

2023



“A Central Coast community where all tenants have a safe and secure place to call home”.

ANNUAL REPORT

Photo credit; Ben Gamlin

Prepared by:
Central Coast Tenants' Advice
and Advocacy Service
12 Alison Road
Wyong NSW, 2259

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Our Management Committee

Glenda Morris	Chairperson
Keith Hall	Vice Chairperson
Lynda Bates	Treasurer
Claude Nicole	Committee Member
Teresa Finlay-Barnes	Committee Member
Sue Morton	Committee Member
Judy Calmen - Birch	Committee Member
Rory Brooks	Committee Member

Our Staff

Sidonie Shaw	Manager
Lisa Ashby	Advocate
Ben Read	Advocate

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Dianne Evans	Locum
Phoenix Van Dyke	Locum
Nicole Johnston	Administration/Intake
Nancy Earl	Locum

Acknowledgement of Country

**” We acknowledge we live, work, and play on Darkinjung Country.
We pay our respects to Elders, past, present, and emerging and
recognise their continued connection to these lands and waterways.
We acknowledge our shared responsibility to care for and protect
our place and people”.**



Chairperson's Report.

Hello everyone,

My second report as Chairperson, time does go quickly (and the older you get the quicker it goes).

The first few months I think could be described as nothing out of the ordinary. Attending committee meetings and signing paperwork seems to be the “highlight” of the Chairperson’s role lol.

I guess it being so easy is a sign of Sidonie’s ability to run the service so efficiently.

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Everyone's excited regarding a change in legislation which hopefully puts an end to rent bidding. Such an unfair process for those doing it tough and/or low-income earners who cannot compete with a two-income family or single high salary earners.

Also, you would be aware of the renting crisis presently being experienced. The answer must be affordable housing I would think, however there isn't enough stock, and some landlords are now really enjoying the higher rents they are achieving with no thought to the tenants.

Of course, there has been some major issues these last couple of months that the Committee is aware of.

For obvious reason I will not be documenting things in this report. I'm unsure if the report must be made available to anyone who asks to read it. Hopefully by the time you are reading this report that matter will have been satisfactorily resolved.

The matter arose but quickly escalated to the point it became more involved and we realised we needed expert advice. Sidonie contacted Jobs Australia and we followed their guidelines to the letter.

A meeting was arranged. We all had to be given the opportunity to be heard and respond. Allegations were levelled at Sidonie who the main target was. I was horrified and felt deeply for Sidonie's situation.

No-one, especially the Service Manager should be reduced to a verbal punching bag.

Again, at the second meeting allegations were made. Things for Rory and I were uncomfortable, and my heart went out to Sidonie, she did not deserve the serve she got. I was worried about her mental health but admired her ability to stand her ground without the situation being reduced to a screaming match (which I'm sure I would have been reduced to).

I'm hopeful by the time of the meeting when you read this report there will be a positive outcome. Then we can all discuss the process and how it went.

I will close off now but would like to thank you all for your support through this matter it's very much appreciated. Thank you, Rory, for being there to assist me with your fair but firm thoughts. I was so grateful to have you there.

Finally, Sidonie, we are all there for you. Keep yourself safe and well, if you feel you need anything to help ride it through, please just reach out. Anything you need at any time. Also thank you for your ability to run the Service in such an effective manner.

Last but certainly not least. The amazing staff of CCTAAS. You guys are amazing and truly appreciated. Ben and Nik I know seeing your faces daily is such a boost for Sidonie she knows you are there, and anything needed to be done will be attended to. Thank you.

Di, you are a powerhouse! I know your retirement is looming, but hopefully you will still be available from time to time to help us out.

Nancy, thank you for picking up the slack for us, attending NCAT which is a bit of travel for you I know. Thank you so much you are a vital link for our Service.

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I'll close for now, again thank you to the Committee for your time, your vast array of knowledge in so many areas, your humour, and your dedication to the Service. A group of wonderful people helping to make a difference.

Glenda Morris
Chairperson

Manager's Report.

Another year is over. The years seem to be flying past. The stats for the period July 2022 – June 2023 show that we opened 1641 new cases and provided over 6380 advice sessions. This is a slight reduction in the number of cases opened over the same period for the previous year.

There may be a number of explanations for the reduction in the number of new cases opened: the end of the pandemic that had most workers working from home and tenants concerned for their own health and safety; tenants not wanting to “rock the boat” and incur a termination notice; renting crisis on the Central Coast meaning tenants didn't want to risk having to find somewhere to rent and; the ability for tenants to find answers to general questions through our website and that of Tenants NSW.

That's not say we weren't busy. We had some very complex matters during the year, which were resource heavy and where we relied on our casual and part time staff to pick up more run of the mill matters.

In September we presented an Expression of Interest to Fair Trading for a five-year funding contract. The Service was successful in its application and has been funded until June 2028. We have received our first funding payment for the period 01 July 2023 – 31 March 2024.

NSW has a new Labor Government and with that has been some initial changes to the Residential Tenancies Act, in a hope to address the current rental crisis. Portable Bonds have been made

easier for tenants to transfer their bonds and No Grounds terminations for periodic leases have been abolished. However, there are still several pressing issues that are to be considered. A Consultation Paper in Renting Laws is currently available and is considering several changes including: the end of No Grounds terminations for not only periodic lease, but also end of fixed term notices; pets in rentals; standardisation of rental application forms; more detail to minimum property standards; and the restriction on the release of private information of applicants. The Consultation Paper has a tight timeframe and will be the first major consideration for the newly appointed Rental Commissioner, Trina Jones.

The Labor Government has also promised an extra \$1million to the TAAP program. Whilst this is greatly appreciated, realistically it would bring the service provision in line with the advice being provided in 2008. We require more funding to bring us up to today's contact numbers.

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NCAT face to face hearings are back in operation out of the Gosford venue. We are currently providing duty advocacy one day a week. It is hoped that with the promised extra funding we can employ an additional part time worker to attend NCAT for an extra day per week and assist in additional telephone advice hours.

Currently Ben and Nancy are alternating the Monday hearings at Gosford. This seems to be working well. Nancy is working two days a week with the Service on Mondays and Wednesdays. Monday alternating between the Tribunal and in the office and Wednesdays Nancy works from home.

The Service received two complaints against an advocate during the reporting period. The first complaint was addressed with no further action required. The second complaint resulted in a disciplinary meeting for the staff member involved. The allegations were that the staff member acted in an unprofessional manner at the NSW Civil and Administrative Tribunal. It was resolved with the staff member agreeing to attend training in social skills. However, the training was not undertaken.

Shortly after this meeting there was a separate incident that led to a further disciplinary meeting. This matter was more serious, due to a Breach of the Services Code of Conduct. This matter has been spoken about in the Chairperson's report. I will not add to the comments other than to thank the Management Committee for their support. In particular Glenda and Rory who made themselves available whenever they were required. The text messages, emails and debrief over regular coffees, from the Committee were very much appreciated and certainly enabled me to focus on the needs of the Service and to get through the rather nasty situation.

I also want to thank Nicole and Ben who whilst unaware of the specifics of the incident, were no doubt aware that there was "something going on" and continued to respond to tenants in a manner that was always professional. They carried the brunt of the tenancy matters in May and June and should be congratulated on the way that they managed themselves and their workloads.

I attended the Communities in Control conference in Melbourne in May. The conference had been put on hold for a couple of years due to Covid. It is a wonderful conference and whilst not specifically directed at tenancy, the networking and information gained from guest speakers is always of benefit.

The Service changed external bookkeepers in April. I had not been satisfied with the performance of the previous bookkeepers for a little while. In May I discovered why.

The previous bookkeepers had not been paying leave loading on some annual leave for some staff members. As well, they had not been paying superannuation on the leave loading for any staff for the past four years.

As soon as the error was discovered our newly appointed bookkeeper undertook the task to reconcile the annual leave and superannuation payments. The annual leave payments affected two staff members and have since been resolved, with all payments being made in June 2023. The outstanding superannuation has also been resolved and all staff will receive a confirmation letter and payment to be made to the ATO by September 2023.

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I took annual leave in February to visit my youngest daughter in London, who was opening in the lead role in West End. For me it was a bucket list item, and such a thrill to be able to see her leading lady debut.

It is with regret that I farewell Teresa Findlay Barnes. Teresa has resigned from the Management Committee. Teresa joined the Committee in March 2012 and has been invaluable in her knowledge, experience and mentoring of myself and staff. She will be very much missed. I wish her well and look forward for the occasional coffee catch up.

I worked on an interesting case during the reporting period. Safe Haven caravan park located near Canton beach that provided transitional accommodation for tenants with disabilities.

I was contacted by a tenant in the caravan park, who had been notified that she and the remaining tenants were required to vacate by the end of the week. The park operator, a disability organisation who provides 12 week transitional housing, had applied to the Council for a DA to change the use of the park into a refuge, crisis accommodation provider. The application had been refused. There were approx. 30 tenants who were potentially about to become homeless.

CCTAAS confirmed that the tenant was in fact a tenant under the Residential Tenancies Act and that she was required to be given a 90 day notice to vacate. CCTAAS drafted a letter for the tenant to provide to the park operator explaining the process that was required by the park operator to legally terminate a tenancy.

The tenant contacted the Service the following day to say that the provider was telling them that there was no one that would assist them and that CCTAAS was wrong with the information. CCTAAS lodged a complaint to Fair Trading on behalf of the tenant. That same afternoon, Fair Trading contacted the Service to help them understand the Legislation and, then the park operator. After a couple of phone calls back and forth, the park operator, who denied threatening the tenants, accepted that they were required to provide the correct notice – 90 days and then follow the Residential Tenancies Act termination process.

Whilst the urgency of the matter was resolved with the involvement of our Service, Fair Trading Compliance and David Mehan, the Member for The Entrance's office, we continued to receive calls from other tenants who were concerned as to the likelihood of becoming homeless. All tenants were provided with advice and referred to Dept of Community and Justice for housing support.

I would like to sign off this year thanking again, the Committee and Ben, Nicole, Nancy and Di for their ongoing support of the Service and myself. It is a pleasure coming to work knowing that we have a Service that is well respected in the community and, maybe as importantly, with the funding body.

Sidonie Shaw
Manager

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Communities In
Control
Conference,
Melbourne.

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Fair Trading

Our reference: BN-00213-2023
File No: 13/83715

Sidonie Shaw
Coordinator
Central Coast Tenants Advice and Advocacy Service Inc.
manager@cctaas.com.au

Dear Service Provider

I refer to your organisation's application for funding under NSW Fair Trading's 1 July 2023 – 30 June 2028 Tenants Advice and Advocacy Program (TAAP) to operate the Central Coast Tenants Advice and Advocacy Service (CCTAAS).

All applications have been thoroughly assessed and the Minister for Customer Service and Digital Government, Minister for Small Business, and Minister for Fair Trading Minister has approved the recommendations made by NSW Fair Trading's Grants Assessment Committee. I am pleased to inform you that your application was successful.

NSW Fair Trading's Community Grants team will be in contact regarding future funding arrangements.

I congratulate your organisation on its successful application and look forward to the valuable service that your organisation will provide to the community.

Should you require any further information please contact Mr Lee Watson, Senior Project Officer, Community Grants on 0436 645 913 or via email Grants@customerservice.nsw.gov.au

Yours sincerely

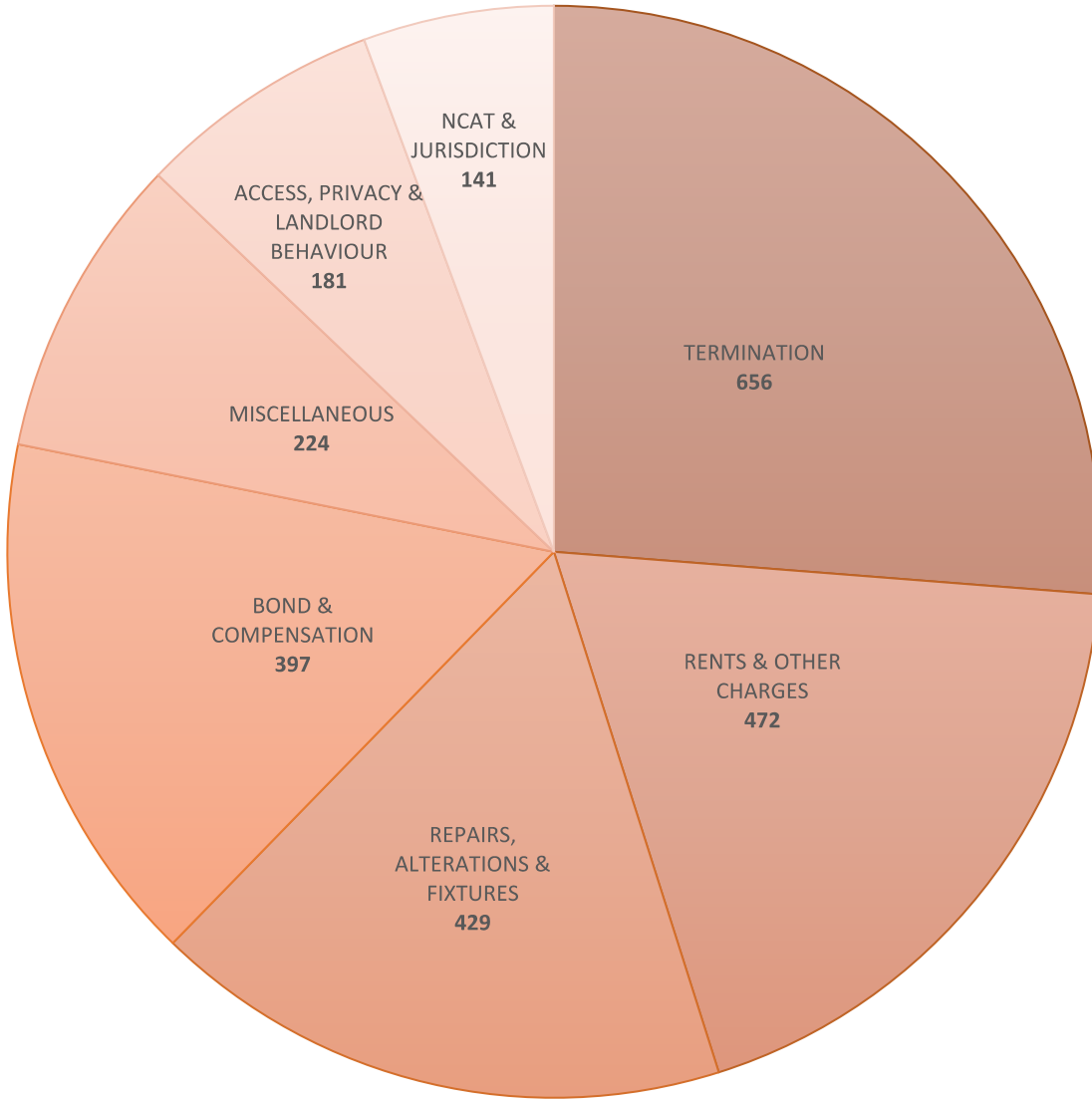
A handwritten signature in black ink, appearing to read 'Natasha Mann'.

Natasha Mann
NSW Fair Trading Commissioner

Date: 08/02/23

BREAKDOWN BY TENANCY MATTERS

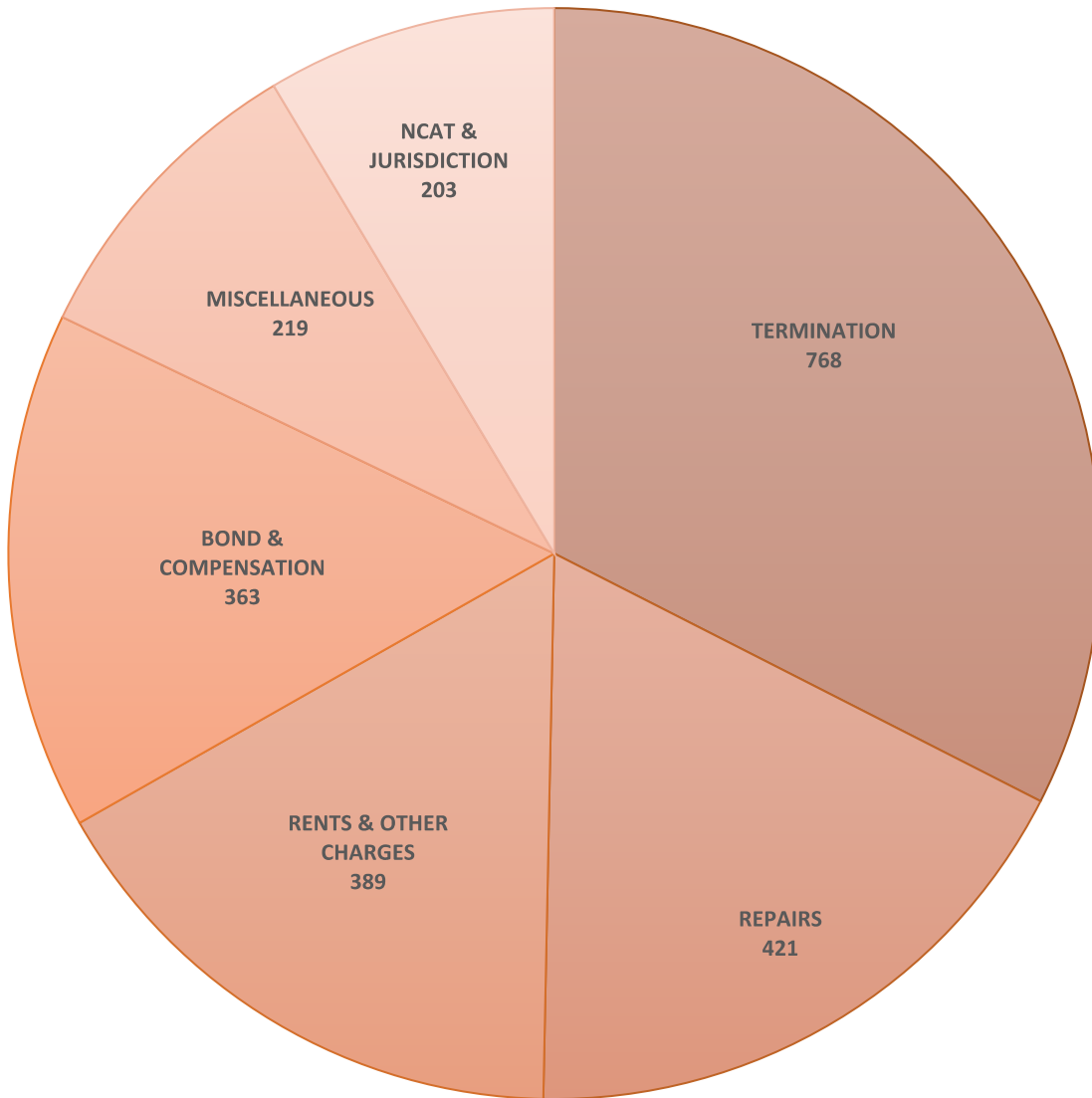
2023



TOTAL
1755

- TERMINATION
- RENTS & OTHER CHARGES
- REPAIRS, ALTERATIONS & FIXTURES
- BOND & COMPENSATION
- MISCELLANEOUS
- ACCESS, PRIVACY & LANDLORD BEHAVIOUR
- NCAT & JURISDICTION

BREAKDOWN BY TENANCY MATTERS 2022



- TERMINATION
- REPAIRS
- RENTS & OTHER CHARGES
- BOND & COMPENSATION
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NSW TAAP Benchmark Report

SERVICE: Central Coast TAAS
DATES: 01/07/2022 to 30/06/2023
SITE: Showing All Sites

Case Statistics

Total sessions in the period	6389
Tenant Positive Resolution Rate where Assistance Offered	94.51 %
Active Cases (at least one session in date range)	1755
Average Sessions per case in the period	3.64
Cases Open at Start Date	98
Cases opened during the period	1641
Cases closed during the period	1660
Cases remaining Open at period end	79

Closed Cases in Period

Breakdown by Tenant Outcomes

Tenant Outcomes	Number	Percentage
Improved understanding of tenancy law	1566	94.34 %
Presenting issue resolved	1479	89.10 %
Publication sent/website	653	39.34 %
No further action possible	162	9.76 %
Referred	99	5.96 %
Homelessness prevented	86	5.18 %
Negotiated outcome	59	3.55 %
Eviction prevented	28	1.69 %
Other Landlord action prevented	25	1.51 %
Payment to client obtained	13	0.78 %
Other client action successful	12	0.72 %
Landlord legal action wholly or partly dismissed/withdrawn	9	0.54 %
Alternative accommodation obtained	8	0.48 %
Client hearing successful	8	0.48 %
Debt payable reduced/removed	8	0.48 %
Other occupants assisted	3	0.18 %
Total	1660	254.09 %

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Active Cases

Breakdown by Tenancy Matter

Tenancy Matter	Number	Percentage
Termination	656	37.38 %
Rents and Other Charges	472	26.89 %
Repairs, Alterations and Fixtures	429	24.44 %
Bond and Compensation	398	22.68 %
Miscellaneous	224	12.76 %
Access, Privacy and Landlord Behaviour	182	10.37 %
NCAT and Jurisdiction	143	8.15 %
Social Housing	65	3.70 %
Agreements	48	2.74 %
Parks	35	1.99 %
Share Accommodation	12	0.68 %
Boarding House and Lodgers	4	0.23 %
Total Active Cases	1755	152.01 %

Breakdown by Services Provided provided

Service	Number	Percentage
Information	1585	90.31 %
Advice	1497	85.30 %
Follow-up (correspondence)	543	30.94 %
Pamphlets/Forms/Photocopied Info	434	24.73 %
Follow-up (phone)	305	17.38 %
Written Advice	144	8.21 %
Advocacy	62	3.53 %
Duty Advocacy (advice only)	61	3.48 %
Duty Advocacy (conciliated agreement)	57	3.25 %
NCAT General Application	47	2.68 %
Warm Referral	35	1.99 %
Liaise with third party	35	1.99 %
NCAT Preparation	24	1.37 %
Connect with other support service	22	1.25 %
Other	22	1.25 %
Document Preparation	16	0.91 %
Follow-up (face-to-face)	15	0.85 %
Research	12	0.68 %
Negotiation	7	0.40 %

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Service	Number	Percentage
NCAT Set Aside	6	0.34 %
NCAT Representation	5	0.28 %
Represent at meeting with landlord	2	0.11 %
Duty Advocacy (hearing representation)	2	0.11 %
NCAT Appeal	2	0.11 %
Represent/Assist Case Conference	1	0.06 %
Represent/Assist Other Appeal	1	0.06 %
HAC Assistance	1	0.06 %
Prepare FT Complaint	1	0.06 %
Total Active Cases	1755	281.69 %

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Ben and Nicky attended the Home In Place Expo at Wyong in May. We met with many tenants that were happy to hear our Service was available to them. We also had the opportunity to meet Home in Place employees. This can be very beneficial to build a repour for future issues that may arise. We also got to meet and network with other local services.

Good morning

On behalf of Home In Place & our Tenant Reference Group, we would like to thank Tenancy Advice and Advocacy Services (TAAS) for attending our 2023 Tenant Expo last Wednesday 24th May, your attendance was greatly appreciated. Our tenants commented upon leaving that they found your visibility at the event wonderful and grateful you provided information that they were unaware of.

Thank you for submitting the Stallholders Feedback form.

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TAAP Regional Conference



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CASE STUDY 1

The tenant, being a foreign national, made an online enquiry to our service requesting assistance with a 'rental contract' he did not believe was 'legitimate'.

The tenant sought advice on his rights regarding notice periods as well as his obligations under the agreement generally in circumstances where he "may" wish to remain in the premises.

By phone we were advised that the tenant had initially signed a '3-month lease' for a fully furnished house, paying \$2500.00 a week rent. That initial term had been extended for a further term of 12 months and included variable rental amounts payable, increasing during 'peak' periods. The agreement included numerous other terms that are wholly inconsistent with the provisions of the Residential Tenancies Act 2010 (NSW)(the **Act**).

On review of the 'rental contract' which was titled "Guest Registration Form" our observations were that the agreement was one that fell within the definition of 'rental tenancy agreement' under section 13 of the Act.

We noted that:

- i. the **premises** was not excluded from the operation of the Act under section 7 of the Act; and
- ii. the **agreement** was not excluded from the operation of the Act under section 8 of the Act.

For the agreement to be excluded under section 8 of the Act the agreement would need to meet the definition of 'short term rental accommodation rental' (an **STRA**) under section 54A of the Fair Trading Act 1987 (NSW), as follows:

a commercial arrangement for giving a person the right to occupy residential premises for a period of not more than 3 months at any one time, and includes any arrangement prescribed by the regulations to be a short-term rental accommodation arrangement, but does not include any arrangement prescribed by the regulations not to be a short-term rental accommodation arrangement.

Because the agreement had a term exceeding 3 month the agreement could not be an STRA, and the rights and obligations of the parties must operate in accordance with the Act.

Counsel from the Tenant's Union concurred with our assessment, which was communicated to the tenant by way of written advice and clarification by phone.

The agent responsible for acting for the landlord had failed to recognise the time restrictions on holiday rentals by offering the premises for over three months, and because the parties' agreement operates as a residential tenancy agreement for the purposes of the Act all rights and obligations between the parties must comply accordingly. Attempting to 'contract out' of the Act is prohibitive.

The service continued to provide ongoing advice to the tenant on a variety of issues, assisting the tenant in his dealings with the landlord.

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CASE STUDY 2

We assisted an unauthorised occupant (the 'client') of a DCJ residential premises, being the father of the tenant. The tenant had been incarcerated and later failed to return to the premises with no interest in returning.

The client had taken possession of the premises and maintained care for the tenant's two young children at the premises, one of which has a disability. The client had made application for priority housing with the DCJ, with the assistance of a caseworker from Brighter Futures.

The client expressed a desire to remain in the premises, most importantly because the children in his care had significant delay in being enrolled in the local school due to the red tape involved establishing the client as their legal guardian. This issue was persisting.

The client had strong reservations about remaining in the premises because of the severe odour (of animal waste) emanating from the carpet due to the tenant previously keeping dogs at the premises.

Our service participated and advocated for the client's interests at the DCJ's application to terminate the tenancy.

In conciliation the DCJ expressed a willingness to facilitate the housing of the client and the children in the premises, and arranged for the client together with the caseworker to engage in discussions regarding the client's issues while the matter was adjourned for hearing.

At hearing the DCJ offered the client the premises subject to the tenant's agreement being terminated. The client was given the opportunity to remain in the premises for the remaining two weeks of the tenancy in which time the DCJ would issue the client an agreement to take possession as the new tenant.

The client has now taken possession of the premises as the new tenant and through the assistance of our service and the Engagement Team at LAHC, works are scheduled for the replacement of carpet in the premises as well as other necessary repairs.

CASE STUDY 3

We have been assisting a DCJ client since January with various issues.

The tenant and her husband were offered a unit in Wyong after being approved as a DCJ client. The husband is terminally ill suffering from asbestosis causing his lungs to be extremely compromised.

On inspecting the property, the tenant noticed a foul wet smell and very dirty carpet and filthy walls. The tenant pointed this out to DCJ at the inspection and was basically told that DCJ would not be doing anything about it and if she wanted to pay for new carpet and paint the walls then she could.

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Due to her husband's condition the tenant did both of these things at a significant financial cost to herself and husband. Within a few weeks the tenant noticed that mould was appearing on the walls. This got worse and worse in a very short period. The tenant notified DCJ about this but other than inspecting it nothing was done. The tenant resigned herself to the fact that she just had to clean all her walls, including the back of all her pictures hung on the walls on a weekly basis.

The tenant contacted our service as she was fed up with this battle with the mould plus she had a very sick husband to care for. I spoke to LACH regarding this. They knew of the issue but apparently there was no leak identifiable, therefore nothing they could do. The tenant wanted the walls re-painted with anti-fungal paint as she believed the problem was rising damp and not a leak.

After some to and froing with LACH they agreed to do the painting of the entire unit. Great that's the end of that.....

No, the tenant called me back a couple of weeks after approval of the painting (it had not yet been done) the hot water pipe under her kitchen sink burst during the early hours of the morning and flooded her entire unit in 2 inches of water. The tenant rushed outside to turn off the mains to her unit, but the water meters were marked incorrectly, a mistake DCJ has taken responsibility for.

The tenants' brand new \$2200 carpet was now completely ruined as well as some furniture, and her unit was unliveable whilst the repairs took place. DCJ offered the tenants' temporary accommodation, but this would have been too stressful on her husband, so they moved in with their next door neighbour.

The wheels at DCJ/LAHC turn very slowly and the work was dragging out. But was eventually completed. The tenant was delighted with this and the fact they agreed to replace the carpet with the same quality she had used, this was not required but somehow, we managed to convince DCJ/LACH to do this. Now the tenant has good quality carpet and has antifungal paint throughout. The tenant was extremely happy and very thankful for the assistance.

Unfortunately, just weeks after this the tenant called to tell me her husband had died in his sleep due to complications from his asbestosis. The tenant is sure that living in a damp/mouldy home for over 12 months progressed his illness.

The tenant has made a claim through DCJ for some of her furniture via DCJ's insurance company, this was denied. The tenant then made application to NCAT for compensation for her ruined belongings. This is now an ongoing Tribunal matter set for a formal hearing in November. Our Service has assisted the tenant with all her evidence and the lodgement.

CASE STUDY 4

We have assisted this tenant in the past for various matters. He has had previous hoarding issues and is on a disability pension. He pays minimal rent and would find it extremely difficult finding anything at a similar price range to what he is currently paying.

The tenant called because he had a faulty, disintegrating screen door that was not being fixed correctly. There were attempts to fix the door, but these were never sufficient, and the tenant claimed that there were large gaps between the door and the frame.

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We emailed the tenant a sample letter for repairs stipulating that if the repairs were not completed satisfactorily then he would be making an application to NCAT for a repairs order. Within 5 days of emailing the agent this letter the tenant received a 90 day No Grounds Termination Notice.

Under s115 of the RTA we believed that this was retaliatory.

S115 The Tribunal may find that a termination notice is a retaliatory notice or that an application is a retaliatory application if it is satisfied that the landlord was wholly or partly motivated to give the notice or make the application for any of the following reasons—

(a) the tenant had applied or proposed to apply to the Tribunal for an order,

Our Service advised the tenant of his options. He could wait until the 90 days were up and expect to receive a notice of hearing from the tribunal for vacant possession. Then at NCAT he could show proof as to why he believes this notice was retaliatory. The tenant was reluctant to go to tribunal. He was nervous at the thought of waiting all that time for a hearing and then it not going in his favour.

Our Service asked for an authority from the tenant so we could speak with the agent to try and negotiate and point out that under s115 the notice is retaliatory. On speaking with the agent, she agreed that it did in fact look like a retaliatory eviction notice, she said she would speak with the landlord.

Not long after this the agent withdrew the notice. The tenant was extremely grateful and dropped off flowers to our Service.

CASE STUDY 5

Pine Needles, Site fee increase 2023

Residential villages, along with other forms of rental accommodation have been hit with very high rent increases this year. Pine Needles Village at Erina received an increase notice of \$30 per fortnight this year compared to last year's increase of \$13 per fortnight.

Residents of the Village, mainly aged pensioners or self-funded retirees and all homeowners who rent the site for their homes believed the proposed increase to be excessive. A spokesperson for the homeowners contacted CCTAAS for advice and assistance in early May. The Residential Land Lease Communities Act requires 25% of homeowners from a Village to challenge the proposed increase before it can proceed to mediation, only if compulsory mediation fails can the proposed increase proceed to the NSW Civil & Administrative Tribunal for determination.

A group of homeowners decided to fight the proposed increase, notices of the challenge were put in the letter boxes of all residents, and they were able to find 27% of homeowners willing to fight the increase. While the majority of homeowners believed the proposed increase was excessive, they were reluctant to put their names to a formal challenge for fear of recrimination and harassment.

Residents provided us with copies of the site fee increase notice, it was invalid because it failed to provide written reasons for the proposed increase (as were several previous increase notices). The community operator re issued a notice which stated CPI as the reason for this year's

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increase. CCTAAS assisted residents to challenge the increase and apply for mediation through Fair Trading NSW.

If a community operator issues an invalid site fee increase notice the legislation allows homeowners to claim back any overpayment of site fees. Applications for the return of overpaid site fees need to be made within twelve months and only one homeowner needs to make a successful application for all homeowners to receive reimbursement. Homeowners were one month out of time to make such an application, however, the NCAT legislation allows applicants to request their applications be heard “out of time”. While residents felt previous increases were “reasonable” one resident decided to make an out of time challenge against last year’s invalid increase, but more as a bargaining chip against this year’s proposed increase. That is, the resident would agree to withdraw her application in exchange for a lesser increase (for all residents) this year. The matter has not been determined. Homeowners offered to pay an increase of \$20 per fortnight, the community operator made a counter offer of \$25 per fortnight which residents rejected. The next hearing date is 27th October 2023.

Items of note from this case.....

It is a requirement of the Residential Land Lease Communities Act that community operators have a good working knowledge of the legislation. The Pine Needles community operator issued non-compliant site fee increase notices for several years so did not know the law.

The process for having site fee increase matters heard is too cumbersome and slow. Residents contacted us in early May, by the time the matter proceeded to mediation (which failed) and was listed for hearing (in late September) two households had been admitted to aged care facilities and the 25% of home-owner requirement was perilously close to failing.

Residents of Pine Needles, and other Villages, are becoming prisoners in their own homes. Site fees have increased to such an extent they are now unaffordable for almost all residents reliant on aged pensions. Residents own their homes but can’t afford the site rent, they can’t afford to move their homes and nobody will buy them because no one else can afford the site rent either.

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Letter of Appreciation

To the attention of:

Glenda Morris, Chairperson of CCTAS, and
Lee Watson, Grants Manager, Fair Trading

Dear Glenda and Lee,

I trust this email finds you both well. I am writing to express my appreciation for the outstanding assistance provided by the Central Coast Tenancies Advocacy Service (CCTAS) over the last year. I am very grateful for the invaluable support this important community organisation extended to my family and I during a challenging period, and wanted to share my personal feedback and experience with this.

In 2022, my family and I resided in a rental property in Killcare on the Central Coast that posed considerable challenges due to a difficult and at times violent landlord. This landlord also took up residence in a granny flat on the premises for a period, exacerbating our situation. Throughout our tenancy, we encountered various violations of our rights as tenants, creating an unsettling and at times unsafe and distressing environment.

In the midst of this ordeal, the team at CCTAS, led by Sidonie, were fantastic in the support they provided. While we faced a series of property managers who were ineffective in articulating or upholding our rights as well as police who were reluctant to get involved due to it being a "tenancy matter", Sidonie and her team consistently provided us with efficient, easy-to-comprehend and accurate assistance. Their support was unwavering, guiding us through the NCAT processes and ensuring we understood our rights including the legislation articulating those rights. Even during difficult moments, Sidonie's rapid responses were a source of comfort, demonstrating her commitment to our case.

Noticably, Sidonie's dedication extended beyond regular office hours, as she continued to respond to our inquiries even on Fridays when the CCTAS service was officially closed. Beyond providing advice on legislation and our tenancy rights, she also took the time to read my various submissions and documentation for NCAT. This included when our NCAT case was set aside, delayed and endured other complexities caused by our former landlord's inability to follow NCAT's directions.

I am pleased to share that, with the diligent assistance of Sidonie and the CCTAS team, we achieved a favorable outcome at NCAT. The tribunal recognized the breaches of our tenancy contract by our former landlord (not once, but twice due to the set aside) and awarded us compensation that we rightfully deserved.

Living in a space where we were paying rent and yet our rights were compromised and our pleas for assistance went unheard was a very disheartening experience, to say the least. It was through the CCTAS's support that we found hope, certainly found some perspective of the wrongful situation we were placed in, and ultimately gained a positive outcome through NCAT. I am truly impressed by the efficient and compassionate services provided, despite clearly being a small team servicing such a large area like the Central Coast, where I am sure there are a lot of renters requiring assistance.

It is clear to me that CCTAS plays a crucial role in our local community. My husband and I struggled with this situation and NCAT is daunting for anyone without legal experience, even for us as professionals who are used to speaking in front of others. My heart goes out to the many renters who face greater disadvantage than us, and this highlights just how critical CCTAS's services are in restoring some balance and advocating for the rights of renters.

"A Central Coast community where all tenants have a safe and secure place to call home".

CCTAAS ANNUAL REPORT 2023

I wish to extend my heartfelt gratitude to Sidonie and the entire team at CCTAS. Please know I say without exaggeration that they have made an impact on our lives and I will remember the help they gave us during one of the worst experiences of our lives.

CCTAS truly exemplifies excellence in tenant advocacy. It is my hope that through efforts like those undertaken by CCTAS, positive change can be realized to tenant rights across the Central Coast and broader Australia too.

With sincere appreciation,

Dear Bernadette

Thank you for sharing your feedback on the service provided by CCTAAS in what was clearly harrowing circumstances.

I am really pleased that CCTAAS was able to assist you and sorry that you had to go through such an experience. I have worked with these services for a number of years and while I am aware of the great work that they do, it's great to hear positive feedback from a client.

I hope that you have been able to move on from this and thank you again for getting in touch.

Regards

Lee Watson | Senior Project Officer – Community Grants
Fair Trading | Community Grants

CCTAAS ANNUAL REPORT 2023

**CENTRAL COAST TENANTS' ADVICE
AND ADVOCACY SERVICE INCORPORATED
78 850 519 405**

**FINANCIAL REPORT
FOR THE YEAR ENDED
30 JUNE 2023**

**ability limited by a scheme approved under
Professional Standards Legislation**

CCTAAS ANNUAL REPORT 2023

**CENTRAL COAST TENANTS' ADVICE
AND ADVOCACY SERVICE INCORPORATED
78 850 519 405**

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CCTAAS ANNUAL REPORT 2023

CENTRAL COAST TENANTS' ADVICE AND ADVOCACY SERVICE INCORPORATED 78 850 519 405

COMMITTEE'S REPORT

Your committee members submit the financial report of the Central Coast Tenants' Advice and Advocacy Service Incorporated for the financial year ended 30 June 2023.

Committee Members

The names of committee members throughout the year and at the date of this report are:

Claude Nicole
Lynda Bates
Teresa Findlay-Barnes
Sue Morton
Keith Hall
Glenda Morris
Rory Brooks
Judy Calman-Birch

Principal Activities

The principal activities of the association during the financial year were:

the provision of advice and advocacy services to residential tenants.

Significant Changes

No significant change in the nature of these activities occurred during the year.

Operating Result

The loss amounted to \$(337.00).

Signed in accordance with a resolution of the Members of the Committee.

Committee Member: _____

Glenda Morris

Committee Member: _____

Rory Brooks

Dated this 23rd day of August 2023

CCTAAS ANNUAL REPORT 2023

**CENTRAL COAST TENANTS' ADVICE
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**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2023**

	Note	2023 \$	2022 \$
Income			
Revenue	3	530,740	522,674
Expenditure			
Auditor's remuneration	4	(2,500)	(2,500)
Depreciation and amortisation expenses		(101)	(620)
Employee benefits expenses		(458,266)	(447,511)
Other expenses		(70,210)	(67,010)
		<u>(337)</u>	<u>5,033</u>
(Loss) Profit for the year	5	<u>(337)</u>	<u>5,033</u>
Total comprehensive income for the year		<u><u>(337)</u></u>	<u><u>5,033</u></u>

The accompanying notes form part of these financial statements.

Page 2

"A Central Coast community where all tenants have a safe and secure place to call home".

CCTAAS ANNUAL REPORT 2023

CENTRAL COAST TENANTS' ADVICE AND ADVOCACY SERVICE INCORPORATED 78 850 519 405

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2023

	Note	2023 \$	2022 \$
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	6	238,458	460,371
Trade and other receivables	7	-	540
Other current assets	8	3,428	-
TOTAL CURRENT ASSETS		241,886	460,911
NON-CURRENT ASSETS			
Property, plant and equipment	9	159	260
TOTAL NON-CURRENT ASSETS		159	260
TOTAL ASSETS		242,045	461,171
LIABILITIES			
CURRENT LIABILITIES			
Trade and other payables	10	67,837	271,998
Provisions	11	75,026	89,653
TOTAL CURRENT LIABILITIES		142,863	361,651
TOTAL LIABILITIES		142,863	361,651
NET ASSETS (LIABILITIES)		99,182	99,520
EQUITY			
Retained earnings	12	99,182	99,520
TOTAL EQUITY		99,182	99,520

The accompanying notes form part of these financial statements.

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**CENTRAL COAST TENANTS' ADVICE
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**STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2023**

	Note	Retained earnings \$	Total \$
Balance at 1 July 2021		94,487	94,487
Profit attributable to the association		5,033	5,033
Balance at 30 June 2022		<u>99,520</u>	<u>99,520</u>
Profit attributable to the association		(337)	(337)
Balance at 30 June 2023		<u>99,183</u>	<u>99,183</u>

The accompanying notes form part of these financial statements.

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“A Central Coast community where all tenants have a safe and secure place to call home”.

CCTAAS ANNUAL REPORT 2023

**CENTRAL COAST TENANTS' ADVICE
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**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 JUNE 2023**

		2023	2022
		\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts from funding body and clients		345,231	790,882
Payments to suppliers and employees		(567,610)	(547,327)
Interest received		466	263
Net cash provided by (used in) operating activities	13	<u>(221,913)</u>	<u>243,818</u>
Net increase (decrease) in cash held		(221,913)	243,818
Cash at beginning of financial year		460,371	216,553
Cash at end of financial year	6	<u><u>238,458</u></u>	<u><u>460,371</u></u>

The accompanying notes form part of these financial statements.

CCTAAS ANNUAL REPORT 2023

**CENTRAL COAST TENANTS' ADVICE
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78 850 519 405**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2023**

1 Summary of Significant Accounting Policies

The financial statements cover Central Coast Tenants' Advice and Advocacy Service Incorporated as an individual entity. Central Coast Tenants' Advice and Advocacy Service Incorporated is a association incorporated in NSW under the Associations Incorporation Act 2009.

2 Basis of Preparation

The financial statements are special purpose financial statements that have been prepared in accordance with Australian Accounting Standards, Australian Accounting Interpretations and the Associations Incorporation Act 2009 ('the Act').

The financial statements are based on historical costs, except for the measurement at fair value of selected non-current assets, financial assets and financial liabilities.

Plant and equipment

Each class of plant and equipment is carried at cost less, where applicable, any accumulated depreciation and impairment.

At the end of each annual reporting period, the depreciation method, useful life and residual value of each asset is reviewed. Any revisions are accounted for prospectively as a change in estimate.

Financial Instruments

Financial instruments are recognised initially using trade date accounting, i.e. on the date that association becomes party to the contractual provisions of the instrument.

On initial recognition, all financial instruments are measured at fair value plus transaction costs.

CCTAAS ANNUAL REPORT 2023

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2023**

Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. They arise principally through the provision of goods and services to customers but also incorporate other types of contractual monetary assets.

After initial recognition these are measured at amortised cost using the effective interest method, less provision for impairment. Any change in their value is recognised in profit or loss.

The association's trade and most other receivables fall into this category of financial instruments.

Discounting is omitted where the effect of discounting is considered immaterial.

For trade receivables, impairment provisions are recorded in a separate allowance account with the loss being recognised in profit or loss. When confirmation has been received that the amount is not collectable, the gross carrying value of the asset is written off against the associated impairment provision.

Subsequent recoveries of amounts previously written off are credited against other expenses in profit or loss.

In some circumstances, the association renegotiates repayment terms with customers which may lead to changes in the timing of the payments, the association does not necessarily consider the balance to be impaired, however assessment is made on a case-by-case basis.

Available-for-sale financial assets

Available-for-sale financial assets are non-derivative financial assets that do not qualify for inclusion in any of the other categories of financial assets. The association's available-for-sale financial assets comprise listed securities.

Available-for-sale financial assets are measured at fair value, with subsequent changes in value recognised in other comprehensive income.

Gains and losses arising from financial instruments classified as available-for-sale are only recognised in profit or loss when they are sold or when the investment is impaired.

In the case of impairment or sale, any gain or loss previously recognised in equity is transferred to the profit or loss.

Losses recognised in prior period statement of comprehensive income resulting from the impairment of debt securities are reversed through the statement of comprehensive income, if the subsequent increase can be objectively related to an event occurring after the impairment loss was recognised in profit or loss.

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2023

Available-for-sale financial assets

A significant or prolonged decline in value of an available-for-sale asset below its cost is objective evidence of impairment, in this case, the cumulative loss that has been recognised in other comprehensive income is reclassified from equity to profit or loss as a reclassification adjustment. Any subsequent increase in the value of the asset is taken directly to other comprehensive income.

Impairment of Non-Financial Assets

At the end of each reporting period the association determines whether there is evidence of an impairment indicator for non-financial assets.

Where this indicator exists and regardless for goodwill, indefinite life intangible assets and intangible assets not yet available for use, the recoverable amount of the assets is estimated.

Where assets do not operate independently of other assets, the recoverable amount of the relevant cash-generating unit (CGU) is estimated.

The recoverable amount of an asset or CGU is the higher of the fair value less costs of disposal and the value in use. Value in use is the present value of the future cash flows expected to be derived from an asset or cash-generating unit.

Where the recoverable amount is less than the carrying amount, an impairment loss is recognised in profit or loss.

Reversal indicators are considered in subsequent periods for all assets which have suffered an impairment loss, except for goodwill.

Accounts Receivable and Other Receivables

Accounts receivable are recognised initially at the transaction price (i.e. cost) and are subsequently measured at cost less provision for impairment. Receivables expected to be collected within 12 months of the end of the reporting period are classified as current assets. All other receivables are classified as non-current assets.

At the end of each reporting period, the carrying amount of accounts receivable and other receivables are reviewed to determine whether there is any objective evidence that the amounts are not recoverable. If so, an impairment loss is recognised immediately in statement of comprehensive income.

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2023**

Employee Benefits

Provision is made for the association'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 wholly settled within one year have been measured at the amounts expected to be paid when the liability is settled.

Employee benefits expected to be settled more than one year after the end of the reporting period have been measured at the present value of the estimated future cash outflows to be made for those benefits. In determining the liability, consideration is given to employee wage increases and the probability that the employee may satisfy vesting requirements. Cash flows are discounted using market yields on high quality corporate bond rates incorporating bonds rated AAA or AA by credit agencies, with terms to maturity that match the expected timing of cash flows. Changes in the measurement of the liability are recognised in profit or loss.

Provisions

Provisions are recognised when the association 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.

Provisions are measured at the present value of management's best estimate of the outflow required to settle the obligation at the end of the reporting year. The discount rate used is a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability. The increase in the provision due to the unwinding of the discount is taken to finance costs in the statement of other comprehensive income.

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. Bank overdrafts also form part of cash equivalents for the purpose of the statement of cash flows and are presented within current liabilities on the balance sheet.

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2023**

Revenue and Other Income

Revenue is recognised when the amount of the revenue can be measured reliably, it is probable that economic benefits associated with the transaction will flow to the association and specific criteria relating to the type of revenue as noted below, has been satisfied.

Revenue is measured at the fair value of the consideration received or receivable and is presented net of returns, discounts and rebates.

Interest revenue

Interest revenue is recognised using the effective interest rate method.

Rendering of services

Revenue in relation to rendering of services is recognised depending on whether the outcome of the services can be estimated reliably. If the outcome can be estimated reliably then the stage of completion of the services is used to determine the appropriate level of revenue to be recognised in the period. If the outcome cannot be reliably estimated then revenue is recognised to the extent of expenses recognised that are recoverable.

If the outcome cannot be reliably estimated then revenue is recognised to the extent of expenses recognised that are recoverable.

Revenue from training services is generally recognised once the training has been delivered.

Subscriptions

Revenue from the provision of membership subscriptions is recognised on a straight line basis over the financial year.

Accounts Payable and Other Payables

Accounts payable and other payables represent the liabilities at the end of the reporting period for goods and services received by the association that remain unpaid.

Accounts payable are recognised at their transaction price. Accounts payable are obligations on the basis of normal credit terms.

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.

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2023

	2023	2022
	\$	\$
3 Revenue and Other Income		
Revenue		
Sales revenue:		
Government Grants Received	510,418	522,411
Other revenue:		
Interest received	466	263
Other revenue	19,856	-
	20,322	263
Total revenue	530,740	522,674
4 Auditor's Remuneration		
Auditor's Remuneration	2,500	2,500
5 Profit for the year		
Profit before income tax from continuing operations includes the following specific expenses:		
Expenses		
Employee benefits expense:		
contributions to defined contribution superannuation funds	52,931	44,247
Depreciation of property, plant and equipment	101	620
6 Cash and Cash Equivalents		
Cash in Hand	200	200
Bendigo Bank, Human Resources Account	150,430	150,414
Bendigo Bank, Equipment Account	30,318	15,315
Bendigo Bank, Debit Card Account	1,864	1,466
Bendigo Bank, Cheque Account	8,156	248,079
Bendigo Bank, Fixed Term Deposit	45,211	44,897
GST Refundable	2,279	-
	238,458	460,371

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2023

	2023 \$	2022 \$
Reconciliation of cash		
Cash and Cash equivalents reported in the statement of cash flows are reconciled to the equivalent items in the statement of financial position as follows:		
Cash and cash equivalents	238,458	460,371
	<u>238,458</u>	<u>460,371</u>
 7 Trade and Other Receivables		
Other Debtors	-	540
	<u>-</u>	<u>540</u>
 The carrying value of trade receivables is considered a reasonable approximation of fair value due to the short term nature of the balances.		
 8 Other Assets		
Current		
Prepayments	3,428	-
	<u>3,428</u>	<u>-</u>
 9 Property, Plant and Equipment		
Office Furniture and Equipment	34,326	34,326
Less Accumulated Depreciation	<u>(34,167)</u>	<u>(34,066)</u>
	159	260
Total Plant and Equipment	<u>159</u>	<u>260</u>
Total Property, Plant and Equipment	<u>159</u>	<u>260</u>

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2023

	2023	2022			
	\$	\$			
Movements in Carrying Amounts of Property, Plant and Equipment					
Movement in the carrying amounts for each class of property, plant and equipment between the beginning and the end of the current financial year.					
	Freehold Land	Buildings	Plant & Equipment	Leased Plant and Equipment	Total
	\$	\$	\$	\$	\$
Balance at 1 July 2021	-	-	880	-	880
Depreciation expense	-	-	(620)	-	(620)
Balance at 30 June 2022	-	-	260	-	260
Depreciation expense	-	-	(101)	-	(101)
Carrying amount at 30 June 2023	-	-	159	-	159

10 Accounts Payable and Other Payables

Current

Trade Creditors	2,276		10,865
Superannuation Payable	17,709		1,195
Grants in Advance	-		196,572
Accrued Expenses	-		1,828
PAYG Withholding	9,226		10,064
GST Control	-		12,284
Provision for Sick Leave	14,817		15,079
Provision for Annual Leave	23,809		24,111
	<u>67,837</u>		<u>271,998</u>

11 Provisions

Prov'n for Long Service Leave	41,798		36,570
Provision for Locum Staff	33,228		53,083
Total provisions	<u>75,026</u>		<u>89,653</u>
Analysis of Total Provisions			
Current	75,026		89,653
	<u>75,026</u>		<u>89,653</u>

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2023

	2023	2022
	\$	\$
12 Retained Earnings		
Retained earnings at the beginning of the financial year	99,519	94,487
(Net loss) Net profit attributable to the association	(337)	5,033
Retained earnings at the end of the financial year	99,182	99,520
13 Cash Flow Information		
Reconciliation of result for the year to cashflows from operating activities.		
Reconciliation of net income to net cash provided by operating activities:		
Profit (Loss) after income tax	(337)	5,033
Cash flows excluded from profit (loss) attributable to operating activities		
Non-cash flows in profit		
Depreciation	101	620
Changes in assets and liabilities		
Increase (Decrease) in GST Payable	(12,284)	16,118
Increase (Decrease) in Grants in Advance	(196,572)	196,572
Increase (Decrease) in PAYG Withholding	(838)	5,498
Increase (Decrease) in Superannuation Payable	16,514	1,195
Increase (Decrease) in Provision for Annual Leave	(302)	6,010
Increase (Decrease) in Provision for Sick Leave	(262)	(5,842)
Increase (Decrease) in Provision for Long Service Leave	5,228	6,016
Increase (Decrease) in Trade Creditors	(8,590)	8,412
(Increase) Decrease in Prepayments	(3,428)	782
(Increase) Decrease in Other Debtors	540	1,576
Increase (Decrease) in Provision for Locum Staff	(19,855)	-
Increase (Decrease) in Accrued Expenses	(1,828)	1,828
	(221,913)	243,818

CCTAAS ANNUAL REPORT 2023

**CENTRAL COAST TENANTS' ADVICE
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78 850 519 405**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2023**

	2023	2022
	\$	\$

14 Financial Risk Management

The association is exposed to a variety of financial risks through its use of financial instruments.

This note discloses the association's objectives, policies and processes for managing and measuring these risks.

The association's overall risk management plan seeks to minimise potential adverse effects due to the unpredictability of financial markets.

The association does not have any derivative instruments at 30 June 2023.

The association does not hold any financial assets with terms that have been renegotiated, but which would otherwise be past due or impaired.

The other classes of receivables do not contain impaired assets.

15 Statutory Information

The registered office of the association is:

12-14 Alison Road Wyong NSW 2259

The principal place of business is:

12-14 Alison Road Wyong NSW 2259

CCTAAS ANNUAL REPORT 2023

CENTRAL COAST TENANTS' ADVICE AND ADVOCACY SERVICE INCORPORATED 78 850 519 405

STATEMENT BY MEMBERS OF THE COMMITTEE

The committee has determined that the association is a reporting entity and that this general purpose financial statement should be prepared in accordance with the accounting policies outlined in Note 2 to the financial statements.

In the opinion of the committee the financial statements as set out on pages 1 to 15:

1. Present fairly the financial position of Central Coast Tenants' Advice and Advocacy Service Incorporated as at 30 June 2023 and its performance for the year ended on that date in accordance with Australian Accounting Standards (including Australian Accounting Interpretations) of the Australian Accounting Standards Board.
2. At the date of this statement, there are reasonable grounds to believe that Central Coast Tenants' Advice and Advocacy Service Incorporated will be able to pay its debts as and when they fall due.

This statement is made in accordance with a resolution of the Committee and is signed for and on behalf of the Committee by:

Chairperson: _____
Glenda Morris

Treasurer: _____
Rory Brooks

Dated this 23rd day of August 2023

INDEPENDENT AUDIT REPORT TO THE MEMBERS OF CENTRAL COAST TENANTS' ADVICE AND ADVOCACY SERVICE INCORPORATED 78 850 519 405

Report on the Audit of the Financial Report

Opinion

I have audited the accompanying financial report of Central Coast Tenants' Advice and Advocacy Service Incorporated (the association) which comprises the statement of financial position as at 30 June 2023 and the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements including a summary of significant accounting policies and other explanatory information, and management's assertion statement.

In my opinion, the accompanying financial report of the association for the year ended 30 June 2023 is prepared, in all material respects, in accordance with the Associations Incorporation Act 2009.

Basis for Opinion

I conducted my audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of my report. I am independent of the association in accordance with the auditor independence requirements of the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the code) that are relevant to my audit of the financial report in Australia. I have also fulfilled my other ethical responsibilities in accordance with the code.

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

Responsibilities of Management and those Charged with Governance

Management is responsible for the preparation and fair presentation of the financial report in accordance with the Associations Incorporation Act 2009 and for such internal control as management determines is necessary to enable the preparation of the financial report is free from material misstatement, whether due to fraud or error.

In preparing the financial report, management is responsible for assessing the association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the association or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the association's financial reporting process.

INDEPENDENT AUDIT REPORT TO THE MEMBERS OF CENTRAL COAST TENANTS' ADVICE AND ADVOCACY SERVICE INCORPORATED 78 850 519 405

Auditor's Responsibility for the Audit of the Financial Report

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

As part of an audit in accordance with the Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit 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 association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the committee.
- Conclude on the appropriateness of the committee's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the association's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the association to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I communicate with the committee regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

I also provide the committee with a statement that I have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on my independence, and where applicable, related safeguards.

CCTAAS ANNUAL REPORT 2023

INDEPENDENT AUDIT REPORT TO THE MEMBERS OF CENTRAL COAST TENANTS' ADVICE AND ADVOCACY SERVICE INCORPORATED 78 850 519 405

From the matters communicated with the committee, we determine those matters that were of most significance in the audit of the financial report of the current period and are therefore the key audit matters. I describe these matters in my auditor's report unless law or regulation preclude public disclosure about the matter or when, in extremely rare circumstances, I determine that a matter should not be communicated in my report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Name of Firm: Hayward Bishop & Wrigley
Accountants & Tax Consultants

Name of Principal: DL Bishop
Damon L Bishop CA

Address: 307 Main Road Toukley NSW 2263

Dated this 23rd day of August 2023

CCTAAS ANNUAL REPORT 2023

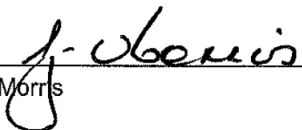
**CENTRAL COAST TENANTS' ADVICE
AND ADVOCACY SERVICE INCORPORATED
78 850 519 405**

CERTIFICATE BY MEMBERS OF THE COMMITTEE

I, Glenda Morris of Central Coast Tenants' Advice and Advocacy Service Incorporated, certify that:

- (a) I will be attending the annual general meeting of the association.
- (b) The financial statements for the year ended 30 June 2023 will be submitted to the members of the association at its annual general meeting.

Dated this 23rd day of August 2023

Committee Member: 
Glenda Morris

CCTAAS ANNUAL REPORT 2023

**CENTRAL COAST TENANTS' ADVICE
AND ADVOCACY SERVICE INCORPORATED
78 850 519 405**

**INCOME AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED 30 JUNE 2023**

	2023	2022
	\$	\$
REVENUE		
Funding Received		
Office of Fair Trading - Recurrent	458,788	403,121
Office of Fair Trading - Covid-19	51,630	117,799
Office of Fair Trading - Covid Consumables	-	1,491
	<u>510,418</u>	<u>522,411</u>
Interest Received	466	263
	<u>510,884</u>	<u>522,674</u>
OTHER REVENUE		
Provisions for Employee Entitlements Written Back	19,856	-
	<u>530,740</u>	<u>522,674</u>

The accompanying notes form part of these financial statements.

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"A Central Coast community where all tenants have a safe and secure place to call home".

CCTAAS ANNUAL REPORT 2023

CENTRAL COAST TENANTS' ADVICE AND ADVOCACY SERVICE INCORPORATED 78 850 519 405

INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDED 30 JUNE 2023

	2023	2022
	\$	\$
EXPENDITURE		
Auditor's Remuneration	2,500	2,500
Bank Charges	299	223
Bookkeeping	8,011	8,430
Computer Expenses	6,951	906
Database Licence	3,286	2,637
Depreciation	101	620
Electricity	3,182	2,476
Employees Entitlements	4,665	6,183
Equipment Purchases	2,887	1,337
Insurance	6,011	13,377
Interpreters	79	-
Legal Costs	69	52
Library	248	-
Motor Vehicle Reimbursements	3,451	369
Meeting Expenses	1,646	1,220
Network and Conferences	3,042	1,859
Photocopying Expenses	1,180	292
Postage	875	1,047
Printing and Stationery	2,101	924
Rent of Premises	24,923	29,436
Repairs and Maintenance	3,689	2,092
Salary Sacrifice	67,650	75,122
Staff Amenities	3,008	3,183
Staff Training	3,855	228
Subscriptions	1,444	3,275
Superannuation	52,931	44,247
Supervision	150	1,087
Telephone	3,315	3,703
Travelling Expenses	1,382	698
Wages and Salaries	318,146	310,118
	531,077	517,641
(Loss) Profit	(337)	5,033
(Loss) Profit for the year	(337)	5,033
Retained earnings at the beginning of the financial year	99,519	94,487
Retained earnings at the end of the financial year	99,182	99,520

The accompanying notes form part of these financial statements.

CCTAAS ANNUAL REPORT 2023

CENTRAL COAST TENANTS' ADVICE AND ADVOCACY SERVICE INCORPORATED 78 850 519 405

DEPARTMENTAL TRADING, PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30 JUNE 2023

	2023	2022
	\$	\$
REGULAR FUNDING, ADVICE AND ADVOCACY SERVICES		
OTHER INCOME		
Funding Received		
Office of Fair Trading - Recurrent	458,788	356,635
Office of Fair Trading - Covid Consumables	-	1,491
Interest Received	466	263
Provisions for Employee Entitlements Written Back	17,870	-
	477,124	358,389
EXPENSES		
Auditor's Remuneration	2,250	2,000
Bank Charges	269	173
Bookkeeping	7,210	6,533
Computer Expenses	6,256	702
Database Licence	2,957	2,044
Depreciation	101	620
Electricity	2,864	1,919
Employees Entitlements	4,199	4,792
Equipment Purchases	2,598	1,036
Insurance	5,410	10,367
Legal Costs	(1)	52
Library	223	-
Motor Vehicle Reimbursements	3,106	369
Meeting Expenses	1,481	945
Network and Conferences	2,738	1,859
Photocopying Expenses	1,062	292
Postage	(1)	811
Printing and Stationery	1,891	716
Rent of Premises	22,631	22,813
Repairs and Maintenance	3,320	1,621
Salary Sacrifice	60,885	64,022
Staff Amenities	2,707	2,467
Staff Training	3,469	177
Subscriptions	1,300	3,275
Superannuation	47,638	34,719
Supervision	135	1,087
Telephone	2,984	2,870

The accompanying notes form part of these financial statements.

CCTAAS ANNUAL REPORT 2023

**CENTRAL COAST TENANTS' ADVICE
AND ADVOCACY SERVICE INCORPORATED
78 850 519 405**

**DEPARTMENTAL TRADING, PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 30 JUNE 2023**

	2023	2022
	\$	\$
Travelling Expenses	1,244	698
Wages and Salaries	286,331	184,300
	<u>477,257</u>	<u>353,279</u>
NET PROFIT (LOSS)	<u>(133)</u>	<u>5,110</u>

The accompanying notes form part of these financial statements.

CCTAAS ANNUAL REPORT 2023

**CENTRAL COAST TENANTS' ADVICE
AND ADVOCACY SERVICE INCORPORATED
78 850 519 405**

**DEPARTMENTAL TRADING, PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 30 JUNE 2023**

	2023 \$	2022 \$
EQUAL REMUNERATION ORDER (OFT)		
OTHER INCOME		
Funding Received		
Office of Fair Trading - Recurrent	-	46,486
	-	46,486
EXPENSES		
Wages and Salaries	-	46,486
	-	46,486
NET PROFIT	-	-

The accompanying notes form part of these financial statements.

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CCTAAS ANNUAL REPORT 2023

CENTRAL COAST TENANTS' ADVICE AND ADVOCACY SERVICE INCORPORATED 78 850 519 405

DEPARTMENTAL TRADING, PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30 JUNE 2023

	2023	2022
	\$	\$
COVID-19 FUNDING		
OTHER INCOME		
Funding Received		
Office of Fair Trading - Covid-19	51,630	117,799
Provisions for Employee Entitlements Written Back	1,986	-
	53,616	117,799
EXPENSES		
Auditor's Remuneration	250	500
Bank Charges	30	50
Bookkeeping	801	1,897
Computer Expenses	695	204
Database Licence	329	593
Electricity	318	557
Employees Entitlements	466	1,391
Equipment Purchases	289	301
Insurance	601	3,010
Interpreters	79	-
Legal Costs	70	-
Library	25	-
Motor Vehicle Reimbursements	345	-
Meeting Expenses	165	275
Network and Conferences	304	-
Photocopying Expenses	118	-
Postage	876	236
Printing and Stationery	210	208
Rent of Premises	2,292	6,623
Repairs and Maintenance	369	471
Salary Sacrifice	6,765	11,100
Staff Amenities	301	716
Staff Training	386	51
Subscriptions	144	-
Superannuation	5,293	9,528
Supervision	15	-
Telephone	331	833
Travelling Expenses	138	-
Wages and Salaries	31,815	79,332
	53,820	117,876

The accompanying notes form part of these financial statements.

CCTAAS ANNUAL REPORT 2023

**CENTRAL COAST TENANTS' ADVICE
AND ADVOCACY SERVICE INCORPORATED
78 850 519 405**

**DEPARTMENTAL TRADING, PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 30 JUNE 2023**

	2023	2022
	\$	\$
NET LOSS	(204)	(77)

The accompanying notes form part of these financial statements.

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"A Central Coast community where all tenants have a safe and secure place to call home".