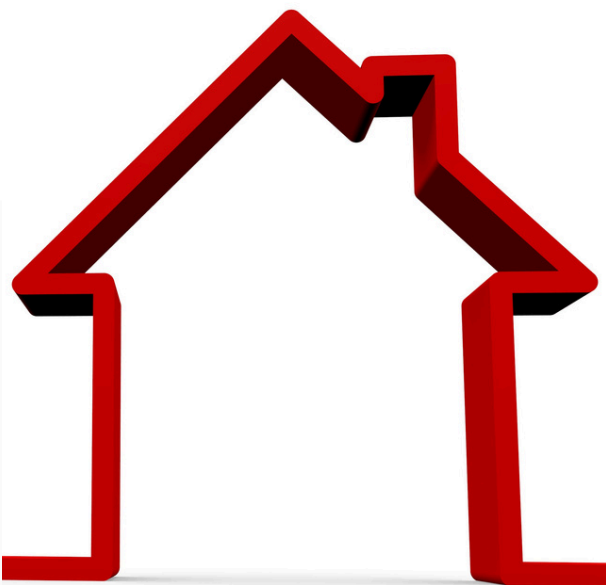


ANNUAL REPORT 2025



 02 4353 5515

 www.cctaas.com.au

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

Management Committee

Glenda Morris - Chair Person

Keith Hall - Vice Chairperson

Lynda Bates - Treasurer

Claude Nicole - Committee Member

Sue Morton - Committee Member

Judy Calmen-Birch - Committee Member

Nicole Harvey - Committee Member

Rory Brooks - Committee Member

Staff Members

Sidonie Shaw - Manager

Ben Read - Advocate

Nancy Earl - Advocate

Dianna Evans - Advocate

Nicole Johnston -

Advocate/Administration

Chairpersons Report

Good morning everyone. I hope you are all well and ready for the day ahead.

There has been so much going on this year that I felt overwhelmed trying to remember it all and write it down. So, I have taken the cowards way out and I'm leaving the advocates to report on their juicier matters, so I don't leave anything out.

It was great to see a win by the Tenants' Union and Tenants' Advocates across NSW in finally having the legislation for no grounds termination notices abolished.

What I am going to write about first is the team's valiant efforts this year. I know they are all tired and overworked and would love to be able to alleviate that for them but sadly I can't. Therefore, I think it important that we all acknowledge their workload and their dedication to CCTAAS.

It won't be getting any easier as Sidonie recently applied for extra finding, but this was not successful.

That's really demoralising when you think about what the staff are trying to do with so little backup and resources. Shame on the government!!

So much more could be gained by an extra set of hands.

As of today, I don't know if we were successful in gaining brokerage for tenants struggling. It's a great way to assist but also another load to carry. Interesting when we hear from Sidonie at the meeting. Question could be could a member of committee assist with this role. If allowed, we could certainly learn how to fill in the forms I would think.

Maybe a time saver for an advocate.

Financially we seem to be doing well. Thank you Sidonie for always being on top of our spending. I know advocates have their new computers they look very impressive. I hope staff are happy with them.

Last but certainly not least is my thanks to the staff.

Nancy. Thank you for filling this role so perfectly. You are certainly a wonderful advocate. You take matters on like a bull at a gate. Nothing scares you it's just all get out of my way and let me do my job.

Thank you, you are truly talented in this field.

Ben. Well watch out everyone here he comes. Whether it is submissions or matters before the tribunal nothing scares this advocate.

Ben your knowledge and your ability to put pen to paper regarding submissions or representation for tenant make you a mighty force to be reckoned with. I'm so glad you are in our side.

Nikki. Our little bloom that blossomed. You have gained your Advocate wings, and you are flying high. We all know your worth and value you highly. Nothing is too much trouble for you in your admin role, but it is as an advocate that you are coming into your own. Well done, Nik.

Sidonie. You lead by example. Hard working, strong work ethics, kind and caring.

You are always there for your team. I know you would fight for them if necessary. You treat them all with courtesy and respect and it is returned 10-fold. You get what you give.

You are able to do your role as Advocate while keeping all the finances in check, correspondence covered, you have your finger on every pulse that's needed. Not an easy job. Your mind must find it hard to turn off, I'm sure. However, your pride in the service you have raised since its infancy must be enormous. Well done.

To the committee thank you. It's a silent role but one which the service cannot operate without. Your time, input and knowledge are invaluable so thank you.

Lastly we said our good byes to Rory who resigned from our Committee. Rory was a wealth of knowledge with a very kind heart. He will be missed.

Kind regards

Glenda Morris
Chairperson



Managers' Report July 2025

I am pleased to present this report covering the period from October 2024 to June 2025. I was very fortunate to take three-month long service leave which had been in the planning stage for almost a year. I had an amazing time visiting countries that had been on my list to explore and was able to cross off some bucket list items, such as hot air ballooning in Cappadocia and crossing the Rocky Mountains on the Rocky Mountaineer with its glass top train.

While I was on leave, Ben took over the service and provided excellent leadership in my absence. I would like to extend my sincere thanks to Ben for ensuring that CCTAAS continued to operate smoothly during this period. Ben has also prepared a report for the period July to September 2024.

This year has certainly presented a mixture of successes, challenges, and disappointments.

Service Delivery Highlights:

The Service continues to provide advice at a very high standard to tenants across the Central Coast. The number of new cases during the reporting period has increased by over 11.7% to almost 2000 for the year. The complexity of the matters we have assisted in is shown by an increase of 13.9% in advice sessions, almost 7730. On average, each full time equivalent (FTE) staff member, is assisting over 635 clients annually and providing more than 2400 sessions. This is an incredible achievement and speaks to the dedication and expertise of our team.

Reporting date	Total cases	Cases per FTE	Total sessions	Total cases - network total	Cases per FTE- network average	Sessions per FTE
2025 Q2	581	182.13	2446	6574	127.72	767
2025 Q1	573	179.65	1967	10102	129.66	617
2024 Q4	553	173.35	1807	7003	115.67	566
2024 Q3	524	164.26	1468	11667	135.18	460

Annual totals |

Reporting date	Total cases	Cases per FTE	Total Sessions	Total cases - network total	Cases per FTE – network average	Sessions per FTE
2024-2025	1947	635.58	7688	35346	419.98	2410

Park Matters:

Two park-related matters have been particularly demanding in terms of resources since late last year.

1. Oasis Caravan Park, Kanwal : has been given the go ahead to lodge a proposal for redevelopment. The rezoning of the site allows for a DA to be lodged of up to 675 units with 15% set aside of affordable housing and 30% for independent seniors living. The homeowners in the park can remain in the park for the meantime, however when the DA is approved, they will be issued with a 12 month termination notice.

We have met with the homeowners and the developer to discuss the timeframe and ensure that the developer is considering the requirements under the Residential (Land Lease) Communities Act for the homeowners.

We receive regular updates from the homeowners within the park, however at the time of writing this report the DA has not been lodged and therefore there is no current termination notice.

2. El Lago Tourist Park, The Entrance: We became involved with El Lago after a homeowner informed us that the park operator was issuing an invalid termination notice based on a work order from the Council. Since then, we've been engaged in multiple meetings with homeowners, Fair Trading's investigation team, and Council representatives.

We've also prepared NCAT submissions, represented applicants at hearings, and supported homeowners through the process. As of today, the park operator has not complied with NCAT Orders to complete repairs or provide written site agreements.

We have assisted the applicants to lodge renewal proceedings, and their Hearings are set down for 01 October 2025.

We are awaiting the Hearing for the tenants in the park, which are due to be heard later in October.

Nancy deserves special recognition for her outstanding work in managing the numerous issues arising from El Lago. She's met with homeowners multiple times, coordinated their attendance at NCAT hearings, and provided invaluable support throughout. Without her efforts, the success we've seen so far would not have been possible.

Media Interest and Public Perception:

The El Lago matter has garnered significant media attention, and I have had regular discussions with Scott Levi from ABC Radio, journalist Shauna Foley, and independent journalist Merilyn Vale.

Public perception has shifted, with growing concern for the homeowners' welfare and increasing scrutiny of the park operator's lack of maintenance. We are hopeful that continued media and public pressure will help bring about the necessary improvements at the park.

Nancy and I recently attended a meeting with Council and Fair Trading. While there is no quick fix, it appears that both parties have revised their initial stance on the homeowners' status under the legislation and are now working towards a collaborative approach to improve the park's conditions.

Legislative and Policy Updates:

The Service was involved in representing tenants in other matters, including a case where both Ben and I worked on five submissions for tenants seeking redress for harassment by their landlord. Although the outcome was not exactly as the tenants had hoped, the Tribunal did award compensation for ongoing harassment.

The review of the **Domestic Violence Provisions in the Residential Tenancies Act** and the **SHCADS Award** submissions has been completed. However, we are still awaiting an update on the NCAT review, which has now been pending for over 12 months since we submitted our recommendations for improvements to its accessibility and availability.

On a more positive note, the new rental laws, which came into effect on May 19, 2025, were initially met with celebration, particularly the removal of no-grounds terminations and the introduction of other reforms, including changes to pet laws and background check fees. Unfortunately, the rollback of one area of the terminations provision has been a disappointment. The removal of no-grounds terminations was a significant step forward, but a recent change allows landlords to seek vacant possession for 'major or structural renovations,' using only a landlord's statement as evidence, which opens the door for misuse. We are currently challenging this in NCAT, and should the outcomes be favourable, plan to lobby local MPs and the government to reverse this decision.

Duty Advocacy:

Ben and Nancy continue to provide vital support as duty advocates at NCAT. This service assists tenants who have not previously been in contact with the Service but require assistance at the Tribunal. Over the reporting period, we supported 95 tenants in this capacity, representing 23 tenants in formal hearings.

Training and Development:

The team has also been busy with professional development, attending a variety of training sessions, including:

- **Assertive Communication**
- **Introduction to Trauma-Informed Care**
- **Mental Health at Work**
- **Residential Tenancies Act – Rental Reforms**
- **NCAT Appeals Training**
- And many more...

Interagency and Forums:

Additionally, the team has actively participated in several interagency meetings and forums, providing valuable networking and information-sharing opportunities:

- **Central Coast Domestic Violence Committee**
- **Presentation to the CLSD meeting (Law Week)**
- **Tenants' Union Online Network Meeting**
- **Presentation to Disability Advocacy NSW**
- **Witness at Public Hearing – Select Committee inquiry for the removal of No**

Grounds Evictions

- **Uniting Doorways Homelessness Week**
- **Seniors Forum – Halekulani RSL**
- **Walk Against DV – Toukley**
- **San Remo Connect Day**
- **Homelessness Connect Day**
- **Homes NSW Engagement Team Meeting**
- **Standing Together – Action for housing Justice – 30 Years TU**
- **TAAP Regional Network Meeting – Tamworth**
- **Future Partnerships with Central Coast Council – Aliessa Carrero**
- **Homeless Committee Meeting**
- **Catholic Care Presentation for DV Case Workers**
- **Rainbow Inclusion Council for the Central Coast Meeting**
- **Presented RTA changes at Early Years & Families Interagency Workshop**
- **And many more...**

I have also attended regular meetings with Lee Watson and Nicole Smith from Fair Trading Grants to discuss the implementation of the workplan and review of the Service benchmarks.

Investigations lodged with Fair Trading:

The Service has engaged with Fair Trading investigations team to file several complaints against real estate agents for poor behaviour.

1. Ray White, Kariong – for illegal charges. The agent charged a tenant with costs that they alleged were for changes to a residential tenancy agreement and background check. CCTAAS filed a complaint with Fair Trading in Feb'25. After three months Fair Trading reported that the matter had been closed due to there being no breach. CCTAAS requested that Fair Trading review their decision. After a further three months Fair Trading agreed that the agent had breached the Residential Tenancies Act and the Property, Stock and Business Agents Act and that Fair Trading would be acting against the agent. The action would be more than a written warning or education.

2. Real estate agent, Gosford – for professional misconduct and harassment of six tenants on separate occasions. The Service filed a complaint on behalf of the six tenants in April 2025. The initial response from Fair trading was that there was no complaint to answer to and that the six tenants had all agreed to not go ahead with their complaints. CCTAAS contacted the tenants and spoke with them individually. All but one, were prepared to proceed with their complaints. CCTAAS contacted Fair Trading and asked for a review of the decision. The TU has also been involved in chasing the matter up. As at the time of writing this report, there has been no feedback from the Fair Trading investigation team.

3. Real Estate Institute – ambiguous wording on a standard termination notice. We became aware of ambiguous and misleading wording on a standard termination notice, prepared and issued by the Real Estate Institute (REI). The wording suggests that the termination notice on its own, terminates the tenancy. This is not correct. The tenancy does not terminate until the tenant hands back vacant possession or there is an Order from the Tribunal. The matter has been referred to the TU and forwarded to the Rental Taskforce Manager for investigation. We are awaiting a response.

Farewells:

We farewelled Rory Brooks from the Management Committee and Di Evans from the TAAP Network during 2024 and I wish them both very well in the future. Di had been involved in the Network for over 25 years and had a wealth of knowledge, particularly in the parks arena. She finished her working days with CCTAAS, and we are very grateful for the time that she spent with the Service. Di will be missed across the Network.

Staffing and Acknowledgements:

I would like to take a moment to acknowledge the hard work and dedication of our team members, Ben, Nicole, and Nancy, who continue to uphold the high standards of service for which CCTAAS is known. Their professionalism, empathy, and commitment to supporting tenants are truly commendable. I feel incredibly fortunate to work alongside such a dedicated team.

Congratulations to Ben Read for his TAAP Star Award for the Erin Brockovich Award for the Best Performance at the Tribunal. Ben assisted a tenant with severe mental impairment to successfully claim his bond after the landlord had alleged the tenant had deliberately hosed the inside of the premises causing damage. Ben argued that it was due to the roof leak and reported torrential rain that had occurred that had caused the damage.

Finally, I would like to thank the Management Committee for their continued support. I am grateful to have such a knowledgeable and approachable group of individuals to turn to for guidance. Your ongoing involvement in the Committee into 2026 is greatly appreciated.

Personal Updates:

As part of my ongoing professional development, I completed my **Certificate IV in Government** in December 2024. I also made the decision to resign from the **Community Legal Centre Board**, as I felt that I could not devote the necessary time to its needs at this stage. It has been a rewarding experience, and I look forward to dedicating more of my focus to CCTAAS.

Thank you all once again for your continued support and commitment to the work we do.

Sidonie Shaw
Manager



Acting Manager Report – Ben Read

This Report is prepared for the following periods, during which I had the privilege of assuming the role of Acting Manager of the Service:

- a. 1 July 2024 through 27 September 2024, while Sidonie was long service leave (the LSL); and
- b. 17 February 2025 through 17 March 2025.

During Sidonie's absence during LSL the Service had the benefit of utilising Di Evans for two days of remote service each week. In the reporting period for the financial year 2024 I had noted that Di's prolific attendance to tenant enquiries, her reliable and effective advocacy and advice skills had offered the Service significant support during Sidonie's absence. We provide our sincere thanks Di for her work.

We also thank and acknowledge the assistance and contribution of locum David Gibbons, brought into the Service by Sidonie for her leave period in February and March this year. David also worked remotely for two days a week during this period.

Further, the consistent efforts of Nicole and Nancy, and their dedicated support provided to the Service must be acknowledged. Both stepped up in Sidonie's absence and demonstrated once again that the effectiveness of the community Service we pride ourselves on is driven by the commitment of the people involved.

For my part it I enjoyed the added responsibility, including compiling and preparing information and statistics as part of the Service's formal reporting obligations to NSW Fair Trading, as well as drafting submissions for, and participating as a witness in the Legislative Assembly Select Committee's inquiry into ending no grounds evictions, expanded on below.

In summary, I continue to enjoy the added responsibility and taken significant personal and professional benefit from expanding my role during Sidonie's leave periods and thank Sidonie, the Management Committee and colleagues for continued trust and support.

No Grounds Reform

In May 2024 a Select Committee was established to inquire into a Greens Private Members Bill that was introduced by Ms Jenny Leong MP with the aim of putting pressure on the NSW Labor Government to act on their election commitment to end no-grounds evictions.

Before debate on that Bill concluded, the NSW Labor Government moved to refer the Bill to an inquiry which enabled public debate and consideration of issues for reform.

Our Service was accordingly provided with an opportunity to make submissions to the Select Committee. Those submissions were presented to the Committee on 26 June 2024, and we were subsequently invited to participate as a witness in a public hearing on the matter before the Select Committee.

On 28 July 2024, the weekend before the first public hearing of the inquiry, the NSW Government announced their planned reform to end no grounds evictions, including setting out a timeline for legislation to be introduced in September 2024.

Notwithstanding the NSW Government's shift to pre-empt the Inquiry and any Select Committee findings, on 29 July 2024, I had the privilege to attend the Macquarie Room, Parliament House, Sydney for the public hearing on the Residential Tenancies Amendment (Prohibiting No Grounds Evictions) Bill 2024.

Also attending as witnesses during the designated hearing time were:

1. Katelin McInerney, Policy and Projects Officer for the Community Industry Group;
2. KerryAnn Pankhurst, Service Manager for the New England and Western Tenants Advice and Advocacy Service; and
3. Nicole Grgas, Coordinator for the Hunter Tenants Advice and Advocacy Service.

It was a great pleasure to participate in the public hearing and present evidence supporting the Service's long held view that ending no grounds evictions is the paramount reform for ensuring rental security and to further empower tenants to exercise their other rights under the Residential Tenancies Act 2010 (NSW).

The Select Committee's Report on the Inquiry was released publicly on 17 September 2024, where it is acknowledged broadly that arbitrary eviction undermines efforts to increase supply or make the cost of housing more affordable, and that no grounds evictions disproportionate effect those in the community also struggling with other challenges, including age, disability, health and wellbeing, discrimination, domestic violence and poverty.

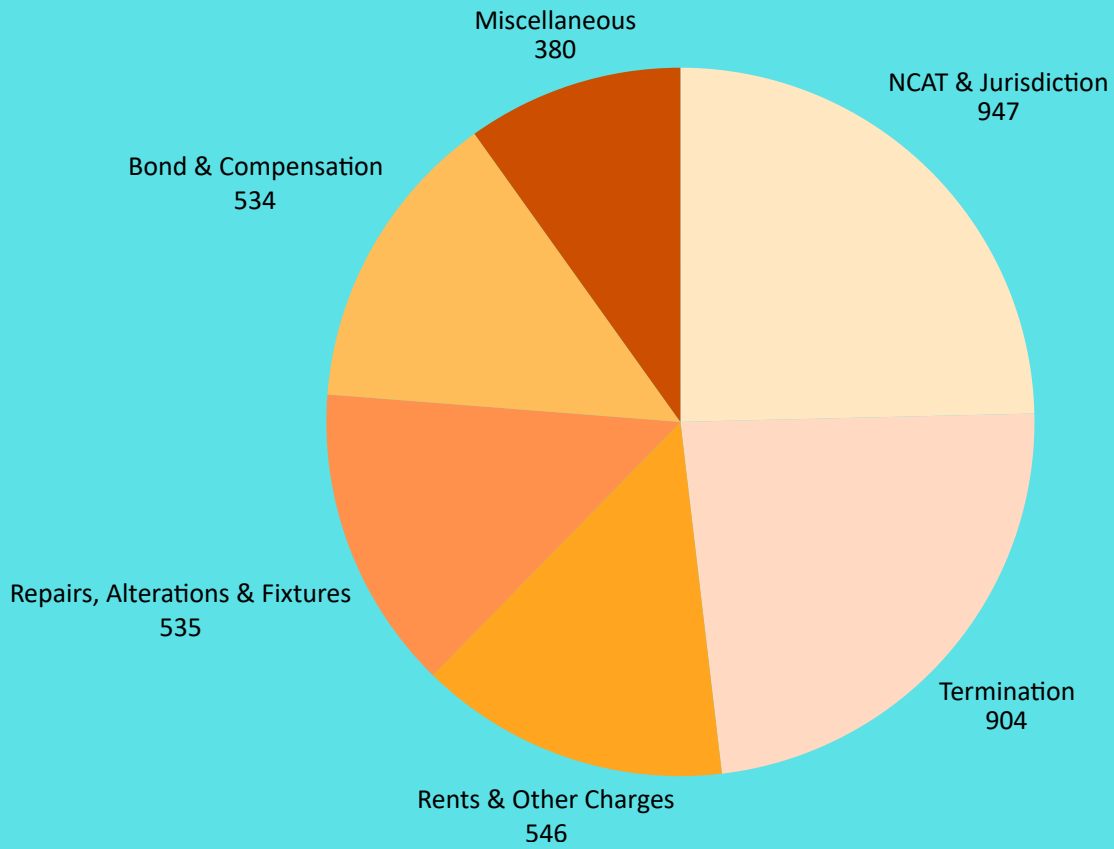
As we now know, with the eventual passing of the legislation effected by the NSW Government, that years of advocacy by our Service and other stakeholders ending no grounds evictions is not just a housing reform, it is also a reform, albeit imperfect, that we hope will improve the safety, security, health, wellbeing and financial security of tenants on the Central Coast and across New South Wales.

It was an honour to be invited to participate and contribute personally to the push for reform to end no grounds evictions and I would like to acknowledge the tireless efforts of all stakeholders and advocates, both current and former who have led the push for reform to the no grounds laws for decades.

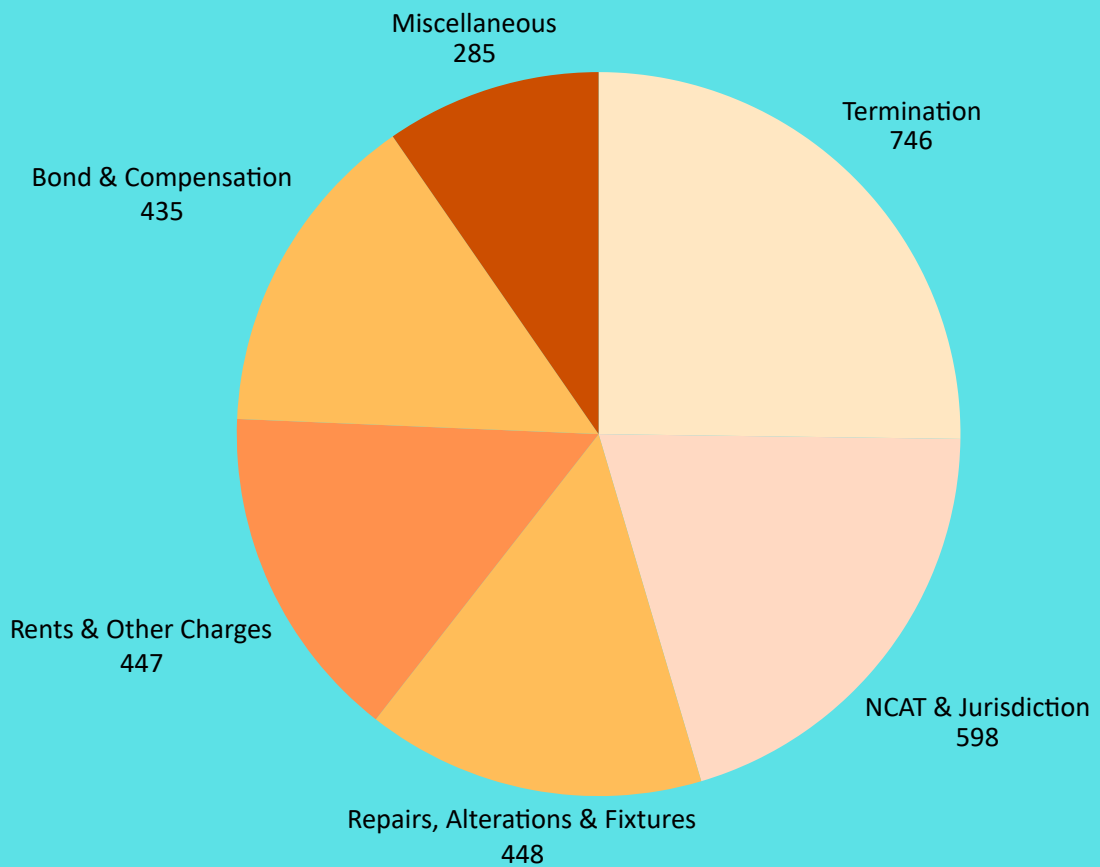
Ben Read

26 September 2025

BREAKDOWN BY TENANCY MATTERS 2024-2025



BREAKDOWN BY TENANCY MATTERS 2023-2024



SAN REMO CONNECT DAY

SUPPORTING THE COMMUNITY WITH ACCESS TO SERVICES
FIND OUT MORE INFO ON THE SERVICES BELOW



SCAN ME

ALL THE INFO

WHEN
THURSDAY 28 NOVEMBER

TIME
11 AM - 3 PM

WHERE
SAN REMO NEIGHBOURHOOD CENTRE

WHO
EVERYONE WELCOME (NO RSVP REQUIRED)

SERVICES YOU CAN ACCESS

- Legal Aid
- Central Coast Community Legal Centre
- Services Australia
- Revenue NSW
- Central Coast Tenancy Advice and Advocacy
- Links Youth Service

WANT MORE INFO? CONTACT US HERE

Phone: 0473 120 679
Email: Dylan.disciascio@ryss.com.au






**San Remo Connect Day
Nov 2024**

**Stand alone Fight
Together Tenants
Union 30 years of
Advocacy Oct
2024**





**Uniting Homelessness
Connect Day May 2025**



**OASIS Information Session
Nov 2024**



Appeals Training Nov 2024



Passing of the No Grounds Termination



Central Coast Domestic Violence Presentation Oct 2024



**Coast Connections
Conference Nov 2024**



**National Homelessness
Conference Gold Coast
June 2024**




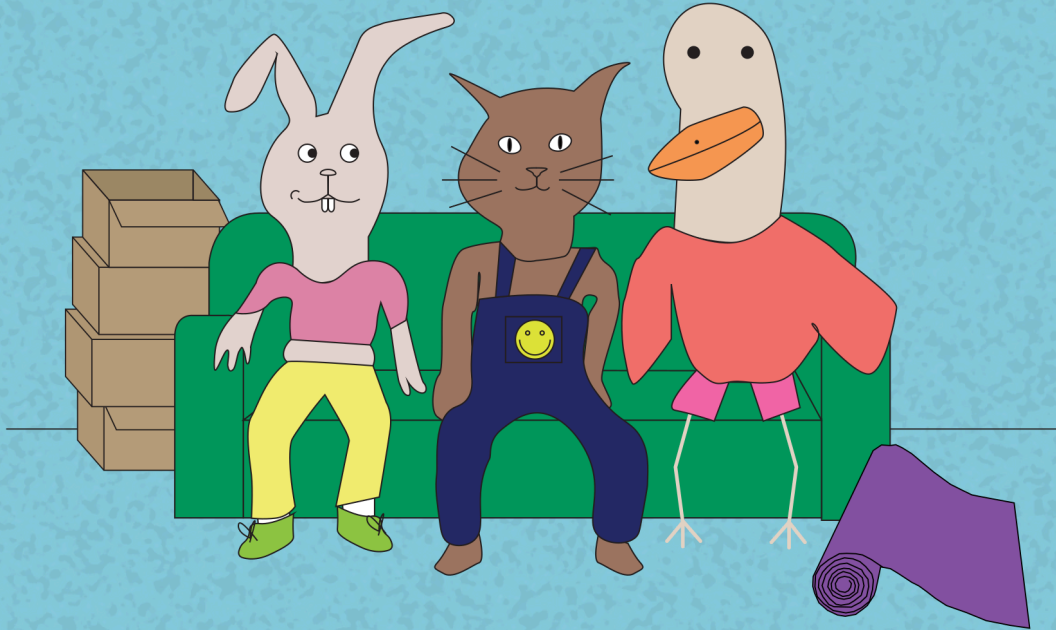


**Walk Against
Domestic
Violence
Toukley
November
2024**

New laws have made it easier for tenants to have pets!






PETS ARE FAMILY!



NO EVICTION WITHOUT A REASON!

New tenancy law is helping NSW renters to make stable homes.

A landlord cannot evict you from your rental home unless they follow the proper legal process. They must have a valid reason and evidence. For more info, see tenants.org.au/factsheet-eviction



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National Homelessness Conference

Executive Summary

I attended the 2025 National Homelessness Conference in Queensland on behalf of Central Coast Tenants Advice and Advocacy Service (CCTAAS). The conference brought together government representatives, advocacy organisations, service providers, and people with lived experience to share strategies, innovations, and challenges in addressing homelessness.

Key themes – including early intervention, integrated support systems, Housing First models, and tenancy sustainment – are directly relevant to CCTAAS's mission. This report outlines core insights and highlights why continued investment in professional development and sector engagement through conferences is not only worthwhile but essential.

Key Takeaways Relevant to CCTAAS

1. Tenancy Sustainment and Prevention Over Crisis Response

Sustaining tenancies became a clear priority across the sector. Presenters highlighted how the reasons tenants seek housing (e.g., escaping violence, poverty, mental health issues) are often the same reasons they face eviction. The 'three strikes' policy used by social housing providers was widely criticised as ineffective. Temporary Accommodation (TA) use is misleadingly counted as success, despite clients often cycling back into homelessness. CCTAAS plays a critical role in preventing eviction and supporting tenancy sustainability. Our advocacy work contributes directly to reducing homelessness, and we should continue pushing for data reforms and policy shifts that recognise real housing stability, not just temporary shelter.

2. Lessons from Queensland's Integrated Approach

Queensland is moving towards outcomes-focused, multi-year funding and reducing bureaucratic burden on services. A new Homelessness Advisory Group includes voices with lived experience. Youth Foyers (e.g. Gold Coast Youth Foyer) provide 40 self-contained units with onsite support for young people aged 16–25. Advocacy for similar cross-agency collaboration and integrated housing models is needed in NSW. We can utilise these examples in our submissions, media work, and local engagement, particularly in youth housing initiatives.

3. Housing First – A Proven Model

The Netherlands' Housing First model prioritises providing housing immediately, then offering wrap-around support. Key features include:

- Tenant choice and control
- Weekly contact and flexible support
- No punitive measures – clients are not “cut off”
- 83% tenancy retention

Housing First aligns closely with our principles – safe, secure housing as a foundation for wellbeing. We can use this evidence to bolster advocacy for systemic reforms and influence local housing policy.

1. Aboriginal and Torres Strait Islander Housing Justice

Aboriginal and Torres Strait Islander Housing QLD highlighted the severe overrepresentation of First Nations peoples in homelessness and overcrowding and advocated for culturally informed solutions and partnerships. Our advocacy must ensure First Nations perspectives are front and centre, including through collaboration with Aboriginal-controlled referral pathways, culturally safe advocacy, and data-driven policy engagement.

2. Effective Advocacy Tools

The "Home Stretch" campaign (extending care for young people to 21) succeeded by:

- Keeping a single-issue focus
- Using relevant data and compelling personal stories
- Ensuring a consistent internet and media presence

We can use similar strategies when pursuing additional funding and applying for grants. Enabling tenants to share their stories safely can help personalise these critical issues and strengthen the impact of our advocacy

3. Workforce Development Opportunities

The CHIA NSW Cadetship Program has been implemented by several social housing providers, with positive outcomes reported from offering cadetships. The program aims to support young people, residents in social housing, and other priority groups by combining paid work with accredited study and clear career pathways. Participants can earn the Certificate IV in Housing, which can also be obtained through a traineeship. Not-for-profit organisations may be eligible for funding grants that enable the traineeship to be delivered at little or no cost via a registered training provider. One social housing provider mentioned running the program twice, with both cadets being offered ongoing employment after completion. This initiative provides a practical approach to building workforce capacity, especially in attracting and retaining staff with lived experience or from underrepresented communities.

Conclusion

The National Homelessness Conference provided great value for CCTAAS, equipping us with knowledge and networks that can strengthen both individual advocacy and systemic reform. As tenancy issues remain central to the housing crisis, our service is uniquely positioned to lead and influence positive change. Participation in conferences like this helps us stay informed, connected, and capable of delivering best-practice advocacy in a quickly changing sector.

El Lago Waters Tourist Park – 2025

Background

El Lago Waters Tourist Park has been the focus of ongoing advocacy by CCTAAS throughout 2025. Homeowners faced unsafe, unsanitary, and deteriorating conditions, worsened by the operator's failure to meet statutory responsibilities under the Residential (Land Lease) Communities Act 2013 (NSW).

January 2025 – First NCAT Outcomes

In January, our service supported residents in the initial NCAT hearings. These resulted in consent orders granting a 50% reduction in site fees, backdated to 1 February 2025, recognising that facilities had been withdrawn and residents were not receiving fair value for their site fees.

June 2025 – Landmark NCAT Orders

On 11 June 2025, NCAT issued written orders across multiple resident applications. The Tribunal:

- Confirmed the 50% reduction in site fees
- requested urgent repairs and maintenance
- confirmed residents' arrangements constituted formal site agreements; and
- prohibited interference with residents' peace, comfort, and privacy.

These orders marked a historic recognition of residents' rights and set a crucial precedent for other land lease communities.

Non-Compliance and Deteriorating Conditions

Despite these wins, the operator failed to comply. By mid-year, residents reported:

- no hot water in amenities, forcing guests to shower and do laundry off-site at their own expense
- sewage overflow and unsafe grounds, causing cars to get bogged and posing health hazards
- unmown lawns, broken locks and lighting, and unsanitary amenities
- missed work opportunities and appointments because of access problems and unsafe conditions.

Renewal Proceedings – September to October 2025

In September, CCTAAS submitted and lodged Renewal of Proceedings applications on behalf of residents. The initial set of hearings is scheduled for 1 October 2025. These applications aim to:

- enforce the original NCAT orders
- increase the site fee reduction from 50% to 75% until facilities are repaired; and
- seek compensation for hardship, stress, and financial losses.

Service Response and Systemic Advocacy

While frontline advocates handled NCAT matters, the service ensured systemic pressure persisted. We:

- conducted media advocacy through ABC Radio and Coast Community News (“Victory for El Lago Residents but No Action”, August 2025), maintaining residents’ stories in the public eye
- engaged with local MPs to ensure robust political oversight
- lodged submissions with the Rental Commissioner and Fair Trading, documenting systemic breaches
- attended meetings with the Council and Fair Trading, advocating for accountability
- issued a Letter of Demand to the operator (no response received)
- assisted residents in calculating site fee credits
- coordinated case strategy, ensuring systemic advocacy and Tribunal casework work together effectively.

Impact

This multi-layered approach transformed El Lago from a mere “troubled caravan park” into a recognised community of homeowners with enforceable rights.

Residents report feeling empowered and supported. Our service ensured their voices were heard at NCAT, in the media, and that systemic advocacy created the conditions for Tribunal success. El Lago has now become a test case for how sustained service advocacy can combine casework, systemic pressure, and renewal proceedings to achieve accountability.



Media Reports In COAST Community News

Time Running Out For El Lago Residents

El Lago Waters Tourist Park residents at The Entrance have been given 90 days to vacate their premises but support services are gathering.

All residents are being urged to attend a meeting on November 19 to hear their legal rights.

Central Coast Council recently ordered the managers of the site to improve maintenance and to address plumbing and electrical issues.

“The Orders as written do not require the eviction of persons onsite and Council indicated to the owner of the property that we were open to working on a staged improvement plan to ensure that no persons were left homeless,” a Council spokesperson said.

But everyone who lives there has received a 90-day termination notice.

Council has a legislative responsibility to ensure that properties such as these sufficiently protect residents’ safety by ensuring that appropriate standards relating to electrical, plumbing and re safety, waste management, vegetation management and other administrative matters are properly managed.

“Unfortunately, Council cannot control a property owner issuing an eviction notice to tenants, however since being made aware of the termination notices, Council staff have engaged with Homes NSW and the NSW Rental Commissioner to ensure they are aware of the situation,” the Council spokesperson said.

About 50 tenants are facing homelessness if the move is enforced and support services are worried that local services will be overwhelmed.

“It will be extremely difficult for anyone to find alternative accommodation,” a spokesperson for the Central Coast Tenants Advice and Advocacy Service said.

Thirteen months ago, the Regional Planning Panel rejected a multi-million dollar proposal that included the site.

The developers planned 414 units in multi-storey blocks, along with 45 serviced apartments and 11 food and beverage tenancies on a site which was to extend from 9-29 and 31-33 The Entrance Rd.

Among 13 issues of concern listed as reasons for the refusal, the Panel noted the displacement of the current occupants of El Lago, mostly long-term residents.

Coast Community News has made contact with a person claiming to be the owner of El Lago but all they said in a text message was: “We can’t do anything” and they declined to be interviewed.

Central Coast Tenants Advice and Advocacy Service, The Tenants Union, Coast Shelter and Legal Aid will hold a free information session for El Lago residents (both tenants and homeowners) to provide information on tenants’ rights.

The meeting starts at 11.30am. Central Coast Tenants Advice and Advocacy Service is happy to talk to residents in the meantime: phone 02 4353 5515.

Meryl Vale

El Lago Residents To Take Legal Action

About 35 residents of the El Lago Waters Motel and caravan park attended a meeting this week to hear about their rights after management issued 90-day termination notices recently.

The residents, some living in caravans, others in tents and some in the motel rooms, were given 90 days to leave the site.

Central Coast Tenants Advice and Advocacy Service (CCTAAS) chaired the meeting and heard about showers that don’t work, leaks in pipes; and the fact that for three months the residents had no hot water.

The hot water is owing again but a CCTAAS spokesperson said the property had been allowed to run down.

The residents heard that they will be given assistance to apply to the NSW Civil and Administrative Tribunal (NCAT) for action against the owners of the site against illegal eviction and to seek orders for repairs to have their agreements with the park recognised.

Under two Acts of legislation, the park owner cannot enforce eviction without following proper procedures and can face prosecution and fines of up to \$22,000 per NCAT application.

Each resident who has a claim could be entitled to compensation and, in the long term, given more time to find suitable alternative accommodation.

Representatives from Legal Aid and the Office of Fair Trading attended the meeting along with support from Doorways and Tenants NSW.

Local police have been briefed on proceedings and will attend a meeting of Central Coast Council and the support services.

The park owner has also been invited but they cannot force the park owner to attend. The owner is listed as Uphold Woo Pty Ltd which has a post office address in Chatswood.

Termination notices came after Central Coast Council ordered the park management to improve electrical and plumbing issues.

The Regional Planning Panel 13 months ago rejected a multi million dollar proposal for 414 units and 45 serviced apartments in multi-storey shop top buildings for the site, extending from 9-29 and 31-33 The Entrance Rd.

Among 13 issues of concern listed as reasons for the refusal, the Panel noted a lack of social planning for the displacement of the current occupants of El Lago.

Meanwhile, when Coast Community News rang the phone number for El Lago Waters Resort, we got a return text message asking for a booking date. Coast News explained we wanted a comment for the story and the reply was: "Sorry, I can't. This is owner of business. We can't do anything".

Merilyn Vale



View from the front gate of El Lago

Facebook Post

Central Coast Council

Watch

Support gathers for El Lago residents facing eviction El Lago residents at The Entrance caravan park have been given 90 days to vacate their premises but support services are gathering.

All residents are being urged to attend a meeting on November 19 to hear their legal rights.

Central Coast Council recently ordered the El Lago managers to improve maintenance and to address plumbing and electrical issues.

The site comes under pressure from nearby residents and businesses to improve both amenity and safety from behavioural issues.

A person with knowledge of the situation said the council believed the work could be done without residents needing to be moved on.

But everyone who lives there has received a 90 day termination notice.

About 50 tenants are facing homelessness if the move is enforced and support services are worried that local services will be overwhelmed.

“It will be extremely difficult for anyone to find alternative accommodation,” a spokesperson for the Central Coast Tenants Advice and Advocacy Service (CCTAAS) said.

Member for The Entrance David Mehan said both he and the Rental Commissioner had visited the site to try to make it safe for people.

Thirteen months ago, the Regional Planning Panel rejected a multi million dollar proposal for 414 units and 45 serviced apartments in multi-storey shop top buildings on a site which was to extend from 9-29 and 31-33 The Entrance Rd.

Among 13 issues of concern listed as reasons for the refusal, the Panel noted the displacement of the current occupants of El Lago.

Now, the residents are facing displacement anyway.

CCTAAS, The Tenants Union, Coast Shelter and Legal Aid will hold a free information session for residents (both tenants and homeowners) to provide information on termination rights and what each service can offer.

All affected residents are urged to attend the meeting on November 19 at Faith in Action Ministries, 1 Tuggerah Ave, The Entrance.

The meeting starts at 11.30am. CCTAAS is happy to talk to residents in the meantime: phone 02 4353 5515. - Merilyn This page is run by journalist Merilyn Vale and is not associated with Council.



Case study prepared by Ben Read - Tenants' Advocate

Reported Case:

Lawrence v Mandorla 1224 Pty Ltd ATF Mandorla 1224 Trust; Mandorla 1224 Pty Ltd ATF Mandorla 1224 Trust v Lawrence [2025] NSWCATCD

This report provides an overview of the proceedings before NCAT in which the Service acted on behalf of tenants who had been illegally dispossessed of a property shortly after its sale to a new landlord.

Background

The tenants had a longstanding employee/ caretaker agreement with the previous owner of the premises under section 9 of the Residential Tenancies Act 2010 (NSW)(the **Act**), commencing on 31 January 2018.

On 8 October 2024, the previous owner advised the tenants that the property had been sold, and requiring vacant possession by 6 January 2025, while acknowledging the tenants' long-term service. At the time of the sale, the new landlord received a payment of \$6,600 from the previous owner, representing twelve weeks of rent commencing 1 November 2024. The sale completed on 31 October 2024, transferring all landlord rights and obligations to the new owner through to 24 January 2025.

Between 1 November and 7 November 2024, the landlord and his brother engaged in conduct deliberately interfering with the tenants' rights, including restricting access to the property, intimidating and harassing the tenants and their associates, and obstructing movement around the premises through the placement of vehicles and personal presence.

Evidence of the tenants included ten witness statements, photographs, call logs, police records, and email correspondence. The conduct led one tenant to seek urgent psychological support and compelled the tenants to make an urgent application to the Tribunal seeking to protect their rights.

Procedural History

Efforts were made with our assistance at the initial Conciliation Hearing to settle the dispute. Prior to that hearing Sidonie had engaged with the landlord's solicitor on access arrangements and a settlement amount, and the landlord proposed to settle by way of Deed. At that early stage the Service was comfortable advising on the merits of accepting the landlord's financial commitment to resolving the dispute, however the solicitor attending conciliation refused to engage in discussions that would otherwise facilitate the settlement and notably any access arrangements for the tenants.

Notwithstanding, the landlord through his solicitor eventually agreed in principle on what the access arrangements would be however the tenants ultimately refused to enter consent orders on the basis that the landlord required settlement by way of Deed. That draft Deed included a curious 'release' binding the tenants in favour of the previous landlord who was neither a party to the Deed nor the proceedings. The tenants rejected that proposal and the matter proceeded to formal hearing on the basis the tenancy was still on foot.

The first Formal Hearing was adjourned because the landlord failed to produce any evidence in accordance with previous orders to do so, including on the landlord's own cross-claim. The Tribunal on that occasion also rejected the tenant's form of their amended claim, stating that the amendments (produced under previous orders of the Tribunal) were unsatisfactory because they were contained as a part of further submissions required under the same orders.

The Service necessarily objected and because the adjournment created a perception of bias by the presiding Senior Member, Sidonie led a response, advocating on the tenants' behalf by drafting a formal complaint to the President of NSW Civil and Administrative Tribunal. This action was an effort to protect the tenants' rights and ensured the matter could proceed fairly.

Subsequent proceedings involved the landlord instructing a barrister, who monopolised the hearing, frequently raising irrelevant claims, and pursuing procedural formalities. This conduct caused delays, required repeated member interventions, and created frustration for the Tribunal due to the barrister's apparent lack of experience or disregard for Tribunal procedures and law.

Advocacy and Service Role

The representation of the tenants was a collaborative effort between Sidonie and myself. Sidonie undertook the bulk of the initial work, including reviewing evidence, identifying key issues, guiding the tenants on collection and presentation of evidence, coordinating witness statements, drafting the foundational submissions establishing the claims, and advising on settlement strategy. Sidonie's work ensured the tenants' evidence was coherent, comprehensive, and strategically aligned with the requirements of the Tribunal.

My role focused on supporting ongoing advocacy, drafting supplementary submissions responding to procedural developments and landlord claims, providing real-time tenancy advice during hearings, representing tenants, including when under cross-examination, managing witness interactions, and handling settlement strategy based on procedural and evidentiary considerations during hearings. This teamwork ensured the Service provided continuous representation and support to the tenants, balancing strategic case management with procedural advocacy and representation.

Submissions and Orders

The Tribunal considered the evidence and submissions in relation to the claims for compensation for the breaches under the 'quiet enjoyment' provisions of the Act, and including the claim of illegal lockout. The hearing involved detailed cross-examination of multiple witnesses, review of documentary and photographic evidence, and extensive investigation and consideration by the Member of the landlord's and tenants' conduct.

The Tribunal also considered if, when and under what circumstances the tenancy was terminated, whether there had been abandonment as argued by the landlord, and whether the tenants were liable for any payment of rent or the alleged removal of the landlord's goods.

Even though the tenants had also claimed an order for access, as they had been deprived of possession and their goods remaining in the premises, the tenants when pressed by the Member at Formal Hearing withdrew that claim, on the basis too much time had passed, and no value remained in the goods.

One notable submission made by the tenant with our assistance was the effort to press a claim for compensation under section 187(1)(d) of the Act for two separate breaches, one of \$15,000 for illegal restriction of access and dispossession, and another of \$15,000 for breaches of the right to peace, comfort, and privacy.

It is generally accepted that the jurisdictional limit in the Tribunal for such matters is \$15,000 as a whole. However, case law including *Bridgford v Brien* [2017] NSWCATAP 111 and *Nunez v Sampson* (2022), both appeal panel decisions, allowed for the award of compensation more than the purported jurisdictional limit. Our submissions, in addition to the above-mentioned appeal decisions addressed the statutory framework, including section 36 of the Civil and Administrative Tribunal Act 2013 (NSW) and section 187 of the Act, and argued that the statutory monetary limit applied per order, not globally, and that the Tribunal should accordingly exercise its general jurisdiction to award the claimed amounts.

The Tribunal ultimately found the landlord's conduct interfered with the tenants' reasonable peace, comfort and privacy, awarding \$2,200 in compensation, and confirmed the tenancy was terminated by consent under section 81(4)(e) of the Act. All landlord cross-claims were dismissed.

Conclusion

Our exercise in advancing the proposition that the Tribunal could award compensation of \$15,000 for each breach was not entertained, however this matter demonstrates the complexity of tenancy disputes where dispossession, harassment, and procedural

mismanagement occur and further demonstrates why the Service's involvement in matters by way of representation is critical in advancing and ensuring the tenants' rights were protected to the maximum effect.

Sidonie's comprehensive management of initial evidence, submissions, and strategic guidance laid the foundation for a successful advocacy framework, while my role in ongoing representation, procedural advice, and submissions ensured continuous, effective engagement with the Tribunal. Settlement advice, evidence collation, cross-examination, and thorough submissions collectively ensured the Tribunal had all necessary information to adjudicate the matter fairly and justly. The collaborative effort within the Service exemplifies how tenants' advocacy, thorough procedural management, document presentation, research, and strategic litigation practice can impact outcomes for our clients.

Case Studies

Agent Makes Their Own Legislation

A tenant contacted our Service, they had a young family with a dog. The family had just entered a 12 month fixed term agreement. A few weeks into the tenancy the agent informed the tenant that the landlord would be building a granny flat on the property.

The family would be losing the majority of their yard which they were relying on for their large dog and young children. We suggested the usual things such as a rent reduction for the loss of yard and the quiet enjoyment aspect, plus abatement for power and water whilst the build goes ahead.

The tenant was adamant that he did not want the build to go ahead so we suggested that he not allow access under section 55. We copied the relevant section and drafted an email for the tenant to send to the agent.

The agent responded in writing to the tenant "actually s55 states the landlord can access the property to carry out repairs **and to do renovations**", this is false. We contacted the agent asking her to email the section she is referring to and that the tenant is within their rights to refuse access and if she breaches him we will assist him at NCAT.

We are still waiting on the email from the agent and no works for the granny flat have commenced.

Termination Avoided For Residential Park Homeowner

The Service assisted a homeowner with a disability who received a termination notice from a park operator. The case seemed almost impossible to win: the resident admitted to breaches, the Office of the Public Guardian (OPG) showed little involvement, and the operator was seeking to terminate.

Our service worked directly with the resident's Coordinator of Supports, gathering evidence from neighbours and service providers, and ensured a strong support network was present on the hearing day. We formulated a strategy that emphasised the rehabilitation the resident had already undertaken through the NDIS and a Community Treatment Order, demonstrating he could meet his obligations if given a fair chance.

At NCAT, negotiations with the operator and successfully obtained a Specific Performance Order with a six-month relist instead of termination. This outcome protected the resident's housing, prevented homelessness, and balanced accountability with the resident's right to stability.

Successful Succession In Social Housing

Our Service was referred a social housing issue where a family risked losing their home. The husband, the sole listed tenant, needed to move to Sydney to care for his frail mother. The provider wrongly told his wife and adult son, who has a disability, that they could not stay unless the husband died.

Our Service recognised the advice as incorrect. We researched the provider's policies, which permit succession when a tenant permanently relocates to care for a sick or frail family member. We obtained the correct forms, provided a blank Statutory Declaration, and advised the husband on how to complete it to support the application. We were also keeping the referring MP informed to ensure oversight and accountability.

The wife was granted the tenancy in her own right, and the son remained securely housed. The husband was able to relocate, confident his family was safe and not at risk of homelessness.

A Little Compassion Goes A Long Way

Our Service was contacted by a tenant, living with stage 4 cancer and a prosthetic leg. Due to flooding at his property he had been placed in a small motel room without cooking facilities, fridge, storage, or space for visitors. He required eight small meals a day, regular medical appointments in Wyong, and access to his local support network. Offers of alternative motels at Long Jetty and The Entrance were unsuitable, being far from treatment and still lacking basic facilities.

We coordinated directly with the tenant's daughter (holding POA), secured authority, and mapped the tenant's medical, dietary, and social needs. This was then escalated with Homes NSW and the Northern Engagement Team, pressing for an accelerated timeline for flood repairs rather than forcing an unsuitable transfer.

The Services' strategy included:

- Challenging repeated offers of unsafe or impractical motels.
- Obtaining a full list of TA providers and negotiating extensions while pushing for better options.
- Managing communications with Homes NSW team leaders and Northern Engagement to ensure accountability.
- Carefully advising the daughter about the timing of any MP involvement, so pressure worked for rather than against the tenant.
- Securing confirmation that repairs were escalated, inspected, and completed, with carpets finished and the property handed back within weeks.

With our assistance the tenant avoided further unsuitable moves and was able to return home safely, with dignity, much sooner than expected.



Persistence Pays Off

Our Service was contacted by a tenant that was changing a shared tenancy. Instead of facilitating this routine process, the agent issued invoices for a lease amendment fee \$66, bond details update \$110 and new tenant application approval fee \$110 each.

Our Service immediately recognised these charges as unlawful and identified the breaches under s 23 (limit on amounts payable), s 74 (transfer/sub-letting fees), and s 21 (inconsistent terms void), and prepared a comprehensive complaint to Fair Trading attaching the agent's emails.

When Fair Trading initially dismissed the complaint we pursued the matter through follow-ups, requested a review, and referred the case to TU for systemic escalation.

Months later, after continued persistence, Fair Trading confirmed that the matter had remained open as a formal investigation and that enforcement action would be taken against the agent, "more than a warning or education."



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

**FINANCIAL REPORT
FOR THE YEAR ENDED
30 JUNE 2025**

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

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

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**CENTRAL COAST TENANTS' ADVICE
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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 2025.

Committee Members

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

Claude Nicole
Lynda Bates
Sue Morton
Keith Hall
Glenda Morris
Judy Calman-Birch
Nicole Hervey

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

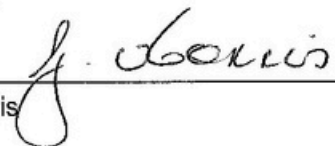
No significant change in the nature of these activities occurred during the year.

Operating Result

The loss amounted to \$(10,537.00).

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

Committee Member: 
Lynda Bates

Committee Member: 
Glenda Morris

Dated this 15th day of August 2025

**CENTRAL COAST TENANTS' ADVICE
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**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2025**

	Note	2025 \$	2024 \$
Income			
Revenue	3	572,921	576,447
Expenditure			
Advertising expenses		(15)	-
Auditor's remuneration	4	(2,500)	(2,500)
Depreciation and amortisation expenses		(2,003)	(3,699)
Employee benefits expenses		(486,893)	(471,327)
Other expenses		(92,047)	(98,839)
		<u>(583,458)</u>	<u>(576,365)</u>
(Loss) Profit for the year	5	<u>(10,537)</u>	<u>82</u>
Total comprehensive income for the year		<u><u>(10,537)</u></u>	<u><u>82</u></u>

The accompanying notes form part of these financial statements.

**CENTRAL COAST TENANTS' ADVICE
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**STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2025**

	Note	2025 \$	2024 \$
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	6	134,924	178,493
TOTAL CURRENT ASSETS		<u>134,924</u>	<u>178,493</u>
NON-CURRENT ASSETS			
Property, plant and equipment	7	14,442	4,653
TOTAL NON-CURRENT ASSETS		<u>14,442</u>	<u>4,653</u>
TOTAL ASSETS		<u>149,366</u>	<u>183,146</u>
LIABILITIES			
CURRENT LIABILITIES			
Trade and other payables	8	59,615	57,349
Provisions	9	1,023	26,533
TOTAL CURRENT LIABILITIES		<u>60,638</u>	<u>83,882</u>
TOTAL LIABILITIES		<u>60,638</u>	<u>83,882</u>
NET ASSETS (LIABILITIES)		<u>88,728</u>	<u>99,264</u>
EQUITY			
Retained earnings	10	88,728	99,264
TOTAL EQUITY		<u>88,728</u>	<u>99,264</u>

The accompanying notes form part of these financial statements.

**CENTRAL COAST TENANTS' ADVICE
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**STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2025**

	Note	Retained earnings \$	Total \$
Balance at 1 July 2023		99,182	99,182
Profit attributable to the association		82	82
Balance at 30 June 2024		99,264	99,264
Profit attributable to the association		(10,537)	(10,537)
Balance at 30 June 2025		<u>88,727</u>	<u>88,727</u>

The accompanying notes form part of these financial statements.

**CENTRAL COAST TENANTS' ADVICE
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**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 JUNE 2025**

		2025	2024
		\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts from funding body and clients		588,468	568,419
Payments to suppliers and employees		(622,510)	(621,942)
Interest received		2,265	1,751
Net cash used in operating activities	11	(31,777)	(51,772)
CASH FLOWS FROM INVESTING ACTIVITIES			
Payments for plant and equipment		(11,792)	(8,193)
Net cash used in investing activities		(11,792)	(8,193)
Net decrease in cash held		(43,569)	(59,965)
Cash at beginning of financial year		178,493	238,458
Cash at end of financial year	6	134,924	178,493

The accompanying notes form part of these financial statements.

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025**

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.

**CENTRAL COAST TENANTS' ADVICE
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025**

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.

**CENTRAL COAST TENANTS' ADVICE
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025**

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.

**CENTRAL COAST TENANTS' ADVICE
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025**

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.

**CENTRAL COAST TENANTS' ADVICE
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025**

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.

**CENTRAL COAST TENANTS' ADVICE
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025**

	2025	2024
	\$	\$
3 Revenue and Other Income		
Revenue		
Sales revenue:		
Government Grants Received	533,922	515,771
Other revenue:		
Interest received	2,265	1,751
Other revenue	36,734	58,925
	<u>38,999</u>	<u>60,676</u>
Total revenue	<u>572,921</u>	<u>576,447</u>
4 Auditor's Remuneration		
Auditor's Remuneration	<u>2,500</u>	<u>2,500</u>
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	47,231	46,453
Depreciation of property, plant and equipment	2,003	3,699
6 Cash and Cash Equivalents		
Cash in Hand	200	200
Bendigo Bank, Human Resources Account	65,276	101,643
Bendigo Bank, Equipment Account	12,341	24,122
Bendigo Bank, Debit Card Account	2,030	1,518
Bendigo Bank, Cheque Account	2,888	1,154
Bendigo Bank, Fixed Term Deposit	49,134	46,910
GST Refundable	3,055	2,946
	<u>134,924</u>	<u>178,493</u>

**CENTRAL COAST TENANTS' ADVICE
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025**

	2025	2024
	\$	\$
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	134,924	178,493
	<u>134,924</u>	<u>178,493</u>

7 Property, Plant and Equipment

Office Furniture and Equipment	26,178	14,386
Less Accumulated Depreciation	(11,736)	(9,733)
	<u>14,442</u>	<u>4,653</u>
Total Plant and Equipment	<u>14,442</u>	<u>4,653</u>
Total Property, Plant and Equipment	<u>14,442</u>	<u>4,653</u>

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 2023	-	-	159	-	159
Additions	-	-	8,193	-	8,193
Depreciation expense	-	-	(3,699)	-	(3,699)
Balance at 30 June 2024	-	-	4,653	-	4,653
Additions	-	-	11,792	-	11,792
Depreciation expense	-	-	(2,003)	-	(2,003)
Carrying amount at 30 June 2025	-	-	14,442	-	14,442

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025**

	2025	2024
	\$	\$
8		
Accounts Payable and Other Payables		
Current		
Trade Creditors	957	3,609
Superannuation Payable	17,299	14,434
PAYG Withholding	5,454	7,430
Provision for Sick Leave	10,176	17,526
Provision for Annual Leave	25,729	14,350
	<u>59,615</u>	<u>57,349</u>
9		
Provisions		
Prov'n for Long Service Leave	<u>1,023</u>	<u>26,533</u>
Total provisions	<u>1,023</u>	<u>26,533</u>
Analysis of Total Provisions		
Current	<u>1,023</u>	<u>26,533</u>
	<u>1,023</u>	<u>26,533</u>
10		
Retained Earnings		
Retained earnings at the beginning of the financial year	99,265	99,182
(Net loss) Net profit attributable to the association	<u>(10,537)</u>	<u>82</u>
Retained earnings at the end of the financial year	<u>88,728</u>	<u>99,264</u>

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025**

	2025	2024
	\$	\$
11 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	(10,537)	82
Cash flows excluded from profit (loss) attributable to operating activities		
Non-cash flows in profit		
Depreciation	2,003	3,699
Changes in assets and liabilities		
Increase (Decrease) in PAYG Withholding	(1,976)	(1,796)
Increase (Decrease) in Superannuation Payable	2,865	(3,275)
Increase (Decrease) in Provision for Annual Leave	11,379	(9,459)
Increase (Decrease) in Provision for Sick Leave	(7,350)	2,709
Increase (Decrease) in Provision for Long Service Leave	(25,509)	(15,265)
Increase (Decrease) in Trade Creditors	(2,652)	1,333
(Increase) Decrease in Prepayments	-	3,428
Increase (Decrease) in Provision for Locum Staff	-	(33,228)
	(31,777)	(51,772)
12 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 2025.

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025**

**2025
\$**

**2024
\$**

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.

13 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

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

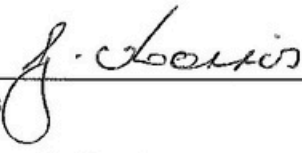
STATEMENT BY MEMBERS OF THE COMMITTEE


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 2025 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: _____
Lynda Bates 

Dated this 15th day of August 2025

**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 2025 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 2025 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.

**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: 
Damon L Bishop CA

Address: 307 Main Road Toukley NSW 2263

Dated this 15th day of August 2025


**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 2025 will be submitted to the members of the association at its annual general meeting.

Dated this 15th day of August 2025

Committee Member: 
Glenda Morris

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

**INCOME AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED 30 JUNE 2025**

	2025	2024
	\$	\$
REVENUE		
Funding Received		
Office of Fair Trading - Recurrent	533,922	515,771
Interest Received	2,265	1,751
	536,187	517,522
OTHER REVENUE		
Provisions for Employee Entitlements Written Back	35,685	57,952
Sundry Income	1,049	973
	36,734	58,925
	572,921	576,447

The accompanying notes form part of these financial statements.

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

**INCOME AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED 30 JUNE 2025**

	2025 \$	2024 \$
EXPENDITURE		
Advertising and Promotion	15	-
Auditor's Remuneration	2,500	2,500
Bank Charges	275	371
Bookkeeping	9,720	10,827
Community Education	4,749	371
Computer Expenses	2,779	3,453
Database Licence	2,047	2,335
Depreciation	2,003	3,699
Electricity	3,161	2,995
Employees Entitlements	14,204	2,709
Equipment Purchases	-	733
Insurance	18,184	16,810
Interpreters	90	426
Legal Costs	204	120
Library	28	151
Motor Vehicle Reimbursements	5,032	5,536
Meeting Expenses	1,400	2,105
Network and Conferences	5,799	12,005
Photocopying Expenses	1,825	1,673
Postage	961	795
Printing and Stationery	1,269	1,683
Rent of Premises	31,890	33,382
Repairs and Maintenance	4,547	4,386
Salary Sacrifice	77,450	64,550
Staff Amenities	4,435	2,806
Staff Training	599	3,985
Subscriptions	2,376	3,082
Superannuation	47,231	46,453
Supervision	600	-
Telephone	3,609	3,613
Travelling Expenses	1,222	2,814
Wages and Salaries	333,254	339,997
	583,458	576,365
(Loss) Profit	(10,537)	82

The accompanying notes form part of these financial statements.

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

**INCOME AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED 30 JUNE 2025**

	2025 \$	2024 \$
(Loss) Profit for the year	(10,537)	82
Retained earnings at the beginning of the financial year	99,265	99,182
Retained earnings at the end of the financial year	<u>88,728</u>	<u>99,264</u>

The accompanying notes form part of these financial statements.

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

**DEPARTMENTAL TRADING, PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 30 JUNE 2025**

	2025	2024
	\$	\$
REGULAR FUNDING, ADVICE AND ADVOCACY SERVICES		
OTHER INCOME		
Funding Received		
Office of Fair Trading - Recurrent	533,922	515,771
Interest Received	2,265	1,751
Provisions for Employee Entitlements Written Back	35,685	57,952
Sundry Income	1,049	973
	572,921	576,447
EXPENSES		
Advertising and Promotion	15	-
Auditor's Remuneration	2,500	2,500
Bank Charges	275	371
Bookkeeping	9,720	10,827
Community Education	4,749	371
Computer Expenses	2,779	3,453
Database Licence	2,047	2,335
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**CENTRAL COAST TENANTS' ADVICE
AND ADVOCACY SERVICE INCORPORATED
78 850 519 405**

**DEPARTMENTAL TRADING, PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 30 JUNE 2025**

	2025 \$	2024 \$
Superannuation	47,231	46,453
Supervision	600	-
Telephone	3,609	3,613
Travelling Expenses	1,222	2,814
Wages and Salaries	<u>333,254</u>	<u>339,997</u>
	583,458	576,365
NET PROFIT (LOSS)	<u><u>(10,537)</u></u>	<u><u>82</u></u>

The accompanying notes form part of these financial statements.

