and recognition policy and program is developed

## June 2009

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Succession Plan is reviewed and updated

All fee for service agreements and fees are reviewed

Wellington Short Stay Accommodation Facility operational

Diversification Strategy Developed

Operation Courage Memorandum of Understanding revised and implemented

## December 2009

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Re-accreditation for 3 yrs achieved

5% increase in youth transitional housing provided

Increase supported tenancies by 5% in Bathurst, Orange and Mudgee

Increase partnerships by minimum of 1 in each area of service

Asset Maintenance Plan is up to date and includes contingency budget

Fire safety strategy is developed and training delivered in each branch area

Asbestos Policy is developed

98% of housing staff undertakes the remainder of Certificate IV in social housing training scheduled for delivery in 2009

## **June 2010**

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1 Crisis accommodation property is operational in Mudgee in partnership with a local support agency/s

1 new fee for service arrangements have been negotiated

## **June 2011**

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1 pilot affordable housing project with local government is operational in the area CTHA provides services

## **MONITORING AND EVALUATION**

The Board of CTHA recognises the importance of the strategic business plan in guiding the growth and governance of the organisation over the period of this plan. The Strategic Business Plan will form part of the induction kit for new staff and board members and the progress of the organisation will be assessed against the targets agreed.

### **Reporting**

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The Board and staff will assess progress in the following manner

- At the bi-monthly board meeting
- At staff meetings following the board meeting

### **Review**

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This strategic business plan is designed to be a 'living document' and will be reviewed annually by the Board and by staff. Each main section of this plan will be reviewed to ensure that it still applies. If changes are required, the strategic business plan will be updated and published as a revised version for the remaining period.

The key areas for review are:

- Vision, Mission and Values
- Operating Environment
- Goals and Priorities
- Strategies