



COMMUNITY HOUSING LTD
GROUP OF COMPANIES

2024 CONCISE ANNUAL REPORT





ACKNOWLEDGMENT OF COUNTRY

We acknowledge the traditional Aboriginal and Torres Strait Islander owners of country throughout Australia and pay our respect to them, their cultures and their Elders past and present.

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30 YEARS OF COMMUNITY HOUSING LIMITED



THE EARLY YEARS



A PERIOD OF EXPANSION



BUILDING A NATIONAL AND INTERNATIONAL PRESENCE



1993–2000

Community Housing Limited (CHL) was registered as a housing association in December 1993, marking the beginning of its journey in addressing housing challenges. Under the leadership of Managing Director Steve Bevington, the company expanded its operations in Victoria, establishing a design department in 1995 and managing its first 19 properties by 1996. CHL's partnership with organisations like Melba and Monkami Support Services set the foundation for its community-focused approach.

In 1998, CHL became a registered builder and initiated its construction services. By 2000, the organisation had expanded its transitional housing management (THM) services and opened new offices in Box Hill, Bairnsdale and Morwell, solidifying its commitment to providing housing in regional areas.

2001–2008

The early 2000s saw CHL embarking on various projects under the Social Housing Innovations Program, partnering with local councils and organisations to provide housing solutions. The organisation took significant strides by establishing partnerships with the Aboriginal community in 2004 and expanding internationally in 2005 by entering Timor-Leste.

By 2007, CHL was recognised as a Growth Provider in NSW and Tasmania, and the company also merged with Community Housing Mid North Coast in NSW. A year later, the organisation's global footprint grew further with operations established in India and Chile.

2009–2016

During this period, CHL solidified its position as a leading provider of affordable housing across Australia and beyond. In 2009, the organisation was approved as a Growth Provider in WA and SA, and it delivered over 600 homes under the National Rental Affordability Scheme (NRAS). CHL's commitment to supporting Aboriginal communities was furthered with the establishment of an office in Kununurra in 2011 and securing management contracts for Aboriginal housing in remote areas.

International expansion continued with CHL registering new subsidiaries in Peru, Rwanda and Indonesia. The company also played a significant role in supporting regional communities through management contracts for Aboriginal housing in the Goldfields and Broome regions of WA.

Since its establishment in 1993, CHL has been at the forefront of delivering affordable housing and community-building services across Australia and internationally. Over the past three decades, CHL has grown from a small housing association into a global leader in affordable and social housing, touching the lives of over a million individuals and solidifying its reputation as the partner of choice for the public, private, and nonprofit sectors.



2017–2023

By 2017, CHL's national presence was further strengthened by managing 767 properties transferred by the South Australian Housing Trust and expanding its portfolio through a merger with Horizon Housing in Queensland in 2019. The company also launched its Reconciliation Action Plan (RAP), reaffirming its commitment to meaningful engagement with Indigenous communities.

CHL's capabilities were showcased through large-scale projects like the Victorian Government's Big Housing Build initiative in 2021, where CHL secured contracts to deliver 3,000 properties. This included the first-ever GLM contract to deliver 1,100 homes in Victoria. The following years saw further success, with CHL being selected as the preferred partner for major social housing projects in Cairns and Melbourne, adding over 1,800 homes to its development pipeline.

2024

In May 2024, CHL suffered a great loss with the passing of its founder and long-serving Managing Director, Steve Bevington. Steve's vision, dedication, and passion for affordable housing shaped CHL into the organisation it is today. His contributions over three decades left an indelible mark on the housing sector in Australia and beyond. Steve's legacy lives on through the thousands of homes CHL has built and the lives it has changed.

Following Steve's passing, CHL welcomed a new chapter under the leadership of Danny Dracic, who took on the role of CEO. Danny, who had been a key part of CHL's executive team, brings fresh energy, professional expertise, and a deep commitment to continuing Steve's mission. With over two decades of experience in property development and real estate, Danny is poised to lead CHL into the future, building on its strong foundation and driving innovation in affordable housing.

AND BEYOND

In 2024, CHL continues to build on its legacy, having successfully delivered over 1,250 units and with 2,250 more under construction. With plans to manage 22,000 homes in the next five years, CHL remains committed to expanding access to safe, affordable housing, empowering communities, and driving social impact globally.

As CHL celebrates its 30-year anniversary, the organisation's unwavering dedication to affordable housing, diversity and community development stands as a testament to its enduring mission: to provide quality, accessible housing solutions to individuals and families in need. Under the new leadership, CHL looks forward to continuing its journey of social impact and community service, inspired by the vision of its founder.

ABOUT CHL

Community Housing Limited (CHL) is a national non-profit organisation committed to providing affordable and sustainable housing solutions for vulnerable individuals and low- to moderate-income families. Since our inception in 1993, CHL has been a leader in Australia's affordable housing sector, operating across Australia and internationally to address housing challenges globally.

Over the past 18 months, CHL has introduced a new leadership structure, marking a significant shift in how we operate. This leadership team has brought a fresh management style, focusing on collaboration, encouraging shared decision-making, and driving transparency and inclusion. We are incredibly proud of this evolution, which positions us to better respond to the needs of our communities and drive sustainable growth in the social and affordable housing sector. As we grow, we are focused on ensuring that we have excellent systems, processes and cultural practices.

This transformation would not have been possible without the unconditional support, dedication and encouragement from across the organisation. Their commitment to our mission and openness to change has been invaluable as we navigate this new chapter together. Our team's collective effort is what makes CHL stronger, more dynamic and ready to continue delivering meaningful housing solutions to those most in need.

We are equally excited to announce our new three-year strategy, 'Putting People First'. This strategy focuses on collaboration, listening, and teamwork, ensuring that people – our residents, partners and employees – are at the heart of everything we do. By prioritising the needs and wellbeing of our communities, we aim to create stronger, more resilient housing outcomes.

One of CHL's strategic priorities for 2023–24 was growth: to provide housing security to more people. Our deliberate, strategic focus on innovative partnership models enabled us to achieve growth during 2023–24, and has positioned us strongly to continue expanding our impact into the future.

Through identifying new, creative ways of partnering and collaborating with others within all levels of government, the private sector, and our partners within the community housing sector, we have increased our collective impact and have provided housing security to more people.

Supporting more than 18,000 customers in our 12,000 managed properties across Australia, CHL is dedicated to providing long-term, secure housing that empowers individuals and families to live stable and dignified lives. We are committed to breaking the cycle of poverty through affordable housing solutions that drive meaningful change in both national and international communities.



OUR MISSION

To provide affordable, sustainable housing for all by:

- delivering housing that is affordable, secure and offers appropriate services for comfortable living
- supporting residents to access and maintain housing while staying connected to their communities
- ensuring that housing developments promote social, economic and environmental sustainability
- creating employment and training opportunities
- fostering diverse, vibrant communities that enhance the wellbeing of disadvantaged individuals.

OUR STRATEGIC GOALS

- **Improve customer wellbeing:** Enhance the quality of life for our residents through stable, secure and affordable housing.
- **Strengthen our culture and support our people:** Build a collaborative, inclusive workplace where our staff are supported to succeed.
- **Promote corporate sustainability and good governance:** Ensure long-term sustainability through strong financial management and good governance practices.
- **Broaden our influence to improve housing outcomes:** Advocate for greater focus on affordable housing and influence government, civil society and business sectors to improve housing access for low-income individuals.

OUR VISION

A WORLD WITHOUT HOUSING POVERTY BY PROVIDING SAFE, AFFORDABLE, SUSTAINABLE AND GOOD QUALITY HOUSING FOR THOSE IN NEED.





MESSAGE FROM THE CHAIR

“ 2023-24 WAS A YEAR OF GROWTH AND TRANSFORMATION FOR CHL, DRIVEN BY NEW LEADERSHIP AND A SHARED COMMITMENT TO EXPANDING SERVICES AND HONOURING STEVE BEVINGTON’S LEGACY.”





This year has marked both significant growth and pivotal transformation for CHL.

The transformation was sparked by Steve Bevington's decision to step down as Managing Director, handing over leadership to our new CEO, Danny Dracic.

In his role, Danny has led a number of critical initiatives:

- A new strategic framework that strengthens the connections between our high-level goals, operational targets and budget.
- A redesign of the CHL Group structure to make it simpler, more clearly defined and easier to govern, with completion expected in the coming year.
- Further formalisation of our service delivery to Aboriginal Community Housing Ltd, to enable ACHL to become a wholly owned independent and controlled Aboriginal Community Organisation.
- A comprehensive review of our international operations, resulting in the refocus of several country programs, and the forthcoming development of a new charitable foundation, which will collaborate with local partners.

In addition, we are implementing a new integrated software platform at CHL, including Zavanti for property management and Microsoft Business Central for accounting. To support our continued growth, we have also created the position of Deputy Chair and appointed long-standing existing Director John de Vries to the role.

The passing of Steve Bevington was a profound loss and an unexpected shock to us all. I first met Steve over 12 years ago, and it was an honour when he invited me to join the CHL Board a few years later. Since becoming Chair, I had the opportunity to work closely with Steve and witness his unconditional dedication to CHL's mission. It was more than just a professional relationship. Steve's passion and vision left a lasting impact on me, and his legacy will continue to guide and inspire us as we move forward. The greatest legacy we can offer Steve is to carry on his mission, making CHL stronger and extending our services to even more communities.

DAVID WEEK

Chair



CELEBRATING THE
LIFE AND LEGACY OF

STEVE BEVINGTON

1955–2024



STEVE BEVINGTON WAS A VISIONARY IN THE COMMUNITY HOUSING SECTOR FOR MORE THAN THIRTY YEARS. OVER THIS PERIOD, HE HELD STRONG TO THE VISION OF A WORLD WITHOUT HOUSING POVERTY.

This vision was ignited in the 1980s in Britain, when Steve and a group of friends transformed some terrace houses in Camden into a housing cooperative. In 1993, following his move to Australia, Steve founded the Community Housing Ltd Group of Companies (CHL). CHL was established to cater to tenants whose needs would not be met by Victoria's existing community housing organisations. CHL grew from a small community housing provider in the eastern suburbs of Victoria to the largest in Australia with a national footprint.

Steve's absolute determination to pursue the company motto of a world without housing poverty drove the success of the organisation. With his leadership and determination, CHL celebrates 30 years in 2024, having helped over

one million people to be placed in a home, linked in with services, and having increased advocacy and raised the voice of the sector. Steve was also named a finalist in Victoria's 2021 Australian of the Year award as founder of the largest not-for-profit social and affordable housing provider in Australia.

“

Steve once reflected that, “I'm most proud of being an active participant in the formation of a sector that has reversed the 20-year decline in actual numbers of housing for people in need. The community housing sector has done that, and CHL has been a very active participant, along with other organisations.”



CHL WILL TAKE STEVE'S LEGACY AND CONTINUE TO GROW TO SUPPORT VULNERABLE AND AT NEED CLIENTS THROUGH A PROGRAM OF INCREASED HOUSING OUTCOMES AND CONTINUAL ADVOCACY.



DIRECTORS' REPORT

The Directors present their report on the consolidated entity consisting of Community Housing Limited ("CHL" or "the Company") and the entities it controlled at the end of, or during, the financial year ending 30 June 2024. Throughout the report, the consolidated entity is referred to as "the Group".

DIRECTORS

The following persons were Directors of CHL for the entire financial year and at the date of this report unless otherwise indicated:

- David Week
- Steve Bevington (ceased 9 May 2024)
- John De Vries
- Angela Huston
- Elizabeth (Liz) Stinson (ceased 31 Dec 2023)
- Fionn Skiotis
- Kathleen Gaby (ceased 31 Dec 2023)
- Maureen O'Meara
- Michael Lynch (appointed 26 June 2024)
- Penny Kendall (appointed 26 June 2024)
- Shane Hamilton

PRINCIPAL ACTIVITIES

During the year, the principal continuing activities of the Group consisted of:

- a) management of long-term rental community housing in Australia
- b) development, design and construction of social and affordable housing projects in Australia and overseas
- c) homelessness services.

DIVIDENDS - CHL

No dividends were paid as the Company is prohibited pursuant to its Constitution to distribute dividends.

REVIEW OF OPERATIONS

The Group's operating surplus for the year, after providing for income tax, amounted to \$46,499,504 (2023: \$30,390,838).

National legislation has established the basis for the registration of not-for-profit social housing providers in all Australian jurisdictions. Accordingly, the Group has continued to comply with all the requirements for registration as a community housing provider in the National Regulatory System for community housing, maintaining its registration as a Tier One provider.

The staff complement consist of 330 full time equivalent employees ("FTE") (2023: 359 FTE) in Australia (excluding our Associate Staff in ACHL) and overseas staff were 39 FTE (2023: 41 FTE). Service delivery is provided through 23 offices with four in New South Wales, one in South Australia, one in Tasmania, seven in Victoria, five in Queensland, four in Western Australia and one in Northern Territory. Overseas operations has seven offices across Chile, India, Indonesia, Peru, PNG, Rwanda and Timor-Leste.

Houses under management in Australia increased from 10,524 to 11,485 properties and tenancies increased from 10,800 to 11,729 (excluding properties managed by our associate ACHL Group).

NEW DEVELOPMENTS OVER THE YEAR

CHL has increased the number of community housing units under management to over 12,000 across the Group. This has been a net gain of 979 properties during the financial year.

In New South Wales, CHL increased its portfolio by 26 properties in the Mid North Coast region.

In South Australia, CHL added 11 properties under the Renewing our Suburbs and Streets (ROSAS) program. 75 properties were lost due to divestment of Horizon Housing properties and those properties utilised in the ROSAS development program.

In Tasmania, Community Housing Tasmania Limited (CHTL) under the Community Housing Growth Program began construction of 104 homes all of which will be completed by November 2024.

In Victoria, construction was completed on GLM1, and Building Communities (Vic) Limited (BCVL) was also successful in being appointed to deliver 1,633 properties under GLM2 at Port Melbourne, South Yarra, Prahran, Hampton and Flemington.

Community Housing (Vic) Limited (CHVL) began development of 351 properties under a range of projects announced by Homes Victoria to which we were successfully appointed.

In Queensland, Community Housing Queensland Limited (CHQL) started construction of 72 units on the Gold Coast with an additional five units completed in Roma. Construction of 197 apartments across six projects is now underway across Southport, Beenleigh, Miami and Booval.

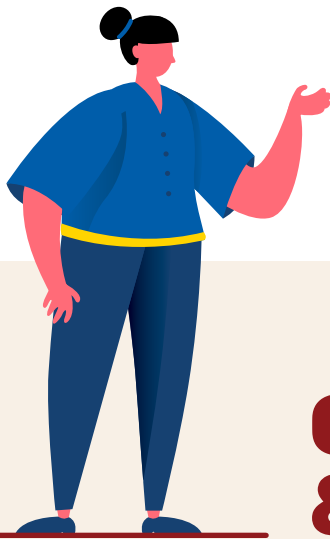
As of 1 July 2023, Aboriginal Community Housing Ltd and Aboriginal Community Housing (Vic) Ltd are no longer controlled by Community Housing Limited. The proportion of ownership interest is equal to the proportion of voting power held and as of 1 July 2023 CHL's interest in ACHL is 16.67% and from 3 August 2023 it is 12.5%. Therefore, ACHL is an associate of Community Housing Limited from 1 July 2023.

On 29 November 2023, Community Housing Homes for Regions Ltd (CHHRL) was incorporated with CHQL being the sole member. CHHRL was incorporated for the purpose of fulfilling the commitment deed signed with The State of Queensland and Community Housing (Qld) Ltd on 6 June 2024.

ENVIRONMENTAL REGULATION

CHL is developing an impact strategy to encompass the new Environmental Social Governance (ESG) Standards that have been developed for the community housing sector. The strategy will ensure that CHL creates meaningful impact through creating sustainable communities.



**DAVID WEEK****JOHN DE VRIES****ANGELA HUSTON****FIONN SKIOTIS**

CHL DIRECTORS & SECRETARIES

DAVID WEEK

BA (Berkeley), MArch (Berkeley), PhD (Sydney)

CHAIR, NON-EXECUTIVE DIRECTOR

David has over 40 years' experience in international development assistance in social infrastructure and housing in the Pacific, Southeast Asia, East Asia and Africa. He has extensive experience in Australian Aid and World Bank-funded projects, and has over 30 years' experience in Aboriginal and Torres Strait Islander health and housing projects. He has specialist knowledge and experience in community-based construction and is an Honorary Senior Fellow at the Melbourne School of Design, University of Melbourne.

JOHN DE VRIES

BComm, GAICD

DEPUTY CHAIR & NON-EXECUTIVE DIRECTOR

John is a management consultant who works with boards and organisations providing strategic planning advice. John has held executive leadership positions within government and non-government enterprises and implemented large-scale strategic projects. John has a strong background in finance and administration, which includes providing financial stewardship and leadership to a \$100M research organisation. John has over 15 years' experience in the social housing sector working with both public and not-for-profit organisations in project management and finance roles.

ANGELA HUSTON

BCom (Professional Accounting); Assoc. Dip. Aquatic Resource Mgmt

NON-EXECUTIVE DIRECTOR

Angela has over 24 years' experience in accounting and business development in large, medium and not-for-profit Indigenous organisations. Angela has extensive experience in development, implementation and maintenance of commercial, procedural and reporting processes to ensure contract obligations are delivered in a timely and accurate manner. Angela is a proud Kamilleroi/Eauhlayi woman from South West Queensland with a strong cultural awareness and a desire to improve the welfare of Aboriginal People through education, environmental management, housing and new project opportunities.

FIONN SKIOTIS

MSocSci, FAICD

NON-EXECUTIVE DIRECTOR

Fionn has over 35 years' experience in the not-for-profit sector in fields including community housing, disability, social policy, mental health, advocacy and human rights. He has been a CHL Director since 2001 and was Group Chair from 2013–2022. Fionn is currently CEO of VALID (Victorian Advocacy League for Individuals with Disability) and a Board member of the Victorian Collaborative Centre for Mental Health and Wellbeing. From 2009–2019 he was the Executive Director of International Social Service in Australia.

Fionn has held a wide range of governance roles in the not-for-profit sector. He has also served in several statutory positions, for example as a Community Member of Victoria's Mental Health Tribunal from 2006–2021.



MAUREEN O'MEARA

BAppSc (Indigenous Health), PgCert (Aboriginal Alternative Healing)

NON-EXECUTIVE DIRECTOR

Maureen is experienced in Aboriginal relationships and interactions. She has worked in both government and not-for-profit sectors, in the areas of housing and health. Maureen has experience in inter-sectoral government relations and management of government partnership funds, community and business development.

MICHAEL LYNCH

MAPPFin, BCom

NON-EXECUTIVE DIRECTOR

Appointed 26 June 2024

Michael is the Managing Director of Social Infrastructure Investment Partners, the fund manager of the Synergis Fund, which invests in disability housing. Michael took up the role in 2021 and prior to that led the Impact Investing team at Social Ventures Australia from 2017. Michael has over 30 years of banking and investing experience in Australia and Europe at organisations, including CBA, Merrill Lynch, UBS and Societe Generale. Michael's experience extends across a range of management and product roles. Michael has an undergraduate degree in Commerce and a master's degree in Applied Finance.

PENNY KENDALL

NON-EXECUTIVE DIRECTOR

Appointed 26 June 2024

Penny has extensive experience in human services and the community sector providing quality services to people with a disability. For over 40 years, she has worked for the government and not-for-profit sectors and aspires to improve the quality, standards and values that will enhance and empower the lives of people with a disability.

Penny is experienced in community-based projects that create, develop and implement various co-designed service systems that enrich people's lives and support and enhance inclusion in their community.

Penny is committed to ensuring that services are designed, implemented and improved by her ongoing contribution to a range of boards, working parties and advisory committees.

SHANE HAMILTON

MBA

NON-EXECUTIVE DIRECTOR

Shane is a Wakka Wakka and Bundjalung man from Queensland.

Shane is a respected leader with executive experience across corrective services, housing and professional services sectors in government and corporate enterprises.

He has worked with PwC's Indigenous Consulting Services, where he was the NSW/ACT Director.

Prior to that, Shane made a significant contribution to the Aboriginal Housing Office (AHO) in NSW, leading the business through an organisational transformation, and re-establishing the AHO as a place of innovation and commitment through its support of Aboriginal communities and businesses, and by promoting choice and equal access to housing for Aboriginal families.

Shane is experienced in the development of working partnerships between the corporate sector and not-for-profit or government entities, and was instrumental in establishing Community Housing Limited in Western Australia.

LEE MONIK

BIR, BL, Grad Dip of Law, Cert IV Project Management

COMPANY SECRETARY, CHIEF GOVERNANCE OFFICER (GENERAL COUNSEL)

Lee is an experienced governance professional, with extensive expertise across legal, compliance, risk and information management. Lee has worked across business sectors, including in legal services, financial services and community housing.

SHAUNA LARKIN

CertGovNFP, CertGovRiskMgt

Shauna is an experienced company secretary and has worked in the areas of banking, finance, real estate funds management and not-for-profits.

Shauna holds certificates in *Governance for Not-For-Profits* and *Governance and Risk Management*.

During the financial year 2024, seven meetings of Directors and 17 committee meetings were held. The number of meetings attended by each Director during the year is shown below.

A = Number of meetings Director was eligible to attend.

B = Number of meetings Director attended.

* = No meetings since their appointment on 26 June 2024.

DIRECTOR ATTENDANCE	MEETINGS OF COMMITTEES							
	FULL MEETING OF DIRECTORS		AUDIT, RISK & COMPLIANCE		GOVERNANCE		PROJECTS	
	A	B	A	B	A	B	A	B
David Week	7	7			6	6	4	4
John De Vries	7	7	7	7				
Angela Huston	7	7	7	7	3	3		
Elizabeth Stinson	3	2			3	3		
Fionn Skiotis	7	7			6	5		
John McInerney							4	4
Kathy Gaby	3	2						
Maureen O'Meara	7	5					4	3
Shane Hamilton	7	6	7	4				
Steve Bevington	5	5			5	5	4	4
*Penny Kendell	0	0						
*Michael Lynch	0	0						

DIRECTORS' INTERESTS & BENEFITS

CHL is a company limited by guarantee. None of the CHL Directors or Members hold an ownership interest in CHL, but each Member of CHL is liable to the extent of their undertaking under CHL's Constitutions.

CHL has Directors' and Officers' Liability insurance in place to insure current and former Directors, Secretaries and other officers against liabilities for costs and expenses incurred by them in defending any legal proceedings arising out of their conduct while in the capacity of Director, Secretary or other officer of CHL involving a wilful breach of duty in relation to CHL.

No Director of CHL, during or since the end of the financial year, received or has become entitled to receive a benefit (other than a benefit included in the aggregate amount of emoluments received or due and receivable by the Directors shown in the financial report or the fixed salary of a full-time employee of CHL or of a related body corporate) by reason of a contract made by CHL or a related body corporate with one of the Directors or with a firm of which they are a member or with a company in which they have a substantial financial interest.

INDEMNIFICATION OF DIRECTORS & OFFICER

The Company has executed deeds of indemnity in favour of:

- a) Directors of the Company (including past Directors)
- b) Secretaries
- c) Chief Executive Officer
- d) Chief Financial Officer.

Each of these deeds provides an indemnity on substantially the same terms as the indemnity provided in the constitution in favour of Directors and Officers. The indemnity also gives Officers a right of access to Board papers and requires the Company to maintain Directors' and Officers' liability insurance.

INDEMNITY OF AUDITORS

CHL has agreed to indemnify their auditors, PricewaterhouseCoopers, to the extent permitted by law, against any claim by a third party arising from CHL's breach of their agreement. The indemnity stipulates that CHL will meet the full amount of any such liabilities, including a reasonable amount of legal costs. No payments were made under this indemnity in 2024.

PROCEEDINGS ON BEHALF OF THE GROUP

No person has applied to the Court under Section 237 of the *Corporations Act 2001* for leave to bring proceedings on behalf of the Group, or to intervene in any proceedings to which the Company is a party, for the purpose of taking responsibility on behalf of the Group for all or part of those proceedings. No proceedings have been brought or intervened in on behalf of the Group with leave of the Court under Section 237 of the *Corporations Act 2001*.

CORPORATE GOVERNANCE

Directors and management are committed to ensuring sound governance principles are maintained and applied in governing CHL and its controlled entities. A copy of CHL's corporate governance statement is available for downloading from the CHL website.

[Download the Corporate Governance Statement](#)

AUDITOR'S INDEPENDENCE

A copy of the auditor's independence declaration as required under section 60-40 of the *Australian Charities and Not-for-profits Commission Act 2012* is held.

ACKNOWLEDGMENTS

[View all acknowledgments](#)

AUDITOR

PricewaterhouseCoopers was appointed as auditor and continues in office in accordance with Section 327 of the Corporations Act 2001.

Signed in accordance with a resolution of Directors dated this 23 October 2024.



David Week

Director

23 October 2024





MESSAGE FROM THE CEO

“ 2023-24 WAS A YEAR OF BOTH CHALLENGES AND ACHIEVEMENTS FOR CHL AS WE NAVIGATED THE LOSS OF A VISIONARY LEADER WHILE REACHING NEW HEIGHTS IN HOUSING DELIVERY. OUR RESILIENCE, INNOVATION AND COMMITMENT HAVE LAID THE FOUNDATION FOR AN EVEN STRONGER FUTURE.”



2023–24 proved an unexpectedly challenging year for CHL Group. Although CHL had already made considerable progress through its planned leadership succession from our founder and Managing Director, Steve Bevington, his unexpected passing in 2024 came as an enormous shock. We collectively lost a visionary leader and friend. I would like to sincerely thank the CHL team, our community housing sector colleagues and our partners for their generous offers of support and compassion throughout this time.

The best way we can honour Steve is to continue to pursue our vision of a world without housing poverty. We take comfort in knowing that the succession plan CHL carefully put in place ahead of Steve's retirement has been instrumental in guiding us through this difficult time

Over the past 18 months, we have made significant changes to CHL's leadership structure. Designed to enhance collaboration, encourage shared decision-making, and drive transparency and inclusion, our newly formed leadership team is ready and equipped for the challenges the future will bring.

None of this transformation would have been possible without our extraordinary people. Our team's collective effort has made CHL stronger, more dynamic, and ready to continue delivering meaningful housing solutions. We recognise how important our people are and have explicitly

acknowledged this throughout the CHL Strategic Plan 2024–27: 'Putting People First'.

To address the growing housing demand nationwide, we must explore new, innovative approaches to partnership and collaboration. CHL is committed to leading by example, demonstrating fresh ways to work together and fostering innovation to enhance our collective impact. By doing so, we will continue to set the standard for effective collaboration and drive meaningful change.

As the housing crisis dominates headlines, CHL and the broader community housing sector have gained significant momentum, driven by growing public awareness. It is now up to us, alongside our partners and all levels of government, to sustain this progress.

2023–24 marked 30 years of CHL. Our impact over this time has only continued to grow, and this is reflected in our results this year. We achieved unprecedented growth in 2023–24, with the addition of 1,235 new residences to our portfolio – a new annual record.

As we continue to provide more community housing, I look forward to seeing what the future will hold. CHL will play a role in shaping the housing solutions our communities need. Let's continue to work together to uncover new and different ways to increase our impact.

DANNY DRACIC

CEO, Community Housing Limited



PEOPLE & CULTURE

The People & Culture section of our annual report underscores our commitment to fostering a positive and productive workplace. Over the past year, we've implemented substantial enhancements to the structures, processes and systems within our Human Resources (HR), Learning and Development (L&D), Payroll, and Work Health and Safety (WHS) teams. These improvements are designed to optimise organisational support and bolster the growth, satisfaction and safety of our valued employees.

HUMAN RESOURCES (HR)

We've focused on talent acquisition, career development, pay equity, and diversity and inclusion. These efforts are central to our mission of attracting, retaining and nurturing top talent, thereby ensuring a highly skilled and engaged workforce.

- **Talent Acquisition and Retention:** We welcomed over 100 new employees to CHL, and maintained a 98.6% retention of new hires.
- **Career Development:** 34 staff members were promoted. 13% of our workforce were seconded into new positions, undertook project work or acted in higher duties.
- **Pay Equity:** The pay equity gap was reduced by 2.1%, reducing it to 7.2%, significantly below the industry average of 13.5%.
- **Diversity and Inclusion:** Launch of the Innovate Reconciliation Action Plan (RAP), which included cultural awareness training for employees and focused on removing barriers to employment and development opportunities.

PEOPLE EXPERIENCE, INCLUDING L&D

The Learning and Development team has focused on creating comprehensive training and development programs that address our employees' needs and align with our business goals. Through targeted strategies and continuous improvement, we are committed to fostering a culture of continuous learning and professional growth.

- **Induction Strategy:** We conducted a comprehensive review of our current new joiner experience to identify opportunities for enhancement and streamlining. Our goal is to reinvigorate this important phase of integration within our organisation, ensuring that new employees feel welcomed, supported and equipped for success from day one.
- **Operations Learning Analysis:** We conducted a national consultation to identify skills and capability gaps within our operations teams.
- **Training Initiatives:** Based on the needs analysis, we engaged a provider to develop and deliver tenancy management training to housing officers nationally.





SAFETY & WELLBEING

We are dedicated to ensuring the health and safety of our employees, customers, volunteers, visitors and contractors. Our operations align with our core values and adhere to the highest standards of workplace safety, in accordance with relevant legislation and regulations. Key developments over the past 12 months include:

- **Psychosocial Risk Assessments:** Conducted assessments with employees and launched engagement initiatives based on feedback, including specialised training for frontline employees, with more programs planned for the coming year.
- **Incident Reduction:** The total number of events (hazards, near misses, and incidents) decreased from 218 to 193.
- **WHS Awareness Sessions:** Held monthly sessions covering topics such as incident reporting, infection control, emergency procedures and lone working.
- **Incident Reporting System:** Improved our system for reporting hazards and incidents, resulting in quicker resolution times.
- **Mental Health Support:** Enhanced our support by switching to a new EAP provider, offering a wider range of services primarily through clinical psychologists. We also launched the Wellbeing Gateway employee portal, providing 24/7 access to health strategies via chat, phone, video or face-to-face coaching.
- **Fitness Passport:** Introduced the program with 12% staff participation.
- **Provided free flu shots to employees.**

OUR PEOPLE AND CULTURE INITIATIVES HAVE CREATED A SUPPORTIVE AND DYNAMIC ENVIRONMENT THAT EMPOWERS OUR EMPLOYEES TO THRIVE. WE REMAIN COMMITTED TO INVESTING IN OUR WORKFORCE, ENSURING THEIR PROFESSIONAL GROWTH, SAFETY AND WELLBEING. THESE EFFORTS NOT ONLY ENHANCE OUR EMPLOYEES' EXPERIENCES BUT ALSO DRIVE OUR COMPANY'S SUCCESS.

*Celebrating 30 years of providing
affordable homes and building communities*



EMPLOYEE DEMOGRAPHICS & HEADCOUNT

AS OF 30 JUNE 2024

In the past year, we have continued to prioritise diversity, equity and inclusion within our workforce. This section highlights key metrics around employee demographics and headcount, reflecting our commitment to fostering a diverse and inclusive environment.

386
TOTAL
EMPLOYEES
FTE: 348.36

68.9%
FEMALE

31.1%
MALE

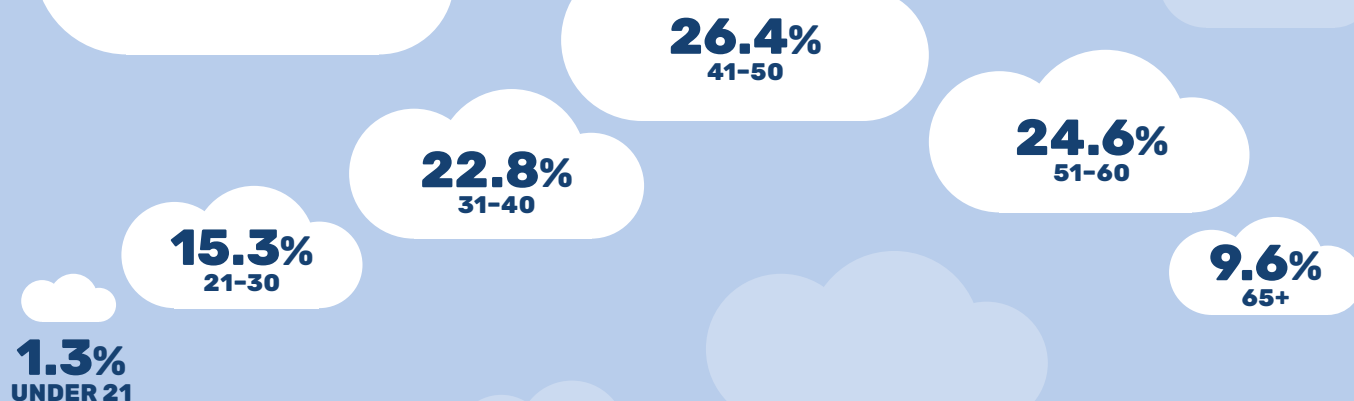
8.27%



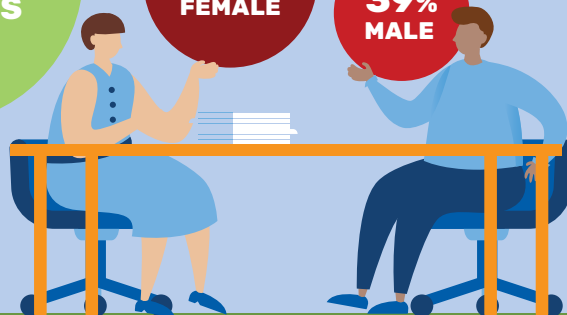
**ABORIGINAL &
TORRES STRAIT
ISLANDER
REPRESENTATION**



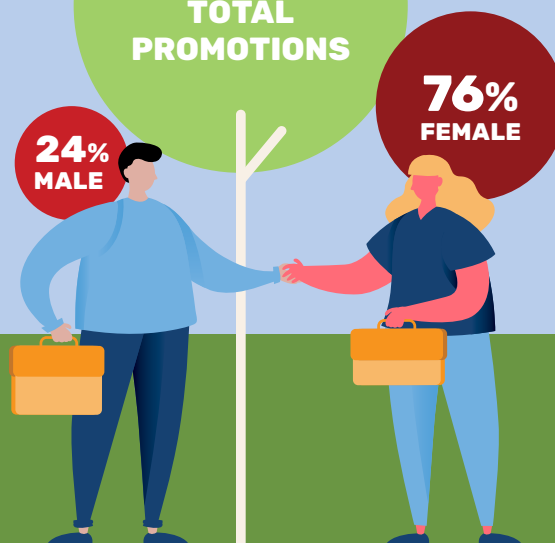
AGE DISTRIBUTION



107
NEW HIRES



34
TOTAL PROMOTIONS



35.6%
TURNOVER
RATE

21.6%
VOLUNTARY
TURNOVER

14%
INVOLUNTARY
TURNOVER

COMMUNITY IMPACT

28

**COMMUNITY
DEVELOPMENT
PROJECTS**

\$240,276

**IN DONATIONS
RECEIVED**

03

**NEW CUSTOMER
ACTIVATION
GROUPS**

01

**PILOT CUSTOMER
EMPLOYMENT
PROGRAM**

This year CHL created a team focused on understanding the wellbeing of our customers and their experience, community building and social outcomes. Encompassing our existing community development service, we now include customer engagement and experience, social value and Environmental, Social, Governance (ESG) reporting.

It's all about understating our customers and demonstrating the impact that we have in the communities that we work in. To support this new team, we have developed an impact strategy. This incorporates our community development framework, social impact framework and ESG standards. The strategy seeks to create long-term and holistic value considering these three pillars.



Environmental impact entails implementing sustainable practices in housing design and operations, such as energy efficiency measures, waste reduction and access to green spaces. We will seek to understand and respond to the impacts of climate change and identify opportunities to responsibly manage resources to contribute to environmental conservation and resilience, safeguarding natural resources for future generations.

Social impact revolves around fostering inclusive communities, empowering customers and addressing societal challenges. This involves providing safe, affordable housing options, promoting social inclusion and inclusive customer participatory opportunities to improve wellbeing and quality of life. Through initiatives focused on our six social impact framework domains, we strive to create thriving and cohesive neighbourhoods where residents feel valued, supported and empowered.

Governance plays a crucial role in ensuring transparency, accountability and ethical practices. Effective governance frameworks prioritise stakeholder engagement, sound decision-making processes and adherence to regulatory standards. By upholding principles of integrity and accountability, we build trust among stakeholders, strengthen organisational resilience and sustain long-term positive impact on both the community and the broader society.



Test and Fix staff member Barry

Test and Fix pilot employment project was launched in West Kempsey. The project is delivered, and part funded in partnership with the Aboriginal Environmental Health Unit. Four local Aboriginal customers have joined the CHL team to undertake minor maintenance at local properties. So far, they have visited 18 properties and made around 80 minor repairs (replacing light bulbs, toilet seats and toilet holders, etc.). The response in the community has been fantastic! The team is receiving on-the-job training with CHL Community Development, housing and maintenance team members joining the Test and Fix crew on inspections.



The West Kempsey Community Centre opened in 2024 following the conversion of an existing CHL property into the much-needed community hub. This project was years in the making and was community-led in origin, design and now delivery, providing a great resource for the local community with a range of activities to support CHL tenants and the broader community. This initiative is a great example of place-based and customer-led projects that deliver the best outcomes for people beyond their immediate housing needs.



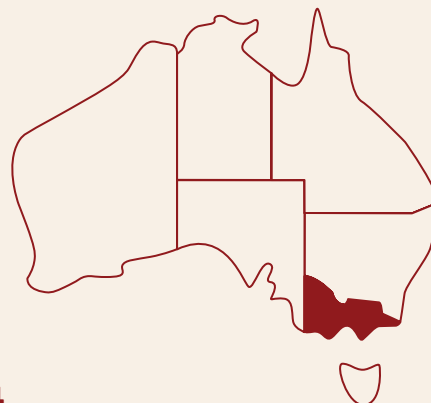
Brighton Garden and Pizza Event with Cultivating Communities

Activation Groups have been developed at communities in Prahran, Brighton and Flemington in Melbourne as part of the Ground Lease Model. These groups are made up of local stakeholders and shape the activities and projects, and address the concerns of communities. At Flemington, CHL are also part of the Collective Impact Initiative, a place-based approach to the social and economic development of the Flemington Estate. The aim is to make sure community voices are central to decisions about advancing the wellbeing and prosperity of the wider Flemington Estate.



Supporting our seniors – My Aged Care and Community Transportation Information Session. CHL South Australia collaborated with ACH Group, Australian Red Cross and the City of Port Adelaide Enfield to create an informative, relevant and engaging information session with the customers at Heritage Court. The event was encouraged by CHL SA Tenant Advisory Group. The team are also thankful for the experiences this event provided for the social work students who learned so much from liaising with experts in the field to coordinate the day. The day was a filled with customers socialising and planning their next gatherings, from weekly groceries to medical appointments.

VICTORIA



KEY HIGHLIGHTS AND STATE OVERVIEW FOR 2023-24

Community Housing Victoria Limited (CHVL) has continued working with **Homes Victoria** as part of the Big Housing Build throughout the year. This is part of the state government's \$5.3bn investment in social housing. CHVL is delivering 21 projects ranging from single unit properties to multi unit developments totalling 466 social housing units across metropolitan and regional Victoria. The first of these projects at Croydon and Sunbury have been completed and are now in the final stages of tenant allocations.

The Ground Lease Model 1 at three sites, Brighton, Prahran and Flemington, is a major new initiative in partnership with Homes Victoria developing former public housing sites. The project is CHVL's

largest project as part of the consortia, Building Communities Victoria Ltd (BCVL). BCVL has delivered a mixed tenure model of social housing, 619 units, 26 units for people with a disability, 112 affordable housing units, and 327 market rental properties. The projects have been progressively completed and handed over to Building Communities (Vic) Limited and CHVL in the latter part of 2023 and early 2024.

Our Homelessness Services has continued to build on the work of our teams in the Eastern Victoria Region and Gippsland, assisting people who are homeless, at risk of homelessness, and supporting people on low incomes to enter the private rental market and sustain their tenancies.

AT A GLANCE

3,305
PROPERTIES
UNDER
MANAGEMENT



15%
OF CUSTOMERS
LIVE WITH A
DISABILITY

9%
OF CUSTOMERS ARE
ABORIGINAL AND/OR
TORRES STRAIT
ISLANDER PEOPLE



12%
OF CUSTOMERS
ARE AGED 65+



131 EMPLOYED
STAFF
11 OFFICES IN
THE STATE



20,251
CUSTOMERS SERVED

GOOD NEWS STORY



CHL & ISHARA

THROUGH SHANNON'S DEDICATED ADVOCACY, ISHARA WAS ABLE TO ACCESS INCOME VIA CENTRELINK AND LONG-TERM HOUSING THROUGH CHL. ISHARA WAS ALSO PROVIDED FINANCIAL SUPPORT TO ESTABLISH THE TENANCY THROUGH CHL'S HOUSING ESTABLISHMENT FUND.

Shannon started in the Initial Assessment and Planning (IAP) role in April 2023 and assigned her first family in June.

Ishara and her three-year-old daughter presented to the service with complex needs – with a language barrier, visa difficulties, no income and having experienced family violence. Shannon undertook extensive advocacy with Centrelink, Camcare, Intouch Family Violence and our internal LTH team while CHL provided the family with motel accommodation for six months.

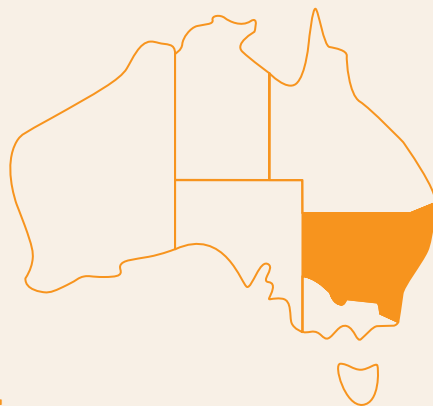
Through Shannon's dedicated advocacy, Ishara was able to access income via Centrelink and long-term housing through CHL. Ishara was also provided financial support to establish the tenancy through CHL's Housing Establishment Fund.

For an outcome where so many housing barriers were addressed – and overcome – CHL's Blackburn IAP team take great pride in sharing this news.

Pictured above after completing their sign-up, Ishara and her daughter picked up the keys to their new home and expressed their heartfelt gratitude to Shannon. **Great work IAP Team.**



NEW SOUTH WALES



KEY HIGHLIGHTS AND STATE OVERVIEW FOR 2023-24

During 2024, CHL supported 968 persons presenting as homeless into temporary accommodation. This figure is up 468 from last year. Of those customers accessing homelessness services, more than 60% exited with positive outcomes. The NSW team assisted 116 women escaping domestic violence into subsidised private rental and provided 36 young people with employment and education goals and entry into subsidised private rental.

In NSW, a three-year Test and Fix training and employment program started in partnership with the Aboriginal Environmental Health Unit. The program is a supported pathway to

employment for tenants as Test and Fix Officers. The Officers attend property inspections and complete a checklist identifying basic fixes that can be completed on the spot. Feedback has been positive with overwhelming increased engagement with community. Our Test and Fix Officers have stated that they enjoy being part of a team and they are grateful for the opportunity.

In 2024, CHL received capital funding from Homes NSW as part of the Community Housing Innovation Fund – Domestic and Family Violence to purchase 26 one-bedroom units. These units will provide women escaping family violence with long-term social housing in Port Macquarie.

AT A GLANCE

2,750
PROPERTIES
UNDER
MANAGEMENT



20%
OF CUSTOMERS
LIVE WITH A
DISABILITY

22%
OF CUSTOMERS ARE
ABORIGINAL AND/OR
TORRES STRAIT
ISLANDER PEOPLE



24%
OF CUSTOMERS
ARE AGED 65+



78 EMPLOYED
STAFF
6 OFFICES IN
THE STATE



14,328
CUSTOMERS SERVED

CHL opened a new community centre in West Kempsey in December 2023. The centre, Ngarra Bulaakan Barri, aims to strengthen community connections and provide an essential space that supports, educates and caters to the wellbeing of the West Kempsey community. Local Dunghutti artist, Jason Ridgeway, contributed an important artwork to the centre, symbolising cultural pride and identity. The artwork is now an iconic landmark in West Kempsey's landscape.



GOOD NEWS STORY

HOMELESS HUB *OUR PLACE*

Homeless Hub *Our Place* won the 2024 Community Group of the Year at Australia Day Citizens of the Year Awards in Port Macquarie.

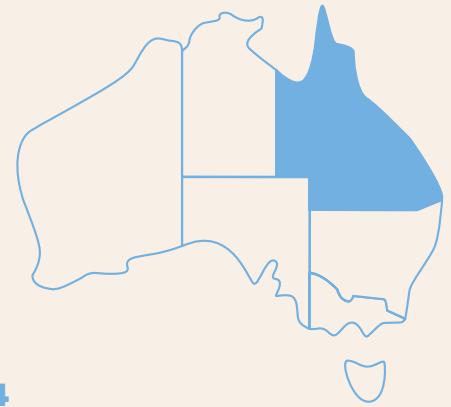
Our Place is a collaborative of local services that support those in our community doing it tough. It provides free food, clothes, toiletries, health checks, showers and laundry facilities. It also provides a soft entry point to connect with services such as Neami, New Horizons, YP Space, Community Housing, Centrelink.

“It is a huge honour to be recognised for the hard work, and humbling to be in the running with other community groups who also do amazing work in our community.”

Rennay Miller
Housing Options and Support Manager



QUEENSLAND



KEY HIGHLIGHTS AND STATE OVERVIEW FOR 2023-24

The Roma project delivered five one-bedroom units under the Queensland Housing Investment Growth Initiative's QuickStarts Program, with Santos as philanthropic sponsor of the project. The project addressed the housing needs of seniors and people with a disability. CHQL welcomed our first tenants in October.

CHL began work on 30 new homes as part of the Miami Social Homes project delivered in partnership with the Queensland Government. These homes will provide quality, accessible and safe living spaces for vulnerable seniors and people with disabilities. Developed on the site of a previously underutilised aging unit complex, the Miami project is a perfect example of optimising land use and revitalising aging housing stock.

SASH (Supported and Sustainable Housing), which was originally a 12-month pilot program from 2021, had funding extended into 2025. Providing 19 long-term accommodation units with onsite support staff for singles or couples that are sleeping rough or at risk of homelessness. This program and its location provides our customers with more independence to focus on improving their mental and physical health, obtaining employment, and connecting socially with their local community.

CHL also received funding under the Homes for Queenslanders Initiative for the Enhanced Outreach and Immediate Housing Response programs. This will provide additional resources to support customers in the experiencing homelessness in the Fraser Coast region.

AT A GLANCE

1,156
PROPERTIES
UNDER
MANAGEMENT



13%
OF CUSTOMERS
LIVE WITH A
DISABILITY

15%
OF CUSTOMERS ARE
ABORIGINAL AND/OR
TORRES STRAIT
ISLANDER PEOPLE



16%
OF CUSTOMERS
ARE AGED 65+



85 EMPLOYED
STAFF
4 OFFICES IN
THE STATE



7,204
CUSTOMERS SERVED



Roma development welcoming first tenants



Miami Social Homes project, Gold Coast



Housing First SASH program celebrates three-year anniversary

GOOD NEWS STORY

MARYBOROUGH – IMMEDIATE HOUSING RESPONSE

Anna and her son had been homeless on and off since 2021 and have been couch surfing from place to place. Anna moved into a private rental with her new partner – she looked forward to a safe and secure home to love before her baby was born.

Shortly after the birth of her second child, the situation with her partner became unsafe and Anna had to flee. Anna took her children and personal belongings and had no other option than to couch surf

again before they were eventually asked to leave and had nowhere to live.

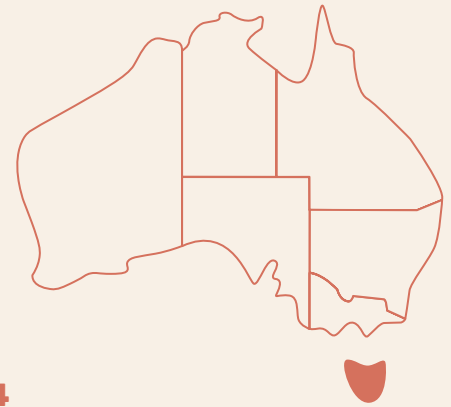
Anna contacted CHL and was supported under the IHRF program. She continued to engage with staff and specialist support services, which led to Anna and her children moving into their own property.

As Anna had no furniture, she was assisted with brokerage funding to buy the basics. Anna and her children are now settled in their own home.

Anna said she is so grateful to have a safe and secure home for her children and she no longer has to worry about moving all the time.



TASMANIA



KEY HIGHLIGHTS AND STATE OVERVIEW FOR 2023-24

Community Housing Growth Program -

In 2023-24, Community Housing Limited (CHL) has continued the delivery of the Community Housing Growth Program (CHGP), working in close partnership with Homes Tasmania.

The CHGP is a new way of securing public assets, delivering more social housing for Tasmanians. CHL is delivering approved projects on vacant land held by the Director of Housing with an executed lease of 40 years.

Under the CHGP project, a total of 104 new two- and three-bedroom units are being delivered over the duration of the program, with these projects located in the northern regions of Tasmania. The

final delivery of the currently active projects will be completed by the end of the 2024 calendar year.

CHL has developed the project design and construction program, and has committed to meeting Homes Tasmania milestone targets. All projects were required to meet Communities Tasmania's Design Policy for Social Housing and Social Housing Policy.

Housing Design - CHL is committed to providing equitable housing by allocating 15% of all new housing supply to First Nations applicants. This allocation aligns with the current Residential Management Agreement with Homes Tasmania through the Aboriginal Tenancy Allocation Panel

AT A GLANCE

1,698
PROPERTIES
UNDER
MANAGEMENT



13%
OF CUSTOMERS
LIVE WITH A
DISABILITY

5%
OF CUSTOMERS ARE
ABORIGINAL AND/OR
TORRES STRAIT
ISLANDER PEOPLE



15%
OF CUSTOMERS
ARE AGED 65+



1 OFFICE IN
THE STATE



8,984
CUSTOMERS SERVED



LYESHIA
GEORGE

HAYLEE
DOHERTY

program. In addition, CHL manages over 400 tenancies for clients with disabilities, fostering inclusivity and community strength within the areas where we operate.

Service Delivery - CHL's Housing Services team continues to build strong relationships within the community, with a strong commitment to community development. This commitment will be further enhanced with the recent appointment of a Tasmania-based Community Development Manager in acknowledgement that tenant satisfaction is paramount and remains a priority.

Housing Services continues to work with Homes Tasmania and Housing Connect, assisting with the allocation of social housing for Tasmanians in need.

Development - CHL's Development Team remains focused on identifying future growth opportunities, with a real focus on increasing the portfolio to include the southern regions of Tasmania, which will result in CHL being recognised as a Statewide Tier 1 Community Housing Provider (CHP).



FEELING SAFE AT HOME



GOOD NEWS STORY

CHTL processed a referral received from Catholic Care concerning an applicant experiencing domestic violence. The tenant was surprised and grateful that we were going to install blinds in her living areas and bedrooms. She was panicking about where to get cheap coverings and said that the cheapest she could find was \$355, which was more money

than she could find while trying to set up a liveable house for herself and her three children.

Blinds were important to the tenant as she is escaping domestic violence and was concerned that her perpetrator might be able to spy on her. The curtains/blinds were one of her highest priorities for her safety and peace of mind.

SOUTH AUSTRALIA



KEY HIGHLIGHTS AND STATE OVERVIEW FOR 2023-24

2023-2024 was a year of growth and change at CHL SA with five new managers and a housekeeper/cook starting their CHL employment journey. These new staff members have added to the positive culture of teamwork, collaboration and shared food!

Operations continued providing excellent support to our customers living within our 1,028 dwellings, primarily through social housing programs. Our restructured Assets and Maintenance team, including IMS, have worked collaboratively with our other business units to deliver over \$5M of built form upgrades and improvements. Development opportunities have continued strongly with the

ongoing multi staged ROSAS redevelopment project attracting \$11.8M in Accelerator funds to build 41 new apartments for vulnerable women at risk of homelessness, plus the successful contractual close of the \$12.2M 40-dwelling Aboriginal Elders Village for ACHL.

Community Development activities have flourished with a range of new initiatives, including the utilisation of youth workers through a partnership with Flinders University, capturing a \$10,000 aging well grant; information sessions on My Aged Care; activating community clean ups and gardening at apartment sites, plus much more.

AT A GLANCE

1,028
PROPERTIES
UNDER
MANAGEMENT



12%
OF CUSTOMERS
LIVE WITH A
DISABILITY

9%
OF CUSTOMERS ARE
ABORIGINAL AND/OR
TORRES STRAIT
ISLANDER PEOPLE



34%
OF CUSTOMERS
ARE AGED 65+



39 EMPLOYED
STAFF
1 OFFICES IN
THE STATE



2,869
CUSTOMERS SERVED



Summer clean
up at Bradford
Court – before
and after.



GOOD NEWS STORY



FROM HOMELESSNESS TO HOUSING

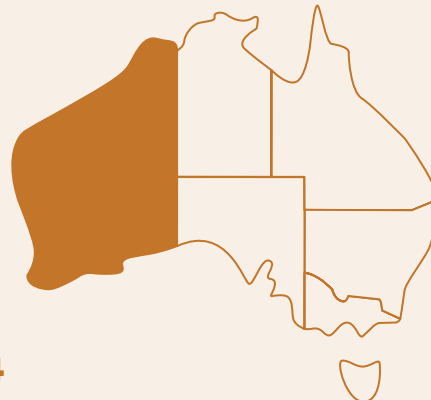
Jo Booth's story is truly inspiring. After enduring homelessness for five years and living in a tin shed for two of those years, Jo and her dog Storm finally found a stable home thanks to the efforts of a CHL Housing Officer.

This new beginning has allowed Jo to reconnect with her community, faith and family, marking a significant positive change in her life. What Jo said about this life-changing experience is incredibly heartfelt -

“Having my forever home means everything to me. Look around you, I am beside myself. Storm, my dog, is so proud of our home as am I. This has completely changed my life. Feeling settled, I am now reconnecting with my family whom I have not seen for years.”



WESTERN AUSTRALIA



KEY HIGHLIGHTS AND STATE OVERVIEW FOR 2023-24

Growth in Specialist Disability Accommodation (SDA)

CHL is a Specialist Disability Accommodation (SDA) Provider and Horizon Housing Realty (HHR) offers licensed property and tenancy management services. SDA properties are specifically designed and built to meet the needs of individuals living with disability. CHL and HHR have an expanding SDA portfolio in Western Australia.

CHL's SDA portfolio in WA includes 64 tenancies spanning metropolitan Perth, Bunbury in the south-west and Geraldton in the mid-west.

Over the past 12 months, we have added three brand new properties (four tenancies) in Morley to our SDA portfolio. We are working with private

investors and have a further 20 new SDA tenancies currently under construction.

Social Housing Economic Recovery Package (SHERP) Development Program

Throughout the 2023-24 financial year, CHL progressed design and construction of the Social Housing Economic Recovery Package (SHERP) portfolio of projects. This portfolio consists of a total of six projects, totalling 35 social, affordable and Specialist Disability Accommodation dwellings across metropolitan Perth and regional WA.

At present, three projects have signed building contracts with the remaining three to be finalised over the coming months. Final dwelling delivery within the portfolio is due in late 2026.

AT A GLANCE

686

INC. 109 (HHR)
**PROPERTIES
UNDER
MANAGEMENT**

15%

**OF CUSTOMERS
LIVE WITH A
DISABILITY**

42%

**OF CUSTOMERS ARE
ABORIGINAL AND/OR
TORRES STRAIT
ISLANDER PEOPLE**

13%

**OF CUSTOMERS
ARE AGED 65+**

24

**EMPLOYED
STAFF**

6

**OFFICES IN
THE STATE**

3,314

CUSTOMERS SERVED

Social Housing Economic Recovery Package (SHERP) Refurbishment Program

CHL have taken part in the first workstreams of the Social Housing Economic Recovery Package (SHERP) funding released in 2023 by the Western Australian Government. To date, we have facilitated approximately \$6M of refurbishment works, including kitchen and bathroom upgrades, flooring, painting, roofing, fencing and landscaping. We have made these improvements to 50+ properties across our managed portfolio in Perth, Geraldton and Exmouth.



A WORLD OF INDEPENDENCE FOR A CHL CUSTOMER

GOOD NEWS STORY

Adam Grant has been a CHL customer for almost a decade. A partnership with My Place (disability support service in WA) and CHL in 2014 allowed Adam to choose his own home in the northern suburb of Clarkson in WA.

"My journey with CHL started when My Place, an organisation that looks after people with intellectual disabilities, were assisting me with the transition to independent living." Adam says. "That was back in 2014, so that started my journey. They suggested I look for a place where I would like to live, and they would purchase the home so that I could pay rent and live independently." Adam says he wanted to be located near his stepmother at the time because she had some health issues.

"I found a place in Clarkson, and I have been living there ever since. I love it, he says. "I live there independently, and I have an overnight support worker that comes over sometimes to check in and offer advice and structure. They help me get back on track if I need their support."

Having his own home has given Adam choice and control in his life. "I realised that not living in car meant I didn't have to follow a regime every day. I can go to and from work on my own. It bought me more independence. I got my licence and now I can go out and see my friends when I want". Adam works for Activ Foundation in WA in the ICT department. "I work in our head office in the ICT team where I look after our support workers when they need tech help. Adam says, "I am very happy with the outcome of my housing with CHL. Having my independence has allowed me to achieve a lot. I have been working for Activ Foundation for 25 years. I am 42 now and started out in car detailing when I was 17 years old. Now I am at the top of the Supported Wage System (SWS) and enjoying my life."

DISCUSSION & ANALYSIS OF FINANCIAL STATEMENTS

INFORMATION ON CHL CONCISE FINANCIAL REPORT

The financial statements and disclosures in the concise financial report have been derived from the 2023-24 Annual Report of Community Housing Ltd and its controlled entities (collectively known as "Group").

The discussion and analysis is provided to assist members in understanding the concise financial report. The discussion and analysis is based on CHL consolidated financial statements and the information contained in the concise financial report.

STATEMENT OF FINANCIAL PERFORMANCE

The surplus after income tax amounted to \$46,499,504 (2023: \$30,390,838). Revenue and other income for the reporting period was \$235,109,979 which is an increase of 23.2% compared to the previous year's \$190,827,673.

Expenditure for the year totalled \$188,991,485 which is an increase of 17.8% from the previous year's \$160,367,755. This is resulting from expansion of activities in Australia and is predominantly associated with property and tenancy costs.

STATEMENT OF FINANCIAL POSITION

The Group has expanded its activities during the reporting period as seen by the 23.5% increase in total assets from the previous financial year's \$1,237,815,922 to \$1,528,733,545. This was achieved mainly through increases in the investment properties portfolio and other equity investments.

Total liabilities increased by approximately 39.7% to \$868,071,554 compared to previous year's \$621,513,191 mainly due to additional borrowings for new growth projects currently underway and mezzanine loans / equity investments into SPV entities delivering housing outcomes.

STATEMENT OF CASH FLOWS

The Group reported a cash balance of \$71,148,622 at the end of June 2024, including funds held in term deposits.

DIRECTORS' DECLARATION

The Directors declare that in their opinion, the concise financial report of the consolidated entity for the year ended 30 June 2024 as set out on pages 40 to 49 complies with Accounting Standard *AASB 1039 Concise Financial Reports*.

The concise financial report is an extract from the full financial report for the year ended 30 June 2024. The financial statements and specific disclosures included in the concise financial report have been derived from the full financial report.

The concise financial report cannot be expected to provide as full an understanding of the financial performance, financial position and financing and investing activities of the consolidated entity as the full financial report, which is available on request.

This declaration is made in accordance with a resolution of the Directors.



David Week

Director

23 October 2024

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COMMUNITY HOUSING LIMITED
STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2024

		GROUP		PARENT ENTITY	
		2024	2023	2024	2023
	Notes	\$	(restated) \$	\$	(restated) \$
Property rental revenue		109,468,882	103,164,732	58,199,511	53,711,652
Revenue from contracts with customers	2	68,009,035	53,334,747	27,119,955	26,713,333
Income from Capital Grants		12,683,531	4,679,265	266,447	266,447
Fair value gain on investment properties	3a	33,813,622	22,736,697	20,937,030	10,826,093
Other income	3b	11,134,909	6,912,232	1,769,671	1,665,274
Operating expenses		(25,168,412)	(15,907,310)	(12,468,350)	(5,009,962)
Employee Benefit Expense		(45,089,024)	(42,412,766)	(18,178,967)	(21,328,938)
Construction costs		(15,254,619)	(3,678,786)	(1,901,407)	(2,297,562)
Property costs		(70,546,507)	(68,746,461)	(38,183,787)	(40,425,778)
Tenancy costs		(20,207,593)	(19,414,849)	(11,090,584)	(9,073,596)
Depreciation and amortisation		(5,327,876)	(4,756,302)	(1,691,361)	(1,368,110)
Finance expenses		(7,397,454)	(5,451,281)	(1,775,705)	(1,635,391)
Share of profit of associate accounted using Equity method		299,647	-	-	-
Surplus before income tax		46,418,141	30,459,918	23,002,453	12,043,462
Income tax benefit / (expense)		81,363	(69,080)	-	-
Surplus for the year		46,499,504	30,390,838	23,002,453	12,043,462
Other comprehensive (loss) / income <i>Item that may be reclassified to profit or loss</i>					
Exchange differences on translation of foreign operations		(137,496)	105,471	-	-
Other comprehensive (loss) / income for the year, net of tax		(137,496)	105,471	-	-
Total comprehensive income for the year		46,362,008	30,496,309	23,002,453	12,043,462
<i>Surplus for the year is attributable to:</i>					
Owners of Community Housing Limited		46,499,504	30,390,838	23,002,453	12,043,462
Non-controlling interest		-	-	-	-
		46,499,504	30,390,838	23,002,453	12,043,462
<i>Total comprehensive income for the year is attributable to:</i>					
Owners of Community Housing Limited		46,362,008	30,496,309	23,002,453	12,043,462
Non-controlling interest		-	-	-	-
		46,362,008	30,496,309	23,002,453	12,043,462

The above statements of comprehensive income should be read in conjunction with the accompanying notes.

COMMUNITY HOUSING LIMITED

STATEMENTS OF FINANCIAL POSITION

AS AT 30 JUNE 2024

	Notes	GROUP		PARENT ENTITY	
		2024	2023	2024	2023
		\$	(restated) \$	\$	(restated) \$
ASSETS					
Current assets					
Cash and cash equivalents		34,089,994	39,749,759	9,081,534	14,995,082
Term deposits		37,058,628	18,641,811	16,080,418	14,897,848
Trade and other receivables		9,630,706	3,333,356	6,993,806	1,092,028
Prepayments		4,395,961	3,454,687	3,509,732	1,365,676
Contract assets		8,097,257	14,932,840	2,710,245	9,772,924
Other current assets		467,646	495,209	413,928	435,069
Financial assets at amortised cost		4,816,546	1,037,438	-	-
Total current assets		98,556,738	81,645,100	38,789,663	42,558,627
Non-current assets					
Property, plant and equipment		4,389,125	2,282,338	910,256	528,795
Right-of-use assets		8,728,192	5,615,934	3,258,772	3,330,450
Intangible assets		14,935,522	2,182,129	-	-
Investment properties	4	1,197,195,387	1,047,518,808	348,117,920	308,656,649
Financial assets at amortised cost		186,042,431	98,484,321	-	-
Intercompany loan receivables		-	-	6,219,223	5,979,687
Investment in subsidiaries		-	-	20,007,943	21,485,817
Investment in equity securities		18,347,294	-	-	-
Investment in associate		299,647	-	-	-
Other non-current receivables		227,393	75,478	25,199	-
Deferred tax assets		11,816	11,816	-	-
Total non-current assets		1,430,176,807	1,156,170,822	378,539,313	339,981,398
Total assets		1,528,733,545	1,237,815,922	417,328,976	382,540,025
LIABILITIES					
Current liabilities					
Trade and other payables		37,259,609	19,168,737	11,914,300	9,426,596
Contract liabilities		9,028,835	15,969,066	7,066,710	10,924,067
Borrowings		6,067,564	2,663,000	492,000	518,000
Lease liabilities		3,009,198	2,229,933	1,583,668	1,087,758
Provisions		3,970,871	3,539,641	1,888,757	1,348,787
Non-interest-bearing liabilities		7,224,000	4,091,050	-	-
Total current liabilities		66,560,077	47,661,427	22,945,435	23,305,208

COMMUNITY HOUSING LIMITED

STATEMENTS OF FINANCIAL POSITION (CONTINUED)

AS AT 30 JUNE 2024

	GROUP		PARENT ENTITY	
	2024	2023	2024	2023
Notes	\$	(restated) \$	\$	(restated) \$
Non-current liabilities				
Borrowings	230,373,527	175,231,120	40,945,434	41,411,689
Lease liabilities	5,969,617	4,032,607	2,078,330	2,729,125
Non-interest bearing liabilities	561,341,592	391,125,886	157,924,039	144,401,179
Provisions	3,623,001	3,036,541	805,712	1,065,251
Deferred tax liabilities	203,740	425,610	-	-
Total non-current liabilities	801,511,477	573,851,764	201,753,515	189,607,244
Total liabilities	868,071,554	621,513,191	224,698,950	212,912,452
NET ASSETS	660,661,991	616,302,731	192,630,026	169,627,573
EQUITY				
Common control reserves	-	-	21,732,085	21,732,085
Other reserves	(1,550,181)	(1,412,685)	-	-
Retained earnings	661,726,973	617,230,217	170,897,941	147,895,488
Capital and reserves attributable to owner	660,176,792	615,817,522	192,630,026	169,627,573
Non-controlling interests	485,199	485,199	-	-
TOTAL EQUITY	660,661,991	616,302,731	192,630,026	169,627,573

COMMUNITY HOUSING LIMITED
STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2024

Group	ATTRIBUTABLE TO OWNERS OF COMMUNITY HOUSING LIMITED			
	Other reserves	Retained earnings	Non-controlling interest	Total equity
	\$	(restated) \$	\$	(restated) \$
Balance at 1 July 2023 (restated)	(1,412,685)	617,230,217	485,199	616,302,731
Surplus for the year	-	46,499,504	-	46,499,504
Other comprehensive income	(137,496)	-	-	(137,496)
Total comprehensive income for the year	(137,496)	46,499,504	-	46,362,008
Loss of control in subsidiary	-	(2,002,748)	-	(2,002,748)
Balance at 30 June 2024	(1,550,181)	661,726,973	485,199	660,661,991
Balance at 1 July 2022 (restated)	(1,518,156)	664,465,125	485,199	663,432,168
Correction of error	-	(77,625,746)	-	(77,625,746)
Restated total equity at the beginning of the financial year	(1,518,156)	586,839,379	485,199	585,806,422
Surplus for the year (restated)	-	30,390,838	-	30,390,838
Other comprehensive loss (restated)	105,471	-	-	105,471
Total comprehensive income for the year (restated)	105,471	30,390,838	-	30,496,309
Restated balance at 30 June 2023	(1,412,685)	617,230,217	485,199	616,302,731

COMMUNITY HOUSING LIMITED

STATEMENTS OF CHANGES IN EQUITY

FOR THE YEAR ENDED 30 JUNE 2024

	ATTRIBUTABLE TO OWNERS OF COMMUNITY HOUSING LIMITED		
Parent Entity	Common control reserves	Retained earnings	Total equity
	\$	(restated) \$	(restated) \$
Balance at 1 July 2023 (restated)	21,732,085	147,895,488	169,627,573
Surplus for the year	-	23,002,453	23,002,453
Total comprehensive income for the year	-	23,002,453	23,002,453
Balance at 30 June 2024	21,732,085	170,897,941	192,630,026
Balance at 1 July 2022 (restated)	23,074,125	174,720,740	197,794,865
Correction of error	-	(38,868,714)	(38,868,714)
Restated total equity at the beginning of the financial year	23,074,125	135,852,026	158,926,151
Surplus for the year (restated)	-	12,043,462	12,043,462
Total comprehensive income for the year (restated)	-	12,043,462	12,043,462
Common control transactions	(1,342,040)	-	(1,342,040)
Restated balance at 30 June 2023	21,732,085	147,895,488	169,627,573

COMMUNITY HOUSING LIMITED

STATEMENTS OF CASH FLOWS

FOR THE YEAR ENDED 30 JUNE 2024

	GROUP		PARENT ENTITY	
	2024	2023	2024	2023
	\$	\$	\$	\$
Cash flows from operating activities				
Receipts from rent, operational grants and services (inclusive of GST)	167,038,978	160,851,242	86,234,392	89,558,239
Capital grants, fees and other income received (inclusive of GST)	87,359,536	67,264,470	9,462,995	10,157,963
Payments to suppliers and employees (inclusive of GST)	(150,168,255)	(157,202,331)	(85,042,552)	(89,090,141)
	104,230,259	70,913,381	10,654,835	10,626,061
Interest received	2,232,159	934,591	1,474,873	462,167
Interest paid	(7,050,438)	(5,378,428)	(1,731,420)	(1,586,564)
Net cash inflow from operating activities	99,411,980	66,469,544	10,398,288	9,501,664
Cash flows from investing activities				
Payments for property, plant and equipment	(3,753,188)	(694,578)	(366,385)	(79,537)
Payments for investment properties	(91,432,881)	(53,534,337)	(11,724,494)	(1,407,796)
Payment for intangible assets	(13,353,212)	(1,182,198)	-	-
Investment in term deposit	(18,416,817)	(9,475,630)	(1,182,570)	(5,976,179)
Proceeds from sale of investment properties	445,455	-	445,455	-
Proceeds from sale of property, plant and equipment	6,325	-	6,325	-
Loan from related parties	-	-	(1,600,000)	-
Loans received	700,096	3,148,231	-	-
Loans granted to related parties	(85,283,604)	-	-	-
Investment in Building Communities Partnership (GLM2)	(18,347,294)	-	-	-
Director contribution to the partnership	68,642,484	-	-	-
Net cash outflow from investing activities	(161,317,636)	(61,738,513)	(14,421,670)	(7,463,512)
Cash flows from financing activities				
Proceeds from borrowings	69,843,217	6,973,995	-	-
Repayment of borrowings	(11,783,765)	(7,301,541)	(492,255)	(977,660)
Principal elements of lease payments	(2,863,561)	(2,894,087)	(1,447,911)	(1,238,910)
Equity settlement of ACHL	50,000	-	50,000	-
Net cash inflow / outflow from financing activities	55,245,891	(3,221,633)	(1,890,166)	(2,216,570)
Net increase/(decrease) in cash and cash equivalents	(5,659,765)	1,509,397	(5,913,548)	(178,419)
Cash and cash equivalents at the beginning of the year	39,749,759	38,240,360	14,995,082	15,173,500
Cash and cash equivalents at the end of year	34,089,994	39,749,759	9,081,534	14,995,082

COMMUNITY HOUSING LIMITED

NOTES TO THE CONCISE CONSOLIDATED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

1. SUMMARY OF MATERIAL ACCOUNTING POLICIES

Basis of Preparation

This concise financial report relates to the consolidated entity (referred to hereafter as the Group) consisting of Community Housing Limited and the entities it controlled at the end of, or during, the year ended 30 June 2024. The accounting policies adopted have been consistently applied to all years presented.

Going Concern Consideration

The financial report has been prepared on a going concern basis, which assumes continuity of normal business activities and the realisation of assets and the settlement of liabilities in the ordinary course of business.

2. REVENUE FROM CONTRACTS WITH CUSTOMERS

	GROUP	
	2024	2023
	\$	\$
Revenue from continuing operations		
Operational grant income	21,270,886	24,732,966
Property/client service grant income	7,470,790	5,906,360
NRAS incentives	697,392	1,342,357
Recoveries	9,598,372	7,752,056
Management fees	5,507,500	5,335,828
Construction revenue	15,254,619	3,678,786
Other revenue	8,209,476	4,586,394
Total revenue from continuing operations	68,009,035	53,334,747
Timing of revenue recognition		
At a point in time	17,807,848	12,338,450
Over time	50,201,187	40,996,297
	68,009,035	53,334,747

COMMUNITY HOUSING LIMITED

NOTES TO THE CONCISE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2024

3. OTHER INCOME

	GROUP	
	2024	2023
	\$	\$
(a) Fair value gain on Investment properties		
Fair value gain on the investment properties	20,340,249	23,638,965
Fair value gain/(loss) on completed capital work in progress assets	13,482,634	(902,268)
Fair value adjustment to properties transferred for developments	(9,261)	-
	33,813,622	22,736,697
(b) Other income		
Net gain on disposal of property, plant and equipment	48,374	1,820
Gain on housing assets	418,477	-
Net (loss) / gain on foreign exchange	(754)	512
Gain on lease terminations	4,832	41,465
Donations	240,276	255,635
Interest income	3,669,474	935,672
Interest income - Financial Assets	6,753,709	5,526,273
Other income	525	150,637
Dividend income	-	218
	11,134,909	6,912,232

4. INVESTMENT PROPERTIES

Investment properties consist of residential dwellings where CHL has a legal or beneficial interest.

Properties to the carrying value of \$547,130,942 have been pledged as security to lenders.

The Group obtains independent valuations for its investment properties at least every three years. Independent valuations are also obtained for all residential properties where construction has been completed by the Group in the current financial year and the property has been transferred from development properties under construction to investment properties. At the end of each reporting period, the Directors update their assessment of the fair value of each property, taking into account the most recent independent valuations and an analysis of individual residential property by suburb by property type.

Further information on these restrictions is included in the full financial statements of CHL.

5. LIMITATION OF MEMBERS LIABILITY

In accordance with the Constitution, the liability of members in the event of Community Housing Ltd being wound up would not exceed twenty (\$20) dollars per member.

COMMUNITY HOUSING LIMITED

NOTES TO THE CONCISE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2024

6. EVENT OCCURRING AFTER THE REPORTING PERIOD

The Group submitted a proposal for 60 dwellings as part of the Social Housing Build and Operate Round 3 program and was invited to participate in the Best and Final Offer stage. The Group also received a positive outcome letter under the Housing Australia Future Fund Facility for 82 units in metropolitan Melbourne and is currently entering contract negotiations for these projects.

7. CORRECTION OF ERRORS

During the year, the Group discovered the following errors that required adjustments for the year ended 30 June 2023 and prior financial years for:

1. Non-recognition and measurement of capital grant liabilities resulting in understatement of capital grant liabilities (within 'non-interest-bearing liabilities' and non-current contract liabilities) and overstatement of the fair value gain on investment properties or tenancy costs. and;
2. Recognition of right-of-use assets relating peppercorn leases (land only) at fair value rather than at cost, which is not in compliance the group's accounting policies. This resulted in overstatement of investment property for a leased land component and overstatement of retained earnings.

The errors have been corrected by restating each affected financial statement line items for the prior periods and have been identified as 'restated' in the comparative line items for June 2023 financial statements. The following tables summarise the impacts on the Group's financial statements:

(i) Statement of financial position (extract)				GROUP		
	30 June 2023	Increase/ (decrease)	30 June 2023	30 June 2022	Increase/ (decrease)	1 July 2022
	\$	\$	restated \$	\$	\$	restated \$
Investment property	1,047,388,685	130,123	1,047,518,808	953,636,995	(4,869,877)	948,767,118
Non-interest-bearing liabilities (non-current)	311,014,712	80,111,174	391,125,886	102,044,679	72,755,868	174,800,547
Net Assets	696,283,782	(79,981,051)	616,302,731	663,432,168	(77,625,746)	585,806,422
Retained earnings	697,211,268	(79,981,051)	617,230,217	664,465,125	(77,625,746)	586,839,379
Total Equity	696,283,782	(79,981,051)	616,302,731	663,432,165	(77,625,746)	585,806,422

(ii) Statement of comprehensive income (extract)	Profit Increase/ (decrease)		
	30 June 2023		30 June 2023
	\$	\$	restated \$
Income from capital grants	2,209,992	2,469,273	4,679,265
Fair value gain on investment properties	25,183,211	(2,446,514)	22,736,697
Tenancy Cost	19,371,017	43,832	19,414,849
Operating expenses	13,485,414	(2,421,896)	15,907,310
Total surplus for the year	32,746,143	(2,355,305)	30,390,838



Independent auditor's report

To the members of Community Housing Limited

Report on the concise financial report

Our opinion

In our opinion, the accompanying concise financial report of Community Housing Limited (the Company or Parent Entity) and its controlled entities (together, the Group) for the year ended 30 June 2024 complies with Australian Accounting Standard AASB 1039 *Concise Financial Reports*.

What we have audited

The Group concise financial report derived from the financial report of the Group and Parent Entity for the year ended 30 June 2024 comprises:

- the statements of financial position as at 30 June 2024
- the statements of comprehensive income for the year then ended
- the statements of changes in equity for the year then ended
- the statements of cash flows for the year then ended
- the related notes, which include a summary of material accounting policies.

Basis for opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the concise financial report* section of our report.

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

Independence

We are independent of the Group in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the concise financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

Concise financial report

The concise financial report does not contain all the disclosures required by the Australian Accounting Standards in the preparation of the financial report. Reading the concise financial report and the auditor's report thereon, therefore, is not a substitute for reading the financial report and the auditor's report thereon.

The financial report and our report thereon

We expressed an unmodified audit opinion on the financial report in our report dated 23 October 2024.

Responsibilities of the directors for the concise financial report

The directors are responsible for the preparation of the concise financial report in accordance with Accounting Standard AASB 1039 *Concise Financial Reports*, and the *Corporations Act 2001*, and for such internal control as the directors determine is necessary to enable the preparation of the concise financial report.

Auditor's responsibilities for the audit of the concise financial report

Our responsibility is to express an opinion on whether the concise financial report, complies in all material respects, with AASB 1039 *Concise Financial Reports* based on our procedures which were conducted in accordance with Auditing Standard ASA 810 *Engagements to Report on Summary Financial Statements*.



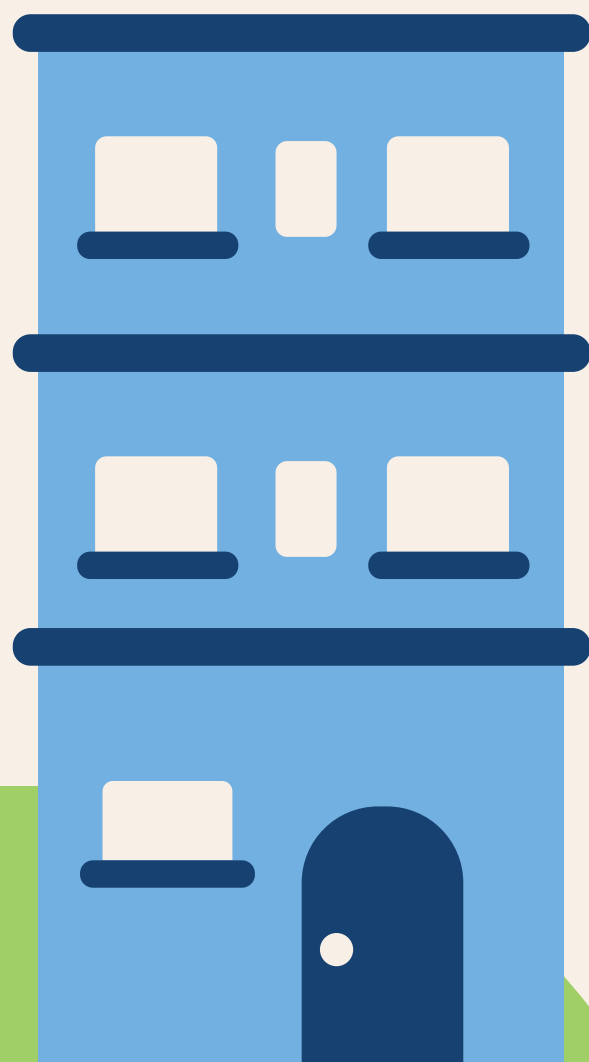
PricewaterhouseCoopers



Jason Perry
Partner

Melbourne
23 October 2024

A WORLD WITHOUT HOUSING POVERTY







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Community Housing (Qld) Ltd ABN 57 061 035 050
Horizon Housing Realty Limited ABN 22 623 498 644
Community Housing Pathways Limited ABN 37 664 403 258

Community Housing (Vic) Ltd ABN 75 112 324 384
Community Housing (Tas) Ltd ABN 54 147 539 526
Australian Affordable Housing Securities Ltd ABN 75 605 381 137
Community Housing (Cairns) Limited ABN 31 667 305 099