

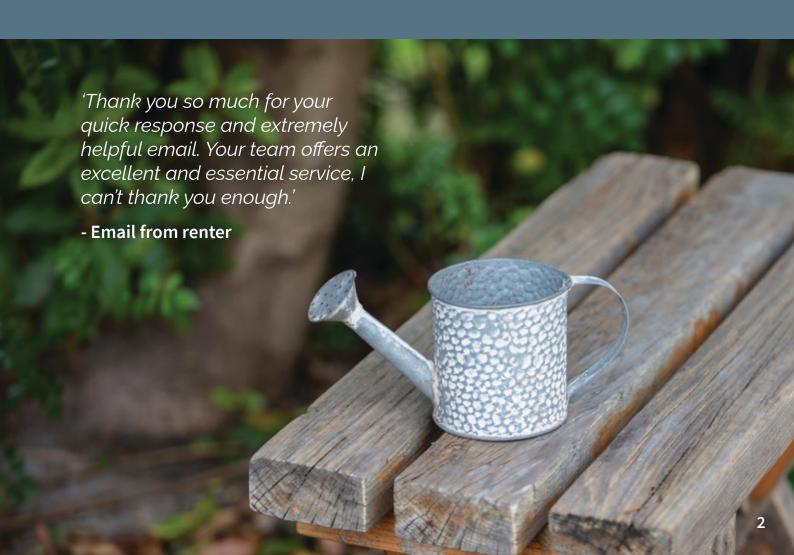
About Tenants Victoria

Tenants Victoria is the peak body for the state's renters, who number almost 2 million people. Our vision is for safe, secure and affordable homes for Victorian renters in a fair housing system. For many, renting is a permanent situation rather than a transition from the family home to home ownership. We believe all renters should be able to afford a home that allows them to live full lives and contribute to their communities.

Founded in the 1970s by renters, we aim to empower all renters and make sure their voices are heard in our advocacy. We work in partnership with other community legal centres and housing sector organisations, and strategically with government to inform policy development and enhance service delivery.

Our services include information, legal representation and advice, financial counselling, and outreach. We aim to make the housing system fairer in several ways. We advocate for practices and attitudes that respect renting and for policies and laws that support the rights of renters. We increase the skills of the community workers who assist renters. We provide information that encourages rental providers and real estate agents to act responsibly.

Tenants Victoria acknowledges the Wurundjeri people of the Kulin Nation as the traditional owners of the land on which we practise. We recognise that sovereignty was never ceded and pay our respects to their Elders past, present and emerging.



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Strategic plan

As an organisation that has a long history of serving Victorian renters, the 5-year Strategic Plan, from June 2021 to June 2026, is our ambitious vision for the future.

Our vision

Safe, secure and affordable homes for Victorian renters in a fair housing system.

Our role

Empower renters and make the housing system fairer.

Strategic goals

Service Excellence

Renters and their support workers are emboldened by the knowledge, support and training we provide.

System Impact

Our casework and policy advocacy create system-wide change.

Business Transformation We have the systems, processes and culture that supports us to pursue excellence.

Organisation Sustainablity

We are effectively governed and managed using sound practices and principles.

5-year key performance indicators

- We respond to all enquiries we receive from renters
- Our ongoing assistance is delivered to renters with the most need
- Our clients act on our advice
- Our casework has systemic impact
- Our stakeholders and partners rate our performance as 'strong'
- Our people report they are engaged and enjoy wellbeing at work



Our impact



Helped **7862** renters in **9818** matters
Helped **395** organisations in **1159** matters



1.4 million page views 535,508 unique users

Top 3 advice pages

Repairs - 65,387 pageviews

Notice to vacate - 53,864 pageviews

New rental laws - 49,677 pageviews



30%

Financially disadvantaged

8%

Multicultural backgrounds

2%

Aboriginal or Torres Strait Islander

6%

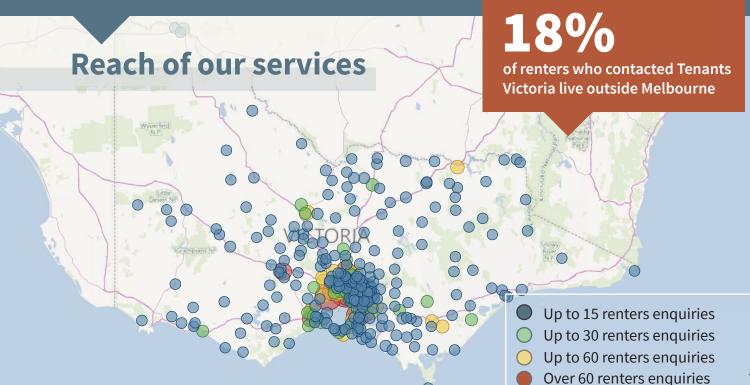
At risk of domestic violence

17%

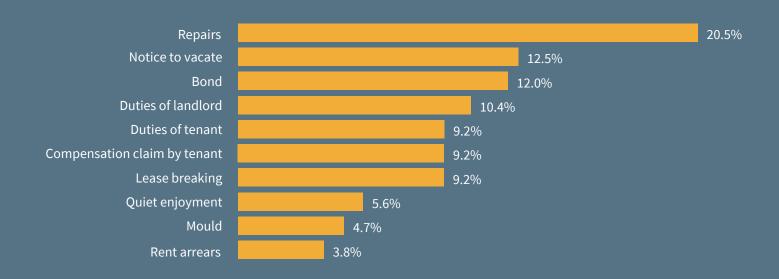
Chronic ill-health/disability

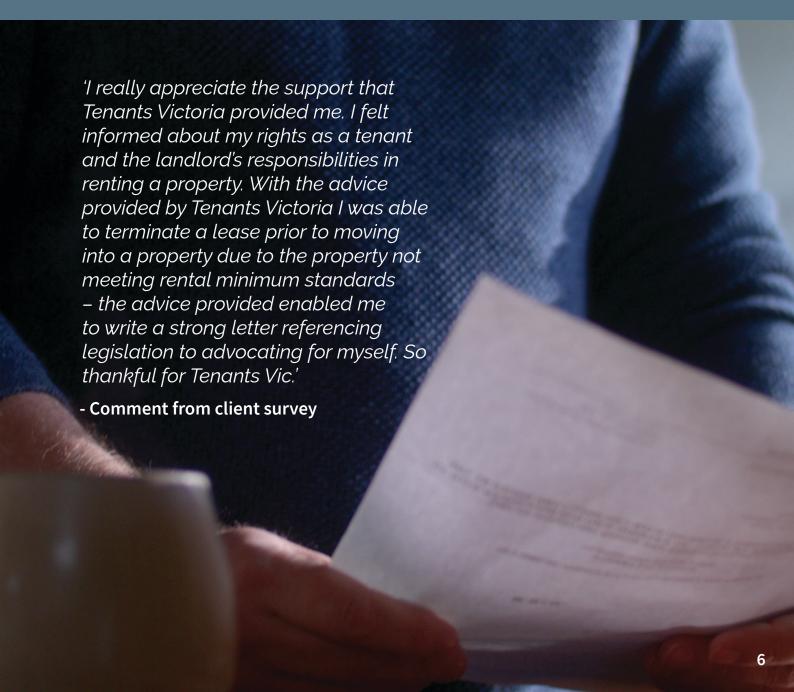
2%

At risk of or experiencing homelessness



10 most common enquiries from renters





Chair's report

Together with my Board colleagues and CEO, I am pleased to present the annual report of Tenants Union Victoria Ltd (Tenants Victoria) for the 2021-22 year.

Our Strategic Plan 2021 to 2026: A time to transform, adopted in May 2021, has driven our work this year and will continue to do so. A primary aim is to identify, understand and measure the extent of renter need and develop ways in which Tenants Victoria can meet that need.

In 2021-22, the organisation has strengthened its capability to measure its performance and analyse known need. ability to serve renters in need.

In 2021-22, the organisation has strengthened its capability to measure its performance and analyse known need. The addition of financial counselling and multicultural outreach programs and new partnerships with other community organisations during the year has contributed to an extension of our services. At the same time these have led to an increased understanding of the dire circumstances and hardships many, and an increasing number of renters, face in obtaining a safe secure and affordable home.

A key strategic objective for Tenants Victoria is to develop more and innovative ways to address this need. The Board continued its strong focus on governance and risk during the year, adopting its Action Plan in July 2021 and modifying the Board calendar to include more space for strategy, risk and other governance-specific items and for professional development sessions. This proved valuable and will be continued.

The Board also initiated a review of the constitution of Tenants Union of Victoria Ltd and this was led by the Governance Committee. A new constitution is proposed for adoption by members at the AGM on 24 October 2022. The Board's Charter was also reviewed, and a new Charter adopted in May 2022. I would like to thank Herbert Smith Freehills for their generosity in providing probono legal advice in these reviews.

A primary aim is to identify, understand and measure the extent of renter need and develop ways in which Tenants Victoria can meet that need ability to serve renters in need.

I am very grateful to all my director colleagues on the Board of Tenants Union of Victoria Ltd, who have devoted much time and energy to supporting and strengthening its ability to serve renters in need. In particular I would like to thank the Chairs and members of the Audit, Finance and Risk Committee and the Governance Committee for their work this year. The Board also gained 2 new members this year following one resignation and the decision to expand to 7 directors.



The Board is very grateful to our funders for their continued support in another year of great change: Consumer Affairs Victoria, the Department of Families, Fairness and Housing, Victoria Legal Aid and the Financial Counselling Foundation. Their commitment to and recognition of the importance of affordable and stable housing to a fair society is admirable. We could not carry out our vital work for Victorian renters without their generous support.

We are all driven to assist individual renters experiencing hardship, and to work for systemic change.

Our CEO, Jennifer Beveridge, continues to lead Tenants Victoria with imagination, care and authority. Her principled and adaptive leadership has enabled the organisation to expand and develop its services in another year of challenges and opportunities. The Board was delighted to agree with Jennifer on an extension of her contract and we look forward with excitement and enthusiasm to working with her and supporting her leadership as we pursue our strategic plan's 5-year journey of transformation of our work. On behalf of the Board, I would also like to

thank the senior management team for their capable and collaborative guidance of their teams and committed work for ongoing improvement in Tenants Victoria.

Finally, I express gratitude to the staff of Tenants Victoria. Throughout the year they have embraced our vision and purpose and worked hard to provide direct service to renters experiencing disadvantage, while also advocating for systemic change. The Board acknowledges our staff's expertise and energy and their contribution to positive change for renters in Victoria.

The Board, management and staff of Tenants Victoria look forward to the next 12 months' work. We are all driven to assist individual renters experiencing hardship, and to work for systemic change that makes a safe, secure and affordable home for Victorian renters a reality.

a. Dickson

Judith Dickson Chair, Tenants Victoria

'[Tenants Victoria intake worker] helped me out in a bond dispute. His information was incredibly clear and helpful and has gotten my matter back on the right track. Absolute lifesaver!'

- Email from renter

Chief Executive Officer's report

Victorian renters have continued to face challenging times despite seeing the end of public health lockdowns. Far too many renters have faced ongoing uncertainly over the past year as they confronted the scenario of a rental housing affordability and supply crisis. This is a challenge which has systemic roots exacerbated by the uniquely disruptive circumstances of the COVID-19 pandemic.

A striking feature of our times is that pressure to obtain a safe, secure, and affordable rental home has spread from lower income groups and tenants facing precarity linked to multiple disadvantages to people in the 'middle', holding jobs and with long histories in the private rental market.

Demand from Victorian renters has remained intense – and too often unmet because of our resource constraints.

Taking stock over the past financial year, our intake and legal teams provided 9818 assistances to Victorian renters with tenancy problems, including providing 475 instances of extended legal help. They also assisted 395 community organisations in 1159 matters. Meanwhile, our helpful website was visited by 535,508 people who generated almost 1.4 million page views.

These are solid achievements for Tenants Victoria in a year marked by the long shadow of the pandemic while still adjusting to the implementation of more than 130 welcome reforms to the Residential Tenancies Act.

However, our frontline service continues to face a practical dilemma that we have been unable to solve. Despite being expert in resolving tenancy problems we can still only answer a proportion of inquiries to our advice lines. Demand from Victorian renters has remained intense – and too often unmet because of our resource constraints.

Tenancy legal support services are a critical part of the continuum of early intervention responses against homelessness.

Tenancy legal support services are a critical part of the continuum of early intervention responses against homelessness. Most tenancy matters are resolved quickly after the intervention of an advocate. More Victorian renters need to be able to access such legal help that we offer.

As a community, we also need to better respond to the demographic realities of renting and not focus on home buyers to the exclusion of renters in our public policy conversations. As the peak body for renters, we have our ear to the ground through our legal centre tenancy work and community outreach. We will continue to speak up for renters facing hardship and disadvantage.



Our experience of the tumult of COVID-19 has reinforced the truth that there is an inseparable link between our home, our health, and our wellbeing.

Renting is an established way of life in Victoria and renters are a growing group for policymakers to actively consider as we plan for life after the pandemic. Our experience of the tumult of COVID-19 has reinforced the truth that there is an inseparable link between our home, our health, and our wellbeing.

Some 681,419 Victorian households rented in 2021, up from 607,354 households in 2016, according to the latest Census. This represents 28.5% of all Victorian households renting in 2021 and, notably, close to 90% of all tenants rented their homes in the competitive private rental market.

At present, not a day goes by without a damning report or media story about the hardships faced by renters. The election of a new Federal Government this year provides an opportunity for a reset of housing policy. We welcome the Federal Government's plans to coordinate a national housing strategy involving all layers of government and addressing all aspects of housing types – including renting. There's a lot of hard work and thinking ahead to solve the entrenched affordable housing and supply crisis.

Key solutions will be found across national, state, and local government levels and will require new ideas and new investment.

Tenants Victoria, with our grassroots connections to renters, stands ready to make our contribution.

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Jennifer Beveridge, Chief Executive Officer, Tenants Victoria



Year in review

New structure grows from Strategic Plan

Following the completion of our Strategic Plan, the senior leadership team led a rigorous re-structuring process across the organisation, creating a new structure for the newly re-branded Client Services Team (formerly the Legal Services Team) that focuses on improved efficiencies and effectiveness. The new structure also includes new roles in research and evaluation, and our administration function, pivoting the administration function to concentrate on reception and front-of-house, as the organisation transitions back to working in the office on a rostered basis.

Plans are underway to partner with other organisations to research key questions which will help us build services to better meet the needs of renters.

Research and evaluation team starts up

Our new research and evaluation team, comprising the Research and Evaluation Advisor and Data Coordinator, is helping the organisation to better understand the problems renters face and the effectiveness of our responses to those problems. This work starts with better analysis of internal

data from working directly with renters and extends to development of a research program. Plans are underway to partner with other organisations to research key questions which will help us build services to better meet the needs of renters.

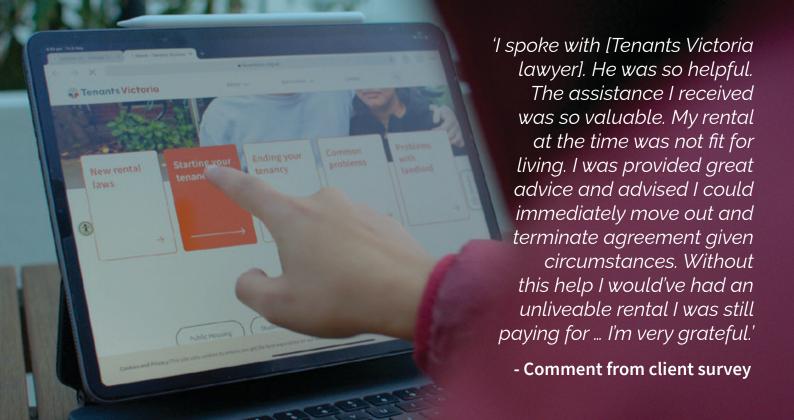
Our advocacy focuses on systemic change that particularly benefits renters who face extra challenges due to disadvantage.

Sense of purpose shared across the decades

We held our inaugural alumni event in our office in the CBD, which has the space for larger functions and meetings with our partners. Past and present employees and volunteers, from the 1970s to the 2020s, came together to connect eras and our sense of purpose across the decades – sharing a common thread between past and present of our commitment to safe, secure and affordable homes for Victorian renters. Looking to the future, we are building on past practice by boosting our volunteer program in our frontline work with renters - after all, Tenants Victoria started as a volunteer organisation. We expanded the Practical Legal Trainee (PLT) program for law

of respondents to our client survey agreed that they now know where to get help with a future tenancy issue

of respondents to our client survey better understood their rights and responsibilities as a renter



graduates begun in the previous financial year and have also welcomed student interns from Monash University. The students are keen to help renters and find out about renter rights for themselves or their friends.

We spread the word

Our advocacy focuses on systemic change that particularly benefits renters who face extra challenges due to disadvantage.

We made a submission to the Commissioner for Residential Tenancies on the need for more reforms on how rooming houses, many in a poor state, are maintained, regulated and operated. Our submission to the Victorian Government's Social Housing Regulation Review expressed concerns that without new protection for renters in the growing community housing sector commensurate with those already in place for people in public housing, a 2-tier approach to social housing will be entrenched. In our submission to the review of laws that regulate Victoria's property market, our recommendations included that the government should fund training for real estate agents, rental providers and owners-corporation managers on their legal obligations.

In August 2021 we surveyed renters' experiences during COVID-19 lockdowns, the third in a series. Just over half of respondents said lockdowns had affected their ability to pay rent.

Presentations our staff made included for the Australian Housing and Urban Research Institute's national housing conference where we discussed rental regulation and climate justice, and the Federation of Ethnic Communities Councils of Australia's national conference where we shared lessons from our pandemic outreach work.

Skilled bicultural community workers on our staff have connected our organisation with key informal networks within migrant and refugee communities, placing us within circles of trust.

Reaching multicultural renters through partnerships and networks

Victorian renters from multicultural backgrounds have not accessed the rental support system commensurate with their high need. Our targeted multicultural engagement started in the early stages of the pandemic and continued in 2020-21.

Skilled bicultural community workers on our staff have connected our organisation with key informal networks within migrant and refugee communities, placing us within circles of trust. In all, over the year we used grassroots approaches to engage with 230 organisations and leaders and many more individuals. The outreach included a partnership with the Victorian Multicultural Commission to host a regular series of online forums on renter rights. We also convened more informal exchanges with other representative community groups and secured a local anti-racism grant, through the Victorian Government, enabling us to have a particular focus on renters from South Sudanese backgrounds in Melbourne's west.

Sector leadership

The Tenancy Coordination Group, established in 2020 with a small group of key tenancy legal assistance organisations, continued to meet regularly during 202122. We provided feedback and advocacy about the transition from the pandemic rental provisions to the implementation of the Residential Tenancies Act changes. We also led the tenancy legal services' response to a number of reviews, including the interim report of the Social Housing Regulation Review. Our joint submission strongly backed a new social housing dispute resolution body.

Tenants Victoria is also a member of the National Association of Tenancy Organisations, which is a federation of state and territory-based tenants' unions. As other states accelerate their campaigns to Make Renting Fair and introduce fairer renting laws, they have drawn on the experience of Victoria to shape their advocacy.



'It is almost hard to explain the difference to my quality of life. Feel better about yourself. You feel like you have more integrity. You feel cared for. I now have more purpose in life."

Our stories

From unsafe rooming house to a secure home

Tenants Victoria's rooming house outreach worker, Catherine, met David in July 2021 while she was seconded by the Australian Bureau of Statistics to improve the reach of the Census to people who live in rooming houses, often a 'hidden' population.

David, who is in his 60s, had moved into the rooming house, which is unregistered, the previous year.

His path to this accommodation came after he experienced a relationship breakdown in 2017. He gave his ex-partner and children the house.

He had been working overseas for a company that sells agricultural and industrial chemicals and continued to do so. However, the COVID-19 pandemic caused the closure of the part of the business he worked for. He was let go.

David said that in the rooming house he was just existing. Now he feels like he is finally living again.

David returned to Australia in June 2020. With few material assets he couch-surfed for a while, then became homeless. A crisis accommodation service placed him in the rooming house in August 2020.

Such services place people who are experiencing homelessness in rooming houses because of the lack of suitable and affordable long-term housing.

David was on JobSeeker payments, from which he paid \$220 a week in rent for his room in the rooming house. It was tough to make ends meet – and it was a tough place to live.

At any time 4 people lived in the house. Residents came and went – some with drug issues, some violent, some straight out of prison. There was no lounge room – that had been converted into a fourth bedroom. Previously there had been people living in a caravan out the back and even in a shed.

It was isolating and depressing. David started to volunteer with the Salvos to help him get by in a difficult situation.

After Catherine met David, she referred him to Cohealth, a not-for-profit community health organisation. With Cohealth he completed a priority housing application, was placed on a waitlist for housing, and referred to other housing for older people. His health issues were also attended to.

David received an offer of public housing just over a year later. Catherine observed that people are usually on a waiting list for much longer.

I can invite people over to visit. I couldn't do that at the rooming house, because it wasn't safe because of the unpredictable nature of the living situation.

She was delighted to receive a text message when David had just moved into his new home, after 2 years in the rooming house.

'Just want to say a big thank for the sequence of events you helped start, connecting me with Cohealth.

'Great news is just moved into seniors housing. This would not have happened for me without you taking an interest in my situation.

'Owe you – you have made my quality of life a lot better.

'Take care, David'

David is pleased with his new home. 'There are 50 semi-detached units for over-55s with gardens and lawn and a community centre over the road where they do Tai Chi. It's perfect,' he told Catherine.

David didn't have many belongings, but the Salvos assisted with furnishings. Catherine is also referring him to other organisations to help him get his new home set up properly. David said that in the rooming house he was just existing. Now he feels like he is finally living again.

With this sense of life and worth comes self-belief. David remembers that he has lots of skills to offer and wants to seek work part-time. He is now doing voluntary work with the Doorways mission of the Salvos. He says this is very fulfilling and encourages others to volunteer for any community service group.

'It is almost hard to explain the difference to my quality of life,' he told Catherine.

'Feel better about yourself. You feel like you have more integrity.

'You feel cared for. I now have more purpose in life.

'I can invite people over to visit. I couldn't do that at the rooming house, because it wasn't safe because of the unpredictable nature of the living situation.'





Doreen keeps roof over family's heads

Doreen (not her real name), her partner and their 2 children, in their teens and early 20s, have lived in their privately rented house in Melbourne's west for 7 years.

Both breadwinners lost employment due to the impacts of the COVID-19 pandemic and fell behind on their rent payments.

In December 2021 Doreen received a notice to vacate their home that alleged rent arrears of \$5000, with a January 2022 vacate date. After that date passed the rental provider lodged an application for a possession order at the Magistrate's Court.

Doreen was referred by another agency to Tenants Victoria for legal representation at the forthcoming court hearing.

Doreen and her partner had by then obtained full-time employment and wanted to enter a payment arrangement for the rental arrears. Their representing lawyer at Tenants Victoria referred them to our financial counsellor, Jacinta.

Jacinta worked with Doreen to determine that the household would be able to pay an extra \$400 a month towards the rental arrears while meeting the rent and other living expenses. Jacinta also assisted Doreen to reduce payments on utilities debts that accumulated after she and her partner lost their jobs, which freed up some income for the rent repayment plan.

At the Magistrates Court hearing the application for a possession order was struck out because the rental provider failed to provide sufficient evidence of rental arrears.

Because they were up to date on rent it was now possible for them to look for a new rental. They were keen to move because the rental provider was refusing to undertake repairs.

However, there was still the possibility that Doreen would receive another notice to vacate, so the family needed to maintain regular rent and rent arrears payments. Jacinta continued to support Doreen to manage the family finances effectively, advising her on ways to reduce expenses.

Five months after the court hearing Doreen and her partner had been able to maintain the payment plan. Based on their calculations they had cleared the arrears.

Because they were up to date on rent it was now possible for them to look for a new rental. They were keen to move because the rental provider was refusing to undertake repairs.

Financial protection achieved at VCAT for family violence survivor Nina

Nina, a young Aboriginal woman, lived with her cousin, Alex, in a rented home (pseudonyms used). Some months after they moved in together, Alex assaulted Nina.

Nina fled the premises. A week later she obtained a personal safety intervention order against Alex, then soon after successfully applied to VCAT to end the tenancy under the personal safety provisions of the Residential Tenancies Act 1997.

Shortly after this, the rental provider applied to VCAT, claiming the bond of both Nina and Alex (who had later left the premises) and further compensation to pay for unpaid rent, cleaning and gardening costs.

Tenants Victoria represented Nina at the VCAT hearing, where our lawyer made extensive submissions about why her bond was protected from the rental provider's claim in relation to the majority of the costs, because of the intention of recent provisions in the Act that survivors of family

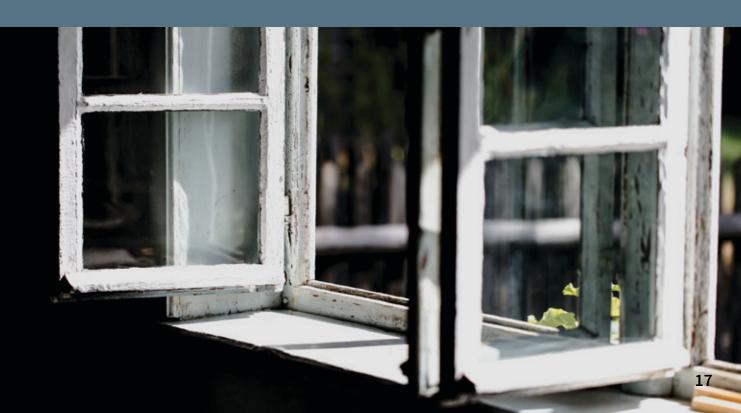
and personal violence should not pay costs attributable to the perpetrators of the violence.

As a result of the submissions, VCAT ordered that Nina was found to owe \$576.85, instead of \$1,651.00.

These submissions were adopted by VCAT and are in the written reasons it gave for its orders, reasons that all renters can rely on in future hearings at VCAT.

Nina told VCAT that after the assault she fled the premises and couch-surfed for 4 months. She exhausted her savings on the cost of removalists taking her belongings from the rental to where she stored them and was in debt to utility companies. She borrowed money from a credit provider and from friends and family to pay expenses while she was homeless and for her next rental. She said that if the bond were returned to her, this would assist her to pay down her debts, move on from the assault and get back on track.

The much lower debt VCAT ordered assisted her to rebuild her life after the assault.



Ahmed faces future on sounder footing

Ahmed, in his 30s, lives frugally in a small flat in Melbourne's eastern suburbs.

He has been unable to work since early 2020 due to physical and mental health issues. His family is overseas, so support is limited. His only source of income is the JobSeeker payment.

Ahmed (not his real name) is paying 46% of that limited income towards rent. This puts him well above the benchmark for rental stress, generally accepted for a low-income household as paying 30% or more of income on rent.

Without the credit card debt hanging over him Ahmed is in a better position to concentrate on improving his health and getting back into employment

While he managed not to fall into rent arrears and had payment arrangements in place for utility bills and an old mobile debt, his credit card debt rose to \$8380, and he was struggling to maintain minimum payments.

Ahmed contacted Tenants Victoria in August 2021 about some repairs he was having trouble getting done, and because he was

struggling to pay the rent. The intake worker referred him to our financial counsellor. She negotiated with the bank to reduce the balance to \$6000 and place a 6-month moratorium on payments and interest, which was to end in March 2022.

Our financial counsellor checked in with Ahmed in February, to find out if he needed further help. His position had worsened due to increases in basic living costs. She asked the bank to grant a full waiver of the credit card debt on compassionate grounds. The bank agreed to this, and to waiving a \$690 overdraft as well.

'My mental health and motivation have improved a lot, since you fixed my credit card debt. Can't thank you enough,' he told our financial counsellor.

Ahmed is searching for more affordable housing but on JobSeeker payments alone this will be difficult. According to the most recent Anglicare Australia Rental Affordability Snapshot, in March 2022, there was not one property for rent in Victoria suitable and affordable for a single person on JobSeeker.

However, without the credit card debt hanging over him Ahmed is in a better position to concentrate on improving his health and getting back into employment.



Student volunteer Andy impressed with Tenants Victoria's impact and vision

Law student Andy Ding is a volunteer paralegal in Tenants Victoria's VCAT Lawyer Program, which supports renters who have a VCAT hearing coming up at which they are at risk of losing their home, or where the hearing relates to safety due to family violence or urgent repairs.

For the student paralegals, the program gives them practical experience in the community legal sector where they can make a real difference to people's lives. Andy, who is 4 years into a 6-year double degree in law and commerce, is volunteering through a Monash University Clinical Placement subject.

He and the other student paralegals support our VCAT Lawyer to assist renters at a hearing or assist in other ways such as file management and drafting correspondence.

It's almost like an apprenticeship – working like a lawyer but under supervision.

He has enjoyed helping others via 'an area of the law that is practical and useful'. He is seeing real situations and the application of the law to them, including the impact of the new rental laws introduced in March 2021.

He is finding out about a section of the law he was unfamiliar with and using that knowledge to help others through, for example, drafting advice emails that apply the law to individual circumstances. In one case he identified a broken garage door as a safety issue and therefore treated it as an urgent repair, which the rental provider is required to quickly fix.

Andy has also shadowed the lawyers' work, such as attending VCAT hearings, which in pandemic times are still all



by phone, discussing cases with lawyers, seeing how they prepare submissions, and analysing and making recommendations on notices to vacate and other documents.

'It's almost like an apprenticeship – working like a lawyer but under supervision,' he said.

Andy's other work includes making calls to renters as part of the intake process and making calls to VCAT and Consumer Affairs Victoria about renters' issues. He also does admin work, which he finds rewarding because it helps cases progress so that more people can be helped.

He has been impressed with Tenants Victoria's 'huge impact and vision' that's out of proportion to the size of the organisation. 'Almost a bunch of superheroes,' he said. 'Lawyers here form a rapport with clients.' Andy has also worked under the supervision of the lawyers in our Mould Clinic, which operates over the winter months to help disadvantaged renters get mould problems in their homes fixed.

I want to grow my experience so that I can help out people in the future.

Andy has found the work so rewarding that he will soon start a second 3-month stint as a volunteer paralegal. He says Tenants Victoria has given direction to his desire to learn and approach something new.

'I want to grow my experience so that I can help out people in the future,' he said.



Client services

Our Client Services team provides free and confidential rental law information, legal advice and casework assistance, rooming house outreach and financial counselling services to renters across the whole of Victoria. Our expert team worked tirelessly to respond to the continuing extremely high demand for renter support and advice as the impact of the pandemic continues in areas including eviction, repairs, bonds, and compensation.

New structure improves our effectiveness

In late 2021, we changed our name from Legal Services to Client Services, to better reflect our diverse service offering, renamed our information and advice service, the first point of contact, to the 'Renter Support Service', and introduced 2 new leadership roles to better resource us to achieve our ambitious 5-year strategic plan. This is focused on strategic casework, a client-centred and needs-based approach to our direct service work, and an expanded

role for volunteers in a more responsive service. These roles are the Renter Support Service Manager, who leads our intake team, oversees the operation of the support service and coordinates our volunteer program; and the Managing Lawyer, who leads the legal practice, and drives our strategic litigation and casework.

Our volunteer program grew from 6 volunteers in the previous year to 19 volunteers in 2021-22. We look forward to further growth in the coming year.

Expanded volunteer program

We also built on the success of the Practical Legal Trainee (PLT) program launched in 2020-21 and expanded our volunteer program to include Monash University student internships, and other generalist volunteers. As a result, our volunteer program grew from 6 volunteers in the previous year to 19 volunteers in 2021-22. We look forward to further growth in the coming year, as we expand the opportunities for volunteers to be involved in our work supporting renters.



Legal services

In 2021-22, our intake and legal teams assisted 7862 renters in 9818 matters. This included 475 instances of extended legal assistance, such as drafting VCAT applications or letters for renters, negotiating with landlords, or representing renters at VCAT. We also assisted 395 community organisations in 1159 matters.

Financial counselling service

This was also the first year of the Tenants Victoria financial counselling service. This 3-year pilot program funded by the Financial Counselling Foundation, aims to provide early intervention and interdisciplinary support to renters experiencing financial hardship, and particularly those at risk of homelessness due to rent arrears. This year our financial counsellor supported 146 renters in financial hardship to access debt relief and other vital supports.

Mould Clinic

In the winter of 2021, we piloted our Mould Clinic program, developing a streamlined process, systems, and precedents for supporting eligible renters to access legal advice and support in repairing the mould in their homes. Led by 2 Tenants Victoria lawyers and supported by a group of volunteers, we supported 43 renters in the first year of the program. We provided 21 renters with detailed advice, supported 27 to self-advocate, and represented 11 renters directly in negotiations with their rental provider or at VCAT. We found that 1 in 5 renters we spoke to feared retribution from their rental providers if they took action, and 6 in 10 had waited at least 6 months before taking action. Due to the demand for the Mould Clinic, it started again in June 2022.

Rooming House Outreach Program joins Census

Our Rooming House Outreach Worker does much-needed work in her outreach visits to rooming houses in the north and west of



Provided financial counselling for 146 renters in financial hardship





Melbourne in partnership with local health and community services, supporting rooming house residents to connect to housing, legal, and other supports.

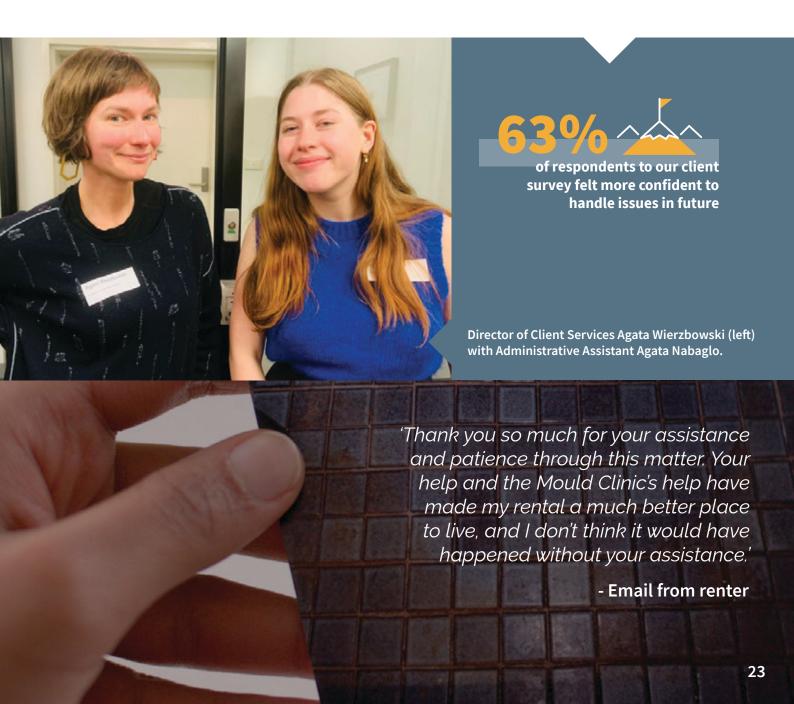
Our Rooming House Outreach Worker does much-needed work in her outreach visits to rooming houses in the north and west of Melbourne in partnership with local health and community services.

> In July and August 2021, our Outreach Worker was seconded to the Australian Bureau of Statistics to improve the reach of the Census to those who are experiencing

homelessness or are marginally housed, which includes rooming house residents.

Our worker talked to residents about the value of completing the Census forms and visited them again to ensure this had been done.

Including rooming house residents and other people experiencing homelessness in the Census is important because the resulting homelessness estimates are an essential tool for understanding homelessness and planning services.



Community engagement

This diverse portfolio at Tenants Victoria comprises lawyers, public policy and communications experts and multilingual community engagement officers. The work spans advocacy and policy development, training, grassroots outreach to different communities and other public stakeholders as well as strategic digital communications and storytelling.

We provide helpful information on renting issues to renters, governments, the legal sector, community organisations and the public via our website, training, media, social media and other means.

We aim to raise and centre the renter's voice as we engage with the broader community and individual renters about renters' rights and policy concerns, whether they live in houses, apartments, rooming houses, or other forms of accommodation.

In the 2021-22 year we provided training and other support to 230 community leaders, organisations and groups that work with people facing greater barriers to accessing decent and affordable rented housing, focusing on emerging multicultural communities, those experiencing or at risk of homelessness and people seeking safety from family violence.

Our website serves as an encyclopedia for renters and is often the first port of call for people needing practical answers to queries.

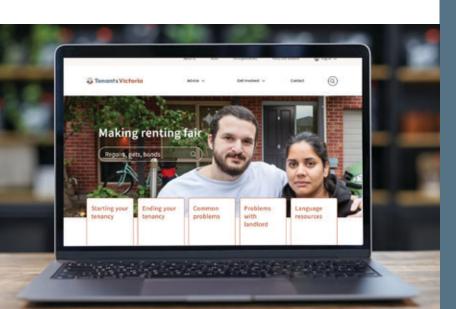
Website

Our website serves as an encyclopedia for renters and is often the first port of call for people needing practical answers to queries. It was visited by 535,508 people (unique users) who generated 1,396,258 page views. Improvements included a new language resources section with videos and publications in Arabic, simplified Chinese, Dari/Farsi and Dinka.

Public outreach

Key platforms for our advocacy include social media and mainstream media, where our engagement remained strong.

All our social media platforms, Facebook, Twitter, Instagram and LinkedIn, were valuable tools in distributing information to





Most visited advice topics on website:



Repairs

Notice to vacate



New rental laws



Ending your lease



renters and referring them to information on our website.

Tenants Victoria's mainstream media presence helped us promote issues that matter to renters, in more than 50 reports in television, radio, online and newspaper outlets.

We entered our third year of our popular Facebook interactive video sessions, launched at the start of the pandemic, deepening our public outreach to renters via targeted social media. Over the year our total reach on Facebook was 119,548 people.

On Twitter our posts were seen 237,572 times. On Twitter the tweet with the most impressions, seen the most times, was in August 2022 on our survey mapping renters' lockdown stress, with 46,300 impressions. On Instagram, the most viewed post, seen by 4125 people, was in May 2022 on how to challenge rent increases.

At the end of the year, our monthly Renters Review newsletter had 7208 subscribers.

Tenants Victoria's mainstream media presence helped us promote issues that matter to renters, in more than 50 reports in television, radio, online and newspaper outlets. That included reports in the Herald Sun, The Age, Domain, news.com.au, Channel 7, Channel 9, ABC TV and radio, Choice, youth website Junkee, Crikey and Guardian Australia. Before the federal election, Guardian Australia commissioned an opinion article from Tenants Victoria in which our CEO called for more focus on housing affordability for renters and attracted more than 300 comments on their platform.

Although public health restrictions eased, we continued to offer training online for community legal centres and community organisations and information sessions for the public as the safest approach.

Media coverage included a news report on the ABC news website, which attracted more than 200,000 page views, on our survey of renters' financial stress in July 2021 amid the pandemic lockdown. The survey, 'Pandemic pain: Victorian renters in lockdown', found that the impact on many renters of the pandemic was ongoing and cumulative.

Training

Although public health restrictions eased, we continued to offer training online for community legal centres and community organisations and information sessions for the public as the safest approach and most convenient for



training sessions reached more than people

Director of Community Engagement Farah Farouque interviewed on Channel 7 television news. participants. Topics covered included repairs, mould, evictions and hoarding.

Our expert Lead Lawyer for Community Education delivered the training, with our Arabic-speaking community engagement officer translating at sessions for Arabic speakers. Our Dinka-speaking community engagement officer ran small group sessions for the South Sudanese community.

We ran 39 training sessions reaching 1314 participants. These included continued training for workers from community legal centres and community organisations, including those that deliver the Tenancy Assistance and Advocacy Program (TAAP) for Victorians in private rentals and Tenancy Plus services for renters in social housing. Other organisations that received training included the Federation of Community Legal Centres, Financial Counsellors Victoria, Launch Housing, Red Cross Extreme Hardship Support Network, the Media Entertainment and Arts Alliance and United Workers Union. We also partnered with the Victorian Multicultural Commission to host training forums targeting renters from emerging communities.

Diverse communities

Our community engagement officers seek to better respond to the needs of multicultural communities, improving access to Tenants Victoria's resources and

increasing awareness of rental rights and our legal services. Fluent in community languages other than English – Arabic, Dinka, Mandarin, Cantonese and Malay – they are key connectors to culturally diverse renters, leveraging new relationships with their representative community groups to support and inform diverse communities about tenancy rights. Our communications were via Zoom training sessions and talks, social media and WhatsApp.

The My Rental Rights pilot project for the South Sudanese community in Melbourne's west, supported by a Victorian Government grant, showed the effectiveness of small group forums.

The Multicultural Awards for Excellence 2021 recognised this work. Tenants Victoria received a Highly Commended citation in the Community Response and Recovery category for support offered to renters from culturally and linguistically diverse backgrounds to understand and navigate the legislated pandemic protections and rental grants during the pandemic.

The My Rental Rights pilot project for the South Sudanese community in Melbourne's west, supported by a Victorian Government grant, showed the effectiveness of small group forums. Notably, older renters who undertook our online training demonstrated a better understanding of their rental rights



Refugee Achievement Award winner Ali Nazari (centre), who worked with us during the pandemic, collects his award at a deferred ceremony. With him are Director of Community Engagement Farah Farouque (left) and Bwe Thay, Deputy Chair of the Victorian Multicultural Commission.





Our Community Engagement Team members (from left) Alan Loow, Rowena Hasbury and Aguer Athian.

by accessing our services. Community leaders shared our videos in Dinka on renting rights in their WhatsApp groups – showing how informal networks spread information. Requests for collaborations increased, including from schools.

Awareness increased by word of mouth to other emerging communities. For example, we were approached for similar training by the Iraqi Chaldean community.

The lessons from the My Rental Rights pilot helped us formulate a broader My Rental Rights program for residents of the rapidly growing Wyndham local government area, in partnership with Wyndham City council, that launched in Melbourne's outer west in April 2022.



Impact of new rental laws continues to play out

March 2021 was a landmark month for renters. The emergency renting measures, which had been introduced a year earlier in response to the COVID-19 public health restrictions, ended on 29 March.

On the same day some 130 wide-reaching amendments to the Residential Tenancies Act 1997 came into effect, arguably the most protective legal framework for renters nationwide.

However, in the subsequent 2021-22 financial year deep challenges remained for many renters, including those who took a financial hit during the pandemic. Some are continuing to pay a price.

Most of the renters who contacted Tenants Victoria with significant rent arrears have received a notice to vacate from their rental provider – and if they are on low incomes, are likely to lose their home through that process.

Over that 12 months, Tenants Victoria has regularly seen excessively large rent arrears among the renters who come to us for help, sometimes as much as \$20,000 or \$30,000. This amount of rent arrears had rarely if ever been seen before the pandemic. This is in part due to deferred rent arrangements with rental providers during the emergency period of the pandemic. Despite incentives from the Victorian Government for outright rent deductions, many renters were offered only deferral of their rent.

Most of the renters who contacted Tenants Victoria with significant rent arrears have received a notice to vacate from their rental provider – and if they are on low incomes, are likely to lose their home through that process. This is despite the introduction in the new laws of the 'reasonable and proportionate' test for evictions and the '5 strike rule', where a renter cannot be evicted over the first 4 instances of rent arrears in a year if they pay the rent owed before the termination date in the notice.

This year, however, the most common notice to vacate among renters who contacted us was for the purpose of selling the property with vacant possession. Possible factors for this include further rises in house prices in 2020-21.

In 2022 many households also faced rent rises, driven by the tightening rental market. In the 3 months to the end of March 2022, according to the most recent edition of the Victorian Government's quarterly rental report, the Melbourne Rent Index increased by 2.6%, the largest quarterly increase since June 2008. The Regional Rent Index increased by 3.0%.

Repairs were the most common problem that renters contacted us about over the year. Despite the introduction of minimum rental standards – such as a home free of mould, a working heater, and curtains or blinds – in the amendments to the Residential Tenancies Act, Tenants Victoria is not seeing evidence of this leading to better maintenance in rental properties, in either private or social housing. In each quarter over 2021-22, the most common reason renters contacted us continued to be for help with repairs. Over the year, we received 2035 inquiries from renters about repairs.

Rather than persevering when rental providers are reluctant to get repairs fixed, renters are choosing to break their lease and move, if they can.

Very long backlogs at VCAT continued, and even urgent repairs, which are required to be heard in 2 business days, at one point took 3 weeks to list for hearing. Rather than persevering when rental providers are reluctant to get repairs fixed, renters are choosing to break their lease and move, if they can. Of course, this is not always possible, particularly for low-income households.

We expect that renters' need for our services will continue to be high during the protracted recovery from the impact of COVID-19 at the same time as the effects of the new laws continue to play out.

VCAT's backlog, which started during the period of emergency measures, is also resulting in long waits for hearings on other matters, in particular about bonds and compensation. This diminishes access to justice, particularly for renters already experiencing financial hardship. VCAT has offered referral of some matters to the Disputes Settlement Centre of Victoria, especially bond, compensation and pet applications, in an effort to reduce the backlog.

This year also saw the introduction of a new civil federal jurisdiction of the Magistrates' Court, to resolve the constitutional issue that VCAT could not hear disputes between

residents of different states. Tenants Victoria appeared in 18 Magistrates' Court matters in 2021-22 and has worked with other court users to provide feedback to the Magistrates' Court about refining the processes for this jurisdiction.

More than a year into the operation of the Residential Tenancies Act amendments there are still new provisions not yet tested at VCAT, especially protections relating to discrimination against renters on the grounds of personal characteristics listed in the Equal Opportunity Act 2010, including age, disability and marital status.

It will also be helpful to watch the evolution of VCAT's understanding of the 'reasonable and proportionate' test, and in particular what factors it is willing to consider when making a decision about whether to evict someone, particularly where that eviction is likely to result in homelessness.

We expect that renters' need for our services will continue to be high during the protracted recovery from the impact of COVID-19 at the same time as the effects of the new laws continue to play out.

Beyond the letter of the law, and in the pandemic's long shadow, much more work remains to embed and enforce the intended principles of rental law reforms in our community.



Financial report

Tenants Victoria reported a net loss of \$13,202 this financial year, which was an improvement on the net loss of \$74,297 recorded last financial year. This was made up of:

- Revenue from ordinary activities of \$3,444,768 (a reduction of \$1,176,854 on last year)
- Total expenses of \$3,457,970 (a decrease of \$1,237,949 on last year)

The majority of our revenue comprised grant monies from Victoria Legal Aid (36% of total revenue – up from 32% in FY21), the Department of Families, Fairness and Housing (34% – up from 25%) and Consumer Affairs Victoria (23% – up from 18%). Note that the drop off was impacted by the one-off \$1,032,700 in 2021 from the Department of Jobs, Precincts and Regions.

We have met all requirements associated with each funding grant and we thank each organisation for their support for Tenants Victoria.

Tenants Victoria is fortunate to be in a good financial position, which provides us with an ability to deliver on our key organisational objectives.

Employee benefits expenses (\$2,703,755) is our major expense item, at 78% of our overall expenditure. This was down \$1,072,632 on last year's result, which included wage costs for additional staff recruited to deliver short-term programs for Working for Victoria and Victoria Legal Aid during 2020-21.

Of the remaining expenditure items, most were lower this year as a reflection of the reduced income with most savings in the areas of Organisation Improvement & Consultancy expense (-\$100,534) and ICT expense (-\$93,424). These were areas of

investment in 2020-21. We note a higher Depreciation and Interest expense, which is a result of the full-year impact of the accounting treatment of our office lease (under AASB 16: Leases).

Other items which have impacted the FY22 financial result include:

- 1. Tenants Victoria's new Strategic Plan, which encompasses a 5-year journey of transformation of our work and the way we reach renters who need our help
- 2. An operational restructure, which focuses on improved effectiveness and includes new positions of managing lawyer, renter support services manager, and research and evaluation advisor
- 3. Ongoing employment of multicultural engagement workers these staff were initially employed as a result of grant funding received early in the pandemic. Given the importance of their work, these team members continued to be employed beyond the end of those grants (with their wages paid from organisational reserves in 2021-22) and are now funded from a separate grant from Consumer Affairs Victoria.

At June 2022, Tenants Victoria has cash reserves of \$1,669,977, all held in at-call savings accounts and on short-term deposit, and an increase of \$22,017 on last year (\$1,691,994). Of our Total Liabilities, the key items are Lease Liabilities of \$825,564, Grant Monies Received in Advance of \$391,573 and Employee Entitlements totalling \$165,921. Tenants Victoria is fortunate to be in a good financial position, which provides us with an ability to deliver on our key organisational objectives.

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Matthew Whitbread Chief Financial Officer, Tenants Victoria

Financial statements

Statement of Profit or Loss and Other Comprehensive Income for the year ended 30 June 2022

	2022	2021
	\$	\$
Revenue from continuing activities	3,444,768	4,621,622
Employee benefits expenses	(2,703,755)	(3,776,387)
Information and communications technology expenses	(190,530)	(283,954)
Depreciation expenses	(217,916)	(172,527)
Organisational improvement and consultancy expenses	(76,804)	(177,338)
Administration expenses	(128,056)	(123,028)
Project expenses	(10,525)	(13,097)
Occupancy expenses	(55,530)	(76,701)
Library and resources	(7,086)	(27,704)
Legal fees	(12,889)	-
Interest expense – right of use assets	(43,582)	(2,918)
Other expenses	(11,297)	(42,265)
(Deficit)/Surplus before income tax	(13,202)	(74,297)
Income tax expense		
Net (deficit)/surplus for the year	(13,202)	(74,297)
Other comprehensive income		
Other comprehensive income for the year, net of tax		-
Total comprehensive (loss)/income for the year	(13,202)	(74,297)

Statement of Financial Position as at 30 June 2022

	2022	2021
	\$	\$
CURRENT ASSETS		
Cash and cash equivalents	1,090,913	1,691,994
Trade and other receivables	10,000	10,000
Financial Assets	579,064	-
Other current assets	23,922	45,758
TOTAL CURRENT ASSETS	1,703,899	1,747,752
NON-CURRENT ASSETS		_
Trade and other receivables	100,054	109,759
Plant and equipment	77,849	107,864
Right of use assets	735,945	923,846
TOTAL NON-CURRENT ASSETS	913,848	1,141,469
TOTAL ASSETS	2,617,747	2,889,221
CURRENT LIABILITIES		
Trade and other payables	128,761	191,633
Tax liabilities	39,265	43,577
Provisions - employee entitlements	156,018	176,519
Lease liabilities	143,798	130,392
Other current liabilities	391,573	424,888
TOTAL CURRENT LIABILITIES	859,415	967,009
NON-CURRENT LIABILITIES		
Provisions - employee entitlements	9,903	16,783
Lease liabilities	681,766	825,564
TOTAL NON-CURRENT LIABILITIES	691,669	842,347
TOTAL LIABILITIES	1,551,084	1,809,356
NET ASSETS	1,066,663	1,079,865
EQUITY		
Retained surplus	1,066,663	1,079,865
TOTAL EQUITY	1,066,663	1,079,865

Statement of Changes in Equity for the year ended 30 June 2022

	Retained Surplus	Total
	\$	\$
Balance as at 1 July 2020	1,154,162	1,154,162
Comprehensive Income		
Deficit for the year	(74,297)	(74,297)
Other comprehensive income	_	-
Total comprehensive loss	(74,297)	(74,297)
Balance as at 30 June 2021	1,079,865	1,079,865
Balance as at 1 July 2021	1,079,865	1,079,865
Comprehensive Income		
Deficit for the year	(13,202)	(13,202)
Other comprehensive income		_
Total comprehensive loss	(13,202)	(13,202)
Balance as at 30 June 2022	1,066,663	1,066,663

Statement of Cash Flows for the year ended 30 June 2022

	2022	2021
	\$	\$
CASH FLOW FROM OPERATING ACTIVITIES		
Receipts from government and other sources	3,742,129	5,521,542
Payments to suppliers and employees	(3,602,008)	(4,902,495)
Interest received	2,131	2,601
Interest paid – right of use assets	(43,582)	(2,918)
Net cash provided by operating activities	98,670	618,730
CASH FLOW FROM INVESTING ACTIVITIES		
Withdrawals from security deposit	10,004	-
Payments for plant and equipment	-	(52,549)
Payments for term deposits	(579,363)	-
Payment for rental security deposit		(99,755)
Net cash used in investing activities	(569,359)	(152,304)
CASH FLOW FROM FINANCING ACTIVITIES		
Repayments of lease liabilities	(130,392)	(126,541)
Net cash provided by financing activities	(130,392)	(126,541)
Net (decrease)/increase in cash held	(601,081)	339,885
Cash and cash equivalents at beginning of financial year	1,691,994	1,352,109
Cash and cash equivalents at end of financial year	1,090,913	1,691,994

Our people

Senior Leadership Team

Jennifer Beveridge, Chief Executive Officer



Jennifer has been CEO of Tenants Victoria since June 2019. A collaborative not-for-profit leader, her experience spanning management and service delivery roles in housing, health, youth and community development over 25 years has been centred on the needs and aspirations of people in the community receiving those services.

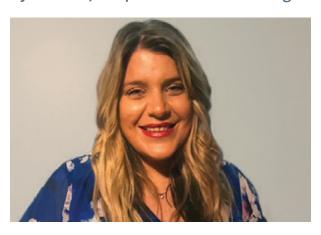
Driven by social justice values, Jennifer's operational skills are complemented by a grasp of public policy detail and what's required for stakeholder engagement and successful advocacy.

Many of her most satisfying work outcomes, Jennifer says, have been achieved at times when public policy and funding constraints required bold decision-making

Before she joined Tenants Victoria, Jennifer was CEO for 7 years at Eating Disorders Victoria. She has also worked at Jesuit Social Services and Merri Health and lectured at La Trobe University. Jennifer's initial training was as a clinical speech pathologist. She also has two master's degrees – a Master of Strategic Foresight and an MBA, both from Swinburne University.

In 2016, Jennifer was awarded a Churchill Fellowship and undertook a study program at Harvard University on how innovation and collaboration can improve service outcomes.

Kylie Betts, People and Culture Manager



A human resources leader who has worked in Australia and overseas, Kylie's professional experience spans the corporate, disability and broader not-for-profit sectors.

Kylie has worked in human resources for the Energy Savings Trust in the United Kingdom, and in Melbourne for Kraft and the welfare agency Good Shepherd.

She places a high priority on a partnership approach within Tenants Victoria to develop staff and internal culture and shape organisational capability.

Farah Farouque, Director of Community Engagement



Farah leads the Community Engagement Team and her portfolio spans advocacy, policy and research, media and communications and training. Farah was previously Principal Advisor, Public Affairs and Policy, at the Brotherhood of St Laurence. Before joining the community sector, she was an Age journalist with roles including Law and Justice Editor, Social Affairs Editor and reporter from Federal Parliament's Press Gallery and the Victorian Parliament Press Gallery. Farah is also the Board Chair of The Social Studio, a social enterprise working with young people from refugee backgrounds. Her professional awards include selection for the International Visitor Leadership Program in the United States and being a recipient of the Victorian Multicultural Awards for Excellence.

Agata Wierzbowski, Director of Legal Services



Agata leads our interdisciplinary Client
Services Team comprised of lawyers,
outreach workers and intake workers. Her
passion for building high-performing legal
service teams has been shaped by over 10
years' practice experience in the community
legal sector and beyond. She has worked in
roles including as a solicitor at the Consumer
Action Law Centre, policy manager at the
Women's Legal Service Victoria, and most
recently as Executive Officer and Principal
Lawyer at the St Kilda Legal Service.

Agata has served on community boards including at Social Security Rights Victoria. In 2015, she was awarded the Victorian Law Foundation Community Legal Centre Fellowship.

Phil Connell, Interim Corporate Services Manager



Phil's responsibilities at Tenants Victoria include technology, business contracts and technical and management services. Following 10 years as a comedy TV producer for HBO, and 20 years as a business manager at Citigroup in New York and London, Phil moved to Melbourne and has spent the past 8 years in management roles in the not-for-profit space. Before joining Tenants Victoria, he was general manager of the Australian American Education Leadership Foundation, and corporate services manager at Crime Stoppers Victoria. He is active on the school council at Glen Iris Primary School, and treasurer of the Aberfeldie Cricket Club.

Board

Judith Dickson, Chair Appointed: 23 January 2017



Judith practised as a litigation lawyer in Australia, the United Kingdom and the United States before moving into legal education as a clinical academic at La Trobe Law School and then as Director of Practical Training at Leo Cussen Centre for Law. She now consults in legal education and training.

Judith began her involvement with community legal centres as a law student volunteer and continued as a volunteer lawyer and as a member of management committees and boards.

She was an early member of the Legal Aid Committee (Victoria) and a member of the board of PILCH (Victoria) (now Justice Connect), chairing its staffing subcommittee. She was on the international steering committee of GAJE (Global Alliance for Justice Education), chairing its first nominations committee and later its conference scholarship committee. She has also been a member of the executive committee of APLEC (Australasian Professional Legal Education Council).

Judith's professional life is guided by the principle that the law should support, not obstruct, practical social justice. She sees

Tenants Victoria's work as also driven by that principle and is a determined supporter through her role as Chairperson of the board. Judith has a Bachelor of Arts, Bachelor of Laws, Master of Laws and Master of Adult Education (Global).

Special responsibilities: Chairperson, from 24 September 2018

Marc Kiven Appointed: 19 August 2019 Resigned 22 November 2021

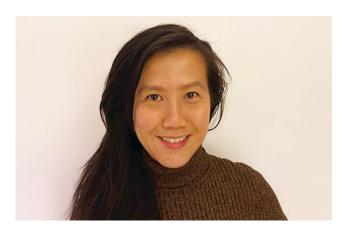


Marc is a construction and property professional with expertise across major infrastructure, transport and all sectors of property development from concept to completion.

With a long history in the not-forprofit sector holding various roles at multiple organisations, including the Royal Children's Hospital Centre for Adolescent Health and multiple Jewish community not-for-profits, Marc has a Bachelor of Engineering (Hons), Bachelor of Commerce and Master of Business Administration (all Monash University).

He is a Member of Engineers Australia (MIEAust) and is listed on the National Engineering Register (NER).

Jiayue Li Appointed: 19 August 2019



Jiayue is a senior legal executive with extensive experience as a trusted advisor to senior stakeholders and company boards across a range of sectors, including financial services, commercial property and healthcare. Throughout her career, Jiayue has taken an interest in pro bono work with a focus on making legal services accessible to those who only infrequently interact with the legal and justice system.

Special responsibilities: Member of the Audit, Finance and Risk Committee

Clinton Licht *Appointed: 1 December 2021*



Clinton is a digital transformation executive who has led large organisational changes across the globe. He first understands a business's aims then leads the strategy and plan to achieve future goals for operational

growth and consolidation. Clinton has significant experience in the understanding of financial management, audit practices, corporate governance skills and the willingness and ability to think and act strategically. He is focused on transforming the experience that an organisation delivers to their customers through investment in technology and digitisation of their business.

Born in South Africa, and having travelled and lived extensively in various locations, Clinton brings diversity, experience and a perspective crossing different backgrounds and cultures to a broad range of challenges. He is passionate about giving back to the community.

Clinton is a full member of the Australian Institute of Company Directors and has undergraduate and master's degrees in finance and technology.

Kristie Looney



Appointed: 1 December 2021

Kristie is an experienced leader from the not-for-profit, social enterprise and social service sectors. She is a senior executive with Uniting Vic Tas where she heads up the Housing and Property division, responsible for the delivery of the social housing growth strategy.

Kristie was the co-founder of a socialenterprise real estate business that generates profit to build homes for women and children at risk of homelessness.

She is passionate about cross-sector collaboration to develop innovative solutions to end homelessness. Her belief is that every person should have access to a safe, secure and affordable home, and that this has a direct impact on shaping just and healthy communities.

Kristie has a Bachelor of Social Science (Policy and Research) and a Master of Urban Planning and is a licensed real estate agent.

Andrew Ogbourne *Appointed: 5 March 2018*



Andrew is an information technology management consultant with extensive experience leading ICT and digital renewal initiatives across Australia. He has a passion for helping people and organisations, especially in the not-forprofit sector, to recognise and respond to the complex challenges and opportunities that contemporary technologies present.

Andrew's expertise in IT strategy, governance, program delivery and operational management of IT functions in public, private and non-profit organisations, combined with his experience in risk management and organisational change, allow him to provide a unique and valuable perspective to Tenants Victoria. Andrew founded Pentridge Community Garden as a

hub for urban residents in Melbourne's north in 2017. Andrew has a Bachelor of Science (Physics and Statistics) and is a Member of the Australian Institute of Company Directors.

Special responsibilities: Chair of the Audit, Finance and Risk Committee

Colin Prasad *Appointed: 20 April 2020*



Colin is a finance professional with nearly 30 years' experience in audit, industry and corporate finance roles in Australia and abroad. His 'day job' is a Director of Moore Australia (Melbourne) where he has provided important advice to not-for-profit boards. Having lived in eastern Europe for 5 years and travelled extensively for work and fun he has seen how people and societies live and work in many developed and developing nations. Colin cares about a cohesive society and proudly contributes to this with his work at Tenants Victoria.

He has a Bachelor of Commerce (University of Melbourne) and Postgraduate Diploma in Corporate Governance. He is a Member, Chartered Accountant, of Chartered Accountants Australia and New Zealand (CAANZ) and a Member of the Governance Institute of Australia.

Special responsibilities: Member of the Audit, Finance and Risk Committee

Sarah Young *Appointed: 19 August 2019*



Sarah is an experienced public sector manager having worked for 20 years in the local and state government and higher education sectors in Victoria and New Zealand. Sarah has expertise in marketing communications, community and stakeholder engagement and policy development.

Sarah is passionate about public service. Her professional and voluntary work is focused on ensuring that the voices of Victoria's diverse community are heard on issues that affect them and advocating for policy change to improve outcomes for the most vulnerable members in our society. Sarah is currently taking a break from her career to raise a family and focus on her voluntary work.

Special responsibilities: Chair of the Governance Committee

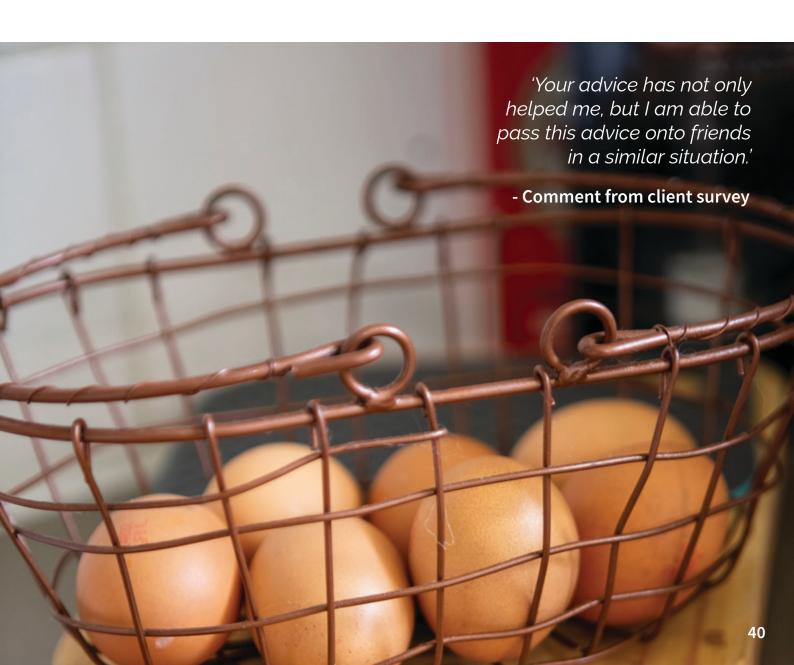




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Page 1 photo (cover): Renter Maryann at home in Melbourne.

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