

HOUSING MATTERS

Pathways to growth in Australia's community housing sector



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We employ our distinctive ideas and processes, and our absolute commitment to delivery, to help clients we care about pursue their inspiring missions.

We work alongside clients who do great work within the sectors they operate, and we are driven to create outcomes that truly make a difference.

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Taking this commitment one step further, in 2022, Right Lane Consulting transitioned to majority foundation ownership – the first Australian consulting firm to adopt such a structure.

In recent times there has been increasing public focus on the role played by professional services firms. Important questions have been raised about the value firms have delivered, particularly on projects involving the use of taxpayer funds.

We are deeply conscious of our role in society, and we believe a conversation on the public value delivered by professional services is long overdue. To that end, Right Lane Consulting remains committed to its purpose of contributing to a better society by helping organisations that do good, do better.

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We back our model and believe it provides a way of doing consulting differently and better.

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Acknowledgement of Country

Right Lane Consulting is headquartered on the land of the Wurundjeri People of the Kulin Nation and the Gadigal People of the Eora Nation. We pay our respects to their Elders past and present.

We recognise the ongoing impacts of colonisation contributes to higher rates of housing insecurity and homelessness within Aboriginal and Torres Strait Islander communities.

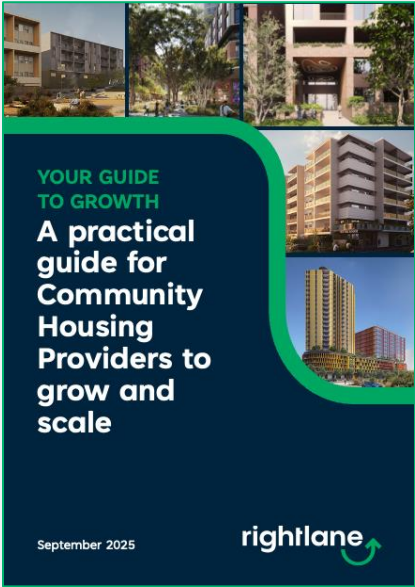
Right Lane Consulting acknowledges and celebrates Aboriginal and Torres Strait Islander peoples across Australia.

This was and will always be their land.

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This document accompanies the *Your guide to growth: A practical guide for Community Housing Providers to grow and scale*. Access the Guide [here](#).



Note on language: The term ‘community housing provider’ has been used in this Report to refer to not-for-profit, regulated community housing providers, however, we note other terms such as ‘community housing organisation’ are also used in the sector.

Artificial intelligence (AI) use: This Report has been developed drawing on Right Lane Consulting’s knowledge, ideas and insights. AI technologies were used to support the drafting process in some sections of the Report. Our AI platforms do not use Right Lane Consulting data to train its models.

Data accuracy: Every attempt has been made to use the most recent data available. The snapshot figures in the case studies represent FY24 figures.

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About the Report

The community housing sector plays a pivotal role in addressing Australia's housing crisis by developing, owning and managing social and affordable housing. This document outlines the growth imperative of Australia's community housing sector and showcases the different approaches Community Housing Providers are adopting to pursue growth.

Why we developed this Report

Following the success of Right Lane Consulting's inaugural Housing Matters Report 2024, we're excited to publish our second edition and continue our thought leadership and contribute new insights on how to unlock the supply of social and affordable housing. The result was this document *Housing Matters Report 2025: Pathways to growth in Australia's community housing sector* (Report).

Growth of Australia's community housing sector is imperative to address Australia's escalating housing crisis. We consider Community Housing Providers (CHPs)* to be best placed to provide more secure and affordable housing for lower-income Australians. Many CHPs have set a growth ambition and the growth capacity of the community housing sector, and the range of approaches being adopted by CHPs to grow and scale, are showcased in this Report.

We believe growth must be intentional to ensure the community housing sector scales in a way that continues to support resident safety and wellbeing, cohesive communities, and the financial sustainability of CHPs. There is a risk that if the community housing sector cannot grow faster to meet this need, the private sector will instead, potentially resulting in poorer outcomes for residents if profit is prioritised over resident wellbeing.

Boards, executives, policy makers, funders, peak bodies, academics and other sector stakeholders across the country are all grappling with how to solve the housing crisis. The size of the housing crisis is formidable, and we have a collective responsibility to address it. We hope this Report provides value to anyone thinking about how to increase the capability and capacity of Australia's community housing sector to deliver more social and affordable housing – and ultimately achieve greater social and economic impact.

What's in the Report?

The **key insights** section highlights the need for the community housing sector to accelerate its Compound Annual Growth Rate (CAGR) to 15% and quadruple its size in the next 10 years to meet the demand for social and affordable housing. Achieving this rate of growth requires system-level change and collective solutions; we present a call to action to all stakeholders to support accelerated growth of Australia's community housing sector. While all stakeholders have a role to play, we acknowledge responsive and certain government policy, planning and investment settings are critical enablers of sector growth.

The **growth imperative** section outlines the gap between housing demand and supply, and the importance of the community housing sector in boosting housing supply. This section also introduces the **new CHP Growth Domain model and 8 essential traits** that Right Lane Consulting has developed to support CHPs to adopt an intentional approach to growth. The Growth Domain model and essential traits are explained in the companion document to this Report – *Your guide to growth: A practical guide for Community Housing Providers to grow and scale*.

The **pathways to growth** section provides 11 case studies showcasing how diverse CHPs are navigating their growth journey. The case studies provide an opportunity to review and reflect on these approaches to inform future growth strategies for CHPs, and the community housing sector more broadly.

How this Report was developed

This Report brings together Right Lane Consulting's deep experience, knowledge and insights, desktop research, and our work with a wide range of clients, not just in the housing sector but across our consulting practice.

We drew on our expertise and knowledge of Australia's community housing sector to develop the growth imperative section. The featured CHP case studies were developed based on interviews with senior executives and refined with their feedback. Insights from the case studies – particularly the common ingredients for success and challenges to growth – were also used to refine the CHP Growth Domain model and 8 essential traits.

We also sought feedback from these CHPs and several friends of the firm on the draft Report. We thank everyone for their valuable insights to refine the Report and contribute to the case studies.

Right Lane Consulting's commitment to housing and homelessness

Housing and homelessness is one of Right Lane Consulting's focus areas and we aim to support growth in the supply of social and affordable housing for people who need it most. Right Lane Consulting has been actively building its housing and homelessness practice over the last 3 years and in 2024/25 alone we served 14 clients across 28 engagements.

Our work across the housing and homelessness sectors, including with CHPs, peak bodies, government agencies, and investors equips us with a distinctive, multi-sector perspective on Australia's housing crisis and the solutions needed to address it.

Acknowledgments

We would like to thank the following people for their contributions to the Report:

Featured CHPs:

- Rian Ritter-Branthwaite, Director Aboriginal Housing Services and Drago Chikitch, Director, Assets and Development, Aboriginal Housing Victoria
- Charles Northcote, CEO, BlueCHP
- Jane West, CEO, BRIC Housing
- Nathan Dal Bon, CEO, CHC Australia
- Chris Smith, CEO, Foundation Housing
- David Fisher, CEO, Housing Choices Australia
- Maria Palumbo, CEO, Junction
- Andrew McAnulty, CEO, Link Wentworth
- Joe Achmar, CFIO, St George Community Housing (SGCH)
- James King, CEO, Unison
- Emma Nicholson, Head of Housing, Uniting NSW.ACT

Peer reviewers:

- Karen Walsh, KarenWalshConsults
- Sarah Toohey, CEO, Community Housing Industry Association Victoria
- Mike Allen, Chair, Link Wentworth

We would also like to thank our Right Lane Consulting colleagues for their review and design of the Report.

Want to know more?

If you would like to discuss any aspect of this Report or the accompanying Guide, or would like Right Lane Consulting to present to your board or executive team, please contact:

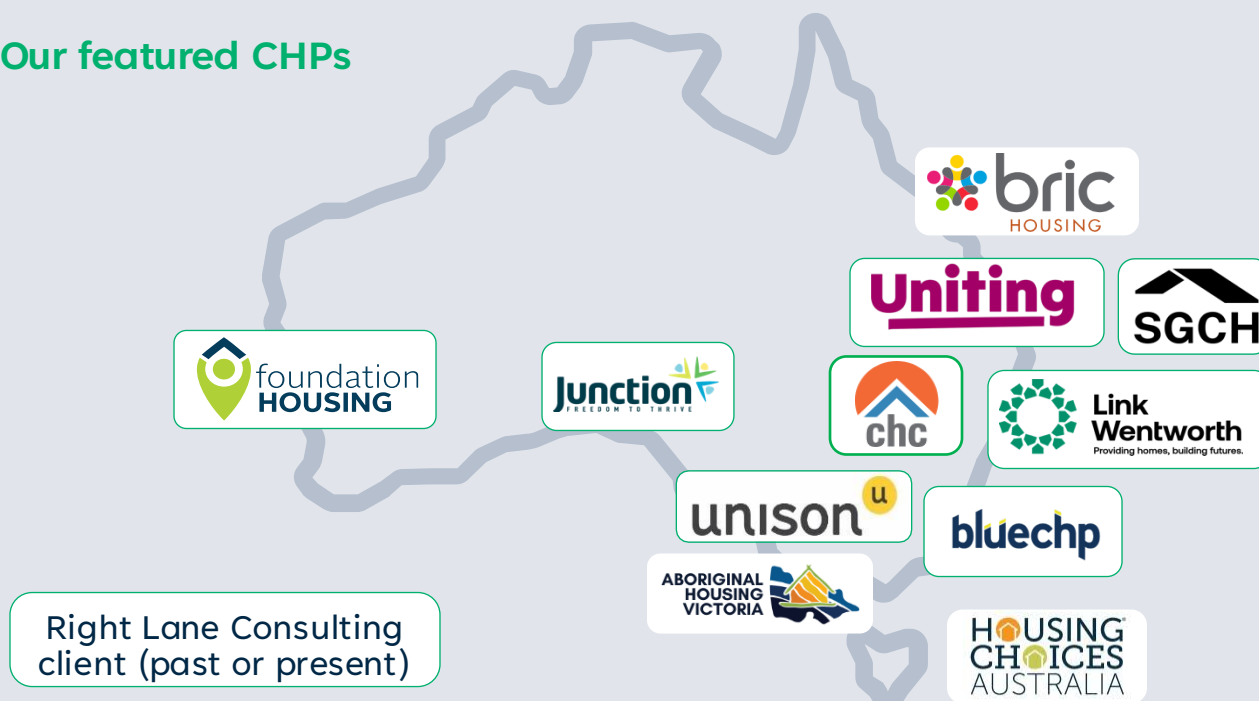
Gemma (gemma.pinnell@rightlane.com.au) or Cassandra (cassandra.pace@rightlane.com.au) by email or on (03) 9428 5336.

Please enjoy the Report.

Gemma Pinnell
Principal

Cassandra Pace
Engagement Manager

Our featured CHPs



KEY INSIGHTS

Australia's community housing sector must grow by 4x in the next 10 years to meet the growing demand for social and affordable housing



Housing demand



169,000

Households on public housing waitlists¹

38,000

people experiencing persistent homelessness¹

1.26m

number of low-income households in housing stress²

Housing supply



130,000

social housing stock currently owned and/or managed by CHPs¹

19,000

affordable housing stock currently owned and/or managed by CHPs³

4%

Australian housing stock classified as social housing⁴

6%

historic growth rate of the community housing sector⁴

29,000

homes added to social housing stock over the last 10 years¹

The housing gap



942,000

social and affordable homes needed to be built by 2041⁵

47,000

average number of social and affordable homes needed to be built each year until 2041⁵

The solution – accelerated growth of the community housing sector



4x

how much the community housing sector needs to grow in the next 10 years⁴

15%

required Compound Annual Growth Rate of the community housing sector⁴

453,000

new social and affordable homes the community housing sector could deliver with accelerated growth⁴

Note: Social housing stock owned and/or managed by CHPs includes Indigenous CHPs.
Sources: ¹ Australian Government. (2025, June 10). *Report on government services 2025* Part G, Section 18 Housing and Section 19 Homelessness services.; ² Australian National University. (2025). PolicyMod microsimulation model by the Centre for Social Policy Research.; ³ CHIA National. (2025). *Australia's community housing industry in profile 2023*.; ⁴ Right Lane Consulting. (2025). Analysis.; ⁵ van den Nouwelant, R., Troy, L., & Soundararaj, B. (2022). *Quantifying Australia's unmet housing need: A national snapshot*. Prepared for the Community Housing Industry Association.

All stakeholders must act to accelerate the growth of Australia’s community housing sector



Right Lane Consulting’s call to action



Identify



Peak bodies:

- Present a powerful voice to government on the policy, planning and investment settings required to support sector growth
- Encourage cross-sector collaboration and partnerships to optimise expertise and deliver shared value
- Communicate the value of the community housing sector to government and the public
- Engage CHPs in sector leadership and advocacy to support practical outcomes for CHPs

Peaks bodies and academics:

- Build the evidence base to inform best practice on housing supply and service delivery for target cohorts
- Review progress towards best practice to hold stakeholders to account

Appropriate and consistent government settings are essential enablers of sector growth

Enable



Commonwealth, State and/or Local Governments:

- Develop, fund and implement a long-term, national housing and homelessness strategy aligned to broader government objectives including productivity, resilience and sustainability
- Commit to 10% of Australia’s housing stock being social or affordable housing by 2045 to increase supply for those most in need
- Deliver appropriate, predictable funding that drives confidence in the sector, enabling CHPs to build capacity and capability and attract institutional investment
- Overhaul the national regulatory framework for CHPs to provide one national regulator
- Unlock access to land to support development in well located areas
- Reform the planning system to streamline development and support better housing outcomes for individuals and communities
- Reframe community housing to be viewed as essential social and economic infrastructure
- Fund appropriate programs to support the growth of the community housing sector



Deliver



Community housing providers:

- Develop an intentional approach to growth to support more social and affordable housing supply
- Innovate and develop new service delivery, operating and partnership models to align resources to strategy for maximum impact
- Explore sector consolidation to achieve scale and efficiency

Investors:

- Innovate and develop new investment models and partnerships with CHPs to deliver social and affordable housing at scale

Developers and builders:

- Innovate new construction methods to deliver efficiently and at scale



The growth imperative

Growth of the community housing sector is imperative to help address Australia's housing crisis. The sector must quadruple in size in the next 10 years to meet the growing demand for social and affordable housing. All stakeholders must act to support accelerated growth of Australia's community housing sector.

Australia's housing crisis continues to escalate as the demand for housing rises and the supply of housing falters

- Increasing demand for housing, coupled with a chronic undersupply of appropriate housing that meets the needs of all Australians, are key drivers of the housing crisis
- Demand for secure and affordable housing continues to rise
- Increased incentives and investments are yet to translate into new homes due to the time taken to build housing

The community housing sector must accelerate its growth to help close the gap between demand and supply

- Community housing is an important part of Australia's housing continuum
- Community housing has steadily grown over the last 10 years
- We estimate the community housing sector will need to quadruple in size in the next 10 years – increasing its Compound Annual Growth Rate (CAGR) from 6% to 15%

Australia's community housing sector is aligned on the need for growth

- Sector stakeholders are united in their desire to see the community housing sector grow to meet the demand for social and affordable housing
- Many CHPs are committed to growing their housing portfolios to meet this need and deliver greater impact for residents and communities

Growth must be unlocked at the sector level to support further CHP growth

- Growth of social and affordable housing will be driven by CHPs
- CHPs face common challenges in their pursuit of growth
- Supportive government settings for the community housing sector would unlock the growth potential of CHPs

CHPs are pivotal to delivering more social and affordable housing

- CHPs are uniquely positioned to deliver more social and affordable housing by leveraging 5 strengths compared to government or for-profit providers: social purpose, resident expertise, holistic support, innovative partnerships and funding models, and tax advantages
- CHPs are rapidly transforming to meet Australia's housing needs
- 4 shifts are underpinning this transformation:
 1. More ambitious growth targets
 2. A deliberate approach to growth
 3. The rise of collaboration and partnership
 4. Innovation in development, funding, partnerships and service delivery models.

Right Lane Consulting's new Growth Domain model and 8 essential traits support CHPs to grow and scale

- The Growth Domain model supports CHPs to adopt an intentional approach to growth
- CHPs must demonstrate 8 essential traits to realise their growth ambition

Australia's housing crisis continues to escalate as the need for housing rises and supply falters

Increasing demand for housing, coupled with a chronic undersupply of appropriate housing that meets the needs of all Australians, are key drivers of the housing crisis

Australia faces an escalating housing crisis, driven by a widening gap between housing demand and supply. The National Housing Supply and Affordability Council projects a shortfall of 262,000 homes by mid-2029, significantly below the national target of 1.2 million new homes⁶.

Demand for secure and affordable housing continues to rise

On the demand side, increasing cost of living pressures and deteriorating housing affordability have pushed more households into housing stress. Across Australia there are 169,000 households on public housing wait lists, with a growing proportion classified as greatest-need⁷. The number of individuals accessing specialist homelessness support services has risen to 280,000, with persistent homelessness affecting nearly 38,000 people⁷.

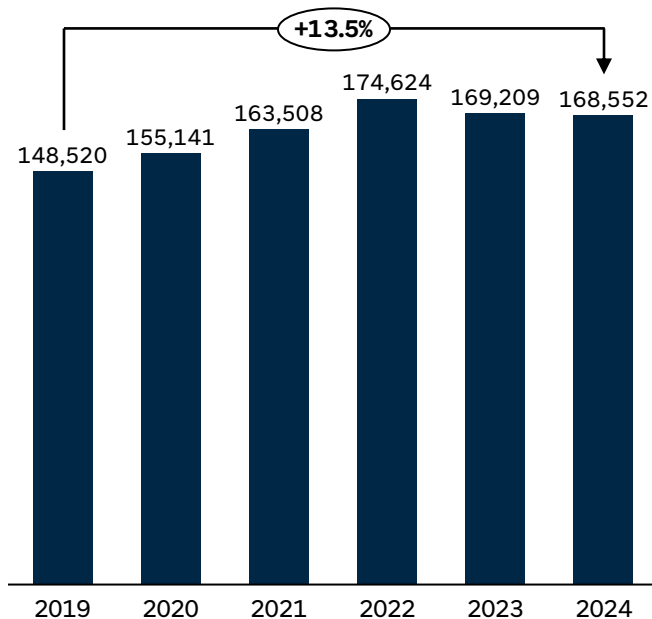
In 2024–25, an estimated 1.26 million low-income households were in housing stress, spending more than 30% of their disposable income on housing⁸. Rental affordability has reached unprecedented lows, making virtually no rental properties affordable for individuals earning a minimum wage or relying on government support such as the Age Pension, Disability Support Pension, JobSeeker or Youth Allowance⁹.

Increased incentives and investments are yet to translate into new homes due to the time taken to build housing

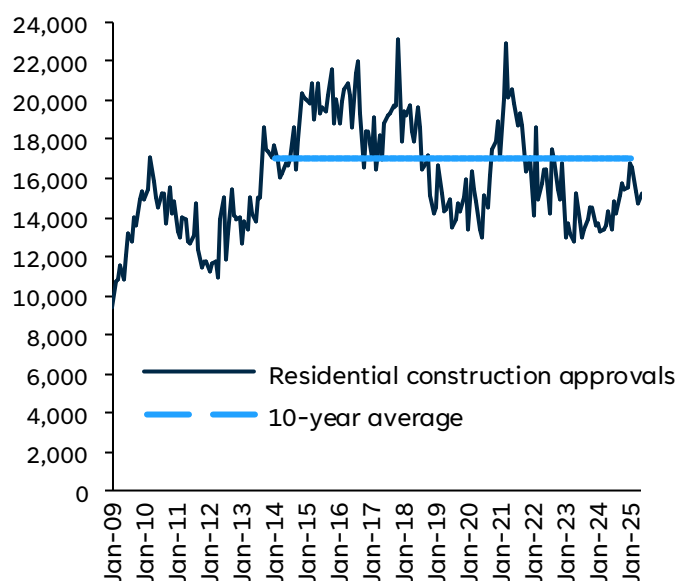
On the supply side, significant systemic barriers persist. Labour shortages, limited urban land availability, complex zoning requirements and protracted planning approvals slow housing construction and make it more expensive. Additionally, tax settings like stamp duty discourage market fluidity, further inhibiting transactions and new developments. These challenges exist within a broader context of government policy and funding uncertainty, impacting the delivery of consistent development pipelines. Residential construction approvals continue to decline and were 10.5% below the 10-year average of 17,004 approvals per month in May 2025, illustrating the impact of supply side constraints¹⁰.

On a positive note, certain supply constraints are easing including stabilised construction costs, lower interest rates, a funding boost through the Housing Australia Future Fund Facility (HAFFF), and streamlined planning pathways for certain types of development. However, we are yet to see this translate into new supply due to it taking a minimum of 18 months – and typically longer – for a new development to go from being funded to being occupied by residents.

Australian public housing waiting list (#, 2019–2024)⁶



Residential construction approvals in Australia, (#, 2009–2025)⁸



Sources: ⁶ National Housing Supply and Affordability Council. (2025). *State of the housing system*.; ⁷ Australian Government. (2025, June 10). *Report on government services 2025 Part G, Section 18 Housing and Section 19 Homelessness services*.; ⁸ Australian National University. (2025). *PolicyMod microsimulation model by the Centre for Social Policy Research*.; ⁹ Anglicare Australia. (2025). *Rental affordability snapshot*.; ¹⁰ ABS. (2025, July 2). *Building approvals, Australia*.

The community housing sector must accelerate its growth to help close the gap between demand and supply

Community housing is an important part of Australia's housing continuum

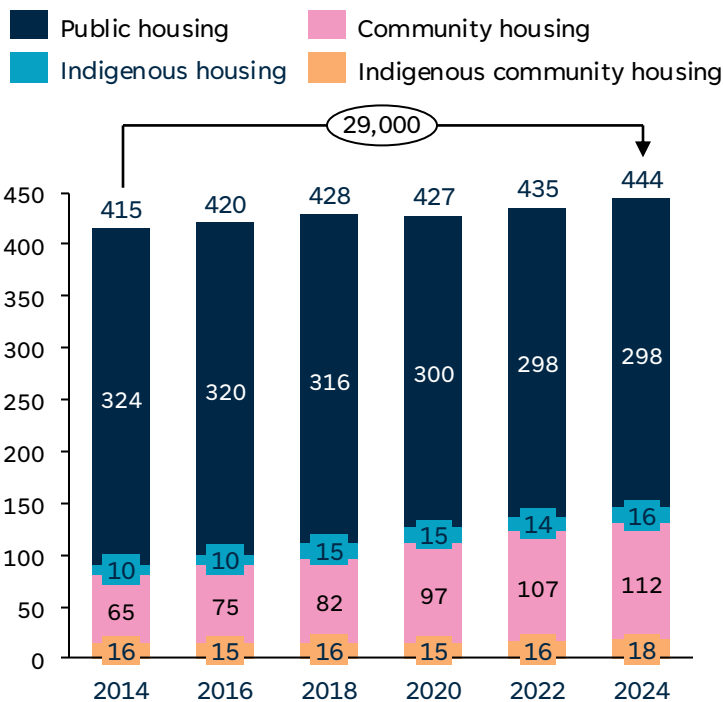
Community housing is vital social and economic infrastructure delivered by CHPs – not-for-profit entities committed to providing social and affordable housing. Private developers do not provide such housing because they cannot achieve sufficient financial returns. Increasing the availability of social and affordable housing alleviates pressure across the entire housing system, and provides choice and pathways between social housing, affordable rentals, private rentals and homeownership.

Community housing has steadily grown over the last 10 years

Both the share and amount of community housing stock has increased over the last decade, offsetting the decline in public housing. Social housing stock owned or managed by CHPs has increased by 60.5% from 81,000 homes in 2014 to 130,000 homes in 2024¹¹. Community housing providers are now responsible for almost 30% of all social housing stock, up from 20% in 2014¹².

CHPs are also providing more affordable housing stock to meet the demand for housing for Australians on low- and moderate-incomes. In CHIA National's 2023 industry profile, it was estimated the community housing sector provides more than 19,000 affordable homes¹³.

Social housing stock in Australia (rounded) ('000s, 2014-2024)¹¹



We estimate the community housing sector will need to quadruple in size in the next 10 years

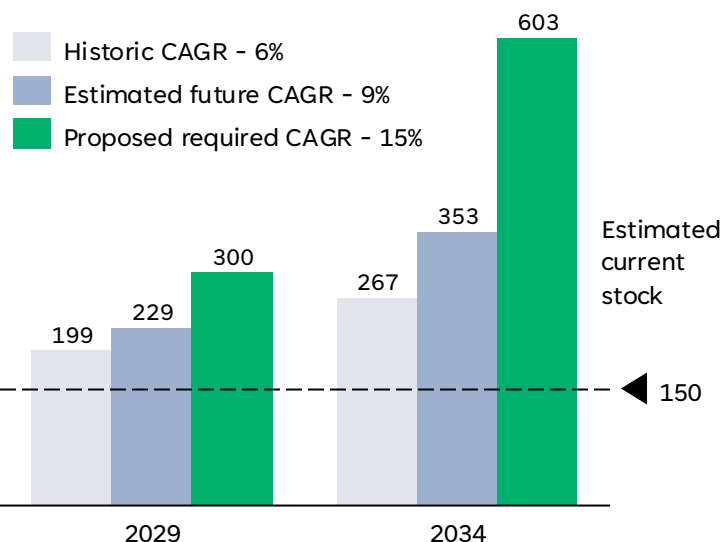
The growth of the community housing sector needs to accelerate to meet the need for housing. Historically, the community housing sector has grown at a Compound Annual Growth Rate (CAGR) around 6%¹². We estimate the sector will increase its growth rate to around 9% CAGR in the coming years due to the HAFF and other government funding boosting supply, reflecting the sector's readiness and capacity to deliver.

However, we believe further growth is required and the sector needs to increase its CAGR to 15% to meet housing demand. This translates to the community housing sector doubling in size in the next 5 years – and doubling again in the following 5 years.

Research commissioned by the Community Housing sector Association (CHIA) National estimates 942,000 social and affordable homes need to be built by 2041 to meet current and future demand, requiring an average of 47,000 homes to be built each year – or 470,000 homes in the next decade¹⁴.

If the community housing sector achieved a CAGR of 15%, it would add 453,000 homes to Australia's housing supply over the next 10 years – contributing more than its share of the 470,000 estimated new social and affordable homes required to meet the needs of very low-, low- and moderate-income Australians.

Growth scenarios of Australia's community housing sector (rounded) ('000s, 2025-2034)[^]



Note: *The CAGR of 6% is based on the growth of social housing owned or managed by CHPs, including Indigenous CHPs, from 81,000 homes in 2014 to 149,000 homes in 2024. ^ Numbers are rounded for simplicity. Sources: ¹¹ Australian Government. (2025, June 10). Report on government services 2025 Part G, Section 18 Housing.; ¹² Right Lane Consulting. (2025). Analysis.; ¹³ CHIA National. (2025). Australia's community housing industry in profile 2023. ¹⁴ van den Nouwelant, R., Troy, L., & Soundararaj, B. (2022). Quantifying Australia's unmet housing need: A national snapshot. Prepared for the Community Housing Industry Association.

Australia's community housing sector is aligned on the need for growth

Sector stakeholders are united in their desire to see the community housing sector continue to grow to meet the demand for social and affordable housing

'Australia must expand social and affordable housing – as other nations have done successfully – to strengthen communities, stabilise markets, and unlock productivity.'

– Australian Community Housing¹⁵

'With the cost of living crisis and rising rents across Australia there is growing recognition of the need for social housing to help even more people.'

– AHURI¹⁶

'To confront the housing crisis, governments can leverage the capability and expertise of key partners, including the not-for-profit community housing industry, to significantly boost the supply of social and affordable housing.'

– Community Housing Industry Association (CHIA) New South Wales¹⁷

'Growing the community housing sector would reduce the swelling social housing waitlist, ease demand pressures on the private rental market that are leading to skyrocketing rents, and give people housing security to put down roots.'

– CHIA Victoria¹⁸

'The community housing sector in Australia is still reasonably small, although it has been growing rapidly over recent decades. The ability of the sector to continue to grow in terms of both capacity and capability will be critical for the delivery of Housing Australia's suite of financing programs over the coming years.'

– Housing Australia¹⁹

'A significant uplift is needed to support Australians who depend on social and affordable housing for shelter and as a foundation for building their lives and participating in their communities.'

– Susan Lloyd-Hurwitz, Chair, National Affordable Housing Supply Council²⁰

Many CHPs are committed to growing their housing portfolios to meet this need and deliver greater impact for residents and communities

'We see growth as absolutely essential. If we don't step up, then we'll miss out on the opportunity to deliver housing for Aboriginal communities.'

– Rian Ritter-Branthwaite, Director Aboriginal Housing Services, Aboriginal Housing Victoria

'Providing housing makes a difference to people's lives, particularly in terms of health and education.'

– Charles Northcote, CEO, BlueCHP

'We need the community housing sector to be recognised as a mainstream and key provider of social and affordable housing by the public.'

– Jane West, CEO, Bric Housing

'There's obviously still perceptions about the capability of the CHP sector to deliver at scale. But you can turn that around through doing. It's just going to take time.'

– Nathan Dal Bon, CEO, CHC Australia

'Growth in [community housing] is a given. It's needed. The country is struggling because there is not enough housing supply, particularly targeting people on lower incomes.'

– Maria Palumbo, CEO, Junction

'We must pursue growth to meet the pressing demand for housing – without action, we risk falling short of what our communities really need.'

– Joe Achmar, CFIO, St George Community Housing

Source: ¹⁵ Australian Community Housing. (2025, August 27). *Affordable housing is essential infrastructure* [LinkedIn post].; ¹⁶ Australian Housing and Urban Research Institute. (2025, June 3). *Social housing is completely overstretched: Re-imagining the system could support more people.*; ¹⁷ CHIA New South Wales. (2024). *Community housing snapshot.*; ¹⁸ CHIA Victoria. (2024). *Reshaping the future of community housing: A 10-year roadmap for growth.*; ¹⁹ Housing Australia. (2024, August). *Improving housing outcomes for Australians: Corporate Plan 2024-25.*; ²⁰ National Housing Supply and Affordability Council. (2025, May 21). *National Housing Supply and Affordability Council calls for reform, investment and innovation* [media release].



Growth must be unlocked at the sector level to support further CHP growth

Growth of social and affordable housing will be driven by CHPs

CHPs are at different stages of their growth journey and are pursuing a wide range of pathways to growth. We have witnessed firsthand the complexity CHPs are grappling with as they seek to grow and scale their organisations to meet the need for more housing.

An intentional approach to growth is necessary for CHPs to deliver more social and affordable housing – and ultimately achieve greater social impact. CHPs that adopt a deliberate but flexible approach to growth are more likely to succeed, particularly in turbulent times.

CHPs that clarify the impact they seek to create and what success looks like to them, build internal capability and capacity, and seize strategic opportunities will be best placed to turn growth into scale.

CHPs face common challenges in their pursuit of growth

CHPs face a range of systemic level challenges that constrain their growth, including:

- Uncertain government policy and funding environment, the ability of CHPs to strategically plan and attract institutional investment
- Reliance on government funding to make social and affordable housing financially viable, heightening the risk posed by uncertain policy and funding settings
- Government policy and funding commitments that have not been co-designed with the sector, meaning they may have unintended negative consequences for CHPs
- Planning delays and complexity, adding time and cost to building new homes
- Multiple regulators and regulatory systems, making operating across multiple jurisdictions more complex and costly
- Legacy stock inherited from government transfers, requiring CHPs to invest available capital on upgrades rather than new homes
- Difficulty accessing working capital, constraining the ability to invest in building organisational capacity and capability
- Fragmented community housing sector, reducing efficiency and effectiveness
- Skill shortages in construction, increasing building costs and timeframes

Supportive government settings for the community housing sector would unlock the growth potential of CHPs

Peak bodies, academics and sector leaders have identified the policy, funding and regulatory reforms needed to enhance the community housing sector's capability and capacity to provide more housing.

Recommended actions to be taken by the Federal Government include²¹:

- Developing a long-term, national housing and homelessness strategy
- Committing to a goal of 1 in 10 homes being social or affordable by 2045
- Recognising community housing as essential social and economic infrastructure
- Establishing consistent and predictable funding programs to enable CHP growth and attract institutional investment
- Overhauling the national regulatory framework for CHPs
- Investing in sector capacity building.

These recommendations are consistent with the 6 recommendations we made to Federal, State and Local Government in our Housing Matters Report 2024:

- Establish a national housing framework
- Provide funding certainty for social and affordable housing development
- Encourage scale in social and affordable housing development
- Support capability and capacity building in the CHP sector
- Expedite planning
- Unlock access to land.

By putting in place appropriate sector settings at all levels of government, we can fuel the growth and impact of CHPs. This will be achieved through strong leadership and advocacy, as well as a collaborative approach and a spirit of innovation. The newly established peak body for the community housing sector, Australian Community Housing, will be essential to bring together a strong, single voice to government on the settings required to support sector growth.



CHPs are pivotal to delivering more social and affordable housing

CHPs are uniquely positioned to deliver more social and affordable housing by leveraging 5 strengths compared to government or for-profit providers

	1	Social purpose	As a registered not-for-profit and charity, CHPs are motivated by social impact, with any profit reinvested into additional housing and enhanced social outcomes.
	2	Resident expertise	CHPs deeply understand their residents, including residents with complex needs, enabling them to integrate social and affordable housing effectively into mixed-tenure developments.
	3	Holistic support	Many CHPs provide social support services alongside housing to support residents to maintain their tenancy, build connections with their community, and develop a sense of belonging.
	4	Innovative partnerships and funding models	CHPs are actively leveraging Federal and State Government funding programs and establishing relationships with local councils and community, private and philanthropic sectors to deliver more housing.
	5	Tax advantages	CHPs are exempt from income tax, GST, land tax and stamp duty, which reduces the cost of development and makes them an attractive partner.

CHPs are rapidly transforming to meet Australia’s housing needs

The escalating housing crisis has spurred significant interest and investment in Australia’s community housing sector. As a result, many CHPs are using their strengths to evolve from housing managers and owners to sophisticated property developers,

handling larger and more diverse housing portfolios and undertaking complex developments independently or through strategic partnerships. This transformation and growth are necessary for CHPs to meet the rising demand for safe, secure and affordable housing and leverage current funding and growth opportunities.

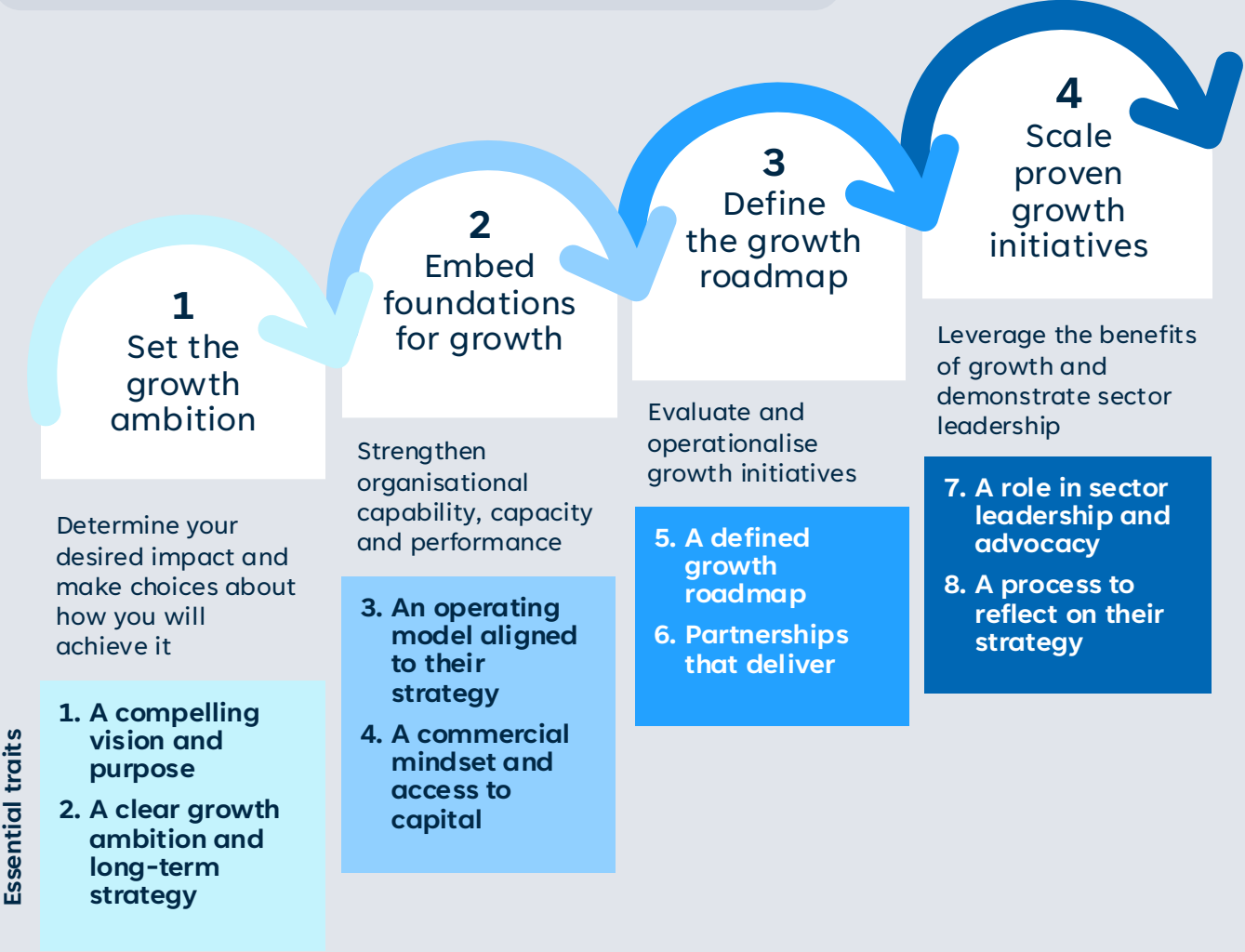
4 shifts are underpinning this transformation

			
1. More ambitious growth targets	2. A deliberate approach to growth	3. The rise of collaboration and partnership	4. Innovation in development, funding, partnerships and service delivery models
Numerous CHPs have set a goal to double their housing portfolio within the next 3-5 years. This growth target is consistent with the level of growth we believe the community housing sector must strive for.	CHPs are shifting from a reactive, ad hoc approach to a proactive, intentional approach to growth. Where previously CHP growth was driven by opportunities such as stock transfers from government, we are now seeing CHPs chart their own pathway to growth.	CHPs are actively partnering with government and the private sector to deliver housing solutions, and government at all levels see CHPs as an essential player in solving the housing crisis. CHPs are also partnering with each other in new ways that use the strengths of each CHP to deliver better outcomes.	CHPs are experimenting with new ways to deliver more housing through new partnerships and funding arrangements, for example, Junction and their Marlton Tiny Homes Campus pilot. CHPs are also introducing new platforms to scale service delivery, for example, Housing Choices Australia is embedding a national service model into its operations and Unison is providing back of house functions to smaller providers.

Right Lane Consulting’s new Growth Domain model and 8 essential traits support CHPs to grow and scale

The new CHP Growth Domain model and 8 essential traits were developed by Right Lane Consulting to support CHPs to adopt an intentional approach to growth.

The Growth Domain model and 8 essential traits



The *Your guide to growth: A practical guide to support CHPs to grow and scale* explains the Growth Domain model and essential traits in detail. Click [here](#) to request your copy of the Guide.



Pathways to growth

There is no one-size fits all approach to growth. CHPs are pursuing a range of strategies to achieve their growth ambition and desired impact.

This chapter presents 11 diverse case studies that showcase the different approaches CHPs are taking to define and deliver their growth ambition. While there are many commonalities across the case studies, there are also important differences. From major urban renewal projects to small-scale innovative pilots, the pathways to growth pursued by CHPs vary significantly.

To demonstrate this breadth, each case study highlights a growth initiative – a specific example of how the CHP is actively pursuing its growth ambition to achieve its desired impact. These initiatives bring the growth journey to life and provide insight into the practical application of strategy by diverse CHPs. A list of the featured case studies and growth initiatives is provided on the next page.

The case studies illustrate how different strategic decisions made in *Domain 1. Set the growth ambition* have influenced strategic decisions across the other domains of the growth model. Scope choices – strategic parameters or boundaries guiding your growth – especially impact the type of growth strategies pursued in *Domain 3. Define the growth roadmap*.

Some growth initiatives reflect a singular scope choice, although it is more common for growth initiatives to reflect a combination of choices that have been packaged up into a new opportunity. The strategic scope choices that align with the growth initiative pursued as part of the featured CHP's broader growth strategy are summarised on page 17.



Featured case studies

	CHP	Case study title	Highlighted growth initiative
1		Piloting new partnerships to help close the gap	Partnership with Assemble
2		Leveraging existing capability into new opportunity	Victorian Government's Mental Health Supported Housing initiative
3		Partnering for place-based growth	Margate development with Traders in Purple and Conscious Investment Management
4		Bridging the gap for the missing middle	Build to Rent to Buy
5		Capitalising on the Housing Australia Future Fund Facility	HAFFF funded projects
6		A national approach to building local communities	Queens Walk residential precinct
7		Growing impact by stopping youth homelessness before it starts	Marlterra Tiny Homes Campus
8		Joining forces to amplify impact	Waterloo South redevelopment
9		Scaling to new heights	Queensland expansion with Bric Housing
10		Driving sustainable growth through innovative partnerships	Strategic alliance with Wombat Support Services
11		Extending the life of housing assets to support older Australians	Converting retirement villages into rental housing

Strategic scope choices reflected in each highlighted growth initiative

CHP	Resident cohort	Geography	Product	Partnerships	Funding
				Develop a new partnership	
	Serve new cohort	Expand interstate			Secure new funding source
				Develop new partnerships	Secure new funding source
	Serve new cohort		Provide a new housing solution	Develop new partnerships	
					Secure new funding source
			Adopt an innovative mixed-tenure model	Strengthen existing partnership	
			Provide a new housing and support solution		Self-fund construction
			Provide a large-scale housing solution	Adopt new partnership approach	
		Expand interstate		Adopt a new partnership approach	
			Provide integrated support services	Adopt a new partnership approach	
			Provide a new housing solution		Self-fund conversion



Aboriginal Housing Victoria: Piloting new partnerships to help close the gap

All quotes in this case study are attributable to Rian Ritter-Branthwaite, Director Aboriginal Housing Services, or Drago Chikitch, Director Assets and Development, Aboriginal Housing Victoria

Aboriginal Housing Victoria (AHV) is the largest registered Aboriginal community housing provider in the country and until recently, the only registered Aboriginal CHP in Victoria. AHV is a leading voice in Aboriginal housing and is committed to delivering culturally safe housing for Aboriginal Victorians and influencing the broader housing system to better meet their needs. This unique dual role – as a frontline provider and advocate – underpins its approach to growth: pragmatic, collaborative and grounded in deep cultural and community connection, and the lived experience of Aboriginal renters.

Growth ambition and strategy

AHV's organisational strategy is aligned to its vision of providing safe, secure and affordable housing and guided by 4 pillars: delivering more homes, achieving generational impact, ensuring a sustainable organisation, and providing excellent services.

Its newly created growth and development strategy sets a realistic growth ambition to deliver at least 100 new social housing dwellings per year over the next decade. This target reflects the organisation's current delivery capability and capacity, and the absence of targeted funding for Aboriginal housing. AHV acknowledges this target falls well short of the true scale of need. Aboriginal people represent just under 1% of Victoria's population, yet make up around 11% of those on the social housing waitlist – equating to over 7,000 people in urgent need of housing.

AHV has made deliberate scope choices to support this strategy: it is a statewide provider serving only Aboriginal renters, with a focus on maintaining a critical mass in key locations to deliver tenancy and maintenance services efficiently. AHV is also seeking to grow its portfolio of crisis and transitional housing, and is considering expanding into affordable housing to support renters along the housing continuum.

Growth is operationalised through a mix of pathways including direct development, stock transfers, acquisitions and strategic partnerships. For example, AHV works with other CHPs to acquire properties within new developments, with co-located and joint tenancy management arrangements. These partnerships are critical to expanding AHV's footprint in areas where it may not have the scale to develop independently.

AHV is focused on building organisational capability and capacity to become a more sophisticated service provider. AHV has invested in systems, people, property management and support services to ensure it can deliver not just more housing, but better housing outcomes by helping renters sustain their tenancies.

Snapshot

Vision: To ensure that Aboriginal Victorians secure appropriate, affordable housing as a pathway to better lives and stronger communities

Aim: To dynamically pursue economically sustainable growth to realise the potential of our assets and to deliver improved housing services to the Aboriginal community

CHP status: Tier 1

Number of homes: ~1,700

Number of residents: ~3,900

Housing portfolio: Social housing

Other services: Housing policy lead in the Aboriginal community, private rental assistance, home ownership support, life coaching and life skills

Geographic reach: Metropolitan and regional Victoria

Number of staff: ~65

Revenue (FY24): \$31.3 million

Challenges to growth

Like many mainstream CHPs, AHV faces significant external barriers to growth – but these are compounded by structural challenges unique to Aboriginal housing providers.

AHV inherited a large portfolio of ageing public housing and the organisation lacks the financial reserves to bring this stock up to an acceptable standard. Multi-generational families increases occupancy rates and understandably leads to accelerated wear and tear, adding further strain to AHV's maintenance budget.

The current policy environment poses systemic barriers. Funding programs are rarely co-designed with Aboriginal providers, leading to eligibility rules and financial models – such as debt-based financing – that effectively exclude Aboriginal organisations.

AHV's growth strategy is also heavily dependent on government funding. This limits how far and fast the organisation can grow, despite research showing at least 300 new social homes are needed for Aboriginal Victorians each year just to maintain the status quo.

'None of the ACCOs – and that includes us – have the equity to fund projects independently.'

Partnership with Assemble

AHV's new partnership with Assemble showcases AHV's growing capability to deliver housing outcomes through alternative models. Under the agreement, Assemble is the asset owner and is responsible for property management and maintenance. AHV will deliver tenancy and community engagement services for Aboriginal residents at Assemble developments – beginning with 9 dwellings in Kensington and potentially expanding to 20–30 homes across future sites. The partnership will see AHV play a vital role in supporting Aboriginal households within mixed tenure developments.

The initiative allows AHV to build presence in key locations without the financial burden of development or ownership. As Assemble's projects are in metropolitan and major regional areas, the partnership also supports AHV's goal of maintaining service scale in priority geographies.

This partnership is a practical demonstration of the Victorian Government's policy target for at least 10% of all new social housing to be allocated to Aboriginal households. The collaboration presents an opportunity for AHV to pilot new service delivery models – with the potential to scale to new sites and partnerships – to support self-determination and help close the gap in housing outcomes for Aboriginal Victorians.



'It's another pathway to improve outcomes for Aboriginal people. It complements our other partnerships and gives us options.'

Ingredients for success

AHV's success to date is built on a combination of distinctive strengths:

- **Trusted leadership and advocacy:** AHV's size and dual role as housing and service provider and sector advocate give it unmatched influence and visibility. It is often approached by partners who value its reputation and cultural authority.
- **Deep understanding of renters:** AHV has an intimate understanding of the lived experience of Aboriginal renters. It challenges assumptions based on mainstream housing data – for example, that overcrowding is no longer an issue – and brings visibility to the unique housing needs of Aboriginal families.
- **Cultural integrity:** Despite rapid growth and increasing complexity, AHV remains firmly connected to its community and cultural roots. Every decision is grounded in its mission to provide safe, secure and affordable housing to Aboriginal people.

'Not only are we a housing provider, we're a quasi peak. Our advocacy role means we can influence and lead for the whole Aboriginal housing sector in Victoria.'

'We have a much deeper understanding of the lived experience of Aboriginal renters than data alone can show. That gives our advocacy real power.'

'A key driver at the moment is to create a more sophisticated service while making sure we maintain our connection to Aboriginality and to our historic roots as an Aboriginal provider.'



BlueCHP: Leveraging existing capability into new opportunity

All quotes in this case study are attributable to Charles Northcote, CEO, BlueCHP

BlueCHP was established in 2008 with a focus on addressing housing supply. BlueCHP operates as a not-for-profit property developer with a core focus on delivering a new supply of social, affordable and disability housing. With a mission to house vulnerable Australians and improve life outcomes through safe and secure housing, BlueCHP has leveraged its distinctive strengths in development and building design to expand its geographic footprint and housing portfolio.

Growth ambition and strategy

BlueCHP's growth ambition is bold: to double the number of people it houses from 2,000 (in 2021) to 4,000, which will be achieved by FY27. This ambition aligns with BlueCHP's 5-year strategy, which prioritises increasing access to housing for vulnerable Australians, especially those with complex needs, based on the conviction that secure housing leads to better outcomes in areas such as education and health.

BlueCHP has set its growth ambition with intention but has embraced opportunities along the way, so long as they align with clear parameters guiding its growth. These include:

- **Development-only model:** BlueCHP does not manage tenancies or assets directly (except for asset lifecycle oversight). This model reflects its founding purpose and plays to its strength in development.
- **Cohort focus:** BlueCHP is a leading Specialist Disability Accommodation (SDA) provider with SDA around 15% of its portfolio investments. Its focus on SDA leverages its strengths in accessible, high-quality building design, while also responding directly to resident needs; more than half of its social housing clients receive the disability support pension, underscoring the close connection between its social and disability housing priorities.
- **Geographic footprint:** BlueCHP operates in New South Wales, Victoria, Queensland and the Australian Capital Territory. SDA delivery also includes South Australia. BlueCHP is not actively pursuing expansion beyond its current eastern seaboard footprint, choosing instead to deepen its impact in jurisdictions where it has existing relationships and operational capability.
- **Risk appetite:** The organisation has a low risk tolerance and focuses on minimising exposure during both the development phase through rigorous feasibility assessments in the operational phase, by designing dwellings for durability, function and low lifecycle maintenance.

Looking ahead, BlueCHP is positioning itself for the next phase of growth and exploring whether it can again double its impact in the next decade by taking advantage of the current favourable funding settings.

Snapshot

Mission: Ensure all Australia's have a safe, secure and affordable home

Vision: We believe in a future where every Australian has access to a home they can afford

Purpose: Make a difference to people's lives through the provision of affordable housing to people in need across Australia

CHP status: Tier 1

Number of homes: ~1,200

Number of residents: ~2,400

Housing portfolio: Social, affordable and disability housing

Other services: NA

Geographic reach: New South Wales, Queensland, Victoria, South Australia, Australian Capital Territory

Number of staff: ~24

Revenue (FY24): \$20.4 million

'We were set up by 5 CHPs as the development partner for them. That's our founding DNA... it's a core skill.'

Challenges to growth

BlueCHP's growth has been shaped by several challenges. Navigating government funding has proven complex, with funding models often placing disproportionate risk on housing providers. Planning systems have further constrained delivery, with delays and regulatory inconsistencies adding time and cost to projects. Internally, legacy debt arrangements established before 2019 have limited the organisation's financial flexibility.

Despite these hurdles, BlueCHP has refined its systems and delivery model to remain agile and responsive in a dynamic environment.

Victorian Government's Mental Health Supported Housing initiative

BlueCHP was already exploring opportunities to expand its SDA portfolio into Victoria when the Victorian Government announced its Mental Health Supported Housing program. Recognising the strategic alignment, the organisation pivoted its interstate expansion approach and submitted a strong, cost-competitive tender backed by a proven track record.

BlueCHP secured 95 homes in round 1 (now built and occupied) and made another submission under round 2. BlueCHP worked closely with Homes Victoria throughout project development and delivery, and built on its existing relationship with Evolve Housing to ensure effective tenancy management for residents with complex needs.

This initiative reflects a key turning point for BlueCHP: it marked the organisation's entry into the Victorian market and the extension of its housing expertise into mental health. By leveraging its SDA capability, BlueCHP established a sustainable interstate presence and advanced its mission to support vulnerable Australians through an expanded housing portfolio. Broadening its geographic reach and housing portfolio enables BlueCHP to diversify its operations, spread risk and remain resilient amid fluctuating funding conditions.

Ingredients for success

Underpinning BlueCHP's overall success is strategic clarity and strong leadership. Regular strategy reviews and a deliberate approach to decision-making have helped BlueCHP remain agile in a changing housing landscape.

BlueCHP has invested in building organisational capacity and capability to support future growth. It has doubled the size of its development team, expanded its finance function, and moved from a geographic to a functional organisational structure focused on three core functions: development, tenancy and asset management services, and disability services. The organisation has also invested in new digital systems including risk management tools, a CRM platform, and an in-house AI platform – BlueCHP Intelligence – to streamline feasibility and risk evaluation processes for development.

'With the Victorian Big Housing Build, the state wanted organisations like BlueCHP to come into the market...so we grabbed that with both hands.'



People are also critical to BlueCHP's success, as demonstrated by BlueCHP being awarded 'Best Workplace' in 2025 by Xref Engage. Most employees come from the private sector and staff capability has been strengthened through investment in training and leadership development. A skills-based board with deep experience across strategy, finance, development and tenancy management ensures strong governance and drives the strategy.

BlueCHP also prides itself on its ability to form and sustain purposeful partnerships. Whether working with governments, financiers or service providers, BlueCHP approaches collaboration with a focus on shared values, clear communication and mutual accountability to create 'win-win' outcomes.

'Opportunity is great, but you've got to be able to deliver. That means having the foundations in place to manage more complexity.'

'Partnerships are what BlueCHP's really good at. Relationships are critical in the way we work together... It's goals, it's values alignment and most importantly, it's people.'



Bric Housing: Partnering for place-based growth

All quotes in this case study are attributable to Jane West, CEO, Bric Housing

Bric Housing is a leading CHP in Queensland with a deep local presence in the south-east of the state and a clear purpose to provide 'a home, a life, a future' for Queenslanders in housing need. Bric Housing is now charting an ambitious new phase of growth. Their approach demonstrates how strategic partnerships, a strong values base, and flexible delivery models can drive significant growth – while staying true to a community-first ethos.

Growth ambition and strategy

Bric's growth ambition is to substantially increase the supply of safe, secure and affordable housing across Southeast Queensland. Bric's growth strategy is place-based and purposeful, deliberately avoiding 'growth for growth's sake' in favour of deepening its impact where it can add the most value to residents.

To realise this ambition, Bric has made clear scope choices. It is focused on expanding within South East Queensland and pursuing opportunities where it can effectively contribute to the community it's operating in.

Bric's housing portfolio is also evolving. Having historically focused on social and crisis housing, the organisation is now expanding into affordable housing, reflecting the growing need and its commitment to offering tenants pathways through the housing continuum. Of the 350 homes currently in Bric's development pipeline, around half are affordable dwellings – a marked shift that aligns with its broader strategic goals. Bric's partnership with St George Community Housing to provide 152 social and affordable apartments for low- to moderate-income families in Carseldine is one example of how Bric is partnering to achieve its strategic goals.

Foundational to Bric's growth strategy is its strength in partnerships. From builders and developers to financiers, other CHPs, and the State Government as a key funding partner, Bric has intentionally cultivated a network of values-aligned partners that share its commitment to housing outcomes. These relationships have enabled Bric to pursue a broad range of commercial structures and growth opportunities, while carefully managing risk and staying within its capabilities.

Bric is also investing heavily in internal capability. It has restructured its executive team to bring in commercial expertise and is building its development and project management functions. A new core business system is being implemented, alongside significant investment in supportive tenancy services and tenant engagement to remain grounded in its community-based foundations.

Snapshot

Vision: A home, a life, a future for our tenants and communities

Purpose: To provide good quality social and affordable homes to those in need, to deliver supportive tenancy management and services, and build community connections and opportunities

CHP status: Tier 1

Number of homes: ~1,000

Number of residents: ~1,600

Housing portfolio: crisis, transitional, social and affordable housing

Other services: NA

Geographic reach: Brisbane, Moreton Bay, Logan and surrounding LGAs

Number of staff: ~35

Revenue (FY24): \$19.3 million

'We're rightly focused on increasing supply because there's a housing crisis out there – but never at the expense of our focus on current residents and the quality of services.'

'We're not trying to replicate what others do. We're flexible and adaptable – and we look for opportunities that otherwise wouldn't exist [without the partnership].'

Ingredients for success

Bric's success so far in growing its housing portfolio and impact rests on 3 ingredients:

- 1. Strategic clarity and intentionality:** The organisation has a strong sense of what it stands for and where it adds value. This has shaped its scope choices, growth planning and partnership approach.
- 2. Leadership:** A board with commercial and property experience has been essential to guiding rapid growth. Bric is also growing its own leadership talent from within and attracting talent to the organisation.
- 3. Partnerships and positioning:** Bric has positioned itself as an agile, innovative and collaborative CHP with deep local knowledge – and that has made it an attractive partner in the Queensland housing landscape.

Margate development with Traders in Purple and Conscious Investment Management

A flagship example of Bric's growth in action is its 60-dwelling project in Margate, on the Redcliffe Peninsula. This development is being delivered under the first round of the Housing Australia Future Fund Facility (HAFFF), in partnership with private developer Traders in Purple and impact financier Conscious Investment Management (CIM).

Bric partnered with Traders in Purple, who had acquired the site and secured development approval. The timing aligned perfectly with the HAFFF round 1 application window, enabling the project to be submitted as a turnkey development. For Bric, this was a strategic opportunity: it already manages a large portfolio in the area, including transitional housing, and has deep knowledge of local needs. Rough sleeping in the region has increased significantly since the COVID-19 pandemic, and the addition of 60 social and affordable dwellings will deliver meaningful opportunities for tenants to progress along the housing continuum.

The project is being delivered via a wholly owned subsidiary (Bric Homes Margate), which will hold the asset. The parent entity, Bric Housing, will provide property and tenancy management services. CIM is providing subordinated debt financing through a structure that boosts Bric's equity and ownership – and allows it to scale without over-leveraging its limited balance sheet.

The collaboration with CIM has been particularly valuable. CIM worked closely with Bric to develop a viable funding structure that aligns with both commercial and community housing imperatives, drawing on its understanding of the HAFFF framework and relationship with Housing Australia. Moreton Bay Council also played a key enabling role by fast-tracking planning and offering a full infrastructure charge remission – boosting project feasibility.

This project is a textbook example of how Bric's growth strategy is being implemented: clear alignment to its place-based focus, flexible and risk-managed delivery structures, and values-aligned partnerships across sectors.



'The benefit of working with a financier and a developer who understand and value the role of CHPs cannot be understated... that has been a significant contributor to us being successful in HAFFF round 1.'

Challenges to growth

Like many CHPs, sporadic government funding and the inability to plan a future pipeline have been key challenges for Bric Housing. Bric believes that predictable procurement pipelines and broader community recognition of CHPs as mainstream providers are critical to sector-wide success.

Bric is also navigating the typical growing pains that come with scaling up. The board

has played a key role in supporting this transition, with a clear risk appetite and long-term view on financial sustainability.

'Knowing when and what to commit in terms of growth resources is challenging – it's not just development capability – the range and depth of tenancy and corporate functions need to grow too.'



CHC Australia: Bridging the gap for the missing middle

All quotes in this case study are attributable to Nathan Dal Bon, CEO, CHC Australia

CHC Australia is the largest provider of social and affordable housing in the Australian Capital Territory (ACT) with more than 25 years' experience delivering housing solutions. By aligning its operations with broader public policy objectives, CHC seeks to develop 'a social licence' to operate – achieving shared value for the government, private sector partners and local communities.

CHC has traditionally focused on delivering affordable housing for the 'missing middle' – individuals and families who have low- to modest-incomes, but do not necessarily qualify for priority housing and are priced out of the private market. Under the leadership of CEO Nathan Dal Bon, the organisation is entering a new growth phase, driven by a commitment to innovative and practical solutions to improve housing affordability.

Growth ambition and strategy

CHC's current 5-year strategic plan (FY2024–28) sets a goal to deliver 500 additional social and affordable rental dwellings, including at least 350 homes that are a net addition, and 50 affordable home purchase opportunities. However, this is viewed as a baseline rather than a cap, with ambitions to exceed this goal depending on project feasibility and government initiatives.

'Our aim is to establish a stable, consistent pipeline of projects. While we welcome government opportunities, we need to chart our own course and be ready to harness government opportunities as they emerge.'

CHC's approach to growth includes expanding its geographic footprint, embracing development and sales risk, and strengthening partnerships to unlock scale. Their growth strategy is built around 3 interconnected goals:

1. **Conventional growth** in the number of tenancies and properties under management
2. **Quality and impact** to deliver well-designed, tenant-centred and sustainable homes
3. **Operational excellence** including investing in people, processes and systems and lifting risk management, financial performance and service delivery capability

CHC has made deliberate choices about where and how to grow:

- **Affordable housing focus:** The organisation continues to prioritise affordable housing, including pathways to affordable home ownership, recognising a critical need among low- to modest-income working households who face severe housing stress. CHC also recognises homeownership, where possible, as a key pillar of long-term financial stability.
- **Geography:** While historically focused on Canberra, CHC has begun expanding into surrounding NSW regions, and is also exploring broader geographic opportunities to diversify its portfolio and manage risk.
- **Partnerships:** CHC is actively building relationships with CHPs, developers, financiers and government to support replicable development models.

Snapshot

Mission: To enable more people in the Canberra region to live in quality homes at a price that is affordable

Vision: Empowered individuals, stronger communities

CHP status: Tier 1

Number of homes: ~860

Number of residents: ~1,900

Housing portfolio: Social and affordable housing

Other services: HomeGround Real Estate Canberra

Geographic reach: Australian Capital Territory and surrounding NSW regions

Number of staff: 35

Revenue (FY24): ~\$12.0 million

Ingredients for success

CHC's growth is underpinned by a set of organisational strengths:

- **Development heritage:** Unlike many CHPs, CHC has had a development function since its inception, which is reflected in its commercial approach to development and delivery.
- **Financial strength:** With a strong balance sheet and net equity position, CHC can invest in new projects and absorb risk where others cannot, acknowledging the need to take calculated risks and accept a commensurate return.
- **Reputation:** CHC has developed a strong reputation for integrity, high-quality delivery and a commercial approach grounded in social purpose.
- **Leadership capability:** CHC's board and executive bring a blend of commercial, government and social sector experience, which strengthens decision-making around risk, development and partnerships.

'I think CHC is well regarded. The integrity of the organisation [means we are] reliable, transparent, have a reputation for getting things done, and deliver quality social and affordable housing.'

Build to Rent to Buy

CHC is piloting an innovative Build to Rent to Buy (BTRTB) initiative that provides a pathway for vulnerable women to move from affordable rental into home ownership over a 5–10-year period. CHC believes that with Australia's policy settings favouring home ownership, supporting individuals and families into home ownership is an effective means to provide stable and secure housing, particularly for older Australians.

Key features of the initiative:

- **Affordable entry:** Tenants pay rent at a 25% discount to market rates, easing housing stress.
- **Savings accumulation:** The rent differential is channelled into a structured savings plan aimed at building a 20% home deposit.
- **Equity participation:** Tenants benefit from capital growth in the property over time – a mechanism not commonly seen in other Australian BTRTB programs.
- **Reinvestment model:** The ACT Government provided seed funding for the initiative. Proceeds from home sales will be recycled into future rounds of development, creating a perpetual funding stream.

- **Collaboration:** A partnership between CHC, the ACT Government and the Ginninderry consortium underpins viability.

The first project is currently under construction and will deliver 22 homes, with tenants expected to move in by March 2026. Success will be measured not only by the number of homeowners created but also by the broader social outcomes associated with secure housing, including improved health, education and financial independence.

'Being a CHP...we have the ability to really target people in need of safe, secure and affordable housing because we're directly supporting people in need every day.'

'We're targeting vulnerable women – women that have a job but are not in a position to build a deposit. If we do this right, we can genuinely support someone who wouldn't have got there by themselves for a long time or ever.'



Challenges to growth

CHC identified several systemic challenges facing the community housing sector:

- **Regulatory burden:** CHC, like all CHPs, is navigating an increasingly complex regulatory landscape and must keep pace with changes to existing regulatory frameworks (e.g. charity status, community housing accreditation, planning controls) and understand new compliance requirements (e.g. Special Purpose Vehicles).
- **Market dynamics:** Construction cost escalation continues to undermine development feasibility, with feasible projects hard to find.

- **Perceptions of scale:** There remains scepticism in some quarters about the ability of CHPs to deliver at scale.
- **Policy uncertainty:** While supportive of initiatives like the HAFFF, CHC and the broader sector remain frustrated by irregular program rounds and a lack of multi-year certainty.

'Everyone is treading water... there's a lot of uncertainty at the Commonwealth level... we need signalling about what's to come.'



Foundation Housing: Capitalising on the Housing Australia Future Fund Facility

All quotes in this case study are attributable to Chris Smith, CEO, Foundation Housing

Foundation Housing is the largest state-based community housing provider in Western Australia and is committed to providing social and affordable housing and delivering support to help people manage and sustain their tenancy. Foundation Housing was established in 2006 through the merger of Perth Inner City Housing, Eastern Metro Community Housing Association, and Northside Housing Association. It has grown its portfolio from 550 to 2,000 homes, primarily through stock transfers and investment from government, and is poised for further growth due to strengthened organisational foundations and a successful outcome from the first round of the Housing Australia Future Fund Facility (HAFFF).

Growth ambition and strategy

Foundation Housing has set an ambitious goal to double its housing portfolio by 2,000 units by 2030. This growth target underpins its strategic objective to 'leverage growth', which is one of three pillars in the organisation's 5-year strategic plan, alongside 'maintain and sustain positive tenancies' and 'business excellence'.

This growth is being delivered intentionally, and Foundation Housing has made deliberate scope choices to ensure focus and effectiveness – they are very clear on what they will and won't do. Geographically, the organisation is concentrating on Perth and reassessing its regional footprint due to scalability challenges. It is also resisting cohort diversification, choosing instead to maintain focus on social and affordable housing rather than entering more complex niches such as disability or youth housing. Importantly, Foundation is open to both owning and operating housing, pursuing partnerships where appropriate to achieve its unit targets without overextending capital.

'We've been very intentional and less opportunistic... We had a clear strategy, and we would do those projects [only if they] met certain financial hurdles.'

Ingredients for success

Key to Foundation's success has been a clear, disciplined strategy and a willingness to say 'no' to deals that do not align with its purpose or risk appetite. Each project is considered on a case-by-case basis to determine whether it presents the right mix of factors including tenant mix, location, future demand, funding and risk.

Strategic partnerships based on shared values, strong commercial terms, and mutual trust have also been crucial. By operating with the rigour of a commercial enterprise while staying rooted in a social purpose, Foundation has built a strong track record that attracts funders and partners.

'We operate like a commercial business and bring that skillset to negotiations... It's allowed us to partner with the right people without too many issues.'

Snapshot

Mission: Provide secure, affordable housing options for Western Australians on low- to moderate-incomes

Vision: A home for everyone

Purpose: To improve people's lives with safe and secure housing

CHP status: Tier 1

Number of homes: ~2,000

Number of residents: ~3,500

Housing portfolio: Lodging, mainstream tenancies, youth housing, share housing, disability housing, affordable housing for key workers

Other services: NA

Geographic reach: Perth and the Pilbara and Kimberly in regional Western Australia

Number of staff: ~70

Revenue (FY24): \$31.33 million

Challenges to growth

Rising construction costs and potential cost overruns pose ongoing financial challenges for development. Raising capital has also been a challenge and the biggest barrier to growth has been navigating long and uncertain government funding cycles.

The lack of a consistent national housing policy and sporadic funding programs add complexity and risk to growth planning. CEO Chris Smith believes Australia's federated governance model is a barrier to consistent housing delivery and advocates for a unified federal-state funding approach with long-term certainty enabling CHPs to plan and scale with confidence.

HAFFF funded projects

Securing funding through government sources is a preferred strategy for the Foundation as it de-risks development and the HAFFF was identified early as a key opportunity to grow their housing portfolio.

Foundation Housing was successful in all its HAFFF round 1 bids and secured \$280 million to deliver 396 social and affordable homes across 4 sites in Perth, representing a 20% increase to its housing portfolio. Importantly, all assets will be fully owned by the Foundation at the end of the 25-year deal term.

This success was the result of a clear strategy, early site acquisition, and strong alignment to HAFFF's funding criteria. Foundation prepared detailed, commercially sound proposals and had Special Purpose Vehicles (SPVs) established in advance to manage these assets independently from State Government interests.

These projects will deliver 3 key benefits:

1. Provide urgently needed housing
2. Grow the Foundation's balance sheet by an additional \$350 million by the end of the 25-year deal
3. Improve Foundation's cash flows to invest back into the business and more housing.

Foundation's success through the HAFFF also bolsters its reputation to deliver, which is essential to attract partners and funding – including through future HAFFF rounds – and positions the organisation well for further growth.

'What growth does is increase the organisation's capability and reputation. We've become a commercial provider that people want to deal with.'



Funded project summary

	Como	East Perth	Perth CBD	Murdoch
Total homes 	107 with 32 social and 75 affordable homes in a build-to-rent mixed-tenure	39 affordable homes acquired within a luxury apartment development	37 affordable homes acquired within a mixed-use development	213 with 65 social and 148 affordable homes in a 22-storey build-to-rent
Target residents 	Key workers and individuals seeking affordable housing	Individuals and families seeking affordable housing in a central location	Key workers and individuals seeking affordable housing in the CBD	Individuals and families requiring affordable and social housing options
Partners 	Plenary Group	Finbar Group	Far East Consortium	Western Australian Government, Hesperia
Status 	Development approval secured	Construction began mid-2024, completion expected late 2026	Settled in February 2025 and is now fully occupied	Construction expected to begin late 2025, expected to be completed mid 2027



Housing Choices Australia: A national approach to building local communities

All quotes in this case study are attributable to David Fisher, CEO, Housing Choices Australia

Housing Choices Australia (Housing Choices) is a national community housing provider dedicated to creating thriving communities by delivering safe, affordable homes and access to supportive services. This clear vision and a strong national delivery model have driven Housing Choices' growth and enabled the organisation to scale high-impact projects effectively.

The organisation's success in Housing Australia's inaugural HAFF round underscores its growth ambition and reputation as a trusted government and private sector partner.

Growth ambition and strategy

Housing Choices' 5-year strategic plan focuses on providing more and better homes and services, alongside building a vibrant, resilient, resident-focused organisation. With the capability to scale. Growth is paired with strong service delivery to ensure sustainable impact.

To deliver meaningful impact on scale, Housing Choices has made deliberate, strategic investments in people, systems and partnerships to build the organisational capability needed in the long-term including:

- Rolled out a national operating model aligning systems and services for consistent quality nationwide
- Implementing a transformation program with data tools for smarter decisions and efficiency
- Embedding resident insights to improve services and customer experience
- Continuously expanding in-house capability across legal, governance, commercial and property development, enabling Housing Choices to better manage risk, grow strategically and navigate complex regulatory environments
- Investing continuously in its workforce through targeted leadership and development programs, alongside initiatives that foster a high-performing, inclusive culture
- Strengthening risk management and governance
- Building partnerships to unlock innovative, sustainable housing solutions at scale

Housing Choices balances a deliberate strategic focus with flexibility to pursue new opportunities that support its purpose. The organisation has made clear choices about where and how it grows, while remaining open to innovative approaches to funding, investment, and delivery. For example:

- **Product:** Housing Choices has prioritised larger-scale developments, typically 200 units or more, where feasible. This approach enhances community impact while delivering greater operational efficiency.
- **Geography:** Consolidating its presence in existing states while exploring expansion opportunities.
- **Partnerships:** Prefers ownership of properties but is open to management partnerships that align with its purpose. Housing Choices has developed innovative partnerships to leverage investment into mixed tenure housing at scale.

Snapshot

Vision: All people in Australia have a safe, affordable home and the opportunity to thrive

Purpose: Provide affordable, accessible homes with connection to community and services that enable people to build their lives

CHP status: Tier 1

Number of homes: >7,500

Number of residents: >13,100

Housing portfolio: Crisis and supported housing, social housing, affordable housing, market housing, specialist disability accommodation

Other services: Common Ground, Catherine House

Geographic reach: South Australia, Tasmania, Victoria, Western Australia, New South Wales

Number of staff: >300

Revenue (FY24): \$102 million

'Our drive is to provide safe and secure housing, but equally important is providing residents with the services and support necessary to sustain their tenancies and contribute to vibrant, sustainable communities.'

'We have been intentional in exploring strategic partnerships to leverage more investment and increase housing supply.'

Queens Walk residential precinct

Housing Choices' redevelopment of the Queens Walk precinct in Hobart exemplifies its strategic approach to growth through property renewal and community engagement. Initially managing 85 social housing tenancies on behalf of Homes Tasmania, Housing Choices partnered with the Tasmanian Government on a \$30 million redevelopment project, increasing the number of homes to 149. The development represents Tasmania's largest social and affordable housing project to date and will see 65 individuals and families move into safe, secure and affordable homes in mid-2025.

A unique feature of this project is that redevelopment was carried out with existing residents remaining on-site, necessitating extensive community engagement and strategic placemaking. Enhanced communal areas and amenities, native landscaping and upgraded lighting were designed to foster wellbeing and community cohesion – with the ultimate indicator of success being a thriving, integrated community of both existing and new residents.

Housing Choices' strong existing relationships with Homes Tasmania, residents and local community partners were central to the project's success, highlighting the organisation's effective partnership-driven and community focused approach to growth.

As the community evolves, Housing Choices' national service model will provide the foundation for delivering tailored, responsive services that meet the needs of both existing and new residents.



'This development exemplifies our place-based, tenant-led renewal approach. It's not just property development; it's about community-building.'

Ingredients for success

Housing Choices' success rests on:

- **National service model:** Housing Choices has implemented a national tenure-blind service model delivering appropriate tenancy and support services to the mixed cohorts.
- **People focused:** Housing Choices' culture is built on a customer first approach. It credits its success to its dedicated, purpose driven workforce.
- **Values aligned partnerships:** Housing Choices has strong relationships across all levels of government, the community services sector and increasingly private partners, which facilitates innovative funding arrangements and collaborative and impactful project delivery.

Challenges to growth

Housing Choices is delivering new developments efficiently while steadily building its capability to support future growth. This requires a considered balance between responding to current housing demand and ensuring successful delivery of a significant pipeline of new properties, whilst strengthening the organisation's systems, resources and capacity needed for sustainable growth.

Like other CHPs, Housing Choices continues to navigate a range of systemic factors that influence the pace of growth, including negotiating appropriate funding structures, working through complex planning requirements, and engaging the right partners – which all have a direct impact on project timelines. These dynamics reinforce the importance of a collaborative, adaptive approach to delivering housing solutions, while actively managing stakeholder expectations along the way.

'The national service model is ultimately about impact on people's lives. Sustaining tenancies and sustaining communities is good for everybody, including our stakeholders.'

'It's taking too long to get houses built and why is that? We need more efficient processes around planning, funding and construction, and new community housing delivery models to accelerate housing delivery.'



Junction: Growing impact by stopping youth homelessness before it starts

All quotes in this case study are attributable to Maria Palumbo, CEO, Junction

Junction is a leading South Australian community housing provider and social services organisation. Junction's integrated housing and support model is central to its impact. Through a unique dual structure – with equally sized housing and services arms of the business – Junction is advancing a strategic, innovation-led growth agenda grounded in evidence and outcomes to prevent generational disadvantage.

Growth ambition and strategy

Junction views growth in housing as a given, while growth in services is framed around evidence and impact. Junction aims to double its housing portfolio over the next 5–6 years, primarily through expanding its affordable housing stock to balance its current portfolio of primarily social housing. This ambition is not about growth for growth's sake – it is anchored in addressing critical housing shortages and meeting community need, particularly for young people, who account for approximately 90% of the client base in Junction's services arm.

Junction's successive strategic plans have shifted its focus from efficiency and profitability to aspirational targets and now to bold innovation and expansion – especially in response to the urgent need for new housing models and integrated approaches.

'The whole strategy in the first three years was no growth – just getting the business right. And once we did, growth started coming to us.'

Junction has made deliberate choices to sharpen its focus and avoid overreach. These include:

- **Cohort focus:** Junction prioritises young people with a strategy centred on preventing the 'cliffs' young people face and helping them navigate transition points when support ends. This includes focusing on housing as the stabilising foundation, supplemented by community development and wraparound support.
- **Geographic focus:** Rather than stretching too thin, Junction has strategically consolidated its footprint to South Australia. The organisation has exited areas where its impact was limited and is now growing its presence in Greater Adelaide through models that create efficiency and impact by clustering services and housing around geographic hubs.

'We know the cliffs for each stage...when young people age out of a program, those without strong family or community networks often don't recover.'

'We do the best work where we have critical mass. If you spread yourself too thin, you just end up doing yourself in.'

Snapshot

Mission: Effecting long-term positive change for those we work with, and the communities we work in

Vision: South Australia is a great place to live where people feel safe and connected, and community transformation has inspired systemic change

Purpose: Freedom to thrive: Effecting lasting intergenerational change by creating opportunities to enable people to have choice and live great lives

CHP status: Tier 1

Number of homes: ~2,500

Number of residents: ~4,300

Housing portfolio: Social, affordable, youth and transitional housing

Other services: Child and youth services, homelessness services, domestic violence services, community centres

Geographic reach: Greater Adelaide and Kangaroo Island and Fleurieu in regional South Australia

Number of staff: ~400

Revenue (FY24): \$57.95 million

Challenges to growth

An ongoing challenge for Junction is accessing capital to fund its development pipeline. With over 2,000 potential dwellings in the pipeline but limited balance sheet capacity, the organisation is exploring creative funding models and off-balance sheet approaches. Regulatory complexity and fragmentation across federal, state and local levels also hinders growth.

'Red tape and fragmented compliance layers are the biggest barriers to housing supply keeping up with demand.'

Marltarra Tiny Homes Campus

The Marltarra Tiny Homes Campus is a purpose-built residential campus for young people aged 16-18 transitioning from out-of-home care without family support. Located south of Adelaide near key education hubs, the campus comprises 10 self-contained, transportable homes and communal areas.

Designed to mirror the feel of a university college campus, this innovative initiative combines secure housing with a community-based approach to life and social skills development. Junction staff deliver tailored programs that foster independence, resilience and meaningful social connections, helping residents prepare for long-term housing and employment pathways.

Junction self-funded construction and operates the campus on temporarily zoned land through a land lease, with an existing state-funded support program adapted to the campus model. The

modular, off-grid homes significantly reduce construction costs by up to 75% compared to conventional builds and can be relocated, enabling flexibility and minimising NIMBYISM.

Although the campus faced initial resistance and took several years to bring to life, its early success since opening in December 2024 is driving interest in expanding the model. Junction also sees this model as part of a broader modular housing solution, contributing to increased volume and investment in high-quality prefabricated housing.

The initiative reflects Junction's broader strategy to prevent youth homelessness by removing the 'cliff' of ageing out of housing support at 18. Junction is actively creating a portfolio of different housing options including tiny homes, studios and share houses to ensure young people remain supported through to age 25.



'We want kids to be supported in stable housing and healthy communities until they're 25. Ultimately, success is non-reliance on professionally paid help'

Ingredients for success

Under the first three years of CEO Maria Palumbo's leadership, Junction focused not on expansion but internal transformation. This included a focus on:

- **Strong governance:** The first critical step was the move from a volunteer board to a paid, professional board with expertise in capital raising, development and investment.
- **Profitable business model:** By setting profitability targets, exiting poorly funded programs or low impact areas, and driving efficiencies and process improvement, Junction reset its service and geographic footprint and lifted its EBITDA from 3% to over 16%, creating unencumbered surplus to reinvest in capability.
- **Culture and capability building:** Junction educated employees on why a profit focus enables impact, restructured the organisation several times, and built capability in areas such as leadership, development, data and evidence, and impact measurement.

By strengthening its foundations, Junction created the conditions for sustainable growth and has since doubled its revenue and workforce while attracting new opportunities. Junction's success in executing its growth strategy is attributed to a highly disciplined, intentional approach underpinned by:

- Clear vision and long-term strategic conviction
- Financial strength and commercial acumen
- Strong leadership and synergy between the board and executive
- A deep understanding of young people and evidence-informed program design
- A reputation as a reliable, innovative delivery partner

By combining the pragmatism of a commercial developer with the purpose of a social impact organisation, Junction has built credibility and trust – enabling it to forge high-quality partnerships and seize growth opportunities.



Link Wentworth: Joining forces to amplify impact

All quotes in this case study are attributable to Andrew McNulty, CEO, Link Wentworth

Link Wentworth was formed in 2021 through the merger of Link Housing and Wentworth Community Housing, creating one of the largest CHPs in New South Wales. The organisation now manages over 6,200 homes and is dedicated to supporting those most in need with safe, secure and affordable housing. Since the merger, Link Wentworth has increased its impact and reach, strengthened its partnerships across the housing ecosystem, and embedded a focus on advocacy. With a clear social mission and growing development capability, Link Wentworth is playing a leading role in delivering sustainable growth in Australia's community housing sector.

Growth ambition and strategy

Link Wentworth defines growth not simply in terms of portfolio size but in its ability to increase its impact across communities. While it aims to significantly increase its housing stock in the next decade, the organisation is equally focused on ensuring that growth is strategic, sustainable and aligned to social need.

A defining moment in Link Wentworth's growth trajectory was the merger of its predecessor organisations, which enabled it to 'do more than the sum of the parts'. The increased size and financial strength of the merged entity provided a platform to scale operations, attract talent and take on more ambitious development. This has enabled Link Wentworth to successfully secure funding for 431 homes across 8 sites through the Housing Australia Future Fund Facility (HAFFF) and to also act as the lead CHP in the Waterloo South redevelopment.

Larger developments that create impact through scale are complemented with smaller projects that create impact through meeting the housing needs of vulnerable cohorts, such as women and children escaping family violence, youth and refugees. While providing such housing is resource intensive and does not expand the balance sheet, Link Wentworth has chosen to actively prioritise these projects and partnerships because it is essential to the housing ecosystem – and indeed essential for meeting the housing and support needs of those most vulnerable within our community.

Link Wentworth has enabled this growth by investing in building its internal foundations. This includes expanding its development team, strengthening partnerships with developers such as Stockland, and implementing an IT and systems upgrade to support its management function and development pipeline. Importantly, it has worked hard to maintain its strong culture, low staff turnover, and tenant-first ethos – recognising these as foundational to delivering sustainable growth.

'When you're clear on your mission and strategic direction, other things fall into place. Your commercial decisions become easier. Your partnership options become clearer.'

'We haven't focused on a growth agenda. We've focused on positioning the organisation to have the capacity to grow its impact.'

'On the planning front – securing a DA that would have previously taken 2 years, has now been achieved in our 2 most recent projects at Schofields and Lane Cove in just over 6 months. The ducks are lining up for the sector to make a real difference!'

Snapshot

Mission: Providing more homes and delivering quality services to enable a brighter future for people facing housing stress and homelessness

Vision: Providing homes, building futures, and creating thriving communities

CHP status: Tier 1

Number of homes: ~6,200

Number of residents: >10,000

Housing portfolio: Social, affordable, disability, transitional and crisis housing

Other services: Specialist homelessness support service provider, housing solutions and licensed real estate agent

Geographic reach: Greater Sydney, Blue Mountains, Lithgow

Number of staff: ~210

Revenue (FY24): \$109.8 million

Challenges to growth

A lack of funding certainty and planning delays have been core challenges to growth – however, Link Wentworth acknowledges the dramatic and positive progress on both fronts.

Link Wentworth is clear that the scale and ambition of HAFFF is an absolute game-changer, with future funding rounds having the ability to support the sustainable, long-term growth of the community housing sector. Scaling has also traditionally been constrained by planning delays, however, the noticeable alignment between federal, state and local governments is beginning to unlock the potential for larger development pipelines.

Internally, the challenge is balancing organisational growth with maintaining culture, tenant focus and staff wellbeing. Link Wentworth continues to invest in its people, systems and processes to ensure it can scale responsibly.

Waterloo South redevelopment

‘Waterloo is the highest-profile urban renewal project with significant social and affordable housing in Australia. It’s an endorsement of the track record and potential of the CHP sector.’

Link Wentworth’s most significant partnership is its role as lead CHP in the Waterloo South redevelopment – a major urban renewal project in inner Sydney led by Stockland, in a consortia with partners City West Housing and Birribee Housing.

The project will deliver approximately 3,000 homes over the next 10 years, including at least 1,500 social and affordable dwellings. Link Wentworth will manage 80% of the social housing, with a strong emphasis on partnership, tenant engagement, cultural inclusion and community building.

This project reflects the organisation’s long-term strategic intent. Discussions about collaboration began nearly seven years ago, well before tenders were released in 2022. Link Wentworth played a key role in bringing together the consortium, highlighting the value of proactive relationship-building and sector collaboration – celebrating our differences and the strength of working together to achieve better outcomes for the community.

For Link Wentworth, Waterloo represents more than just a housing development. It is a flagship model for how CHPs can be integral in delivering long-term, large-scale community renewal in partnership with private and government stakeholders, while ensuring community benefit.



‘We had tenants from our Tenant Advisory Group (TAG) as well as staff burst into tears when we told them we’d won Waterloo. This is about building a better future together.’

Ingredients for success

Link Wentworth’s progress is underpinned by a clear and consistent purpose, backed by commercial acumen. The organisation is unapologetically focused on people – tenants, staff and partners – and this social mission acts as a compass in all strategic decisions.

It also takes a disciplined, intentional approach to partnerships. The organisation works with both large-scale developers and small, community-based organisations. It uses formal agreements to bring structure and clarity to relationships while maintaining flexibility and trust to forge mutually beneficial partnerships that amplify social impact.

Advocacy has been another key focus on the organisation, with Link Wentworth recognising that CHP growth is reliant on the right settings for the community housing sector. The organisation has actively contributed to shaping national housing policy, including supporting HAFF and the establishment of ‘Australian Community Housing’ (the new national peak body for community housing, formed following the merger of CHIA National and PowerHousing Australia in June 2025). Link Wentworth also runs an advocacy and fundraising event, Home Sweet, which raises awareness and builds relationships with the broader community, developers and philanthropic partners.

‘There’s more of an onus on us now [as a larger CHP]... if we don’t step forward to work with others, to lead and try to change perceptions, we probably aren’t doing what we should be doing – we’re not signalling and leading the way.’

‘We started Home Sweet as an advocacy event. Now, it’s also a powerful way to bring others into our work, beyond just transactions, to show who we are and why it’s so important to provide safe, secure and affordable homes for everyone in the community.’



St George Community Housing: Scaling to new heights

All quotes in this case study are attributable to Joe Achmar, Chief Financial and Investment Officer, SGCH

St George Community Housing (SGCH) is one of Australia's largest CHPs with a reputation as a trusted, innovative provider committed to delivering homes that create meaningful opportunities for people and communities. In its 40th anniversary year, SGCH's ambition to significantly grow its housing portfolio is backed by a clear strategy, strong foundations, and a willingness to take calculated risks in pursuit of purpose. By combining commercial discipline with deep sector partnerships, SGCH demonstrates how Australian CHPs can grow sustainably – and at scale – to meet the urgent need for social and affordable housing across the nation. SGCH has recently welcomed Debi Marriott-Lavery as its new CEO, bringing valuable international experience to guide the organisation through its next phase of growth.

Growth ambition and strategy

SGCH's growth ambition is clear and bold: to significantly grow its owned and managed assets in the next 5 years. This ambition is not driven by growth for its own sake, but by purpose – to help address Australia's pressing shortage of social and affordable housing and to deliver lasting, positive impacts for vulnerable communities.

'Our ambition is to significantly grow our owned and managed assets in the next 5 years. There's a huge need for more homes for vulnerable groups in society.'

To realise this ambition, SGCH has made deliberate scope choices. Its growth strategy focuses on expanding its housing portfolio in Australia's major capital cities – Sydney, Melbourne and Brisbane – where there is strong demand and alignment with investor and partner priorities. While social housing remains the core of SGCH's housing portfolio, the organisation recognises the importance of offering a mix that can include affordable and, when needed, market dwellings to ensure project feasibility and sustainability.

SGCH has invested intentionally in its organisational capacity to deliver on this growth ambition. This includes adopting a 'growth cost model', which provides the resourcing and capability needed to scale up. The organisation has built deep expertise in large-scale developments, financial modelling and transaction structuring, and is widely regarded as having some of the strongest capability in these areas in the Australian community housing sector. By combining this technical capacity with strong partnerships and trusted relationships, SGCH is well-placed to originate, structure and deliver complex housing projects across jurisdictions.

'We've invested in our capability because the clear objective is that we will continue to grow.'

Snapshot

Vision: Great places, thriving people, connected communities

Purpose: Together we provide sustainable, safe and affordable housing as the foundation for our customers to connect to opportunities and build their communities

CHP status: Tier 1

Number of homes: ~7,000

Number of residents: ~11,400

Housing portfolio: Social, affordable, key worker and market housing

Other services: NA

Geographic reach: Greater Sydney, Melbourne and Brisbane

Number of staff: ~270

Revenue (FY24): \$133.9 million

Challenges to growth

Like many CHPs, SGCH faces a range of external challenges in realising its growth ambitions. Rising construction costs, labour shortages and the feasibility of new developments can create barriers. Securing sufficient equity and capital for major projects is a persistent hurdle, and there is an ongoing need for clear, consistent and predictable government funding arrangements.

Australia's fragmented policy landscape also adds complexity when working across state boundaries. This requires SGCH to tailor its approach and often partner with local organisations to navigate local requirements. SGCH believes that more consistent national policy, funding and regulation would significantly strengthen the sector's capacity to deliver at scale.

'Feasibility has been a challenge. Construction costs, labour shortages and finding value-aligned developers and builders are all issues. But consistent, secure government funding is also critical.'

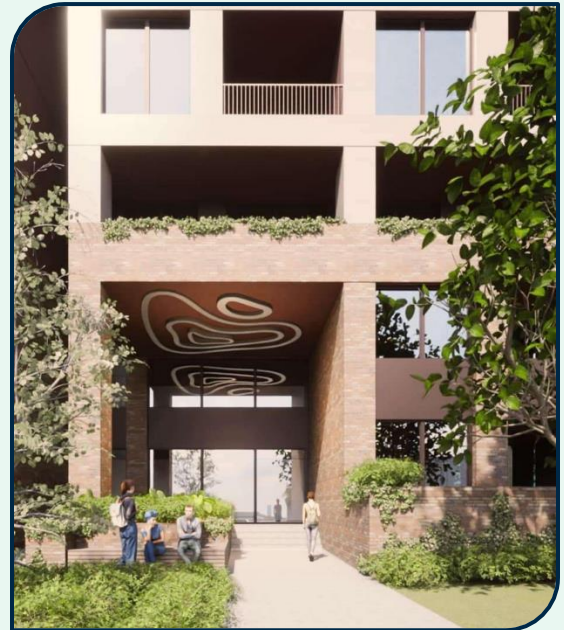
'As a nation we need to start thinking about housing as a national asset — like Medicare — with consistent funding and one regulatory body to help the delivery of more homes to those in need.'

Queensland expansion with Bric Housing

A cornerstone of SGCH's growth ambition is its recent expansion into Queensland, marking its first land purchase outside New South Wales in the organisation's 40-year history. This initiative demonstrates how SGCH's growth strategy is being operationalised through partnerships that bring together the right expertise, scale and local presence.

In partnership with Housing Australia, Economic Development Queensland and Tier 1 CHP BRIC Housing, SGCH is delivering a \$120 million project in Carseldine, north of Brisbane, which will provide 152 social and affordable apartments for low- to middle-income families. Under the arrangement, SGCH leads the development, leveraging its experience with large-scale projects, while Bric Housing will manage tenancy and assets, drawing on its strong community presence and local expertise.

Construction commenced in July 2025 and is expected to be completed within 24 months. For SGCH, the project is more than just new homes – it's about building community engagement early, partnering with aligned organisations, and establishing a scalable platform for further growth in Queensland and other jurisdictions.



'Carseldine is our first development outside New South Wales and a cornerstone of our national growth strategy.'

'What does success look like? Increasing the portfolio at scale — to 500–1,000 units with BRIC Housing, solving problems together.'

Ingredients for success

SGCH's success to date rests on several key ingredients:

- **Proven track record:** SGCH has demonstrated its ability to deliver large, complex projects and manage partnerships that create repeatable, scalable platforms for growth. This reputation makes SGCH an attractive partner for government and institutional investors alike.
- **Capability edge:** SGCH has invested in transaction and origination expertise, which means it can structure innovative deals that make otherwise challenging projects viable, even amid difficult economic and policy conditions.
- **Partnerships:** SGCH prioritises strong, value-aligned partnerships and its network of trusted collaborators across the private and public sectors is a key asset. These partnerships ensure that when challenges emerge, they are addressed collectively and constructively.

Strong leadership has also been central to SGCH's success. SGCH has a strong reputation for capability and partnerships and is active in sector leadership and advocacy. This provides a strong platform for future growth under the new CEO. Debi Marriott-Lavery brings decades of sector experience from the United Kingdom (UK), where housing associations operate at scale and innovate with models that are only just emerging in Australia. This new leadership is expected to further build SGCH's strategic focus and people-centred culture, while drawing on international lessons to help the organisation achieve its growth ambitions.

'Debi brings decades of experience in the UK with large-scale organisations that have a growth agenda. The UK is probably 20 years ahead of Australia – they're real property developers solving the housing crisis at scale.'

'Our financial modelling and transaction capability is of an exceptional standard. Our people, reputation and networks open doors.'



Unison Community Housing: Driving sustainable growth through innovative partnerships

Unison Housing (Unison) is a leading CHP based in Victoria with CEO James King describing the organisation as being in the 'best position it has ever been'. Unison has strengthened its reputation, tenant satisfaction, staff engagement and financial viability through strategic diversification, capability-building and innovative partnerships and approaches. Unison is successfully carving out a sustainable growth trajectory focused on delivering strong social impact for residents and communities.

Growth ambition and strategy

Unison has been intentional in defining what success looks like and is taking significant steps toward achieving its ambitious growth target to double its housing portfolio to 6,000 owned or managed dwellings over 3 years. This growth ambition is firmly anchored in the organisation's vision of thriving communities. However, Unison's growth ambition is not purely about more homes – rather, it is intrinsically linked to achieving sustainable tenancies and overall organisational improvement. These multiple lenses to growth are reflected in the 3 goals within Unison's strategic plan – housing delivery, service excellence and people.

'Growth is comparable to improvement. To deliver more housing, there needs to be growth across all aspects of our business.'

Unison is deliberately diversifying its operations to achieve its growth ambition and manage risk associated with uncertain government policy and funding. For example:

- **Product:** Unison provides housing along the full continuum from social to market housing, with an increased focus on developing diverse property types including apartments, townhouses and modular housing.
- **Geography:** Unison is seeking to expand its footprint from metropolitan Melbourne into regional and rural Victoria, recognising critical housing needs beyond urban centres, and recently merged Eastcoast Housing into its business as its first foray into regional Victoria.
- **Operations:** Unison has 3 arms to its business focusing on different functions – Unison Housing for tenancy management, Unison Development Co Ltd to act as the SPV for development projects, and Unison Property Corporation (UPC). UPC is a social enterprise that provides owner's corporation management, cleaning and ground maintenance services and has recently expanded to offer services to other CHPs and private businesses seeking social impact.

Unison is strategically investing in its organisational capacity and capability to operationalise this growth ambition while focusing on areas to reduce staff burnout. Key developments include creating specialised roles, establishing a Project Management Office for major projects, implementing a new learning and development framework to upskill staff, and undertaking an organisational performance review to drive efficiencies. Data-driven decision-making has also become integral, allowing Unison to closely monitor and manage its tenancy outcomes and operational costs.

'Critical roles significantly influence outcomes. We've introduced specialist roles to ensure we achieve our ambitious objectives.'

Snapshot

Vision: Communities that thrive

Purpose: Collaborate to create vibrant, sustainable communities by developing, managing and providing access to housing

CHP status: Tier 1

Number of homes: ~2,600

Number of residents: ~3,600

Housing portfolio: Transitional, social and affordable housing

Other services: Unison Property Corporation, homelessness services

Geographic reach: Victoria

Number of staff: >130

Revenue (FY24): \$38.0 million

Challenges to growth

Unison, and the sector more broadly, face 3 key challenges to further growth:

1. **Sector commercialisation:** CHPs face an ongoing tension of being expected to deliver a profit while being a not-for-profit organisation, and shifting towards greater scale and more commercial and innovative approaches has been difficult due to long-standing views about how a CHP should be run.
2. **Sector consolidation:** The community housing sector needs greater consolidation to achieve true economies of scale and more efficient delivery. Many smaller providers lack the scale to manage compliance, risk and back-of-house functions effectively; therefore, merging capabilities can protect tenants and ensure sustainability across the sector.
3. **The value of community housing and appropriate risk sharing:** Greater clarity about the role of community housing versus public housing, and fairer risk-sharing arrangements between CHPs, government and other parties, are essential for CHPs to deliver more homes sustainably.

Strategic alliance with Wombat Support Services

Unison is open to innovative partnerships with smaller organisations to achieve its growth ambition and recently entered a 12-month strategic alliance with Wombat Support Services. Wombat is a boutique agency supporting people who are homeless or at risk of homelessness in and around Melbourne's West, where Unison also has a sizeable footprint. The alliance was initiated by Wombat who approached Unison to explore whether there was an opportunity for a more strategic partnership. Under the alliance, Wombat provides tailored support services to help Unison renters where able to sustain their tenancies, while Unison provides critical back-of-house functions and management support to strengthen Wombat's operations.

This partnership aims to demonstrate how aligning housing provision with targeted support can deliver better outcomes for residents. It also creates valuable opportunities for staff development through secondments and fosters knowledge sharing and learning across both organisations, supporting Unison's commitment to people and service excellence.

At the end of the 12-month period, Unison and Wombat will evaluate whether the collaboration has delivered measurable value including sustained tenancies, cost-efficiencies, value for money for government funders, and improved employee engagement and morale. If successful and supported by funders, the alliance may evolve into a permanent partnership.

This alliance reflects Unison's strategy to diversify operations and proactively manage in a constrained and uncertain funding environment. By linking housing delivery with wraparound support, Unison reduces its exposure to policy changes, expands its service mix, and builds a more resilient, adaptable business model. The alliance is a prototype for how CHPs can diversify and consolidate capacity in a challenging funding environment to meet growing housing needs.

'We're trying to demonstrate what can be achieved by closely aligning housing and targeted support services.'

'We're trying to create an organisation not beholden to policy or funding shifts. Diversification through alliances provides greater stability and impact.'



Ingredients for success

Unison's achievements rest upon several key ingredients:

- **Organisational resilience:** A history of working with the most vulnerable Victorians has positioned Unison uniquely, making it adept at operating a business on thin margins.
- **Development capability:** Unison is recognised as a sector leader in Victoria, having received many accolades for its developments. Its experience operating on thin margins allows the organisation to deliver housing solutions sustainably, even in constrained economic environments.
- **Financial leverage:** With a housing portfolio valued at approximately \$450 million, Unison enjoys significant debt capacity, enabling it to leverage substantial financial resources for growth initiatives.
- **Transparent leadership:** CEO James King emphasises clear internal communication, ensuring staff understand organisational decisions and direction.

'We don't see ourselves exclusively as a housing provider. We see ourselves as an organisation that creates opportunities for residents to sustain their housing, rebuild their lives and contribute to their community.'

'Ensuring that people understand the 'why' behind organisational decisions has been critical to our success.'

'Success isn't measured by a single metric – it's across the organisation. Sustainability drives every decision we make.'

Uniting NSW.ACT: Extending the life of housing assets to support older Australians

All quotes in this case study are attributable to Emma Nicholson, Head of Housing, Uniting NSW.ACT

Uniting NSW.ACT is one of Australia's largest community service providers, delivering services in aged care, disability, early learning and community housing. With more than 12,000 staff and volunteers across NSW and the ACT, Uniting is leveraging its unique scale and mission-driven approach to unlock new pathways to housing growth. Through an innovative strategy to convert some of its older retirement living stock into rental housing, Uniting is extending the useful life of existing assets while addressing growing demand for affordable housing by older Australians.

Growth ambition and strategy

Uniting NSW.ACT's 10-year Strategy (2022–2032) commits to 'ensuring older people have dignity and choice, and access to the care and supports they need'. Uniting is intentionally segmenting its residential portfolio into sites with new retirement living including co-located aged care services, and some social and affordable housing, and rental only. This is to elevate access to affordable rental homes for financially vulnerable older Australians. Its new housing strategy centres on converting up to 1,700 retirement living units across 68 retirement villages into rental housing for older people.

Uniting is focused on building the foundations to support its affordable housing portfolio growth. It is upskilling staff from retirement village management to community housing roles, and will introduce a tenancy management system and clearer rent and compliance processes. It is undertaking bottom-up costing and rent modelling to better understand and drive the quality and performance of its rental portfolio.

'We are interested in driving solutions to systemic issues that prevent people and communities from living their best lives... supporting more people to have access to affordably priced rental housing responds to that.'

'Our growth ambition is to create more rental housing for older people by reusing what we already have – our retirement living stock.'

Snapshot

Mission: Create a better future for more people and communities by disrupting entrenched disadvantage

Vision: Inclusive, connected and just

Purpose: To inspire people, enliven communities and confront injustice

CHP status: Tier 2

Number of homes: >2,000

Number of residents: >2,000

Housing portfolio: Youth headleases, flood recovery pod villages, social, affordable, discount to market, and market rental, independent retirement living

Other services: Residential aged care, retirement and independent living, home and community care, out of home care and after care, early learning, mental health

Geographic reach: NSW and ACT

Number of staff: >11,600 across Uniting; 14 housing staff

Revenue (FY24): \$1.3 billion

Challenges to growth

The transition from a retirement living model to a rental housing provider is presenting unique challenges for Uniting:

- **Cultural adjustment:** Introducing and supporting these mixed tenure settings is a change for staff and residents. Targeted communication and place-based approaches are promoting community and ways of working.
- **Asset variation and cost base:** The legacy nature of the retirement living portfolio in the 'rental only segment' means Uniting is managing a diverse range of site sizes and amenity levels, from 4-unit villages to 104-unit complexes, many with higher-cost shared facilities, landscaping and infrastructure originally designed for independent retirement living.
- **Dual compliance:** The villages operate under 2 regulatory regimes until fully transitioned – the Retirement Villages Act and the Residential Tenancies Act – increasing the compliance burden.

Converting retirement villages into rental housing

The centrepiece of Uniting's rental housing growth strategy is the adaptive reuse of up to 1,700 retirement living homes as secure, affordable rental housing. The decision to convert retirement living stock into rental housing is driven by 3 key factors:

1. A growing need for secure, affordable housing among older people, particularly those who are socially or economically excluded from home ownership.
2. Declining demand for some retirement villages, making them underutilised assets with rising holding costs.
3. A desire to extend the useful life of older assets and reduce carbon impact through adaptive reuse, which aligns with Uniting's broader climate and sustainability goals

The transition is being operationalised site by site. As vacancies arise in the retirement villages, Uniting is transitioning these homes from retirement living to various forms of rental tenure – including income-based affordable housing, discounted market rent, and full market rental depending on the site, dwelling and household.

So far, 12 villages have been fully converted to rental only and de-registered as retirement villages. From August 2025, 50 more retirement villages will have transitioned to the housing portfolio. This portfolio is managed by a team that is undergoing significant capability uplift to reflect a tenancy management model grounded in community housing principles. By reimagining how existing assets can serve future needs, Uniting is demonstrating how, faith-based housing providers can improve financial sustainability while continuing to meet community need and scale their social impact.



'We are not doing this to make a profit. This is mission-led – about using our assets in the best way possible to meet community need.'

'We are really trying to make the most use of our buildings wherever we can, especially from a sustainability and a net zero perspective.'

Ingredients for success

Several core strengths are enabling Uniting to pursue this transformation:

- **Deep knowledge of ageing and support needs:** As a provider of aged care, home support and retirement living, Uniting brings extensive understanding of the needs of older people. Its understanding of physical and cognitive ageing can support appropriate design and early interventions to help renters age in place and sustain their tenancy.
- **Integrated service delivery and faith-based community connections:** Uniting is uniquely positioned to offer not just housing, but proactive wraparound support through its own services, such as in-home care. Uniting can also leverage a network of church congregations and community groups to create inclusive, socially connected housing environments. This helps reduce isolation and builds a sense of community that is core to tenancy success.
- **Property scale and capability:** Although it operates as a Tier 2 CHP, Uniting NSW.ACT has significant development and property management capability across its broader asset portfolio including aged care, retirement living and early learning. It can draw on this capability to grow its housing portfolio – advantages not commonly available to other CHPs.

'One of our greatest strengths is that we don't just provide housing – we can offer support services, inclusion and connections through the wider Uniting network.'





rightlane.com.au
(03) 9428 5336

Melbourne office:

Level 39, 2 Lonsdale Street,
Naarm (Melbourne) VIC 3000

Sydney office:

Level 2, 822 George Street,
Gadigal Country (Sydney) NSW 2008

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