



Salvation Army HOUSING

**2023-2024
Annual Report**

Salvation Army Housing
ACN 608 346 934

The Salvation Army Community Housing Service
ACN 152 257 728

Salvation Army Housing (Victoria)
ACN 133 724 651



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About us

Salvation Army Housing operates nationally as a community housing organisation that provides homes for individuals and families experiencing or at risk of homelessness, on low incomes, and people with specific support needs.

As at 30 June 2024, Salvation Army Housing managed over 1850 properties throughout Australia, providing long-term housing, transitional housing, and crisis and rooming house tenancies, supporting over 3200 people.

Salvation Army Housing sits under the National Regulatory System (NRSCH) and the Victorian Regulatory System (VHR), with properties in all states and ACT. Salvation Army Housing is fully compliant under both systems.

As a not-for-profit organisation, registered charity and a public company limited by guarantee, Salvation Army Housing operates under the auspices of The Salvation Army to address the needs of people at all stages of their life, as well as their housing requirements. This includes early intervention – to address the risk of homelessness, emergency accommodation and crisis response, transition to more stable accommodation and supporting a move to independence.

Salvation Army Housing is in the unique position of having the full support of The Salvation Army in all aspects, which helps us provide holistic assistance to our tenants.

This wraparound support includes financial assistance and counselling, spiritual support, case management, rehabilitation services, domestic and family violence support services, youth services, employment assistance and much more.



Our history

In 1883, when Alice and James Barker, officers of The Salvation Army, leased a small house in Melbourne's inner north to provide accommodation and support for men discharged from Melbourne Gaol, they could not have imagined what our social services network would evolve into. The Salvation Army—with its commitment to housing Australia's most vulnerable—has held on to and continues that tradition of helping those in need.

In 2015, following the introduction of specific regulatory requirements for community housing agencies, The Salvation Army established separate entities to manage community housing throughout Australia, thereby re-affirming its commitment to address the needs of people by providing crisis accommodation, transitional housing and long-term housing.



Alice and James Barker.



The Salvation Army's Prison Gate Brigade program in the early 1900s.

Following the launch of The Salvation Army Australia Territory on 1 December 2018, Salvation Army Housing (Victoria) joined forces with other branches of Salvation Army Housing in SA, NT, WA, Tasmania, NSW, Queensland and ACT, to act collaboratively as a national organisation based in Melbourne. This reorganisation was implemented in 2020.

As a national mission expression of The Salvation Army, Salvation Army Housing seeks to transform the lives of those experiencing housing hardship and injustice by providing low-cost accommodation, supporting those experiencing or at risk of homelessness, as well as socially disadvantaged members of our communities.

Our mission

Our incorporated entities—Salvation Army Housing (SAH) and Salvation Army Housing (Victoria) (SAHV)—are together known as Salvation Army Housing. We are committed to assisting individuals experiencing social disadvantage and establish and maintain safe, affordable and secure tenancies through the management of a range of high-quality housing options.

The principles of Salvation Army Housing complement and support the mission and vision of The Salvation Army, which are:

- **Caring for people**
- **Creating faith pathways**
- **Building healthy communities**
- **Working for justice**

Our vision

Wherever there is hardship or injustice, Salvos will live, love and fight, alongside others, to transform Australia one life at a time with the love of Jesus.

Our values

Recognising that God is always at work in the world, we value:

- **Integrity**
- **Compassion**
- **Respect**
- **Diversity**
- **Collaboration**

We commit ourselves in prayer and practice to this land of Australia and its people, seeking reconciliation, unity and equity.

Chairman's report



Mark Gray CA
Chairman

Once again, I am delighted to present the Salvation Army Housing Entities Annual Report.

2024 has seen the continual development of planning and construction momentum, as we continue to make an impact on the social housing supply side shortfall so very evident in this country.

Yet again, I would reiterate that our strong integration with The Salvation Army and its support services provides the best opportunity for delivering the desired outcomes, for our organisation and our tenants, many with various daily challenges.

The combination of these resources assists in better and sustainable outcomes for our tenants as we continually strive to provide more than just a home.

Our project pipeline continues to expand across the country. We currently have approximately \$107 million of projects in the pipeline, with the outcome being 176 new homes—an outstanding achievement for our business. Some joint venture projects are now in place with The Salvation Army, particularly in corps-based developments, and we are very pleased that we have been able to achieve the progress to date.

I would further acknowledge the hard work of Chris Karagiannis, our chief executive officer (CEO), and his leadership group, who have completed another excellent year in growing our business, in terms of not just housing supply but also playing our part in fostering positive life outcomes for those facing disadvantage. Further, thanks to the respective state and territory managers and their teams across the country, who help deliver our services and assist in life's journey with our tenants every day.

Finally, I acknowledge the work and efforts of all our director's and thank them for their service this past year. I would, again, especially note the independent directors—Roz Hansen and Andrew McCutchan—and thank them all for willingly donating their time and energy to our vision and strategy.

CEO's report



Chris Karagiannis

CEO, Salvation Army Housing

This past year has been transformative for Salvation Army Housing and the broader social and community housing sector. As we continue navigating challenges in affordability, availability, and sustainability of housing, our commitment remains steadfast—to provide safe, secure, and affordable housing to Australians most in need.

Through the lens of The Salvation Army's vision—*Wherever there is hardship or injustice, Salvos will live, love and fight alongside others to transform Australia one life at a time with the love of Jesus*—Salvation Army Housing has focused on practical solutions and strategic innovations that uphold the dignity and potential of those we serve.

The housing crisis has underscored the urgent need for partnerships that go beyond mere service delivery. The scarcity of affordable housing options, coupled with increasing demand, presents a significant challenge. Yet, it also opens the door to collaboration and creativity. This year, we have partnered closely with government, corporate and community sectors. This has seen impressive growth of our presence and services across Australia, in both regional and metropolitan cities, as we continue to progress several new developments and further embed our Local Mission Delivery model. By working together, we are making strides toward creating vibrant, inclusive communities where all individuals can thrive.

Our strategy embraces the values of The Salvation Army—compassion, integrity, collaboration, diversity, and respect, with a focus on sustainable growth. In practical terms, this has meant expanding our housing footprint, integrating wraparound support services, and advocating for policies that put people first. Looking ahead, we will continue to invest in long-term projects that create adaptable housing solutions that are environmentally and financially sustainable.

We are extremely proud of all that has been achieved over the 2023–2024 reporting period. With an eye on the future, I am proud of how we are building not only housing but hope. As CEO, I am committed to advancing our strategic priorities, which include expanding access, improving affordability, and

Together, we are not merely addressing a housing need, we are building a foundation for change and transformation across Australia.

fostering partnerships that enhance resilience within the sector. I am encouraged by the resilience of our team and inspired by the courage of those we serve.

In the year ahead, I look forward to strengthening our advocacy, fostering innovative solutions, and furthering our mission to bring housing security to more Australians. Thank you to our staff, partners, and supporters who help make this vision a reality. With your continued support, we are establishing a path toward a brighter, more inclusive future for all Australians.

It is my great privilege to work and serve alongside the board, the management team, our staff, donors and partners and thank everyone for their contribution to the mission of Salvation Army Housing.

2024 major project

Moonah, Tasmania



Homes for women over 55

Recently, a Salvos corps was relocated, allowing SAH to develop a new site in Moonah to provide homes for women aged over 55 years.

The development was a great collaboration between the Select Foundation and the Tasmanian Government, through which Salvation Army Housing completed construction of a three-level 21-apartment complex. The project was greatly supported by a wonderful

and significant contribution by The Select Foundation. We especially thank philanthropist Bruce Neill, Chairman, and his daughter, Brooke, director of the foundation, for their generosity.

The community came together to celebrate the opening of the site, with Senator Jacqui Lambie visiting Moonah to welcome the new residents.

2024 major project

Ingle Farm, SA



Homes for women and children escaping family violence

In April 2024, SAH completed a new development at Ingle Farm. The development saw two end-of-life-cycle properties demolished and six 3-bedroom homes constructed. These properties have been allocated to women and children fleeing family violence, working closely with The Salvation Army family violence team to support these clients.

The Board

The Salvation Army Housing Board
as at 30 June 2024



Mark Gray

Board Chair/Treasurer

Mark is a chartered accountant and has been in public practice for 30 years, as well as being director and treasurer of Salvation Army Housing since its inception. Mark brings substantial experience in business, tax advice, financial planning and business development. He became Board Chair in February 2019.



Roz Hansen AM

Board Director

Roz brings more than 40 years' experience as an urban and regional planner working in the public and private sectors in Australia and the Asia Pacific region. In addition to project managing multi-disciplinary teams, Roz has undertaken community engagement and participation in the preparation of municipal, regional and metropolitan strategies. Roz resides in southern NSW.



Lt-Col Winsome Mason

Board Director/Trustee

Winsome has been an officer in The Salvation Army for 35 years and has served in corps and leadership appointments in Australia and overseas. In 2020, Winsome was appointed as the Secretary for Business Support, providing oversight to the finance, property, IT and legal aspects of The Salvation Army Australia. In early 2022, she took on her current role as Assistant Chief Secretary. Winsome is a Trustee for The Salvation Army.

The Board

(continued)



Andrew McCutchan

Board Director

Andrew has more than 40 years of experience in the construction industry, and development and delivery of major public infrastructure across Australasia, particularly in the healthcare, transport and sports sectors. Andrew has managed multi-disciplinary design and construction teams in delivery of major hospitals and medical research facilities. He now works as an independent consultant and advisor to the construction industry and is a Fellow of the Australian Institute of Engineers (FIEAust).



Major Brad McIver

Board Director

Brad is currently the Head of Social Mission for The Salvation Army Australia. He has held various leadership roles as a full-time officer in The Salvation Army over the past 10 years. His previous professional experience includes the leadership of community service portfolio at Mission Australia in the Northern Territory, as well as senior leadership roles in the construction and hospitality industries.



Albert Olley

Board Director

Albert, as an executive and as a non-executive director, brings to the Board significant experience establishing and implementing vision, strategy, quality operational service delivery and a values-driven culture of achievement in business, finance, operations, transformation, culture and values across all functions within an organisation. Albert is the Group Executive for Salvos Mission Enterprises and responsible for their operational management within The Salvation Army Australia.

Leadership team



Cheri Erai-Collins

State Manager – NSW, ACT, Queensland

Since 2014, Cheri has been in management roles for Salvation Army Housing. Prior to this, she worked in the community sector in Northern Ireland, working closely with a range of community welfare organisations. Cheri also holds tertiary qualifications in finance. As a key and respected member of The Salvation Army, she brings a broad range of technical, financial, and interpersonal skills, with a focus on integrated mission delivery.



Irena Baric

State Manager – Victoria, Tasmania

Irena holds over 15 years' experience working with marginalised communities, supporting their integration journey into the community and housing. She is passionate about assisting people build life skills while sustaining their housing. Irena served as deputy chair at Western Edge Youth Arts for over six years, and is dedicated to achieving growth through new initiatives and execution of innovative strategies. Irena is also a member of the Bachelor of Business Course Advisory Committee.



Bethany Critchley

State Manager – SA, WA, NT

Bethany is driven by her passion for helping people and takes pride in providing the best community housing services possible. Her goals include providing long-term supportive accommodation for those most vulnerable and supporting her teams to deliver the best outcomes possible. Bethany also plays a key role in system and database management, and enhancement projects for The Salvation Army.



Chris Karagiannis

Chief Executive Officer

Chris joined The Salvation Army in 2019, bringing 20 years of experience in management and leadership roles in local and state government and the not-for-profit sector, with qualifications in project management and business administration. Chris has held senior operational and commercial roles in the aged care, property, and housing sectors, and is a passionate advocate for social and affordable housing, serving as a director of the Community Housing Industry Association (CHIA).

Leadership team

(continued)



Dean Laurence

General Manager—Strategy, Compliance and Finance

Dean is a commercial executive with over 25 years' experience at c-suite level in construction, development, property sectors, not-for profit (NFP) and social services sectors. He moved to SAH in 2023 from The Salvation Army Employment Plus, and is passionate about delivering housing solutions for people supported by the Salvos. Dean has held directorships and chair roles in the private, public and NFP sectors, and holds postgraduate qualifications in business administration and corporate finance. He is a Fellow of the Governance Institute of Australia and the Australian Institute of Company Directors, and alumnus of Leadership Victoria.



Glen Plummer

General Manager—Property Infrastructure

With an extensive background spanning architecture, development finance, facilities management and real estate, Glen comes to The Salvation Army from the global real estate firm Cushman & Wakefield, where he was director of Projects and Development Services across South Australia. Glen has a particular interest, and extensive experience, in facilities management and the strategic implementation of policy, systems and processes that support the delivery and optimisation of our properties.



Barry Wilson

Financial Controller

Joining the team in 2019, Barry brings extensive finance experience in oil and gas, construction, trading and retail sectors. He also has a background in sales, marketing, technology, project management and project governance. Barry is passionate about improving client outcomes and building our social impact.

Melissa's story

Melissa* experienced prolonged domestic violence and resorted to self-medication to address her trauma, which resulted in her children being removed from her care.

She was referred to and later completed The Salvation Army's Towards Independence program, as well as other courses required by the Department of Child Protection (DCP).

Melissa had two very successful transitional tenancies – one with the Towards Independence program while she was enrolled in it with intensive support, and the other with SAH, where she still received outreach support from the Towards Independence program through the new Towards Home program.

While in the Salvos transitional housing property, DCP allowed Melissa contact visits with her children, which then extended to overnight stays, where she would travel from the city to the northern suburbs where the children attended school, return to the city and then catch the bus to bring them back. Her hard work was rewarded, and her children were returned to her care full-time.

A three-bedroom property became available close to the children's school, and we transferred her to a long-term property within our organisation.



Stock photo used for illustrative purposes only

The property was also in the vicinity of the sports club which had supported her in her endeavours to regain custody of the children, who were avid sports participants.

Melissa is determined in her resolve to move forward positively, and with her optimistic attitude, has achieved her goal and is now happier and grateful for the support she has received from The Salvation Army and SAH.

*Name changed to protect privacy

Fatima's story

SAH recently assisted Fatima's* family, who survived significant trauma during the Somali civil war.

Fatima's husband, Abshir,* a translator – was arrested and accused of spying for the Australian Government, and put in a container with 21 other detainees in inhumane conditions. Miraculously, Abshir survived, along with two others. He told Fatima to look after their four children as he was to be taken away the next day.

Fatima was eight months pregnant at the time and with the severe news, her waters broke. She made it to a nearby midwife and the baby was safely born. In the meantime, Somali Security Forces told her that Abshir had been incarcerated for three years six months.

Fatima, who was working at a local market stall, arrived home with her baby, only to find her house burnt to the ground by security forces. Once Abshir's prison term was completed, the family escaped to Kenya and were granted a visa to Australia.

This is where SAH connected with Fatima, and assessed them as a priority family, which now included a grandchild with a disability. The family have been housed in a large, easy access family



Stock photo used for illustrative purposes only

home with excellent local schools and facilities nearby other family members. Fatima says that the neighbours are friendly and have welcomed them to the community. Fatima and Abshir are incredibly happy to finally have peace and security for themselves and their children.

*Names changed to protect privacy

Overall figures

2023–2024 financial year



Number of tenancies:

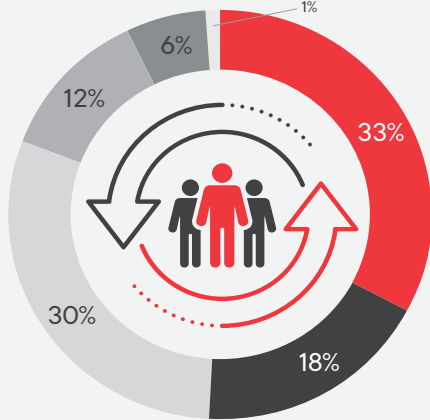
2041



Number of people housed:

3209

Age groups of people housed:

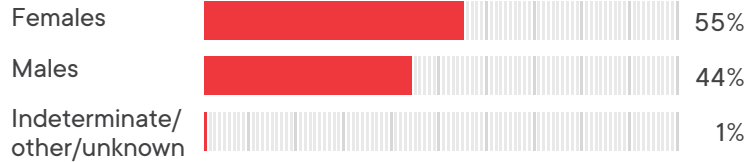


Number of home languages: **35**
 Most common languages: English, Chinese, Vietnamese

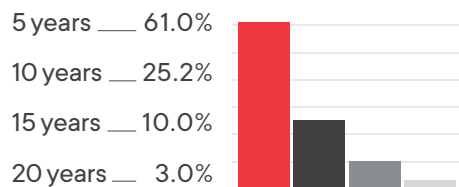
Under 18	1050	33%
Young adult (18–30 yrs)	582	18%
Adult (31–54 yrs)	977	30%
Older adult (55–70 yrs)	382	12%
Aged (70 yrs+)	192	6%
N/A	26	1%



Gender:



Time in current home:

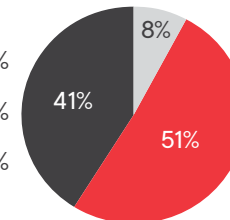


Number of properties:

1868

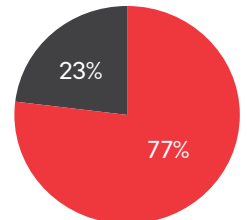
Accommodation type:

Crisis	151	8%
Long-term	953	51%
Transitional	762	41%

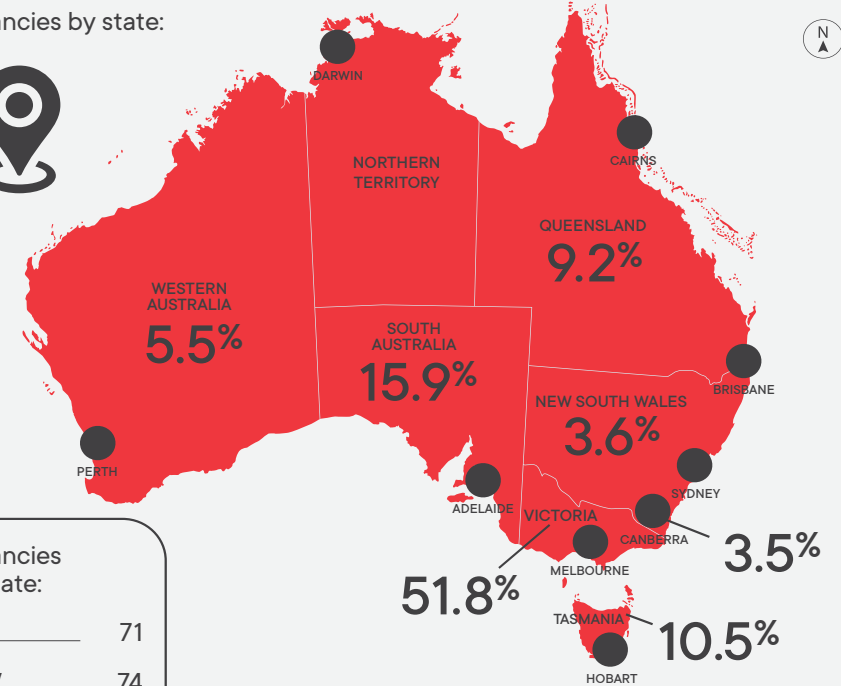


Ownership:

Managed	1436	77%
Owned (wholly or partially)	432	23%



Tenancies by state:



Tenancies by state:

ACT	71
NSW	74
QLD	187
SA	324
TAS	215
VIC	1058
WA	112

Properties by state:

ACT	62	3.3%	TAS	215	11.5%
NSW	71	3.7%	VIC	909	49.0%
QLD	180	9.5%	WA	114	6.0%
SA	317	17.0%			

Financial summary



Salvation Army Housing
ACN 608 346 934

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Salvation Army Housing (Victoria)
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Housing Group—for the year ending 30 June 2024 Statement of Profit or Loss and Other Comprehensive Income

	\$ 2024	\$ 2023
Grant income — government funding for operations	6,992,138	6,310,131
Grant income — government funding for property	5,304,542	4,440,666
Rental income	9,319,741	8,984,925
Other income	1,716,402	2,234,867
Loss on disposal of assets	–	(440,461)
Property management expenses	(12,981,219)	(10,282,538)
Administrative expenses	(1,878,477)	(1,050,908)
Depreciation	(1,827,471)	(1,261,358)
Results from operating activities	6,645,656	8,935,324
Finance income	1,727,327	958,309
Finance costs	(2,587,522)	(2,030,685)
Net finance income	(860,195)	(1,072,376)
Profit before income tax	5,785,461	7,862,948
Income tax expense	–	–
Profit for the year	5,785,461	7,862,948
Other comprehensive income for the year	–	–
Total comprehensive income for the year before allocations	5,785,461	7,862,948

Financial summary

(continued)

Housing Group— for the year ending 30 June 2024 Statement of Financial Position

	\$ 2024	\$ 2023
Assets		
Cash and cash equivalents	18,653,413	22,701,441
Trade and other receivables	6,785,111	4,682,029
Total current assets	<u>25,438,524</u>	<u>27,383,470</u>
Property, plant and equipment	128,262,936	115,971,396
Total non-current assets	<u>128,262,936</u>	<u>115,971,396</u>
Total assets	<u>153,701,460</u>	<u>143,354,866</u>
Liabilities		
Trade and other payables	4,327,253	2,933,189
Deferred income	2,644,319	3,374,821
Rental bonds	4,860	7,114
Employee benefits	686,539	549,615
Loans and borrowings	5,952,837	6,184,431
Total current liabilities	<u>13,615,808</u>	<u>13,049,170</u>
Long-term employee benefits	56,932	51,775
Loans and borrowings	57,844,452	56,983,818
Total non-current liabilities	<u>57,901,384</u>	<u>57,035,593</u>
Total liabilities	<u>71,517,192</u>	<u>70,084,763</u>
Net assets	<u>82,184,268</u>	<u>73,270,103</u>
Equity		
Retained earnings	20,840,353	21,748,036
Reserves	61,343,915	51,522,067
Total equity	<u>82,184,268</u>	<u>73,270,103</u>

State operations

Victoria

Addressing urgent need: Crisis accommodation for domestic violence

Salvation Army Housing (Victoria) (SAHV) dedicated 12 properties to a crisis accommodation program in 2024, in partnership with The Salvation Army Homelessness stream. Initially planned for an 18–24-month period, the program has since provided essential support.

As the program concludes, families have either moved on from the program or, depending on their needs, remained in the properties as a long-term housing solution. Since 2020, SAHV has supported 64 families through this initiative.

Growth and redevelopment of social housing

With the help of the Victorian Government, SAHV has been able to commence new developments throughout the state. Recently, an aging social housing property was redeveloped into three townhouses, expanding housing stock for young single-parent households in need. The Salvation Army youth stream has supported these tenants in their transition through the independent life skills program, and the local corps prepared welcome packs to create a welcoming environment for new residents.



The Salvation Army's Major Mark Kop officiates at the opening of SAHV's Cobden project in Victoria.

Hon. Colin Brooks, Minister for Housing, and Hon. Danny Pearson, State Member for Essendon, showed interest in this project, impressed by the design, quality, and client-centered approach of the development.

Houses at Parliament event

SAHV collaborated with the housing sector and The Salvation Army Mission streams to advocate for housing in Victoria during Homelessness Week. At the Houses at Parliament event, SAHV managed to discuss the housing need with multiple parliamentary members.

Tasmania

The majority of our housing portfolio in Tasmania is long-term accommodation, and SAH has achieved a number of positive outcomes for tenants during the year. We transferred our operations at Campbell Street to another community housing provider, and opened our Moonah site, which has quickly become a successful community hub for our clients and Salvos services in the area.

Numerous Tasmanian clients have stabilised their lives and moved on to alternative housing options during the year, including relocating interstate to pursue educational opportunities and other life goals.

Christmas in July celebration

SAH hosted a festive 'Christmas in July' event at Moonah, which brought together all residents around plentiful food and other donations and festivities. The event featured a real Christmas tree and small chocolate gifts to create a joyful holiday atmosphere. The residents enjoyed the gathering immensely and are already looked forward to the next events which are organised regularly by SAH staff.

SA, WA and the NT

The issue of housing affordability is a critical topic on the minds of Australians everywhere, capturing public attention as we navigate through 2024. Latest data indicates a troubling decline in housing affordability within the private rental market. According to the Rental Affordability Snapshot survey, of 45,115 private rental listings, 89 rentals (0.2 per cent) were deemed affordable for those on the Age Pension, 31 rentals (0.1 per cent) met the criteria for those on the Disability Support Pension, and only three rentals—all share houses (>0.1 per cent)—were within financial reach for individuals on Jobseeker. None of the surveyed rentals were considered affordable for young people receiving Youth Allowance.

SAH has dedicated resources and focuses on the development of new housing projects and pursuing opportunities with both government and social organisations to expand the availability of housing. This proactive approach aims to assist more families in finding stable and affordable housing, ensuring they have access to services they require.

In SA, approximately six per cent of households rely on social housing. SAH continues to seek opportunities to provide more housing, including the completion of a development at Ingle Farm in April 2024, which supports women and children fleeing family violence.

SAH works closely with family and domestic violence services to house women and children fleeing violence into our long-term housing. As at 30 June 2024, 35 per



cent of people housed with SAH in SA were referred through family and domestic violence support services.

Through 2023–2024, SAH worked with the Toward Home Alliance, managing a transitional housing program. This was a highly supported program for vulnerable clients with complex needs. SAH had successful outcomes through this program, with many of the clients transitioning into long-term housing.

In March 2024, SAH appointed a regional manager in WA to provide local leadership and assist with growth and operations. SAH continues to house vulnerable people through homelessness support, mental health, recovering alcohol and other drug rehabilitation, family-assisted and youth programs. SAH also manages transitional housing for women and children fleeing domestic violence. Through this program, the women continue to receive outreach support on site to stabilise their situation, ready to enter long-term housing and experience positive outcomes.

In WA, SAH manages a group of long-term units known as Seaforth Gardens, for people aged over 55 years. SAH dedicated time and funds towards upgrading many of the aging units at this site. SAH realises the importance of place making and actively plans occasions for community engagement gatherings for our tenants.

A Seaforth Gardens event was held with representatives from various Salvos programs and services present to provide valuable insights. Attendees learnt about the services offered by SAH, Doorways, Moneycare, Salvos Stores, and The Salvation Army corps from Gosnells. Each stream shared information on how to access their services, ensuring that tenants are well-informed and supported.

SAH is cognisant the NT has the highest level of homelessness in the nation – at 5.62 per cent of the population. At 12 times the national average, the NT is a priority for SAH to develop a robust housing presence in the Territory. As part of the strategic direction of SAH in the NT, SAH has submitted an expression of interest for



the transfers of public housing to a community housing provider in the Greater Darwin region. SAH has also been shortlisted for a large development of social and affordable housing in Darwin.

SAH is working with the homelessness and family violence teams, as well as local corps, to establish wraparound housing and support programs. In the NT, 80 per cent of those facing homelessness are members of First Nations communities. With Aboriginal Torres Strait Islander Mission Support, SAH will be able to draw on extensive experience working with First Nations communities to ensure the needs of locals are prioritised.

NSW, ACT and Queensland

Rental affordability and access to appropriate long-term housing has become a national issue throughout 2024, with state and federal governments making financial commitments to try and tackle the issue. While access to capital through grants and low-interest loans have been the main sources of increasing the supply of housing across Australia, SAH has built strong relationships with each state government, which has resulted in significant growth across Queensland and ACT in 2024, and a strong pipeline of opportunities in NSW.

In Toowoomba, Queensland, SAH was successful in onboarding 58 new long-term supported social housing tenancies in partnership with the state government, one of several aged care and hotel facilities purchased and repurposed by Queensland Government. We have also seen the commencement of our first social housing development in Queensland in 2024, with construction commencing on our 23-unit complex in Toowoomba, which will provide 19 one-bedroom and 4 two-bedroom social housing units.

In addition, SAH closed funding agreements and land acquisitions for two sites in Cairns that will result in a further 44 homes being built. With an ambitious pipeline of additional projects in partnership with Salvos support teams, we are expecting to see continued growth in our Queensland portfolio in the coming years.

In NSW, we have welcomed the creation of Homes NSW, which has refocused the state government's priorities onto aligning its people-focused team with its property-focused team, with the aim to provide better outcomes for



all social and affordable housing tenants across the state. The budget commitment will see over 6000 new social homes developed in partnership with the community housing sector in the coming years.

With the ongoing domestic violence crisis, NSW government has provided funding for 75 new Core and Cluster family violence refuges with SAH, providing three of these refuges in partnership with The Salvation Army family violence team. Construction is due to commence in 2025, with completion expected by June 2026.

In ACT, SAH has partnered with Salvos youth services on a new youth-supported housing program, which will see over 100 young people supported in crisis, transitional and long-term housing. Additional federal government commitments will see further supported housing developments in the Canberra region, building on the strong partnership between SAH and Salvos youth services. The success of this partnership is being used as a blueprint to expand SAH and Salvos youth services-supported housing programs across Australia.

Property infrastructure



SAH has seen another year of intensive activity across not just the delivery of projects, but also the development of an opportunity pipeline spanning the country. The highlight of the year has been winning the Property Council of Australia award for the Best Affordable Housing Development of the Year for our Chermside development in Queensland—a welcome independent confirmation that we are producing high quality outcomes for those doing it tough.

This year, we have delivered 15 new dwellings and now have 128 new dwellings under development (worth over \$100 million), and a further 38 apartments under refurbishment, representing a very significant acceleration of activity from previous years.

Victoria

We have completed a three-townhouse complex in Ascot Vale and six units in Cobden. Development projects underway currently include:

- Maidstone development of two townhouses, due for completion before end of 2024
- Yarraville development of 16 apartments, due for completion Q2 2025
- Frankston Youth Homelessness project of four townhouses due for completion Q3 2025
- Warrnambool development of 21 townhouses on land adjacent to the corps is expected to commence construction Q1 2026

Additionally, we have received positive feedback for government funding for the redevelopment of our Footscray site with 12 new apartments.



Queensland

Our Toowoomba development of 23 apartments is progressing well and due for completion Q3 2025. Our 40-unit development in Cairns will have the construction contract executed before year end 2024.

SA

Our Ingle Farm development of six townhouses was completed in Q2 this year and now fully (and happily) occupied.

Tasmania

A post-occupancy evaluation of our 21-apartment complex in Moonah has been completed, with very high levels of tenant satisfaction being reported.

ACT

We are currently undertaking a staged refurbishment of 33 apartments in Narrabundah, ACT for housing youth. The first apartments are due to be occupied before the end of 2024, with the remainder being delivered in stages through to Q2 2025.

NSW

Currently we have four developments in various stages of design across NSW, comprising:

- Nine apartments in Warrawang
- Six units in Broken Hill
- Seven apartments in Dulwich Hill

The Warrawang facility is anticipated to commence construction Q2 2025.

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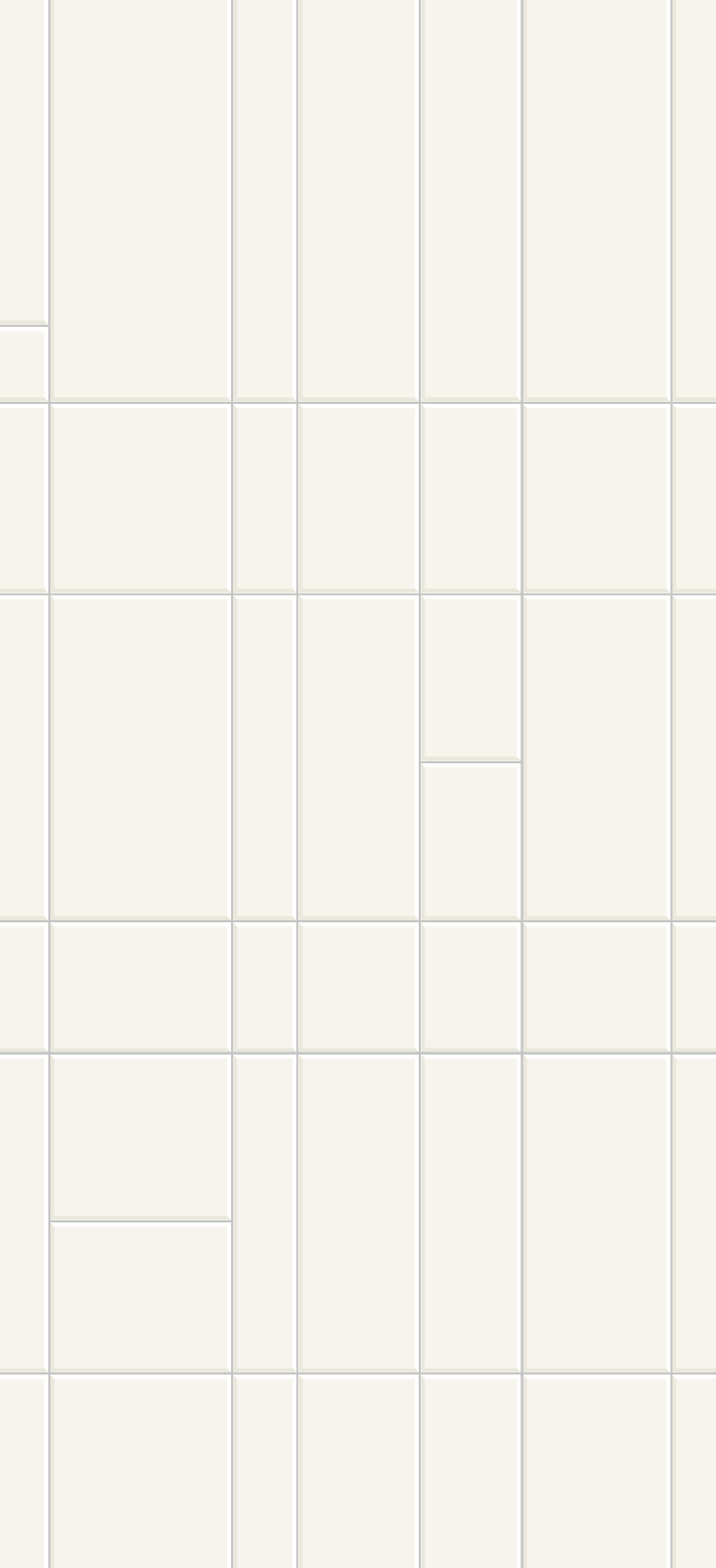
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