



SUMMARY FINANCIAL STATEMENTS

For the year ended
30 June 2020



CONTENTS

Directors' Report	1
Discussion and Analysis of the Summary Financial Statements	6
Statement of Profit or Loss and Other Comprehensive Income	7
Statement of Financial Position	8
Statement of Changes in Equity	9
Statement of Cash Flows	10
Notes to the Summary Financial Statements	11
Directors' Declaration	13
Independent Audit Report on the Summary Financial Statements	14

DIRECTORS' REPORT

The Directors present their report, together with the financial statements of the Company for the year ended 30 June 2020.

DIRECTORS AND COMPANY SECRETARY

The names of each person who has been a Director and Company Secretary during or since the end of year are:

Nirmal Hansra

Sonja Walters (retired on 21 November 2019)

Julie Savet Ward (retired on 21 November 2019)

Simon Maughan Wright

Mark McEnallay

Kerry Robinson, OAM

Andrew McAnulty

Melanie Leijer

Belinda Bentley

Mark Woodward (Company Secretary)

INFORMATION ON DIRECTORS

The names, qualifications, experience and special responsibilities of each person who has been a Director during the year and to the date of this report are:

Nirmal Hansra

Qualifications MComm, FAICD, FGIA, FCANZ, FCPA

Occupation Board Chair and Non-Executive Director

Special responsibilities Chair (from 1 July 2019)

Sonja Walters (retired 21 November 2019)

Qualifications MBA, BSW, Post Grad Certificate in Management, GAICD

Occupation Company Director and Trainer

Special responsibilities Member, People & Culture Committee (from 1 July 2019 to 21 November 2019)

Julie Savet Ward (retired 21 November 2019)

Qualifications M Landscape Planning, B.Sc. (Applied PhysGeog) (Hons), FAICD

Occupation Company Director

Special responsibilities Member, Audit & Risk Management Committee (from 1 July 2019 to 21 November 2019)

Mark McEnallay

Qualifications B.Com, FCPA, FAICD, FGIA.

Occupation Consultant and Company Director

Special responsibilities Chair, Audit & Risk Management Committee

Member, Development Committee (from 19 September 2019)

Simon Maughan Wright

Qualifications Law & Grad Dip, Labour Law, Syd. Uni.; Admitted to the Bar of the Supreme Court NSW 1976; MBA, AGSM/UNSW, 2015; FAICD; Real Estate Licence; Post Grad Certificate in Digital Leadership, AGSM/UNSW

Occupation Principal of ABSA Corporate Advisory, Sydney and a housing property development business and a director of Blue Mount Capital

Special responsibilities Deputy Chair, Chair, Development Committee, Board real estate licence holder

Kerry Robinson, OAM

Qualifications Justice of the Peace; Bachelor of Town Planning (Hons), UNSW; Ass. Dip. Valuation, Sydney CAE; GAICD.

Occupation Chief Executive Officer

Special responsibilities Member, Audit & Risk Management Committee

Member, People & Culture Committee (from 19 September 2019)

Andrew McAnulty

Qualifications BA (Hons) Housing & Development; Royal Institution of Chartered Surveyors (MRICS); Chartered Institute of Housing (CIOH); GAICD; NSW Real Estate Licence

Occupation Chief Executive Officer

Special responsibilities Executive Director and Member, Development Committee

Melanie Leijer

Qualifications Bachelor of Economics, Macquarie University, MBA, AGSM/UNSW, GAICD

Occupation Chief Operating Officer, VetPartners

Special responsibilities Chair, People & Culture Committee

Belinda Bentley

Qualifications BSc BA (UNSW), MProDev (UTS), GAICD, Real Estate Licence

Occupation Director, 9Springs

Special responsibilities Member, Development Committee
Member, People & Culture Committee (from 19 September 2019)

MEETINGS OF DIRECTORS

During the financial year, 10 meetings of Directors and 15 meetings of Committees of Directors were held. Attendances by each Director during the year were as follows:

	DIRECTORS' MEETINGS		MEETINGS OF COMMITTEES					
			ARMC		DEV		P&C	
	A	B	A	B	A	B	A	B
Nirmal Hansra	10	10	-	-	-	-	-	-
Sonja Walters	4	3	-	-	-	-	1	1
Julie Savet Ward	4	4	2	2	-	-	-	-
Simon Maughan Wright	10	10	-	-	5	5	-	-
Mark McEnallay	10	10	5	5	4	4	-	-
Kerry Robinson	10	9	5	4	-	-	4	4
Andrew McAnulty	10	10	-	-	5	5	-	-
Melanie Leijer	10	9	-	-	-	-	5	5
Belinda Bentley	10	9	-	-	5	5	4	4

A: Number of meetings eligible to attend
 ARMC: Audit & Risk Management Committee
 P&C: People & Culture Committee

B: Number of meetings attended
 DEV: Development Committee
 - : Not a member of the relevant committee

PRINCIPAL ACTIVITIES

The principal activity of Link Housing Ltd during the financial year was the provision of community housing to low and moderate income earners in New South Wales.

We started the year with 3,868 homes under management and have grown by 49 homes to end 2019/20 with 3,917 homes under management. We have continued to position Link Housing for growth which will benefit current and future staff and tenants.

On 19 June 2020, the Company executed a Letter of Variation with the NSW Department of Communities and Justice under which the Community Housing Leasehold Program will be expanded to deliver the Together Home Program. In early July 2020, the Company received a one-off payment in advance of \$2.21 million from Department of Communities and Justice to manage this program. The Together Home Program involves the delivery of services for two years from 1 July 2020 to 30 June 2022 and includes:

- Head leasing of an additional 23 properties in the private rental market to house people currently sleeping rough or people now in Temporary Accommodation that had previously been sleeping rough; and
- Engagement of support services to provide client-centred, wraparound case management support to these individuals housed through the Program.

We have maintained our registration as a Tier 1 Community Housing Provider under the National Regulatory System for Community Housing.

No significant changes in the nature of the Company's activity occurred during the financial year.

OPERATING RESULTS

The Company increased its property related income by 26% from \$41.4 million to \$52.3 million partly due to the full year impact of the Social Housing Management Transfer in December 2018.

During the year the Company invested \$0.4 million in strategic investment costs. These investment costs were principally focused on identifying opportunities to develop or redevelop properties for social and affordable housing in NSW and other growth opportunities for the Company.

In order to improve the quality of our property portfolio and enhance tenant experience, the Company invested \$8.9 million in its maintenance expenditure.

A fair value loss of \$0.7 million on the owned property portfolio and a fair value loss of \$10.8 million on leased property portfolio has been recognised this year mainly due to adoption of new accounting standard AASB 16 on leased properties.

The Company generated a net surplus of \$4.5 million which will be used to further the Company's long-term objective of providing housing to those in need.

Net assets increased to \$143.8 million, comprised primarily of investment properties and cash. The Company is well positioned for its future growth in providing social and affordable housing in NSW.

The impact of the Coronavirus (COVID-19) pandemic is ongoing and while it has not had a significant impact for the company up to 30 June 2020, it is not practicable to estimate the potential impact, positive or negative, after the reporting date. The situation is rapidly developing and is dependent on measures imposed by the Australian Government and other countries, such as maintaining social distancing requirements, quarantine, travel restrictions and any economic stimulus that may be provided.

SHORT AND LONG-TERM OBJECTIVES AND STRATEGY

The short-term objectives of the Company during the year were to strengthen our financial capacity and staffing resources so as to allow us to expand housing opportunities. In this respect, we continued to accumulate cash surpluses for future housing investment and repaid \$0.4 million of our debt facility with Bendigo Bank.

We also focused on improving services to clients and ensuring our staff had the appropriate skills to work effectively with our tenants.

Following the expansion of our Access & Demand and Client Service functions in the previous year, we have continued to invest in the delivery of our whole of location

range of products and services, including private rental assistance and access to Temporary Accommodation.

Our Community and Partnership team provides support to our tenants and strengthened outcomes via our specialist support partners.

The longer-term objectives are to improve organisational performance, to ensure we have a sustainable and robust business model, whilst continuing to focus on a broader range of affordable housing needs which extend beyond the traditional social and affordable housing tenant. Under our new strategic direction, we intend to expand the number of social and affordable housing tenancies to 7,500 by 2023.

ACCOUNTING POLICY CHANGES AND IMPACT

AASB 16 supersedes AASB 117 Leases and effectively eliminates the distinction between operating and finance leases for lessees. AASB 16 requires most leases where the Company is a lessee to be capitalised as a right of use asset, with a corresponding lease liability.

The Company has applied the modified retrospective method to transition to AASB 16. Under this approach, the Company recognised right of use assets and lease liabilities for its office leases and private-market residential property leases. These leases had previously been classified as operating leases.

The Company determined the carrying amount of its lease liability on 1 July 2019 as the present value of the remaining lease payments and recognised a related right of use asset at that date that is equal to the lease liability.

To improve the quality of our property portfolio and enhance tenant experience, the Company continues to increase its investment in maintenance expenditure. The nature or intent of some of these works (or part of the works) extends beyond restoring the asset to its original condition, capacity or function. Thus, any cost used to procure, upgrade the capability, extend the life, or restore a non-current asset is treated as a capitalised cost.

INVESTMENT PROPERTIES

Investment property comprises owned property and leased property that is held to earn rental income or for capital appreciation, or both. Investment property is carried at fair value. Changes to fair value are recorded in the statement of profit or loss and other comprehensive income as other income.

During the financial year, we carried out valuations on our owned property. The portfolio comprises Nation Building Economic Stimulus properties, Potts Hill properties and property owned in conjunction with North Sydney Council. Following the valuations, investment properties decreased in value by \$0.7 million across the portfolio.

INVESTMENT PROPERTIES (CONTINUED)

Due to the first-time adoption of Australian Accounting Standard AASB 16 for our leased properties, a decrease in fair value of \$10.8 million was recognised.

PERFORMANCE MEASURES

The Company measures its own performance through the use of both quantitative and qualitative indicators. The indicators are used by Directors to assess the financial sustainability of the Company and whether the Company's objectives are being achieved. A number of indicators are analysed in order to measure the performance of the Company. These include EBITDA, tenant arrears, vacancies and voids and asset maintenance standards as well as staff engagement and tenant satisfaction surveys. These results are reviewed by management and the Board of Directors regularly.

MEMBER'S GUARANTEE

The Company is limited by a guarantee of the members. The limits of the guarantee are provided in Note 27 of the Financial Report.

EVENTS AFTER THE END OF THE REPORTING PERIOD

The Company has been progressing discussions in relation to a potential merger with Wentworth Community Housing. Both parties have approved the terms of a Merger Agreement. It is expected that the Merger Agreement will be executed shortly. Under the Merger Agreement, the operations of the two entities would be merged, and substantially all of Wentworth's assets and liabilities transferred to Link Housing - which would be re-named Link Wentworth Housing Limited. The merger is subject to the approval of members of both entities and to various regulatory and other approvals or consents.

In September 2020, the Company has signed the following contracts:

- to purchase a property at 11 Barrett Avenue, Thornleigh, NSW for a value of \$1.76 million; and
- to purchase a property at 17 Killaloe Avenue, Pennant Hills, NSW for a value of \$1.25 million.

No other matter or circumstance has arisen since reporting date that has significantly affected, or may significantly affect the operations of the Company, the results of those operations, or the state of affairs of the Company in future financial years.

PROCEEDINGS ON BEHALF OF THE COMPANY

No person has applied for leave of Court to bring proceedings on behalf of the Company or intervene in any proceedings to which the Company is a party for the purpose of taking responsibility on behalf of the Company for all or any part of those proceedings. The Company was not a party to any such proceedings during the year.

INDEMNIFYING DIRECTORS, OFFICERS OR AUDITORS

Deeds of Indemnity have been entered into between the Company and Directors and Officers that indemnify them from financial losses that may occur arising from the performance of their duties. No indemnities have been given during or since the end of the financial year for any person who is or has been an auditor of the Company. Directors' and Officers' insurance premiums are paid by the Company.

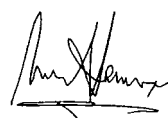
The policy prohibits the disclosure of amounts paid.

ROUNDING OF AMOUNTS

The Company is of a kind referred to in Corporations Instrument 2016/191, issued by the Australian Securities and Investments Commission, relating to 'rounding-off'. Amounts in this report have been rounded off in accordance with that Corporations Instrument to the nearest thousand dollars, or in certain cases, the nearest dollar.

Signed in accordance with a resolution of the Board of Directors.

On behalf of the Directors.



Nirmal Hansra
Director

Date: 24 September 2020

DISCUSSION AND ANALYSIS OF THE SUMMARY FINANCIAL STATEMENTS

BASIS OF PREPARATION OF THE SUMMARY FINANCIAL STATEMENTS

The Summary Financial Statements are an extract from the full financial statements for the year ended 30 June 2020. The financial statements and disclosures in the Summary Financial Statements have been derived from the 2020 financial report of Link Housing Ltd. A copy of the full financial statements and auditors' report will be sent to any member, free of charge, upon request. The discussion and analysis are provided to assist members in understanding the Summary Financial Statements. The financial statements are presented in Australian Dollars which is the Company's functional and presentational currency.

ADOPTION OF NEW ACCOUNTING STANDARDS AND ACCOUNTING POLICY CHANGE

The Company has adopted all the new, revised or amending Accounting Standards and Interpretations issued by the Australian Accounting Standards Board (AASB) that are mandatory for the current reporting period as well as AASB 16 Leases. AASB 16 supersedes AASB 117 Leases and effectively eliminates the distinction between operating and finance leases for lessees. The Company has applied the modified retrospective method to transition to AASB 16. Under this approach, the Company recognised right of use assets and lease liabilities for its office leases and private-market residential property leases. These leases had previously been classified as operating leases.

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

Total property related revenue increased by \$10.8 million (26%) to \$52.3 million (2019: \$41.4 million). This is partly driven by the full year impact of the Social Housing Management Transfer in December 2018. Total expenditure increased by \$10.9 million (29%) to \$48.1 million (2019: \$37.2 million). This includes a fair value loss on right of use asset classified as investment property of \$10.8 million (2019: nil) due to the first-time adoption of AASB 16 Leases. It also includes a fair value loss of \$0.7 million on owned properties. The Company generated a net surplus of \$4.5 million which will be used to further the Company's long-term objective of providing housing to those in need.

STATEMENT OF FINANCIAL POSITION

Total assets increased by \$70.3 million to \$235.6 million (2019: \$165.3 million) representing an increase of 43%. The movement is mainly due to the recognition of right of use assets under AASB 16 of \$63.6 million. Total liabilities increased by \$65.9 million to \$91.8 million (2019: \$26 million). The increase is predominantly in relation to a corresponding lease liability for right of use assets under AASB 16 of \$69 million. The Company's cash and the value of its owned property portfolio total \$144.7 million while its borrowings are \$3.2 million. Net assets increased to \$143.8 million. The Company is well positioned for its future growth in providing increased social and affordable housing.

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the year ended 30 June 2020

	NOTE	2020 \$'000	2019 \$'000
Revenue	2	52,300	41,458
Interest revenue calculated using the effective interest rate method		249	313
Other income		10	19,443
		52,559	61,214
Expenses:			
Property expenses		(8,987)	(18,164)
Employee benefit expenses		(11,130)	(8,516)
Maintenance expenses		(6,505)	(4,361)
Office expenses		(2,183)	(2,177)
Depreciation and amortisation expenses		(1,287)	(424)
Depreciation and amortisation of concession assets		(3,050)	(2,846)
Finance costs		(3,151)	(657)
Fair value loss on right of use asset classified as investment property	3	(10,842)	-
Fair value loss on investment property – owned	3	(713)	-
Other expenses		(243)	(58)
		(48,091)	(37,203)
Surplus before income tax expense		4,468	24,011
Income tax expense		-	-
Surplus after income tax expense		4,468	24,011
Other comprehensive income		-	-
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		4,468	24,011

STATEMENT OF FINANCIAL POSITION

For the year ended 30 June 2020

	NOTE	2020 \$'000	2019 \$'000
ASSETS			
Current Assets			
Cash and cash equivalents		4,358	4,453
Other financial assets		15,072	11,127
Trade and other receivables		2,509	2,695
Other assets		480	1,544
Total Current Assets		22,419	19,819
Non-Current Assets			
Property, plant and equipment		6,743	1,192
Investment properties	3	188,621	125,919
Concession assets		15,993	16,184
Intangibles		781	1,030
Other assets		1,058	1,118
Total Non-Current Assets		213,196	145,443
TOTAL ASSETS		235,615	165,262
LIABILITIES			
Current Liabilities			
Trade and other payables		2,333	3,108
Borrowings		398	357
Provisions		914	732
Financial liabilities		2,852	2,733
Lease liabilities	4	11,703	144
Other liabilities		2,946	2,014
Total Current Liabilities		21,146	9,088
Non-Current Liabilities			
Borrowings		2,837	3,322
Provisions		127	71
Financial liabilities		10,987	13,275
Lease liabilities	4	56,757	213
Total Non-Current Liabilities		70,708	16,881
TOTAL LIABILITIES		91,854	25,969
NET ASSETS		143,761	139,293
EQUITY			
Reserves		1,865	1,769
Retained surpluses		141,896	137,524
TOTAL EQUITY		143,761	139,293

STATEMENT OF CHANGES IN EQUITY

For the year ended 30 June 2020

	RETAINED SURPLUSES \$'000	PROPERTY RESERVE \$'000	SEPP 10 RESERVE \$'000	TOTAL \$'000
Balance at 1 July 2018	113,276	1,175	831	115,282
Surplus for the year	24,011	-	-	24,011
Transfers to and (from) reserves	237	86	(323)	-
Balance at 30 June 2019	137,524	1,261	508	139,293
Surplus for the year	4,468	-	-	4,468
Transfers to and (from) reserves	(96)	96	-	-
Balance at 30 June 2020	141,896	1,357	508	143,761

STATEMENT OF CASH FLOWS

For the year ended 30 June 2020

	2020 \$'000	2019 \$'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Rent and other receipts	39,917	30,263
Government subsidies and grants received	14,904	12,280
Sundry receipts	10	299
Interest received	303	332
Payments to suppliers and employees	(30,963)	(31,659)
Interest and other finance costs paid	(3,151)	(657)
Net cash provided by operating activities	21,019	10,858
CASH FLOWS FROM INVESTING ACTIVITIES		
Transfers (to)/from term deposits	(3,945)	(223)
Payment for property, plant and equipment	(144)	(859)
Payment for software development costs	(46)	(329)
Payment for concession assets	(2,290)	(719)
Payments for contract fulfilment costs	-	(1,209)
Payments for investment property	-	(1,599)
Improvements and additions to investment properties	(82)	(100)
Net cash used in investing activities	(6,507)	(5,038)
CASH FLOWS FROM FINANCING ACTIVITIES		
Repayment of borrowings	(444)	(572)
Repayment of financial liabilities	(2,738)	(2,661)
Repayment of lease liabilities	(11,425)	(88)
Net cash used in financing activities	(14,607)	(3,321)
Net increase in cash and cash equivalents held	(95)	2,499
Cash and cash equivalents at the beginning of the financial year	4,453	1,954
Cash and cash equivalents at the end of the financial year	4,358	4,453

NOTES TO THE SUMMARY FINANCIAL STATEMENTS

For the year ended 30 June 2020

NOTE 1: BASIS OF PREPARATION OF THE SUMMARY FINANCIAL STATEMENTS

The Summary Financial Statements have been prepared from the audited financial statements for the year ended 30 June 2020. The audited financial statements for the year ended 30 June 2020 are available on request from Link Housing Ltd. The financial statements are presented in Australian Dollars which is the Company's functional and presentational currency.

The financial statements, specific disclosures and other information included in the Summary Financial Statements are derived from and are consistent with the full financial statements of Link Housing Ltd. The Summary Financial Statements cannot be expected to provide a detailed understanding of the financial performance, financial position and financing and investing activities of Link Housing Ltd as the full financial report.

The accounting policies have been consistently applied to Link Housing Ltd and are consistent with those of the preceding financial year in their entirety.

NOTE 2: REVENUE	2020 \$'000	2019 \$'000
Revenue from contracts with customers		
Fee for service income	2,736	2,357
Subsidies and grants	12,629	11,253
	15,365	13,610
Other revenue		
Rent received	35,522	26,485
Subsidies and grants	-	366
Tenant reimbursements	772	551
Other reimbursements	641	446
	36,935	27,848
REVENUE	52,300	41,458

NOTE 3: INVESTMENT PROPERTIES	2020 \$'000	2019 \$'000
Investment property – owned property	125,288	125,919
Investment property – leased property	63,333	-
	188,621	125,919

Reconciliation of the fair values at the beginning and end of the current and previous financial year are set out below:

	2020 \$'000	2019 \$'000
Opening balance	125,919	105,076
Adoption of AASB 16 – leased property	63,630	-
Changes in leased property holdings	10,545	-
Fair value movement – leased property (AASB 16)	(10,842)	-
Fair value movement – investment property	(713)	19,144
Capitalised development expenditure	82	100
New property purchase	-	1,599
CLOSING BALANCE	188,621	125,919

The majority of investment properties are leased to tenants on low to moderate incomes. The lease terms vary depending on the property provider and range from 2 weeks to 10 years rolling contracts.

Minimum lease payments under non-cancellable operating leases of owned and leased investment properties that are receivable from tenants is as follows:

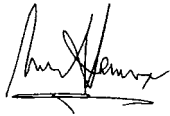
	2020 \$'000	2019 \$'000
Within one year	5,778	5,778
Later than one year but not later than five years	24,293	23,816
Greater than five years	12,887	12,635
	42,958	42,229

NOTE 4: LEASE LIABILITIES	2020 \$'000	2019 \$'000
CURRENT		
Lease liabilities	11,703	144
NON-CURRENT		
Lease liabilities	56,757	213
Reconciliations		
	2020 \$'000	2019 \$'000
Opening Balance	357	-
Adoption of AASB 16 – leased property	68,983	-
Remeasurement of lease liability	10,545	-
Addition – Others	-	445
Interest	2,640	17
Repayments	(14,065)	(105)
Closing Balance	68,460	357

DIRECTORS' DECLARATION

For the year ended 30 June 2020

The Directors of the Company declare that the Summary Financial Statements of Link Housing Ltd for the financial year ended 30 June 2020, as set out on pages 7 to 12 are an extract from the full financial statements for the year ended 30 June 2020 and have been derived from and are consistent with the full financial statements of Link Housing Ltd. This declaration is made in accordance with a resolution of the Board of Directors and is signed for and on behalf of the Directors by –



Nirmal Hansra
Director

Date: 24 September 2020

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**INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF LINK HOUSING LIMITED
ACN 003 084 928**

Report on the Audit of the Summary Financial Statements

Opinion

The summary financial statements of Link Housing Limited ("the Company"), which comprises the statement of financial position as at 30 June 2020, the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, notes comprising a summary of significant accounting policies and other explanatory information, are derived from the audited financial report of Link Housing Limited for the year ended 30 June 2020.

In our opinion, the summary financial statements are consistent, in all material respects, with the audited financial report, on the basis described in Note 1.

Summary Financial Statements

The summary financial report does not contain all the disclosures required by Australian Accounting Standards applied in preparation of the audited financial report of Link Housing Limited. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial report of Link Housing Limited and the auditor's report thereon.

The Audited Financial Report and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial report in our report dated 24 September 2020.

Responsibilities of Responsible Entities' for the Summary Financial Statements

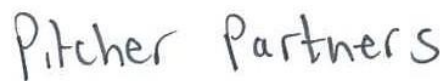
The responsible entities are responsible for the preparation of the summary financial statements on the basis described in Note 1 to the audited financial report, to the extent applicable to the summary financial report.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial report based on our procedures, which were conducted in accordance with Auditing Standard *ASA 810 Engagements to Report on Summary Financial Statements*.



S WALLACE
Partner



PITCHER PARTNERS
Sydney

24 September 2020



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