



nsw Federation of
Housing Associations inc

Housing Associations Meeting
24th November 2006

Report

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1. Introduction

The Federations' second housing associations' meeting for the year was held in Sydney at the Mercure Sydney on the 24th of November. The meeting, preceded by a meeting of the Housing Associations Directors Network, was attended by 35 representatives from 27 housing associations across the state.

There was a full agenda with key sessions on funding issues, registration and accreditation, 'planning for the future: community housing', sector development, the accord and reshaping, and asset issues.

There was a focus on seeking feedback from the sector on these issues and communicating that to OCH and other relevant stakeholders.

This report follows the agenda of the meeting, includes some discussion around the agenda items, and reports back on further developments, or intended actions arising from them.

2. Federation report

A full Federation update was sent to members prior to the meeting. The update outlines work that the Federation has been doing and plan to do in the coming year. It also discusses some sector developments over that period. Adam highlighted a number of key areas of work for the Federation from the report.

The Federation also held its' AGM at the meeting at which Mike Allen, the Director General from the Department of Housing, was guest speaker. He discussed the important role that the sector has now and as it grows and committed himself to working constructively with the sector into the future.

3. Sector issues

"Sector issues" is a standing HAM agenda item. It is an opportunity for members to raise and discuss topics of interest to them or the sector more broadly.

Turnover of managerial staff

Adam outlined concerns raised that managers in the sector are operating under considerable pressure, and that this pressure is impacting on retention of key staff. Over the past two years, staff turnover has occurred at a higher rate than in the past. Eleven of the sector's 42 associations have experienced some change, with stress ostensibly contributing to around a half of these cases.

One member commented that CHLP funding is not adequate to support required staffing levels and training, and that it is hard to retain good staff on low wages. This member was concerned that, despite organisations' considerable growth, staff structures have not been adapted to accommodate the increased need for support.

A sector board member supported this position raising further concerns about succession planning. This member explained that, as many people have been in the sector for a very long time, as they reach retirement they need to be able to train someone to take over their position. As associations may not have the resources to employ someone at a middle management level, it is often difficult to ensure that organisational knowledge is not jeopardised.

This member indicated that the SACS award pay rates aren't commensurate with what some people in management positions are required to do, for example handling large levels of

funding. This member thought that to attract people with strong managerial skills, you have to be able to employ outside of the SACS award. Adam indicated that the union is looking at running a case to add extra categories to the SACS award.

Federation training aimed at middle management was raised by one member as being of value to the sector in planning for succession – indicating that it is important for the Federation to continue this training.

Another member spoke of the shift from simple tenancy management in the past to increased responsibilities (including accreditation and registration), but without the additional support and resources to undertake these. This member felt that although salary issues were important, that the quality of working conditions was of greater importance.

Adam discussed one member's suggestion that experiences vary for organisations of different sizes and with different structures. Adam discussed the Federation's work looking at the workforce as a whole to understand issues such as training, succession planning, and organisational structures.

Adam indicated that NCOSS, OCH and the Federation are undertaking work to examine ways in which group structures can help support organisations that are feeling this burden. Strategies such as sharing back office functions will form part of this work.

There was discussion among members that indicated that this is an issue across the NGO sector, and that there are high expectations of NGO workers, but minimal remuneration. Another member discussed the importance of protecting the diversity of the sector. Another added that, as the sector has a strong reputation that has attracted investment and government attention, there is value in ensuring that the whole sector remains viable to maintain this reputation.

Adam then reported on advice received in relation to federal governments' industrial relations changes *work choices* and the sector. He indicated that as the peak body, the Federation has undertaken to provide information on this topic. The sector union (ASU) has offered a solution for boards that want to opt out of the Federal system. It is now possible for employers and employees to agree to continue to have their industrial matters dealt with under the state system. To do this employers and employees agree to sign a 'referral agreement'. A 'referral agreement' is an agreement between an employer and – in the case of our sector – the ASU in which they agree to have all matters dealt with in the State Industrial Commission. One benefit for the community sector is that an employer (board) can agree to enter into such an agreement without regard to whether or not they are a constitutional corporation. As a referral agreement is an agreement between the board and the union, this option is not available to organisations that are completely un-unionised.

4. Funding Issues

Federation outline

Adam indicated that there have been concerns raised by members about the constraints that the uncertainty about the future of the agreement has on organisational planning. These members asked that there be an opportunity for all members to discuss this at the housing associations meeting.

The session was an opportunity for the sector to discuss their thoughts on funding issues. The Office of Community Housing indicated prior to the meeting that there was no new information to report to the sector on this issue.

Adam sought sector input on the current interim arrangements, possible issues that might be floated in a future arrangement, and what would be possible if the current funding arrangement isn't changed by the end of the financial year.

Adam briefly outlined the process to date in developing the current interim agreement with involvement from the sector reference group. He also reported that the Federation had recently sought clarification from OCH on several issues related to funding, including the potential repercussions of housing associations taking on new properties which put them in the next funding step. The Office confirmed that organisations would not be adversely affected by this for the 06/07 financial year.

Discussion

One member remarked that the sector should be concerned by the lack of communication from OCH. Another spoke of apprehension about the uncertainty for the future brought about by another interim arrangement and suggested that it is crucial that the sector has certainty as soon as possible. Another member conveyed dissatisfaction at OCH planning without the sector's input. This member expressed that the sector is best positioned to explain how to address its own needs and suggested that the sectors' dissatisfaction be conveyed to OCH.

Another member answered that the lack of sector involvement was of considerable concern as the sector has been clear about what they want.

Adam asked how the sector would feel about indexing the interim funding agreement as a further stop gap. One member replied that, while it may temporarily alleviate some CHOs' concerns, another interim agreement would continue the uncertainty and potential viability problems for some organisations.

A member responded that under the old agreement funding for the leasehold system was about right, but that there were major gaps in the administration and management costs. This member argued that these are crucial parts of their funding, and that these need to be addressed.

A member asked if the initial promise that the sector wouldn't be worse off would continue to apply, and indicated that a commitment was needed that there would be no financial loss in real terms: that the agreement must dedicate what is currently allocated plus CPI as a minimum.

One member warned that this situation may result in organisations' growth being limited, as organisations could not afford to risk undermining their viability.

Another member outlined that the CHLP is a fundamental issue for long time viability, and suggested that the original reference group should continue work to come up with a position to take back to OCH. This member felt that it was important to work on finding a solution to the situation, and that it is important to link funding methodology to the funding agreement.

Another suggested that the uncertainty of the arrangements may lead boards to favour less complex (and therefore cheaper) tenancies.

One member suggested that boards would have difficulty in approving increased growth without certainty of the future of their funding. This member suggested that those present agree to ask their boards to agree that they are unable to accept growth or sign new agreements under the current funding arrangements. There was general agreement with this approach.

The following motion was then moved, and unanimously passed, with no abstentions.

That the meeting agreed in principle and recommended to the boards of all housing associations that it would not be viable for the associations present to sign the 0708 funding agreement or accept further growth in that financial year unless matters regarding the current interim funding arrangement be successfully resolved so that no associations will be financially disadvantaged and the sector has been involved in meaningful discussions in the drafting of the new methodology.

Members asked that the Federation send this motion to all boards for the consideration

Possible issues that might be floated in a future arrangement

The following suggestions were made for key areas that would need to be recognised in any future agreement:

- the need for multi-office funding
- more complex needs tenants
- rates – difference between cost of land and water rates across areas
- impacts on asset maintenance et cetera
- capital contribution needs to be responsive to potential income – as it is related to income from tenant rent it will be tempting to house larger households
- recognition of diversity
- agreements increased from one to five years to provide greater predictability when planning for the future, considering innovative projects, developing stock and arranging private finance

Actions:

- Federation to examine ways to monitor and assess needs of more complex needs tenants
- Federation to gather data on between group differences

5. Registration & accreditation

Adam outlined that this topic would cover the experiences of organisations who have received C grades and how this process has worked. He also noted that there is a working group about to meet at the Housing Trust looking at KPIs.

Since the introduction of the registration process, 8 associations have been given C grades. Of these eight, three organisations have been successful in getting upgraded, the status of one is pending, and four elected to not to attempt re-registration.

Of the four organisations that were wound up, their experiences were quite different. In one case the board made a decision to spend their reserves to meet staff liabilities rather than looking at asset liabilities and trying to get reregistered. In other three, the whole experience put pressure on staffing which expressed itself in a range of different ways including disputes, decisions to resign, and other situations where board could not manage staffing problems.

Five or six of these organisations received funding to address their C grades, one was turned down and only got funding at the last minute.

Barbara Brown from the board of Western Plains Housing Scheme

Barbara discussed Western Plains' experience of receiving a C grade.

The organisation had 3 years accreditation prior to receiving a C grade. They were assessed as having viability issues which stemmed from their incapacity to put away the necessary \$1100 per property from their rents, as they had 8 capital properties tenanted by elderly singles.

The organisation now has 12 properties, all of which are still tenanted by one elderly person. Towards the end of first 6 months, and OCH representative came to visit the service and to talk to the board, and developed an action plan. The board of the organisation decided that the action plan did not contain sufficient information, and made a decision not to accept it.

The organisation approached the Federation for a new action plan.

Barbara discussed the organisation's interaction with OCH representatives, and conveyed considerable dissatisfaction with these meetings. She indicated that these interactions left staff more stressed, and that communication was inappropriate and condescending.

The organisation was eventually re-registered as a B.

Discussion

Similar experiences were discussed, where members complained of being treated with disdain, experiencing delays in meetings and receiving assistance, and receiving unhelpful advice and Performance Improvement Plans.

The negative and destabilising impact of disorderly property transfers on tenants was also discussed.

The meeting made a decision to move the following motion:

The meeting expressed their concern at the quality of the intervention provided by SDI based on reports from members at the meeting, and expresses its strong view that change management skills are necessary, and has no confidence that these are available.

Pat Martin's governance meeting report

Pat discussed a governance meeting organised by Unis Goh from the Office of Community Housing to review the role of governance with relation to registration.

Pat reported that one way the registration unit judged governance was through the use of a checklist. It was Pat's opinion that this checklist was ineffectual, as any board would be capable of appearing to meet the set criteria. It was her belief that board members need to be involved in the revision of this checklist to ensure that it adequately captures the right information.

Unis requested that Pat inform the meeting that at the recent *Awards for Innovation & Excellence* the Performance unit from regulation and building capacity won a bronze, and that HASI won a gold in service delivery.

Accreditation

Adam outlined that the broad outcome from first rounds of consultation was that for most associations there is a commitment to the sense that there is real value in accreditation (with some issues), that this was more equivocal in churches, and that co-ops see little value in this.

There are a very small number of associations that would be able and willing to pay for this. While there is some capacity to pay, broadly speaking there should be a needs-based subsidy, or it won't run. Peer assessment is a key requirement, and there should be some kind of regular process, otherwise it won't happen.

The Federation has provided OCH with the report, and thus far there is no indication if they will pay for it. The Federation has been talking to QMS, an approved provider of the Quality Improvement Council (QIC) Standards and Accreditation Program. QMS have provided a broad outline, including the use of peer assessors, and accrediting against our standards. They have indicated a range of potential prices. The next step is for the Federation to go back to the sector and arrange another focus group and a simple survey to test what they would be able to pay.

Adam asked the members to fill out the survey he has circulated and to return it to the Federation.

6. Strategic policy framework: 'Planning for the Future: Community Housing'

The full document is yet to be released as the government plans to release it to coincide with the Premier's affordable housing announcements. The Federation Board hoped it would be useful for the sector to talk through their opinions prior to consultation at the release of the full document.

Growth – presented by Bobbie Townsend

- **How will growth dollars be allocated?**

- Should growth be allocated by using DoH needs indicators or should it be a strategy to create a network of sustainable associations across the state?

Discussion

Scepticism about transparency of governmental definitions of need was noted by one member. Another spoke of concerns that assessments of housing need being primarily located in the east of New South Wales were based on old and potentially inaccurate data. Another called for greater transparency into how these assessments are made.

The value of basing decisions on solely needs analysis was also questioned by one member, who thought that there is sufficient housing need across the state to justify strengthening the entire community housing sector to ensure they remain responsive.

One member commented that the sector can't afford to lose any unity now as it is already becoming more divergent. Another responded that there is a need to refocus on community as it may be detrimental to forget this. One related the topic of diversity to the funding review, indicating this would be a good way to ensure diversity is maintained.

- **How will growth be distributed?**

- Most other jurisdictions have identified "growth providers". Will this be the approach in NSW?
- What is the sector's response if it is?
 - What will this do to the regional spread of associations?
 - What will this do to the cohesion of the sector? [If the proposed growth was shared in the same proportion as at the moment, the top 10 associations

would be between 1,000 and 3,000 units in 10 years time: the bottom 14 would be between 150-200 units.]

- What will this do to the viability of non-growth associations – particularly non-metro associations?
- If it is combined with other developments – like a more competitive approach to CHLP funding – will it mean the growth associations may ultimately take over some of the business of smaller local associations?
- Do we need a collective approach?

Discussion

Many members felt that this could have a huge impact on the sector, particularly to the viability of smaller or non-growth associations (especially in regional areas). This impact could be increased when combined with other developments (such as potentially increased competition in CHLP).

The attendees discussed the importance of advocating the value of the sector's diversity. They indicated that growth for its own sake was unwanted, and that the sector needs to find the strength in having and maintaining this diversity. One strategy suggested was to ensure that the Federation and sector are a part of these discussions about growth, as active involvement and participation will protect the sector from fragmentation.

• **How will growth be achieved?**

There are four options:

- stock transfer,
 - leveraging long-term leases and some capital funding through: NFP development or development partnerships, other assets through partnerships, or debt
 - mainstream program funding
 - more fee for service management
- What is the benefit or risks of a heavy reliance on transfers? What's the point?
 - *Can* we achieve any significant leverage, if the public investment is tightly targeted?
 - Does everyone have the capacity to take on new development opportunities?

Stock transfers

It is anticipated that one key method of growth will be stock transfers. There are benefits and risks of large scale stock transfers.

Stock transfers change the management of properties without introducing new properties, or housing people on existing waiting lists.

There was some concern among members about the transparency of the stock transfer process. Some felt that stock transfers were not allocated equally across associations and that despite EOI processes some organisations were not considered. These organisations therefore risked missing out on the additional income streams that stock transfers could bring.

One member remarked that although it was fine to say that the sector will grow, it was important to question how this would happen. This member was concerned that there wasn't a lot of targeted government funding for growth, and that there is an assumption that people will be able to get money and build their own properties. This member felt that undertaking this kind of business would require very different skills to those currently important in the sector.

Target Groups

One member indicated that although the sector is not necessarily opposed to a focus on target groups, that this would need to be properly funded.

Diverse and flexible responses – presented by Stephanie Cunningham

What do *we* mean by “diverse and flexible”? The draft summary identifies 3 different/flexible responses for target groups – complex needs, homeless people, younger and older people. Only one point is about local solutions, and there is no mention of different models or products – such as co-ops, affordable housing, shared equity etc.

- Is it about a range of target groups or is it about different housing models and different locations, or a mix of both?

Current trends seem to be reducing diversity. We are already seeing a significant reduction in the size of the sector as a result of registration. Over the past 12 months we have seen 4 organisations fold and 2 others will go through voluntary amalgamation now underway.

This also raises an issue of viability, since while housing management will not be lost because it will be taken up by other providers, the amalgamated associations will need access to growth to ensure that they have a scale of operation that can sustain work across a wider regional base. Has this happened with all the current changes?

Discussion

A member stated that the strategy seemed to reflect on a narrow concept of what diversity is, whilst saying very little about diversity the way the sector thinks of it, for example in terms of affordable housing, big organisations, small organisations, co-ops, et cetera. Another member responded that the sector needs to be clear about what is good about diversity: what this gives tenants and communities, how it addresses housing need, and how it meets the diverse needs of diverse people.

Stronger communities- presented by Mohamed Ibrahim

- How well positioned is the sector to meet these objectives?
 - Social and economic participation by tenants in their communities
 - Encourage community development activities by housing providers
 - Contribute to local and regional economic development
- Challenges:
 - Community development vs tenant participation?
 - Growth vs. remain grounded in principles of community engagement?
 - Who funds community development activities?
 - Reshaping public housing/estate renewals vs. CH role?

The Community housing sector is well known for skills and flexibility. If the sector is to expand this role into the provision of community development, et cetera, how can we do this without growth and diversity? This may be easier for smaller associations, but pose difficulties for associations as they grow.

The key challenge for growth associations will be to remain as community based, but also grow, and be flexible and committed to community need.

This issue is complicated by finding issues – larger organisations may be better positioned to attract the funding that will be necessary to undertake community activities at a greater level than tenant participation, but this may be problematic for smaller organisations. There may also be value in assessing the different ways in which success in community development is measured in large and small organisations.

Discussion

One member said that if the sector is expected to be a leader in community development, a lot of other partnerships will be necessary. Another member suggested that if the strategy expects the sector to play a greater role in community development, that additional resources and funding must be provided. Another suggested that if this is to be part of the strategy, that other areas of government would need to coordinate to coordinate the requisite funding.

Capacity & confidence - Adam Farrar

This strand covers two very different kinds of actions – on one hand there is regulation and performance data, on the other hand there are the strategies to build the capacity of the sector to take on new kinds of business, new scale and new partners.

- Will we need to push for any changes in registration as part of the strategy?
- Will we need to be more public with the data generated by PBRS?
- Can we build the risk approach of PBRS into the sector's own risk and governance practices?
- The strategy includes:
 - Develop a sector development strategy
 - Target resources by strengthening the research base
 - Prepare partners to work with community housing providers
- Will these sector development aspects be driven by OCH or the sector?

If there is a sector development plan and the sector is going to work with partners, it will be very valuable for that plan to be sector led.

Viability & sustainability - Adam Farrar

This strand is all about making the financing of community housing work. It has got three aspects:

- Better income – both new rent approaches and new CHLP funding
- Greater efficiency – this is a big issue for OCH's approach to funding. It also includes a focus on asset management
- New models to support associations – both new products (such as shared equity) and new regional models. OCH is already working on around “back-office sharing” and resource sharing models.

- What do we think about new rent models – particularly “optimising CRA”?
- How can the sector show that it is “efficient”?
- How open is the sector to new regional models or other new group models?

Discussion

The sector does not yet have access to the details of these plans. It is critical that the sector is able to increase funds by using new rent setting models, but we may not see any policy directions on this until after the election.

This new focus on efficiency is tied up with the funding discussion. One member commented that the sector is already very concerned with efficiency, and indicated that there would be value in OCH consulting directly with them on this topic. Another added that, especially with relation to other non government organisations, that the sector is very lean and efficient.

Action: Federation to contact the Office of Community Housing to follow up on member’s requests for housing needs data.

Discussion with OCH

This agenda item provided an opportunity for the sector to discuss issues about their relationship with OCH.

Members raised several issues regarding how the sector’s relationship with OCH. These issues included:

- Communication
 - concerns about lack of responsiveness
 - when OCH is required to reply to sector correspondence, for example to letters or emails
 - when focuses are changed, (for example the EOI process) associations need to be notified
 - concerns with OCH contacting associations individually rather than going through the Federation, and the impact that this has on the unity of the sector
 - updates from OCH would be valuable, for example with regards to: policies, legislation, et cetera
- accountability to stakeholders
 - information about how they arrive at targets.

These points were summarised:

- information about processes – transparency
- broader information – updates on what they’re up to, time frames, et cetera
- greater inclusion of the sector regarding how things are going to be developed, for example CHLP, stock transfer – concerns that these are done the sector, and not worked out with the sector
- decent responses to correspondence, polite and respectful interactions
- Contacts list – how to get access to necessary people

A group of members volunteered to meet with OCH as sector representatives. It was suggested that OCH should fund travel to ensure that a broad mix of sector representatives would be able to attend:

- Lesley Oatley
- Christine Lee

- Bev Wiggins
- Judith Beverige
- Pat Martin
- Sue Ogier (if OCH will fund travel)
- Jenny Stewart

Action: Federation to compile more concrete examples of what the sector means by wanting more communication.

7. Accord and Reshaping

Debie Evans & Lauvena Wong from the Office of Community Housing

Debie Evan spoke on the Human Services Accord.

There are already a range of informal and formal partnerships that exist. The Accord aims to avoid duplication of effort and create stronger systems. The government has talked to the NGO sector, and asked how they want to be involved. Priorities are being set with other human service agencies.

High level trial projects to test these new ways of working are currently being undertaken. The framework is a very broad agreement that will form policy processes, including agreed assessment, evaluation frameworks, service models, agreed standards for housing and mental health.

JGOS and HASI will be covered under accord. An umbrella agreement on housing and mental health is also being considered.

The Accord aims to facilitate information sharing about mutual clients in agreed framework, including joint assessment and the development of a screening tool. A key focus of accord is addressing the need to target limited resources.

There are currently attempts to develop evaluation, monitoring and reporting frameworks, and the government is moving into broader consultation.

Reshaping

Lauvena Wong spoke about *Reshaping Public Housing*.

Lauvena introduced a new OCH director, Karen Walsh.

New income limits have applied for Department of Housing tenants from 10 July 2006. These new income limits cover all clients who apply for housing after 27/04/05, including those who seek community housing.

The need for clients to have a valid T-reference number remains unchanged when applying for community housing.

The Reshaping Public Housing reforms end the policy of tenure for life and introduce set periods of tenure that are reviewed on the basis of housing need. From 23 October 2006, most applicants entering public housing will be offered a fixed term lease of 2, 5 or 10 years in length. The length of lease offered will depend on the Department's assessment of the household's need for public housing. To work out the length of lease, the Department will assess information provided and take into account factors such as:

- types of household income

- age of household members
- Indigenous status
- medical condition, disability or permanent injury of household members

These changes apply to people currently on the Public Housing Register and to new applicants for Department of Housing and Aboriginal Housing Office properties managed by the Department. Public housing tenants who relocate to another departmental property will keep their entitlement, whether it is a continuous or fixed term lease.

When tenants move from public housing to community housing:

- Under the current community housing tenure policy, public housing tenants transferred to community housing under programs such as the Stock Transfer Program will be given a continuous lease
- From 23 October 2006, all applicants entering public housing will be offered a fixed term lease of 2, 5 or 10 years

Public housing policy currently makes no specific reference to community housing tenants lease entitlement when they move from community housing to public housing, for example, in the case of Community Housing Leasing Program (CHLP) leasehold tenants being offered public housing

OCH and DoH Operational policy are actively addressing the issue for tenants who have lived continuously in community housing; and were housed before 1 July 2005.

The government has made a commitment to target social housing funds to those most in need. OCH has been receiving feedback from the sector on the potential impact of Reshaping reforms on community housing. Establishing a clear view on the future role and profile of community housing is important when considering Reshaping reforms for the sector.

OCH is currently seeking feedback and concerns on issues arising from changes introduced to income eligibility and tenure policy.

One member questioned what they would do if they if there is no Department of Housing stock in their area – and therefore people have nowhere to apply for a T-number. Another asked what the point of using T-Numbers is, as the sector is capable of making its own assessments.

8. Asset standards

John Gregory gave a presentation on asset standards and the property assessment survey

The asset standards aim to provide:

- a certainty about service and product
- credibility with key stakeholders
- a basis for asset performance
- identification and management of liability
- setting of priorities to better suit customers and longer term asset requirements
- an informed basis to set expenditure on assets, and
- a benchmark to judge effectiveness of expenditure on assets

The asset standards focus on condition, basic provision and amenity. Basic provision aims to capture properties that may be in good condition but have obsolete fixtures, and amenity to capture those factors not covered by condition and provision, such as local area.

Basic provision aims to capture elements that the DoH has committed to provide, such as hot water to the kitchen and bathroom, has sufficient kitchen bench space and an adequate number of power points. They ensure that no dwelling can be so obsolete that it is beyond the reasonable expectations of most people to live in such a dwelling

Amenity captures other factors outside of the property that may be relevant, such as location.

Discussion

John noted that Community housing properties used to be the worst in terms of property quality, but are not the best or second best.

Jitender Balani

Jitender identified a number of issues that have been problematic with regards to the PAS.

It is hope that the use of scopes instead of PAS should hopefully reduce variation in assessment of maintenance work to be done on transferred properties, ideally to 5%.

There is a draft contract beginning in December which will provide upfront funding for maintenance, and reimbursement if variation is within 5% across all properties.

There will be 6 months to complete inspections, et cetera, and reimbursement will be paid bi-monthly on completion.

One member asked a question about insurance on work done on DoH properties. Jitender clarified that there is no exemption, and that all work must be insured.

9. Attendance

1.	Brian Murnane	Argyle Community Housing
2.	Lesley Oatley	Argyle Community Housing
3.	Karen Andrew	Central Tablelands Housing Association
4.	Sue Ogier	Sapphire Coast Tenancy Scheme
5.	Sheridan Matthews	Western Plains Housing Scheme
6.	Jenny Stewart	The Housing Trust
7.	Bev Wiggins	Lithgow Community Housing Scheme
8.	Greg Budworth	Newmacq Community Housing Company
9.	Peter Perriss	Newmacq Community Housing Company
10.	Christine Lee	SEARMS
11.	Lesley Bennett	Coastal Community Tenancy Scheme
12.	Anne Grice	Community Tenancy Scheme
13.	John Grice	Community Tenancy Scheme
14.	Bobbie Townsend	Women's Housing Company
15.	Gin Chua	City West Housing
16.	Donna Mitchell	City West Housing
17.	Geoff Mann	Homes Out West
18.	Judith Beveridge	Hume Community Housing Association
19.	Pat Martin	Hume Community Housing Association
20.	Julie Harrison	Marrickville Area Community Housing
21.	Barb Brown	Western Plains Housing Scheme

22.	Michael Bacon.	North Shore Community Housing
23.	Coral Garratt	North Shore Community Housing
24.	Kathy Wight	South West Inner Sydney Housing Cooperative Ltd
25.	Ken Marchingo	Loddon Mallee Housing Services Ltd.
26.	Larry O'Brien	Loddon Mallee Housing Services Ltd.
27.	Paul Snudden	South West Community Housing Association Inc
28.	Robin Eisman	Monaro Tenancy Scheme Ltd
29.	Ian McHugh	Cumberland Housing Co-op ltd
30.	Nick Sabel	Wentworth Area Community Housing
31.	Jennifer Macdonald	Pacific Link Community Housing Association
32.	Tony Peake	Pacific Link Community Housing Association
33.	Patrick Yeung	St George Community Housing co-op
34.	Ellen Adele	NSW Federation of Housing Associations
35.	Andrew Meehan	NSW Federation of Housing Associations
36.	Jacqui Moreno Ovidi	NSW Federation of Housing Associations
37.	Adam West	NSW Federation of Housing Associations
38.	Adam Farrar	NSW Federation of Housing Associations
39.	Laurel Draffen	NSW Federation of Housing Associations

10. Next meeting

The next housing associations meeting will be held on Friday the 27th April.