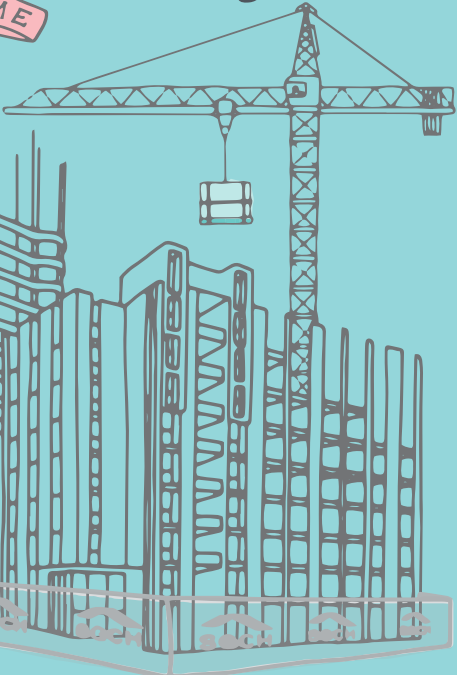




Great places,
thriving people,
connected
communities.





Welcome

We acknowledge the traditional Aboriginal and Torres Strait Islander owners of the lands on which we operate and provide homes for people.



We acknowledge and pay our respects to past, present and future Aboriginal and Torres Strait Islander Elders, peoples and nations. We recognise Aboriginal and Torres Strait Islander peoples as having the world's oldest living, continuous culture with unique languages and spiritual relationships to the land and seas.

St George Community Housing (SGCH) is strongly committed to practical action aimed at building the physical, cultural, spiritual and family wellbeing of Aboriginal and Torres Strait Islander peoples through our role as a community housing provider.

We renew our determination to listen and to learn from Aboriginal and Torres Strait Islander peoples, to recognise the important contribution they make, and to offer a first-rate service that responds to the diversity of Aboriginal and Torres Strait Islander peoples and their communities.

We are more than a housing provider

- We develop and manage sustainable, safe and affordable homes and work in partnership to realise our vision of great places, thriving people, connected communities.
- We provide services that enable customers to sustain their tenancies.
- We connect customers to services that foster and support their goals.
- We take a place-based approach, working with communities to offer localised activities and engagement that is tailored to their needs and aspirations.
- We create and pursue opportunities with values-aligned partners to increase the supply of housing in Greater Sydney and beyond.



About us

SGCH provides sustainable, safe and affordable housing for 11,435 people in 6,973 properties across Greater Sydney.

Our history

Founded in 1985, SGCH is a Tier 1 provider under the National Regulatory System for Community Housing. We bring capability and capital to work in partnership with governments, developers, builders, financiers and investors to deliver great places.

Why we exist

Without housing that's affordable, there are significant barriers for lower-income households to participate in and contribute to social and economic opportunities. This increases inequality and risks the long-term success of our communities.

Everyone has the right to a safe and stable place to call home and it's this belief that underpins our determination to operate with a business head and a social heart – and to grow our impact so we can contribute positively to more communities.

Unfortunately, though, the growing problem of the housing crisis in Australia means not everyone has a place they can call home or access to services and communities that enable them to retain their housing and to thrive.

We believe this needs to change.



Group Chair's report

At St George Community Housing (SGCH), our purpose is to provide safe, affordable housing and support to those who need it most. At the heart of everything we do are our customers – families, individuals and communities. We create not just homes but places of security and belonging.

Housing has never been more critical to – or more prominent in – the national conversation. At SGCH, we understand the pivotal role we play in this landscape and our strategy reflects our willingness to take on what may turn out to be the toughest societal issue of our lifetime.

I would like to personally thank outgoing Chief Executive Officer Scott Langford who, having been at the helm of SGCH for 8.5 years, has moved into a new role leading Housing Australia. What a legacy Scott leaves and how fitting that he should take stewardship

of the national independent housing agency.

The Board is pleased that Joseph Achmar has stepped capably into the role of Acting Group CEO. Joe, SGCH's Group Chief Financial Officer for the past 2.5 years, has been instrumental in our current strategy and successes.

I have nothing but admiration for SGCH's commitment to care for and support you, our customers. The dedication that team members shows customers is mirrored in the significant investments in SGCH's workplaces, with our new

headquarters in Liverpool enabling us to offer customers better access and service.

We'd like to thank you, our customer, for your contribution to a very successful year. We look forward to continuing to work with you to create great places, thriving people and connected communities.

Karen Orvad



Acting Group CEO's report

I would like to share with you a story about a young boy whose parents migrated to Australia from a troubled part of the world with a dream of a new life in a land of promise.

Shortly after this boy's parents arrived, they were living in public housing in Redfern. They worked hard, bought their own home, built community ties and impressed upon their son the value of a good education. I know this story well because that young boy is me.

In a full-circle moment, it is now my great privilege to be leading SGCH in the capacity of Acting Group CEO. Outstanding stewardship from our outgoing CEO Scott Langford positions us as a leading community housing provider. And there has never been a greater need for a community housing provider that works with government and the private sector to

bring more projects to fruition. SGCH is well placed to meet this challenge. We have a track record of bringing capital and capability together to deliver quality social and affordable housing and SGCH will continue with its intention to deliver more homes for those most in need.

But we are about so much more than bricks and mortar: a home is nothing without the people in it. I am incredibly proud that SGCH has introduced the Fouad Deiri OAM Strive Scholarship to financially support the education of two young customers of ours who are interested in a career in the construction industry.

We awarded the inaugural scholarships to Caitlyn and Esa, two bright high school students seeking careers respectively in design and plumbing. Our support for Caitlyn and Esa illustrates well our mission and purpose of great places, thriving people, connected communities. We can add 'great partnerships' to this, because they have an exponential impact on the people we serve.

Joseph Achmar



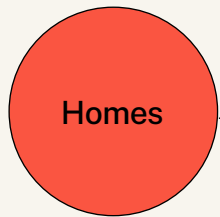
Our Gibbons Street property is a Redfern landmark.



FY23/24 snapshot

11,435

Customers



Homes

6,973

26

New homes delivered
in FY23/24

Aboriginal and/or
Torres Strait Islander households

444

162

Number of customers housed
who were previously homeless

First time resolution of
Customer Care Hub enquiries

87%

267

71% + 29%
Female Male

Staff

\$4.2b

Assets managed

\$1.4b

Assets owned

800

Homes in
development

\$275.34

Average weekly rent billed to
social housing customers

\$388.10

Average weekly rent billed to
affordable housing customers

74%

Report that since securing
housing with SGCH,
their life feels
more stable*

91%

Report they understand
their rights and
responsibilities as
a tenant*

81%

Overall satisfaction*

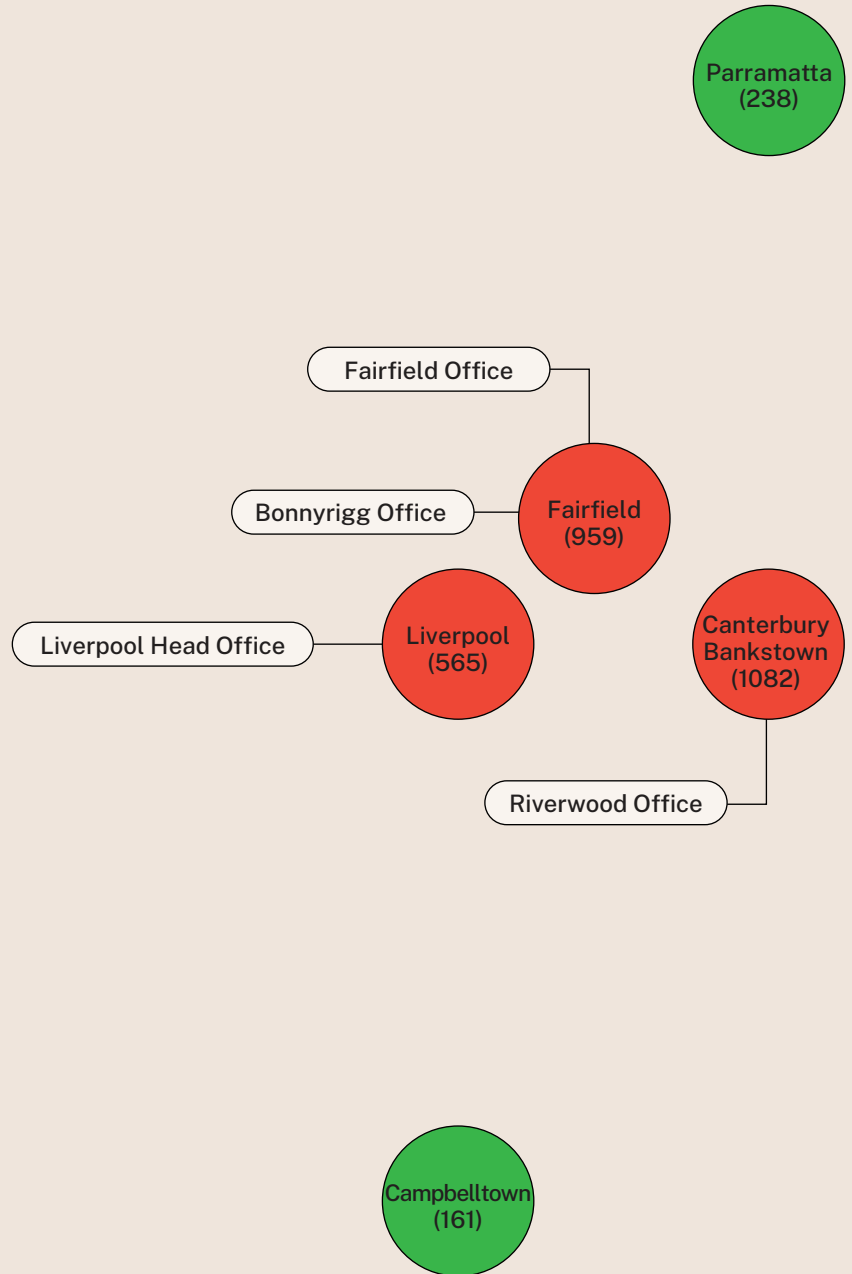
*All data drawn from the most recent Tenant Satisfaction Survey, conducted in 2023
by the Community Housing Industry Association (CHIA NSW) on behalf of SGCH.



Here's where you'll find us

We house 1 in 476 Sydneysiders.

SGCH owns, manages and leases 6,973 homes across Greater Sydney. We work to ensure our city remains diverse, accessible and a great place for all, no matter your income.

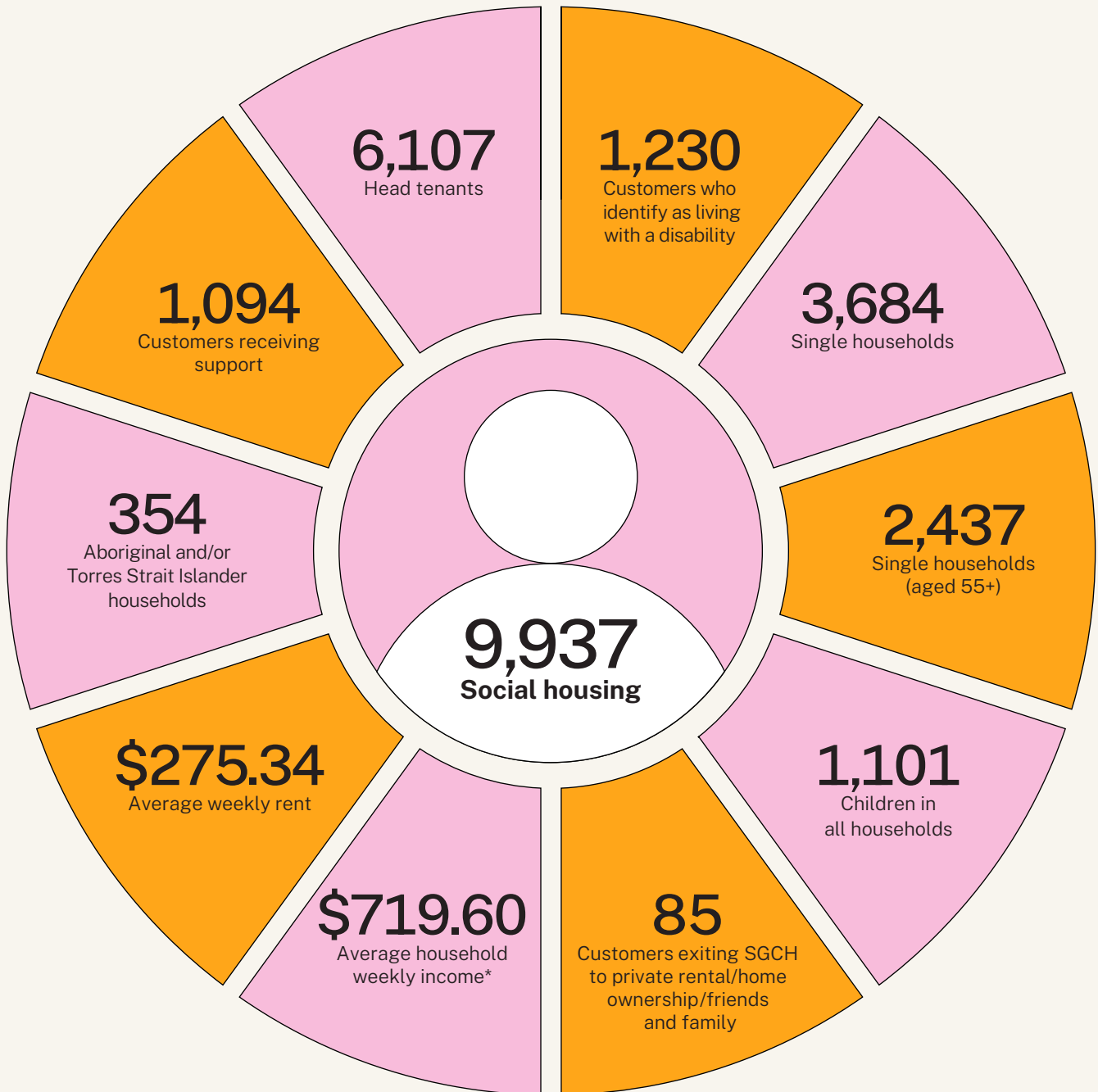


	Extra large presence	> 500 Properties
	Large presence	> 300 Properties
	Medium presence	< 300 Properties
	Small presence	< 100 Properties

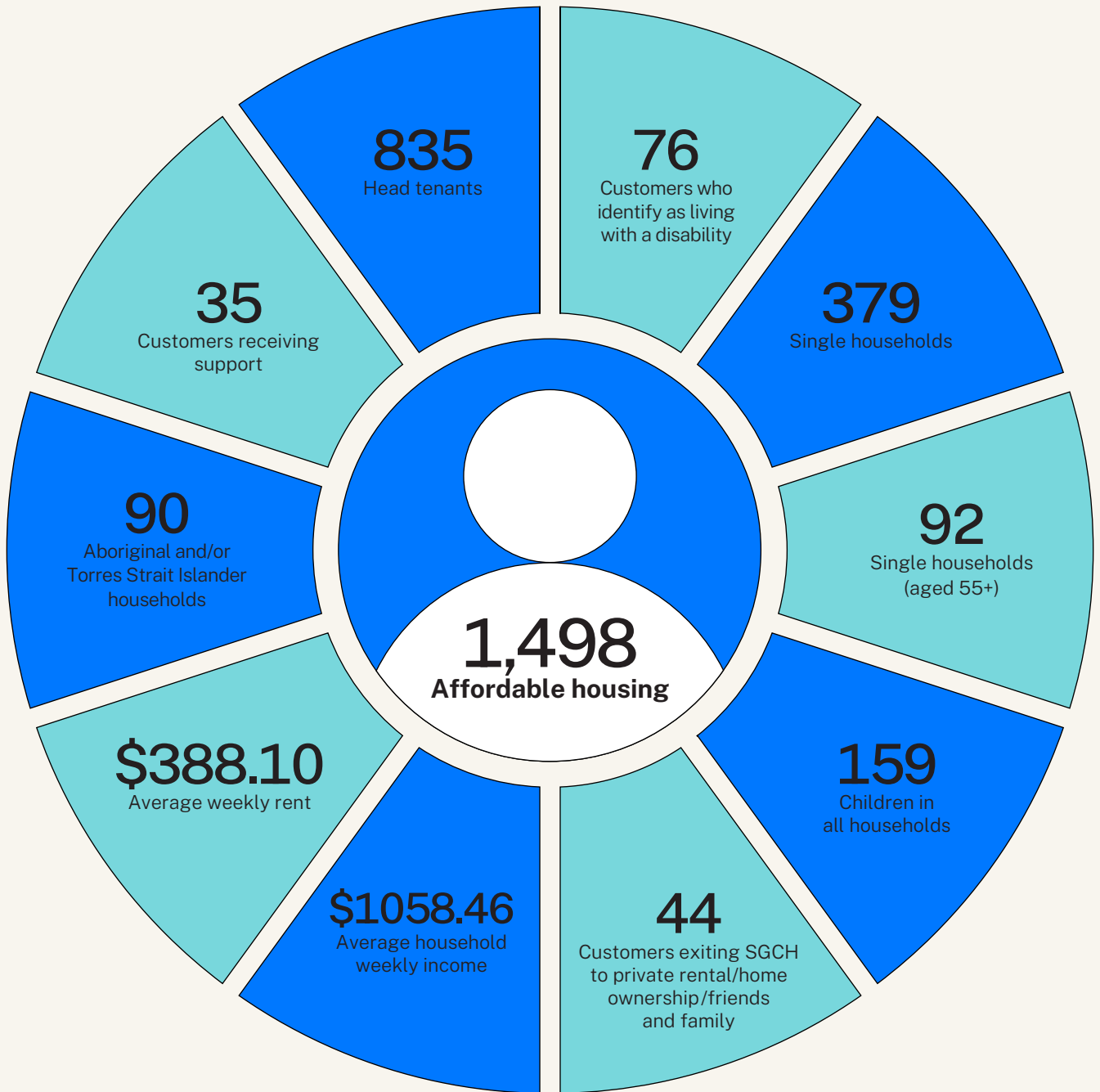




Customer profiles



*Based on customers who apply for a subsidy.

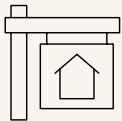




Customer Service Standards

Our Customer Service Standards represent our commitment to providing an excellent and consistent customer experience.

Our Standards support and contribute to our strategy to offer efficient, customer-centric services and align with our organisational values: Empowerment, Trust, Honesty, Inclusion and Creativity.



We provide access to affordable homes and high quality services for you

- We maintain your home to a reasonable standard
- We complete urgent repairs as quickly as possible
- We support you to achieve your desired goals and improve health and wellbeing.



We listen and value your views

- We seek your feedback on our customer service
- We work with you and support services to link you to programs or services that meet your needs
- We support you to form, or be involved in, your local resident group.



We explore new and better ways of doing things

- We provide excellent customer service through continuous improvement and best practice, all guided by your feedback
- We are guided by our customer's experience when developing new processes.



We do what we say we will do

- We strive for first-time resolution
- We finish what we start. We keep the customer informed and check that the customer is satisfied with the resolution
- We admit when we make a mistake and act to resolve the issue.



We respect you

- We provide prompt, friendly, courteous and efficient customer service
- We are transparent about our process, limitations and what we can offer you
- We provide you with a safe and culturally appropriate environment
- We respect your privacy and manage your personal information in line with legislation.



Brenton's story

Business Support Officer Brenton is quite certain: moving from a 20-year career in banking to his job at SGCH has been the single best thing he's ever done. "I look forward to going to work. It's taken me my whole life to find a job where I can honestly say I love going in to work every single day."

The team at SGCH's Bonnyrigg office is outstanding, he says, but it's the customers he sees every day who make his work so rewarding: "Having conversations and knowing you can truly help ... it gives you the warm and fuzzies when you know you've done good for someone."

Brenton's face lights up when he talks about our customers. "It's so good to be doing work that can potentially change people's lives and to see their excitement when it all works out for them," he says. "The ongoing relationships we form with customers create a very strong foundation for the Bonnyrigg community."

He's aware of the difference it makes to customers and his colleagues to have everybody in one place. "At Bonnyrigg we all work together in the one office, so we have the support coordinators, the tenancy managers, Housing Pathways, the Connecting Communities team all close by. When you need help for a customer, it is there and it doesn't feel like work. It feels like family."



I look forward to going to work. It's taken me my whole life to find a job where I can honestly say I love going in to work every single day.

— Brenton





Reconciliation Action Plan



The SGCH Reconciliation Action Plan Working Group (RAPWG) has been formed to coordinate the development and implementation of the first tier of a Reconciliation Action Plan – a Reflect RAP. This is currently in review prior to publication following conditional endorsement from Reconciliation Australia.

Our Reflect RAP Vision is as follows:

We recognise Aboriginal and Torres Strait Islander peoples as the world’s oldest living, continuous culture with unique languages and spiritual relationships to the land and seas.

We also acknowledge our regret for past practices and policies which have impacted on the social and emotional wellbeing of Aboriginal and Torres Strait Islander peoples, their homes and their communities.

We are committed to listening to and to learning from Aboriginal and Torres Strait Islander peoples, to recognise the important contribution they make, and to offer a quality service to Aboriginal peoples and their communities.

SGCH will undertake practical action aimed at building the physical, cultural, spiritual, and family wellbeing of Aboriginal and Torres Strait Islander peoples through our role as community housing providers and as an inclusive employer of choice where Aboriginal and Torres Strait Islander peoples are culturally safe to thrive.

We are actively committed to achieve reconciliation between Aboriginal and Torres Strait Islander and non-Aboriginal peoples.

Aboriginal Reference Groups

SGCH established two Aboriginal Reference Groups (ARGs) that are defined geographically – one is for Redfern, the other for South West Sydney. The ARG at Redfern was launched in November 2023 and our South West Sydney ARG held its first meeting in August 2023, led by one of our Aboriginal customers, Maureen.

Our ARGs adhere to cultural protocols and practices that are meaningful to Aboriginal and Torres Strait Islander peoples and communities. The groups recognise and respect diversity, ensuring that all voices are heard.

The ARGs are led by and for community, focusing on issues that matter most to Aboriginal and Torres Strait Islander customers. Everyone attending has the opportunity to contribute and provide feedback. Our Aboriginal and Torres Strait Islander customers can share their perspectives on SGCH and voice any concerns they may have.

SGCH’s Aboriginal Housing Engagement Coordinator (AHEC) attends the Redfern ARG and ensures feedback is acted upon. In response to discussions from the ARG, an AHEC working group for the Gibbons Street complex was established, with actions created from the ARG meetings.

ARGs also empower our Aboriginal and Torres Strait Islander customers to participate in SGCH’s RAP process,



Community leader Aunty Freda makes her mark at the unveiling of the new Dreaming Circle in Bonnyrigg.

providing opportunities for them to contribute to the development and implementation of reconciliation initiatives.

Feedback from Aboriginal and Torres Strait Islander customers on our ARGs has been positive and constructive. This is a strong indicator that they are effectively fostering a culturally safe and supportive environment.



Amina's story

Amina and her family have achieved a seriously impressive feat: after 23 years of living with SGCH, they have moved into a home they built in north-west Sydney.

“We were renting with SGCH in Guildford,” says Amina. “When we moved in there I had one child, now I have five.” Those five children range in age from 14 to 24 and all have fond memories of their childhood home.

“I can't tell you how grateful I am to St George for providing me and my children with a safe place to call home,” says Amina, who immigrated to Australia from Somalia in 1996. “All the other support we received was appreciated so much, too. With five children to put through school, the Strive Scholarships have been amazing. Especially during the lockdowns – getting all five set up with computers ... I wouldn't have been able to afford it.”

Amina, a home-care worker, says she always treated her SGCH property as though she owned it herself: “It was important to me that we took good care of the house and I had such a great experience with St George any time I needed anything fixed. It was always done promptly.”

The family moved into their newly built house in July. “We are still settling in – and we miss Guildford – but we are proud to own a home of our own.”



I can't tell you how grateful I am to St George for providing me and my children with a safe place to call home.

– Amina





We're committed to continuous improvement

Understanding our successes and pinpointing areas for improvement are essential to how we serve our customers effectively. Our Service Outcomes and Improvement team regularly works with all divisions in the organisation to analyse the customer experience and ease the workload for our customer-facing team members.

In FY23/24, one key service-improvement initiative was the implementation of BPay as a payment option. This addition has significantly reduced the number of lost or unknown payments, ensuring that customers' rent payments are correctly and promptly allocated. We also conducted a thorough review of various privacy, safety and compliance processes to ensure they meet current standards and requirements.

To maintain continuous improvement, we held regular Community of Practice meetings throughout

FY23/24. These sessions are vital for keeping our frontline team members up to date with any legislative changes and for fostering a collaborative environment where team members can identify gaps in processes and propose areas for enhancements.

Through these initiatives, we continue to provide better services and support to both our customers and team members. This ensures SGCH remains responsive and proactive in addressing the needs of our communities.



Claudia's story

No two workdays ever look the same for Claudia. She leads the Housing Pathways team for SGCH's Metro North East region and arrives at her desk each morning not knowing who might walk through the office doors seeking assistance.

This is a challenge she and her team take on proudly: "We've been given the honour and privilege to serve our community in this job, and we do that every day." They stand strong in the face of a growing waiting list for housing and the constant need to support vulnerable community members escaping crisis.

Recently, a homelessness case worker contacted SGCH to applaud Claudia's "compassion, empathy, dedication and professionalism" in ensuring that a single mother with four young children experiencing domestic violence was able to access safe and secure housing.

Claudia says her work is "rewarding and fulfilling" but also acknowledges the weight of responsibility that comes with it: "People put their entire lives in our hands, so we have to take every opportunity to help them onto a new trajectory."





The Greenway building, at Milsons Point, recently turned 70.



Our Housing Plus offering

As a complement to our tenancy services, SGCH has a range of Housing Plus initiatives that are designed to support our customers financially and through access to opportunity. The following programs sit under our Housing Plus umbrella.

Catalyst

Our Catalyst program supports customers to meet their training and employment goals through personalised coaching and funding.

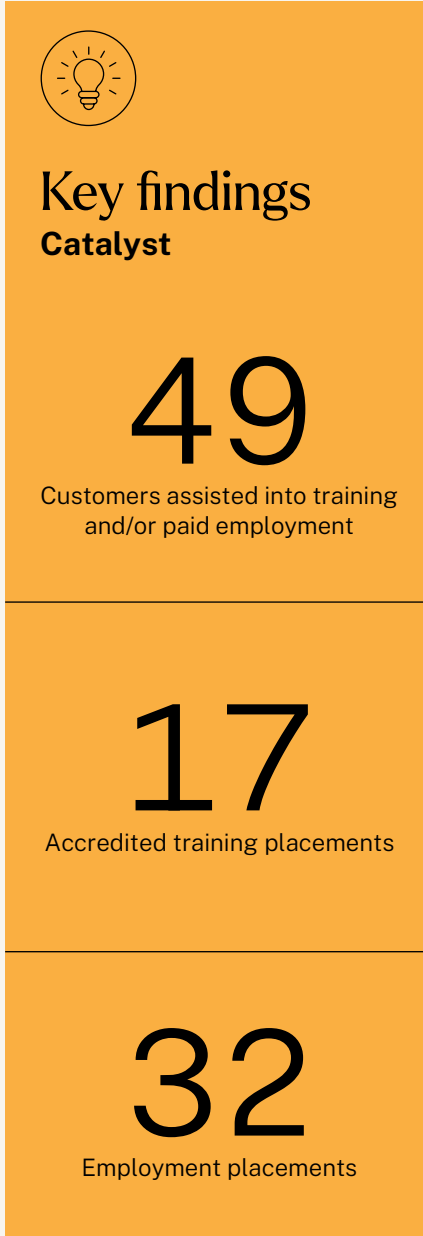
There are three aspects to Catalyst: coaching, training and financial assistance. Participants have the flexibility to access all three services or select individual components that best suit their needs.

When a customer requests coaching, they will meet a member of our Employment Opportunities team who can help them identify suitable training, assist with job applications and provide key interview skills.

If a customer requires training, Catalyst can organise help with identifying suitable courses, assist with enrolment (through TAFE, for example) and job application skills workshops. Sometimes a customer simply needs a little financial assistance, which Catalyst can provide in the form of covering work-related licence fees or getting equipped for starting a new job.

Strive Scholarships

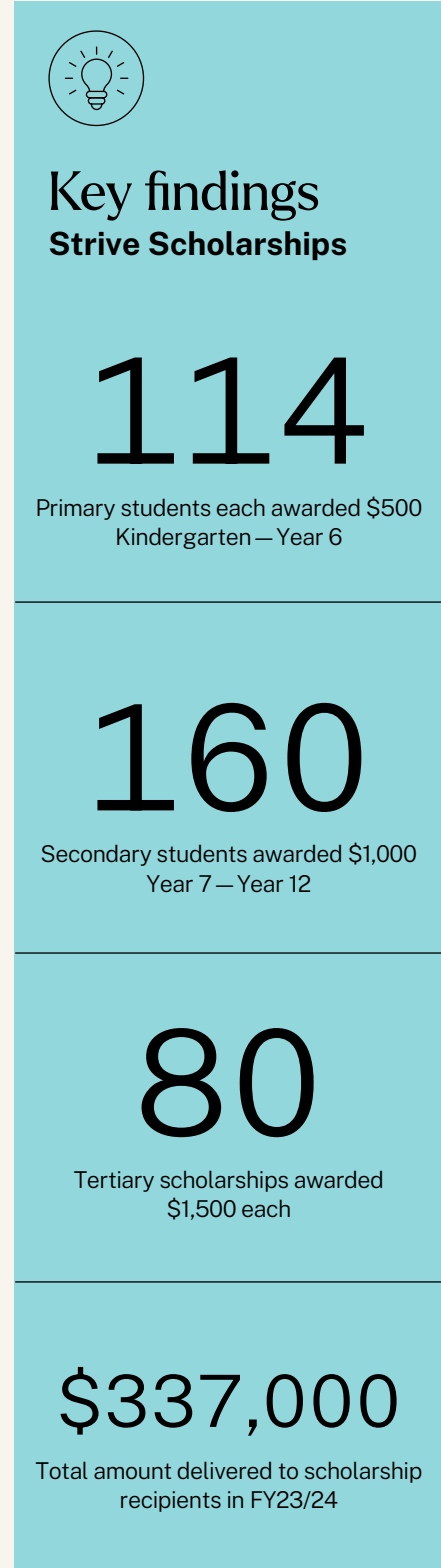
Strive Scholarships provide money for educational and extracurricular costs based on the student's level of study. We know from customer feedback that these scholarship funds are used to pay for things such as school fees, school supplies, computers and extracurricular activities.



Scholarships for students in years K-6 are \$500, years 7-12 are \$1,000 and tertiary students receive \$1,500 each.

No Interest Loan Scheme

As the cost of living bites, our NILS offering has proved more popular than ever. SGCH helps customers





Wynona's story

borrow up to \$2,000 interest-free for essential goods and services. These include household items (fridge, furniture and more), education fees and equipment, car expenses and medical costs (not ongoing). Our customers can also borrow up to \$3,000 for their bond and rent in advance, rates, and costs associated with natural disasters. Once a loan is granted, it is paid back interest-free over 24 months. We are a NILS referral partner of NILS provider Hills Community Aid.

Road2Freedom

Road2Freedom is a pilot program for SGCH social housing customers who need a NSW Class C driver's licence for work purposes. It is designed to provide financial assistance for driving lessons and the costs associated with getting a driver's licence. SGCH fully funds this \$32,500 program, providing up to 10 driving lessons and covering other licensing costs for up to 25 participants.

Learning for Life

In 2024, SGCH formally teamed up with The Smith Family to offer its Learning for Life program to customers in Bonnyrigg – an area The Smith Family has not previously reached. We successfully referred 17 SGCH students (K-8) who are attending Bonnyrigg Public or High School to Learning for Life. Learning for Life provides early and ongoing support throughout a child's first two decades, keeping students engaged by offering financial assistance for school essentials, guidance from a dedicated coordinator and access to Learning Clubs and mentoring programs.

Working at one of Westpac's busiest city branches makes 25-year-old Wynona very happy indeed. "I love it!" she says. "My colleagues are great and I just love everything about it. I always wanted to work with numbers, but I just wasn't sure where to start."

It was through SGCH's Catalyst program that Wynona, a Wiradjuri woman who lives at one of our inner-city properties, was initially able to secure a 12-month traineeship with the bank – and her managers were so impressed they offered her a permanent, fulltime role when it ended.

In October 2022, with some assistance from SGCH's Housing Plus manager, Carrie, Wynona began studying her Certificate IV in Accounting and Bookkeeping. It wasn't always easy:

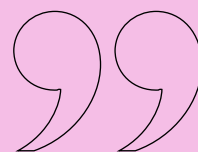
because she's the mother of a four-year-old daughter, Wynona found she had to wake very early to be able to fit study time into her day.

When Wynona spotted the Westpac traineeship opportunity in 2023, she reached out to Carrie for some guidance. "She helped me with my resume, helped me prepare for the interview and work out what I was going to say – Carrie was absolutely amazing, and she still stays in touch with me to make sure I'm doing well in the job. She's made all the difference – she's awesome."



I always wanted to work with numbers, but I just wasn't sure where to start.

– Wynona





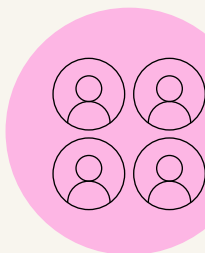
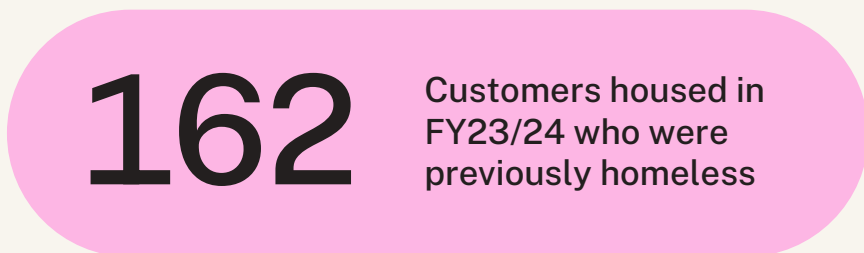
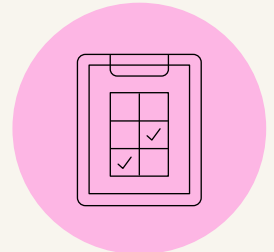
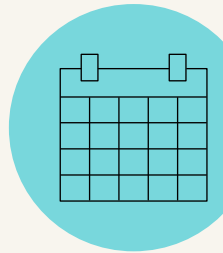
Customers snapshot FY23/24

We are committed to delivering flexible, customer-centric services that are relevant, meaningful and responsive to needs.



11,435

Total number of customers





24

Number of local government areas we operate in

1,260

Children in our properties

56

Number of languages spoken other than English



1,306

Total number of individual customers who identify as living with a disability

444

Aboriginal and Torres Strait Islander households

9,937

Total number of customers in social housing

733

Aboriginal and Torres Strait Islander customers

1,498

Total number of customers in affordable housing



Upgrades in FY23/24

We continue to provide crucial asset-management services to deliver long-term viability, safety, functionality and improved living conditions for our customers. Planned maintenance works also help ensure the value and longevity of our properties. The following projects were among those completed in FY23/24:



- Upgrades to common areas in the Riverwood estate: flooring and fresh paint, plus intercom and gate installations, which contributed to better safety for customers.
- The Greenway building in Milsons Point received upgrades to three of its lifts, with motors and gearboxes replaced to ensure the 70-year-old building continues to provide safe and reliable access for all customers.
- Also at Greenway, a temporary bathroom was built for customers to use during bathroom refurbishment works. Developed in collaboration with customers, this was the preferred option to moving customers to temporary accommodation.
- Passive fire-upgrade works were completed in six complexes across Sydney.
- Major works were carried out in Leichhardt following damage to an external wall and roof. This included repairs to the roof frame, replacing the roof itself, and repairs to the internal skin and flooring in the property.
- Replacement of a 30-metre retaining wall at Greenwich.
- Our inhouse Handyperson team renovated the community room at our Victoria Street, Turrella, property in response to a community request. The room was repainted and energy-efficient lighting installed. The team also upgraded the kitchen to make it more user-friendly and repainted exterior doors. The carbon footprint of the refurbishment was carefully considered, with furniture sourced from unused stock at SGCH's Hurstville office. The outdoor area has been cleaned and made ready for community events.



Ian's story

“I’ve been living here in Artarmon for 17 years – I’m 91 now. I have a mobility scooter and I get around OK, plus I have some help from carers. I still have a driver’s licence and a car, but I think I will give that up soon. My dog Bailey keeps me company. No, it’s more than that – he gives me a reason to get out of bed every morning. I’ve had some nice friends here over the years, but I’ve outlived all of them. That’s the problem with getting to your 90s. One of my ex-wives – I have three – checks in on me all time. It’s kind of her.”



Supporting our customers

Within SGCH, we have a team of dedicated Support Coordinators in our Metro North East and South West Sydney regions who play a crucial role in assisting our customers to access wraparound support services.

Our Support Coordinators take the initiative to identify and cultivate strong relationships with our customers. By adopting a person-first approach, they work skillfully to try to dismantle barriers that might hinder customers from reaching essential services and assistance.



Key findings Support coordination

1,129

Number of customers supported

51

Number of new referrals for support coordination



Dylan's story

Dylan* lives with schizophrenia and has been an SGCH customer at Riverwood since 2017. "It was on a routine property inspection that it became clear Dylan, who is in his mid 40s, was having issues," says Zach, Senior Tenancy Manager. "He wasn't taking his medication and he was hoarding and living in squalor."

He was so grateful this work was done – it enabled a fresh start.

— Zach

Not long after the inspection, Dylan was admitted to a local hospital's mental health unit, where he stayed for many weeks. During the time he was an inpatient, Zach applied to the NSW Civil and Administrative Tribunal (NCAT) and received a Specific Performance Order that enabled him to work closely with the hospital to ensure they were organising a National Disability Insurance Scheme (NDIS) package for Dylan, as well for him to be supported by the NSW Trustee & Guardian.

"We made it clear he needed support to be able to sustain his tenancy with us," says Zach, who worked with SGCH Support Coordinator Charles on this submission.

While Dylan was in hospital, a forensic clean was arranged and SGCH put down new flooring and painted all walls. "He was so grateful this work was done – it enabled a fresh start," says Zach.

When he was discharged from hospital, Dylan had the supports he needed in place. He now has help with cleaning, cooking and other aspects of independent living.

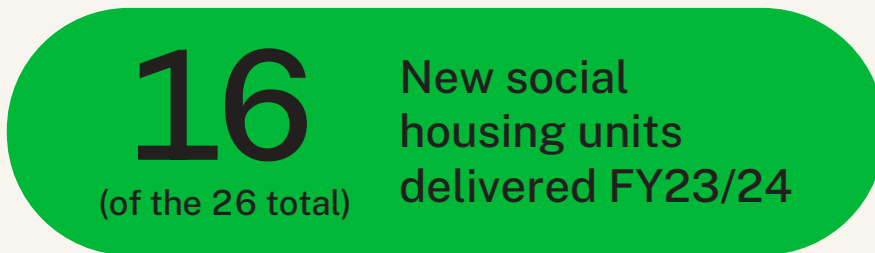
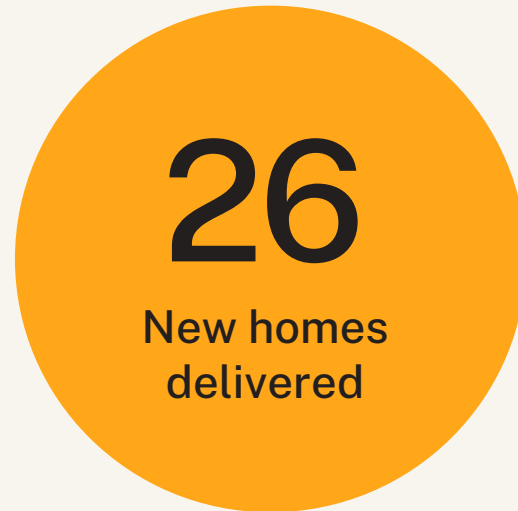
"Dylan has been discharged from the mental health unit's services because he is now able to live independently with just his NDIS supports," adds Zach. "It's been great to see his confidence grow."

**Customer's name has been changed to protect their privacy*

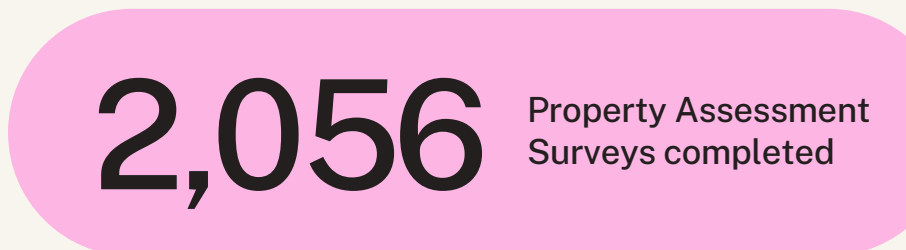


Homes snapshot FY23/24

This snapshot includes an overview of the activities undertaken in our Homes and Customers –Homes and Places portfolios. In FY23/24, SGCH opened 26 new homes and there are a further 996* at various stages of planning, design or construction.



*The 996 homes include 800 homes currently in construction, with the remaining at various stages of planning or development approval (e.g., DA stage).

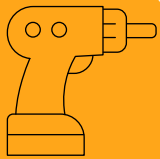


180

Units in construction
dedicated to
affordable housing

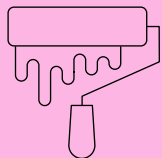
32,417

Number of
work orders
in FY23/24



223

Units in construction
dedicated to social housing

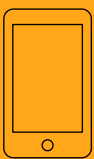


\$23.5m

Total amount spent
maintaining homes
in FY23/24

100%

Annual Fire
Safety Statements
completed



16,315

Number of calls
taken for customer
repair requests



We live our values

We are a values-based organisation and this underpins how we deliver service excellence. Our values guide our purpose and vision, as outlined in our strategic corporate plan.

Our values and behaviours

With a business head and a social heart, we are customer centric. SGCH delivers quality and efficient services connected to our social purpose and guided by our values.



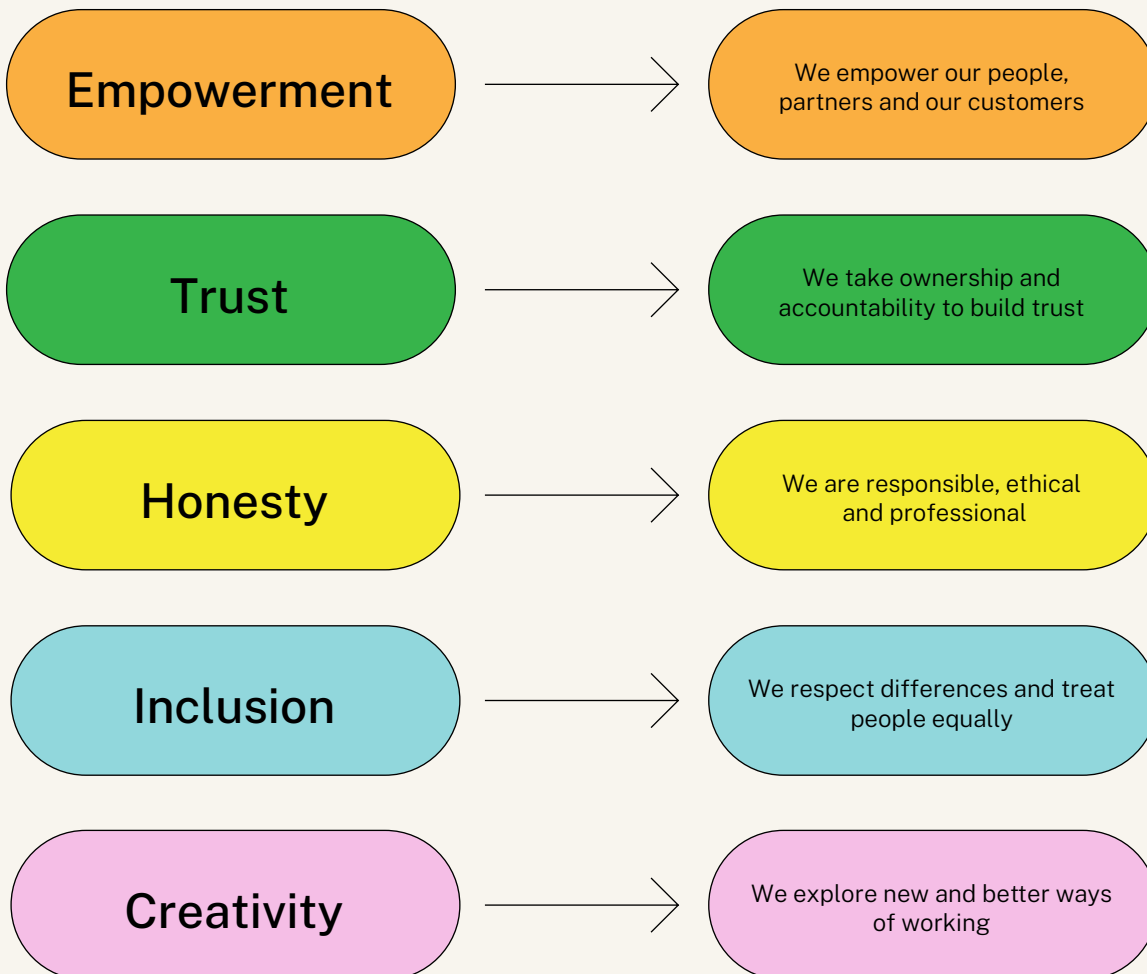
Our values

These are important beliefs that motivate people to act one way or another and serve as a guide for human behaviour.



Our behaviours

Actions that are specific, observable, repeatable and pass the test of “did they do it or not?”.

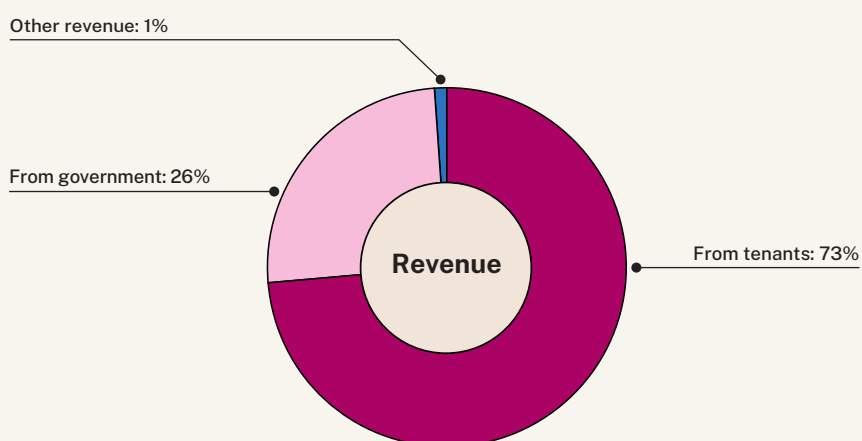


Strong financial foundations

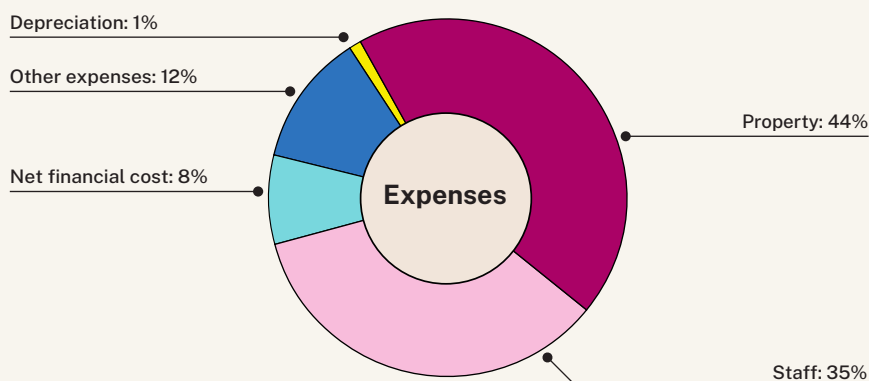
As a for-purpose organisation with a Board of professional Non-executive Directors, we ensure strong financial performance to reinvest our surplus towards delivering strategic outcomes. We focus on leveraging partnerships to solve complex challenges.

We take a strategic and holistic approach to managing financial resources to ensure the most effective, efficient and economical services for our customers. Combining our social purpose and commercial expertise, we provide sustainable, safe and affordable homes. We apply this thinking across our entire operations and strive to be a vibrant, sustainable business.

Revenue	\$'000
From tenants	97,765
From government	35,097
Other revenue	1,069
Total	133,931



Expenses	\$'000
Property	42,795
Staff	34,384
Other expenses	11,705
Net financial cost	7,902
Depreciation	1,408
Total	98,194





Our Year in Review 2024

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