



ANNUAL REPORT 2020



Creating new beginnings for women

Women's Property Initiatives creates new beginnings for women and children at risk of homelessness by providing permanent and affordable homes, access to support networks and ongoing advocacy.

Mission: To build a secure future for women and children in need by developing and providing good quality, long term affordable housing.

Values: In all our work we strive to be respectful, inclusive, ethical, accountable, collaborative, pro-active, committed, intelligent and service driven.



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Our Work

- **2 out of 3 people approaching homeless services are women. Half of those are escaping family violence.**
- **Between 2011 and 2016 there was a 10% increase in the number of women experiencing homelessness.**
- **On average women earn 15% less than men and retire with less than half of a man's super.**
- **1/3 of single parent families live in poverty and 80% of single parents are women.**
- **60% of low-income earners are women.**
- **Between the 2011 and 2016 Census' there has been a 31 percent rise in homelessness among older women.**

Women's Property Initiatives (WPI), is a not for profit community housing provider founded in 1996. We create new beginnings for women and children at risk of homelessness by providing permanent and affordable homes, access to support networks and ongoing advocacy.

WPI was established to provide long term, affordable housing solutions for women on low incomes and women led Families in Melbourne, whose needs are not being met by the government or private housing sectors. We have a small, dedicated, all female team of staff responsible for operations, property management and maintenance, strategy, finance, communications, property and business development and administration. We own property assets in excess of \$37 million.

WPI currently owns and manages 91 high quality, long term homes for more than 230 women and children. Our rents never exceed 30% of household income or 75% of the market rate. We manage an additional 139 affordable properties on behalf of other organisations that are home to more than 250 people.

The women that we assist come from a range of backgrounds and vary in age. They all have one thing in common – they have experienced housing crisis, and in many instances have been on the brink of homelessness.

Unfortunately, many have also experienced domestic violence. Our tenants include migrants who are starting new lives, sole parents and older women who cannot afford rents in the private market, women with disabilities and women exiting prison. Many of them are not women that people typically think of as homeless. Some receive income support and some work part or full time, often in low paying jobs. They include the hidden women.





experiencing homelessness, moving from place to place, couch surfing or living in overcrowded or unsuitable accommodation.

Affordable rents and stable homes allow these women to live with dignity and become involved in their communities. Many return to work or study, while others focus on parenting their children after a period of trauma and instability. Our research shows that our tenants experience improved emotional and physical health, access to employment, personal safety, independence, and make more positive lifestyle choices. They have increased ability to meet family needs, social inclusion and readiness for employment. Children living in our homes show improvements in their social and personal well-being, family life, relationships and educational outcomes.

The last year has proven that secure, safe and affordable homes are more important than ever. You can't stay at home if you haven't got one.

The pandemic has exacerbated the financial disadvantage that women face which directly impacts their access to affordable housing. This disadvantage is based on gender inequality and is experienced at every stage of a woman's life. Women earn less than men. They have limits on their ability to work full-time and spend more time out of the work force caring for children and the elderly - work that is unpaid and chronically undervalued in economic terms. They are over-represented in the lowest paying professions.

More women live in poverty than men – it's that simple. This gendered poverty, which is closely linked to housing crisis and homelessness, is

deeply entrenched in our workplaces, our homes and our relationships. For vulnerable women, the tipping point into homelessness can be as simple as losing a job, the break-up of a relationship or the death of a partner. Not to mention a pandemic!

The crisis caused by COVID-19 has had a devastating impact on the economic security of women. Fifty-five percent of jobs lost during the pandemic were held by women and they are over-represented in casual and insecure employment where they are ineligible for JobKeeper. Women are disproportionately represented on the frontline of the pandemic in the health, aged and disability care, early childhood education and food retailing industries, often in chronically undervalued jobs. There is also historically an increased risk of violence towards women during crises such as this.

The value of the long-term social housing that we provide, with income based rents, has never been more evident. It is an essential to preventing people joining the ranks of the homeless and the crucial next step after crisis and short-term interventions.

It is crucial that governments invest in affordable and social housing to create much needed jobs and to provide homes for people who desperately need them. It is also important that the needs of women are adequately reflected in steps towards COVID-19 recovery to avoid leaving them behind in entrenched unemployment and poverty.

Women and the pandemic

- **55% of lost jobs were held by women.**
- **Women's unemployment has jumped fivefold since the crisis.**
- **Women are depleting their superannuation at a faster rate than men.**
- **Most of our essential workers are women in the lowest paying jobs.**

Our Approach

Better futures mean:

- **Stability: we offer more than shelter; we build long-term homes.**
- **Belonging: We integrate women into their community where they can become part of something bigger.**
- **Self-worth: We improve women's wellbeing so that they can flourish and maximise their opportunities.**

AFFORDABLE, APPROPRIATE & SECURE

Housing is a basic human need and right that is not being met by the public or private sectors. WPI provides long-term housing solutions that change a woman's future for the better and help to break the intergenerational cycle of poverty.

We work with a range of partners to expand our housing portfolio, broaden our impact and above all, to prevent women's homelessness.

Our approach is housing first. Without housing, access to support services, employment, education and productive participation in society are extremely difficult. That's why we focus on getting women and women led families experiencing housing crisis, into stable, long term homes first, where they can address the other challenges in their lives. We collaborate with specialists to ensure that women are supported as they move into our homes. We strive to ensure they stay connected to support networks that allow them to maintain their tenancy and if necessary, make important life changes.

EXPANDING OUR HOUSING PORTFOLIO

To realise our vision of housing 500 women and children by June 2022, we remain focused on significant growth in the number of homes we offer to women and women led families. During a year like no other, there is unprecedented demand for appropriate, secure and affordable homes for women. WPI strives to be part of the solution, to innovate and to increase our housing stock and change the future for more women. We actively seek and foster partnerships within the private, public, philanthropic and

community sectors. We have been active in securing loans offered by government to acquire new properties. We responsibly access commercial borrowings when required.

There has been a great deal of work done in the past year to advance projects in the face of adversity, with a range of partners. We managed, completed and tenanted a 6-home development in Melbourne's South East and we have acquired 19 new dwellings that are under construction in Melbourne's North, through the Victorian Government's Social Housing Growth Fund. We also continued to grow the portfolio of high-quality affordable homes that we lease and manage on behalf of other organisations. These are significant achievements considering the high level of restrictions that all Victorians have been operating under, and represent important growth in our housing assets and revenue.

ADVOCACY

We consider advocacy a very important part of our role. We advocate loudly on behalf of women for more affordable housing, financial security, and gender equality. The pandemic has required us to be active in the media, on social media, with speaking engagements and in participation in cross sector initiatives to:

- raise awareness of the impact of this crisis specifically on women
- participate in the cross sectoral efforts to encourage government investment in social housing as a means of creating jobs and fighting homelessness and
- advocate for a gender equal recovery that does not set back progress on gender equality and leave women behind.



ENGAGING WITH SUPPORTERS AND PARTNERS

To deliver impact and realise our vision, we must have strong relationships with government, philanthropy, donors and supporters. In 2019/20 these relationships were put to the test and they delivered. We were able to rely on generous support for existing projects from Gandel Philanthropy, the Lord Mayor's Charitable Foundation, the Edward Wilson Trust, the Scalzo Family, William Buckland Foundation, the Big Issue's Homes for Homes, ISPT, the Scobie and Claire McKinnon Trust and the Ian Potter Foundation.

We were extremely grateful for contributions from the Jack Brockhoff Foundation, Scanlon Foundation, the Besen Family Foundation and the City of Melbourne. Generous donations were also received from businesses and individuals without whom we would not have been able to continue our work during these challenging circumstances. Our pro bono supporters also continued to provide essential services and advice to our operations.

Thank-you to everyone who enabled us to continue to provide homes for women and children and develop new ones.

We strive for:

Agility

*We are nimble and adaptable
in our approach*

Equality

*Everyone has the right to
secure and affordable housing*

Synergy

*Working together we can
make a difference*

Positivity

*We can spread optimism
by sharing our impact*

Permanency

*We provide homes that are
long-term solutions*

Empowerment

*We enable the transformation
of women*

Report from the Chair



The women living in our homes continue to provide inspiration. We admire their strength, courage and resilience.

How does one describe 2020 without lapsing into cliché? So many words have become overused -‘unprecedented’; ‘pivot’; ‘uncharted’...the list goes on.

Let me begin by reflecting on what has not changed: we still face an extraordinary shortage of secure, affordable long-term housing for women and children most in need. In fact, the pandemic and its consequences will exacerbate this need, with unemployment, economic downturn and an increase in domestic violence and mental health challenges driving more women and children into housing stress. The crisis has reinforced the importance of home and brought into sharp focus the plight of those who don’t have one and how easily it can be lost.

I am therefore extremely proud of how WPI has navigated through 2020. First and foremost, we have continued to support the 230+ women and children whose homes we provide and manage, together with 139 other homes that we manage for other organisations.

Our dedicated staff, led by our outstanding CEO, Jeanette Large, have adapted to our strange circumstances and continued to run the organisation, support tenants, maintain properties, obtain funding and develop new projects with our partners.

We have continued to expand secure, long term housing with the addition of 7 properties and 24 in committed pipeline projects. This growth is both significant and impressive.

Our social enterprise real estate agency, Property Initiatives Real Estate, whilst slowed by the restrictions, has also continued to grow, including some property sales during the year alongside property management.



I sincerely thank Jeanette and every member of staff for their continued commitment under the most difficult circumstances; our Board of talented and passionate women for calmly leading through the many unusual challenges of the year; and to our many supporters and partners: we are deeply grateful that you stand together with us to create new beginnings for the women and children we support.

A handwritten signature of Debra Mika.

Debra Mika
Chair, Women's Property Initiatives

CEO's Report

To reflect on WPI's achievements for 2019/20, I must go back to a time when Victoria was not in lockdown and we were not affected by a global pandemic.

In July 2019, WPI was engaged by Affordable Rentals Victoria to manage 100 new affordable homes in sought after Melbourne suburbs. This provides much needed affordable housing for people on low to middle incomes and is a great revenue stream for WPI to support our social housing portfolio. In 2020, we started managing 39 more properties on behalf of other organisations. Our expanded Tenancy and Property Management team expertly handled the huge undertaking of leasing these properties. They have continued to provide excellent service to the owners and all of our tenants in challenging circumstances.

With funding from generous supporters, we were able to employ a skilled Operations Manager. This vital resource supports the CEO and Board and manages our Tenancy and Property and administration staff. This has enabled an increased focus on fundraising and developing partnerships that will enable us to expand our housing supply and deliver on our mission. WPI was also successful in securing funding through the Victorian Governments Social Housing Growth Fund. Despite delays caused by COVID-19, this will result in WPI delivering 10 new apartments in Bundoora by early 2021 and nine in Brunswick by early 2022.

WPI partnered with the Victorian Homeless Fund on two projects during 2019/20. A beautiful home built on land donated by Cardinia Council which is now home to a woman and her three children who have escaped family violence and a five bedroom home to be built on land at

Mt Atkinson that was gifted to WPI by the Scalzo Family. Construction is expected to start very soon.

We also built six new houses in Melbourne's south east during 2019/20. These are now home to women led families from the local area who have experienced family violence.

Our team transitioned to remote working incredibly well and I am intensely proud of them. They have worked innovatively and maintained their motivation to ensure that our organisation continues to achieve. I look forward to warmly thanking them in person for their amazing strength and resilience, and not just over a Zoom link.

Our Board continues to provide fantastic governance to WPI and support to me personally. Even in the most challenging times, I am energised and motivated by this group of women to strive to deliver more homes for vulnerable women and children. I am also very grateful to our highly skilled advisory panel for their sage advice and connecting us to their networks.

Lastly to our donors, funders and pro bono supporters I say thank you. Without you, WPI and the life changing homes that we provide would simply not exist.



We are so fortunate to have the backing of financial and pro bono supporters and volunteers. Our continued growth is due to you.

A handwritten signature in black ink that reads "Jeanette Large".

Jeanette Large
CEO, Women's Property Initiatives

Our Impact

TENANT SNAPSHOT

What does a stable home mean to our tenants?

- Since moving into my home, I now feel safe and secure (80%).
- I am happier about where my life is going (78%) and I can better deal with problems (69%).
- I now know where to get help when I need it (70%) and I feel more confident facing new challenges (64%).
- I am much more employable than I was before (38%). My kids are doing better at school (64%).

This is a statistical construct of a WPI tenant based on survey responses about how a home has changed her life.

231



INDIVIDUALS HOUSED

97



CHILDREN HOUSED

91



NUMBER OF HOMES

13



NEW HOUSEHOLDS ASSISTED

98%



% NEW HOUSEHOLDS WITH AN EXPERIENCE OF FAMILY VIOLENCE

59



INDIVIDUALS WITH A NON-ENGLISH SPEAKING BACKGROUND

30

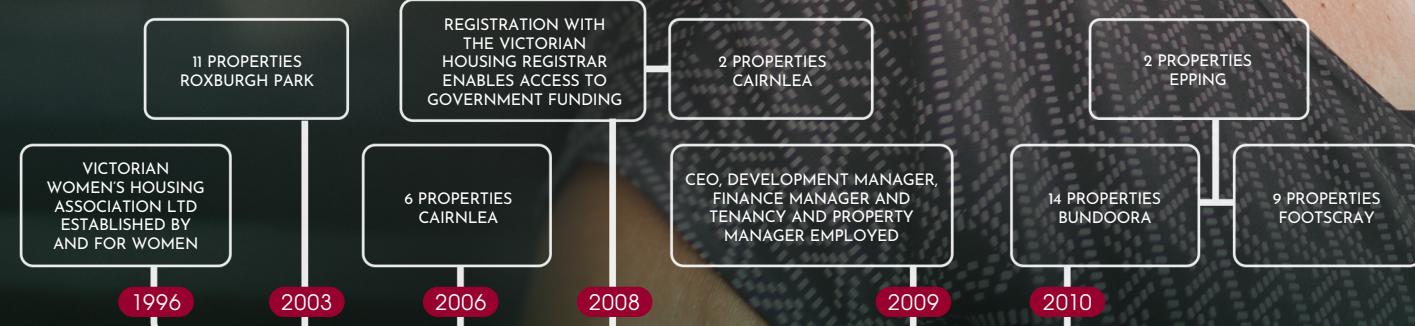


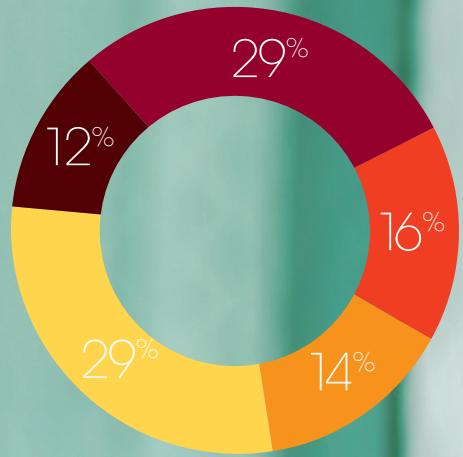
INDIVIDUALS WITH A DISABILITY

10



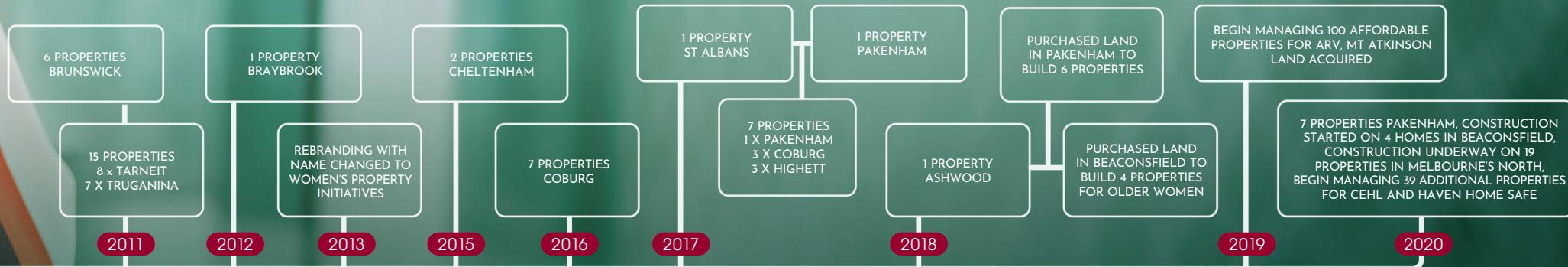
INDIVIDUALS THAT ARE INDIGENOUS





OUR TENANTS

- WOMEN 50 AND OVER
- WOMEN UNDER 50
- CHILDREN 18 AND OVER
- CHILDREN 13-17
- CHILDREN 12 AND UNDER



Employable Engaged Confident Foundation Education Resilient Secure Connected Resilient Foundation Education Resilient Secure Connected Resilient Engaged Home Sec Invol Involved Secure Capable Resilient Resilient Capable Productive Secure Connected Resilient Safe Education Capable Independent Home Safe Productive Capable Secure Resilient Safe Employable Education Capable Independent Home Safe Employable Foundation Capable Independent Haven Employable Education Capable Independent Haven Employable Education Capable Independent Home Safe Productive Capable Secure Resilient Safe Employable Education Capable Independent Home Safe Employable Foundation Capable Independent Haven Employable Education Capable Independent Haven Employable

The Board and Advisory Panel

**Our dedicated Board
remain committed to enabling
growth and providing homes
for women and children at risk
of homelessness.**



Retired - **Ellie Schwab**



Retired - **Noral Wild**

For information on our Board
of Directors' background, skills and
experience please visit wpi.org.au

THE BOARD

Women's Property Initiatives is a not-for-profit company limited by guarantee, managed by a voluntary board of highly skilled women from the private, government and community sectors.

1

Debra Mika - Chair

Convenor of the Strategic Planning & Business Development Committee.

2

Katie Struthers - Vice Chair

Member of the Audit & Risk Committee.

3

Christine Gilbertson - Treasurer

Convenor of the Audit & Risk Committee.

4

Jeanette Large - Company Secretary & CEO

Member of the Strategic Planning & Business Development and Audit & Risk Committee and Social Enterprise Board Member.

5

Alyssa Caplan - Director

Member of the Strategic Planning & Business Development Committee

6

Carmel McCormack - Director

Member of the Strategic Planning & Business Development Committee, Social Enterprise Board Member.

7

Michelle McNally - Director

Member of the Strategic Planning & Business Development Committee.

8

Donna Rayner - Director

Member of the Audit & Risk Committee.



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ADVISORY PANEL

We also work with a group of talented and generous individuals who bring skills from a wide range of areas including development, property, finance, legal, planning and communications. The advice these volunteers provide to us on a broad spectrum of issues and projects is invaluable.

- 1 **Mike Davis**
GM of Residential Business - Stockland.
- 2 **Simone Holding**
Partner, Construction & Projects - Maddocks.
- 3 **Anne Jolic**
Head of Development - Lend Lease Retirement Living.
- 4 **Natalie King**
General Manager, New Markets - Sherridon Homes.
- 5 **Miriam McDonald**
Consultant - Maddocks.
- 6 **Roslyn Odgers**
Director - Westpac Private Bank.
- 7 **Bernie O'Sullivan**
Principal - Sladen Legal.
- 8 **Shelley Penn**
Principal - Shelley Penn Architect.
- 9 **Sandra Rigo**
Director - Hansen Partnership.
- 10 **Michelle Traylor**
Lead Creative Strategist - Mamatray.
- 11 **Carolyn Viney**
Executive General Manager, Development - Vicinity Centres.



Properties and Property Management

WPI owns and manages 91 homes, accommodating more than 230 women and children. They include a mixture of 1 and 2 bedroom apartments, 1 and 2 bedroom townhouses, and 3 and 4 bedroom houses.

OUR PROPERTIES

During 2019 and 2020 we have continued to expand our housing portfolio, with six new homes built in Pakenham, an additional home built and donated to WPI by the Victorian Homeless Fund (also in Pakenham) and with the purchase of 9 apartments in Brunswick and 10 in Bundoora that are under construction as part of larger developments. We have also just commenced construction on four homes in Beaconsfield for the pilot of our Older Women's Housing Project.

Our homes are scattered within apartment blocks or they are free-standing homes in new or existing estates. Located in thriving communities in Melbourne's inner, middle and outer suburbs, these homes cater for the diverse needs of the women and children that we house. We strive to make sure that the homes we build or acquire blend into their surrounding communities, and enable access to employment, community, support networks, services, transport, schools and other amenities. Access to schools, disability support, community resources, and in some cases, migrant communities, can be critical factors in establishing successful, long-term tenancies.

In 2020 we started managing an additional 39 affordable homes on behalf of other organisations, bringing the total of properties managed by WPI on behalf of Affordable Rentals Victoria, CEHL and Haven Home Safe to 139. These properties are suitable for low to middle income earners struggling to afford private rents.

We strive to ensure our homes are secure and energy efficient.

We provide additional security where required and access to female tradespeople for tenants who for, whatever reason, are more comfortable allowing women into their homes.

PROPERTY MANAGEMENT STATISTICS

(includes properties owned and managed by WPI and properties managed on behalf of other providers)



115
SOCIAL HOUSING PROPERTIES



136
PROPERTIES LEASED



221
REQUESTS FOR PROPERTY MAINTENANCE



115
AFFORDABLE PROPERTIES





Image credit: Studio Bright

property initiatives

REAL ESTATE

"In 2019 we had been named joint winner of the Community Service Award in the REIV Awards for Excellence. Little did we know what was ahead for 2020!"

We started 2020 with much optimism and hope. The property industry was going from strength to strength and the team and Board of Property Initiatives Real Estate (PIRE) were excited to build on the great work from 2019.

However, the challenges imposed on us simply made us stronger and I'm very proud, as the Chair of PIRE, to be able to share some of our success with you.

By demonstrating agility and adapting very quickly to a COVID way of doing business, we were able to continue to provide the high service standards that our clients know and respect.

We continued to grow our property management portfolio with 156 properties under management and by streamlining our processes and systems, were able to focus on further developing the sales side of the business, which was a key objective for this year. With 8 properties sold to date and 8 currently listed, this provided a welcome boost to our cashflow and we look forward to continued growth in our sales pipeline into the future.. By laying this foundation we get closer to achieving our mission of providing profits to WPI to provide homes and help build brighter futures for women and children in need.

I would like to take this opportunity to thank the PIRE team for continuing to strive for excellence during such uncertain times. You should all be very proud of what you have achieved. Thank you Rick Massese, Officer in Effective Control; Rhiannon Anthony, Property Manager; Donna Cameron, Maintenance Coordinator; Karen Price, General & Trust Accountant and Liz Besson, our former Accounts

Administrator. We are very grateful for your commitment and look forward to continuing to support your growth in the coming year. We also look forward to welcoming Liz Charles back to the team in 2021 following her parental leave.

We are also very thankful for the ongoing support from Women's Property Initiatives, The RE Ross Trust and Social Traders. On behalf of my fellow board members Carmel McCormack, John Castran, Bei Bei Han and Aneesha Varghese I would also like to acknowledge and thank Jeanette Large for her constant support, guidance and genuine desire to make this world a much safer place for women and children at risk.

I would also like to acknowledge and thank the wonderful work of Carol Riley, former Chair of PIRE and former board members Belinda Abbott, James Winder and Alison Dean.

To all of you who have supported us and continue to do so, to all our landlords and vendors who have placed your trust in us, thank-you. We have much to look forward to and we move forward with optimism and confidence.



Angela Maglieri
Chair, Property Initiatives Real Estate



PROPERTY INITIATIVES BOARD

- 1 **Angela Maglieri** - Chair
Group Marketing Director – Jinding Australia.
- 2 **Jeanette Large** - Director, WPI Representative
CEO – Women's Property Initiatives and Company Secretary.
- 3 **Carol Riley** - Director
Director – Alandal Property Consulting P/L.
- 4 **Aneesha Varghese** - Director
Chief Financial Officer – FGB Natural Products.
- 5 **John Castran** - Director
Managing Director – Castran Real Estate.
- 6 **Bei Bei Han** - Treasurer
Partner – Grant Thornton.
- 7 **Carmel McCormack** - WPI Representative,
Executive Officer Victoria and Tasmania –
Planning Institute of Australia.



Retired - **James Winder**



Retired - **Alison Dean**



Retired - **Noral Wild**



Retired - **Belinda Abbot**



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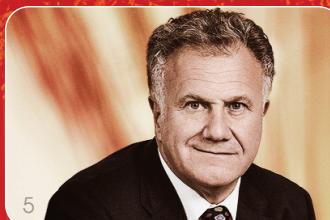
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It was a wonderful experience – they were fantastic. I had never sold a house before, but I found them helpful in terms of working through the whole process of how you sell a house.

Their communication was good, they gave us updates about what was happening and what they were doing, how the open houses went, how many people had gone through. They were helpful, supportive and professional, and we got a really good price. It felt good knowing that they're an organisation that is trying to put profits back into helping people who might find it difficult to access housing.

Former Landlord and Vendor

Year in review “A year like no other”

Progress continued on a range of projects despite harsh restrictions. All of our dedicated staff worked remotely but stayed motivated and focused on the task of continuing to provide homes for women and children at risk of homelessness.

We were thrilled to be able to deliver some new homes and take significant steps towards delivering others.

We thank our many and varied partners for the support and hard work that has made this possible.



Image credit: Nightingale Housing



Fully decked out kitchen in the Victorian Homeless Fund House.



New homes adjacent to parklands.



Donna de Zwart, Fiona Patten MP, Julie Reilly, Rita Butera and WPI Chair, Debra Mika at the AGM

VICTORIAN HOMELESS FUND HOUSE

In May, WPI took possession of a beautiful home in Melbourne's south east, donated by the Victorian Homeless Fund. This superb house is now home to a mum and her three children who have experienced family violence. They are absolutely over the moon with the home, which was donated fully furnished and landscaped.

The Victorian Homeless Fund are a group of volunteers who work tirelessly to assist the homeless by building and renovating houses. This home was developed by the VHF and built by SJD homes (who were also WPI's builder partner for another WPI development). The project was made possible with the support of a wide range of generous suppliers and tradies. Thanks to them, this family has a new beginning and they couldn't be more grateful.

SIX NEW HOMES IN MELBOURNE'S SOUTH EAST

WPI's six homes in the south east of Melbourne are now complete. They look amazing! Surrounded by parkland, these homes were designed by Schored Projects and built by SJD Homes. Despite the stage four restrictions presenting big challenges for our Tenancy and Properties, families have now moved into these homes and are settling in well..

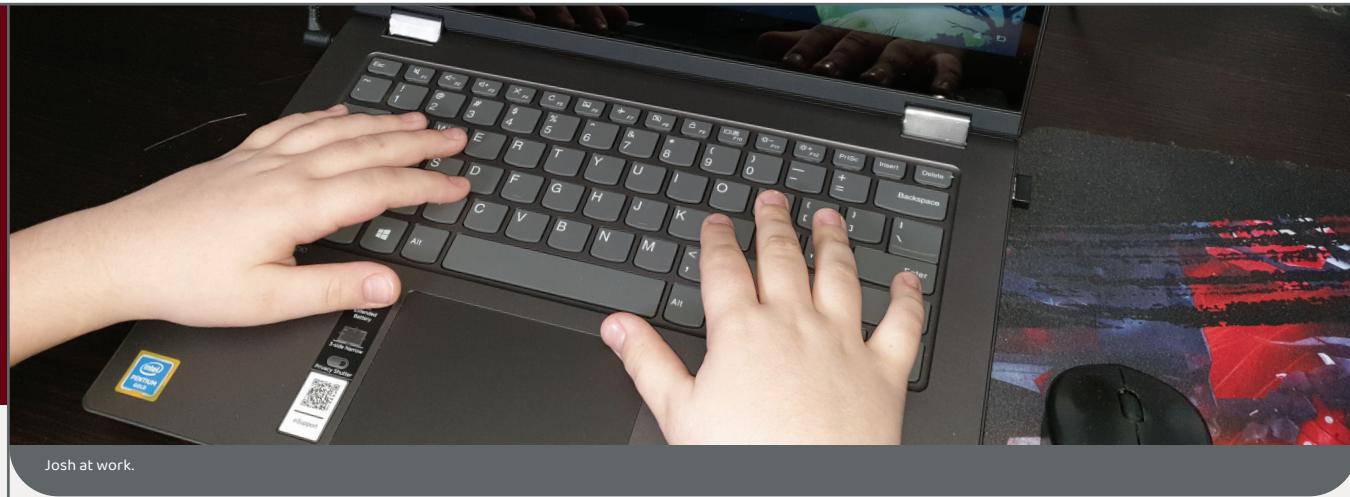
All of these families have escaped family violence. The women range in age between 27 and 42 and they have 11 children between them, one of whom has special needs. These children are between 14 months and 12 years old. These families have been living in emergency accommodation, mostly motels, for months. These women are desperate for a new beginning and a better and safer future for their children. We are absolutely thrilled to provide homes that are a foundation for this.

This development would not have been possible without generous contributions from the Victorian Property Fund, the Edward Wilson Trust and Cardinia Shire Council!

AGM

WPI's 2019 AGM was held in November. Generously hosted by Maddocks and MC'd by the hilarious Geraldine Hickey, the evening featured a fascinating panel discussion about progress on female empowerment. The panel include Fiona Patten MP, Rita Butera CEO of Safe Steps, Donna de Zwart CEO of Fitted For Work and Julie Reilly CEO of Australian Women Donors Network. We were honoured that these busy and highly accomplished leaders and campaigners for gender equality gave up their time to share their perspectives. It was a great night to celebrate achievements and thank supporters. Thank you Maddocks for so generously hosting.

Like so many events in 2020, including our movie night fundraiser, it is not possible to gather in person for an AGM. This event will be held virtually and hopefully will go back to the original format in 2021.



Josh at work.



Lunar Polaris and Nightingale Evergreen.

BRIGHTER FUTURES PROGRAM

The impact of COVID-19 has been keenly felt by many of our tenants. Many are employed in industries where job losses have been extensive, are sole parents and casual employees who don't qualify for income support. Many also have school aged children that have been remote learning without adequate resources to do so. When families are experiencing financial disadvantage children can fall behind with their learning, leaving them more vulnerable to experiencing hardship themselves later in life. They also miss out on extra-curricular activities because their parent's finances are stretched. Access to support, resources and social and creative outlets form the foundation for learning. Research shows that completing Year 12 (or equivalent) increases a young person's likelihood of continuing with further study, as well as entering the workforce.

Programs that support education and learning are needed more than ever during this crisis. In response to tenants expressing a need for their children to have access to

additional resources to keep them in school and complete Year 12, Women's Property Initiatives has introduced the Brighter Future Small Grants Program. Funded by generous supporters, like Lord Mayor's Charitable Foundation and Clayton Utz, the program will allow tenants to apply for small grants that will help with electronic devices and home Wi-Fi to support remote learning during Covid-19 government restrictions and school closures, remote tutoring services, school uniforms and shoes, textbooks, backpacks, extra curricula activities, school excursions and camps (post Covid-19 restrictions and children returning to school).

WPI tenants Maria and her son Josh recently received support from the program that has eased some of the lockdown strain. Josh has compromised immunity, so he wasn't able to go back to school when everyone else did. Home schooling has been difficult with an old and not very well functioning computer. They were thrilled when we provided a Brighter Futures grant to purchase a new one. It has a touch screen which has made a huge difference for Josh.

SOCIAL HOUSING GROWTH FUND PROPERTIES

The Victorian State Government's Social Housing Growth Fund has enabled WPI to purchase ten 1, 2 and 3 bedroom apartments in the Lunar Polaris development in Bundoora and nine 1 and 2 Bedroom Apartments in Nightingale Village in Brunswick. The Lunar Apartments are conveniently located and offer excellent access to services.

Construction is progressing well, with the structure now complete, fully locked down and water tight despite Stage 4 restrictions requiring the builder to work with a significantly reduced workforce on site. The latest forecast is for practical completion in mid January 2021.

With a significant contribution from Matrix Guild, WPI has purchased five 1 bedroom and four 2 bedroom apartments in Nightingale Evergreen and Nightingale Skye House in Brunswick. Nightingale Village is a collection of six neighbouring buildings, each designed by a different award-winning architect to be part of a socially, environmentally and financially sustainable development. Work is scheduled to be completed by the middle of 2021.



WPI and Matrix Guild.

MATRIX GUILD AND SARA ELKAS

Matrix Guild have made a substantial contribution to the purchase of three apartments in Nightingale Evergreen in Brunswick, part of Nightingale Village. This purchase was made possible by a bequest from the late Sara Elkas. Sara was a founding member of Matrix Guild, an organisation with a strong connection to WPI that provides a voice for lesbians over 40. She worked closely with WPI to apply another bequest to Matrix Guild (from Heather Chapple) to assist WPI with the purchase of three other apartments in Brunswick in 2011.

Sara was very proud of her involvement in setting up the first Australian affordable housing initiative specifically for older lesbians. She left a substantial part of her estate to Matrix Guild and it was her partner of 23 years, Shoshi Goldman's belief, that she would like this spent on housing for older lesbians – a cohort that is extremely vulnerable to housing insecurity.



We are very grateful to Sara Elkas (pictured inset) and Matrix Guild for their contribution to these apartments that will be life changing for the women involved.

The image is a composite of three photographs. The top left shows five women seated around a table, some signing documents. The top right is a screenshot of a video conference titled 'LSIC: Inquiry into Homelessness in Victoria' with multiple participants on a grid. The bottom center is a photo of Jeanette Large, CEO of WPI, speaking at a podium with a microphone, with other women seated behind her.

You are here: Home > Video & Audio > Live Broadcasts

LIVE BROADCASTS

LSIC: Inquiry into Homelessness in Victoria

WPI

CEO, Jeanette Large, represented WPI at a range of events.

ADVOCATING FOR WOMEN AT RISK OF HOMELESSNESS

With the majority of events during the year being virtual, our CEO, Jeanette Large has continued to represent WPI on a diverse range of panels, speak to a variety of audiences and contribute to a range of media and publications to shine a light on the issues surrounding women's housing and the work that we do.

Jeanette spoke at Planning Institute of Australia's Social and Affordable Housing Series, University of Melbourne's Hallmark Research Initiative for Affordable Housing, Homelessness Conference Debate 2019, Moral Fairgrounds Women's Homelessness Panel, Hip V Hype's Hypecast, The Victorian Parliament's Inquiry into Homelessness, Australian Housing

Institute's International Women's Day Breakfast, and the Lady Musgrave Trust Annual Forum.

WPI featured in a range of publications including the Herald Sun, Guardian, Marie Claire, Elite Agent, Real Estate Business, Domain and on ABC Radio's Conversation Hour and Joy FM.

WPI is also active within a range of cross sectoral initiatives including Cherry Women, the Victorian Women's Housing Alliance, the Property Council's Diversity Committee, the National Older Women's Housing and Homelessness Group and the CHIA VIC Board.



Refurbished WPI kitchen.



Karina Carroll and Lara Wickenton, our Tenancy and Property Managers.



BUILDING WORKS STIMULUS PACKAGE

Work will be carried out on many WPI properties as part of the Victorian State Government's Building Works stimulus package. There will be upgrades and maintenance carried out to some older properties (some of our properties are more than 20 years old) to ensure energy efficiency and to address wear and tear. We welcome this package designed to improve the quality and value of community housing properties, stimulate businesses and create jobs for Victorians as the State works towards recovery.

TENANCY AND PROPERTY MANAGEMENT

The COVID-19 crisis has presented many and varied challenges for our Tenancy and Property Managers. On the front line in terms of maintaining tenancies and protecting our vital rental income, their day to day activity has had to change significantly and continues to do so as we face new and tighter restrictions.

With all staff working from home, the team have been managing the 91 properties that WPI owns as well as the 139 properties that we manage on behalf of other organisations. Properties that became available during the Stage 3 Lockdown called for no-contact inspections to protect the health of prospective tenants and staff. This created logistical problems and required more time to open properties in a way that streamlined inspection and managing traffic without contact.

During stage four, inspections had to become virtual. Defect inspections and settlement on our new properties required a minimum of physically distanced people to be present. The crisis has also created complications for property maintenance, particularly during Stage 4 where only urgent maintenance can really be addressed so that tradespeople, staff and tenants are not exposed to risk.

Our Tenancy and Property Managers have been monitoring arrears and working closely with tenants who may be struggling with rent due to lost income to maintain their tenancies. Due to the pandemic, rents were frozen and we were not able to carry out routine property inspections.



Artist render of the new properties. Image credit: Studio Bright.



Aerial view of Mt Atkinson. Image credit: Stockland.

OLDER WOMEN'S HOUSING PROJECT

After some delays, ground has been broken on four townhouses in Beaconsfield for the pilot of our Older Women's Housing Project. Demolition, excavation and connection of services are complete.

The townhouses designed by Studio Bright, with landscape design from Eckersley Garden Architecture and planning facilitation from Beveridge Williams will assist women with some savings, but not enough to buy a property of their own. They will be able to invest in secure, high quality, affordable housing for life, and maintain their capital. This model prevents them from depleting their savings in the private rental market and later requiring more costly social housing.

The project has generously supported by the Lord Mayor's Charitable Foundation, Gandel Philanthropy, Homes for Homes and the Mercy Foundation. A full evaluation of the pilot has been funded by the Ian Potter Foundation and the Westpac Foundation. We are looking forward to seeing these beautiful homes complete by the end of 2021.

Cohousing Project

WPI has also worked extensively throughout the year with Women in Cohousing (WINC) on plans for a cohousing community for older women in regional Victoria. We look forward to continued progress on this innovative and inclusive solution for older women's housing.

MT ATKINSON

With land donated to WPI by the Scalzo Family, and generous contributions from Lend Lease Future Steps Foundation and ISPT, the Victorian Homeless Fund and Dennis Family Homes are building another house for WPI in Mt Atkinson in Melbourne's west.

This will be a five bedroom home to accommodate a larger family. The demand for affordable rental homes of this size is high and they are rarely available. This beautiful family home in this exciting new community will provide the space for a family to thrive and move forward confidently with their lives.

TENANT PROFILE

Three years ago, after many years on the waiting list for public housing, Judy and her daughter moved into a WPI home. It was life changing.



JUDY

In the private rental market, Judy and her then teenage daughters, were forced to move five times in five years. In some instances, the landlord raised the rent above what she could afford. In others they were asked to move out, sometimes at short notice, because the properties were being sold.

Judy had been forced to retire early from a job that she enjoyed in the public service due to a medical condition. Despite being a sole parent and having a single income, she had always had a good job, and didn't ever expect to find herself living in constant housing stress. She says that she is surprised how quickly and easily this can happen.

A lot of the time during this period they were forced to rent month to month and had no sense of security or stability. Uprooting the children repeatedly and changing schools to make the commute manageable, left them all with high levels of anxiety.

As a sole parent of three children, Judy also faced discrimination in the private rental market and was often passed over in favour of two parent families. At one time when looking for a home for herself and her girls, she lodged 30 applications, none of them successful, and many of the ones that she could afford were almost unliveable anyway.

Judy's last private rental became unaffordable when two of her daughters who were by then adults moved out and weren't able to help with the rent anymore. She decided to take in international students for home stay to supplement her income and make ends meet, but she worried about the stress and tension this caused for her then teenage daughter, Amanda, who was still living at home.

Amanda had always been a very capable student and the lack of privacy made it difficult for her to focus on her school work. She also had to work many hours in a part time job to pay for things that many kids her age

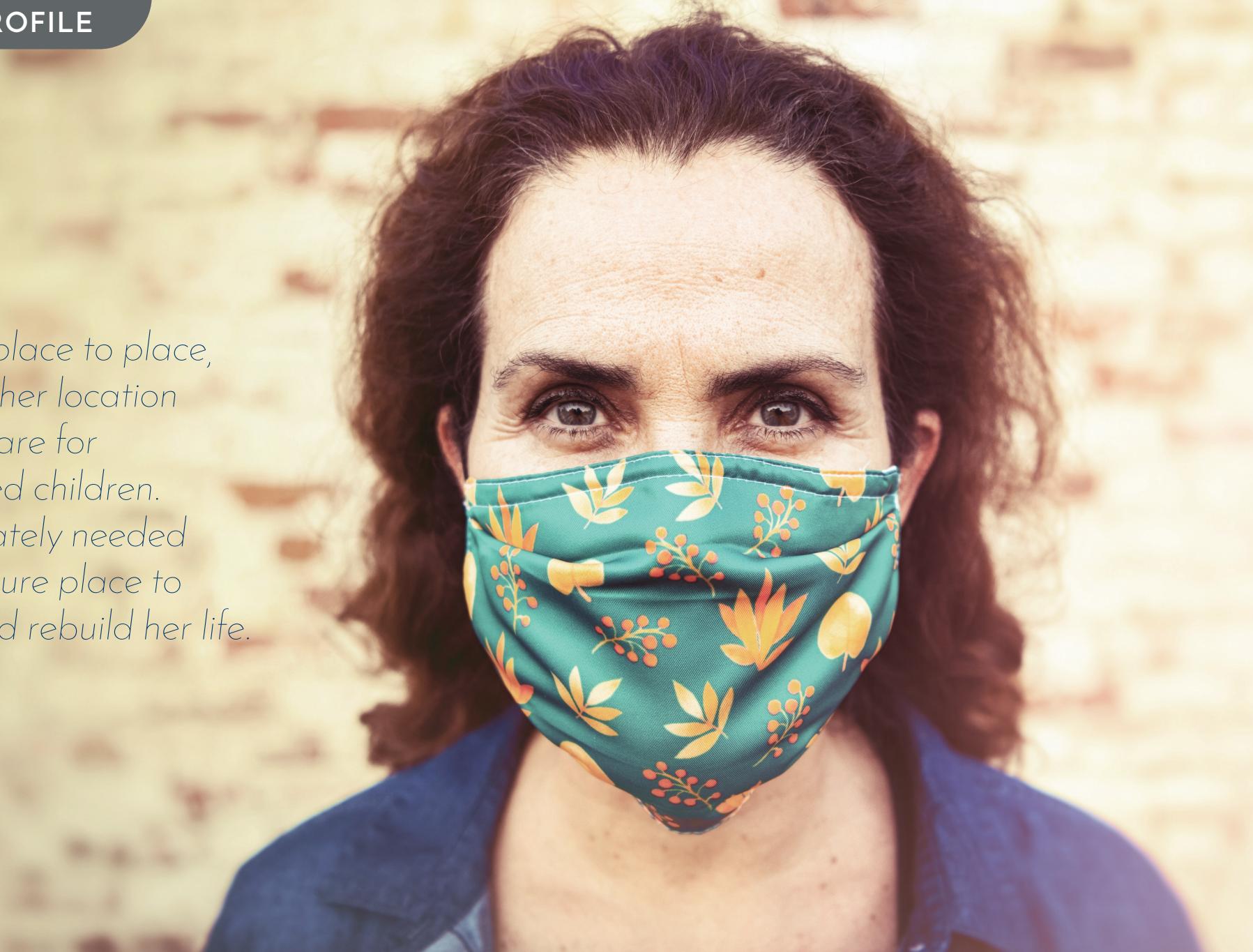
take for granted, because Judy just couldn't afford them.

Three years ago, after many years on the waiting list for public housing, Judy and Amanda moved into a WPI home. It was life changing. "The peace of mind has made an enormous difference. Not having to live month to month and worrying about where you're going to be in a year's time. We know we can afford the rent and there is not so much pressure on Amanda to work for us to make ends meet. The stability has relieved a lot of anxiety and she has been able to excel in her studies. I'm very proud of her!"

Amanda recently obtained a Bachelors degree with distinction at RMIT and has now been accepted into a very prestigious post graduate program. Judy says their home is the foundation this success was built on and it has allowed Amanda to confidently pursue further study.

Judy appreciates being able to walk to shops and services from their home and the easy access to public transport for Amanda to get to and from uni. It has made a world of difference to live without housing stress. Judy is now a carer for her elderly parents and thankfully her 79 year old mum is firmly on the road to recovery from COVID-19 after nearly succumbing to it several times. Having a lovely, stable and secure home has been crucial in enabling Judy to help them at this stage of their lives.

TENANT PROFILE

A close-up portrait of a woman with dark, curly hair. She is wearing a teal-colored face mask with a pattern of yellow and orange leaves and small red berries. Her eyes are looking directly at the camera with a neutral expression. The background is a blurred, warm-toned outdoor setting.

Moving from place to place,
trying to keep her location
a secret and care for
her traumatised children.
Marie desperately needed
a safe and secure place to
start again and rebuild her life.

MARIE

When Marie, her six month old son, Josh, and 14 year old daughter, Holly, escaped her extremely violent ex-partner, they went into hiding. They were terrified that he would find out where they were, as he had threatened her life on many occasions. The police had given her a phone number to call so she could raise the alarm and get help quickly. He fought Marie for access to their son Josh, who was just a baby. Throughout the court process she was terrified. During this time, she was also moving from place to place, trying to keep her location a secret and care for her traumatised children. Marie desperately needed a safe and secure place to start again and rebuild her life.

After two years of running, Marie found refuge in a Women's Property Initiatives home. She has lived there for eight years and it is a safe haven that she can rely on. It was eventually determined that it was simply too dangerous for her ex-partner to have any contact with Marie or the children, but to this day she has to hide from her abuser. The courts and police have supported her in her efforts to keep her location a secret, but still she worries that he will find them. Added security measures at her home give her some peace of mind.

Although she carries the physical and emotional scars of that relationship, she has built a new life for herself and Josh and Holly. Josh has autism and she has found him a supportive and inclusive school. Marie has studied to be a classroom integration aid and works at Josh's school, helping him and lots of other children. She has created a stable and loving home and Josh is thriving. So is Holly, who is now an adult and works as a call centre manager. In a secure home, Holly was able to complete her education and move on from the trauma.

This is the difference a stable home makes. It provided this family with a new beginning and they grabbed it with both hands. They are living productive lives and contributing to their community.

"My home is my safe place, my sanctuary. Because it is secure, we've been able to heal and try to be normal. It has been critical in creating a routine for Josh. He is doing well at school. I love being part of that and giving back by helping other kids like him. When you've been through what we have, you never take a safe home for granted. We are some of the lucky ones," said Marie.

During the pandemic, Josh who has compromised immunity has not been able to return to school and Marie has had to be very hands on with his at home learning. Home has been more important to them than ever and the security and stability have allowed Marie to provide the support he needs. This has been difficult with an old and not very well functioning computer. However, with help of some of WPI's very generous supporters, we were able to provide funding for a new one. It has a touch screen which really helps Josh. His teachers have been super impressed with his work and he is staying connected to classmates.

A stable and comfortable home has been more important to them than ever during the pandemic when they have been forced to spend so much time in isolation. "I don't know what we would have done, or what this time would have been like, without my lovely house. I don't want to know!" Marie said.

Partners & Sponsors

WPI's objectives can only be realised because of strong partnerships, generous philanthropic funding and pro bono support from a wide range of organisations and individuals.

Our relationships with these entities and people enable us to increase the affordable housing we are able to provide in order to change the future for women.

We are extremely grateful to all of the following for their contribution to WPI this year.

PHILANTHROPIC SUPPORTERS

Besen Family Foundation
City of Melbourne
Clayton Utz Foundation
Edward Wilson Trust
Gandel Philanthropy
Homes for Homes
ISPT
Jack Brockhoff Foundation
Lendlease Future Steps Foundation
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Natasha Liddell			Women's Donors Network
Objetda			
Public Property			

Our Mission is to build a secure future for women and children in need by developing and providing good quality, long-term, affordable housing.

We would like to thank the many generous individuals and organisations that have contributed to WPI in the past year, financially or by gifting their time.

We would also like to thank our wonderful volunteers and pro bono consultants.

Financial Year Highlights

The financial year highlights shown are based on the audited financial statements for the year ended 30 June 2020 including the comparatives for the year ended 30 June 2019.

Audited accounts are published on www.wpi.org.au

	Year ended 30 June 2020	Year ended 30 June 2019
REVENUE		
Total revenue	3,884,333	1,918,640
EXPENSES		
Salaries and employee	710,043	476,957
Depreciation and amortization expenses	460,185	460,123
Other	800,912	820,314
Total expenses	1,971,140	1,757,394
Surplus for the year	1,913,193	161,246
Other comprehensive income (gain on the revaluation of land and buildings)	13,962,811	-
Total comprehensive income for the year	15,876,004	161,246
SUMMARY FINANCIAL POSITION		
Total assets	41,919,597	26,200,080
Total liabilities	6,252,524	6,409,011
Total members' funds	35,667,073	19,791,069
CASH FLOWS		
Net cash inflow from operating activities	2,092,137	1,503,519
Net cash outflow from investing activities	(2,066,161)	(384,561)
Net cash outflow from financing activities	(147,680)	(277,806)
Net increase/(decrease) in cash and cash equivalents	(121,704)	841,152



Leave a gift in your Will and change lives.

By leaving a gift to Women's Property Initiatives you can make a profound change to the life of a women at risk of homelessness.

Your gift will help us provide a home for a woman that is the start of a new life. A life free from housing crisis. A safe place to live with dignity and contribute to her community. An opportunity for a better future for her family.

By leaving a gift in your will to Women's Property Initiatives, you can make a lasting contribution to the fight against women's homelessness and help us to make sure that every woman in Victoria has a safe and secure home.

Every gift, large or small, is meaningful and valuable. There are different kinds of gifts you can leave in your Will. Many people choose to leave a monetary gift or an asset, for example property or land.

Naturally, you'll want to look after your loved ones first. After remembering your family and friends, please consider leaving a gift in your Will to Women's Property Initiatives.





Our Primary Supporters



Women's Property Initiatives

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