



Annual Report 2004 – 2005



Tenancy in Tenants' Hands

Published by the Tenants' Union ACT Inc
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Editor: Deborah Pippen, with thanks to Lyn Starkis, Michelle Worthington and the Committee, and Pam Pryor for use of her photos.

The Tenants' Union acknowledges the financial support and assistance received from members and from the ACT Government (Department of Justice and Community Safety).



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Tenancy in the ACT

Tenancy and housing figures vary in how up-to-date they are because different information is gathered at different times. Data is sourced from several Australian Bureau of Statistics ('ABS') publications as well as the Real Estate Institute of Australia. The bulk of figures come from the 2001 Census of Population and Housing and should be read in conjunction with other more recent figures. In 2002 the 322,000 usual residents of the ACT occupied 114,842 private dwellings (in June 2004 there were 323,645 residents, no figures on housing). Of these, 28% (32,212) were rented properties; the national average was 26.4%. In 2001 the average household size in the ACT was 2.7 people. Using this figure we can estimate that there are approximately 87,000 people in rental accommodation in the ACT.



The comparatively high proportion of rented dwellings reflects the ACT's relatively mobile population, with more renters and hence a greater reliance on rental accommodation than other areas. This is supported by earlier data from the ABS 1999 Australian Housing Survey, which indicated that 31% of ACT residents were renters in that year compared with a national average of 27.3%.

Vacancy and rent rates

Statistics from the Real Estate Institute of Australia ('REI') indicate that in the quarter to June 2005 the vacancy rate in the ACT increased by 0.2 percentage points to a low 2.5%, this was well below the June 2004 rate of 4.3% and puts Canberra back in the low level of vacancies it has experienced for many years. It would seem to indicate that high levels experienced last year were a reflection of the period of a vast amount of building at the high end of the property (apartment) market.

It is important to note that vacancy rates are only broad indicators of the 'true' vacancy rates at any particular point in time. They are an aggregate across all rented properties and do not qualify the level of rent in properties. A rise in vacancy rate doesn't automatically mean an increase in the availability of affordable rental properties and in fact can result in a decline in affordability as relatively affordable older stock is redeveloped. The only positive trend in the longer term may be an increase in affordability if a glut develops at the higher end and landlords are forced to drop rents. We are yet to witness such a change. In fact while the vacancy rate has dropped, rents have continued to increase. This has resulted in the ACT in the dubious position of maintaining the record of having the highest rents across the country.



The ACT rental figures for the June quarter 2005 continue to repeat trends of 2002/03 and 2003/04 with Canberra having the highest median rent across the country with \$300 for houses and \$280 for other dwellings. Median rents in Sydney were \$260; Darwin, \$285; Brisbane, \$240; Melbourne, \$230; Adelaide and Hobart, \$220 and Perth \$204. The tables below provide some across Canberra details.

House rents June Quarter 2005

City/Zone	Median \$/week	Change over year %	Lower quartile \$/week	Upper quartile \$/week	
Inner Central	2 b/r	290	-1.7	260	320
	3 b/r	330	0.0	310	370
	4 b/r	445	1.1	380	500
Inner South	2 b/r	250	0.0	240	270
	3 b/r	300	0.0	280	340
	4 b/r	400	7.2	350	475
West & North	2 b/r	245	2.1	235	270
	3 b/r	290	1.8	280	310
	4 b/r	360	2.9	330	400
Outer South	2 b/r	-	-	-	-
	3 b/r	280	0.0	265	300
	4 b/r	360	5.0	330	395

Figures from Real Estate Market Facts, June Quarter 2005, Real Estate Institute of Australia

Flats/units/townhouses rents June Quarter 2005

City/Zone	Median \$/week	Change over year %	Lower quartile \$/week	Upper quartile \$/week	
Inner Central	1 b/r	260	18	190	310
	2 b/r	320	3.2	285	360
	3 b/r	390	5.4	340	450
Inner South	1 b/r	175	-2.8	160	210
	2 b/r	250	2.0	220	275
	3 b/r	320	4.9	300	350
West & North	1 b/r	195	8.3	165	220
	2 b/r	250	0.0	230	270
	3 b/r	290	3.6	270	320
Outer South	1 b/r	-	-	-	-
	2 b/r	250	4.2	240	260
	3 b/r	270	1.9	260	290

Figures from Real Estate Market Facts, June Quarter 2005, Real Estate Institute of Australia

These rent levels and vacancy figures significantly affect tenants' ability to move within the ACT, they limit choice and bargaining power. It is difficult to argue for shorter fixed terms, lower rent etc if the landlord knows they can just go to the next person on the list. Lack of choice regarding movement can also mean that tenants will stay, or take up tenancies they can't really afford because they have no other alternative. It has been widely acknowledged that the ACT has a serious problem with housing affordability and that tenants, and in particular private tenants, face an affordability crisis.

Other Tenures

At June 2005 public housing comprised approximately 9 per cent of all dwellings in the ACT. Housing ACT managed 11,530 properties (approximately 35 per cent of rental stock), housing 24,336 people.

At June 2005 the ACT government leased 459 properties to community and other organisations. These organisations managed 327 properties and 436 tenancies.

Other tenures are those now covered by occupancy agreements and include people in caravan parks, boarders and lodgers and those in student accommodation. It is hoped that next year we will have figures for these groups.

Tenants' Union ACT: A Brief History

As the above figures suggest, tenancy has been an issue for ACT residents for many years. In 1990, galvanised by impending legislation to set up the Rental Bond Office, a community meeting of tenants and other concerned people decided to establish a group to represent public and private tenants in the ACT.

The first major achievement was when TU was successful in obtaining a small seeding grant that allowed the organisation to rent some premises, publish some information leaflets and begin to think seriously about opening for business. Then the ACT Government agreed that interest earned on tenant bonds should be spent for the collective good of tenants, and that an independent tenants' advice service would be an appropriate use for the money.

The TU and the Welfare Rights and Legal Centre worked together to explore the possibility of offering a joint service - something that it was thought would be an unbeatable combination with the Union bringing the tenants' perspective and WRLC providing the much needed expertise and experience in the legal side of tenancy matters (WRLC had already been providing tenancy advice through their advice lines). So when the Office of Rental Bonds advertised for expressions of interest, they were ready with a joint proposal.

The opening of the Tenants' Advice Service in August 1994 represented the culmination of a lot of hard work behind the scenes. Since 1994 the TAS has provided the focus for much of TU work, with TU employing staff as TAS workers. Through TAS, the TU has continually worked towards achieving its goals as stated in our Mission Statement and core values.



The TU is a member of the National Association of Tenants' Organisations (NATO). NATO is an unfunded group with members from most states, whose objective is to assist one another (a vital aim considering that many tenants groups are seriously under-funded and under-resourced), develop consistent national strategies regarding tenancy and respond to national initiatives impacting on tenancy. Through NATO Australian tenant organisations work towards providing a coherent voice for tenants on national issues.

On a broader level the TU also maintains its membership of, and involvement with, the International Union of Tenants'.

International Union of Tenants' website address: www.iut.nu



TU Mission Statement

The ACT Tenants' Union is an organisation for tenants by tenants that seeks to enable all tenants to enjoy appropriate, affordable, accessible and secure housing in the ACT

Core Values

The ACT Tenants' Union is a non-profit community organisation committed to:

- the participatory involvement of tenants to achieve its vision and aims
- promoting rental housing which meets the needs of tenants
- ensuring tenants' views are recognised and incorporated into decision making processes
- educating tenants and other stakeholders about their rights and responsibilities
- promoting self help mechanisms for tenants seeking dispute resolution
- fostering effective dispute resolution mechanisms
- ensuring provision of high quality assistance to tenants through input into effective delivery of a Tenants' Advice Service (TAS) and other tenancy support services
- fostering high morale and work satisfaction, and providing career and development opportunities for TU and TAS staff (as far as possible)
- the continued use of resources resulting from investment of tenants' bond money to support the rights of tenants, and increasing funds targeted to directly supporting the rights of tenants
- supplementing funded resources with effective voluntary resources and coordinating both to ensure the TU ACT is recognised as a well-managed organisation with effective internal and external stakeholder relationships.



Committee Membership

The Tenants' Union (TU) management committee is formed each year from volunteer members of the Union who are nominated and elected at the Annual General Meeting. Committee membership consists of four executive positions, six general positions and one staff representative. During 2004/5 the committee membership comprised:

President	Shae McCrystal
Vice President	Gregg Stagg
Treasurer	Anne Macduff
Secretary	Genevieve Bolton
Members	Tui Davidson
	Kate Ward
	Viren Jackson
Staff representative & Public Officer	Deborah Phippen

The efforts of all committee members are greatly appreciated. Their contributions are hugely beneficial to the success of tenant support in the ACT.

President's Report

The course of 2004 – 2005 has, again, been a hectic year with many highlights and the occasional difficulty. The year has seen the Tenants' Union ACT continuing to deal with a tight private rental market and long public housing queues.

Notable achievements for the 2004-2005 period include:

- Another highly successful tenancy week, with a well attended launch, information stalls, and the annual domestic violence and tenancy workshop, 'No Place Like Home';
- The (self funded!) attendance of our Executive Officer, Deborah Phippen at an international tenancy conference in Birmingham, England, where Deborah presented a paper and ran a workshop;
- The presentation of the final report, in conjunction with ACT Shelter, of 'Raising Our Voice', which was a project to engage public housing tenants in processes to design tenant participatory structures;
- Continued involvement in legislative reform, public education and policy development, including involvement with the Debt Working Group.

The Completion of the 'Raising Our Voice' public tenant participation project was a major achievement for the Tenants' Union ACT in conjunction with ACT Shelter over the past year. The final report, authored by Peter Cooper is available on line at: <http://www.dhcs.act.gov.au/hcs/Publications/Raising%20Our%20Voice%20Final%20Report.doc>.

Overall the project demonstrated that public tenant participation in public housing processes and structures is an achievable goal, provided that sufficient resources and assistance are provided to facilitate participation. Further, any resultant participation must be meaningful for all participants in the process. While concrete steps to furthering Housing ACT and public tenant interaction in a participatory model remain undeveloped, I am hopeful that further positive steps may occur in the future.

Finally, I would like to extend my thanks to the staff of the Tenants' Union for their work on the project, to ACT Shelter for their role in jointly managing the project and Peter Cooper for his enthusiasm in seeing the project to completion.

A major development over the past year was the passage of the *Residential Tenancies Amendment Act 2004 (ACT)*. The Amendment Act made substantial changes to the *Residential Tenancies Act 1997 (ACT)* with respect to previously disenfranchised groups living in situations of 'occupancy' rather than tenancy, including those occupying premises under licences or common law contracts. The Amendment Act promulgated a set of occupancy principles to be applied to 'occupants' providing some basic protections. Although the principles and legislation do not provide as extensive coverage as that provided to tenants, the change is a start, and I hope to see further developments to protect the rights of non-tenant occupants in the future.

The passage of this legislation and provision of some protections to non-tenant occupants will present challenges for the Tenants' Union in the next 12 months which will need to

ensure that timely and accurate information is made available to all those occupants that are to be covered by the changes and develop advice and information covering the new provisions.

Finally, it remains to thank the hard working staff of the Tenants' Union, Deborah Pippen and Lyn Starkis, and the dedicated workers that staff the TAS Phone Line, Eduard Duyvan and Michelle Worthington. I would like to thank the TU Management Committee for their ongoing commitment and dedication to the cause of tenant rights. I would also like to thank the staff of ACT Shelter for jointly managing the 'Raising Our Voice' project, and the staff of Welfare Rights and Legal Centre Inc for jointly managing the Tenants' Advice Service.

Looking to the future, there is one development for the Tenants' Union that will have a significant impact on the organisation. Welfare Rights and Legal Centre Ltd and the Tenants' Union ACT have agreed that the management of the Tenants' Advice Service will be transferred to the sole management of the Tenants' Union ACT, early in the next financial year. This will be an exciting new phase for the Tenants' Union and will present both challenges and opportunities for growth and is one that I look forward to being involved with.

Shae McCrystal
President



Minister for Housing, Bill Wood launching Tenancy Week 2004



Executive Officer's Report

Reading through my report from last year (and previous years) it is very interesting to see how some things change yet so many stay the same...

As always we have had our work cut out for us trying to meet the high demand for tenancy advice from amongst the 90,000 or so tenants in the ACT with our 2 part-time phone lines. Many many thanks and murmurs of grateful appreciation to our wonderful tenancy advice workers who consistently provide high quality assistance to ACT tenants every day, and cope with the stress of knowing that while they work hard there are still many people who find it difficult to reach them. Unfortunately this pressure is not likely to disappear.

TAS

The figures for people contacting TAS are provided later in this report. In terms of management issues, last year I reported that we were able to maintain funding to have a second line for phone advice. The Department of Justice and Community Safety has given a commitment to funding the continuation of this part of the service. We are anticipating signing a new contract in 2005-06, bringing our contract into line with other community groups receiving ACT Government funding.

The new funding agreement will see the TU as the sole contractor. This reflects the formal agreement this year between the TU and WRLC to transfer management wholly to the TU. This decision is in line with the original 1994 plan for the management of the Tenants' Advice Service. The changeover is to occur on 1 October 2005. This will result in little to no changes for the service apparent from the outside. The significance of the change is that all staff will be employed by the TU and that the TU will contract with WRLC for legal supervision and relevant administrative matters. It will mean a new clarity and consistency for TAS staff, as well as relative simplification of management.

Issues

HOUSING ACT

At the end of 2004 Bill Wood retired as John Hargreaves replaced him as the Minister for Disability, Housing and Community Services. The new Minister officially did away with the Housing Advisory Committee, instituting Housing Advisory Forums in its place. These forums are on specific issues (the first was on Tenant Participation), convened by the Minister, attendance is by invitation only and they run for two hours. No record of meeting has been received to date. The Minister has announced that forum issues will be the focus of a Housing Summit in February 2006.

We continue to participate in ACT Housing/Community Sector Reference Group meetings. These meetings, chaired by ACT Shelter, are an opportunity for community stakeholders to communicate directly with HACT, raising issues and sharing information before problems arise, or before they become entrenched.

As noted by Shae, the Debt Working Group continued its work throughout the year. The group consists of high level Government and community representatives (including the TU) and is working towards establishing mechanisms (including the Debt Review



Committee) for assisting ACT Housing tenants and potential tenants to access and maintain housing. By the end of March 2005 the DRC formally heard 54 applications (involving \$228,753.12) since April 2004. Of these, the Committee recommended that the great majority of applications ought to be accorded either a full waiver (27 applications or 50%, involving \$80,887.05), or a partial waiver and/or repayment of the debt by instalments (16 applications or 29.6%, involving \$69,115.62 of partial waivers and \$19,064.34 of repayments by instalments). The remaining 11 applications (or 20.4%) seeking relief from an aggregate amount of \$59,686.11 were denied. The pilot debt review process will end in October 2005 and a report will be developed to outline Housing's plans regarding future processes

ACT RESIDENTIAL TENANCIES LEGISLATION AND TRIBUNAL

As noted last year, the long-awaited review of the Residential Tenancies Act 1997 began early in 2002 and the TU has continued to participate in the process. The deadline for completion was delayed and the first Amendment Act was tabled in August 2004. Unfortunately we were not able to access an exposure draft of the legislation and this hampered our ability to critique the changes before debate. They were passed in September and the majority of elements commenced in March 2004. Shae has discussed the significance of these amendments in relation to expanding coverage of the RTA and expanding access to the Residential Tenancies Tribunal. For us this has obviously meant additional work in relation to a new set of people to access and assist. Very fortunately, the Department of Justice and Community Safety has recognised that this goes beyond the resources currently available to us, and there is agreement for a short project to investigate these changes further. It is anticipated this project will commence by the end of 2005.

The second raft of Amendments are expected to be tabled in August 2005 and will include provisions relating to domestic violence, tenancy databases and some controversial changes relating to Housing ACT.

We continue to have contact with the RTT. Figures from the Tribunal (right) show that the numbers of applications have increased. This is due largely to increasing numbers of endorsements of inconsistent terms and highlights this process as one of continuing concern for the TU. Another serious issue for the TU is the substantial difference between numbers of tenants accessing the RTT and the number of landlords. This is a difficult matter to address, but remains as a constant for all TUs.

Residential Tenancy Tribunal	
	2004/2005
Total Applications	2764
Apps – Endorsement	2018 (73%)
Apps – resolution of dispute	660
Endorsement granted	2070
Apps – tenant	149
Apps – landlord	597
Apps – Housing ACT	168

COMMUNITY HOUSING

The expansion of community housing continues to be an issue that is hotly debated. The ACT Government retains its support for community housing and this has been in the form of an ongoing funding for the community housing peak (the Coalition of Community Housing Organisations in the ACT) and an allocation of \$3million for affordable housing initiatives. There were some delays in the organisations acquiring the money but some projects have been successfully completed.

The TU has continued its support of the expansion of the sector (not at the expense of public housing) and has taken an active role in consultations and submissions regarding a community housing head leasing scheme and community housing appeals mechanisms.

AFFORDABLE HOUSING

This has continued to be a significant issue in the ACT, and nationally. At the ACT level the TU continued to monitor issues around affordable housing affecting the community, such as rent levels and public housing stock levels and allocation policies.

04-05 ISSUES

Other issues covered by the TU and meetings attended during the year included Domestic Violence and Tenancy, Utilities Act Review, National Housing Policy and Systems, bond loans in ACT, community linkages program, National Shelter National Council Meeting, ACT and federal election (housing policy), Review of HACT Asset Management Plan, RTA and SAAP sector, DHACS Legal Service Review, student housing, DHACS Community Linkages Review, privacy forum, community housing forum, Swinburne Housing Congress, Discrimination law, multicultural resources forum, Review of the Privacy Act, private sector provisions, Residential Tenancies Tribunal, community housing rent setting, community housing appeals mechanisms, disability housing, RTA changes – occupancy agreements, service of documents under RTA, delivery of Vacant possession, RTA Clause 64, NSW tenancy issues, ACT standard funding agreements, Agents Act and tenant complaints/issues (OFT), Housing ACT website (Housing ACT), National CLCs Conference Coordination, ACT Human Rights Forum

Submissions were produced on ACT Housing Assistance Act, resourcing public housing tenant participation, HACT Asset Management plan, Review of the Privacy Act, private sector provisions, RTA Amendments,

Tenancy Week

Tenancy Week 2004 provided the opportunity for us to raise community awareness of the TU and TAS, as well as tenancy issues generally. Information stalls at the major shopping centres were well attended and many tenants were able to discuss issues and collect our Keep It Together kits. We also provided (in conjunction with Women’s Legal Centre and Welfare Rights) a daylong workshop for community workers on domestic violence and tenancy law.

Website

The TU website continues to provide valuable information to a growing number of ACT tenants, receiving nearly 8,000 ‘hits’ for the year. It has been a challenge to keep it updated since Toby left us, however we have managed to keep on top of it.





NATO

The TU has continued to be an active member of the National Association of Tenants' Associations, participating in meetings and sharing information with other TUs and tenancy services throughout the country. This is an especially useful involvement since it provides us with access to the knowledge and experience of other services.

National Association of Community Legal Centres

The TU continues its involvement with NACLCL, and we are appreciative of the support we get through access to the national e-mail bulletin board. This is invaluable for access to information about national tenancy and law reform issues, sharing ideas about tenancy advice and access to NATO members.

International Union of Tenants

Finally, we have maintained regular contact with the IUT. The IUT journal, 'Global Tenant', has become a valuable addition to the TU library. As associate members we receive requests for input into the newsletters, and also invitations to attend meetings held in Europe. During this year I was able to accept an invitation to attend the Bi-annual IUT Congress in Birmingham. This presented an opportunity to share information with other tenant unions.

Regular community forums

Other community forums and meetings that the TU have participated in include: the ACT Free Legal Advice Forum (a network of ACT legal services), Community Sector Reference Group, Currong Decommissioning Steering Committee, ACT Community Legal Centre Network, ACT Shelter Forums (regular forums involving the ACT housing sector), the Tenancy Week Coordinating Committee, the First Stop Steering Committee, the Disability Housing Working Group and the ACT Shelter Executive Committee (a TU representative is on the Committee for this housing peak).

Workshops, presentations

Workshops and presentations have included: Tenant Participation workshop, Housing ACT Staff; Presentation: Tenancy in Australia – International Tenants' Congress, Birmingham; workshop: Tenancy in Australia – UK Tenant Participation Advisory Services Conference, Birmingham; Belconnen Community Centre English language classes; ACT Shelter Forum – International tenancy issues; Housing ACT Housing Managers – tenant participation; Domestic Violence and Tenancy workshop (day long workshop); tenancy law presentation for ANU law students; ADFA Post grad student presentation; ANU international student presentation; and tenancy training for Belconnen Community Service workers.

Stalls

Information stalls have been held at ANU International Students Orientation, Tenancy Week Launch, Belconnen Mall, Tuggeranong Hyperdome, International tenants' Day launch, HACT Tenant Summit; ANU, UC, CIT campuses; and Law Week events.

Publications, articles, media

This work has included the production of 3 Tenant News newsletters and an update of the tenancy chapter in the ACT law Handbook, as well as information in university handbooks and websites. Information is also updated on the website (stats for the site are in the TAS stats section). Our Tenancy Tips were also updated this year.



Media coverage included: Tenancy Week, International Tenants' Day, asbestos legislation, Currong flats, and security of tenure.

Promotion for TAS was through weekly Fridge Door notices, weekly Canberra Times ads in the "To Let" section of Saturday's paper, notices in Shelter and ACTCOSS newsletters, and our annual community organisation mailout.

Staffing

I would like to thank my TU co-workers for their continual assistance and support. We are a very small team working within a sometimes very challenging environment.

Early in 2005 we farewelled Peter Cooper as his Tenant Participation Project came to an end. An overview of the project is included later in this report.

As part of the larger TAS team, this year we welcomed Michelle Worthington to the special club of ACT tenancy advice workers. Michelle has been a breath of fresh air in the office and has taken on the challenges of tenancy advice work with gusto. She has also made valuable contributions to policy and project work.

Finally I would like to take the opportunity to thank the TU Management Committee for their ongoing support and work. We all value and acknowledge the time that they give freely to the TU and TAS.

Deborah Phippen



The Tenants' Advice Service

The Tenants' Advice Service (TAS) is an independent, non-profit service that provides free tenancy advice, assistance, information and referral to thousands of tenants each year. TAS has been operating since August 1994.

The TAS provides a much-needed service to the ACT community. Unfortunately our funding doesn't allow us to provide the access that the community requires as assistance is limited to two telephone lines, Monday to Friday 9.30am - 1pm.

Another method for providing limited general information is via our website. The service also provides community legal education to interested groups and organisations. This educative role has a very important function in raising the awareness tenants have of their rights and responsibilities.

Housing is an intricate part of a person's quality of life, and therefore knowing one's rights and having an understanding of strategies to enforce those rights are essential to a sense of well being and control.

Tenants continue to seek advice regarding their rights and responsibilities on breaking a lease, how to get repairs done, privacy and bond recovery. Security of tenure remains a major concern for all tenants as both public and private tenants have increasingly sought assistance on their rights when facing eviction.

Management

The TU and Welfare Rights & Legal Centre (WRLC) jointly manage TAS. This arrangement allows for the proficiencies of each organisation to combine to produce a service with legal expertise, experience, a tenant perspective and a commitment to the interests and needs of all ACT tenants.

Operations

Any ACT tenant needing tenancy advice can contact the service. The range of services provided is restricted by the amount of funding received. Presently services include phone and face-to-face advice and information; referral to more appropriate services; advocacy; education; community development and information provided on our website

Advice is continually reviewed. Following contact, the advice worker records statistical data, the problem and the details of the advice given. The advice is supervised by a WRLC solicitor to ensure it is accurate and consistent.

TAS works towards making tenancy law and legal processes understandable and accessible. Groups who have benefited from this work include young people, students, people of non-English speaking backgrounds, and public tenants. TAS maintains close working relationships with other community organisations in the ACT.

Community Education

Community education and development play a vital role in the operation of TAS. It is utilised as a way of reaching those tenants not able to access the TAS. Such work aims to assist participants to avoid tenancy problems and find ways to resolve tenancy problems by understanding their tenancy rights and responsibilities.



TAS Advice Worker's Report

Amendments to the RTA

The Residential Tenancy Amendment Act 2004 came into effect on 8 May 2005, bringing with it some significant changes to the operation of residential tenancy law here in the ACT. Most notably, occupancy agreements, such as those entered into by boarders and lodgers, as well as caravan park residents and those living in university residences, are now regarded as falling within the ambit of the RTA, and are thus subject to the jurisdiction of the Residential Tenancies Tribunal. Whilst the development of further protections for ACT residents living under such arrangements is a move welcomed by TAS, we have perceived a number of difficulties with the new legislation, and have sought and obtained approval for funding for a project aimed specifically at ascertaining the precise effect these changes will have upon those participating as occupants in the rental market.

Southwest TAS

Here at TAS we have become alive to the possibility that the hostility of the Territory's rental market may have resulted in something of a tenant exodus- tenants electing to work in the capital, but live beyond its borders in a bid to avoid the burdens imposed by the lack of affordable housing options available here in Canberra. In response to a growing number of calls from tenants living in the Queanbeyan area, TAS has instituted a quarterly meeting with the workers from the Southwestern Tenants Advice Service. So far, the meetings have proven to be a great success, and have paved the way for some collaborative efforts with regards to community legal education such as the joint ACT/NSW TAS information stall that was run at the Australian National University Market Day in O-week 2005. We look forward to continuing cooperation with our fabulous comrades down there on Monaro Street!

Changeover

Preparations continue for the proposed changeover of TAS administration. The Changeover is set to be effective as of 1 October 2005, and negotiations with WRLC are ongoing. It is anticipated that the change will be both painless and in the best interests of tenants here in the ACT.

Share housing

Work on the development of a share housing survival guide is ongoing, having been slowed up somewhat by the uncertainty surrounding the extent of the changes made by the amendments to the RTA. TAS recognizes the importance of this project and it is hoped that the guide will be available for distribution both on the Web and in hardcopy by the end of 2005.

Michelle Worthington



'Raising our Voice'

Tenant Participation Development Project

The 12 month Tenant Participation Project - "Raising our Voice" finished at the end of February. The project for the Department of Disability Housing and Community Service (DDHCS) and managed by the TU and ACT Shelter culminated in the production of a comprehensive report. The report outlined the project tasks, discussed a variety of relevant issues and included a series of 24 recommendations providing a basis aimed at improving participation for Housing ACT tenants.

When Project manager, and report author, Peter Cooper joined the project he was aware that he was embarking on a very ambitious undertaking. The Department wanted an exploration of the range of options suitable for Housing ACT and its tenants, and recommendations regarding how best to meet the needs of both groups. It almost went without saying that tenants, as well as HACT workers, had to be consulted throughout the process to determine what their needs were, what perceptions were of current (and past) practices, and what obstacles had to be overcome. Throughout the process it was emphasised that this was not about setting up a structure but coming up with ideas to work from. Horse before the cart.

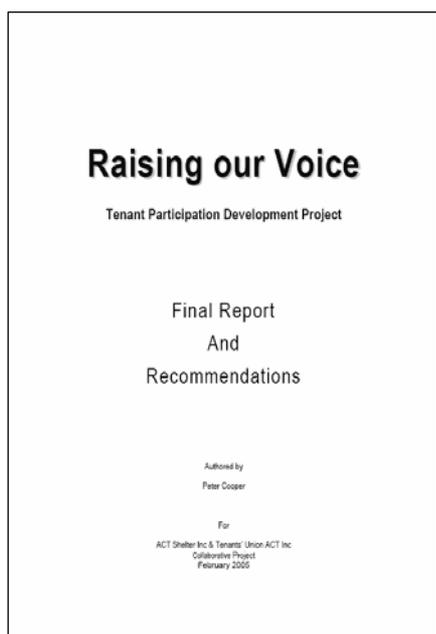
However, we should have remembered what they say about the best laid plans..... As tenants became enthusiastic about involvement and participation they organised and demanded the formation and resourcing of a tenant group as soon as possible. As was reported in previous issues of Tenant News, a tenant action group was formed and a series of events were organised culminating in the Tenant Summit. Out of this Summit many of the tenants in attendance formed a Tenant Council and a public tenant association. This group continues to exist and grapple with issues around the formation and operation of a representative body. Another structure formed during the project was the Joint Champions Group, a group comprising of HACT workers and tenants from the tenant association.

The report recommends the support and resourcing of successful representation and participation structures such as these. It also strongly emphasises the need for tenant participation/consultation to be a consideration across government and for tenant participation (TP) to factor into policy development and planning throughout Housing ACT, DDHCS and other ACT Government Departments.

To date there has been strong support within Housing and the Department for the project, the report and the recommendations in general. The Minister's response has not yet been made public although the first Ministerial Housing Advisory Forum was convened to consider the recommendations. Feedback from this forum will go to the Minister, Mr Hargreaves, and it is hoped that he will make a public response in the near future. The Forum was attended by community/tenancy workers and a range of tenants invited by the Department. On the whole the feeling from those who participated was positive, with a feeling that there was a shared commitment to making tenant participation work. There also seemed to be a common feeling that the report would serve as a sound basis for TP planning in Housing ACT.

Until the report and response has been made public it is not possible to provide any further details. Once the Government's response is determined it is hoped the report will be widely available to Housing ACT tenants and members of the community. There has been discussion about the possibility of having it available on the Department's website (www.dhcs.act.gov.au).

In the meantime, this is a good opportunity for the TU to thank all of those who have been involved with the project. Firstly many thanks go to Peter Cooper whose commitment and enthusiasm for the project as well as the concept of tenant participation has been unwavering. Thanks also to the Departmental staff whose support has been a constant throughout the process. And finally of course to all of the tenants whose time and energy made this work.



Printed information available from the TU

The Tenants' Advice Service and the Tenants' Union have produced the following list of leaflets to assist tenants. These are given to TU members on joining, and given to people who contact the TAS or TU. Copies are available from the TU office and are all available to download from the website. Leaflets have been updated during the year. Contact the TU office for details.

Leaflets available from TAS and TU are:

Tenancy Tips: Access and Privacy

This leaflet is a summary of Tenants' rights and responsibilities concerning access and privacy. A tenant has a right to privacy and quiet enjoyment of their home, however a landlord/agent also has certain rights in relation to access.

Tenancy Tips: Repairs

A big problem. Too often tenants have difficulty getting landlords to make repairs. This leaflet summarises Tenants' rights and landlord's obligations concerning repairs.

Tenancy Tips: Rent Increases and Reductions

This leaflet discusses the law in relation to rent increases and rent decreases, what is appropriate, when and how.

Rent Increases: Formula & Figures

This leaflet provides CPI figures and an example to allow a tenant to determine whether or not the rent increase falls within the legislative guidelines.

Tenancy Tips: Bond

An outline of the process of bond lodgement, condition reports, fair wear and tear requirements and claiming a bond at the end of a tenancy.

Tenancy Tips: Eviction in the ACT

This leaflet outlines how evictions are carried out in the ACT and provides general information to tenants about how to defend an eviction where appropriate.

Tenancy Tips: Ending a Tenancy and Breaking a Lease

Ending a tenancy in the ACT is subject to detailed regulation by the Residential Tenancies Act 1997. A tenant who breaks a lease before the end of its term could face substantial liability. Tenants need to know both their rights and their responsibilities. This leaflet discusses some basic rules on how to reduce risks.

Tenancy Tips: Sale of Premises

The rights and responsibilities of tenants and landlords or agents are outlined when a decision has been taken to sell the property including reasonable access and arrangements for inspections.

Entering a Lease in the ACT

This is a general guide to starting a new tenancy in the ACT and outlines the role of leases, condition reports, bond and Tenants' rights and responsibilities.

Share Housing

This leaflet highlights the good and bad points of share housing and how to avoid some of the common pitfalls.

Rent Arrears

A common issue that can lead to very dire consequences, eviction. This leaflet outlines the process that must be followed by the landlord in relation to rent arrears if they want to take action against the tenant.

Defending an Eviction

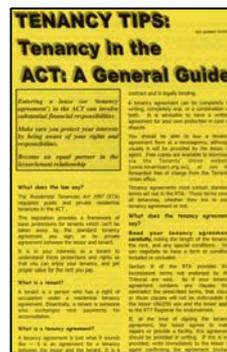
This leaflet outlines for a tenant how to represent themselves in the Tribunal to defend an eviction.

Evidence Checklist for the Residential Tenancies Tribunal

A useful guide highlighting how best to be prepared for presenting or defending a matter in the Tribunal.

Also Available from the TU:

- Tenancy Checklist
- Office of Rental Bonds forms
- Standard Tenancy Agreement
- Renting – How Much is it Going to Cost?
- Condition of premises sample form
- Sample Share Housing Agreement



Upcoming Publications from the TU:

- Complaints about Real Estate Agents
- Sharing Housing Book

Leaflets are developed as the need is identified

TENANT NEWS

The newsletter for the TU and TAS is produced quarterly, and is distributed to TU members and a mailing list of ACT community organisations (and other relevant individuals). The publication aims to keep readers up-to-date and informed about housing issues, tenancy law and the work of the Tenants' Union and the Tenants' Advice Service. Reader feedback and contributions are welcomed and encouraged.



TAS Statistics

TOTAL TAS CONTACTS

2004/05	2002/03*	2001/02
4,052	3844	3794

- Note that there were no TAS stats for 2003/4 because of a problem with the national database we are required to use

PRIVATE TENANCY v PUBLIC TENANCY CONTACTS

	2004/05	2002/03*	2001/02
Private Tenancy	97%	98%	95%
Public Tenancy	2.4%	2%	3%
Community Housing	0.6%		

CONTACTS BY GENDER

	2004/05	2002/03*	2001/02
Females	64%	63.5%	64%
Males	36%	35.5%	35%
Not Recorded	-	1%	1%

TAS Top 4 - most common problems for tenants

	2004/05	2002/03*	2001/02
1	Termination by tenant	Termination by tenant	Termination by tenant
2	Repairs	Bond	Repairs
3	Bond	Repairs	Termination by landlord
4	Rent	Termination by landlord	Bonds – general rights and disputes

TU Statistics

Total TU contacts for Tenancy Advice/Information

	2004/05	2003/04	2002/03
Calls	1150	647	607
Written Information Supplied	18%	24%	40%

Note: The drop in number of people receiving written information is related to the fact that 65% of all callers receive referrals to the website. These calls can also be referred to TAS or another service and can receive written information.

	2004/05	2003/04	2002/03
Referrals - Total	1150	647	607
Referrals - TAS	92%	87%	86%
Referrals – WR&LC	3%	3.5%	10%
Referrals – Interstate TAS	1%	0.5%	1%
Referrals – Legal Aid Advice line (landlords, agents, head tenants or co-tenants)	3.3%	3%	1%
Referrals - Other	0.7%	6%	2%

Website: The website (www.tenantsact.org.au) received a total of 7,906 hits (5,230 unique hits) in 2004/05. It is averaging 659 hits per month, with 436 unique hits. The number of repeat hits is to be expected as people check information or access different information.

What you can do to contribute to the TU

The Tenants' Union has a Management Committee, which has responsibility for overseeing the TU and the Tenants' Advice Service. Participating in the TU gives you a say on issues that affect your housing and your home. Members of the committee are elected at each Annual General Meeting, usually held in October each year, and positions can also be filled during the course of the year when vacancies arise. Positions on the committee are President, Vice-President, Treasurer, Secretary, Public Officer, and General Members.

The TU also welcomes contributions to its newsletter.



Treasurer's Report

I am pleased to present the financial statements for the Tenant's Union for the financial year 2004-2005.

The figures indicate that the TU ended the financial year with a surplus. Our income was slightly higher due to interest and memberships and some small savings made elsewhere in the budget. Some of that surplus was used at the end of the 2004-2005 financial year in printing and the administrative wages. Money was used to reprint some facts sheets which were out of date. The Management committee also approved additional hours for the Administrative Officer to complete financial paperwork relating to the handover of the Tenants' Advice Service from joint management with WLRC to sole Tenants' Union Management that will be finalised in the next financial year (October 2005). Despite these added expenses however, the TU still ended the year with a \$200 surplus.

As mentioned in previous financial reports, the Tenant's Union has continued to strengthen our relations with government through seeking funding opportunities for additional projects. In the financial year 2004-2005 we successfully completed and financially acquitted the Tenant's Participation Project "Raising our Voice." We received a number of one off payments to update our computing hardware and software and office furniture. We were also successful in bidding for funding for a new project examining changes in the residential tenancies Act relating to Occupancy agreements.

There are a number of financial issues that will require monitoring during the current financial year. Of most significance, is the changeover of the Tenant's Advice Service to sole Tenant's Union management. In financial terms, this will mean a change in staffing levels, lines of budgeting, amount of administrative duties and a change in responsibilities for the staff. The changeover period is an opportunity to review these aspects of the Tenants' Union. The quarterly expenditure will be closely monitored to ensure that the changes will not result in unknown operating expenses negatively affecting the Tenant's Union.

The issue of increased funding for the Tenants Advice Service continues to be an important issue, as we are unable to fully resource the service to meet the increasing demand of tenants.

A final future issue that might impact upon the financial decisions of the Tenant's Union is the new industrial relations regime. The impact of this regime on staff wages and conditions is not clear as yet, and it will be closely monitored.

In conclusion, I would like to thank the Management Committee for their contributions throughout the year. I am also indebted to the efforts of the TU staff, Deb Pippen and Lyn Starkis for maintaining meticulous financial records and undertaking thorough research into various financial issues throughout the year. The Tenant's Union has also benefited from the additional efforts that staff have made to financial work leading to the handover of TAS to the TU.

Anne Macduff



**TENANTS' UNION ACT
INCORPORATED**

*Financial Statements
For The Year Ended 30th June, 2005*

Houston & Hanna
Chartered Accountants
15/11 McKay Gardens
TURNER ACT 2601

Phone: 02-62498515 Fax: 02-62496792
Email: khanna@webone.com.au



HOUSTON & HANNA
CHARTERED ACCOUNTANT

K D Hanna FCA (Principal)

Telephone: (02) 6249 8515

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Suite 15, George Turner Offices
11 McKay Gardens, Turner ACT
GPO Box 810, Canberra ACT 2601

email: khanna@webone.com.au

**INDEPENDENT AUDIT REPORT TO THE MEMBERS OF
TENANTS' UNION ACT INCORPORATED
FOR THE YEAR ENDED 30TH JUNE, 2005**

Scope.

I have audited the attached financial statements of the Tenants' Union Incorporated (The Union) for the year ended 30th June 2005. The Committee is responsible for the preparation and presentation of the financial statements and the information they contain. I have conducted an independent audit of these financial statements in order to express an opinion on them to the members of the Union.

My audit has been conducted in accordance with Australian Auditing Standards to provide reasonable assurance as to whether the financial statements are free of material misstatement. The procedures included examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial statements, and the evaluation of accounting policies and significant accounting estimates. These procedures have been undertaken to form an opinion as to whether, in all material respects, the financial statements are presented fairly in accordance with Australian Accounting Standards and Statutory requirements so as to present a view which is consistent with our understanding of the Union's position and the results of its operations.

The audit opinion in this report has been formed on the above basis.

Audit Opinion.

In my opinion,

- (a) The financial statements of the Union are properly drawn up:
- (i) So as to give a true and fair view of matters required by subsection 72(2) of the Associations Incorporation Act 1991 to be dealt with in the financial statements
 - (ii) in accordance with the provisions of the Associations Incorporation Act 1991; and
 - (iii) in accordance with proper accounting standards, being Applicable Accounting Standards;
- (b) I have obtained all the information and explanations required;
- (c) Proper accounting records have been kept by the Union as required by the Act; and
- (d) The audit was conducted in accordance with the rules of the Union.

Kim Hanna FCA
Registered Company Auditor

Date: 16/11/05



TENANTS' UNION ACT INC.

STATEMENT BY COMMITTEE MEMBERS

We the undersigned, being two members of the Committee state on behalf of the Committee that:

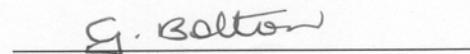
1. the Committee Members of the Association as at the date of this report are:

Shae McCrystal	President
Gregg Stagg	Vice President
Anne Macduff	Treasurer
Genevieve Bolton	Secretary
Deborah Phippen	Public Officer
Tui Davidson	Committee Member
Kate Ward	Committee Member
Viren Jackson	Committee Member
Willow Arthur	Committee Member

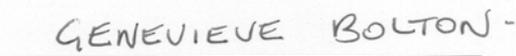
2. the principal activity of the Association during the year year ended 30 June 2005 was the provision of a tenants' advisory service.
3. the net surplus/(Deficit) for the financial year ended 30th June 2005 was: \$ 200
4. in our opinion, the attached financial statements show a true and fair view of the financial position of the Association as at 30th June 2005, and the results of its operations and cash flows for the year ended on that date.

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


Signature


Signature


Committee Member


Committee Member

Dated this 15 day of November 2005



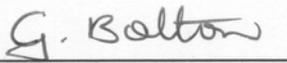
TENANTS' UNION ACT INCORPORATED
STATEMENT BY MEMBERS OF THE COMMITTEE

In the opinion of the committee of the Tenants' Union ACT Inc. the financial reports as attached

1. The statement of Financial Position and Statement of Financial Performance have been drawn up to give true and fair view of state of affairs of the Association as at 30 June 2005 and the trading results for the year ending 30 June 2005.

2. At the date of this statement, there are reasonable grounds to believe that the Tenants Union ACT Inc. 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 on behalf of the committee by:



Board Member



Board Member

Dated this 15th Day of November 2005



TENANTS' UNION ACT INCORPORATED

STATEMENT OF FINANCIAL PERFORMANCE
AS AT 30 JUNE 2005

2004		2005
\$		\$
163,159	Revenue from ordinary activities	196,961
(1,785)	Depreciation and amortisation expenses	(1,654)
<u>(161,287)</u>	Other expenses from ordinary activities	<u>(195,107)</u>
<u>88</u>	Profit from ordinary activities	<u>200</u>

THE ACCOMPANYING NOTES FORM PART OF THE ACCOUNTS



TENANTS' UNION ACT INCORPORATED

**BALANCE SHEET
AS AT 30 JUNE 2005**

2004		2005
\$	NOTE	\$
	CURRENT ASSETS	
17,358	Cash	50,349
36,717	Other	5,037
54,075	TOTAL CURRENT ASSETS	55,386
	NON-CURRENT ASSETS	
2,109	Fixed Assets	2,278
2,109	TOTAL NON-CURRENT ASSETS	2,278
56,185	TOTAL ASSETS	57,664
	LESS CURRENT LIABILITIES	
10,661	Trade Creditors & Accruals	4,772
14,631	Provisions	10,980
25,292	TOTAL CURRENT LIABILITIES	15,752
	NON-CURRENT LIABILITIES	
19,522	Provisions	30,341
19,522	TOTAL NON-CURRENT LIABILITIES	30,341
44,814	TOTAL LIABILITIES	46,093
11,371	NET ASSETS	11,571
	MEMBERS' FUNDS	
11,283	Opening Balance	11,371
88	Plus Operating Surplus/(Deficit)	200
11,371	TOTAL MEMBERS' FUNDS	11,571

THE ACCOMPANYING NOTES FORM PART OF THE ACCOUNTS



TENANTS' UNION ACT INCORPORATED

**STATEMENT OF INCOME & EXPENDITURE
FOR THE YEAR ENDED 30 JUNE 2005**

2004 \$		DJCS	TPP	2005 \$ TOTAL
	INCOME			
152,916	Grant Income	110,416	54,259	164,675
17,864	Other Income	14,206	16,803	31,009
(8,388)	Unexpended Grant	-	-	-
766	Interest	1,277	-	1,277
<u>163,159</u>	TOTAL INCOME	<u>125,899</u>	<u>71,061</u>	<u>196,961</u>
	EXPENSES			
-	Advertising	-	-	-
1,000	Audit Fees	800	600	1,400
488	Bank Charges	560	-	560
1,405	Cleaning	1,438	-	1,438
2,061	Consultancy Fees	-	800	800
3,000	Management Fees	-	3,500	3,500
2,446	Administration Fees	-	2,854	2,854
1,785	Depreciation	1,654	-	1,654
246	Employees' Amenities	355	179	533
1,561	Insurance	1,167	492	1,660
417	Library/Memberships	482	-	482
4,934	Office Equipment	1,070	126	1,196
1,166	Postage	986	778	1,764
5,648	Printing & Stationery	4,590	692	5,282
3,290	Promotion	3,117	150	3,267
4,698	Rent	4,698	-	4,698
	Salaries & Wages			-
94,817	Salaries & Wages	79,613	41,004	120,616
(1,301)	Annual/Sick Leave	(997)	(2,654)	(3,651)
1,516	Long Service Leave	2,757	-	2,757
270	Provision for Office S/W Upgrade	4,500	-	4,500
4,478	Provision for Redundancy	-	-	-
2,800	Provision for Maternity Leave	2,800	-	2,800
3,364	Staff Training & Welfare	2,742	1,704	4,446
1,293	Sundry Expenses	1,798	658	2,457
8,446	Superannuation	7,030	3,607	10,637
2,746	Telephone	1,869	1,347	3,215
85	Traveling Expenses	220	1,595	1,815
732	Website/Internet	793	-	793
8,061	Workshop	700	12,204	12,903
1,619	Workers Compensation Insurance	959	1,425	2,384
<u>163,071</u>	TOTAL EXPENSES	<u>125,699</u>	<u>71,061</u>	<u>196,761</u>
<u>88</u>	OPERATING SURPLUS/(DEFICIT)	<u>200</u>	<u>-</u>	<u>200</u>

THE ACCOMPANYING NOTES FORM PART OF THE ACCOUNTS.



TENANTS' UNION ACT INCORPORATED

**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 JUNE 2005**

2004		2005
\$		\$
	CASH FLOWS FROM OPERATING ACTIVITIES	
144,220	Receipts from Members/Grants	187,296
766	Interest Received	1,277
(165,543)	Payments to Suppliers and Employees	(154,675)
<u>(20,557)</u>	NET CASH PROVIDED BY / TO OPERATING ACTIVITIES	<u>33,898</u>
	 CASH FLOWS FROM INVESTING ACTIVITIES	
-	Payments for Property, Plant & Equipment	(907)
<u>-</u>	NET CASH FLOWS USED IN INVESTING ACTIVITIES	<u>(907)</u>
	 Net increase (decrease) in cash held	32,991
(20,557)	Plus Cash at the beginning of Year	17,358
<u>37,915</u>	CASH AT THE END OF THE FINANCIAL YEAR	<u>50,349</u>
<u>17,358</u>		
	 RECONCILIATION OF CASH FROM OPERATING ACTIVITIES TO OPERATING PROFIT AFTER TAX	
88	Operating Surplus/(Deficit)	200
	Non Cash Items in Operating Surplus:	
1,785	- Depreciation	1,654
	Changes in assets and liabilities	
(34,710)	- (Increase)/Decrease in Other Assets	31,681
-	- (Increase)/Decrease in capital receivable	(907)
8,387	- Increase/(Decrease) in Trade Creditors & Accruals	(5,889)
3,894	- Increase/(Decrease) in Provisions	7,168
-	- Error adjustments	(8)
<u>(20,556)</u>	NET CASH FLOWS RELATING TO OPERATING ACTIVITIES	<u>33,898</u>

THE ACCOMPANYING NOTES FORM PART OF THE ACCOUNTS.

TENANTS' UNION ACT INCORPORATED

NOTES TO AND FORMING PART OF THE FINANCIAL ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2005

1. SIGNIFICANT ACCOUNT POLICIES

To assist users in understanding and interpreting the figures presented as part of the attached financial statements, the following summary explains the significant accounting policies which have been adopted in the preparation of the financial statements. Unless otherwise stated, such accounting policies were also adopted in the preceding year.

This financial report is a special purpose financial report prepared in order to satisfy the financial reporting requirements of the Associations Incorporation Act 1991. The committee has determined that the association is not a reporting entity.

The financial report has been prepared in accordance with the requirements of the Associations Incorporated Act 1991 and Australian Accounting Standards

No other applicable Accounting Standards, urgent issues Group Consensus Views or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

The financial report has been prepared on an accruals basis and based on historic costs and does not take into account changing money values, or except where specifically stated, current valuations of non-current assets.

The following material accounting policies, which are consistent with the previous period unless otherwise stated, have been adopted in the preparation of this financial report.

(a) **Income Tax**

The association adopts the liability method of tax-effect accounting whereby the income tax expense showing the income and expenditure statement is based on the operating profit before income tax adjusted for any permanent difference.

Non-member income of the association is only assessable for tax, as member income is excluded under the principle of mutuality.

A provision for income tax has not been made as allowable deductions exceed the assessable income and there is no income tax payable.

(b) **Acquisition of Assets**

The cost method of accounting is used for all acquisitions of assets regardless of whether shares or other assets are acquired. Cost is determined as the fair value of the assets given up at the date of acquisition plus costs incidental to the acquisition.

TENANTS' UNION ACT INCORPORATED

NOTES TO AND FORMING PART OF THE FINANCIAL ACCOUNTS
FOR THE YEAR ENDED 30 JUNE 2005 (Cont)

(c) **Fixed Assets**

Leasehold improvements and office equipment are carried at cost less, where applicable, any accumulated depreciation.

(d) **Depreciation & Amortisation**

The depreciable amount of all fixed assets are depreciated over the useful lives of the assets to the association commencing from the time the asset was held ready to use. Leasehold improvement are amortised over the shorter of either the unexpired period of the lease or the estimated useful lives of the improvements.

The depreciation rates used for each class of assets are:

<u>Class of the fixed assets</u>	<u>Depreciation Rates</u>	<u>Depreciation Basis</u>
Plant & Equipment	20 to 50%	Straight Line

(e) **Employee Entitlements**

The amounts expected to be paid to employees for their pro rata entitlements to annual leave have been accrued and a provision is made in these accounts.

(f) **Goods and Services Tax (GST)**

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Tax Office. In these circumstances the GST is recognised as part of the cost of acquisition of the asset or as part of an item of expense.

(g) **Impact of Adopting Australian Equivalents to International Financial Reporting Standards**

The external accountants involved in the preparation of the Association's financial statements have familiarised themselves with the Australian Equivalents to AIFRS and assessed the impact of adopting AIFRS. Based on this assessment there would be no material impact on the Association's financial report for the year ended 30 June 2005



TENANTS' UNION ACT INCORPORATED

**NOTES TO AND FORMING PART OF THE FINANCIAL ACCOUNTS
FOR THE YEAR ENDED 30 JUNE 2005 (Cont)**

	2005	2004
2. CASH	\$	\$
Cash on Hand	100	100
Cash at Bank	50,249	17,258
	<u>50,349</u>	<u>17,358</u>
3. OTHER ASSETS		
Prepayments	484	391
Sundry Debtors - Income	3,645	36,326
- Capital	907	-
	<u>5,037</u>	<u>36,717</u>
4. FIXED ASSETS		
Plant & Equipment	6,251	17,403
Less Accumulated Depreciation	(3,973)	(15,294)
	<u>2,278</u>	<u>2,109</u>
5. ACCOUNTS PAYABLE		
Membership in Advance	-	44
Unexpended Funds	-	8,388
Trade Creditors	4,772	2,230
	<u>4,772</u>	<u>10,661</u>
6. PROVISIONS		
<i>CURRENT</i>		
Provision for annual leave	9,990	13,195
Provision for sick leave	990	1,435
	<u>10,980</u>	<u>14,631</u>
<i>NON-CURRENT</i>		
Provision for Long Service Leave	8,453	5,696
Provision for Training & Software Upgrade	6,271	1,009
Provision for Healthpact Project	-	-
Maternity Leave Provision	5,600	2,800
Provision for Redunancies	10,017	10,017
	<u>30,341</u>	<u>19,522</u>