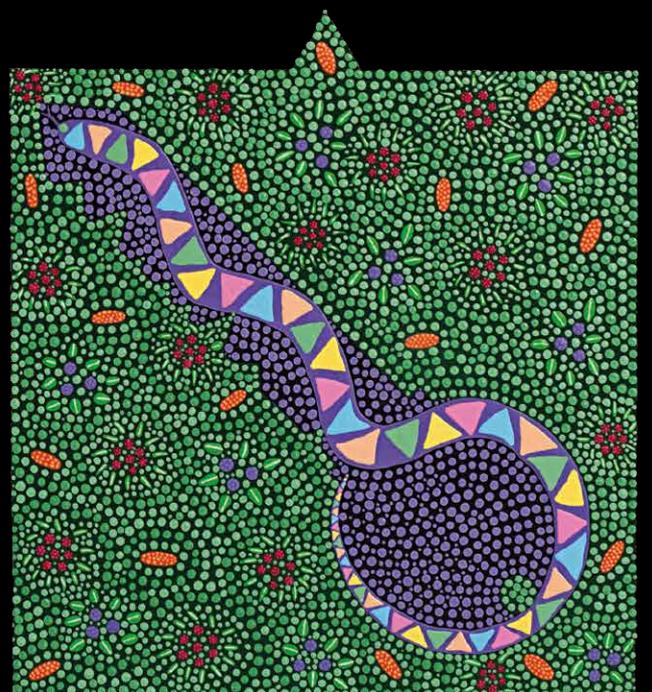
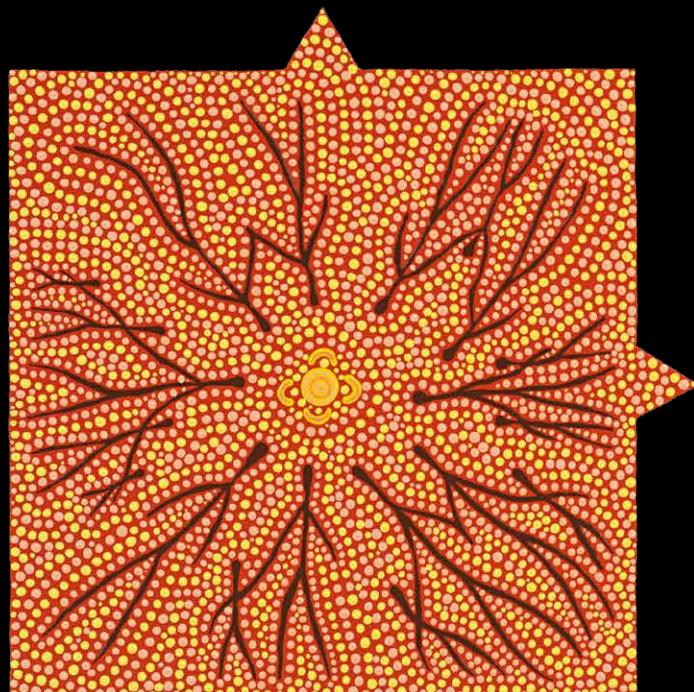
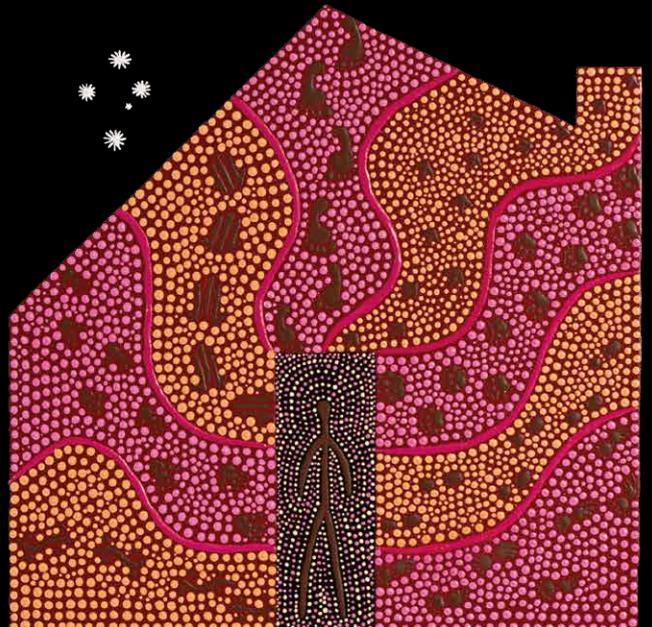




**TENANTS'
UNION**
OF NEW SOUTH WALES

ANNUAL REPORT 2014-2015





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Cover artwork: The artwork featured on the cover of our Annual Report this year is a tenancy-inspired painting by Aboriginal Artist Pauline Syron-Coxon, commissioned by the Tenants' Union in 2015. The titles of the panels are: (clockwise from bottom left) Community; Lending a Hand; Making Tracks to your Tenancy, Coming Home; Key to Success.

Printed on recycled paper.

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ACKNOWLEDGEMENT OF COUNTRY

The Tenants' Union of New South Wales (TU) recognises that Aboriginal and Torres Strait Islander people are the First Peoples of Australia.

In keeping with the NSW Aboriginal Land Rights Act 1983, the TU acknowledges that the land in the State of New South Wales is of spiritual, social, cultural and economic importance to Aboriginal people, the traditional owners of the land. It is fitting to acknowledge the importance which all land in NSW has for the Aboriginal people and the need of the Aboriginal people for the land. The TU acknowledges that as a result of past government decisions, the amount of land set aside for Aboriginal people has been progressively reduced without compensation.

Aboriginal and Torres Strait Islanders are also over-represented in NSW renter households. The TU acknowledges the present and historical disadvantage faced by Aboriginal Torres Strait Islander People and the role of government policies, past and present and racism throughout Australia in creating this disadvantage and the impact of this disadvantage on tenancy and housing issues.

The TU acknowledges that a lack of support for non-tenancy issues such as mental health issues, financial hardship, substance dependence, family violence and disabilities can often lead to an escalation of tenancy issues and result in tenants receiving termination notices and/or suffering other negative outcomes such as accruing large rent arrears.



TU staff, supporters and tenants at Northcott Housing Estate in Surry Hills. The TU organised a barbecue and tree-planting event for Close The Gap day in March 2015.

ABOUT THE TENANTS' UNION

The Tenants' Union of New South Wales (TU) has been advocating for tenants in New South Wales since 1976.

The TU is an independent, secular, community legal centre (CLC) and the peak body representing the interests of residential tenants in New South Wales.

OUR VISION

A society in which people in NSW can access safe, secure and affordable rental housing.

OUR MISSION

We aim to make a positive difference to the lives of residential tenants in NSW, and particularly tenants who are economically and socially disadvantaged.

WE ARE:

- A non-profit membership based cooperative under the Cooperatives National Law.
- A Community Legal Centre specialising in NSW residential tenancies law and accredited by the National Association of Community Legal Centres (NACLC)
- The main resourcing body for the network of Tenants' Advice and Advocacy Services (TAASs).
- A nationally Registered Training Organisation, accredited by the Australian Skills Quality Authority.

WE WORK TO PROMOTE THE INTERESTS OF:

- Aboriginal tenants
- Boarders, lodgers and other marginal tenants
- Private tenants
- Public housing tenants
- Social housing tenants
- Residential park residents

WE WORK TOWARDS OUR GOALS BY:

- Undertaking strategic litigation to advance the interests of tenants
- Informing and educating tenants
- Providing support to TAASs
- Advocating for the reform of policies and laws affecting tenants
- Training tenancy advocates and other community organisations

HIGHLIGHTS OF 2013-2014

- ✦ **2,825** instances of advice, information and referral provided to tenants & advocates – 18% more than last year.
- ✦ **743,883 sessions** on *tenants.org.au* – 20% more than last year.
- ✦ **94,594 visits** to the online *Tenants' Rights Manual* – 75% more than last year.
- ✦ **2,000 supporters** took action in the *More Bang For Your Bond* campaign, including 30 politicians.
- ✦ **300 people trained** in tenancy, residential parks and boarding houses law.
- ✦ **15,000 legal information cards** for *boarding house residents* printed and distributed.
- ✦ **9 community languages** factsheets produced – Arabic, Chinese, Farsi, Japanese, Korean, Spanish, Thai & Vietnamese.

The TU engaged with the development of
 **social housing policy**
through multiple submissions and giving evidence at committee hearings.

The TU advocated strongly for
 **affordable housing for all tenants**
– including Aboriginal tenants, low income private renters & older tenants.

The TU continued to engage with the development of
 **residential parks legislation**
through submissions with input from the *Residential Parks Forum*.

The TU made contact with
 **all major political candidates**
to advocate for tenants, in the lead-up to the *NSW State Election*.

 **34 mainstream media appearances**
including on-camera on *A Current Affair*.

CHAIRPERSON'S MESSAGE

Paula Rix

David Fishel writes in the new edition of the governance 'bible' – "The book of the Board: Effective governance for non-profit organisations":

"[since the last edition, 10 years ago] Experienced Board interviewees referred to an increasing professionalism in the boardroom, rising expectations from government, a more competitive market and an increasingly complex legislative and regulatory framework. But several also said the fundamentals have not changed. Good governance is good governance" [p1]

The TU's experience is no different. We exist in an uncertain funding environment with the Commonwealth government foreshadowing dramatic funding cuts in 2017 and another 'review' of funding for the NSW Tenant Advice and Advocacy Program (TAAP) announced. We witness continual legal and policy reforms that harshly impact on social housing tenants. We notice the shift towards government service delivery being contracted to not-for-profits and increasingly, for-profits.

The Government's commitment to increasing funding to social and affordable housing via a new fund is welcome. It acknowledges that present funding levels for social housing in NSW are too low to meet the needs of the community. As we said in our submission on the State Government's social housing discussion paper, what it calls the 'present funding envelope' is a starvation ration that cannot sustain present operations, much less grow the sector in line with community need.

Yet, despite this challenging environment the TU continues to deliver for tenants in NSW. This Annual Report gives detail of our important achievements in areas of policy influence, legal practice and education in 2014-2015.

There has been a rising demand for resources on renters' rights and responsibilities, witnessed by the growth in use of our web based

information. We have had 94,594 visits to our Tenants' Rights Manual, a 75% increase on last year, and 743,883 sessions on tenants.org.au, a 20% increase on the previous year.

The Board continues to focus on strategic decisions, financial stewardship and a supportive framework for staff.

After consultation with staff, a restructure occurred to facilitate formation of teams and increased staff support. Our Enterprise Agreement was finalised offering staff above award conditions. The Fair Work Commission adopted it in May.

A full day strategic planning event with all staff and board occurred in February which confirmed and strengthened our collective identity and focus.

The Board continued its rolling review of policies and procedures and the TU maintains its compliance with the NACLC Accreditation and Registered Training Organisation standards.

I would like to thank our major funding bodies NSW Fair Trading and Legal Aid NSW. Other important project funders are Aging Disability and Home Care (funding our Boarding House Education Project), and the Law and Justice Foundation (factsheet translations and our Residential Parks Education Project).

After four unsuccessful years of quiet advocacy with the Minister for Fair Trading, Rental Bond Board and Treasury we went public with the need to release more of tenants' funds for tenants' services and launched the 'More Bang for Your Bond' campaign. I thank the 30 MPs and candidates from across the political spectrum that have supported the campaign as well as the 2,000 people across NSW who have followed the campaign on Facebook, completed petitions and postcards. As one tenant wrote to us, "Without these services who will stand up for the little people who don't know their rights? Please support this great service."

None of the work of the TU could be done without the extraordinary skill and commitment of its staff. The quality of their work and the energy and initiative fostered by the establishment of new operational and staff teams have shown great results.

I would especially like to acknowledge the huge contribution of Chris Martin, one of the TU's longest serving employees who worked as Senior Policy Officer and as Brown Couch blogger extraordinaire. Chris has recently taken up employment at City Futures Research Centre UNSW.

I cannot conclude this section of this report without particular mention of the work of the Executive Officer, Julie Foreman. The TU is very fortunate to have a person of Julie's calibre at the helm. Her skilful oversight, light touch, humour and leadership has much to do with position of good standing that the Tenants' Union of NSW holds today.

I would like to thank my fellow Directors for undertaking the responsibility of guiding the organisation, for providing sound government and fiscal diligence. I would especially like to thank Charmaine Jones for her role as Chairperson for the previous three years and for her magnificent acquittal of the role of Treasurer this past year.

Paula Rix
Chairperson



Paula Rix, TU Chairperson

“Despite this challenging environment the TU continues to deliver for tenants in NSW. This Annual Report gives detail of our important achievements in areas of policy influence, legal practice and education in 2014-2015.”

EXECUTIVE OFFICER'S MESSAGE

Julie Foreman

**1.9 million renters in 830,000 households.
Over a billion dollars in rental bonds.**

That's a lot of people in NSW with a lot at stake. To look only at statistics or dollars however, misses an important point. For those 1.9 million people, the rented dwelling they live in is their home. We all know the importance of a place to call home and here two people who rent have summed it up for us:

"My home is everything to me, it's protection, comfort and a stable base for my kids. It shields me against the world. From home I can venture out and begin to create and contribute to my community." – Taressa

"A home is somewhere you feel secure and a home base helps me gain good health, education and employment." – Brett

The number of people who rent and tell us that they do not feel protected and secure continues to rise. Respondents to research, our surveys and social media sites, reflect a consistent narrative of living with a constant worry about how long they will be able to stay in their home.

**"We are still recovering from our last move two years ago. But sooner or later we'll be asked to leave our current housing, and this really worries and affects me."
– Survey respondent**

"Any time you contact the landlord about problems with the property, if they do fix it, they put the rent up by at least 10 percent or you get asked to move on. It's better to stay off their radar." – Survey respondent

This insecurity is facilitated by our tenancy laws, not by community expectation. If you were to ask people in the street (and we did) whether someone should be made to leave their home for no reason, the resounding response is no! Yet, a key aspect of our tenancy law says exactly that: any private renter in NSW can be made to leave their home for no reason, with 90 days notice. Australia is one of the few countries in the world where this can happen.

A worrying trend is the increase in public, community and Aboriginal housing providers wanting to use this 'no grounds' approach when in the past, as a matter of policy they have not.

It will come as no surprise that the long held view of the TU is that no-one should be evicted without a reason. Considering the growing numbers of people who rent, we believe the time has come to change the law and only permit evictions with a reason.

Continuing to make this argument to decision makers has been part of the work of the TU this year as we strive to make a difference to those 1.9 million people in NSW who happen to rent their home.

The TU legal team continues to be active in conducting litigation in the interests of tenants in NSW. This includes:

- Assisting tenants with repeated miscalculations of rental subsidy.
- Intervening to prevent unfair evictions and payment of unfair charges.
- In the Federal Circuit Court, representing tenants on the Badgery's Creek airport site. The Commonwealth Government has drawn tenancy disputes in NSW, where it is the landlord, into a Commonwealth Court.
- Providing advice to tenants in Millers Point to assist them in their negotiations with their head tenants and head landlord.
- Clarifying rights of residential park residents and facilitating fair compensation for tenancies terminated.

Over 2,800 instances of advice, information and referral were provided to tenants and tenant advocates.

Our education work continues and has been expanded to include training on hoarding, resources for boarding house residents and increased seminars for community sector organisations.

We have updated and expanded our translated tenancy law factsheets and our online resources continue to be relied on by tenants across NSW - 743,883 unique visits to our website this year equates to 96% of all renting households accessing tenants.org.au.

We are gearing up for the implementation of the *Residential (Land Lease) Communities Act 2013*, new legislation to cover caravan parks, residential parks and manufactured home estates, with the development of new resources and a dedicated website.

We continue to contribute to the public debate in areas such as taxation and the housing system; and issues affecting low income private tenants. We advocated for improved social housing policy and practice via numerous submissions, consultation forums and meetings with key decision makers. We look forward to contributing to the statutory five year review of the *Residential Tenancies Act 2010*.

All of this and more could not happen without the wonderful TU team who inspire me with their commitment, hard work and diverse skills.

Sadly, this year we said farewell to four valued staff members. Peter Larsen, our Strategic IT Officer, who miraculously made our IT budget stretch, left to further pursue his flying interest. Gemma McKinnon, our Aboriginal Legal Officer has taken up a Fellowship at the University of NSW Law School. Her passionate commitment to the housing issues of Aboriginal tenants is missed. We thank Melisa Coveney and Galit Aflalo who filled in as locums.

Sarah Drury, our exceptional and committed Learning and Development Co-ordinator made the decision to move to the North Coast. Our loss is the Northern Rivers CLC's gain.

After 13 years of service Chris Martin, Senior Policy Officer, also left. His legacy at the TU is immense. Chris' formidable intellect, strategic thinking, deft research, writing talent and



Julie Foreman, Executive Officer

commitment to those on the margins, will luckily not be lost to the tenants of NSW as he takes up an academic role in housing policy and research at City Futures, UNSW.

We welcomed Paul Van Reyk as Senior Resources and Project Officer, Martin Bangs as Finance Manager, Anushke Guneratne as Strategic IT Officer and Ned Cutcher ably stepped up as Senior Policy Officer.

I would also like to thank all Board members for their insight, experience and commitment. Chairperson Paula Rix and Treasurer Char Jones form a strong, engaging and supportive leadership team.

The TU team looks forward to another year working for the tenants of NSW.

Julie Foreman
Executive Officer

ACKNOWLEDGEMENTS

Every day the TAAs work tirelessly at the coalface providing advice and advocacy to tenants in NSW. The TU acknowledges the experience and expertise they bring to bear on their work, and the many ways they inform and support the work of the NSW. The TU also acknowledges our colleagues in Dtarawarra, the Aboriginal Resource Unit, who continue to provide guidance to us in working with Aboriginal and Torres Strait Islander tenants and services.

The TU thanks NSW Fair Trading, Legal Aid NSW, Law & Justice Foundation, Ageing Disability and Home Care and Community Legal Centres NSW for their continuing support and collaboration.

Our TU members continue to be crucial to ensuring the effectiveness of our work through their support, encouragement and input.

Thanks to our volunteers:

TENANT NEWS

- Carol Barr
- Vivian Clifton



TU volunteers Carol Barr and Vivian Clifton

ADVICE LINE

- Morad Wasile
- Alice Chow
- Laura Coleman
- Patricia Gonzalez
- Parisa Hart
- Tom Edwards
- Rory O'Sullivan

STUDENT PLACEMENTS

- Natalie Oakes, Social Work (Field Training)
- Nicole Kennedy (Practical Legal Training)
- Alexis Aligiannis (law student)
- Natasha Aramia (law student)

Thanks to those on our standing advisory groups:

ABORIGINAL ADVISORY COMMITTEE

- Jim Allen, Murra Mia
- Zachary Armytage, Community Legal Centres NSW
- Rhonda Gray, Greater Sydney Aboriginal Tenants' Advice Service
- Terry Kapeen, Northern NSW Aboriginal Tenants' Advice and Advocacy Service
- Scott Hawkins, NSW Legal Aid
- Peta MacGillivray, UNSW
- Prue Mewburn, Gilbert + Tobin
- Bernadette Riley, Western Aboriginal Tenants' Advice and Advocacy Service
- Ruth Simon, Dtarawarra
- Charmaine Weldon, Redfern Legal Centre

RESIDENTIAL PARKS FORUM

- Lisa Ashby
- Milly Bellamy
- Graham Byrne
- Amelia Christie
- Charmaine Crowe
- Justin Donkin
- Jill Edmonds

- Janice Edstein
- Amanda Elgazar
- Dianna Evans
- Tom George
- Sandy Gilbert
- Nicole Grgas
- Len Hogg
- Ronald Kerr
- Douglas Lee
- Arthur McCulloch
- John McKenzie
- Ron McLachlan
- Jean MacLean
- Pam Meatheringham
- Jock Plimmer
- Mary Preston
- Noleen Robinson
- Don Rose
- Tara Steers
- Christina Steel
- Warren Wheeler
- Rita Wilkinson



Briony and Rebecca, TU student placement volunteers, showing their support for the More Bang For Your Bond campaign.

Finally thank you to all our other supporters, both individuals and organisations, we cannot achieve what we do without you:

Individuals:

- | | |
|----------------------------|------------------------------------|
| • Paul Batley | • Assoc. Prof. Alan Morris |
| • Kim Boettcher | • Jane Needham SC |
| • Leigh Connell | • James Polson |
| • Sue Cripps | • Jacinta Reid |
| • Mauro Di Nicola | • Mark Robinson SC |
| • Benjamin Dougall | • Damien Sakey |
| • Sarah Drury | • Lou Schetzer |
| • Nick Eastman | • Sue Scott |
| • David Evans | • Mark Seymour |
| • Alexander Flecknoe-Brown | • John Shakespeare |
| • Barney Gardiner | • Ruth Simon |
| • Anna Hartree | • Daryl Smith |
| • Dave Jeffery | • Ruby Steele |
| • Michelle Jones | • Rod Stowe, NSWFT
Commissioner |
| • Jane Kenny | • Jimmy Thomson |
| • Tim Leach | • Andrew Tokley SC |
| • Brendan Lim | • Kathy Townsend |
| • Bronwyn McCutcheon | • Lee Watson |
| • Pat McDonough | • Matthew Whitton |
| • Michelle McMahon | |

Organisations:

- Combined Pensioners and Superannuants Association
- Community and Public Sector Union
- The Federation of Community Housing Providers
- Friends of Millers Point
- Homelessness NSW
- Legal Information Access Centre
- Law Access
- Multicultural Disability Advocacy Centre
- National Centre for Indigenous Excellence
- Newtown Neighbourhood Centre
- NSW Teachers' Federation
- The Public Interest Advocacy Centre
- Shelter NSW
- State Library of NSW
- Streetcare
- Floral café
- Gallery café

OUR PEOPLE



TU staff, from top left: Anne Coates, Cass Wong, Chris Martin, Gemma McKinnon, Glyn Mather, Grant Arbuthnot, Jemima Mowbray, Jeremy Kerbel, Julie Foreman, John Mewburn, Julie Lee, Leo Patterson Ross, Margaret Di Nicola, Ned Cutcher, Martin Bangs, Patrycja Arvidssen, Paul van Reyk, Paul Smyth, Peter Larsen, Rachel Burns, Rafael Mazzoldi, Robert Mowbray, and Anushke Guneratne. Not pictured: Galit Aflalo, Louise Corney, Sarah Drury, and Melissa Coveney.

BOARD

Jessica Abi-Khattar – Legal Aid Solicitor

Donna Brotherson – Tenant Participation Resource Worker, Illawarra Forum

Nicole Grgas – Coordinator, Hunter Tenants Advice and Advocacy Service

Charmaine Jones – Director, Inner Sydney Regional Council for Social Development

Julia Davis – Communications and Policy Officer, Financial Rights Legal Centre

Aideen McGarrigle – Legal Aid lawyer specialising in legal ethics

Meredith Osborne – Senior Project Officer, Civil Law, Legal Aid NSW

Paula Rix – Senior Policy Officer, Shelter NSW

Charmaine Weldon – Court Assistance Scheme, Redfern Legal Centre

STAFF

Julie Foreman

– Executive Officer

Administration

Martin Bangs – Finance Officer, from September 2014

Rachel Burns – Finance Officer, until September 2014

Anne Coates – Administration Officer

Louise Corney – Administration Assistant, from September 2014 until June 2015

Legal

Galit Aflalo – Locum Aboriginal Legal Officer, until September 2014

Grant Arbuthnot – Principal Legal Officer

Melissa Coveney – Locum Aboriginal Legal Officer, from March 2015 until May 2015

Gemma McKinnon – Aboriginal Legal Officer, until February 2015

John Mewburn – Aboriginal Paralegal

Paul Smyth – Residential Parks Legal Officer

Cass Wong – Litigation Officer

Policy

Ned Cutcher – Policy Officer until May 2015, and Senior Policy Officer from May 2015

Dr Chris Martin – Senior Policy Officer, until May 2015

Dr Robert Mowbray – Project Officer, Older tenants

Leo Patterson Ross – Research and Advocacy Officer

Education and Resources

Patrycja Arvidssen – Learning and Development Coordinator

Margaret Di Nicola – Boarding House Project Officer

Sarah Drury – Learning and Development Coordinator, until March 2015

Anushke Guneratne – Strategic Technology Officer, from May 2015

Jeremy Kerbel – Resource Development Officer

Peter Larsen – Strategic Technology Officer, until December 2014

Glyn Mather – Project Officer

Rafael Mazzoldi – Resource Development Officer

Paul van Reyk – Special Projects Officer, from May 2014

Residential Parks

Julie Lee – Residential Parks Project Officer

Jemima Mowbray – Residential Parks Support Officer

OBJECTIVE 1:

To maintain and enhance the level and quality of information, advice and representation on tenancy law matters to tenants, both directly and through our support of Tenants' Advice and Advocacy Services.

HIGH QUALITY LEGAL ADVICE AND ASSISTANCE PROVIDED TO TAAS SERVICES

High quality legal advice and assistance is provided and sustained through direct advice, convening the Tenancy Legal Working Party, appropriate legal management and compliance, and staff development of the legal team.

Direct Advice

We provided 747 advices this year to tenancy services.

The most popular issues for advice to TAASs were:

- Notices of termination
- Deceased estates
- Rent subsidy calculations
- NSW Civil and Administrative Tribunal (NCAT) matters

We also continue to provide legal backup to Legal Aid NSW, Community Legal Centre solicitors, and other caseworkers.

Tenancy Legal Working Party

The Working Party with membership from TAAS, Community Legal Centres, Legal Aid and others met 5 times in the year. Focused discussions were held on:

- Housing NSW subsidy calculations
- Co-tenancy provisions of s (89)5 of the Residential Tenancies Act (RTAct)
- Self represented litigants at NCAT
- Tenancy database provisions of the RTAct

Legal practice management and compliance

We successfully completed the Professional Indemnity Insurance cross check in December 2014 and continue to be compliant with the National Association of Community Legal Centres (NACLC) accreditation criteria as they apply to the provision of legal services by community legal centres. The legal practice continues to be covered under the NACLC national insurance scheme. Regular casework review meetings and individual supervision provide quality assurance and continued improvement within the legal practice.

Up-to-date training for solicitors

Our solicitors continue to undertake professional development. Areas covered this year included:

- Uniform Legal Profession Act
- Managing conflict of interest
- Legal research
- Legal file management
- The Aboriginal Legal Officer attended a Human Rights Master Class at the end of 2014. The aim is to use a better understanding of human rights to advocate for systemic change.
- Aboriginal awareness,
- Planning and environment law



TU Residential Parks Legal Officer Paul Smyth, advising park resident Len Hogg on an NCAT Appeal Panel matter.

Our solicitors also participate in the Housing law community of practice forums with Legal Aid NSW sharing our expertise and experience in a peer learning environment.

HIGH QUALITY LEGAL ADVICE AND ASSISTANCE PROVIDED DIRECTLY TO TENANTS

This is achieved through our Monday tenant advice line, strategic litigation and two daily hotlines dedicated to boarding house residents and people in custody.

Tenant's Advice Line

We continue to operate a Tenant's Advice Line on Mondays from 10am-1pm and 2.30pm-5.30pm with the assistance of a pool of 7 volunteers. We provided advice or referral to 1,100 callers, a 14 percent increase on 2013-14. The Advice Line keeps our legal staff up to date on issues affecting tenants and provides an opportunity for volunteers to increase their knowledge and skill in dealing with tenancy matters. The Advice Line can also flag ongoing or emerging systemic issues that require investigation and action.

We also provided information and referral on 637 occasions outside of Advice Line hours, an increase of nearly 60 percent on 2013-14, and dealt with a further 205 inquiries through our social media platforms.

In total 2,825 instances of advice, information and referral were provided to tenants, Tenants Advice and Advocacy Services and advocates in Government and non-government organisations. This is an increase of 18 percent on 2013-14.

Strategic litigation cases – highlights

The Aboriginal Legal Officer (ALO) has continued to assist two clients with rental subsidy calculation problems. The landlord is the Aboriginal Housing Office. Management of the tenancies is by Housing NSW. The difficulty arises with eligibility for Commonwealth Rent Assistance and varying income. Calculations can be corrected for discreet past periods, but explanation of the problems is not forthcoming. Nor is there any indication of a means of avoiding miscalculation in the future. This issue was highlighted in the November 2014 *Tenant News*.

The ALO has worked with the Greater Sydney Aboriginal Tenants Service (GSATS) to assist a tenant who has literacy and mental health issues and was evicted without knowledge of the Tribunal hearing. The ALO and GSATS assisted the tenant to make a set aside application so the matter could be reheard with adequate representation.

The Litigation Solicitor (LS) has been assisting tenants in various jurisdictions. In the Local Court a matter mentioned in last years report, was resolved with the parties having settled for a \$500 payment from the tenant to the landlord. The original claim by the landlord was for \$50,000.

In the Federal Circuit Court the LS has represented several tenants living on the Badgerys Creek airport site. The Commonwealth Government has drawn tenancy disputes in NSW, where it is the landlord, into a Commonwealth court. Our constitutional challenge to the jurisdiction was unsuccessful. Matters have continued in the Federal Circuit Court according to NSW law with the Court assuming the powers of the NCAT.

In the Supreme Court of NSW, the LS has represented a tenant of a Local Aboriginal

Land Council (LALC) subject to NCAT eviction proceedings. It is the LALC decision to issue a notice of termination for no grounds that is at issue in the Court. The proceedings are continuing.

The Residential Parks Legal Officer (RPLO) acted for two elderly residents in the park owners application to the Supreme Court for review of an NCAT decision that the agreement between the parties was covered by the *Residential Parks Act 1998* and not the *Holiday Parks (Long-term Casual Occupation) Act 2002*.

These matters are important because residents' rights are much less under the latter Act. The decision affects the rights of about 70 residents of adjoining parks. The Supreme Court set aside the NCAT decision.

The RPLO is also acting for 30 residents and two prospective residents of the Hacienda Park in the NCAT Appeal Panel. The issue is the same jurisdiction question mentioned above.

Change of use compensation matters

The RPLO has acted for residents of a park at Hastings Point. There were termination and compensation orders of NCAT in September 2014. The compensation ordered for loss of their homes was not satisfactory to the residents. A Supreme Court appeal was successful for the residents. The matters were sent back to the NCAT to be decided again. Two residents have negotiated satisfactory compensation and settled their matters.

Interference with sale matter

The RPLO has acted for residents who were trying to sell their home in a park on the Tweed River. It was alleged that the park owner had interfered with the sale of the premises in various ways. The residents' NCAT application sought orders for assignment of the site agreement and other remedies. In November 2014 the matter settled with a deed of assignment and a license agreement regarding use of a pontoon moored by the site.

Advice to people in custody

Our solicitors are available for transfer of calls from Law Access and the Prisoners Legal Service five days per week in order to improve opportunities for timely advice on renting matters. Research clearly demonstrates that having housing available when leaving custody significantly reduces recidivism. This advice work has been supported through:

- The TU's strong relationship with the Women in Prisons Advocacy Network (WIPAN) and the Community Restorative Centre (CRC).
- The delivery of training to welfare staff at Silverwater Correctional Facility on tenancy issues for Aboriginal women leaving custody.
- The updating of the tenancy section in the video 'Dealing With Debt' which is shown in all correctional facilities in NSW.



Morad Wasile, Cass Wong and Nicole Kennedy giving advice to tenants on the TU advice line.

HIGH QUALITY TRAINING

Training for tenant advocates and community workers

178 advocates and volunteers attended training this year. Training delivered covered:

- Boarding Houses Act (run twice)
- Community Education (run twice)
- Consumer Claims Act
- 'Finding the Facts' (Online Tools for Casework) (conducted online)
- Hoarding
- Introduction to the NSW Civil and Administrative Tribunal
- 'Researching the Rules' (Legal Research for Advocates) (conducted online)
- Social Housing
- Tenancy Advice and Advocacy (run three times)
- Tenancy and Criminal Law
- 'Tools of the Trade' (conducted online)
- Understanding Marginalised Communities
- How the Housing System Works (with Shelter NSW)

Regional TAAS workers made up 40 percent of all training participants; 5 percent were Koori workers.

Five full & seven part qualifications were awarded in Certificate IV in Community Services Advocacy CHC41012. Fourteen tenant advice and advocacy services staff are currently enrolled. This not only ensures high quality consistent outcomes for tenants in NSW but also provides a pathway to further education for tenant advocates.

While training of tenant advocates is the core of our education work we continue to expand our delivery of community education.

Highlights included:

- Presentation on tenancy rights and responsibilities to social housing tenants, conducted in partnership with the Multicultural Disability Advocacy

Boarding house residents at a workshop organised by the TU and Newtown Neighbourhood Centre.



- Seminar on private rental sector for UNSW Housing Masters students.
- Development of a new training module on hoarding and tenancy which was presented to tenant advocates, caseworkers and housing providers.
- In partnership with Public Interest Advocacy Centre we delivered training to staff from Legal Aid, Fair Trading NSW, Hume Housing and others on tenancy law.

Over 100 participants were involved in our community education program.

Boarding Houses Education campaign

The goal of the education campaign is to ensure that boarding house sector stakeholders, particularly residents of boarding houses, are aware of the law in NSW and its application, and

have the skills to monitor and take action under the relevant provisions of the Act.

The campaign was active this year with the development of resources; training, for a broad section of services working with homeless people and plans for the inclusion of international students and university support services into the project. The project is informed by the lived experience of residents via the input of Streetcare representatives and Newtown Neighbourhood Centre Users.

Campaign achievements include:

- A wallet-size legal information card for boarding house residents. 15,000 were printed and distributed. Other state based Tenants Unions have expressed interest in adapting the product for their jurisdiction.
- The launch of a freecall hotline number which coincided with the distribution of the card ensuring boarding house residents and community workers had access to immediate legal assistance from the TU.

- A poster and brochure is currently being co-designed with boarding house residents.
- Development of the Boarding Houses Act e-bulletin, *Onboard*. Four issues have been delivered to the in-boxes of 400 individuals and organisations keeping them abreast of developments and encouraging action and advocacy under the legislation.
- 13 informal outreach sessions at gathering places of boarding house residents.

Training sessions on the legislation have been conducted for tenant advocates across NSW. Training was also delivered onsite to staff at Salvation Army, St Vincent de Paul Society, the Wollongong Homeless Hub, Central Coast TAAS, Hunter TAAS, Homeless Persons Legal Service, Leichhardt Council, Legal Information Referral Forum and members of the City of Sydney Boarding Houses interagency. Informal presentations and awareness raising occurred for staff and volunteers at Ozanam Learning Centre, Edward Eagar Lodge, Vinnies Night Patrol and Sydney Women's Homeless Service.

The campaign which will continue until April, 2016, is run in partnership with Newtown Neighbourhood Centre and the Department of Aging, Disability and Home Care.

Compliance with requirements as a Registered Training Organisation

We continue to ensure that our training program meets our obligations as a Registered Training Organisation. Our Learning and Development Coordinator undertook professional development and we completed the upgrading of the qualifications of our assessors. We conducted our annual self-audit and an audit of the Tenants' Union of Queensland. Our certificates have been redesigned to reflect the new ASQA standards. We also purchased a new compliant online learning and development management system.



15,000 wallet-sized legal information cards were produced for boarding house residents.

ACCURATE AND ACCESSIBLE MATERIALS PRODUCED ON TENANCY LAW & RELATED MATTERS

We published three issues of *Tenant News*, each of which was distributed to over 3,000 tenants, community organisations, libraries, legal services and parliamentarians. The first of these issues focussed on the rights and stories of boarding house residents. The second issue focussed on the Tenants' Union policy platform in the lead up to the NSW State election, and also included tenant stories and articles on social housing and bonds. The third issue focussed on the Millers Point community and other social housing communities in NSW.

Factsheets and sample letters continue to be our most popular publications. Our factsheets were viewed or downloaded 745,045 times, a 24 percent increase on 2013-2014. The most popular factsheet topics remain those explaining the law on termination, bonds, repairs and maintenance.

We updated a number of factsheets on topics such as Bond, Repairs and Maintenance, Landlord ending the agreement and Utilities. We also updated and expanded existing translations in 7 languages (Arabic, Chinese Simplified & Traditional, Farsi, Korean, Spanish & Vietnamese) and produced an additional two translations (Japanese and Thai).

Articles by the Tenants' Union on private rental, the housing market and the sustainability of advice for tenants featured in the Council to Homelessness Persons journal – Parity; Inner Sydney Voice and Shelter's Around the House.

We published 6 editions of the Tenants' Union e-bulletin which provides brief updates on tenancy trends as well as being responsive to current issues. The bulletin has 1,125 subscribers – a 65% increase on last year.



Onboard Boarding Houses bulletin, the TU e-bulletin & Outasite Lite

Tenants have rights!

Free legal factsheets are available in 10 languages at www.tenants.org.au

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These factsheets have been produced by the Tenants' Union of NSW, with the financial assistance of the Law and Justice Foundation of NSW. The Foundation seeks to advance the fairness and equity of the justice system and to improve access to justice, especially for socially and economically disadvantaged people. Disclaimer: Any opinions expressed are those of the authors and do not necessarily reflect the views of the Law and Justice Foundation's Board of Governors.



In 2015, the TU updated, expanded and publicised factsheets in nine community languages.

The online Tenants Rights Manual had 94,594 visits in 2014- 2015, a 78 percent increase over 2013-2014.

The tenants.org.au website continues to be popular and is a significant and growing source of information on all things tenancy. There were 743,883 sessions. A 20 percent increase on 2013-2014.

Facebook and Twitter continue to function well as means of engaging with tenants and other stakeholders, as well as providing an alternate voice on tenancy law and policy. Currently we have 1,553 followers on Facebook and 1,268 on Twitter. We posted on our blog, *The Brown Couch* on average twice a week and had about 1,175 visitors per month.

Residential Parks Publications

We published four issues of *Outasite Lite*, our email newsletter for Parks Residents reaching over 350 residents and residential park organisations. Topics covered included affordability, emergency access, gentrification in residential parks and the new *Residential (Land Lease) Communities Act 2013*.

New education and promotional resources for advocates and residents have been co-designed with residential parks residents and will be released once the new legislation commences, in the second half of 2015.

A dedicated Residential Parks website will host the materials.

PROGRAM SUPPORT FOR TENANTS ADVICE & ADVOCACY SERVICES

The TU plays a key role in organisational support of the TAASs and facilitates liaison between them. This enables individual, small TAASs to benefit from the efficiencies and effectiveness of a large combined network while at the same time providing the benefits of being local, small and flexible.

Liaison on behalf of TAAS operations with Fair Trading

The TU participated in meetings, undertook liaison and drafted submissions on behalf of TAAS to the Fair Trading Minister and Commissioner for Fair Trading on financial sustainability. Funding continues to limit the capacity of the good work of the TAAS. TAAS have not had a real increase in funding since 2002 and turn away an estimated 10,000-15,000 tenants seeking advice per year. However, the TU made a successful submission on behalf of six TAAS for a one-off grant to assist with the implementation of the *Residential (Land Lease) Communities Act 2013*.

In December 2014 the TU facilitated celebrations of 20 years of the current funding program. The then Minister of Fair Trading, Mathew Mason-Cox recognised the work of TAAS with a public note of thanks:

“This is such an important resource for tenants in New South Wales”, said NSW Fair Trading Minister, Mathew Mason-Cox. “NSW Fair Trading is proud of its association with the Tenancy Advice and Advocacy Services and the work it is doing to empower tenants. To provide a continuous community service for 20 years is a significant milestone and I congratulate the services and their staff for their continued dedication to ensuring all tenants’ are able to exercise their rights.”

Coverage of this milestone appeared in the Koori Mail, regional press and Sydney Morning Herald, Domain.



The TU and colleagues celebrating 20 years of the current TAAS funding program.

TAAS database

We welcome close liaison with Fair Trading and Community Data Solutions to develop and implement a new reporting and case management database for TAAS. TAAS network has been consulted during the process including trial of Prototype 1 during May/June 2015. The expected launch date is October 2015. We look forward to this long awaited change and the enhancements it will provide to case management, outcome reporting, evaluation and planning.



The Tenants Advice and Advocacy Services Network demand More Bang For Your Bond!

More Bang For Your Bond!

Three independent reviews of the TAAS funding program, commissioned by NSW Fair Trading have recommended an increased investment into our important services. Unfortunately, detailed submissions to four different Ministers responsible for Fair Trading and to the Rental Bond Board have failed to result in an increase in funding. This is despite a 25% increase in the number of tenant households. So the TU, jointly with the TAAS network launched a public campaign to call for more of tenants money* to be released for tenants services.

*Tenancy services are funded from the interest on tenants bonds. This grant is matched by a grant from the Property Services Statutory Interest Account, which holds interest generated by money in real estate agents' trust accounts, including money paid by tenants.



This cartoon appeared in the SMH in February 2015, alongside a supportive article about the campaign.



CAMPAIGN HIGHLIGHTS:

- *Over 30 MPs and candidates from across the political spectrum have committed to support the campaign.*
- *Over 2,000 actions have been taken by individuals in support of the campaign, including signing postcards, signing the online petition and posting photos of support online.*
- *The campaign Facebook page and Twitter feed have attracted almost 1,000 followers.*
- *Over 5,000 unique visitors to the campaign website. The site includes an interactive tool which allows tenants to see where their bond interest goes, and information on funding sustainability.*
- *The campaign has received media coverage in the Sydney Morning Herald, community radio, and community media.*

TAAS Network meetings assist services to better support tenants

We convened three meetings of the TAAS network, with Dubbo being the setting for this year's Regional meeting in October. Consistent with our draft Reconciliation Action Plan future network meetings will be held at the National Centre for Indigenous Excellence in Redfern.

The meetings continue to be well attended with positive evaluations. Attendees identify the benefits of the meetings to be:

- Networking and building relationships
- Being kept up to date with legal issues
- Identifying policy and advocacy priorities
- Remaining 'inspired'

The agenda for each meeting is developed in consultation via a sub-committee of TAAS network members. Topics this year included review of the Residential Parks Act; working with Legal Aid NSW; discrimination in renting; resources for tenant advocates; social housing reform; succession issues and forced relocation in social housing; Millers Point; tenancy issues for Aboriginal women in custody; tenants with mental health issues and Partners in Recovery; accessibility in the workplace; hoarding; national housing policy; topical systemic advocacy sessions e.g. on tenancy databases and notice of termination; and complex casework.



TAAS Network meeting, March 2015.

A number of sessions were held to inform the TU/TAAS network response to the forthcoming five year review of the Residential Tenancies Act.

As in the past, we held sessions at each meeting regarding the work of the four Koori TAASs.

Invited speakers included Eva Cox, Social Commentator; Michelle Craig, Chair of the Aboriginal Housing Office; Paul Rix from Shelter NSW; Matthew Whitton of the Fair Trading Tenancy Complaint Unit; and Maggie Smyth from the Housing Appeals Committee.

Service Visits

Nine TAAS service visits were conducted this year: Central Coast, Hunter, Northern Rivers, Inner Sydney; New England and Western NSW; Greater Sydney Aboriginal; Northern/North West NSW Aboriginal; Southern Sydney and South West Sydney.

Service visits are a vital part of our work providing opportunities for the Tenants' Union to forge strategic relationships, exchange information, learn from the direct experience of advocates and provide support and advice.

"Dear Grant and Leo,

I just wanted to thank you both sincerely for all the support and advice you have given me in my time at WESTS. I have accepted a role at NSWFT for now just to see where it will take me in terms of career prospects. I hope to see you guys in the future and wish the best for you all.

I would also like to thank the TU for all their support throughout my time being an advocate."

*– Ali Amini, Tenant Advocate,
Western Sydney Tenants' Service*

Tenant News, the TU's primary printed publication, is distributed to over 3,000 tenants via direct mail, TAASs, community organisations, libraries, legal services and MPs.



TENANT NEWS
NEWSLETTER OF THE TENANTS' UNION OF NSW #107 AUGUST 2014
SPECIAL EDITION: BOARDING HOUSES
IN THIS ISSUE:
RONALD'S STORY 1
NINA'S STORY 2
TONY'S STORY 3
LIVING IN A...



Ronald has been living in a Newtown boarding house since 1983. He lived in a boarding house in Pymont for five years. The place he board was \$2 per week and included a furnished room with a laundrette.

BOARDING HOUSES THEN AND NOW

By Sally Chalmers, Resources & Development, Boarding House, Newtown Neighbourhood Centre

When he was a young man, Ronald Bell moved with family to Sydney and lived in a boarding house in Pymont for five years. The place he board was \$2 per week and included a furnished room with a laundrette. It was close to the railways where Ronald and the boys worked doing mail runs across NSW. He laughs as he tells a story about catching (and occasionally missing) the mail bag with a giant hook!

At that time, boarding houses were for men only and mostly housed people from country areas, who needed somewhere affordable to stay while they visited or worked in the city.

When his father passed away, Ronald moved to another boarding house in Glebe where he lived for 10 years. Again this place had eight rooms, all the residents worked, and there were never any problems living there. You got good cheap accommodation for a good price.

Visitors were allowed, and sometimes stayed over. Ronald talks about sleeping on the floor in his room or another resident's room when

some of his friends had no curfew hours. He tended to be one of the few who didn't. There were no communal areas and you got to socialise a number of times a week with your neighbours. The house was with a laundrette and there were shops nearby. The house continued to be used as a boarding house for many years.



TENANT NEWS
NEWSLETTER OF THE TENANTS' UNION OF NSW #108 NOVEMBER 2014
SPECIAL EDITION: SOCIAL HOUSING
IN THIS ISSUE:
MILLERS POINT HISTORY 1
THE PEOPLE OF MILLERS POINT 3
HOUSING NSW...



Millers Point and surrounds during early European settlement

MILLERS POINT: A LONG HISTORY

By Rafael Mazzoldi, Resource Development Officer, Tenants' Union NSW

In March this year, the NSW State government announced plans to build 300 housing NSW managed properties located in the historic Millers Point and Dawes Point areas of Sydney. An estimated 600 residents, some of whom have lived in the area their entire lives, many quite elderly, were to be relocated to properties elsewhere. The community of Millers Point existed for over 100 years and many fear it will be destroyed by the new development. It's time to take a moment to look back over that history.

The area now known as Millers Point was originally home of the Cadigal People of the Eora Nation. Millers Point and the Rocks area of Sydney Harbour represent two of the oldest European settlements in Australia and the acorn from which the now sprawling city of Sydney emerged. Formerly known as Cockle Bay, Jack the Miller (John Leighton) erected a series of mills in the area. His moniker replaced the older name as the new European colony grew. In this early period, from 1830-1850, Millers Point was the heart of industry in young Sydney town. Everything was built around the city's docks. The area continued to grow by its population. The scope of the present 1800's Millers Point area was not as large as it is now. The area saw the Strike a challenge. The area was a



TENANT NEWS
NEWSLETTER OF THE TENANTS' UNION OF NSW #109 MARCH 2015
SPECIAL EDITION: NSW ELECTION
IN THIS ISSUE:
STORIES FROM TENANTS ABOUT THEIR SERVICES 1
EDITORIAL: AFFORDABLE HOUSING IS THE HIGHEST NEED 2
A BETTER DEAL FOR RENTERS: THE TU POLICY & LAW REFORM PLATFORM 3
MORE BANG FOR YOUR BOND: TENANTS' MONEY - TENANTS' SERVICES 4
TENANCY Q&A: BOND 7



Milly got the advice she needed from her local Tenants Advice & Advocacy Service.

TENANTS NEED THEIR ADVICE & ADVOCACY SERVICES

Interview with Milly Marison - Milly is a tenant who recognises the value of the network of Tenants' Advice & Advocacy Services (TAAS).

I've contacted Tenants Advice & Advocacy Services for all sorts of things. I can't remember the first time. One of them was when I was given an eviction notice from a previous landlord. I was good friends with the landlord. He was the owner of the house and we had a pretty good relationship. But he got really sick and asked if we could leave within a fortnight and I needed the legal back up to tell him that as much as I was concerned for his health, and would do whatever we could do to get out, he couldn't evict us within that timeframe. The TAAS was able to provide me with the legal information to back up my case. It meant that we had a month that we could use to find a new house. We didn't take that long which was to the benefit of everybody but it meant that I was supported for that which was great. It didn't go to the Tribunal. I was able to take the information back to my landlord and say look really you can't do that.

I'll do whatever I can, but these are the facts about tenants' rights and it's unfair of you to abuse that.

Another of the reasons I contacted the TAAS was in terms of pest control. When I moved into the house after that house, it was infested with bugs. The real estate agent tried to tell me that that was my responsibility to get rid of all those bugs.

The TAAS was able to point me in the direction of...
Continued on page 6

Authorised by J Foreman, 2/55 Holt St Surry Hills 2010

TENANTS' UNION
OF NEW SOUTH WALES

OBJECTIVE 2:

To have a positive impact on public opinion, policies and practices affecting tenants in NSW.

HIGH QUALITY RESEARCH, POLICY DEVELOPMENT AND ADVOCACY ON THE NEEDS OF TENANTS

Our research, policy development and advocacy work continues to be both proactive and responsive covering a wide range of tenancy issues including:

- Aboriginal housing
- Community housing
- Family and Community Services (FACS) Housing policy and practice
- Marginal renters including boarding house law and practice
- Low income private renters
- Older tenants
- Tax and housing
- Residential Parks

These focus issues are identified and shaped by the TAAS network.

Aboriginal housing

We met with the Chair and Executive Officer of the Aboriginal Housing Office (AHO), where we discussed implications for tenants of proposed changes to the AHO's strategic plan 'Build and Grow Aboriginal Housing'. These discussions were informed by our direct consultation with Aboriginal Tenants' Advice and Advocacy Services in Sydney, Southern NSW, Newcastle, Grafton and Dubbo.

Particular issues of concern were continued use of 'no grounds' notices of termination by some Aboriginal Housing landlords, and the complications that can arise when Commonwealth Rent Assistance is included in rent setting policies.

Community housing

We continue to sit on the Community Housing Registrar's Advisory Forum, providing insight to

the Registrar on regulatory matters that are of interest or concern to tenants. Of particular note over the year has been the intersection of Community Housing business with 'private investment' interests – such as with some properties built under the National Rental Affordability Scheme – where the application of the Regulatory Code for Community Housing is unclear.

We engaged with the NSW Auditor-General's office during their audit of public housing stock transfers to Community Housing Providers. We provided an opportunity for Tenants' Advocates across NSW to contribute insights from their work with social housing tenants and their encounters with Community Housing landlords who have benefitted from stock transfers and property investment.

FACS Housing policy and practice

We contributed to the Public Accounts Committee Inquiry (NSW) into Social Housing Tenancy Management with both a written submission and by giving evidence at a committee hearing. Our focus was on the specialist function of social housing tenancy management given the different objectives of the social housing system and the private rental market in New South Wales.

We also contributed to the NSW Government Social Housing Discussion Paper with a formal submission, as well as attending numerous round table meetings and other events related to the discussion. These included consultation events organised by FACS as well as events arranged by other Non-Government Organisations and tenants' groups looking for information about the Discussion Paper.

We published a briefing paper on the proposed social housing reforms concerning criminal and antisocial behaviour, as announced during the

NSW State election campaign in March 2015. These reforms will create a 'one-strike eviction' rule for tenants who engage in certain criminal behaviour and a 'three-strikes eviction' rule for tenants who engage in minor antisocial behaviour. We are concerned that these reforms will produce unjust outcomes and will not lead to a reduction in criminal and antisocial behaviour in public housing neighbourhoods.

We have continued our participation in the FACS Housing NGO Partners Reference Group and Living Communities Consultative Committee.

We contributed to social housing rent-setting policies via active involvement in an Anti-Poverty Week forum hosted by NSW Federation of Community Housing Associations.

Millers Point

We are an active member of Friends of Millers Point who provide support to tenants of this important Inner-Sydney public housing and heritage listed community. We have assisted 'Friends' with information, drafting of letters, publications and participation in their activities. We provided an article for Shelter NSW's *Around the House* which highlighted the impact of the sales on tenants in Millers Point. Our blog has published articles on key issues around the sell off and the alternatives. We remain opposed to the sell-off of Millers Point and have continued to advocate for an alternative that would allow tenants, especially the elderly, to remain in their homes.

Low income private renters

We contributed to the Senate Economics References Committee Inquiry into Housing Affordability and also to the Federal Labor Party's Affordable Housing discussion paper, where we highlighted how the Australian Government's tax settings encourage speculative investment in residential property. Not only does this contribute

to unaffordable housing but it also delivers chronically insecure private rental markets.

We also made a submission to the McClure Review of Australia's Welfare System and published papers on:

- unreasonable restrictions on children and other occupants; and
- residual current detectors (electrical safety switches).

Older tenants

We have contributed to discussions about ageing in the private rental market, with a particular focus on challenges for older women. We prepared a discussion paper for the Older Women and Homelessness Working Group which was subsequently updated and featured in *Tenant News*.

"We remain opposed to the sell-off of Millers Point and have continued to advocate for an alternative that would allow tenants, especially the elderly, to remain in their homes."



TU Older Tenants Project Office, Robert Mowbray supporting Millers Point

We made submissions to the Minister for Innovation and Better Regulation about the repeal of the *Landlord and Tenant Act 1899* which would have adversely affected the workings of

“Drawing on our research into unregistered boarding houses we have continued to advocate for stronger oversight and compliance of the Boarding House Register.”

the *Landlord and Tenant (Amendment) Act 1948*. Tenancies under the 1948 Act are held by older tenants with low incomes, who have lived in their property for a considerable length of time. Whereas, we have been successful in lobbying for the retention of the 1948 Act, we were unsuccessful in stopping the repeal of the 1899 Act which will occur by proclamation within the next five years.

Boarding house residents

We continued to participate in the Boarding Houses Implementation Committee and the Boarding Houses Evaluation Steering Committee, and we participated in discussion of boarding houses at the Property Services Advisory Council and in formulation of the Council’s recommendations. We were also a member of AHURI’s Investigative Panel for their report on Rooming Houses in NSW and Victoria.

Drawing on our research into unregistered boarding houses we have continued to advocate for stronger oversight and compliance of the Boarding House Register under the *Boarding Houses Act 2012*.

Residential Tenancies Act

We continue to monitor and review the impact and operation of tenancy law. Our work is informed by the experiences of the TAASs, our own legal practice, and our liaison with other Community Legal Centres, community organisations, and the NSW Legal Aid Commission.

We commenced consultation and liaison with TAASs, Community Legal Centres and other stakeholders to develop a report on the *Residential Tenancies Act 2010* after 5 years of operation. This work was in preparation for the statutory review of the Act which is to commence in the 2015-16 financial year.



Dave and Damo, former boarding house residents, with TU Boarding Houses Education Officer Margaret Di Nicola, at the Boarding House Consultative Committee, February 2015.

Tax and housing

We developed and published our policy on Land Tax, and continue to advocate for a broad based land tax as an alternative to transfer duties at the State level. We participated in the state tax reform roundtable with NSW Business Chamber, Unions NSW and NCOSS.

We continue to contribute to discussions about capital gains tax exemptions and negative gearing at the Federal level. These tax settings encourage speculative investment in residential property, driving up prices and creating a chronically insecure private rental market. We worked closely with ACOSS on these issues informing their discussions and publications on tax and housing.

Residential parks

We continue to monitor and review the impact and operation of legislation affecting residential park residents. The work of TAAS, the Residential Park Forum and our own legal practice contributes to our understanding.

The Tenants' Union facilitated four meetings of the Residential Parks Forum. Membership includes tenant advocates, specialist TU residential parks staff and representatives of park residents and park resident organisations. The forum provides an opportunity to share information on policy and practice, as well as providing valuable feedback to the TU on how legislation is experienced on the ground.

We continue to engage with development of new legislation impacting on residential park residents. The Draft Residential (Land Lease) Communities Regulation was released for consultation in October 2014 and submissions closed on 30 January 2015. We undertook consultation with the Residential Parks Forum before tendering our submission.

The Local Government (Manufactured Home Estates, Caravan Parks, Camping Grounds and Moveable Dwellings) Regulation 2005 is currently under review. In April 2015 we attended a stakeholders meeting at the Department of Planning and tendered a short submission.

Influencing key decisions makers

During the year we have had productive discussions with the following decision makers:

- Minister for Innovation & Better Regulation
- Shadow Minister for Innovation and Better Regulation
- Policy Advisor to NSW Opposition Leader
- Fair Trading Commissioner
- Auditor-General's office
- Senior Policy Advisor to Minister for Social Housing
- Fair Trading Complaints Manager
- Minister for Family and Community Services
- FACS Millers Point Independent Project Facilitator



Fair Trading Commissioner Rode Stowe, Minister for Innovation and Better Regulation Victor Dominello, TU Executive Officer Julie Foreman and TU Senior Policy Officer Ned Cutcher.



MORE **BA**
FOR YOUR **BO**





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TU Senior Policy Officer Ned Cutcher appeared on *A Current Affair* in June 2015.



We are active participants in the NCAT consultative forums and participate in the Civil Justice Collaboration Group. Our Executive Officer is a Board member of Legal Information Access Centre of the State Library of NSW.

Media engagements

We had thirty four mainstream media engagements including an on-camera appearance on *A Current Affair* and a number of articles on rents, policy & law reform, and tenants' advice services.

We coordinated a joint media release with seven Non-Government housing peaks on affordability to capitalise on topical media coverage.

“We had thirty four mainstream media engagements including an on-camera appearance on *A Current Affair* and a number of articles on rents, policy and law reform, and tenants’ advice and advocacy services.”

Many of our 100 blog posts this year have attracted attention and continue to contribute to the broader housing policy debate among NGO's, government and media.

Relationships with tenants and non-government organisations on strategic advocacy

Advocating for tenants' rights in policy and practice succeeds when the action is coordinated across a number of agencies with a stake in tenants' issues and housing issues more generally. Throughout the year we identified such opportunities and proactively engaged in discussion and joint action. We also take up offers from stakeholder agencies to discuss their issues and take action with them when appropriate.

Our main partners are the TAASs whose input from direct casework experience is fundamental to informing us of new and on-going issues.

Other organisations or networks we have collaborated with include:

- Housing and Homelessness Collaboration (Shelter NSW, Federation of Community Housing Associations, Homelessness NSW, NCOSS, Churches Housing, DV NSW and Y Foundations)
- Forum of NGOs (FONGO)
- CLCs NSW – including representation on the sector development committee
- Legal Information Referral Forum
- City of Sydney Housing Summit
- Illawarra Forum
- ACOSS-National Shelter housing policy round table
- Minto Residents Action Group
- Regional based tenant participation services

TU Executive Officer Julie Foreman spoke at the Illawarra Forum Annual Conference in March 2015.



OBJECTIVE 3:

To build a strong and dynamic organisation capable of providing high quality services and advocating effectively in the interests of tenants at a systemic level

EFFECTIVE GOVERNANCE AND MANAGEMENT

Effective governance by a well informed Board

The Board held its annual skills audit in August 2014. Current Board members have skills in tenancy law, legal ethics, social housing, Aboriginal housing, tenant participation, policy and communications.

The Board continued its self-education program with a lecture on 'Housing, Rental and Inequality' from Dr. Ben Spies-Butcher, Lecturer in Economy and Society, Sociology Department, Macquarie University.

Directors again participated in 'Developing your Board Project' self-assessment tool from Centre for Philanthropy and Non Profit studies at Queensland University of Technology which confirmed the sound direction of the Board.

The Board received a comprehensive report on performance against the strategic plan in August 2014 and February 2015 and bi-monthly office reports. The Board continues to indicate its satisfaction with the information it receives.

Our strategic planning process for the next three years continues. We conducted a full day planning with all Board and staff in February 2015 which identified three focus areas under which to proceed. The Board and staff have begun the process of identifying specific actions in these areas relevant to their functions within the Tenants' Union. The Board thanks Mauro Di Nicola for facilitating the process.

Financial solvency and risk management

The Board Finance Committee met eight times this year. Comprehensive monthly financial reports were provided to the Finance

Committee and the Board and new Board members attended financial literacy training.

Possible financial risks continue to be identified and mitigation strategies put in place. Implications of the Equal Remuneration Order (ERO) payment is monitored to ensure compliance.

We continue to regularly monitor our Risk Management Plan.

Best practice polices and procedures

We continue to review and update our polices and procedures in the light of changes to laws, regulations and best practice in the not-for-profit sector. We are 100 percent compliant with the NALC Accreditation Standards.

Our Strategic Technology Officer continues to ensure that staff have access to IT resources that support our work internally and externally.

We also continue to provide a remote locum service to regional TAAS.

Regular performance monitoring

Our fortnightly staff meetings continue to be an effective mechanism for regular review of the organisational performance as a whole.

Staff receive monthly supervision and an annual performance appraisal based on their work plans.

To accommodate the growing number of staff we re-designed the office layout, up-graded our phone system and reviewed our off site storage.

Enterprise Agreement

Our Enterprise Agreement was finalised and adopted by Fair Work Australia in May 2015. The Board thanks Pat McDonough and Ned Cutchner for their tireless work on this.

Staff learning and development

We are committed to ensuring that our staff undertake learning and development that enhances our effectiveness as an organisation and effectiveness with working with tenants and our stakeholders.

Over the year staff attended training on topics including:

- NCAT
- Bill of Rights
- Revised RTO Standards
- AVETMISS reporting and standards
- Cross Cultural Awareness
- Understanding Marginalised Communities
- Energy Efficiency (GiveGrid Workshop)
- Change Management
- Indigenous Housing Policy
- Advanced media skills
- Facilitation skills
- NSW Globe
- Social Impact Investment
- Online accreditation and standards (SPP)
- Managing Performance
- Housing economics for non economists
- Working with clients experiencing mental illness
- CLSIS – non casework
- Grant and tender writing
- First Aid

TU staff also attended conferences and seminars:

- Legal Aid NSW Law Conference - Administrative Law and Human Rights
- Legal Aid NSW Civil Law Conference
- Collective Impact Framework Conference
- CLCNSW Quarterlies
- National CLC Conference

“Our strategic planning process for the next three years continues. We conducted a full day planning with all Board and staff in February 2015 which identified three focus areas under which to proceed. The Board and staff have begun the process of identifying specific actions in these areas relevant to their functions within the Tenants’ Union.”

TREASURER'S REPORT & FINANCIAL STATEMENTS



Charmaine Jones, Treasurer

TREASURER'S REPORT

The Tenants' Union of NSW Co-operative Limited receives core funding from NSW Fair Trading and the Community Legal Service Program administered by Legal Aid NSW and funded by the federal and state governments. The organisation's total income was \$1,583,545 and we finished the year ended 30th June 2015 with a small surplus of \$2,210.

The financial position of the organisation remains sound with a positive net equity position of \$61,354. It is pleasing to note that all projects fell within their budget and that the organisation as a whole ended fairly close to the budgeted income and expenditure for the year ended 30th June 2015.

We'd like to thank the new Finance Officer Martin Bangs, who replaced the retired Rachel Burns, from September 2014 for his diligence in this position during the financial year and the audit this year was carried out for the first time by the firm Meagher Howard and Wright.

Please refer to the following audited financial reports of the TU for more detail on our financial position.

Charmaine Jones
Treasurer

DIRECTOR'S REPORT

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

To the Members,

Your Directors submit their report, together with the audited financial statements for the year ended 30 June 2015.

General information

Directors

The names of the directors in office at any time during, or since the end of the year are

Paula Rix
Charmaine Jones
Meredith Osborne
Nicole Grgas
Aideen McGarrigle
Julia Davis
Jessica Abi Khattar
Donna Brotherson
Charmaine Weldon
Patricia McDonough
Bridget Kennedy

Directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

Review of operations

The surplus of the cooperative for the financial year amounted to \$2,210.

Principal activities

The principal activities of the cooperative during the financial year were to operate as a community legal centre specialising in New South Wales residential tenancies law.

Change of affairs

No significant changes in the cooperative's state of affairs occurred during the financial year.

Future developments

Likely developments in the operations of the cooperative and the expected results of those operations in the future financial years have not been included in this report as the inclusion of such information is likely to result in unreasonable prejudice to the cooperative.

Indemnities and insurance premiums for officers or auditors

No indemnities have been given or insurance premiums paid, during or since the end of the financial year, for any person who is or has been an officer or auditor of the cooperative.

DIRECTOR'S REPORT

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

Information on Directors

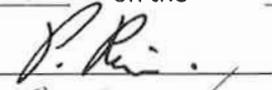
Paula Rix	Chairperson and Director
Charmaine Jones	Treasurer and Director
Meredith Osborne	Secretary and Director
Nicole Grgas	Director
Aideen McGarrigle	Director
Julia Davis	Director
Jessica Abi Khattar	Director
Donna Brotherson	Director
Charmaine Weldon	Director
Patricia McDonough	Treasurer and Director (Until November 2014)
Bridget Kennedy	Director (Until November 2014)

Attendance at Meetings

	Meetings Eligible	Meetings Attended	Apologies
Charmaine Jones	6	3	3
Paula Rix	6	5	1
Meredith Osborne	6	4	2
Nicole Grgas	6	3	3
Aideen McGarrigle	6	4	2
Julia Davis	3	3	-
Jessica Abi Khattar	3	2	1
Donna Brotherson	6	4	2
Charmaine Weldon	6	3	3
Patricia McDonough	3	1	2
Bridget Kennedy	3	2	1

This Report is made in accordance with a resolution of the Board and is signed for and on behalf of the Directors.

Signed at Greeny Hills on the 2nd November 2015

Chairperson signature  Chairperson name Paula Rix

Treasurer signature  Treasurer name Charmaine Jones

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2015

	Note	2015 \$	2014 \$
Income			
Revenue		1,583,545	1,422,390
Expenditure			
Occupancy expenses		(97,572)	(95,267)
Other expenses		<u>(1,483,763)</u>	<u>(1,324,574)</u>
		2,210	2,549
Surplus for the year	3	<u>2,210</u>	<u>2,549</u>
Surplus for the year		<u>2,210</u>	<u>2,549</u>

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2015

	Note	2015 \$	2014 \$
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	4	1,487,829	1,571,378
Trade and other receivables	5	50,973	16,135
Other current assets	6	14,961	-
TOTAL CURRENT ASSETS		<u>1,553,763</u>	<u>1,587,513</u>
NON-CURRENT ASSETS			
Trade and other receivables	5	17,867	17,867
Furniture, Fixtures and Equipment	7	22,160	17,147
TOTAL NON-CURRENT ASSETS		<u>40,027</u>	<u>35,014</u>
TOTAL ASSETS		<u>1,593,790</u>	<u>1,622,527</u>
LIABILITIES			
CURRENT LIABILITIES			
Trade and Other Payables	8	226,902	243,975
Funds Unexpended	9	1,087,819	1,101,693
TOTAL CURRENT LIABILITIES		<u>1,314,721</u>	<u>1,345,668</u>
NON-CURRENT LIABILITIES			
Provisions	10	217,715	217,715
TOTAL NON-CURRENT LIABILITIES		<u>217,715</u>	<u>217,715</u>
TOTAL LIABILITIES		<u>1,532,436</u>	<u>1,563,383</u>
NET ASSETS		<u>61,354</u>	<u>59,144</u>
EQUITY			
Retained earnings	11	61,354	59,144
TOTAL EQUITY		<u>61,354</u>	<u>59,144</u>

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2015

	Retained earnings \$	Total \$
Balance at 1 July 2013	56,595	56,595
Profit attributable to equity shareholders	2,549	2,549
Balance at 30 June 2014	59,144	59,144
Profit attributable to equity shareholders	2,210	2,210
Balance at 30 June 2015	61,354	61,354

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30 JUNE 2015

		2015 \$	2014 \$
CASH FLOWS FROM OPERATING ACTIVITIES			
	Note		
Receipts from funders and other receipts		1,715,088	1,998,149
Payments to suppliers and employees		(1,824,591)	(1,502,689)
Other receipts		-	71,787
Interest received		36,158	29,546
Net cash used in operating activities	12	<u>(73,345)</u>	<u>596,793</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Payments for property, plant and equipment		<u>(10,203)</u>	<u>(14,531)</u>
Net cash used in investing activities		<u>(10,203)</u>	<u>(14,531)</u>
Net Increase/(decrease) in cash held		(83,548)	582,262
Cash at beginning of financial year		<u>1,589,245</u>	<u>1,006,983</u>
Cash at end of financial year	4	<u>1,505,697</u>	<u>1,589,245</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2015

The financial report covers TENANTS' UNION OF NSW CO-OPERATIVE LIMITED as an individual entity. TENANTS' UNION OF NSW CO-OPERATIVE LIMITED is a Not-for-profit Co-operative, incorporated and domiciled in Australia.

The functional and presentation currency of TENANTS' UNION OF NSW CO-OPERATIVE LIMITED is Australian dollars.

Comparatives are consistent with prior years, unless otherwise stated.

1 Basis of Preparation

In the directors opinion, the Co-operative is not a reporting entity since there are unlikely to exist users of the financial report who are not able to command the preparation of reports tailored so as to satisfy specifically all of their information needs. This special purpose financial report has been prepared to meet the reporting requirements of the Co-operatives National Law (NSW) and the Australian Charities and Not-for-profits Commission Act 2012.

The financial statements have been prepared in accordance with the recognition and measurement requirements of the Australian Accounting Standards and Accounting Interpretations, and the disclosure requirements of AASB 101 Presentation of Financial Statements, AASB 107 Statement of Cash Flows, AASB 108 Accounting Policies, Changes in Accounting Estimates, Errors and AASB 1054 Australian Additional Disclosures.

The financial statements have been prepared on an accruals basis and are based on historical costs modified, where applicable, by the measurement at fair value of selected non current assets, financial assets and financial liabilities.

Significant accounting policies adopted in the preparation of these financial statements are presented below and are consistent with prior reporting periods unless otherwise stated.

2 Summary of Significant Accounting Policies

Furniture, Fixtures and Equipment

Each class of Furniture, Fixtures and Equipment is carried at cost less, where applicable, any accumulated depreciation and impairment.

Furniture, Fixtures and Equipment

Furniture, Fixtures and Equipment are measured using the cost model.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2015

Depreciation

The depreciable amount of all Furniture, Fixtures and Equipment except for freehold land is depreciated on a straight line method from the date that management determine that the asset is available for use.

Income Tax Expense

The Co-operative is a public education organisation, incorporated under the Co-operatives National Law (NSW) and is exempt from income tax by Section 23 (e) of the Income Tax Assessment Act, 1936 and has been granted Public Benevolent Institution status.

Employee Benefits

Provision is made for the Co-operative's liability for employee benefits arising from services rendered by employees to the end of the reporting period. Employee benefits that are expected to be settled within one year have been measured at the amounts expected to be paid when the liability is settled.

Long Service Leave is accrued in respect of all permanent employees as per the Tenants Union Industrial Agreement, being 6.5 weeks Long Service Leave for every 5 years continuous service. Redundancy is provided in accordance with Employment Contracts.

Employee benefits are presented as current liabilities in the statement of financial position if the Co-operative does not have an unconditional right to defer settlement of the liability for at least 12 months after the reporting date regardless of the classification of the liability for measurement purposes under AASB 119.

Provisions

Provisions are recognised when the Co-operative has a legal or constructive obligation, as a result of past events, for which it is probable that an outflow of economic benefits will result and that outflow can be reliably measured.

Cash and Cash Equivalents

Cash and cash equivalents comprises cash on hand, demand deposits and short-term investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of change in value.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2015

Revenue

Interest revenue is recognised on a proportional basis taking into account the interest rates applicable to the financial assets.

Dividend revenue is recognised when the right to receive a dividend has been established.

Revenue from the rendering of a service is recognised upon the delivery of the service to the customers.

Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of goods and services tax (GST), except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

Receivables and payables are stated inclusive of GST. The net amount of GST recoverable from, or payable to, the ATO is included as part of receivables or payables in the statement of financial position.

Cash flows in the statement of cash flows are included on a gross basis and the GST components of cash flows arising from investing or financing activities which are recoverable from, or payable to, the taxation authority are classified as operating cash flows.

Comparative Amounts

Comparatives are consistent with prior years, unless otherwise stated.

Where a change in comparatives has also affected the opening retained earnings previously presented in a comparative period, an opening statement of financial position at the earliest date of the comparative period has been presented.

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2015

	2015 \$	2014 \$
3 Surplus for the year		
Surplus from continuing operations includes the following specific expenses:		
Expenses		
Employee benefits expense:		
contributions to defined contribution superannuation funds	108,928	87,389
Depreciation of property, plant and equipment	5,190	8,551
Audit Fees	4,500	6,000
4 Cash and Cash Equivalents		
Cash in Hand	600	600
Cwllth Bank Cheque Account	7,371	33,642
Cwllth Bank Online Saver	1,479,858	497,794
Term Deposits	-	1,039,342
	<u>1,487,829</u>	<u>1,571,378</u>
5 Trade and Other Receivables		
Current		
Trade Debtors	34,273	16,135
Income Accrued	16,700	-
	<u>50,973</u>	<u>16,135</u>
Non-Current		
Bank Guarantee Deposit	<u>17,867</u>	<u>17,867</u>
The carrying value of trade receivables is considered a reasonable approximation of fair value due to the short term nature of the balances.		
6 Other Non-Financial Assets		
Current		
Prepayments	<u>14,961</u>	<u>-</u>

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2015

	2015 \$	2014 \$
7 Furniture, Fittings and Equipment		
Furniture, Fixtures and Equipment		
At cost	192,287	207,422
Accumulated depreciation	<u>(170,127)</u>	<u>(190,275)</u>
Total Furniture, Fixtures and Equipment	<u>22,160</u>	<u>17,147</u>
8 Trade and Other Payables		
Current		
Accrued Expenses	16,374	38,370
PAYG Liability	19,222	10,981
Superannuation	15,080	10,131
TU Staff Social Club (3rd Party Funds Holding Acc)	1,953	2,233
GST Credits	74,742	82,729
Provision for Annual Leave	70,334	70,334
Provision for Sick Pay	<u>29,197</u>	<u>29,197</u>
	<u>226,902</u>	<u>243,975</u>
9 Funds Unexpended		
Current		
Funds Unexpended	<u>1,087,819</u>	<u>1,101,693</u>
Total Funds Unexpended	5 <u>1,087,819</u>	5 <u>1,101,693</u>
10 Provisions		
Non-Current		
Provision for LSL	92,391	92,391
Provision for Redundancy	95,714	95,714
Provision for Parental Leave	<u>29,610</u>	<u>29,610</u>
	<u>217,715</u>	<u>217,715</u>

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2015

	2015 \$	2014 \$
11 Retained Earnings		
Retained earnings at the beginning of the financial year	59,144	56,595
Surplus attributable to the Co-operative	2,210	2,549
Retained earnings at the end of the financial year	<u>61,354</u>	<u>59,144</u>
12 Cash Flow Information		
Reconciliation of Cash Flow from Operations with Surplus		
Surplus	2,210	2,549
	<u>2,210</u>	<u>2,549</u>
13 Co-operative details		
TENANTS' UNION OF NSW CO-OPERATIVE LIMITED		

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

DIRECTORS' DECLARATION

The directors have determined that the Co-operative is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the Co-operative declare that:

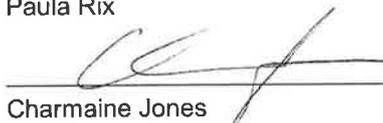
1. The financial statements and notes, as set out on pages 3 to 12 are in accordance with the Co-operatives National Law (NSW) and the Australian Charities and Not-for-profits Commission Act 2012.
 - (a) comply with Accounting Standards as stated in Note 1; and
 - (b) give a true and fair view of the Co-operative's financial position as at 30 June 2015 and of its performance for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements.
2. In the directors' opinion there are reasonable grounds to believe that the Co-operative will be able to pay its debt as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Directors.

Director:


Paula Rix

Director:


Charmaine Jones

Dated this 2 day of Nov 2015

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164



MEAGHER, HOWARD & WRIGHT
CERTIFIED PRACTISING ACCOUNTANTS
ABN 42 664 097 441

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BONDI JUNCTION NSW 1355

PARTNERS
K..J. WRIGHT J.P. M.COMM. F.C.P.A.
G. MIDDLETON B.COMM. ACA

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MARK MAYCOCK J.P.

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ASSOCIATE
L.J. HOWARD O.A.M. J.P. B Ec. F.C.P.A.

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED

ABN: 88 984 223 164

AUDITOR'S REPORT

Report on the Financial Report

I have audited the accompanying financial report, being a special purpose financial report, of Tenants Union of NSW Co-operative Limited, which comprises the balance sheet as at 30 June 2015, profit and loss statement and cash flow statement for the year then ended, notes comprising a summary of significant accounting policies and other explanatory information, and the director's declaration.

Director's Responsibility for the Financial Report

The director of the company is responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards, Co-operatives National Law (NSW) and the *Australian Charities and Not-for-profits Commission Act 2012* (ACNC Act) and for such internal control as the director determines is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error. In Note 1, the director also states, in accordance with Accounting Standard AASB 101: Presentation of Financial Statements, that the financial statements comply with International Financial Reporting Standards (IFRS).

Auditor's Responsibility

My responsibility is to express an opinion on the financial report based on my audit. I conducted my audit in accordance with Australian Auditing Standards. Those standards require that I comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance about whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the financial report that gives a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the director, as well as evaluating the overall presentation of the financial report.

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Independence

In conducting my audit, I have complied with the independence requirements of the Corporations Act 2001. I confirm that the independence declaration required by the Corporations Act 2001, which has been given to the director of the company, would be in the same terms if given to the director as at the time of this auditor's report.

To the Members,

In our opinion:

1. The accompanying financial statements, being Profit and Loss Account, Balance Sheet, Cash Flows Statement and notes to the accounts are properly drawn up in accordance with the provisions of the *Co-operatives National Law (NSW) and Australian Charities and Not-for-profits Commission Act 2012* (ACNC Act), including:
 - a. giving a true and fair view of:
 - i. the state of affairs of the co-operative at 30 June 2015 and of the results and cash flows of the co-operative for the year ended on that date; and
 - ii. the other matters required by Section 283 of the *Co-operatives National Law (NSW)* to be dealt with in the financial statements; and
 - b. complying with applicable Accounting Standards and other mandatory professional reporting requirements and Division 60 the *Australian Charities and Not-for-profits Commission Regulation 2012*.
2. The accounting records and other records, and the registers required by the Act to be kept by the co-operative have been properly kept in accordance with the provisions of that Act.
3. We have been given all information, explanations and assistance necessary for the conduct of the audit.

Signature:  _____

Date: 2 November 2015

Full name: Kenneth Wright

Registered company auditor, registration number : 274924

Telephone: 02 9387 8988

Email: ken@mhw.net.au

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30 JUNE 2015

	2015	2014
	\$	\$
INCOME		
Grants - Law and Justice Foundation	5,000	3,841
Fees Received	-	350
Donations Received	355	371
Cert IV Income	3,360	5,200
Cert 4 Management Fee TUQ	-	869
Interest Received	36,159	29,545
Hotline Contribution	-	3,620
Membership Fees	1,854	1,763
Grants - NSW Fair Trading	1,205,659	1,095,441
Grants - Legal Aid	215,165	209,911
Grants - Tenant Rights Manual	-	3,223
Grants - Special Projects	-	18,686
Grants - ADHC	-	15,650
Grants - Boarding House Project	49,290	6,702
Grants- Regional Network	22,890	25,000
Grants - Regional Network Other	4,514	-
Aboriginal Women Leaving Custody	35,000	-
Sundry Income	4,299	2,153
Tenants Rights Manual	-	65
	<u>1,583,545</u>	<u>1,422,390</u>

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
 ABN 88 984 223 164

PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30 JUNE 2015

	2015 \$	2014 \$
EXPENSES		
Archiving	2,192	3,331
Audit Fees	4,500	6,000
Bank Charges	860	931
Building Services	9,796	8,840
Consultants & Contractors	23,580	13,020
Computer Expenses	18,634	5,797
Depreciation	5,190	8,551
Equipment	8,863	11,650
Courier Services	1,025	903
Cert 4 Assessment Fees	100	-
Insurance	5,433	9,849
Legal Library Expenses	2,602	1,990
Meetings Expenses	11,767	2,696
National CLC Levy	6,100	6,100
Postage	10,697	3,342
Printing & Stationery	18,832	21,267
Photocopying	2,691	2,027
Practice & Legal Costs	12,988	16,509
Publications & Subscriptions	15,215	5,567
Rent	82,988	80,571
Repairs & Maintenance	491	1,577
Provisions & Reserves	-	77,231
Recruitment Expenses	1,674	171
Salaries	1,133,845	948,816
Staff Amenities	3,520	980
Training & Accreditation	15,834	24,796
Superannuation	108,928	87,389
TAAP Regional and Network Travel	45,672	25,000
Utilities	4,788	5,856
Tenant News	8,974	6,461
Telephone	10,584	11,675
Travelling Expenses	-	20,948
Venue Hire	2,972	-
	1,581,335	1,419,841
Surplus	2,210	2,549

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

DEPARTMENTAL TRADING, PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30 JUNE 2015

	2015 \$	2014 \$
OFFICE OF FAIR TRADING		
OTHER INCOME		
Grants - NSW Fair Trading	1,205,659	1,095,441
Grants - Regional Network Other	4,514	-
Cert IV Income	3,360	5,200
Cert 4 Management Fee TUQ	-	869
Interest Received	30,735	24,227
Hotline Contribution	-	3,620
Sundry Income	-	2,153
	1,244,268	1,131,510
EXPENSES		
Archiving	1,863	2,731
Audit Fees	3,825	4,920
Bank Charges	731	763
Building Services	8,327	7,250
Consultants & Contractors	15,043	10,545
Computer Expenses	15,126	3,843
Depreciation	4,471	7,012
Equipment	7,534	10,266
Courier Services	871	724
Cert 4 Assessment Fees	100	-
Insurance	4,618	8,157
Legal Library Expenses	2,212	1,632
Meetings Expenses	9,516	2,211
National CLC Levy	5,185	5,002
Postage	9,092	2,737
Printing & Stationery	14,579	11,695
Photocopying	2,691	1,695
Practice & Legal Costs	7,467	3,635
Publications & Subscriptions	8,635	4,548
Rent	70,540	66,068
Repairs & Maintenance	417	1,296
Provisions & Reserves	-	70,224
Recruitment Expenses	1,423	140
Salaries	899,015	776,051
Staff Amenities	2,992	770
Training & Accreditation	13,459	21,206
Superannuation	86,810	71,043

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

DEPARTMENTAL TRADING, PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30 JUNE 2015

	2015 \$	2014 \$
TAAP Regional and Network Travel	22,782	-
Utilities	4,070	4,803
Tenant News	8,974	4,054
Telephone	8,928	9,570
Travelling Expenses	-	16,919
Venue Hire	2,972	-
	<u>1,244,268</u>	<u>1,131,510</u>
Surplus	<u>-</u>	<u>-</u>

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

DEPARTMENTAL TRADING, PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30 JUNE 2015

	2015 \$	2014 \$
LEGAL AID COMMISSION		
OTHER INCOME		
Grants - Legal Aid	215,165	209,911
Interest Received	5,424	5,318
	<u>220,589</u>	<u>215,229</u>
EXPENSES		
Archiving	329	600
Audit Fees	675	1,080
Bank Charges	129	168
Building Services	1,469	1,590
Consultants & Contractors	3,537	2,315
Computer Expenses	3,508	844
Depreciation	719	1,539
Equipment	1,329	1,384
Courier Services	154	179
Insurance	815	1,692
Legal Library Expenses	390	358
Meetings Expenses	1,765	485
National CLC Levy	915	1,098
Postage	1,605	605
Printing & Stationery	3,141	2,559
Photocopying	-	332
Practice & Legal Costs	5,521	12,874
Publications & Subscriptions	2,282	1,019
Rent	12,448	14,503
Repairs & Maintenance	74	281
Provisions & Reserves	-	7,007
Recruitment Expenses	251	31
Salaries	159,304	140,650
Staff Amenities	528	210
Training & Accreditation	2,375	1,190
Superannuation	15,020	13,449
Utilities	718	1,053
Telephone	1,588	2,105
Travelling Expenses	-	4,029
	<u>220,589</u>	<u>215,229</u>
Surplus	<u>-</u>	<u>-</u>

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

DEPARTMENTAL TRADING, PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30 JUNE 2015

	2015 \$	2014 \$
BOARDING HOUSE EDUCATION PROJECT		
OTHER INCOME		
Grants - Boarding House Project	<u>49,290</u>	<u>6,702</u>
EXPENSES		
Meetings Expenses	486	-
Printing & Stationery	1,112	-
Salaries	43,526	6,135
Superannuation	4,098	567
Telephone	<u>68</u>	<u>-</u>
	<u>49,290</u>	<u>6,702</u>
Surplus	<u>-</u>	<u>-</u>

	2015 \$	2014 \$
TAAP - REGIONAL MEETING		
OTHER INCOME		
Grants- Regional Network	<u>22,890</u>	<u>25,000</u>
EXPENSES		
TAAP Regional and Network Travel	<u>22,890</u>	<u>25,000</u>
	<u>22,890</u>	<u>25,000</u>
Surplus	<u>-</u>	<u>-</u>

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

DEPARTMENTAL TRADING, PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30 JUNE 2015

	2015 \$	2014 \$
TENANTS UNION INTERNAL		
OTHER INCOME		
Fees Received	-	350
Donations Received	355	371
Membership Fees	1,854	1,763
Sundry Income	4,299	-
Tenants Rights Manual	-	65
	<u>6,508</u>	<u>2,549</u>
EXPENSES		
Publications & Subscriptions	<u>4,298</u>	-
	4,298	-
Surplus	<u>2,210</u>	<u>2,549</u>

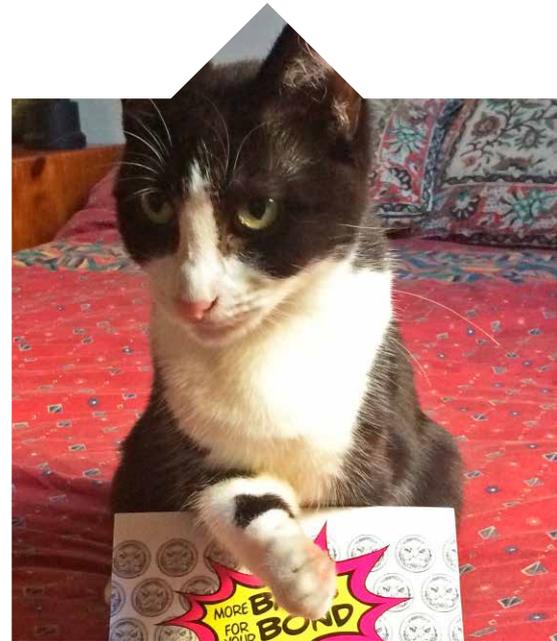
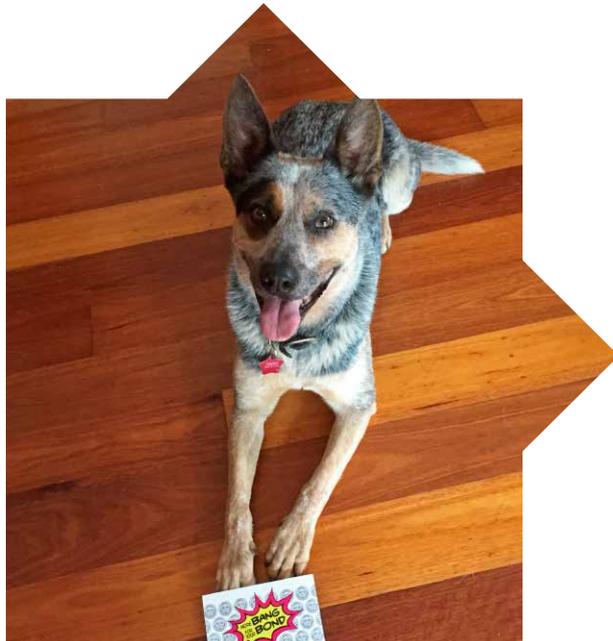
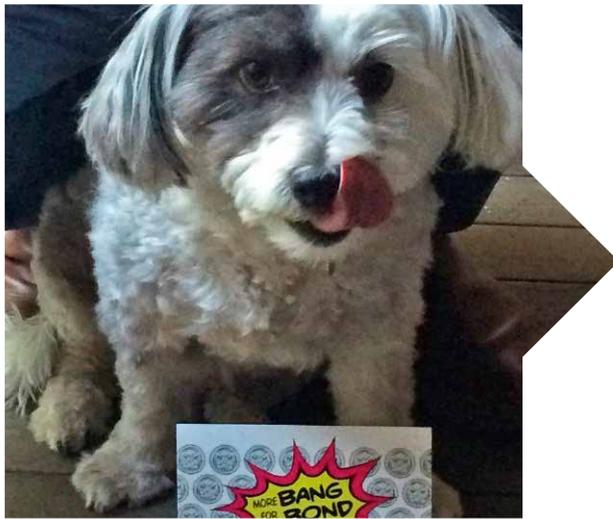
	2015 \$	2014 \$
ABORIGINAL WOMEN LEAVING CUSTODY		
OTHER INCOME		
Aboriginal Women Leaving Custody	<u>35,000</u>	-
EXPENSES		
Salaries	32,000	-
Superannuation	<u>3,000</u>	-
	35,000	-
Surplus	<u>-</u>	<u>-</u>

FINANCIAL STATEMENTS

TENANTS' UNION OF NSW CO-OPERATIVE LIMITED
ABN 88 984 223 164

DEPARTMENTAL TRADING, PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30 JUNE 2015

	2015 \$	2014 \$
PUBLISHED PLAIN LANGUAGE RESOURCE PROJECT		
OTHER INCOME		
Grants - Law and Justice Foundation	5,000	-
EXPENSES		
Consultants & Contractors	5,000	-
	5,000	-
Surplus	-	-







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