



Annual Report 2019/20



Uniting Housing Victoria is the community housing provider of the Uniting Church in Victoria and Tasmania.



About Uniting Housing Victoria

Uniting Housing Victoria is a Community Housing Provider (CHP) registered with the Victorian Housing Registrar. We provide affordable homes for individuals and families in housing stress, who are homeless or at risk of homelessness. We provide inclusive housing services in Melbourne and regional Victoria to address a diverse range of housing needs.

Uniting Housing Victoria is committed to supporting and strengthening personal, family and community connections. We work in partnership with Uniting Vic.Tas and other community agencies to ensure people we assist can access a range of supports in an integrated approach to service delivery.

The Uniting Housing Victoria and Uniting Vic.Tas partnership

Uniting Housing Victoria and Uniting Vic.Tas have come together to make housing a priority for the Uniting Church. This partnership works to provide increased social and affordable housing.

Our growth strategy aims to double our tenancies within the next 5 years, with a focus in Western Melbourne, regional Victoria and Tasmania.

There are 4 key principles that guide our housing development:

1. Local

We will partner with local communities and Uniting Church congregations to explore community need, co-create housing options and implement local housing investments together.

2. Integrated

We take a consumer centric approach and deliver housing where we can offer integrated service delivery to consumers. This is a particular strength for Uniting Housing Victoria in many of the regional areas in which we operate.

3. Sustainable

We develop affordable housing projects that are socially, financially and environmentally sustainable.

4. Focused

Locations are selected based on our ability to provide an integrated service delivery model, alignment with Uniting Vic.Tas service delivery and strategic direction, demonstrable need, shortage of alternative supply, economic feasibility and competitive advantage of our offering.

Chair's report

None of us foresaw last year what a turbulent and challenging year 2020 would prove to be due to the COVID-19 pandemic.

Such events challenge us individually and collectively, and I am proud to acknowledge the hard work, resilience and compassion shown by the staff that work for Uniting Housing Victoria (UHV) through the services agreement with Uniting. I also acknowledge the work of my fellow Board members.

The past year has been a fresh start for UHV, focussed on delivering the strategy of "Making Housing a Priority." I am delighted by the progress that we have made, including:

- Adopting our business plan for the coming 3 years to deliver new homes rented to those in need.
- Securing the formal commitment of financial assistance from our sister organisation, Uniting Vic.Tas towards the capital costs associated with delivering these homes.
- Demonstrating full compliance with the performance requirements of the Victorian Registrar of Housing Agencies.
- Building key connections with stakeholders.
- Recruiting the expertise of Mary Lacson, our Senior Manager Property Development, whose skills and hard work has already found expression in 2 development proposals.

I would like to acknowledge 3 longstanding members of the UHV board, who will be standing down this year. John Preston, Brian Collins and David Pratt have served with distinction as leaders of our enterprise for many years. We thank them all sincerely.

In closing, I would like to say that UHV is nothing on its own. We are part of the wider family of the Uniting Church and all the passionate and selfless people that comprise it. We are committed to delivering high quality homes for those in need that will serve as a testament to the values that motivate us all.



David Cant
Board Chair



Outgoing Board Chair's report

This is my final year as a Director and Board Chair of Uniting Housing Victoria (UHV). I want to acknowledge the amazing support of the Directors and the staff over the 8 years I have served as Chair.

In February, Ian Brain concluded his role as CEO after a period of 6-and -a-half years of service. We acknowledge Ian's dedication and outstanding service given to Uniting Housing Victoria and then to the formation and alignment of UHV with Uniting Vic.Tas.

Under Ian's leadership he enabled the company to become a substantive and respected housing provider in Victoria with 348 tenancies on its Asset Register. Total assets under Ian's leadership grew from \$2.2 million to \$7.6 million, including:

- In 2014, 4 units were built in Delacombe specifically for tenants on Newstart.
- In 2015, 2 modular homes in Ararat were built.
- In 2016, 8 homes were acquired with Rapid Housing Assistance Fund grants.
- In 2018, 5 modular units were built with Homeless Phase 2 grant funding.

Ian nurtured close relationships and service agreements with both the Uniting Church Australia Synod and UnitingCare agencies, which ensured UHV successfully delivered on its mission to increase the availability of appropriate, secure and affordable housing, to strengthen communities and to assist those most in need.

Under Ian's leadership, UHV was well positioned and ready for the recent restructure to deliver on the ambitious and exciting joint strategy embarked upon with Uniting Vic.Tas and Uniting Housing Australia to fulfil the Uniting Church's goal of making housing a priority.

I wish the Directors and Board Chair, David Cant every success as they ensure the provision of much needed social and affordable housing in Victoria.



John Preston
Outgoing Board Chair



Uniting Vic.Tas CEO report

When the Uniting Church took the decision in 2016 to create Uniting in Victoria and Tasmania, it was guided by a vision of a genuine step-change in the way the Church provided social services to the communities in these two states.

It is no coincidence that one of the first areas of focus is housing, through a new structured and dedicated partnership with Uniting Housing Victoria.

Housing makes a difference to social outcomes. With a safe and secure home, people can address the other issues in their life that may be hindering their positive participation in society. Without somewhere to call home, those first steps can be very difficult.

By combining our strengths, we will not just make more housing available. We will also ensure that the people who live there get the support they need to move into a positive future.

Strong organisations depend on a strong team running them and I welcome David Cant into the role of Board Chair of Uniting Housing Victoria. David brings many years of experience and a solid commitment to quality social and affordable housing. I'd also like to thank John Preston, retiring Chair and long-standing Director, for his many years of service. He has been a driving force behind this partnership, providing a clear vision of a future where housing is a key priority for the Uniting Church.

The period of this report saw the groundwork being laid. Now the real building work begins. We have a unique opportunity to make a difference. I look forward to reporting on concrete progress next year.



Bronwyn Pike
Uniting Vic.Tas CEO



Uniting Vic.Tas General Manager's report

What a year it's been. After years of planning, Uniting Housing Victoria and Uniting Vic.Tas have come together to 'Make Housing a Priority' for the Uniting Church. This is a significant partnership and one that will result in many more people being provided a safe and secure home to help work towards a brighter future.

What I love most about this partnership is the ability to offer housing alongside integrated wrap-around support. So often people's housing falls through because the additional support networks they need aren't there. That's what this partnership is all about, providing holistic support for people.

This has never been more critical as we experience the devastating impacts of the COVID-19 pandemic on our communities. It's been a difficult time for so many. People share their stories with us and they are doing it tough. Regional towns have been hit hard and our youth are really struggling. We see the trends of increasing homelessness and housing waiting lists that are skyrocketing.

The silver lining is that Government has taken action and we hope to see a significant injection of funding into the social housing sector for new developments. Uniting Housing Victoria is ready for this, with a focused strategy to deliver a significant increase in social housing in partnership with Uniting Vic.Tas.

Thank you to everyone that makes it all possible – to our tenants, supporters and partners, dedicated volunteers, highly skilled and committed Board of Directors, and the amazing team I work with each day. It takes a village and we couldn't do it without you.



Kristie Looney
General Manager Housing & Property



Our housing

Uniting Housing Victoria provides social and affordable housing across Victoria.

We provide housing options in the eastern suburbs and outer west of metropolitan Melbourne, in Ballarat, and across western Victoria including Horsham, Stawell and Ararat.



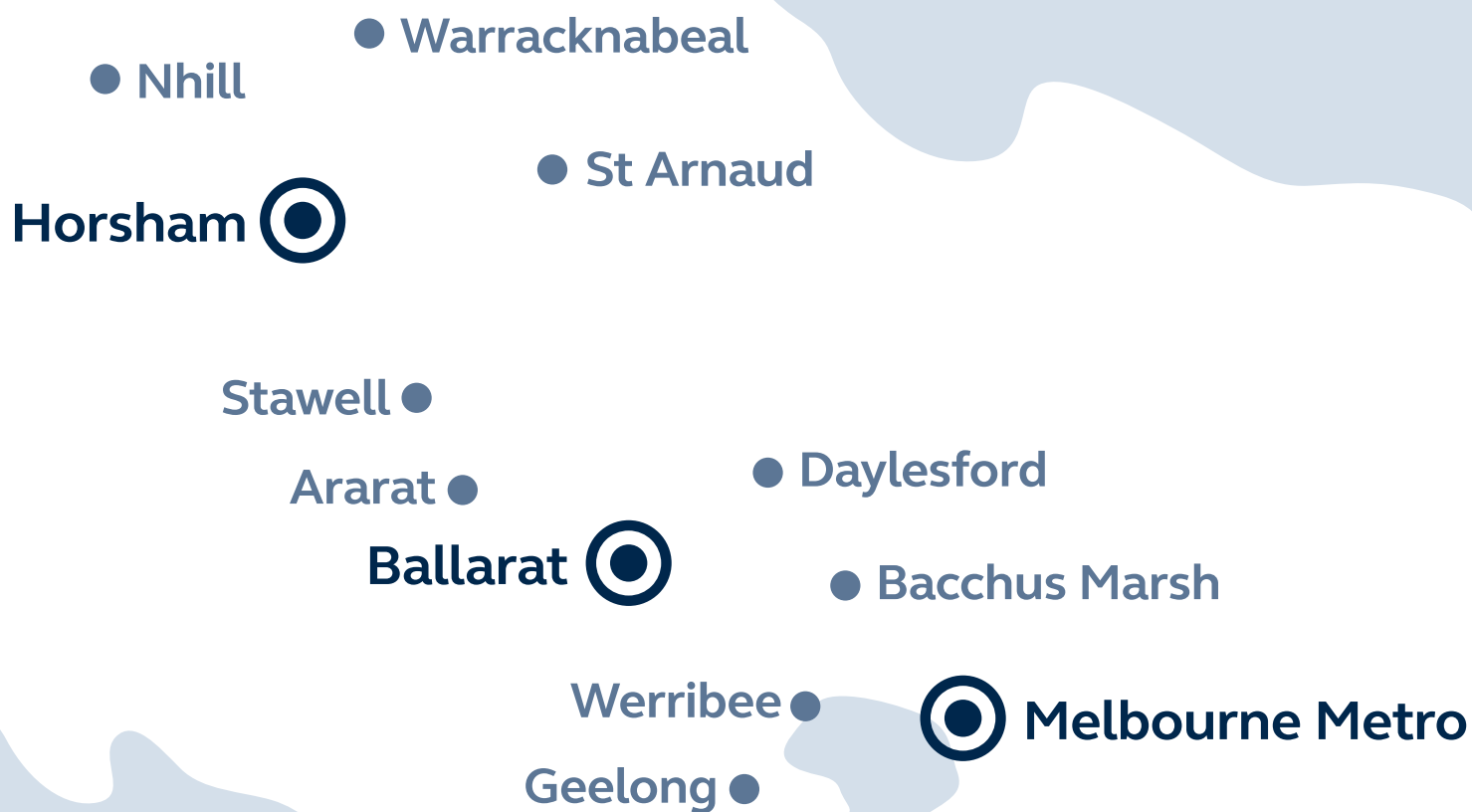
348 total tenancies, comprising:

54
rooming housing
tenancies

60
long-term social
housing tenancies

234
transitional
housing tenancies

Housing Map





A safe place to stay

When Kylie's partner was sent to jail, she was no longer able to afford the rent and the family were evicted. Thankfully she reached out to Uniting who arranged a motel and soon after placed the family in transitional housing.

"I'm so grateful to Uniting for putting a roof over our heads before my grandson was born."

Kylie's story

The absence of a safe and secure home can have a devastating impact on families. Kylie knows this all too well.

Kylie had been living in a private rental property with her partner, son and daughter-in-law until early 2018.

When her partner was sent to jail, Kylie was no longer able to afford the rent and the family were evicted from the place they had called home for many years.

With no-where to go, the family spent the next 3-and-a-half months living in their car.

"I felt sick to the stomach when we had no-where to go as I'd never been in that situation before," says Kylie.

"I got really depressed and kept putting myself down.

"I told my son and daughter-in-law that I was no good for them because I couldn't support them.

"It's the lowest I'd ever felt, and I didn't want to be here."

After months of struggling, the family were put in touch with Uniting.

They were provided with emergency accommodation in a motel in Ballarat, before moving into a friend's house while they waited for transitional housing to become available.

When that placement broke down, the family spent the next 2 weeks living in their car again.

"It seemed like we were stuck in this awful cycle," says Kylie.

"But thankfully we reached out to Uniting again and they put us in a motel for a couple of days and then found us transitional housing in Daylesford."

That was 2 years ago, the family have been living in the Uniting Housing property while they wait for a public housing property to become available.

During that time, Kylie's son and daughter-in-law welcomed a baby boy into the family.

"I'm so grateful to Uniting for putting a roof over our heads before my grandson was born," says Kylie.

"My mental health is much better and we're all doing really well now.

"Any time I need to talk, the team from Uniting have been there.

"The future is looking much brighter for us than it was this time 2 years ago."

**The photo accompanying this story is for illustrative purposes only. It is not a photo of the people featured in this story.*

Meet the Board



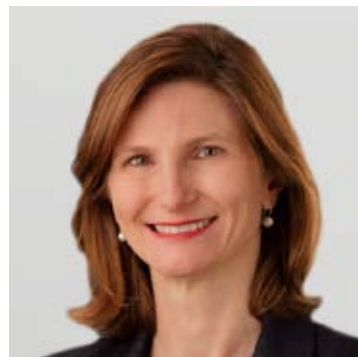
David Cant
Chair

David has over 40 years of experience in providing housing for those in need. David is a board member of the National Housing Finance and Investment Corporation (NHFIC) and an independent director of PowerHousing Australia. David is Co-Chair of Under 1 Roof, a consortium of charities in Brisbane. Prior to coming to Australia in 2000, David worked in the community housing industry in the UK. He led the team that created the Brisbane Housing Company (BHC), which is now the largest registered community housing provider in Queensland. David was a member on the Prime Minister's Council on Homelessness from 2009 to 2013.



Gabrielle Waters
Vice Chair

Gabrielle has over 25 years of experience in property development and corporate operations in Australia and overseas, having held executive roles with RMIT University, Affordable Housing Solutions, Primelife, Hamton and Jones Lang LaSalle. A property development and corporate strategy professional, Gabrielle has held executive and board advisory roles for a range of companies in the private and public, not-for-profit and government sectors. Her expertise includes the establishment of sustainable property strategies to maximise, uplift and value, which extends across individual site, market and portfolio assessment through to complex master planning, investment/divestment, funding, joint venture and government partnerships. Her sector experience includes mixed use, affordable housing, retirement and aged care, commercial and educational portfolios.



Tess Lye

Tess is a corporate and commercial lawyer who has held the position of General Counsel with Epworth HealthCare since 2014, with responsibility for corporate and operational legal services, corporate governance advisory services and risk management. Throughout her legal career, Tess has undertaken a range of pro bono and Board roles with community legal services and community service organisations. Tess is currently a member of the Board of the Sexual Assault and Family Violence Centre, which provides specialist support services across the Barwon, Wimmera and Western Melbourne areas of Victoria.

Meet the Board



Heather Watson

Heather is an experienced non-executive director and specialist charity lawyer with broad experience in the areas of aged care, health and community services, affordable housing and Indigenous communities. Heather is the current Chair of Uniting in NSW.ACT, a director of Uniting Vic.Tas and Australian Regional and Remote Community Services, a subsidiary of UnitingCare Qld and operating in the Northern Territory. Other current directorships include Queensland Rail, Children's Health Queensland and National Affordable Housing Consortium. Her current advisory roles include Community Services Industry Alliance Reform Council (Chairperson), Advisory Council to the Queensland Family and Child Commission and Advisory Board for the Australian Charities and Not for Profits Commission. Heather is an active member of the Uniting Church.



Brian Collins

Brian is a past board member and chairperson of UnitingCare Ballarat, an organisation with roots in social housing dating back to 1976. He spent 10 years working as a medical laboratory technician before building on that background in the development of laboratory information software. A founding partner of the medical laboratory software company, Triple G Corporation, Brian has spent over 30 years developing software for the pathology laboratory market.



David Pratt

David has spent a lifetime in small business, initially in the family business, David Pratt & Sons - General Merchants, followed by Eureka Valve Manufactures - Production Sales Co-ordinator and his own business David Pratt's Colour Centre - Suppliers of Artists Materials. He has also been actively involved in his local community, serving as a director with the Greater Ballarat Building Society, past president of the Apex Club of Wendouree, past president and member of the Rotary Club of Ballarat East Inc, past president and councilor of the Old Colonists Association of Ballarat Inc, past chairperson and board member of the UnitingCare Ballarat Parish Mission and numerous roles within the Uniting Church Synod of Victoria and Tasmania.

Meet the Board



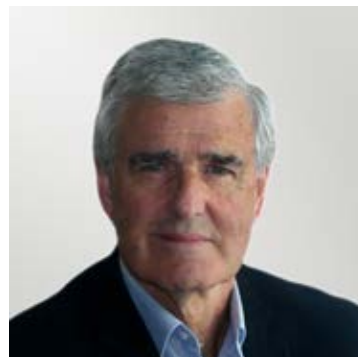
Reverend Jenny Hayes

Jenny is currently the Minister of the Highlands Cluster. Jenny has wide and varied experience in organisations within the church and community, including 15 years as a prison Chaplain, founding member and 12 years as Chair of Werribee Housing, 12 years as Chair of Skillshare Werribee, 12 years as Chair of Heathdale Community Centre, Chair of Presbytery Port Phillip West, served on numerous committees of the Synod over 20 years and has a lifetime of voluntary participation.



John Preston

John is currently a Director on the Uniting Vic.Tas Board. He was formerly Director and Chair of UnitingCare Housing Victoria Ltd. Over a period of 30 years, prior to his retirement from the Uniting Church Synod of Victoria and Tasmania, John held 7 different senior administrative positions. His last position was Director of Property and Insurance Services and Property Officer and Secretary of the Property Trusts of both Victoria and Tasmania. He is a foundation member and treasurer of the Australian charity Kondanani Zambia Inc. and former Director of the Asian Development Foundation and the Australian Human Rights Foundation.



John Thomson

John has a range of knowledge and skills within the social and affordable housing sector. John has consulted for 20 years in the housing and homelessness sectors and has a background in evaluation, strategic planning, and modelling in both the private and public sectors. He has specific strengths in financial analysis and organisational development and is familiar with publicly funded programs at State and Commonwealth Government levels, including the issues associated with providing social housing, particularly by church based organisations.

Our staff



Kristie Looney
General Manager,
Housing & Property

Kristie has extensive experience working in the property sector across private, government and not-for-profit, predominantly in the delivery of social and affordable housing. She is a qualified urban planner and licensed estate agent with diverse skills across governance, project management and evaluation, compliance and risk analysis and leadership. Kristie is currently responsible for driving the implementation of Uniting's growth strategy to increase the number of social and affordable housing opportunities in Victoria and Tasmania. Kristie has a passion for social justice and a strong commitment to redressing inequality in the housing sector.



Mark Karutz
Senior Manager,
Asset Management

Mark has 26 years of experience in real estate and has worked across the private, government and not-for-profit sectors. His early career was in commercial property valuation and for the last 14 years he has applied the skills learned in that field to portfolio management. Mark has extensive experience in developing, project managing and successfully completing building projects.



Mary Lacson
Senior Manager,
Property Development

Mary is a property development professional focused on renewal of precincts and creating opportunities for affordable housing. Her previous experience in Sydney and Western Australia was in mixed-tenure social, affordable and private housing developments. More recently, Mary was a Senior Development Manager (Melbourne) focused on revitalising significant urban renewal precincts. Mary has a deep passion and understanding of front-end property and precinct development, the opportunities of commercial arrangements and, balancing the social, economic and environmental outcomes of projects.



Our staff are provided by means of the Service Level Agreement through Uniting Vic.Tas.

Our staff



Robin Zakharov
Manager Housing
Practice & Policy

Robin is a research, policy and compliance specialist with expert knowledge across a range of regulatory performance standards related to tenancy and asset management, National Rental Affordability Scheme (NRAS) compliance, Specialist Disability Accommodation (SDA) compliance having worked in a variety of roles across Australia. Robin has worked in the social and affordable housing sectors for most of her career, as well as in the disability services sector. She has worked in policy and program roles in state government in Victoria and Queensland, and an independent housing consultant. Robin recently worked with the Summer Foundation, a disability advocacy and research organisation in Melbourne with national reach.



Susan Howell
Finance and
Compliance Lead

Susan Howell has extensive experience across the corporate and community services sectors in ICT, finance, governance, compliance and risk. Before joining the Housing and Property team in 2020 when the restructure for the new partnership took place, Susan was the Operations Manager of Uniting Housing Victoria. Susan has worked for Uniting Church community service organisations for the past 12 years and brings a wealth of corporate and governance knowledge to the role. Susan specialises in social housing sector regulation and is integral to ensuring the regulatory compliance of Uniting Housing Victoria. Susan is a member of the Uniting Church in Australia.



Deborah Grace Loh
Executive Assistant
to Kristie Looney

Administrative and Governance Support to Uniting Housing Board. Deborah thrives on variety and change. Working across 2 Uniting divisions and the Uniting Housing Board, Deborah enjoys the challenge of supporting cross-functional teams and creating order out of complexity. Deborah's background in music and marketing, and experience as a small business owner, has enabled her to apply a mix of creativity and practical skills to her work. Deborah is currently working towards a Project Management certification, which she hopes will allow her to further support the work of the Housing and Property Division.

Corporate governance

Corporate Structure

From 1 July 2019 to 24 March 2020, the Company ACN 134 589 745 was known as Uniting Housing Australia Limited.

On the 25 March 2020 the Company changed its name to Uniting Housing (Victoria) Limited.

From 1 July 2019 to 30 June 2020 the Company had two Company Members:

- The Uniting Church in Australia Property Trust (Victoria)
- The Uniting Church in Australia Property Trust (Tas.)

Company Members guarantee

Uniting Housing (Victoria) Limited is a company limited by guarantee under the Corporations Act 2001 (Cth) and domiciled in Australia.

In the event of, and for the purpose of winding up of the company, the amount capable of being called up from each member and any person or association who ceased to be a member in the year prior to the winding up is limited to \$2.

Company statement of objects

The objects for which the Company is established are:

1. to promote the relief of poverty, sickness or the needs of the aged by providing affordable rental housing to persons in housing need as low-income households, or through infirmity or age;
2. to promote other purposes beneficial to the community through the provision of affordable housing and associated services; and
3. to provide other benevolent, charitable and not-for-profit relief to people in need in Australia.

Principal activities

The Company is the Housing Provider of the Uniting Church in Australia Synod of Victoria and Tasmania.

The principal activities of the Company during the year were to increase the availability of appropriate, secure and sustainable housing, to strengthen communities and assist those most in need.

Significant changes

During the year, a Relationship Agreement and Service Level Agreement between the Company and Uniting (Victoria and Tasmania) Limited was signed that altered the governance and management functions at the Company. The Board of the Company decided to not appoint an Executive Officer and to oversee the activities of the Company directly through the Sub-Committees of the Board and the performance and reporting mechanisms in the Relationship Agreement and Service Level Agreement with Uniting (Victoria and Tasmania) Limited.

Events after the reporting date

On 11 March 2020, the World Health Organisation (WHO) confirmed the Corona virus Disease (COVID-19) to be a pandemic. Following the confirmation from the WHO that COVID-19 was considered a pandemic, the Australian Federal Government and Victorian State Government have enforced bans for all non-essential travel and multiple stages of community lockdown. Financial markets have been adversely affected by the COVID-19 pandemic, which may have a prolonged impact on the value of investments held by the Company.

The financial market reactions and community lockdowns are expected to have significant economic and social consequences, which are likely to significantly impact the operations and future financial results of the Company.

Operating Result

The Operating Result for the year ended 30 June 2020 amounted to **\$808,641**

Financial Position

The Cash at Bank at 30 June 2020 amounted to **\$876,774**

Total Equity as at 30 June 2020 amounted to **\$4,372,739**

Taxation Status

Uniting Housing (Victoria) Limited is endorsed as a Tax Concession Charity - Public Benevolent Institution for the following:

- a** GST Concession
- b** Income Tax Exemption
- c** FBT Exemption
- d** Deductible Gift Recipient

Company Secretary

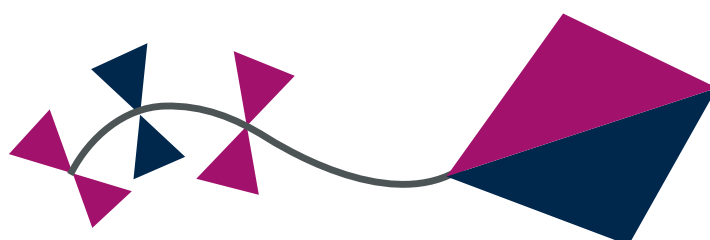
The following people held the position of Company Secretary during the year -

Robert Short (Director) Appointed 7 December 2016 – Ceased 31 December 2019

Kristie Looney (non-Director) Appointed 1 January 2020 – Ceased 30 June 2020

The role of the Board

The role of the Board on behalf of the legal owners (The Uniting Church in Australia Synod of Victoria and Tasmania) and its moral owners (the Victorian community) is to ensure the Uniting network achieves its social housing mission and strategic goals and objectives and, in doing so, meets all the legal and moral responsibilities and requirements accompanying 'best practice' corporate governance and Housing Registrar mandatory requirements.



Board composition

Directors of the Board are appointed by the Synod Standing Committee. The Board is currently made up of nine Directors including the Chair and Deputy Chair.

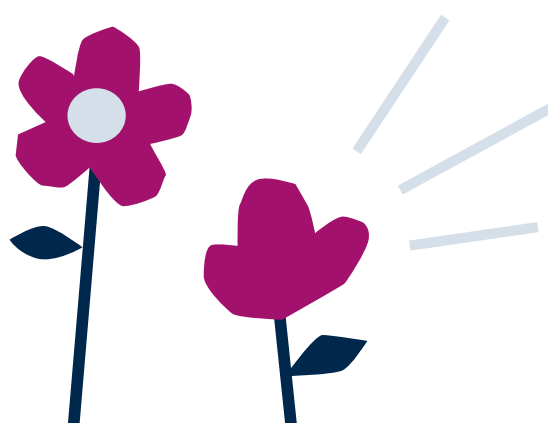
The Board has established committees to assist the Board in fulfilling its responsibilities. Each committee has its own terms of reference, which sets out the authority delegated to it by the Board and details the manner in which the committee is to operate. Each of the Board committees review and monitor relevant performance data against established key performance indicators. At 30 June 2020, the Board approved committees were:

- Audit and Risk Committee
- Governance Committee
- Finance, Performance and Compliance Committee
- Development and Funding Committee

The following Directors were appointed and ceased during the reporting period in accordance with the Constitution:

Andrew Boatman	ceased board appointment
Robert Short	ceased board appointment
Olivia Sheridan	ceased board appointment
John Preston	reappointed for a 1-year term
Brian Collins	reappointed for a 1-year term
David Pratt	reappointed for a 1-year term
Heather Watson	reappointed for a 2-year term
Rev Jenny Hayes	reappointed for a 2-year term
Gabrielle Waters	appointed for a 3-year term
David Cant	appointed for a 3-year term
Tess Lye	appointed for a 3-year term
John Thomson	appointed for a 3-year term.

Please note: all positions ceased, appointed or reappointed commencing 13 October 2019.



2019-2020 Attendances

Name / Position	Commenced	Ceased	Eligibility	Attendances	Absence
BOATMAN Andrew CEO	19-Mar-12	13-Oct-19	4	4	-
CANT David Chair	13-Oct-19		7	7	-
COLLINS Brian Director	19-Mar-12		11	11	-
HAYES Rev. Jenny Director	06-Apr-17		11	9	-
LYE Tess Director	13-Oct-19		7	7	-
PRATT David Deputy Chair	19-Mar-12		11	10	-
PRESTON John Director	19-Mar-12		11	11	-
SHERIDAN Olivia Director	27-Oct-18	13-Oct-19	4	4	-
SHORT Robert Director/ Company Secretary	20-Nov-13	13-Oct-19	4	4	-
THOMSON John Director	13-Oct-19		7	7	-
WATERS Gabrielle Director	13-Oct-19		7	7	-
WATSON Heather Director	27-Oct-18		11	10	-



Financial statement

Income statement summary

	30 June 2020	30 June 2019
Revenue		
Rent	\$618,094	\$596,374
Grants	\$2,535,869	\$2,260,694
Other revenue	\$89,976	\$1,171,059
Total revenue	\$3,243,939	\$4,028,127
Expenses		
Salaries and employee expenses	\$293,708	\$354,398
Service agreement fee	\$2,334,366	\$1,808,608
Property costs	\$333,218	\$480,000
Depreciation	\$60,918	\$35,358
Other expenses	\$134,511	\$122,909
Total expenses	\$3,156,721	\$2,801,273
Operating result	\$87,218	\$1,226,854
Other comprehensive income	\$721,423	\$ 23,406
Total comprehensive income	\$808,641	\$1,250,260

Financial statement

Financial position summary

	30 June 2020	30 June 2019
Current assets		
Cash and cash equivalents	\$876,774	\$1,812,932
Trade and other receivables	\$50,571	\$115,058
Non-current assets		
Investment growth fund	\$1,405,976	\$332,897
Property, plant and equipment	\$5,293,968	\$5,371,269
Total assets	\$7,627,289	\$7,632,156
Current liabilities		
Trade and other payable	\$301,702	\$189,736
Employee benefit provision	-	\$19,236
Borrowings	\$47,591	\$9,833
Non-current liabilities		
Trade and other payables	\$2,797,089	\$3,628,508
Employee benefit provision	-	\$10,552
Borrowings	\$108,168	\$210,193
Total liabilities	\$3,254,550	\$4,068,058
Net assets	\$4,372,739	\$3,564,098
Retained surplus	\$3,552,122	\$3,465,524
Reserves	\$820,617	\$98,574
Total equity	\$4,372,739	\$3,564,098

The financial information above is based on the audited financial statements for the year ending 30 June 2020, including comparative information for the year ended 30 June 2019.

Full Audited Financial Statements are available at www.unithousing.org.au

Our door is always open.



We work in solidarity with Aboriginal and Torres Strait Islander people as Australia's First Peoples and as the traditional owners and custodians of this land. We celebrate diversity and value the lived experience of people of every ethnicity, faith, age, disability, culture, language, gender identity, sex and sexual orientation. We welcome lesbian, gay, bisexual, transgender, gender diverse and non-binary, intersex and queer (LGBTIQ+) people at our services. We pledge to provide inclusive and non-discriminatory services.



Learn more

unitinghousing.org.au

Uniting Housing Victoria
ABN 69 134 589 745

Cliff (pictured on the front cover) is one of the many people who accessed our housing services this year.