



CHL Concise Annual Report 2023



COMMUNITY HOUSING LTD
GROUP OF COMPANIES



Acknowledgement 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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Report from the Chair

At the beginning of 2023, I had the honour of being elected to the role of Chair of Community Housing Limited (CHL). I look forward to working with my fellow directors to continue improving the governance of CHL.

That task is made easier by the solid foundations laid down by the outgoing Chair, Fionn Skiotis, during his 10 years in the position. Thank you greatly, Fionn.

Leadership transition

The Board will face a more momentous transition at the end of June 2024 when Steve Bevington steps down from his founding role as Managing Director. The transition plan is in place and rolling out smoothly. It includes the appointment of long-serving executive Danny Dracic as Deputy CEO, to ensure that all of Steve's tacit knowledge is captured and passed on to the team.

Strengthening CHL

As CHL grows, it is critical that its structure, systems and culture continue to evolve. To that end, this year has seen several major initiatives by management:

- **Organisational restructure:** The company has reorganised and streamlined its organisational chart to update the role definitions of the C-suite, and to sharpen and simplify accountability and communications throughout.
- **Institutionalising innovation:** The organisational restructure includes the creation of a Chief Transformation Officer, who will be responsible for the ongoing continuous improvement of systems and culture.
- **New IT systems:** The company is in the process of a major upgrade of its software systems, which will bring all data under one roof, and make it easier for managers to access the data flexibly to inform decisions.
- **Operational reviews:** The company has reviewed and redesigned some of its operational components to reduce costs.

Subsidiary governance

As CHL has grown, so too have the number of subsidiaries put in place to meet the needs of various stakeholder groups. CHL, as parent, has a role in maintaining good oversight of the members of the group, and in taking leadership to mobilise the strengths of the group.

To facilitate that role, the Company Secretary's office has been developing a Subsidiary Governance Framework, which is being rolled out incrementally. Vlad Steinberg, who has been Company Secretary since the earliest days of CHL, took the lead in this development. He has now moved to a part time consulting role. We thank and acknowledge Vlad for this and his many essential contributions.

ACHL becomes an ACCO

Aboriginal Community Housing Limited (ACHL) has graduated from its original status as full subsidiary of CHL, to an Aboriginal Community-Controlled Organisation—an ACCO. This move will open new doors and allow ACHL to capitalise on its growth so far. CHL will continue to be a member of ACHL, and to collaborate with ACHL in strategic projects.

The move to independence was designed into ACHL from the outset and has been part of CHL's commitment to the peoples of Australia's First Nations, and their desire for more control over their own affairs. CHL has also taken a public position in support of the Voice to Parliament.

Progress on the business plan

The past year saw the completion of the second year of the current three year business plan cycle. Implementation of the plan is largely on track, though with a three month lag on the targeted growth, which we see as within the tolerance of forecasting.

Yours for the year ahead



David Week

Chair, CHL



About CHL

Community Housing Limited (CHL) is a Tier 1 national not-for-profit company delivering social and affordable housing for vulnerable and low to moderate income people who are unable to secure long-term affordable housing in the market.

Established in Australia in 1993, CHL has since evolved into a robust entity operating at the forefront of providing innovative affordable housing solutions.

CHL's operational footprint extends across multiple Australian states, including Victoria, New South Wales, Queensland, South Australia, Western Australia, Tasmania and the Northern Territory. We have also ventured into international territories, operating in South America, South Asia, and South-East Asia. This expansion underscores our commitment to addressing housing needs on a global scale.

We are driven by a firm resolve to provide good-quality, affordable, and sustainable housing in regions worldwide where the need is most acute. Our focus remains steadfast on crafting viable housing alternatives for individuals facing housing difficulties.

Recognising the transformative power of stable housing, CHL is continuously refining its service delivery mechanisms. By fostering an environment of innovation and learning, we aspire to elevate the quality of life for our customers. Our goal is to empower them to lead stable lives, nurture families to engage in employment or education, and enjoy a dignified standard of living.

CHL has a portfolio of over 11,000 properties under rental management in Australia contributing significantly to the housing landscape of Australia. This achievement reflects our commitment to making tangible and positive changes in the communities we serve.

On the international front, CHL's efforts extend to countries such as Chile, India, Indonesia, Peru, Rwanda, Papua New Guinea and Timor-Leste. In these regions, we are dedicated to assisting those who are disadvantaged by market failures. By providing a secure pathway to housing, we recognise that long-term rental and home ownership serve as vital means for individuals to break the cycle of poverty.

Our Vision

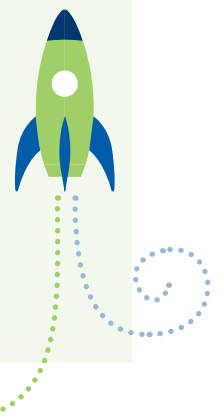
A world without housing poverty.



Our Mission

Working to ensure the provision of affordable and sustainable housing for all by:

- Providing housing which is affordable, has long-term tenure and appropriate services to live comfortably;
- Assisting residents to access housing and to maintain links with their communities;
- Ensuring that the development of housing improves social, economic and environmental sustainability;
- Creating employment and training opportunities;
- Assisting the development and sustainability of strong communities with social diversity by fostering community; building initiatives to improve the health and wellbeing of disadvantaged people.



Our Strategic Plan

We seek to broaden our influence to improve housing affordability by:



- Maintaining and growing CHL's profile as an organisation that promotes access to housing for low-income people who are disadvantaged by the market;
- Advocating for greater focus by decision makers to improve housing affordability and reduce housing stress for lower income people;
- Influencing government, civil society and the business community to support a community housing sector as the principal vehicle for ensuring low-income people can access housing they can afford;
- Undertaking and participating in research to develop solutions for relieving housing stress.

Drive stronger housing and social outcomes for customers and communities by:



- Establishing a framework and measuring the social and economic impact of housing and services provided;
- Embedding community development;
- Supporting economic participation;
- Developing innovative housing options and services appropriate for our customers.

Plan and deliver sustainable growth and diversification by:



- Pursuing a pathway to grow the supply of social and affordable housing in each jurisdiction we operate in;
- Targeting growth which supports our housing operations;
- Diversifying our services to assist the sustainability of our operations;
- Growing access to finance.

Develop leading culture, systems and governance by:



- Maintaining good practice in group and entity governance;
- Investing in capability;
- Strengthening organisational culture;
- Investing in business systems and infrastructure.

Our Customers

CHL collaborates with communities and governments to formulate housing strategies aimed at aiding:

- Individuals with low to moderate incomes residing in metropolitan and regional areas of Australia. This group faces significant housing needs and/or has been marginalised by market deficiencies while striving to attain stable long-term rentals or homeownership.
- Individuals living in informal and slum housing within global locations, struggling to access long term affordable housing options.

Our Reach

CHL persists in establishing a robust nationwide influence throughout Australia while concurrently broadening its global outreach in regions still grappling with prevalent extreme poverty.



Our Impact and Reach

Community Housing Limited Group is one of Australia's largest not-for-profit social and affordable housing providers offering a range of diverse housing options both nationally and internationally.

Our Locations



Our Portfolio

11,000+

State Breakdown

NSW	3,095
QLD	2,074
SA	1,199
TAS	1,691
VIC	2,017
WA	955

Our Staff

400+

Our Assets

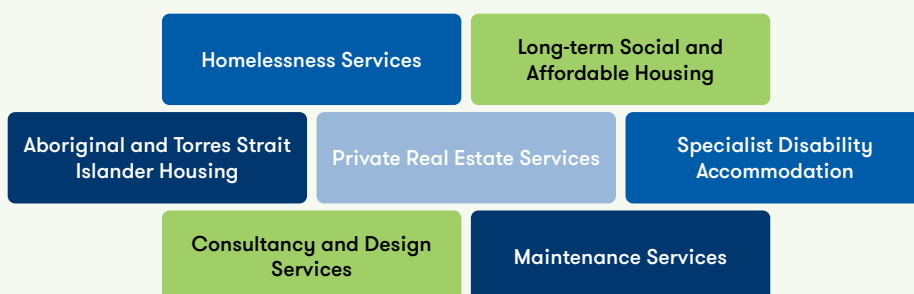
\$1.2b+

Our Values

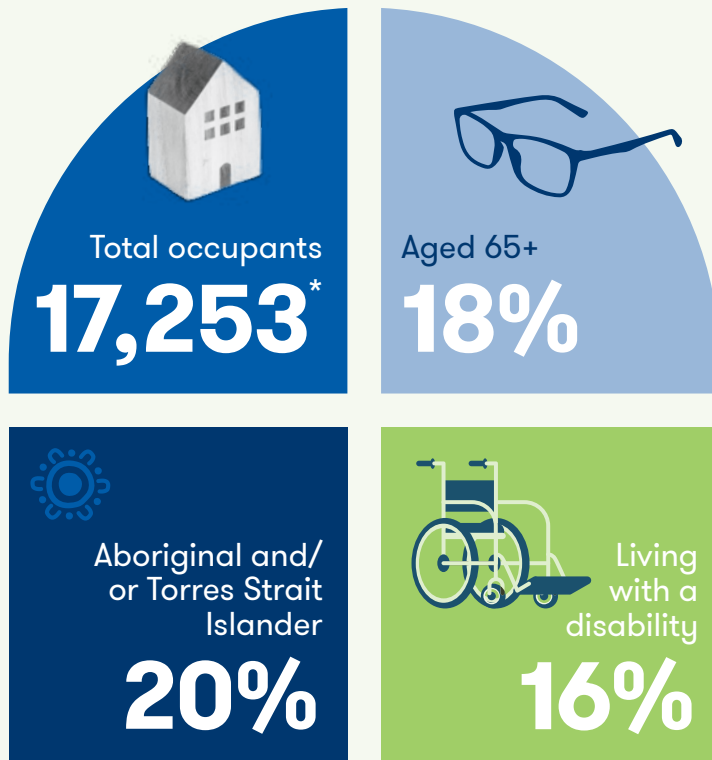
Service Excellence
Integrity
Everyone Matters
Teamwork

Our Services

Service offerings vary depending on the CHL subsidiary and location.



Our Customers Assisted with Housing



*Exclusions apply

Our Community Development Initiatives

Currently undertaking community engagement in
44 places

Currently delivering
29 community projects

\$108,080
received in donations/
in-kind support for
community projects

Our Awards

HIA Eastern Victoria Regional Housing Award for 'Specialised Housing'

AHI Brighter Future Award for 'Excellence in Social Housing' in Victoria

AHI Brighter Future Award for 'Excellence in specialised disability accommodation' in WA

ACHL was the successful recipient of a Community Impact Partnership from the City of Adelaide Council



Our Digital and Social Media Reach

Throughout 2022-23, CHL maintained active engagement with stakeholders via digital platforms and social media. We experienced significant user growth and heightened engagement across various channels, including our website, corporate newsletter, and social media platforms. Our extended reach and enhanced engagement were achieved by consistently sharing relevant content tailored to our diverse stakeholder groups, encompassing corporate updates, human resources-related information, tenant-centric content, and advocacy initiatives.

 **2,760**
Facebook ▲ 119.6%

 **895**
Instagram ▲ 113.6%

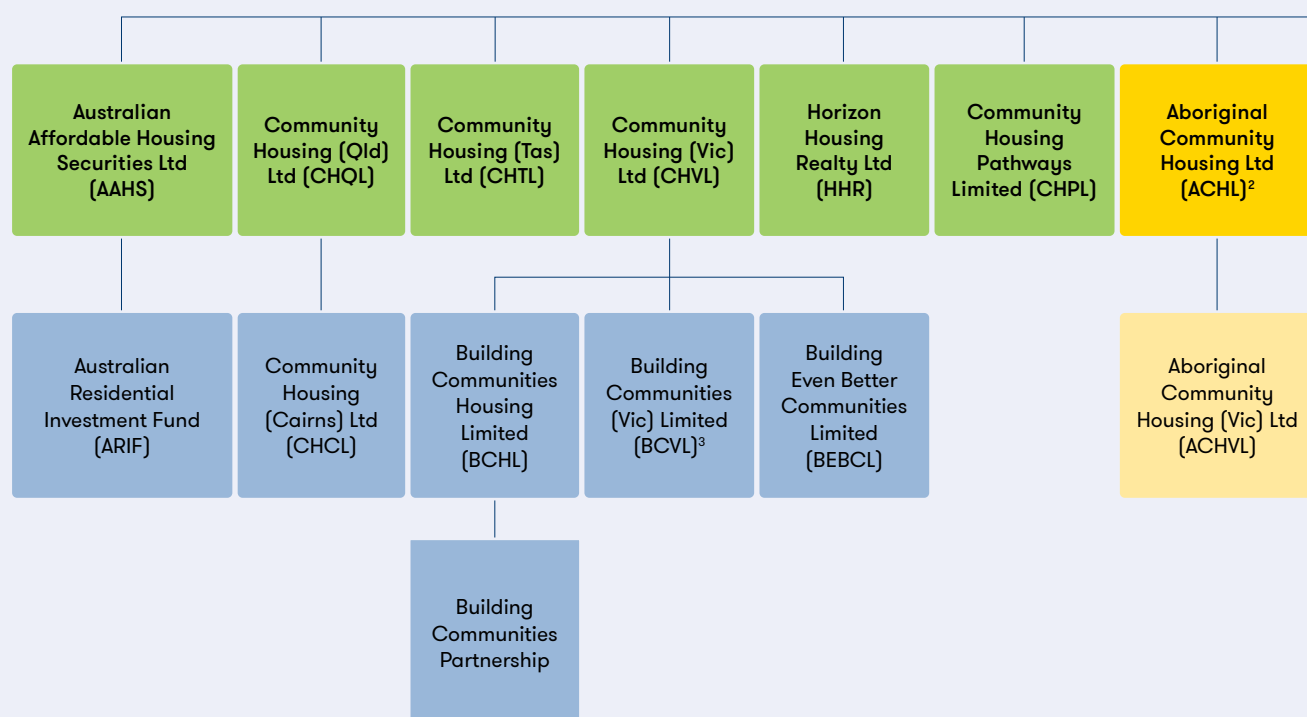
 **3,747**
LinkedIn ▲ 134.8%

 **1,100**
X [twitter] ▲ 102.4%

 **300+**
YouTube ▲ 20.2%

 **160k+**
chl.org.au ▲ 10%

CHL Group Subsidiary Structure





- 1 This chart shows the entities that CHL is a member or shareholder of as well as membership/shareholdings of those entities.
- 2 Please note, from 1 July 2023, ACHL's membership was expanded to ensure majority Aboriginal community control. ACHL remains an associated entity for accounting purposes.
- 3 While CHVL is the sole member of BCVL, BCVL is not considered a controlled entity of CHVL but remains an associated entity for accounting purposes.

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 ended 30 June 2023. Throughout the report, the consolidated entity is referred to as the Group.

Directors

The following persons were Directors of CHL at the date of this report:

- David Week
- Angela Huston
- Elizabeth (Liz) Stinson
- Fionn Skiotis
- John De Vries
- Kathleen Gaby
- Maureen O'Meara
- Shane Hamilton
- Stephen Bevington

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; and
- c. Homelessness services in New South Wales, Queensland and Victoria.

Dividends - Community Housing Limited

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 \$32,746,143 (2022: Surplus \$134,102,437). The Group's operating surplus before depreciation and amortisation expense amounted to \$37,442,126 (2022: Surplus \$139,122,181).

After accounting for other comprehensive income, the total surplus and other comprehensive income for the year amounted to \$32,851,614 (2022: Surplus \$134,010,985). The Group recorded a revaluation adjustment of \$38,800,052 on its investment properties during the 2023 financial year (2022: \$143,301,163).

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 increased from 338.59 to 373.92 full time equivalent employees ("FTE") in Australia and overseas 41 FTE (2022: 29 FTE); service delivery is provided through 27 offices with seven in New South Wales, one in South Australia, one in Tasmania, seven in Victoria, five in Queensland and six in Western Australia. Overseas CHL has seven offices in Chile, India, Indonesia, Peru, Rwanda, Papua New Guinea (PNG), and Timor-Leste.

New developments over the year



- CHL has increased the number of community housing units under management to over 11,000 across the Group.
- In New South Wales, CHL increased stock under management by 42 units on the NSW Mid North Coast and Aboriginal Community Housing Ltd (ACHL) increased stock under management by an additional 114 units in the Albury/Balranald region.
- In South Australia, CHL has completed the construction of 8 units in Adelaide and is proceeding with the construction of 21 further units.
- In Tasmania, CHTL is constructing 14 units which will be completed over the course of the next financial year.
- In Victoria, Building Communities (Vic) Limited (BCVL) is well advanced in the construction of 1,084 units in Brighton, Flemington and Prahran.
- Community Housing (Vic) Limited (CHVL) commenced construction of 302 units in Croydon, Sunbury, Morwell, Wantirna and Beechworth.
- In Queensland, CHQL completed construction of seven units in Brisbane and acquired 15 units in Logan Reserve. Construction of a further 72 units is underway on the Gold Coast with an additional 5 units under construction in Roma.
- CHL has extended service delivery to the Northern Territory and has been funded to provide 17 units for people escaping domestic violence in Darwin.
- CHL Timor-Leste completed the construction of a Kindergarten in Gleno and is constructing sports facilities in three locations in Dili.
- CHL Peru is commencing construction of 29 units in Chinchá, Southern Peru.
- CHL India is completing construction of 56 units in Dehgam, Gujarat.
- CHL Indonesia completed construction of nine units in Sanur, Bali.

Likely developments in the operations of the Group that were not finalised at the date of this report included:

- CHL Timor is planning a range of housing projects in Suai and the suburbs of Dili.
- CHL Peru is planning to expand affordable home ownership through the Techo Propio subsidy scheme to lower income people.

Environmental regulation

Environmentally Sustainable Design is a major consideration in all projects developed, and CHL fully embraces the discipline of sustainability as a developer and builder. In addition to its regular achievement of six-star energy-rated properties, CHL has applied its Place Management approach to develop entire eco-neighbourhoods in which the residences, the use of the land on the property itself, and the location of the site enable customers to achieve the dream of environmentally sustainable living.

CHL is planning to implement a virtual power plant to introduce solar panels and energy saving measures to the majority of CHL housing under management.



Artist impression of a Pavillion view
on New Street in Brighton, Victoria.



Above: Artist impression of a view of the courtyard next to buildings A and B along New Street in Brighton, Victoria.



Interior of a home along Eugaree Street in Queensland.



Artist impression of an aerial view of the developments along Bendigo Street in Prahran, Victoria.

Events since the end of the financial year

The Australian Parliament has passed into law the establishment of the Housing Australia Future Fund to fund the supply of 20,000 social and 10,000 affordable housing units and has provided funding through the Housing Accord for a further 10,000 affordable housing units.

CHL is carrying out a program of construction to house people in high housing need including:

- In Victoria, CHVL has been contracted to construct 40 units in the Gippsland and Hume regions.
- In Victoria, BCVL has been approved to construct a further 285 units in Flemington.
- In Queensland, CHQL has been approved to develop 570 units in Cairns, Chermside, and Booval.
- In NSW, CHL has been approved to construct 58 units in Kempsey and Port Macquarie.
- CHL is commencing construction of 14 units in Adelaide, South Australia.

CHL Directors and Secretaries

David Week

BA (Berkeley), MArch (Berkeley), PhD (Sydney), MAICD, RAlA, Registered Architect (NSW, Non-Practising)
Chair, Non-Executive Director, Member of Projects Committee and Member of Governance Committee



Experience and expertise

Over 40 years' experience in international development assistance in social infrastructure and housing in the Pacific, Southeast Asia, East Asia and Africa. David 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.

Stephen Bevington

Dip Mgt (MBS Senior Executive Program), CHP, Registered Domestic & Commercial Builder
Managing Director, Member of Projects and Governance Committees



Experience and expertise

Experienced in development and management of social housing over 40 years including development of cooperative housing in London, Chairmanship of London Borough of Camden council housing authority in the 1980s, coordinator-housing cooperative programs - Victorian Ministry of Housing and Construction (1989-1991), establishment and development of Community Housing Limited to the present day. Board member of Community Housing Industry Association. Member of the General Council of National Shelter.

Maureen O'Meara

PgCert (Aboriginal Alternative Healing)
BAppSc (Indigenous Health)
Non-Executive Director, Chair of Projects Committee



Experience and expertise

Experienced in Aboriginal relationships and interactions, government and not-for-profit sectors, housing, health, inter-sectoral government relations and management of government partnership funds, community and business development. Member of Aboriginal Community Housing Limited (ACHL) and Director of CHL Timor Limited.

Fionn Skiotis

MSocSci (Policy & Human Services),
Grad Cert SocSci (Housing Policy & Management), FAICD
Non-Executive Director, Member of Governance Committee



Experience and expertise

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.

John De Vries

BComm, GAICD
Non-Executive Director, Chair of Audit Risk & Compliance Committee



Experience and expertise

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 \$100 million research organisation. John has over 10-years' experience in the social housing sector working with both public and not-for-profit organisations in project management and finance roles. John is currently employed as a Business Manager with the University of Tasmania. John is an executive manager with leadership experience in project management and change management.

Liz Stinson

MEd, MSc, Grad Dip Environ Studies,
M Hum Nutr, MBA, FAICD
Non-Executive Director, Chair of Governance
Committee



Experience and expertise

Liz has over 15 years' experience in developing, directing and managing the services, resources and quality assurance in public sector contexts in education, community development, community housing, community centres and local government. She was a general manager of community housing peak bodies in South Australia, 1994 - 1998, and Foundation Chair of the Community Housing Federation of Australia. This was followed by 15 years' experience in leading the development of internationalisation strategy and implementation at three Australian universities and as an active participant in supporting provider engagement with governments in the development of international higher education in Australia. In addition to her CHVL board responsibilities, Liz is a member of the CHL Board and Chair of the University of Canberra College Pty Ltd Board.

Shane Hamilton

Graduate Certificate Indigenous Sector
Management, Certificate III Corrections,
currently enrolled in MBA
Non-Executive Director, Member of Audit Risk
& Compliance Committee



Experience and expertise

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. Shane had almost two years with PwC's Indigenous Consulting Services, where he was the New South Wales/Australian Capital Territory Director, managing teams in both states, a role that required him to leverage the strong relationships he built and fostered in his previous roles. Prior to that, Shane made a significant contribution to the Aboriginal Housing Office (AHO) in New South Wales, leading the business through an organisational transformation, and re-establishing the AHO as a place of innovation and commitment through its supporting Aboriginal communities and businesses, and 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.

Angela Huston

BCom (Professional Accounting); Assoc. Dip.
Aquatic Resource Mgmt. Member Australian
Institute of Company Directors
Non-Executive Director, Member of Audit Risk
& Compliance Committee



Experience and expertise

Angela is a proud Southeast Queensland Kamilleroi Woman with 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 women from Southeast 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.

Kathy Gaby

Licensed Real Estate Agent
Non-Executive Director

Experience and expertise

Kathy has over 30 years' Real Estate experience for various other franchises as Licensee/Office Manager and in Property Portfolio Management roles, including six years as joint owner of a Real Estate Franchise. Director of Community Housing Limited, Community Housing (TAS) Limited, and Horizon Housing Realty Limited. Real Estate Licensee at Board level for Horizon Housing Realty Limited as required by State legislation for New South Wales and Western Australian operations.



Vlad Steinberg

BEd, Grad Dip AppCorpGov, MBusLaw, AGIA, ACG (Chartered Secretary
and Chartered Governance Professional), Company Secretary

Vlad is trained in business law and governance and experienced in company secretarial and governance practice, business management, including extensive experience in the legal system as it affects business, resources management, compliance and risk management systems, ethics, values and culture.

Shauna Larkin

CertGovNFP CertGovRiskMgt., Company Secretary

Shauna is experienced in company secretarial and governance and holds Certificates in Governance for Not-For-Profits and Governance and Risk Management.

During the financial year 2023, eleven (11) meetings of Directors and sixteen (16) committee meetings were held. The number of meetings attended by each Director during the year is shown below.

Director Attendance	Full Meetings of Directors		Meetings Of Committees					
			Audit & Risk		Governance		Project	
	A	B	A	B	A	B	A	B
David Week	11	10	-	-	5	5	4	4
Fionn Skiotis	11	10	-	-	5	5	-	-
Stephen Bevington	11	11	-	-	5	5	4	4
John De Vries	11	10	7	7	-	-	-	-
Maureen O'Meara	11	6	-	-	-	-	4	4
Shane Hamilton	11	6	7	3	-	-	-	-
Elizabeth Stinson	11	10	-	-	5	3	-	-
Angela Huston	11	11	7	7	-	-	-	-
Kathy Gaby	11	9	-	-	-	-	-	-
John McInerney	-	-	-	-	-	-	4	4

A = Number of meetings Director was eligible to attend.

B = Number of meetings Director attended.

Directors' interests and benefits

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

During or since the end of the financial year, 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 and Officers

The Company has executed deeds of indemnity in favour of:

- Directors of the Company (including past Directors);
- Secretaries; and
- 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 2023.

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.

<https://chl.org.au/wp-content/uploads/Corporate-Governance-Statement-website.pdf>

Auditor's independence declaration

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.

Acknowledgements

CHL Group of Companies would like to recognise the good working relationships it has with the Australian Federal Government, State Governments of New South Wales, Queensland, South Australia, Tasmania, Victoria, Western Australia, Northern Territory and the Governments of Chile, India, Indonesia, Peru, Rwanda and Timor-Leste who have significantly improved opportunities to develop housing for people in need. We would like to thank our partners for their ongoing support and partnership:

Thank you

Ability Options	Community Support Organisation (ACSO)	Bridges	Community Health Limited	Accommodation	Justice and Attorney General
Ability WA	Australian Defence Force	Bridge Housing	CHES	Colac Residential Services	Department of Premier and Cabinet Tasmania
Aboriginal Community Care Services	Australian Home care Pty Ltd	Brighter Futures	Child and Family Services (CAFS)	Colony 47	Department of Primary Industries and Regional Development (WA)
Aboriginal Community Housing Industry Association (ACHIA) NSW	Australian Red Cross	Brimbank City Council	Child Safety	Common Equity Housing Ltd	Diocese Apostolic Maliana
Aboriginal Employment Service	Austraining International	Brisbane City Council	Chinese Community Centre	Community Care Options	Domestic Violence and Prevention Centre
Aboriginal Family Support Services	AVIVO	Brokers and Housing Support Service	Chinese Community Social Services Centre Inc	Community Housing Industry Association (CHIA) NSW	Domestic Violence Integrated Response Agency
Aboriginal Tenancy Advice Service NSW	Baby Give Back	Brooks High School	Christo Youth Services	Community Housing Industry Association (CHIA) Queensland	Door of Hope
Aboriginal Tenant Allocation Panel	Bank Australia	Brophy Family & Youth Service	Chrysalis	Community Lifestyles Agency	Dorrig LALC
Aboriginal Housing Office	BaptCare	Brosnan Youth Services	Churches of Christ Burleigh Heads	Community Mental Health	Drug Arm
Act for Kids	Baptist Care	Bungree Aboriginal Association	Circus Oz	Correction Services	Drummond Street Services
ACTIV Foundation	Barwon Housing Action Group	Bunyah LALC	City of Adelaide	Corrective Services NSW	Dundaloo Foundation Ltd.
Aftercare	Bega Eco Neighbourhood Community Housing (BENCH) Co-op Ltd	Burnside	City of Gold Coast Council	Create Foundation	DV East
Adelaide University	Begents - Max Buchanan Foundation	CAFES	City of Knox Home and Community Care	Croatian Community Services	EACH
AIMS	Believe Indigenous Contracting	Cam Can	City Of Launceston	Crossroads Disability Services	East Gippsland Shire Council
Alola Foundation	Bellingen and Nambucca Affordable Housing Action Group	Cape Hope Foundation	City of Port Adelaide Enfield	Darebin City Council	Eastern Access Community Health - Crest
Alpha Partners	Bellingen Shire Council	Carexcell	City of Samarinda	Crest	Eastern Access Community Health - MARP
AMES	BEND Inc.	Castlemaine District Community Health Service	Clarence Valley Council	Department of Communities (WA)	Eastern Access Community Health - Rivendale
Amicus	Bendigo Community Palliative Care Service	Catholic Care	Coast Shelter	Department of Communities (Housing Tasmania)	Eastern Domestic Violence Service (EDVOS)
ANCHOR	Benetas	Catholic Diocese in Newcastle	Cobaw Community Health Service	Department of Seniors	Eastern Region Mental Health Association (ERMHA)
Anglicare	Benevolent Society	CatholicCare Tasmania	Community Housing Council of South Australia	Disability Services and Aboriginal and Torres Strait Islander Partnerships (QLD)	East Kimberley Job Pathways
Anglicare Bendigo Mental Health	Bernabad	CECHA	Coffs Climate Action Group	Department of Education (NSW)	Enable WA
Anglicare Bendigo SAAP	Architectura S.L.P.	Centacare	Coffs Harbour Accommodation	Department of Education (QLD)	Engineers Without Borders
Anglicare Tasmania	Bethany Community Support	Centacare Kimberley	Coffs Harbour and District LALC	Housing and Digital Economy (QLD)	Environmental Bamboo Foundation
AnglicareSA	BGSR Supported Accommodation	Centrecare Broome	Coffs Harbour Base Hospital	Department of Families	ERMHA support services
APM	Birpai LALC	Centrecare (Kalgoorlie)	Coffs Harbour City Council	Fairness and Housing (VIC)	Family Access
APOSS	Blue Care	Centrelink	Coffs Harbour Health Campus	Department of	
ARAFEMI	Blue Sky Community Services	Centro Nacional de Empleo Formacao Profissional	Coffs Harbour Local MP Mr Gurmeh Singh		
Aruma	Booroongen Djugen Ltd.	Ceylonese Elderly Citizens Association	Colac Ottway Disability		
Asia Foundation Timor Leste	BRC Recruitment Pty Limited	Charleville and Western Areas Aboriginal and Torres Strait Islanders			
Asia Land and Sea Development	Brenda House				
ASSERT					
ATAP					
ATSILs (Aboriginal Torres Strait Island Legal)					
Australian					

Thank you

Network	Head Space	Kempsey Families Inc	Program	Ministry of National Planning (Bappenas)	Ngambaga Bindarry Girrwa Community Services
Family and Community Services	Head Start Homes	Kempsey LALC	Manningham	Ministry of Public Works (Indonesia)	Ngwala
Family Spirit	Health SA – Central Adelaide Local Health Network (CALHN)	Kempsey Mental Health Services	Inclusive Community Housing (MICH)	Mission Australia	NDIS Property WA Pty Ltd
FICSS	Healthlink Lakes & Bairnsdale	Kempsey Neighborhood Centre	Manningham Youth and Family Services	Mission Australia Housing	Nimoola House – Taree
Flinders University	Hervey Bay Housing	Kempsey Womens Refuge	Many Hands Australia	Mission Australia Port Macquarie	Nicheliving Pty Ltd
Forster Community Health	Hervey Bay Neighbourhood Centre	Kempsey Shire Council	Many Rivers Regional Aboriginal Housing Management Services	Mission Australia Tasmania	Nine Mile Aboriginal Corporation
Foundation for Spanish Speaking Older People	HHOT	Kempsey South Neighbourhood Centre	Maranoa Regional Council	Mission Australia FAS & GHMS	Nirrumbuk Aboriginal Corporation
Flourish Australia	Home Ground	Kempsey Women's Refuge	Marist Youth Care	Mitchell Community Housing Services	Nortec
Forster Community Health	Homebase Youth Service	Kilmany Family Care	Marist180	Momentum	Northcott Disability Services
Freemantle Multicultural Centre WA (FMCWA)	Homecare	Kilmany Unity Care	Maroondah Addictions Recovery Refuge	Monkami Centre	Northern NSW Local Health District
Freudenberg Household Products	Homeplus Inc	Kimberley Development Commission	Maroondah City Council	Monte Sant' Angelo Mercy	Northern Suburbs Community Centre
Friends of the Foyer	HOMES North	Kinchela Boy Home Aboriginal Corporation	Maroondah Halfway House	Moreland City Council	Northern Suburbs Housing Community
Fundação Das Religiosas Escravas da SS Eucaristia E da Mãe de Deus	House With No Steps	Kindred Spirits Foundation	MARP	Mountain District Learning Centre	Northern Support Services
Galambila Aboriginal Health Service	Hume	Kirinari Community Services Limited	Mary MacKillop International	MRC	North East Community House
Galangoor	Hunter New England Health	Koori Employment Services (KEE)	MidCoast Council	MS Queensland	North East Support Agency for Youth (NESAY)
Gateways (Salvos)	Huon Disability Network	Knox City Council	Mission	Multicap	North Eastern Housing Services
Geraldton Resource Centre	Icare	Krurungal Aboriginal and Torres Strait Islander Welfare Corporation	Maryborough Correctional Centre	Multicultural Centre Perth	Northern Kids Care
Gippsland & East Gippsland Aboriginal Cooperative (GEGAC)	Idearchitecture	Kurnai	Maryborough Neighbourhood Centre	Multicultural Community Care	Northern Support Services
Gippsland Community Health Services	IFS	Latrobe Community Health Service	Max Employment	Multicultural Families Organisation	NSW Aboriginal Housing Office
Gippsland Lakes Community Health Service (GLCHS)	InComPro	Launceston City Council	Macleod Accommodation Support Service	Multicultural Services of WA	NSW Aboriginal Land Council
GIVIT	Independent Disability Services (IDS)	Launceston Police	MCM	Murilla Community Centre	NSW Department of Communities and Justice
Gold Coast Centre Against Sexual Violence	Indi Services (ABE)	Launch Housing	Melba Support Services	Murri CUY	NSW Department of Primary Industries
Gold Coast Homelessness Network (GCHN)	Indigenous Land and Sea Corporation	Leaving Care	Melbourne City Mission	My Foundations Youth Housing Ltd	NSW Health
Gold Coast Project for Homeless Youth (SPiN)	Indonesia Ministry of Public Works	Legal Aid	Melton Shire Housing Support	My Momentum	NSW Land and Housing Corporation
Good Shepherd	Inner East Mental Health Services	Liberty Domestic & Family Violence Specialist Services	Men of Business	Momentum Youth Housing	NSW Police
Good360	Inner South Health Community	Lifeline	Men's Resource Centre	Mylestones	NSW Primary Health Service
Goolburri	Inside Out	Lifestyle Solutions	Mental Health CHHC	My Place WA	NSW Tenancy Advice and Advocacy Service
Great Lakes and Manning Youth Homelessness Services	Intract (ABE)	Lifetime Connect	Mental Health Commission (WA)	Narungga Nation Aboriginal Corporation (NNAC)	NSW Tenancy and Administrative Tribunal
Great Lakes Womens Shelter	International Labour Organisation	Life Without Barriers	Merindoo Youth Services	Nambucca Shire Council	NSW Trustee & Guardian
GroWaverley	Inverloch Aged Care Development Group	Lighthouse Disability Foundation	Mid Coast Communities	Nambucca Valley disAbility Services Inc.	Nurrungga Indigenous Corporation
Habitat for Humanity	INVESTEC	Linkages Inc	Mid Coast Connect	National Labor Force Institution Timor-Leste (INDIMO)	Nyamba Buru Yawuru
HammondCare at Home	Jesuit Congregation	Lotterywest	Mid North Coast Financial Counselling Services	National Research Institute of PNG	Nyaliga Aboriginal Corporation
Harrison Community Services	Jesuit Social Services	Lutheran Care	Mid North Coast Local Health District	NEAMI	Oars
Hastings Accommodation Solutions	Jewish House	MAC Housing	MIFSA	Neami National	OATES
Haven Home Safe	John Bomford Centre	McAuley Community Services for Women	MIFWA	Nerang Neighbourhood Centre	ODESSY
	Kalwun Development Corporation	Macleay Options	Migrant Resource Centre	New Horizons - Port Macquarie	Omeo District Hospital
	Kara House	Macleay Vocational College	MIND	Taree	
	Karingal Support Services	Magnolia Place	Mind Australia	NewIDAFE Inc	
	Karinya Young Women's Refuge	Mallacoota District Health Service	Ministry of Land and Spatial Planning (Indonesia)	Newman Senior Technical College	
	KAURNA Yerta Aboriginal Corporation (KYAC)	Manningham City			
	Kaurna Property Trust				
	Kempsey Base Hospital				

Thank you

On Track	Queensland Government	Foundation	Stride	Centre	Windermere
Opportunity Pathways	Queensland Police Service	SAHT	Sun City Churches	USA embassy Timor-Leste	Winteringham
Orbost Regional Health	QUIHN	Salvation Army	Sunny Street Medical Services	Valley Industries	WISE
Oryx Properties	Ramayhuck District Aboriginal Corporation	Salvation Army Eastcare	SYC	Vic Deaf	WISHIN Inc
Ozharvest	Randwick City Council	Salvation Army Ingle Farm	TAC	Victorian Aboriginal Child Care Agency (VACCA)	Within Australia (formerly SNAP)
Palmerston	Ravenswood Heights Primary School	Salvo Connect	TAFE	Victorian Deaf Society	Women's Liberation Halfway House
PALS	Ravenswood Neighbourhood House	SalvoCare	Taree Women & Children's Refuge	Villa Maria Society for the Blind	Womens Property Initiatives
Parkside Foundation	Ravenswood Primary School	Samaritans	Tarrant Building Services Kempsey/Coffs Harbour	WA Autism Association	Wongala LALC
Palmerston Farm	Reachout	Samaritans Foundation – Taree	Teem Treasure	WAI GROUP Pty Ltd	World Bank "KOTAKU" (City without Slums) Program
Partner Agency	Real Futures – Kempsey and Coffs Harbour	Santo Carolus Boromeus CB	Tenancy Skills Institute	Walgo Yerta Community Garden	Wunan Foundation
Partners in Recovery	Reconciliation Australia	SANTOS	Tenancy Skills Workshop	Warrandyte Housing & Support Services	Wuchopperen Health Services Ltd
Parramatta City Council	Reconnect	SARA project	Tenant's Union	Warrina Domestic & Family Violence Specialist Services	Xanana Trust
Pat Giles Centre	Red Cross	SASHS	Tetris Capital	Warrina Women's Refuge	Yandina Connect 2
Paupiyala	Regional Alliance West	Save the Children	The Ability Centre	Water Corporation	Yarram District Health Service
Tjarutja Aboriginal Corporation	Regional Housing Ltd	SENNAI	The Aboriginal Primary Health Care Service	Werin Homecare Service	Yayasan Kita Peduli Indonesia
Perth Home Care Services	Renewal SA	Settlement Services International (SSI)	The Buttery	Werin Medical Clinic	Yellow Bridge
Peter and Lyndy White Foundation	Ringwood Extended Family Services	SHADES	TheGood360	Werribee Support and Housing	YMCA
PNG National Research Institute	Rise Network	Share the Dignity	The Good Hood Toowoomba	Wesley 121	Yooralla
Port Adelaide and Enfield Council	Robinson	Shelter Tasmania	The Tasmanian Aboriginal Centre	Wesley Homelessness Services	Youngcare
Port Macquarie Community Mental Health Service	Rocherlea Action Group	SHIFT	Therapy Tasmania	Wesley Mission Central Coast	Young Women Collective
Port Macquarie Base Hospital	Rocherlea Football Club	Social Policy Solutions	Thread Together Australia	Wesley Mission Opportunity Pathways	YourTown
Port Macquarie Hastings Domestic and Family Violence Specialist Service	Royal Freemasons Benevolent Institute	Social Ventures Australia	Timor Gap EP	Wesley Mission Queensland	Youth Housing Support
Port Stephens Family and Neighbourhood Services	Royal Sydney Botanical Gardens	South Australian Housing Authority (SAHA)	Toowoomba Hub	Wesley Youth Accommodation Services	YP Space
Port Stevens Youth Options Program	RUAH Community Services	South West Housing Action Group	Toowoomba Regional Council	Western Port Youth Accommodation Support Service (WAYSS)	Zancott Knight Maintenance Contract
PRA Service – Taree	RUAH Midwest	Speakout	Transformations Program Australia	West Gippsland Health Care Group	5 Star Project
Probation and Parole	Rumbalara Aboriginal Cooperative	Special Needs Accommodation Project	Transformations Rehabilitation	Westridge	12 Baskets for their cooperation and assistance over the past year.
PT. Hobi/Hodi. (Ubud)	Rural Housing Network	Spectrum Migrant Resource Centre	Triaco	Willoughby Council	
Public Trustee	Ryall Smyth Architects	Springvale Indo-Chinese Mutual Assistance Association	Tribal Wave	Windarrang	
Pulse Property Solutions Pty Ltd	Sacred Heart Mission	SSI	Totally and Partially Disabled Veterans of WA	Windaan	
OAS	Sada Jiwa Health Care Facility	Starting Point	UNDP Timor Leste		
Oattro	Safe Futures	St. Agnes' Parish Port Macquarie	Uniting Care		
OPS		St. George's Women's Refuge	Uniting Care Burnside		
Oshelter		St. Michaels	Uniting SA		
OSSS		Starting Out	Uniting Vic.Tas		
QStars		STAY	University of South Australia		
Quantum Support Services		Streetsmart Australia	Urangan Community		

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 2023.



David Week

Director

23 October 2023

New South Wales

At a glance



Properties under management

2,960



Customers aged 65+

1,137



Aboriginal and/or Torres Strait Islander customers

1,573



Customers living with a disability

1,004



89

Total staff based in NSW



6

Offices

in Port Macquarie, Coffs Harbour, Parramatta, Kempsey, Taree, and Albury (ACHL)

CHL ensures secure and sustainable housing across New South Wales, spanning Albury to Tweed Heads. Partnering with the NSW Government, we offer holistic homelessness solutions on the Mid North Coast. Our six offices, coupled with community outreach, amplify our services.

We strive for growth through partnerships, fee-for-service initiatives, and government programs, which increases our impact. CHL remains dedicated to creating safe homes and fostering brighter futures for all residents in New South Wales.



Key Highlights

New Homes for Port Macquarie and Wauchope

- \$9.5 million investment from Land and Housing Corporation (LAHC).
- 28 social housing properties developed.
- Managed by CHL for 20 years.

Supporting Domestic Violence Survivors

- Secured \$3.2 million for core and cluster refuge in Port Macquarie.
- Helping women and children escaping Domestic Family violence.

Expanding Social Housing in West Kempsey

- \$7.6 million capital funding from Department of Communities and Justice (DCJ).
- 32 new social housing units planned.

Community Initiatives

- Receipt of a grant from the Office of Responsible Gambling for a Community Centre in West Kempsey estate.

Training and Employment Program

- Partnership with the Aboriginal Environmental Health Unit.
- 3-year Test and Fix program.
- 6 CHL Kempsey tenants to benefit.

Property Upgrades and Home Ownership

- 264 properties upgraded through LAHC program.
- 5 CHL tenants achieved home ownership.

Our Services and Programs

Homelessness & Housing Support Programs

In the 2022/23 fiscal year, our Housing Options team made significant strides in homelessness and housing support programs, including:

- Conducting over 9,000 housing assessments for customers.
- Providing 4,000 products to aid households in securing short, medium, and long-term housing.
- Creating more than 250 personalised support plans based on individual needs.
- Assisting 443 new customers facing homelessness into temporary accommodations.
- Facilitating 1,378 extensions of temporary accommodations, collaborating with support partners to find lasting housing solutions.
- Successfully assisting 212 customers into stable, long-term accommodations.

Long Term Housing Program

In collaboration with our strategic partners, we endeavour to create new homes where they are most needed. Our goal is to expand the quantity and variety of homes available to both present and future residents. As a dedicated home developer, we hold a strategic partnership with the NSW Government. Through this collaboration, we manage 3,000 social and affordable homes throughout NSW, steadfastly devoted to the lasting well-being and progress of the communities we serve.

Temporary Accommodation for Younger People Presenting Homeless

We are also excited to partner with YPSpace, which recently acquired a caravan park in Kempsey. YPSpace's acquisition and development of the Caravan Park was made possible through the redistribution of their assets and grant funding support. CHL will leverage its temporary accommodation funding to access the self-contained cabins within the park, catering to young individuals experiencing homelessness. By utilising these cabins for temporary accommodation, we aim to generate vital revenue for YPSpace, ensuring the sustainable management of the site and comprehensive support for young people, including overnight supervision when necessary.

Furthermore, CHL has taken proactive measures in establishing and supporting the Kempsey Housing Partnership Group, facilitating collaboration among various local services to provide holistic support and solutions for vulnerable individuals in our region.

Projects Under Development

With substantial support from the NSW Government, CHL has been able to announce some exciting ventures.

Empowering Domestic Violence Survivors: Core and Cluster Facility in Port Macquarie-Hastings

In collaboration with Liberty Domestic & Family Violence Services, CHL has secured funding from the DCJ. This partnership will bring to life a new core and cluster refuge in Port Macquarie-Hastings. The facility, set to operate later this year, aims to provide a safe place for women and children escaping domestic and family violence.

A Path to Stability: Together Home Transition Program in West Kempsey

Through the Together Home Transition Program (THTP), CHL secured \$7.6 million funding from the NSW Government. This funding fuels the development of 32 homes in West Kempsey, offering individuals a journey towards stability and improved living conditions.

Enhancing Housing Access: An LAHC Initiative

Thanks to a \$9.5 million investment from LAHC, CHL has enabled up to 50 individuals to access high-quality homes in Port Macquarie and Wauchope. With a focus on social housing, CHL will manage these 28 newly developed properties on behalf of LAHC for a span of 20 years.



Graffiti mural project - shown at the Youth Laneways Festival in Savage Laneway, NSW.

Investing in Community Development

It has been a busy 12 months for the NSW Community Development team. This year the team has delivered 17 projects that have benefited tenants as well as the wider community.

Graffiti Mural Project

CHL has partnered with Kempsey Shire Council, Kempsey Headspace, and professional artist Soraya Touma to support young people to design and deliver a youth mural as part of the Savages Lane Revitalisation Project. CHL successfully gained mural space in Savage Laneway as an area to stage and highlight the voices of Kempsey Youth, create prospect

for learning and growth and to deliver an opportunity to express and showcase local talent. Young local emerging artists have been engaging in all stages of the mural design, planning and application process. The artists decided to digitally collaborate on their design using Clip Art, the design created captures Kempsey landscapes connecting to South West Rocks and Hat Head shores with the representation of the LGBTQIA+ community. Through this project young people from Kempsey Shire were given a voice, and were mentored through the process, creating opportunity for personal and professional growth while showing off the talent that is upcoming in this community.

Tenant Engagement and Community Building

- Conducted 22 Tenant Block meetings, fostering interaction, addressing concerns, and encouraging improvement discussions.
- Established 3 Tenant Reference Groups, leading to the development of 8 Local Action Plans.

Youth Empowerment and Community Partnership

- Secured funding to employ a youth worker, facilitating engagement and programs for local communities on the Mid North Coast of NSW.
- Initiatives include weekly BBQs and mentorship for high-risk youth, in collaboration with community organisations.

Skill Development and Employment Opportunities

- Secured funding and support to launch a 3-year Test and Fix training and employment program.
- Partnered with the Aboriginal Environmental Health Unit, with plans for expansion, providing 6 CHL Kempsey tenants with employment opportunities.

Collaboration Agreement with Mission Australia and Homes in Place

In March 2023 CHL, Mission Australia and Homes in Place have joined forces and entered into an agreement to boost community engagement support to their customers in NSW's Mid North Coast. By streamlining resources and working together on an aligned vision, the new collaboration will deliver more scope to better support tenants and ultimately build more resilient and connected communities in Port Macquarie, Taree, Bulahdelah, Forster, Tuncurry, Wingham, Kempsey, South West Rocks, Macksville, Nambucca Heads, Bellingen and Coffs Harbour.

West Kempsey Community Centre

CHL has been successful in obtaining a grant (from the Office of Responsible Gambling) and gaining permission from LAHC to refurbish a property located in West Kempsey into a local community centre. Work on the refurbishment begins soon. Local Dughutti artist Jason Ridgeway (Blackboy Creations) along with community members will paint the outside with artwork to make the community centre an iconic place in West Kempsey's landscape. The Community Development team have been working extensively with the community to identify programs to be run from the centre.





Pictured L-R: Beverly Smart (CHL Tenant), with Chontell Burns (ACHL staff member), Megan Davidson (CHL State Manager for New South Wales), and Rennay Miller (CHL Housing Officer).

Good News Story

Assisting those who need it the most

When Sharon Avery joined CHL's Housing Options team, she had the privilege of meeting Beverly Smart, a 73-year-old woman facing significant housing challenges. After residing in the same building for 27 years, Beverly received a notice of termination due to the impending demolition of the structure. This was especially distressing for Beverly, who had to climb two flights of stairs to her second-floor unit. Her concerns extended beyond just finding affordable housing; local rent increases were also a source of anxiety. Adding to her distress, the staircase posed a severe risk to Beverly's health, given her degenerative lower back condition, multiple surgeries, and severely arthritic knees.

By February, Beverly's mental and physical health had taken a severe toll. Her struggles to secure suitable housing had led to depression and injuries from a fall down the stairs. The mould issue in her unit, which she couldn't clean, compounded her difficulties. Moreover, Beverly had taken up work to cope with rising rent, further negatively impacting her wellbeing.

Sharon worked diligently with Beverly, assisting her with a priority housing application and a rent start bond loan. They also addressed her worsening medical condition and tenancy challenges. Beverly's living situation was putting her mental and physical health at risk.

Fortunately, Beverly received an offer for a ground-floor unit in the new Gore Street complex, which brought immense joy and relief.

Since moving in, Beverly's health has significantly improved, and her spirits have lifted. She now appears like a completely different person. Beverly has embraced her new community, connecting with fellow tenants and extending a helping hand to those in need.

Beverly expresses profound gratitude for the unwavering support CHL has provided and continues to provide. She acknowledges that everyone at CHL went above and beyond to assist her during her time of dire need.

Queensland

At a glance



Properties under
management

1,291



Customers
aged 65+

298



Aboriginal and/
or Torres Strait
Islander customers

319



Customers
living
with a
disability

395



86

Total staff based in
Queensland



4

Offices

located in Gold Coast,
Brisbane, Maranoa and
Fraser Coast

CHL plays a vital role in delivering housing and support services across Queensland communities. In the last year, we've assisted over 3,000 individuals through various programs across ten local government areas. Queensland's housing crisis is multifaceted, stemming from diverse factors, and as it persists, the demand for our services grows.

Recent reports highlight a staggering unmet need for social housing, with 2021 Census data suggesting around 102,000 households require assistance, far surpassing the 21,000 officially recognised on the social housing register as of June 30, 2021.

In response, the Queensland Government has made substantial commitments, notably the Queensland Housing Investment Growth Initiative (QHIGI), aiming to provide 8,365 social and affordable homes for vulnerable Queenslanders. CHL is well-positioned to contribute innovative solutions within this initiative.

Our Programs and Services

Program	Properties	Households assisted	People assisted
Long Term Housing Program	609	660	1080
Affordable Housing Program	174	227	256
Key Worker Housing	53	61	105
Community Managed Studio Units (Including Youth Foyers)	128	164	164
Transitional Housing (through Community Rent Scheme and Same House Different Landlord Program)	149	208	351
Crisis Accommodation Program	31	117	63
Specialist Disability Accommodation (NDIS)	147	149	149
Total	1,291	1,586	2,124

Service	People assisted
Family Accommodation Service	984 (includes 402 adults & 582 children)
Outreach Access Support Service	158 individuals (92 males & 66 females)
Good Hope Men's Shelter Support Service	78 individuals (people are staying longer due to lack of affordable housing options in the region)
Immediate Housing Response Initiative	77 families (105 Adults & 177 children)
Supported and Sustainable Housing Support Program	25 individuals (10 males & 15 females)
Community Development	35 engagements with approximately 400 customers taking part.



Key Highlights

New Brisbane Office

CHL opened a new office in Brisbane to cater to its expanding portfolio and to deliver services in Brisbane, Ipswich and Redlands region.

Logan Reserve Development

CHL in partnership with the Queensland Government, delivered a brand new social housing development in Logan Reserve in May 2023. It included 7 apartments which were offered to older women in support with local organisations.

Hoffman Street Development, Roma

CHL's QuickStarts initiative began a project for 5 Liveable Housing Guideline compliant 1-bedroom apartments, addressing housing needs for seniors, disabled, and Indigenous individuals.

Domestic and Family Violence Initiative

Over time, CHL assisted 16 families in transitioning from refuge to community living, partnering with Centacare and Women's Crisis Support Service.

Salvation Army Partnership

In January 2023, CHL partnered with The Salvation Army to provide mobile outreach support for individuals at risk of homelessness.

Good Hope Men's Shelter Maryborough

CHL successfully provided crisis accommodation and case management for single homeless men.

Immediate Housing Response Fraser Coast

CHL helped over 140 individuals and 40 families in the Fraser Coast through social housing and crisis programs.

SASH (Supported and Sustainable Housing)

On-site support led to independent living, success stories, and connections to essential services.

New housing projects

CHL delivered 22 homes and initiated construction on 45 more in the Gold Coast, Logan, and Roma, addressing housing needs.

Gold Coast Youth Foyer Anniversary

CHL celebrated the anniversary of the Gold Coast Youth Foyer which supports at-risk youth, providing housing and assistance for education and employment goals.

Eugaree Street Development, Southport

CHL completed accessible social housing in partnership with Queensland Government under the QHIGI. The opening in February 2023, officiated by Minister Leanne Enoch and MP Meghan Scanlon, marked the end of construction in December 2023.





Innovate Reconciliation Action Plan Launches

During this year's National Reconciliation Week, CHL launched the Innovate phase of its Reconciliation Action Plan in the Roma and Gold Coast offices.



Pohlman Street Development, Southport

Collaborating with Minister Leanne Enoch, CHL initiated a project in Southport for contemporary housing, focusing on individuals aged over 55 years who are under-occupying public housing.



Interior of a home on Maranoa Street
in Logan Reserve, QLD.



Investing in Community Development

Throughout the year, CHL customers across Queensland have benefitted from much appreciated partnerships with several organisation both national and state based. In addition to Thread Together, particular thanks also go to Share the Dignity, TheGood360, SleepSafe, Every Little Bit Helps, 12 Baskets, and GIVIT.

Queensland Gardening Competition

We launched the Annual Queensland Gardening Competition, celebrating residents' creativity in limited spaces and their joy in gardening. Categories included best balcony, veggie, courtyard, and small gardens.

Good Neighbours Initiative

We introduced an initiative to recognise and celebrate exceptional community members who go the extra mile. Nominees receive appreciation letters, certificates, and vouchers, proving popular with customers.

Community Garden Improvement

Responding to customer requests, we improved communal garden areas, fostering community engagement (pictured above). Our first success involved a partnership with local Bunnings stores in Cleveland.

Gold Coast Homeless Connect

CHL, a member of the Gold Coast Homelessness Network, participated in the annual Gold Coast Homeless Connect event, providing support to people facing homelessness during the National Homelessness Week.

Thread Together Partnership

In October 2022, we partnered with Thread Together to enhance our community engagement efforts and provide support to customers in the Maranoa and Maryborough regions.

Artistic Endeavours

Responding to customer surveys, a few Cleveland customers tried guided painting under Brisbane artist Helen Evans' direction. CHL customers also engaged in various activities, including video calls during Get Online week.

Seniors Month

CHL also celebrated Seniors Month in October, focusing on "Social Connection" with seniors actively participating in community volunteering and connecting with loved ones online.

Harmony Day

CHL organised a celebration themed "Everyone Belongs," bringing together owners and private and social housing customers for a national dish contribution at a mixed tenure development in Nerang.

Christmas Celebrations

CHL also supported customers in organising Christmas parties in various communities, providing seed funding for festive gatherings.



Karen (CHL tenant) and her neighbour Carl, with Tanya (CHL housing Officer).

Good News Story

Resilience and Community Spirit: Karen's Inspiring Journey After the Fire

Roma resident Karen, a CHL customer, faced adversity when her home was lost in a 2023 grass fire. Despite the challenge, Karen swiftly rebuilt her life in Roma, leaving an indelible impact on her neighbor Carl.

In February, Karen's life took a transformative turn as she lost her home and possessions to a Miles grass fire. CHL's Roma team promptly provided housing for Karen in Roma. Through a GIVIT appeal, the Community Development team in Queensland secured essential support, including new appliances, a fridge freezer, and a new bed, aiding Karen's rebuilding process. Further assistance was extended by CHL partners, TheGood360 and Share the Dignity.

In the ensuing months, Karen seamlessly settled into her new Roma life. Employed at a local Aged Care facility, she showcased her kindness as an exemplary neighbour to Carl. Carl, planning a relocation to Toowoomba, found a helping hand in Karen. She assisted him in packing his trailer, drove him to Toowoomba, and promptly returned to fulfill her work commitment. Karen's compassionate gesture earned her recognition as a 2023 Good Neighbour Award Winner within the CHL community.

South Australia

At a glance



Properties under
management

1,064



Customers
aged 65+

519



Aboriginal
and/or Torres
Strait Islander
customers

224



Customers
living
with a
disability

195



36

Total staff based in
South Australia



New
tenancies
commenced

65

Following on from COVID-19 which created so much disruption, our concentration over the past year has been on re-connecting and developing stronger relationships with our tenants and ensuring maintenance works that were delayed due to COVID-19 related issues have been undertaken. Additionally, we have worked closely with our service partners to ensure all tenants requiring additional supports are being well looked after. Our redevelopment program continues to move forward strongly, and a new 3-year program has been officially approved. Further development opportunities have been identified that we will carry forward and that will contribute to new affordable, safe and secure housing.

Recent announcements regarding the Housing Accelerator and Housing Accord are set to boost the development of essential social and affordable housing. CHL plans to submit various development opportunities to SA Housing Authority (SAHA) and Housing Australia, potentially yielding 200-300 units. Additionally, Renewal SA's release of 4 apartment construction sites will prompt CHL to submit proposals upon EOI release. These initiatives will likely accelerate CHL's Renewing Our Streets And Suburbs (ROSAS) redevelopment program due to identified redevelopment sites.



Key Highlights

Development Program

CHL progressed its ROSAS development program, completing 11 homes in the past fiscal year and initiating construction on 10 more.

Community Engagement

CHL engaged in 70 Community Development activities, resulting in 700 customer touchpoints.

Solar Partnership

Continuing the collaboration with 369 Labs, 100 solar units were installed on CHL-managed properties, leading to an average energy bill reduction of 41% and yearly savings of \$716 per tenant.

Planned Maintenance Success

SA's Planned Maintenance Program achieved significant upgrades, including 10 new roofs, 49 air conditioners, 21 bathroom renovations, 33 kitchens, 36 flooring replacements, 42 painted properties, and 54 new hot water services in the 2022/2023 fiscal year.

Apartment Construction

Detailed designs for 5 low-rise apartment sites were finalised, expanding housing outcomes from 16 to 130. Construction is set to commence early in 2024.

Reconciliation Efforts

During the National Reconciliation Week, CHL partnered with North East Community House for a community event and launched the Innovate Reconciliation Action Plan with associated artwork displayed on Stobie poles in the Oakden area as a lasting reminder of CHL's commitment.

Aboriginal Elders Village

Following subdivision and development approvals, construction of the Aboriginal Elders Village in Marion is expected to start early 2024.

Future ROSAS Development

CHL gained approval for the next 3-year ROSAS development plan, adding 61 homes. Shortlisted for the Park Court development, CHL anticipates further guidance from SAHA.



Investing in Community Development

Community Development has played a pivotal role in fostering customer engagement and connections. Over 70 engagement opportunities were offered this year, including celebrations, seminars, and group activities, allowing us to develop projects tailored to customer needs.

Home Ownership Support

In collaboration with Community Housing Industry Association (CHIA) SA, Homestart, Home Seeker, and other community housing providers, we conducted 4 home ownership seminars in different regions, benefiting over 135 attendees.

Community Engagement

Working with local children centres and the City of Port Adelaide Enfield, we organised 3 Play Street activities, promoting community interaction and family well-being. Partners like Good360, GIVIT, and OATES provided support through welcome packs, cleaning products, pillows, and pet food.

Partnership Success

Collaborating with key partners like the City of Port Adelaide Enfield Council, we executed projects such as Connect at the Court; monthly catch-up sessions for tenants to connect and engage with the community; waste management and tree services supported initiatives like Bradford Clean Up and the community garden.

Supportive Partnerships

Partners such as AnglicareSA, Thread Together Van, Enfield Community Centre, and ACH Group contributed to events like RUOK Day, offering new outfits and program information. The Enfield Community Centre collaborated with our Tenant Advisory Group for a community christmas celebration, featuring a BBQ by Regency Men's Shed and performances by young talents.

Good News Story

Revitalising Bradford Community Garden - The Dirt Huggers Initiative!

In 2017, the community garden was born from a collaboration between CHL residents, and the City of Port Adelaide Enfield. However, during the pandemic, this space fell into neglect, becoming overgrown and dormant. Community discussions paved the way for rejuvenation, focusing on unity, food education, pride, and security. With an inaugural cleanup event in October 2022, and the launch of the Dirt Huggers Group in January 2023, this weekly gathering has ignited a remarkable transformation.

Regularly attended by up to ten enthusiastic participants, the garden has flourished. After each productive session, we gather for a friendly chat over a cup of tea, charting our next steps. Our commitment to growth has led us to Joe's Connected Garden for further learning and inspiration.

Expanding its influence, the Dirt Huggers Group recently partnered with CHL residents from a sizable unit complex. Together, we labelled every bin and spread generous amounts of mulch across the communal garden area, elevating the units' aesthetics and fostering a stronger sense of pride within the community.



The improved Bradford Community Garden after its makeover by the Dirt Huggers Group. Above: Revitalising the Bradford Community Garden.

Tasmania

At a glance



Properties under
management

1,691



Customers
aged 65+

481



Aboriginal
and/or Torres
Strait Islander
customers

172



Customers
living
with a
disability

469



31

Total staff based
in Tasmania



Operating across Tasmania's South, North, and Northwest regions, CHL's extensive portfolio strategically places homes near vital resources such as transportation, education, employment, and essential services, fostering an enriched lifestyle.

In the past year, we marked a significant milestone with the establishment of Community Housing (Tas) Limited as a distinct entity to manage the bulk of our portfolio. Guided by a supportive Board, our focus on new supply projects has yielded promising results.

The bulk of our portfolio are properties we manage on behalf of the Tasmanian Government, through their statutory authority, Homes Tasmania.



Key Highlights

Achievements in the Past Year:

- 8 new homes successfully delivered.
- Managed 5,337 maintenance jobs through our lead contractor.
- Handled 409 internal maintenance service jobs.
- Completed planning and design for 104 dwellings; construction finished or underway for 13 units. Anticipating these new homes to accommodate 230 to 250 individuals from diverse backgrounds such as families, people with disabilities, young adults, and those over 55 years.
- Committed to allocating at least 15% of homes to First Nations residents, based on need.
- Undertook planned works to enhance property standards amidst labour and material shortages.

Property Improvement Initiatives:

- Installed cladding on 17 homes, enhancing aesthetics and thermal properties (shown).
- Replaced or installed 137 heat pumps, completed 76 internal paint jobs, replaced 18 bathrooms and 28 kitchens.
- Prioritising kitchen upgrades and roofing replacements/ refurbishments in the upcoming year to enhance property appeal and condition.

Enhanced Customer Support:

- Improved feedback process and staff training for better communication.
- Introduced Tenancy Support Coordinators to address underlying causes of tenancy issues.
- Received 123 referrals, resulting in 82 successful customer outcomes, addressing complex needs and sustainment of tenancies.
- Coordinated cleaning packs for new customers, reducing moving-in expenses.
- Partnered with support services for food packs to assist struggling customers in affording the costs of a new tenancy.

Investing in Community Development

Community Engagement

Our Tasmania team actively collaborates with local community organisations and groups, attending regular meetings to identify needs and facilitate positive outcomes within our managed regions.

Demolition and Community Input

This year, we initiated the demolition of the old Sunnyhill Tennis clubhouse. To involve the community, we distributed engagement surveys to CHL customers and residents, receiving 160 responses. Additional surveys were placed at the Ravenswood Neighbourhood House and nearby businesses.

Community-Driven Ideas

The feedback received suggested a range of potential developments for the old Tennis Centre Site in Ravenswood, including an off-leash dog play area, basketball court, community BBQ and picnic spots, play equipment, and community gardens.

Collaborative Approach

We value community input and eagerly anticipate the completion of surveys, aiming to work closely with the community to realise their envisioned improvements.



Federal Minister Julie Collins MP and Tasmanian Housing Minister Guy Barnett MP joined CHL Managing Director Steve Bevington and CHL Board Member John De Vries to turn the first sod in Rocherlea.

Good News Story

A New Home for a Family in Need

A three-bedroom property in Prospect became available through CHL, prompting a meticulous selection process.

Identifying potential applicants from the Tasmanian social housing waitlist, a family facing unexpected challenges due to health issues emerged as ideal candidates for this home.

The family required a special property that offered both accessibility and space to accommodate their evolving needs. The Prospect property aligned perfectly, featuring a ramp to the front door, a spacious open-plan kitchen and living area, and a suitable bathroom.

After completing and approving their application, the family was invited to preview the property, confirming it met their requirements perfectly. The spacious garden delighted them, as they are enthusiastic gardeners who cherish outdoor time.

This new home provided more than shelter; it offered security, accessibility, and proximity to essential services, unlike their previous unaffordable rental. The move grants them access to vital health and community resources, along with affordable rent that significantly eases financial stress.

The family's relief was profound, now having a stable and long-term residence. They are excited to nurture and cherish their new home, complete with a wonderful garden – a space where they can truly thrive.



Victoria

At a glance



Properties
under
management

2,017

including **414** transitional housing
properties under management in
Eastern Melbourne and Gippsland



Customers
aged 65+

524



Aboriginal and/
or Torres Strait
Islander customers

391



Customers
living
with a
disability

672



135

Total staff based
in Victoria

7

Offices

located in Melbourne
CBD, Bairnsdale, Morwell,
Blackburn, St Kilda,
Ballarat, and Bendigo



The work for the 2022/23 year has been dominated by developing new housing growth opportunities on a scale both in metro and regional areas that the not-for-profit housing sector has never experienced.

Our service delivery in homelessness services has been challenged with a sharp decline in housing options in the private rental market and increasing housing costs for our low-income clients. Overall, the number of clients assisted has been consistent with previous years, but the number of families supported in crisis accommodation remains high in the post COVID-19 era.

Our Programs and Services

CHL provides homelessness services in the Eastern Metropolitan and Gippsland regions. CHVL Homelessness Services assisted 6,478 individual clients in 2022/23 across two regions, with a total of 36,760 client contacts.

There was a significant decrease in the number of crisis housing assists during the year directly due to the ending of specific program and financial support for clients due to the COVID-19 restrictions that were in place in previous years.

CHL continued to support families and individuals in motel accommodation until alternative options could be arranged. In Gippsland, the homelessness services team supported 58 families in crisis motel accommodation during the year and in Eastern Region 35 families were provided with direct assistance.

A further 37 families in the eastern region were provided with financial support in partnership with support agencies.

Homelessness Assistance Data

	2022/23	2021/22	2020/21
Total number of clients assisted	6,478	6,454	6,533
Number of crisis housing assists	1,228	3,305	4,772
Number of client contacts	36,760	42,949	51,769
Total housing assistance funds distributed	\$1,503,642	\$4,000,965	\$2,961,134

Artist illustration of a bedroom in a Brighton unit as part of the Ground Lease Model 1 Project.



Key Highlights

CHL's Big Housing Build Progress and Achievements

- Continued partnership with Homes Victoria as part of the Big Housing Build initiative.
- Aligned with State Government's \$5.3 billion investment in social housing.
- Achieved success in Rapid Round, Regional Round, and Supported Mental Health Round.
- 21 projects currently in progress, with the first completion expected in late 2023.
- Range of projects including single and multi-unit developments.
- Total of 466 social housing units spanning metropolitan and regional Victoria.
- Units located in Morwell, Moe, Traralgon, Cowes, Wonthaggi, Croydon, Wantirna, Mooroolbark, Frankston, Melton South, Seymour, Beechworth, Wangaratta, and Ballarat.

Ground Lease Model 1 Project

- Transforming former public housing sites in partnership with Homes Victoria through Building Communities Victoria Ltd consortia.
- Significant initiative at Brighton, Prahran, and Flemington sites.
- Delivery of mixed tenure housing development including 619 social housing units, 26 units for people with disabilities, 112 affordable housing units, and 327 market rental properties.
- Initial properties will be delivered by late 2023.



Enhancing Homelessness Services

- Building on existing Eastern Region and Gippsland teams' work.
- Expanded service for prisoners exiting Fulham Prison.
- Added full-time position and Enhanced Pathways Program to support releasees in establishing private rental housing.

Future Opportunities and Growth

- Homes Victoria's Social Housing Growth Fund to provide new housing project funding.
- Completion of new projects in the coming year, with first tenancies allocated in November 2023.
- Notable projects include Croydon's multi-unit development (137 units) and Ground Lease Model redevelopments.

Strengthened Community Engagement

- Planned growth enables increased community development capacity.
- CHL positioned to engage with tenants and support broader social housing objectives.

Supporting Growth

- Establishment of new staff teams for Ground Lease Model at Brighton, Prahran, and Flemington sites.
- Implementation of new 'ERP' software system enhancing business processes and customer service.

Artist illustrations of properties as part of the Ground Lease Model 1 Project in Brighton, Flemington, and Prahran in Victoria.



Investing in Community Development

The Community Development team has been busy planning for the opening of over 1,100 units across 3 sites with the **Ground Lease Model 1**. The design of the community engagement is to activate the community rooms and outdoor spaces with place-making, strength-based programs and activities that build a cohesive integrated community at the three precincts; Brighton, Flemington, and Prahran.

Other projects we have been engaging include:

Queens Road Art and Sensory Garden Project

In partnership with Sacred Heart Mission, the Art and Sensory Garden Project promotes social inclusion and community participation at the Queens Road Rooming House.

Derrimut Health and Wellbeing Project

A partnership with IPC Health team to bring to residents a Health and Wellbeing Program that addresses health and isolation issues exacerbated by the pandemic.

“The Supper Club” Project at Ferntree Gully

A partnership with Mountain District Learning Centre, the project engages residents on a weekly basis to promote skills through cooking, gardening, art, crafts, and social activities.

Lilydale Indigenous Garden Project

With Bunnings volunteers and donations for a garden make over, the Lilydale Disability Accommodation Garden was transformed. Melba Disability Support Services assisted residents to get involved in the planting activity and BBQ.



Good News Story

Mr Asho's green initiative gets well deserved recognition

Congratulations to Aye Maung Asho, a CHL Victorian tenant from Ferntree Gully who was nominated for the 2022 Social Housing Volunteer Awards (pictured below). Aye received a Certificate of Recognition for his 'Outstanding Contribution to Older Residents'.

As they say, you can take the man out of Burma but never Burma out of the man.

Aye moved to Australia eleven years ago to embark on a new life for him and his family. He has been a CHL tenant for five years, living with his family in the eastern suburbs of Melbourne.

The 2-bedroom home he said is "a sanctuary" that gives him and his family safety, fresh air and peace of mind to live a life full of abundance.

During this time, Aye said he has watched the complex's community garden wither away as he and his neighbours were unable to gather and socialise due to Melbourne's COVID lockdowns and restrictions.

As an avid green thumb, Aye said it pained him to look out the window to see the garden block fall by the wayside.

For as long as Aye can remember, working in the plantations has always felt like home to him. Ever since he was a child, he would be found planting seedlings, picking fruits and vegetable, the provisions to feed his family and community.

"Ever since I was in Burma, I have always loved planting," said Aye. "When I reached here [Australia], I yearned to garden."

So much so, it prompted Aye to message the CHL maintenance team about the future of the garden. To Aye's excitement, the team said the garden was up for the taking.

Since then, thanks to Aye's initiating, the community garden is back in action and thriving with fruits and vegetables for anyone at the complex to use as needed.

In total, there are about 30 different plant varieties. Many being remnants of Aye's motherland, Burma, from gram peas, peppers, calabash, pumpkin, grapes and more.

Aye even built a garden frame to offer plant protection and encourage growth for certain plants during the different seasons.

"Planting is a hobby for me," said Aye. "A chance to plant for everyone's pleasure."

Nearing his seventies, Aye is not the type to sit still. He said the community garden is a chance for him to enjoy his retirement and stay active doing what he loves while serving others with a cheerful heart.

"I am happy when caring for plants and others, and my satisfaction grows as they grow".



Western Australia

At a glance



Properties under management

955



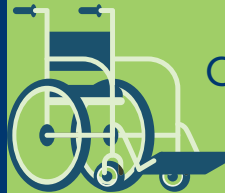
Customers aged 65+

122



Aboriginal and/or Torres Strait Islander customers

724



Customers living with a disability

147



23

Total staff based in WA



6

Offices

located in Exmouth, Broome, Geraldton, Subiaco, Kalgoorlie, and Kununurra

This year, our statewide presence has expanded significantly as we initiated projects aimed at constructing 50 houses across the region, along with a comprehensive refurbishment plan for 120 additional units. Collaborating closely with the WA Government, we've been deeply involved in substantial housing endeavours and have laid the groundwork for a progressive growth trajectory.

Our team in WA has experienced remarkable growth over the past year. As a result, we're excited to announce the relocation of our main WA office to Subiaco. This new office space will foster enhanced teamwork and collaboration. Our engagement has extended to key regional areas, allowing us to appreciate the diversity and cultures of both our staff and tenants, celebrating the richness they bring to our organisation.



CHL tenant settling into his new Specialist Disability home. ■

Key Highlights

Customer Impact

- Served over 1,200 customers, making a positive difference in their lives.

Partnership Expansion

- Developed four new partnerships to enhance our collaborative efforts.

Exploring the Kimberley

- State conference held in the East Kimberley region, based at our Kununurra office.
- Enabled our team to engage with local communities and experience the diverse cultures of our staff and tenants.
- Life-changing experiences for many team members who hadn't previously visited the Kimberley.

Focused on Reconciliation

- Successful Innovate Reconciliation Action Plan (RAP) launch in Geraldton and Perth.
- Reinforced our commitment to the communities we serve.
- Implementation of RAP goals now underway.

Future Housing Initiatives

- Currently in progress: 6 projects set to deliver 30 houses across the State in 2024.
- Active tendering and preparation for projects aligning with the Housing Australia Future Fund.
- Range of projects encompassing single houses to multi-story apartment complexes.
- Geographic coverage spanning Perth to the Kimberley via the Midwest.

Collaborative Growth

- Ongoing collaboration with development partners and State Government to identify expansion opportunities and areas for growth.

Our Programs and Services

In WA, we operate across 20 different programmes supporting tenants, communities, and other non-government organisations in their important work.

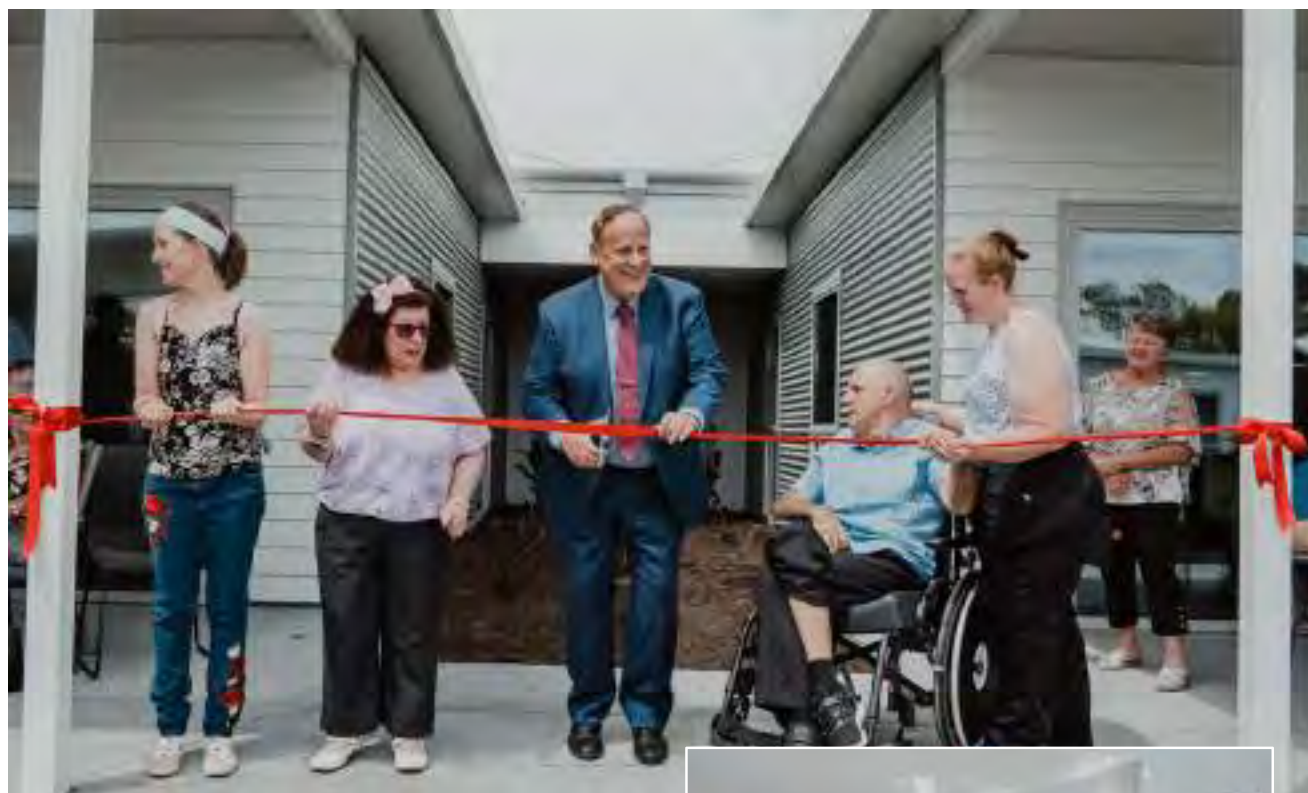
In Perth and the Mid West (Geraldton), we operate and support disability housing, social housing, affordable rentals, mental health step-up and step-down services, drug and alcohol services, and multi-cultural housing services.

In Exmouth, we operate and support seniors housing and key worker housing.

In the Kimberley (Broome and Kununurra) and the Goldfields (Kalgoorlie), we operate and support transitional housing, remote communities housing, general community housing and support mental health step-up and step-down services.

Investing in Community Development

In Kununurra, our new Community Development team have continued to work with our remote communities. We are looking forward to working with our communities and supporting them to achieve their goals. The team has launched the Nana project, and they are working on another eight projects.



Above: The Hon. Don Punch, Minister for Regional Development; Disability Services; Fisheries; Senior and Ageing along with the residents at the official opening of SDA homes in High Wycombe.

Right: An interior view of the SDA home in High Wycombe.



Good News Story

A beautiful new SDA home for Roland



Roland Ingram, a tenant residing at a CHL-managed SDA home.

On 30 March 2023, two men receiving support from CHL's partner, Activ Foundation, transitioned from a bustling 10-bed duplex to a serene 3-bedroom abode that truly felt like their own. Each enjoys spacious rooms and private ensuite bathrooms, granting them tranquillity and personal space.

Their shared quiet disposition fosters a peaceful environment, allowing for both companionship and individual downtime. In their previous crowded setting, noise and disturbance often strained their wellbeing. One resident, Roland Ingram, was particularly affected, reacting with anxiety and frustration. However, since moving into this new Supported Disability Accommodation (SDA) home, Roland's life has transformed.

He no longer faces constant disruptions, engages in positive interactions, and even leaves his bedroom door open, symbolising his newfound comfort. This SDA community, featuring well-designed homes and communal spaces, has brought immense positivity, promising a brighter future for all residents supported by CHL and Activ Foundation.

Northern Territory



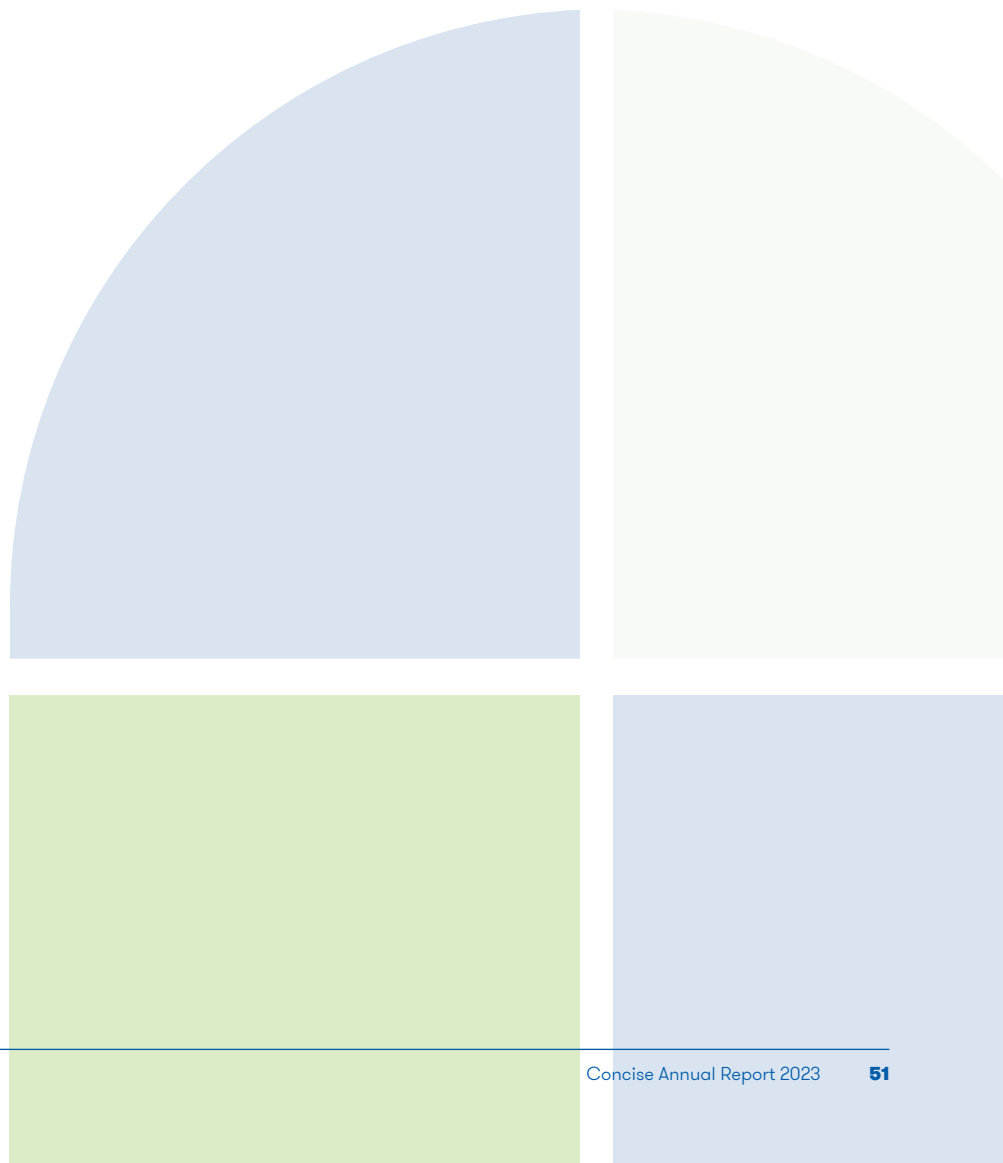
In 2022/23, CHL expanded its footprint in the Northern Territory after receiving a grant to provide safe, secure, and affordable housing to victim survivors of domestic, family, and sexual violence.

The \$1.445 million Domestic Family Sexual Violence Housing Pathways Grant from the Territory Labor Government will enable CHL to offer 17 homes well below market price to eligible families, complemented by comprehensive wraparound support services provided by Dawn House.

This initiative aims to empower domestic violence victim survivors by providing them with a stable housing solution, helping them rebuild their lives and regain independence.

Given the Northern Territory has both the highest level of homelessness in Australia and is the jurisdiction with the highest proportion of Indigenous residents among its population, CHL will draw on its extensive experience working with homeless people and Aboriginal and Torres Strait Islander communities to ensure the needs of locals are prioritised.

We recognise the pressing need for housing solutions in the Northern Territory, particularly among vulnerable populations facing housing insecurity. Through partnerships, innovation, and community engagement, CHL aims to address these challenges creating sustainable, inclusive housing solutions that will make a lasting difference.





Australian Affordable Housing Securities Limited

Australian Affordable Housing Securities Limited (AAHS) operates as a for-profit entity and is the Responsible Entity for a Managed Investment Scheme and holds an Australian Financial Services License (AFSL). The dedicated AAHS team, comprising 5 members, is entrusted with the management of the National Rental Affordability Scheme (NRAS) compliance for more than 3,000 incentives nationwide on behalf of third-party landlords and investors. In addition, AAHS takes charge of Specialist Disability Accommodation (SDA) compliance management for the esteemed CHL Group, presently overseeing compliance for 81 SDA properties.

Throughout the period, AAHS primarily engaged in maintaining an AFSL, enabling the conduct of financial services business related to financial products and the operation of registered managed investment schemes in its role as a Responsible Entity. Guided by a disciplined approach to investment decisions, AAHS upholds a robust culture of compliance and risk management. The organisation consistently delivers comprehensive and timely financial returns to its investors. Since the inception of its initial fund, AAHS has effectively managed properties and supported investors across both metropolitan and regional areas nationwide. The team at AAHS boasts a wealth of experience, hailing from diverse backgrounds in financial services, property, and compliance.

AAHS is guided by a visionary mission to align with the charitable objectives of its shareholder, CHL, a leader in the realms of community housing. The AAHS team is committed to fostering innovation that leads to increased housing availability while ensuring sustainable financial returns for its investors. The management of funds is bolstered by an accomplished compliance committee that oversees all AFSL-related compliance requirements and monitors the operational performance of the funds.

Looking ahead, AAHS will continue its role as the Responsible Entity for the Australian Residential Investment Fund, along with its pivotal task of NRAS compliance management. The organisation's focus will extend to pursuing compliance activities through NRAS substitutions and expanding its SDA compliance services to benefit CHL and external stakeholders alike. In line with its forward-looking perspective, AAHS remains dedicated to its mission of driving positive social impact through effective financial and compliance management strategies.

Horizon Housing Realty Limited

Horizon Housing Realty Limited (HHR) is a licensed real estate company operating as part of the CHL Group. With a team of 15 professionals, HHR specialises in delivering property and tenancy management services across a diverse range of properties, including build-to-rent developments, investor-owned property projects, and Specialist Disability Accommodation (SDA) units.

The operational reach of HHR extends through New South Wales, Queensland, South Australia, and Western Australia. Additionally, HHR recently embarked on an innovative partnership with Homes Victoria's groundbreaking Ground Lease Model 1 project in Victoria, aimed at providing social, affordable, and specialist disability housing solutions. This unique approach not only caters to housing needs but also fosters community development.

HHR's collaborative approach aligns with the vision and mission of the CHL Group. By working closely with CHL and other partners, HHR contributes to the creation of impactful initiatives that enhance the wellbeing of communities it serves. Operating with a clear social purpose, HHR repatriates surplus funds to its parent company, CHL, to support the delivery of social and affordable housing outcomes.

Looking forward, HHR is committed to establishing sustainable pathways for investors and customers in the post-National Rental Affordability Scheme (NRAS) era. Through collaborative efforts with CHL and partners, HHR aims to develop initiatives that offer subsidised, affordable housing or opportunities for home ownership. In essence, HHR remains dedicated to its role within the CHL Group, delivering housing solutions that create positive and lasting impacts on individuals, families, and communities.

At a glance



Aboriginal Community Housing Ltd



At a glance



Properties under
management

704



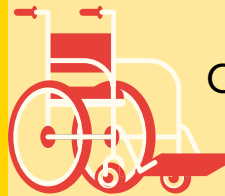
Customers
aged 65+

31



Aboriginal
and/or Torres
Strait Islander
customers

955



Customers
living
with a
disability

40



15

Total staff working
for ACHL across
Australia



15

Offices
in New South Wales, South
Australia, Western Australia
and Victoria



Aboriginal Community Housing Limited (ACHL) is a growing independent national Aboriginal and Torres Strait Islander community housing provider (ACHP) and Aboriginal Community-Controlled Organisation (ACCO). ACHL was established in 2016 to provide culturally appropriate, affordable, and sustainable housing to Aboriginal and Torres Strait Islander communities.

ACHL's objective is for all Aboriginal and Torres Strait Islander people throughout Australia to have access to housing that is safe, affordable, appropriate, and supportive of health and wellbeing. Through facilitating effective partnerships and relationships, ACHL will support Aboriginal and Torres Strait Islander communities to develop, build, manage, operate, and own well designed and maintained housing solutions.

Over the past year, ACHL has continued to establish itself as an independent national Aboriginal and Torres Strait Islander housing organisation through strengthening our presence and footprint nationally by working in partnership with several Aboriginal and Torres Strait Islander services and mainstream support services and organisations to deliver housing across tenancy management, property management and community development.

ACHL will continue to collaborate with key industry stakeholders, government, and organisations on a national level, facilitating partnerships that can further enhance housing opportunities and improve outcomes for Aboriginal communities.



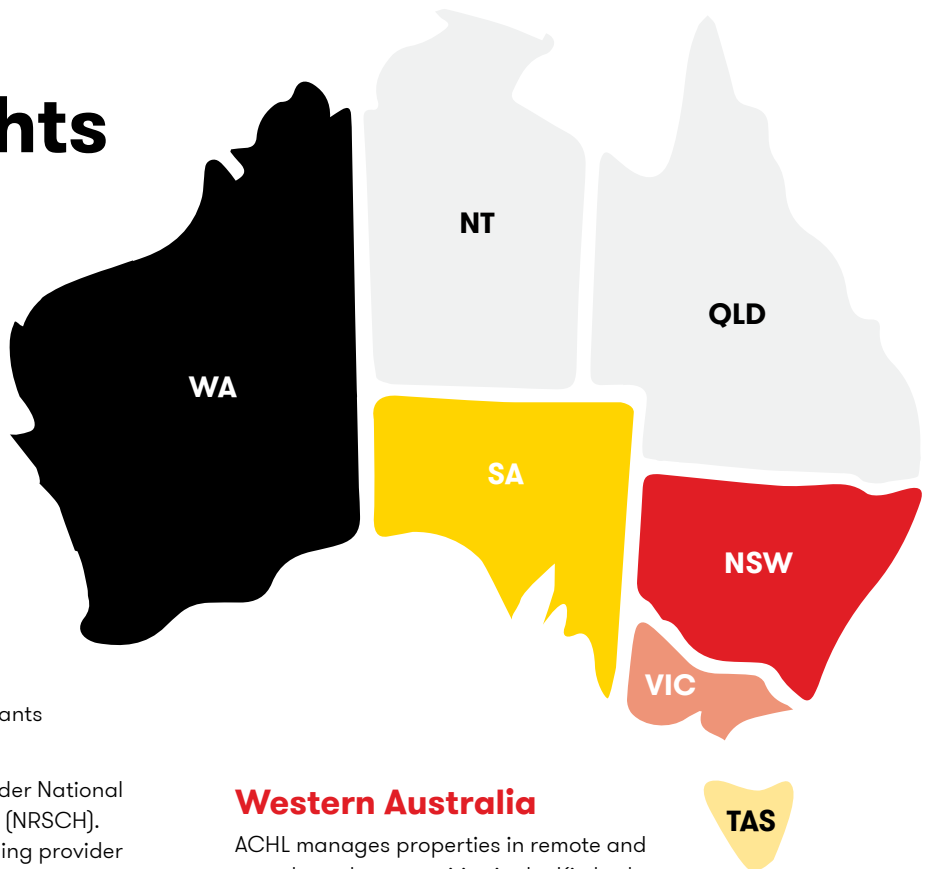
Key Highlights

Below is an overview of ACHL's successes over the last 12 months.

Nationally

ACHL is continuing to establish and develop our business and operational activities across Western Australia, South Australia, New South Wales, and Victoria. ACHL is committed to providing the best tenancy and property management along with essential services and supports for tenants and communities.

In May 2023, ACHL attained Tier 1 status under National Regulatory System for Community Housing (NRSCH). ACHL is the first Aboriginal community housing provider and Aboriginal community-controlled organisation to achieve Tier 1 registration under NRSCH. ACHL achieved this significant milestone within a seven-year timeframe and recognises the broader meaning for the national Aboriginal Community Housing sector.



Western Australia

ACHL manages properties in remote and town-based communities in the Kimberley and Goldfields regions.

ACHL has been successful in tendering for Social Housing Economic Relief Package (SHERP). The SHERP is a housing stimulus package provided by the Western Australian Government to aid in the state's economic recovery from COVID-19. The package program will provide funding for repairs and maintenance works on existing properties managed by ACHL.

ACHL continues to explore other business growth opportunities and avenues within Western Australia to strengthen ACHL's footprint.

South Australia

ACHL manages 21 properties throughout metro Adelaide and regional South Australia including the management of Tika Tirka, an Aboriginal and Torres Strait Islander student affordable accommodation facility, purpose built for Aboriginal and Torres Strait Islander students from metro, rural and remote communities who are either enrolled at university or undertaking further training and development.

ACHL continues to work with the Kurna Yerta Aboriginal Corporation (KYAC) through its Pangkarra Trust, in partnership with Indigenous Land and Sea Corporation and the South Australian Housing Authority on the development of an Aboriginal Elders Independent Living village. The development and partnership are ongoing, although delayed due to the ongoing impact of the COVID-19 pandemic.

In 2022, it was announced that ACHL was the successful recipient of a Community Impact Partnership from the City of Adelaide Council. The Tika Tirka Student Connection to Country and Culture on Kurna Land program will provide Tika Tirka students the opportunity to engage and learn about Kurna culture.

New South Wales

ACHL manages properties within the Mid North Coast, Northern Rivers, Central Coast, Albury, and Balranald regions.

A successful bid under Tranche 3 of the Aboriginal Housing Office's (AHO) Property Management transfer program resulted in ACHL attaining 116 properties within the South Coast/Riverina region of Albury and Balranald a successful transfer occurred in November 2022. This saw ACHL open its first satellite office in Albury partnering with The Hub, owned and managed by Yes Unlimited and located in central Albury.

Over the past year, ACHL has expanded its community and property portfolio in NSW to include the South Coast/Riverina regions of Albury and Balranald. ACHL now has a footprint and operations ranging from the Queensland to Victorian borders.

Victoria

Aboriginal Community Housing (Vic) Limited (ACHVL) was established as a subsidiary of ACHL in September 2021 to further ACHL's mission for all Aboriginal and Torres Strait Islander people throughout Australia to have access to housing that is safe, affordable, appropriate, and supportive of health and wellbeing.

ACHVL was registered as a Housing Provider under the Victorian Housing Registrar in August 2022. The registration is a significant achievement for ACHVL as we look to expand our footprint into Victoria.

ACHVL has also appointed a VIC Relationship Manager, a key member of the ACHL/ACHVL team to assist with the continued development and growth of ACHVL.

Future opportunities

ACHL is exploring opportunities in other states and territories including:

Queensland: ACHL continues to work at establishing a footprint within Queensland with an open communication with the Queensland Government and relevant stakeholders.

Tasmania: ACHL is looking at establishing a footprint within Tasmania, we are exploring all opportunities that are available.

ACHL Strategic Framework

The ACHL Strategic Framework (2021-2024) outlines priority business objectives that support the organisation's internal development and pursuit of growth opportunities nationally. ACHL is committed to these objectives as they are essential in being able to achieve the desired outcomes for our Aboriginal and Torres Strait Islander peoples and communities. The four business objectives are:

- 1 Sustainability of ACHL's business operations in the immediate, short, and long-term;
- 2 Maintaining, facilitating, and fostering partnerships with all stakeholders of ACHL;
- 3 Delivering housing solutions for Aboriginal and Torres Strait Islander people to move through the housing continuum;
- 4 Renewal and increasing business growth (aside from ACHL's housing growth) to ensure ongoing viability and sustainability of ACHL's operations.

Over the coming year, ACHL remains committed to enhancing the lives of Aboriginal and Torres Strait Islander individuals and communities through sustainable and inclusive housing initiatives. ACHL will embark on our continued growth through an expansion of our property portfolio including management transfer, seeking new and innovative partnerships, and funding opportunities.



Our Community Development Initiatives

We have continued our unwavering commitment to fostering a thriving and inclusive community within our projects. Throughout the year, we have diligently worked towards improving the quality of life for our customers and nurturing an environment where everyone feels a strong sense of belonging.

Our comprehensive approach to community development has focused on community engagement, education and employment, empowerment, health and well-being initiatives, and community infrastructure improvements. Together with our dedicated partners and stakeholders, we have seen significant achievements around the country that have brought us closer to our vision and mission for the company. You can read more about specific state wise initiatives in the respective state reports.

Removing Barriers for Customers - Impact Grants Initiative

This year, the national Impact Grants provided just over \$13,000 to over 24 customers from around the country. The program is funded by our friends at YourPorter who enable us to provide the program to our customers.

We saw some incredible applications from around the country in the categories of Social Connection, Employment/ Education and Community. They ranged from photography courses, hydro-therapy classes and kids sport membership.

One notable story was Anne, who was able to fulfill her goal of undertaking a floristry course that has resulted in her now working as a florist. The grant provided her with the opportunity to get the skills and employment. Anne was kind enough to share her story with us so that YourPorter can promote the program to their customers.

CHL's commissioned Indigenous artwork as part of the sponsorship of the World Community Development Conference.





Promoting Social Housing Amongst Community Development Practitioners - World Community Development Conference

From 19-23 June 2023, the World Community Development Conference was held in Darwin. Sponsored by Community Housing Limited (CHL), this highly anticipated event focused on first nations community development practices and projects.

With attendees from around the globe, the conference served as a platform for passionate professionals, policymakers, and community leaders to come together and engage in thought-provoking discussions, share innovative practices, and explore collaborative solutions to address pressing challenges in society.

Throughout the conference, a range of topics was covered, with the presentation from CHL emphasising the profound impact of social housing on various aspects of community development. Experts and practitioners shared insights on empowering individuals and families through housing stability, promoting social cohesion, and fostering economic opportunities.

The conference also showcased numerous success stories from different regions, most notably from remote communities in Australia, New Zealand, Canada, and Samoa.

Reflecting on the key insights and inspiring conversations that transpired during the conference, it emphasised our role in social housing within the community development in space - working together to create a world where every individual has a community to call home.



Looking Ahead

In the coming year, our Community Development team has some exciting projects on the horizon, most notably the creation of the West Kempsey Community Hub. This will be a momentous achievement for CHL and demonstrates the years of ongoing work with the community, investing countless hours and dollars to make life changing projects like this happen.

Building on our work around the country, the Community Development team will also champion the CHL Social Impact Framework. Bringing our social impact to life will add a new level of maturity and sophistication to the community development program, which will ultimately result in more meaningful outcomes for our customers and communities.

Our Reconciliation Action Plan

During the National Reconciliation Week in 2023, CHL launched the Innovate phase of the Reconciliation Action Plan (RAP). Celebration events were hosted at 15 offices around Australia with staff, partners, and stakeholders.

CHL has spent the past two years working towards the successful achievement of various milestones and activities as part of our reconciliation journey.

It has been a time of reflection and introspection for CHL as an organisation and time to look closely at our current practices and the ways in which we provide services, interact with our customers and the wider community through a lens of cultural understanding and sensitivity.

CHL has undertaken many projects as part of this process to look at the ways we develop policy, conduct our service deliveries, procure services, train our teams and the language we use.

This has seen many improvements in not only our understanding of First Nations issues and history in Australia across all our business units, but also the ways in which business units work and interact with each other in adopting practice and processes that are culturally appropriate for Aboriginal and/or Torres Strait Islander Peoples.

As we embark on the next stage of our commitment in the form of an Innovate Reconciliation Plan, CHL will build upon the foundation set by the first stage ('Reflect') to foster the promotion of Aboriginal and Torres Strait Islander culture, employment, and enterprise through innovative and sustainable approaches. Over the next two years, CHL will focus on four crucial categories: Relationships, Respect, Opportunities, and Governance in its implementation of the new RAP.

The various events served as meaningful platforms for dialogue, cultural exchange, and collective celebration, further emphasising CHL's commitment to driving positive change and fostering meaningful relationships with Aboriginal and Torres Strait Islander communities.





Work Health and Safety at CHL

CHL Group of Companies remains committed to the work health and safety (WHS) of its employees, customers, volunteers, visitors, and contractors. We are a responsible organisation that conducts its business in line with our adopted values while following high standards of workplace safety as per relevant legislations and regulations.

Below are some of the key developments that took place across the organisation:

- The total number of events (Hazards, Near Misses and Incidents) decreased from 284 to 218 over the 12-month period with the decreases attributed to the reduced risk and reported events associated with exposure to COVID-19 when compared to the previous financial year.
- The passage of various *Work Health and Safety Amendments, Regulations and, Codes of practice* in relation to Psychosocial injuries means that CHL has a more explicit duty to eliminate or minimise workplace psychosocial risks.
- Violence awareness training has been rolled out to most frontline staff on how to deal with violence, threats, or aggression in the workplace and additional WHS training for new workers forms part of the induction program.
- Independent safety audits were conducted on several facilities and offices to ensure compliance with safety legislation and these independent audits will continue to be rolled out into the future.
- WHS refresher training combined with staff consultations was also undertaken across several locations throughout the year.
- Staff continued to take advantage of the Flexible Working Arrangements Policy and the capacity to work from home or work flexible hours post the COVID-19 outbreak.

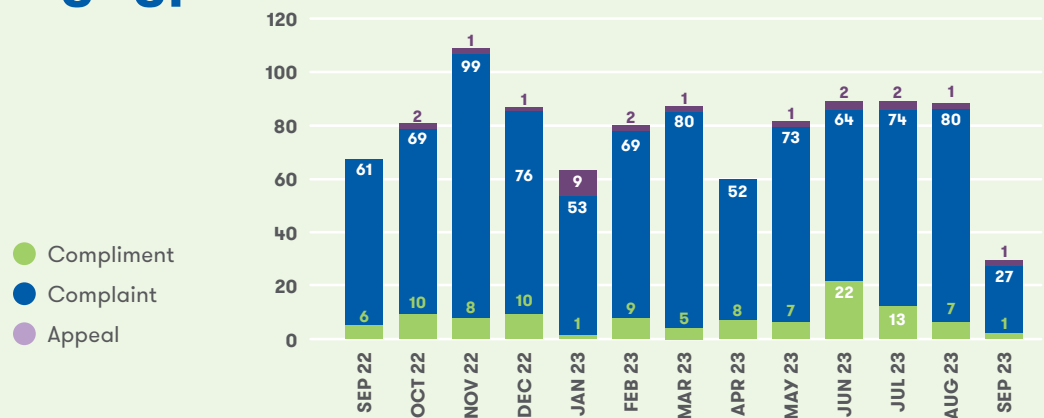


Customer Feedback 2023

CHL Group is committed to maintaining an exceptional level of service across all facets of our operations. We acknowledge that there may be occasions when customers and other stakeholders, who are receiving our services are significantly impacted by CHL's activities and may wish to express their appreciation, share comments, or raise concerns about our services.

CHL highly values the feedback provided by our customers and endeavours to promptly address any complaints that may arise. In the fiscal year 2022/23 there were 828 forms of feedback registered compared to 805 the previous year. The below graphs show the monthly trends for feedback received plus the annual count of feedback received and the average time to resolve in each state.

Feedback by type



Feedback by region

Count of feedback



Days to resolve





Overview of the Tenant Satisfaction Survey 2023

Every year, CHL engages CHIA NSW to conduct our annual tenant satisfaction survey. Partnering with CHIA NSW offers several significant advantages, including an impartial and independent data collection and analysis service, ensuring the confidentiality of respondents' answers, and the opportunity to access best practices and benchmark our performance against similar organisations.

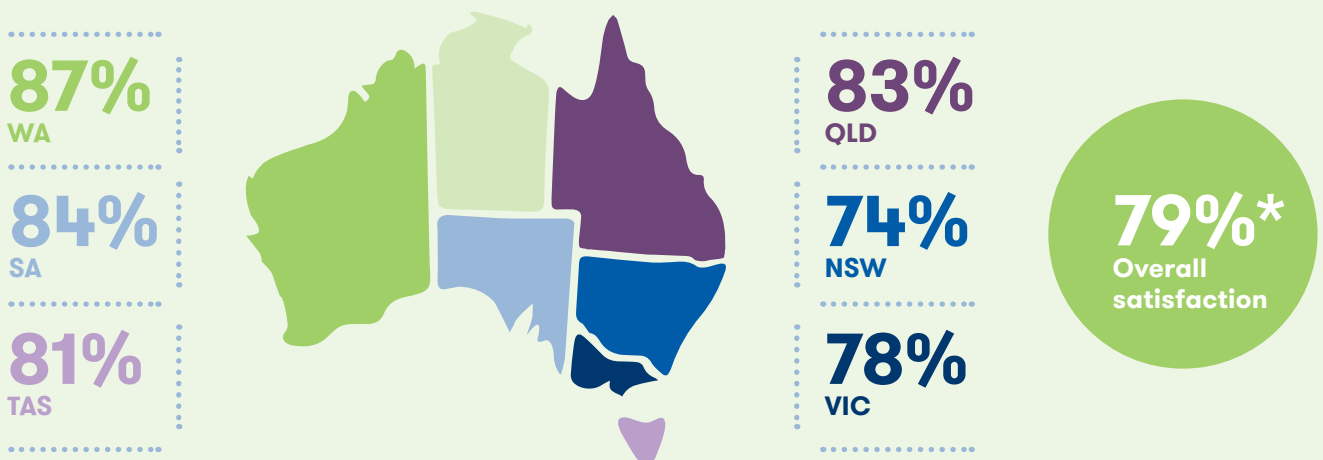
The primary objectives of this survey are as follows:

- Determine the levels of tenant satisfaction with our services in alignment with the National Regulatory System for Community Housing (NRSCH).
- Compare our performance against the tenant satisfaction benchmarks established by CHIA NSW.
- Provide valuable insights to guide future service delivery improvements.

The fieldwork for this survey commenced on May 29, 2023, and concluded on June 30, 2023. We initially adopted an online-first approach, reaching out to all 9, 413 households managed by CHL. They were invited to participate in the survey through online means (via email/SMS during the first phase of fieldwork) or by completing a paper questionnaire (via mailout in the second phase of fieldwork). To facilitate participation, the survey was made available in five languages: English, Arabic, Mandarin, Cantonese, and Spanish.

An essential component of this survey involved conducting a key driver analysis on the results. This analysis helped us identify areas of performance ranging from high to low, as well as areas with varying levels of impact on tenant satisfaction. CHL intends to focus its efforts on improving performance and overall tenant satisfaction in key areas, specifically related to maintenance response times and communication and engagement with our customers.

Tenant satisfaction survey results



*CHL's performance against the National Regulatory System for Community Housing (NRSCH) 75% threshold

Key Data for Australia 2023



Asset management across all states

State	Urgent	Routine	Planned & Cyclical (Inc. Vacant properties)	Total	% Responsive	% Planned
VIC	\$1,065,775.00	\$1,405,433.00	\$3,432,746.00	\$5,903,954.00	42%	58%
NSW	\$2,146,224.00	\$3,482,070.00	\$8,852,878.00	\$14,481,172.00	39%	61%
TAS	\$652,743.00	\$1,265,510.00	\$2,360,081.00	\$4,278,334.00	45%	55%
WA	\$551,226.00	\$1,330,581.00	\$3,795,882.00	\$5,677,689.00	44%	66%
SA	\$391,582.00	\$1,432,297.00	\$1,962,194.00	\$3,786,073.00	48%	52%
QLD	\$556,669.00	\$1,131,273.00	\$1,019,043.00	\$2,706,985.00	62%	38%
TOTAL	\$5,364,219.00	\$10,047,164.00	\$21,422,824.00	\$36,834,207.00	42%	58%
Average % of expenditure by work type across all states					46%	55%

Key Data for Australia 2023

Properties and Tenancies

	Properties		Potential Tenancies	
STATES	FY 23	FY 22	FY 23	FY 22
VIC	2,017	2,050	2,161	2,166
NSW	3,095	3,023	3,117	3,024
TAS	1,691	1,688	1,687	1,685
WA	1,056	1,018	1,022	984
SA	1,199	1,171	1,241	1,195
QLD	2,074	2,239	2,179	2,366
TOTAL	11,132	11,189	11,407	11,420

Total Rent Collection

	Rent Charged		Rent Collected	
STATES	FY 23	FY 22	FY 23	FY 22
VIC	20,353,144	19,473,616	19,355,516	19,197,806
NSW	33,891,109	30,468,569	33,487,543	30,779,074
TAS	18,135,775	16,015,055	18,147,873	15,719,039
WA	7,187,403	6,882,885	7,098,378	6,749,677
SA	11,953,640	11,150,728	11,995,994	11,110,550
QLD	10,920,571	9,991,840	10,714,750	9,778,333
TOTAL	102,441,641	93,982,694	100,800,054	93,334,480

Our International Operations

India

CHL's registered Indian subsidiary CHL Building Design Services (BDS) Limited was established in 2012 to help vulnerable and low income groups secure good quality and stable housing. Based in Ahmedabad, CHL BDS has one staff and manages the development of affordable housing projects in India.

In 2019, BDS created a joint venture entity with local developers called Shivdhan Community Housing Private Limited (SCHPL) and launched an affordable housing project called 'Pooja Heaven' in Dehgam near Ahmedabad, Gujarat.

CHL India has effectively completed Phase 1 of the Pooja Heaven project and is awaiting building use (BU) permission from the Ahmedabad Urban Development Authority (AUDA).

Neha Consultants, our architect, have finalised the preliminary design concepts for phase 2. There are 119 apartments with three bedrooms and 14 shops. The development comprises of 56 two-bedroom apartments in stage one and 132 three-bedroom apartments in stage two.

The apartments will be offered to eligible low income families as described by the Government of India.

Illustration of the Pooja Heaven property development in India.



Indonesia

Established in 2017, CHL Indonesia aims to provide affordable housing options to those who have challenges finding a safe and affordable place to live. We also work to help communities in Indonesia grow and improve socially and economically.

CHL Indonesia consists of eight staff and is based out of Denpasar, Bali. In collaboration with the Government, Private and Non-Governmental Organisation (NGO) groups, we aim to alleviate housing poverty. CHL Indonesia provides design and construction services under a total integrated package along with consultancy and advocacy support to the various Government agencies related to social housing development in Indonesia.

Current projects

Amandesa “Retiring in Paradise” project

CHL Indonesia has completed the construction of this unique 9-unit rental complex for lower income retirees from Australia with half of the units specially designed as wheelchair accessible. This facility is now fully occupied with long term and short-term tenants.

CHL Indonesia's retirement property in Amandesa, Bali. ■



The “Warehouse” project

CHL Indonesia have recently completed repurposing a vast, abandoned warehouse occupying 1800 m² of land. Through diligent renovation efforts, CHL Indonesia have transformed this space into a modern, functional office. Since January 2023, our dedicated staff has been conducting operations within these newly revitalised premises. This project plays a crucial role in accommodating outsourced staffing for the "Customer Service Centre" division, further strengthening, and supporting CHL's Australian operations demonstrating its substantial impact on our organisational sustainability and growth. This new space will also be utilised for training programs in the future.

Empowering the Extreme Poor Through Innovative Housing Initiatives

This transformative housing project, launched in 2021, addresses housing issues for the extreme poor while providing learning opportunities for architecture students. Despite leadership changes causing delays and a shift in approach, it unites the Ministry of Public Works and Housing (MPW&H) and the Ministry of Education, utilising students' skills for community development. As the 2023-2024 Indonesian Presidential Election nears, the project operates independently to avoid political complexities. It is the foundation for a sustainable "Marginal Housing Clinic," encompassing initiatives like material recycling, tool rentals,

and a comprehensive "Housing App." This program refines the "Housing Clinic" concept initiated by GryaKita Team and CHL Indonesia and endorsed by the Director General of Housing from 2018 to 2021, which was not fully implemented then.

Timor-Leste

CHL Timor-Leste Ltd (CHL Timor) has become more resilient since the COVID-19 pandemic. Our thirteen-member team continues to deliver on projects. We continued to tender for construction lines and consultant jobs during the 2022/23 period.

Current projects

Memorandum of Understanding (MoU) for Affordable Housing with Centro Nacional Chega (CNC.IP)

The MoU, signed between CHL Timor and Centro Nacional Chega (CNC.IP), solidifies our joint commitment to collaborate on the design and construction of affordable, low-cost housing for war victims, with a special focus on the vulnerable and needy. CHL Timor has made substantial progress in fulfilling its obligations since the MoU's signing. We will be allocating our resources and expertise to craft housing solutions that are both affordable and of exceptional quality, tailored to the unique needs of post-war conflict survivors.

In strict accordance with the MoU's stipulations, we are diligently advancing through the design phase of the housing project. Our unwavering focus is on cost-effectiveness and sustainability, with our team of skilled professionals working tirelessly to create homes that not only provide shelter, but also cultivate a sense of community and security for the beneficiaries.

KOICA and CHL Timor: Building a Brighter Future for Timor-Leste

KOICA's steadfast dedication to Timor-Leste's youth has led to an exciting collaboration with CHL Timor. The ambitious endeavour centres on the construction of the Becora Youth Centre, a space designed not only to nurture young minds, but also to create an environment conducive to growth and prosperity. This visionary project is supported by KOICA's generous donation.

Recognising the significance of community spaces and the unifying power of sports, KOICA has decided to renovate three community soccer fields in Bidau and Kampung Alor. These rejuvenated fields will serve as gathering places for entire communities, fostering bonds and a sense of belonging.

Amidst fierce competition, CHL Timor emerged as the ideal partner to execute these transformative projects.

A Visionary Partnership for Gleno Timor-Leste: Empowering Through Education and Community

The Gleno Naroman Esperansa Kindergarten project represents a remarkable collaboration between the Congregation of Esclavas de La Santissima Eucaristia, De La Madre de Dios, Misionarias Hijas de La Sagrada Familia e Nazaret, and CHL Timor. Recognising that progress requires more than bricks and mortar, we have come together with these groups to empower Gleno's local community.

Gleno Naroman Esperansa Kindergarten. ■



Latin America

The year 2022/23 witnessed significant developments in Chile, marked by political shifts and an economic downturn exacerbated by a high inflation rate of approximately 13.3%. Additionally, reduced consumption and limited access to credit loans and mortgages further contributed to these economic challenges.

In contrast, Peru experienced a more favourable fiscal year, emerging as the leading and most successful economy in South America. This achievement came despite a turbulent political landscape. Across the continent, there is a noticeable trend of improvement and recovery following the impact of the COVID-19 pandemic. Key indicators suggest a positive outlook for the months ahead, reflecting the region's resilience and progress.

Our eight member team is engaging with local partners and the community to deliver on projects.

Chile

Despite the challenging economic and political landscape in the country, CHL Chile has achieved positive results in real estate services and property intermediation, signalling a promising future in this sector. Simultaneously, CHL Chile's operations in Peru have revealed a new opportunity in civil and sanitary engineering, areas with limited technical expertise in Peru. To address this, CHL Chile is exploring a partnership with Federico Technical University and its civil engineering school, aiming to develop these services in Chile and execute them in Peru with licensed local engineering experts.

The fiscal year 2022/2023 has been characterised by a strategic focus on revenue generation and diversification of operations in Chile.

Peru

The initial project in Peru's ICA department comprised 20 units, each spanning 85 sqm, featuring an innovative design. The project was executed in two stages: stage 1 included 9 of these units, while stage 2 planned for an additional 11. Stage 1 construction concluded in January 2022, and these units are presently available for sale or lease, standing out in the local housing market for their exceptional design and quality.

Recent studies uncovered significant debt levels among ICA department residents due to loans from banks and informal lenders. This indebtedness affected their eligibility for further loans or mortgages. Consequently, CHL Peru decided to reconfigure stage 2 of the project, opting for the most affordable subsidy program in the country, Techo Propio.

Stage 2 now features 27 units, each approximately 60 sqm, with a consistent layout and design. The project's design, architecture, engineering, specialty components, and municipality registrations are fully completed. It is currently in the pre-selling phase, awaiting formal recognition as a Techo Propio project supported by the Peruvian government via the Ministry of Housing.



Completed 'Stage 1' of Techo Propio in Peru. ■

Discussion and Analysis of Financial Statements

The financial statements and disclosures in the concise financial report have been derived from the 2022/23 Annual Report of Community Housing Ltd and its controlled entities (collectively known as “Group”).

To receive a hard copy of the Annual Report (free of charge), visit www.chl.org.au or call our Company Secretary on 1300 245 468 or email: companysecretary@chl.org.au.

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 \$32,746,143 (2022: Surplus \$134,102,437). Revenue from overall activities totalled \$190,804,914 (2022: \$275,439,604).

Operating income for the reporting period was \$158,709,471 which is an increase of 8.05% compared to the previous year's \$146,879,880.

Expenditure for the year totalled \$157,989,691 (2021: \$141,333,952 an increase of 11.78% from the previous year. 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 10.06% increase in total assets from the previous financial year's \$1,124,516,769 to \$1,237,685,799. This was achieved mainly through increases in the investment properties portfolio. Total liabilities increased by approximately 17.42% to \$541,402,017 compared to previous year's \$461,084,601, mainly due to project funding for new growth projects currently underway.

Statement of cash flows

The Group reported a cash balance of \$39,749,759 at the end of June 2023.

Directors' Declaration

The Directors declare that in their opinion, the concise financial report of the consolidated entity for the year ended 30 June 2023 as set out on pages 75 to 81 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 2023. 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, 2023



The names of directors in office at the date of this report are:

David Week
Angela Huston
Elizabeth (Liz) Stinson
Fionn Skiotis
John De Vries
Kathleen Gaby
Maureen O'Meara
Shane Hamilton
Stephen Bevington

Company details

The registered office of the company is:

Community Housing Limited
ABN 11 062 802 797
Wurundjeri Woiworung Country
Level 15, 222 Exhibition Street
Melbourne 3000 VIC Australia

Formerly
Dharug Country
4/20 Charles St
Parramatta NSW 2150 Australia

Website: www.chl.org.au
Email: info@chl.org.au

The principal place of business is:

Community Housing Limited
ABN 11 062 802 797
Wurundjeri Woiworung Country
Level 15, 222 Exhibition Street
Melbourne VIC 3000 Australia

Formerly
Wurundjeri Woiworung Country
19-23 Prospect St
Box Hill VIC 3000 Australia

Company secretaries

Vlad Steinberg
Email: vlad.steinberg@chl.org.au

Shauna Larkin
Email: shauna.larkin@chl.org.au

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Relationship of the concise financial report to the full financial report

The concise financial report is an extract from full financial report for the year ended 30 June 2023. 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 Community Housing Limited and its subsidiaries as the full financial report. Further financial information can be obtained from the full financial report.

The full financial report and auditor's report will be sent to members on request, free of charge. Please call 1300 245 468 if you need a copy. Alternatively, you can access both the full financial report and the concise report via the internet on our website: www.chl.org.au.

Community Housing Limited

Statements of Comprehensive Income

For the year ended 30 June 2023

	Notes	GROUP		PARENT ENTITY	
		2023	2022	2023	2022
		\$	\$	\$	\$
Property rental revenue		103,164,732	94,740,466	53,711,652	65,141,442
Revenue from contracts with customers	2	55,544,739	52,139,414	26,931,780	23,260,965
Fair value gain on investment properties	3a	25,183,211	122,652,244	14,161,879	46,212,828
Other income	3b	6,912,232	5,907,480	1,665,274	397,780
Operating expenses		(60,654,482)	(53,431,118)	(27,707,010)	(28,539,752)
Construction costs		(3,678,786)	(1,361,318)	(2,297,562)	(1,361,318)
Property costs		(68,746,461)	(62,810,179)	(40,425,778)	(43,116,296)
Tenancy costs		(19,458,681)	(18,883,860)	(9,073,596)	(9,432,743)
Finance expenses		(5,451,281)	(4,847,477)	(1,635,391)	(1,524,387)
Surplus before income tax		32,815,223	134,105,652	15,331,248	51,038,519
Income tax benefit/(expense)		(69,080)	(3,215)	-	-
SURPLUS FOR THE YEAR		32,746,143	134,102,437	15,331,248	51,038,519
Other comprehensive income					
<i>Item that may be reclassified to profit or loss</i>					
Exchange differences on translation of foreign operations		105,471	(91,452)	-	-
Other comprehensive income for the year, net of tax		105,471	(91,452)	-	-
Total comprehensive income for the year		32,851,614	134,010,985	15,331,248	51,038,519
Surplus for the year is attributable to:					
Owners of Community Housing Limited		32,746,143	134,102,437	15,331,248	51,038,519
Non-controlling interest		-	-	-	-
		32,746,143	134,102,437	15,331,248	51,038,519
Total comprehensive income for the year is attributable to:					
Owners of Community Housing Limited		32,851,614	134,010,985	15,331,248	51,038,519
Non-controlling interest		-	-	-	-
		32,851,614	134,010,985	15,331,248	51,038,519

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 2023

		GROUP		PARENT ENTITY	
		2023	2022	2023	2022
ASSETS	Notes	\$	\$	\$	\$
Current assets					
Cash and cash equivalents		39,749,759	38,240,360	14,995,082	15,173,500
Term Deposits		18,641,811	9,166,181	14,897,848	8,921,669
Trade and other receivables		6,788,043	6,588,250	2,457,704	3,284,451
Contract assets		14,932,840	10,271,211	9,772,924	7,647,411
Other current assets		495,209	482,822	435,069	451,524
Financial assets at amortised cost		1,037,438	816,736	-	-
TOTAL CURRENT ASSETS		81,645,100	65,565,560	42,558,627	35,478,555
Non-current assets					
Property, plant and equipment		2,282,338	2,736,911	528,795	686,640
Right-of-use assets		5,615,934	4,528,518	3,330,450	3,526,727
Intangible assets		2,182,129	1,547,557	-	-
Investment properties	4	1,047,388,685	953,636,995	308,456,649	292,447,069
Financial assets at amortised cost		98,484,321	96,326,979	-	-
Intercompany loan receivables		-	-	5,979,687	4,488,100
Investment in subsidiaries		-	-	21,485,817	20,521,128
Other non-current receivables		75,476	162,821	-	-
Deferred tax assets		11,816	11,428	-	-
TOTAL NON-CURRENT ASSETS		1,156,040,699	1,058,951,209	339,781,398	321,719,664
TOTAL ASSETS		1,237,685,799	1,124,516,769	382,340,025	357,198,219
LIABILITIES					
Current liabilities					
Trade and other payables		19,168,737	22,652,334	9,426,596	12,929,347
Contract liabilities		15,969,066	9,023,287	10,924,067	5,439,068
Borrowings		2,663,000	2,222,656	518,000	1,141,600
Lease liabilities		2,229,933	2,119,888	1,087,758	1,070,712
Provisions		3,539,641	3,958,928	1,348,787	1,904,291
Current tax liabilities		-	379,257	-	-
TOTAL CURRENT LIABILITIES		43,570,377	40,356,350	23,305,208	22,485,018

The above Statements of Financial Position should be read in conjunction with the accompanying notes.

Community Housing Limited

Statements of Financial Position (continued)

As at 30 June 2023

		GROUP		PARENT ENTITY	
		2023	2022	2023	2022
	Notes	\$	\$	\$	\$
Non-current liabilities					
Borrowings		175,231,120	176,050,836	41,411,689	41,765,748
Contract liabilities		99,928,635	43,528,172	14,117,506	7,563,212
Lease liabilities		4,032,607	3,266,335	2,729,125	2,973,114
Non-interest bearing liabilities		215,177,127	194,629,832	87,927,173	84,147,874
Provisions		3,036,541	2,895,499	1,065,251	468,388
Deferred tax liabilities		425,610	357,577	-	-
TOTAL NON-CURRENT LIABILITIES		497,831,640	420,728,251	147,250,744	136,918,336
TOTAL LIABILITIES		541,402,017	461,084,601	170,555,952	159,403,354
NET ASSETS		696,283,782	663,432,168	211,784,073	197,794,865
EQUITY					
Common control reserves		-	-	21,732,085	23,074,125
Other reserves		(1,412,685)	(1,518,156)	-	-
Retained earnings		697,211,268	664,465,125	190,051,988	174,720,740
Capital and reserves attributable to owner		695,798,583	662,946,969	211,784,073	197,794,865
Non-controlling interests		485,199	485,199	-	-
		696,283,782	663,432,168	211,784,073	197,794,865
Total equity		696,283,782	663,432,168	211,784,073	197,794,865

The above Statements of Financial Position should be read in conjunction with the accompanying notes.

Community Housing Limited

Statements of Changes in Equity

For the year ended 30 June 2023

	Attributable to owners of Community Housing Limited			
	Other reserves	Retained earnings	Non-controlling interest	Total equity
GROUP	\$	\$	\$	\$
BALANCE AT 1 JULY 2021	(1,426,704)	530,362,688	485,199	529,421,183
Surplus for the year	-	134,102,437	-	134,102,437
Other comprehensive income/(loss)	(91,452)	-	-	(91,452)
Total comprehensive income for the year	(91,452)	134,102,437	-	134,010,985
BALANCE AT 30 JUNE 2022	1,518,156	664,465,125	485,199	663,432,168
BALANCE AT 1 JULY 2022	(1,518,156)	664,465,125	485,199	663,432,168
Surplus for the year	-	32,746,143	-	32,746,143
Other comprehensive income/(loss)	105,471	-	-	105,471
Total comprehensive income for the year	105,471	32,746,143	-	32,851,614
BALANCE AT 30 JUNE 2023	(1,412,685)	697,211,268	485,199	696,283,782

	Common control transactions	Retained earnings	Total equity
PARENT ENTITY	\$	\$	\$
BALANCE AT 1 JULY 2021	23,074,125	123,682,221	146,756,346
Surplus for the year	-	51,038,519	51,038,519
Total comprehensive income for the year	-	51,038,519	51,038,519
BALANCE AT 30 JUNE 2022	23,074,125	174,720,740	197,794,865
BALANCE AT 1 JULY 2022	23,074,125	174,720,740	197,794,865
Surplus for the year	-	15,331,248	15,331,248
Total comprehensive income for the year	-	15,331,248	15,331,248
Common control transaction	(1,342,040)	-	(1,342,040)
BALANCE AT 30 JUNE 2023	21,732,085	190,051,988	211,784,073

The above Statements of Changes in Equity should be read in conjunction with the accompanying notes.

Community Housing Limited

Statement of Cash Flows

For the year ended 30 June 2023

	GROUP		PARENT ENTITY	
	2023	2022	2023	2022
	\$	\$	\$	\$
Cash flows from operating activities				
Receipts from rent, operational grants and services (inclusive of GST)	160,851,242	148,894,840	89,558,239	94,092,009
Capital grants, fees and other income received (inclusive of GST)	67,264,470	40,543,606	10,157,963	2,005,027
Payments to suppliers and employees (inclusive of GST)	(157,202,331)	(130,530,913)	(89,090,141)	(82,772,037)
	70,913,381	58,907,533	10,626,061	13,324,999
Interest received	934,591	45,078	462,167	32,569
Interest paid	(5,378,428)	(4,491,348)	(1,586,564)	(1,455,146)
NET CASH INFLOW FROM OPERATING ACTIVITIES	66,469,544	54,461,263	9,501,664	11,902,422
Cash flows from investing activities				
Payments for property, plant and equipment	(694,578)	(1,576,789)	(79,537)	(30,155)
Payments for investment properties	(53,534,337)	(39,714,332)	(1,407,796)	(1,974,812)
Payment for software developments	(1,182,198)	(348,343)	-	-
Investment in term deposit	(9,475,630)	(1,041,583)	(5,976,179)	(972,474)
Proceeds from sale of investment properties	-	1,015,100	-	550,100
Proceeds from sale of property, plant and equipment	-	6,869	-	6,818
Loan from related parties	3,148,231	4,603,518	-	-
NET CASH (OUTFLOW) FROM INVESTING ACTIVITIES	(61,738,512)	(37,055,560)	(7,463,512)	(2,420,523)
Cash flows from financing activities				
Proceeds from borrowings	6,973,995	8,035,454	-	3,488,170
Repayment of borrowings	(7,301,541)	(9,961,691)	(977,660)	(3,712,622)
Principal elements of lease payments	(2,894,087)	(3,555,207)	(1,238,910)	(2,208,264)
NET CASH (OUTFLOW) FROM FINANCING ACTIVITIES	(3,221,633)	(5,481,444)	(2,216,570)	(2,432,716)
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	1,509,399	11,924,259	(178,418)	7,049,183
Cash and cash equivalents at the beginning of the year	38,240,360	26,316,101	15,173,500	8,124,317
CASH AND CASH EQUIVALENTS AT THE END OF YEAR	39,749,759	38,240,360	14,995,082	15,173,500

The above Statements of Cash Flows should be read in conjunction with the accompanying notes.

Community Housing Limited

Notes to the concise consolidated financial statements

For the year ended 30 June 2023

1. Summary of Significant 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 2023. The accounting policies adopted have been consistently applied to all years presented.

Going Concern Consideration

The financial statements have been prepared on a going concern basis, which assumes CHL will continue to be able to meet its obligations as and when they fall due.

After taking into account all available information, the Directors have concluded that there are reasonable grounds to believe:

- The group will be able to pay their debts as and when they fall due; and
- The basis of preparation of the financial report on a going concern basis is appropriate.

The Directors have formed this view based on a number of factors:

- The continued availability of existing debt facilities to meet current commitments; and
- Cash flow forecasts indicate that the company can meet its other obligations as and when they become due.

2. Revenue from Contracts with Customers

	GROUP	
	2023	2022
	\$	\$
Revenue from continuing operations		
Operational grant income	24,732,966	18,667,588
Property/client service grant income	5,906,360	7,925,858
NRAS incentives	1,342,357	2,509,277
Recoveries	7,752,056	8,809,343
Management fees	5,335,828	6,310,640
Capital grant income	2,209,992	3,085,691
Construction revenue	3,678,786	1,361,318
Other revenue	4,586,394	3,469,699
Total revenue from contracts with customers	55,544,739	52,139,414
Timing of revenue recognition		
At a point in time	12,338,450	12,279,042
Over time	43,206,289	39,860,372
	55,544,739	52,139,414

Community Housing Limited

Notes to the concise consolidated financial statements

For the year ended 30 June 2023 (continued)

3. Other Income

(a) Fair value gain/(loss) on Investment properties	GROUP	
	2023	2022
	\$	\$
Fair value gain/(loss) on the investment properties	26,085,479	123,598,895
Fair value gain/(loss) on completed capital work in progress assets	(902,268)	(677,565)
Fair value adjustment to properties transferred for developments	-	(269,086)
	25,183,211	122,652,244

(b) Other income	GROUP	
	2022	2021
	\$	\$
Net gain/(loss) on disposal of property, plant and equipment	1,820	(32,304)
Gain on housing assets	-	53,823
Net gain/(loss) on foreign exchange	512	(2,153)
Gain on lease terminations	41,469	8,029
Capital gain income	-	(26,773)
Donations	255,635	441,475
Interest income	6,461,945	5,456,440
Other income	150,633	8,943
Divided income	218	-
	6,912,232	5,907,480

4. Investment Properties

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

Properties to the carrying value of \$520,083,630 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.

6. Events Occurring After the Reporting Period

As of 1 July 2023, Aboriginal Community Housing Ltd and Aboriginal Community Housing (Vic) Ltd are no longer controlled by Community Housing Limited.

Community Housing (Vic) Ltd (CHVL) has been contracted to commence construction of 121 units in Morwell and Wantirna as part of the Victorian "Big Housing Build" initiative and is completing the construction of 20 units in Lynbrook.

CHVL participated in a project bid submission as a consortia member of Building Even Better Communities limited (BEBCL) for Homes Victoria's Ground Lease Model 2 (GLM2) Project. BEBCL has been selected as the Preferred Respondent for the Project and is in final contract negotiations with the Homes Victoria.

No other matters or circumstances have occurred subsequent to year end that has significantly affected, or may significantly affect, the operations of the company or Group, the results of those operations or the state of affairs of the Group or parent entity in subsequent financial years.



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 2023 complies with Australian Accounting Standard AASB 1039 *Concise Financial Reports*.

What we have audited

The Group concise financial report is derived from the financial report of the Group and Parent Entity for the year ended 30 June 2023 comprises:

- the Group's statement of financial position as at 30 June 2023
- the Group's statement of comprehensive income for the year then ended
- the Group's statement of changes in equity for the year then ended
- the Group's statement of cash flows for the year then ended
- the related notes, which include a summary of significant 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 2023.

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*.

The logo for PricewaterhouseCoopers, featuring the company name in a stylized, cursive script.

PricewaterhouseCoopers

A handwritten signature in dark ink, appearing to be 'JP'.

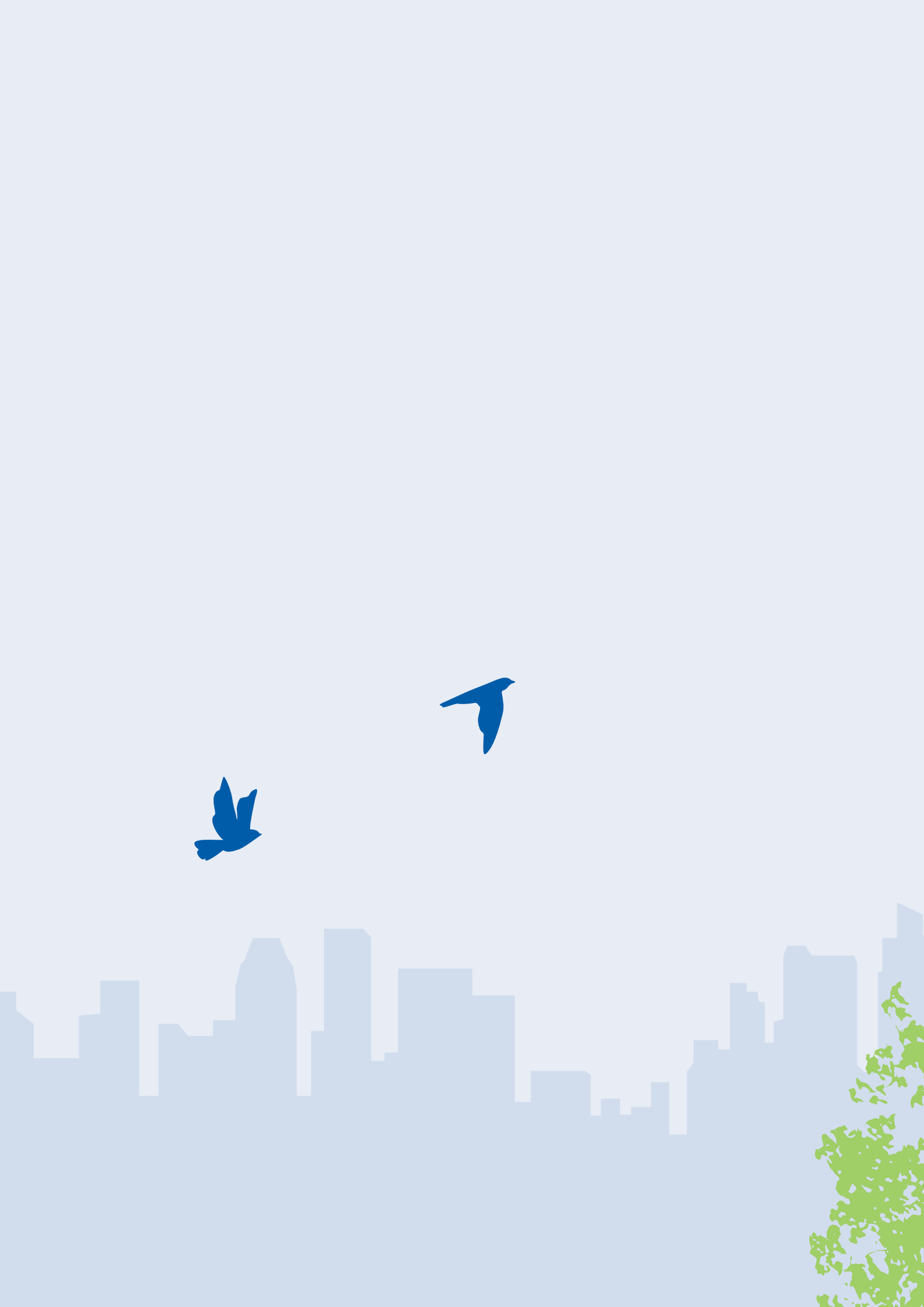
Jason Perry
Partner

Melbourne
23 October 2023



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Aboriginal Community Housing Ltd ABN 23 165 108 654
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
Aboriginal Community Housing (Vic) Ltd ABN 62 653 394 293
Australian Affordable Housing Securities Ltd ABN 75 605 381 137
Community Housing (Cairns) Limited ABN: 31 667 305 099