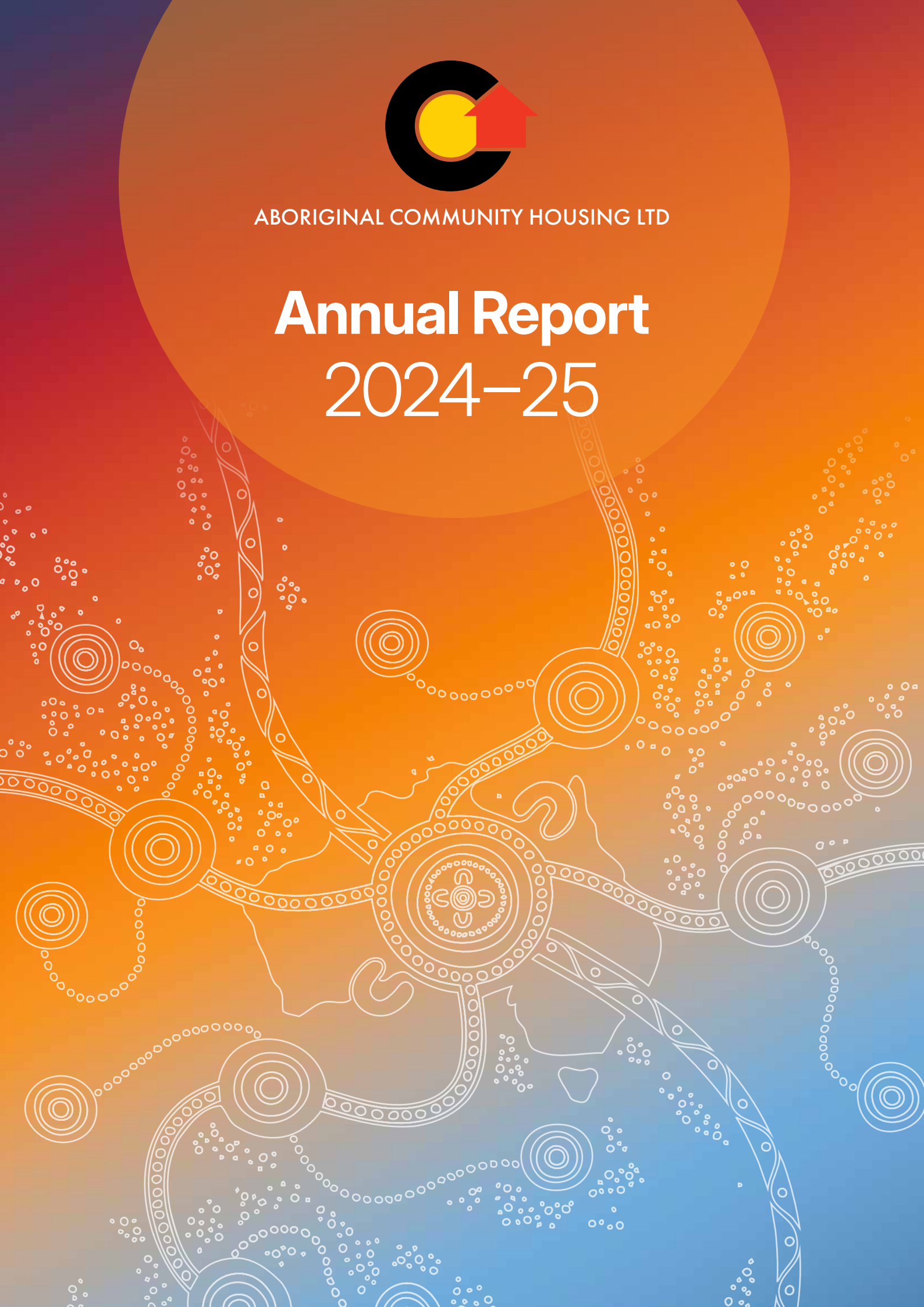




ABORIGINAL COMMUNITY HOUSING LTD

Annual Report 2024–25



Reporting Period:

1 July 2024 – 30 June 2025

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Aboriginal Community Housing Ltd

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This report details work by Aboriginal Community Housing Ltd (ACHL), an independent national Aboriginal and Torres Strait Islander community housing provider focused on providing safe, affordable, appropriate housing and support to our customers and the local communities in all relevant states and territories. Included in the report is an overview of the achievements and successes over the past 12 months nationally with the 2024-25 report based on our work from 1 July 2024 to 30 June 2025.

Warning: Aboriginal and Torres Strait Island people should be aware that this report contains imagery and names of Aboriginal and Torres Strait Islander people.

Designed by Dreamtime Creative

Acknowledgment of Country

Aboriginal Community Housing Ltd (ACHL) acknowledges that Aboriginal and Torres Strait Islander people were the first Australians with complex and sophisticated laws and environmental practices for over 60,000 years.

ACHL celebrates the strength, survival, and resilience of Aboriginal and Torres Strait Islander peoples and their cultures across Australia, honoring the many traditional lands and diverse language groups.

ACHL acknowledges the significant contributions of Aboriginal and Torres Strait Islander peoples in all aspects of life and looks forward to building strong partnerships based on mutual respect and equality.

We acknowledge the Traditional Custodians of Country across Australia, recognising their enduring connection to land, sea, and community. We also acknowledge the Traditional Owners of the lands where our offices are located and where we work. We pay our respects to Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples.



Contents

About Us	4
ACHL Vision and Mission Statements Our Values Our Principles Our Services	5
Chair's Report	7
CEO Report	9
Directors' Report.....	10
2024–25 Year in Review	15
Strategic and Future Direction	20
National Snapshot	24
Western Australia Snapshot	28
South Australia Snapshot	30
New South Wales Snapshot	32
Expanding ACHL's Footprint.....	34
Aboriginal Community Housing (VIC) Ltd	35
Community Development and Engagement	39
Financial Operations Summary	43

About Us

Aboriginal Community Housing Ltd

Aboriginal Community Housing Ltd (ACHL) is an independent national Aboriginal and Torres Strait Islander community housing organisation. We are the first independent nationally led and managed provider of long-term affordable housing, property and tenancy management for Aboriginal and Torres Strait Islander peoples and communities.

We recognise the rights of Aboriginal and Torres Strait Islander people and communities to determine their own future and to live in accordance with their own cultural values and customs. We maintain a strong vision to empower Aboriginal and Torres Strait Islander communities to develop, own and manage culturally appropriate, affordable, and sustainable housing.

On 1 July 2023, ACHL officially became its own independent Aboriginal Community Controlled Organisation (ACCO). ACHL started its journey in 2016 as part of the Community Housing Limited (CHL) Group of Companies to provide better housing options for Aboriginal and Torres Strait Islander communities. However, with our increasing growth and establishment as a Tier 1 Community Housing Provider (CHP), the decision was made for ACHL and CHL to part ways.

ACHL works in partnership with Aboriginal and Torres Strait Islander services to deliver housing across tenancy management, property management and community development. We aim to further establish community development and economic development approaches to assist communities to determine and achieve their own aspirations and provide a range of products including additional supply of affordable rental and home ownership properties.

ACHL is an Aboriginal Community Housing Provider (ACHP) registered under the National Regulatory System for Community Housing (NRSCH) as a Tier 1 CHP.

ACHL has established operations in Western Australia, South Australia, New South Wales and Victoria with a growing presence in Queensland and the Northern Territory.

Aboriginal Community Housing (Vic) Ltd (ACHVL) was established in 2021 as a subsidiary of ACHL.. ACHVL was successful in gaining registration under the Victorian Housing Register. Since 2021, ACHVL has undertaken a substantial amount of work into developing partnerships with local ACCOs and service providers. ACHVL has submitted tender bids as part of consortiums and independently to increase housing options for Victorian Aboriginals.



ACHL Vision Statement:

"Aboriginal and Torres Strait Islander led housing solutions, for Aboriginal and Torres Strait Islander people"

ACHL Mission Statement:

ACHL's mission is for Aboriginal and Torres Strait Islander people throughout Australia to have access to housing that is safe, affordable, appropriate and supportive of health and wellbeing.

ACHL recognises that country represents its people and develops housing solutions with a focus on community, incorporating the views and expertise of Aboriginal and Torres Strait Islander people.

Our Values

We believe everyone should have equal opportunity to access good quality, affordable and sustainable housing. To achieve that end we share the following values.



1. Equality



2. Integrity



3. Accountability



**4. Culturally
Appropriate
Practice**



5. Respect



6. Empowerment

Our Principles

Our principles are fundamental to our success. They focus on how we strengthen, maintain and grow our organisation over time. Adhering to each of these principles is how we will become the best and most respected Aboriginal and Torres Strait Islander housing organisation in Australia.

What we can and will promise is to be truthful and honest; act with integrity and honour; and do the right thing. We will work with fierce resolve to make ACHL an organisation of which our communities, people, tenants, and employees can be proud.

1. We are honest and truthful
2. We engage
3. We involve the community
4. We listen
5. We are inclusive
6. We empower
7. We are committed to real, tangible and ongoing outcomes
8. We are committed to employment opportunities
9. We ensure the respect and understanding of cultural heritage

Our Services

ACHL aims to provide and/or facilitate culturally appropriate property and tenancy management for all Aboriginal and Torres Strait Islander people and communities nationally with a committed approach to community development to assist all Aboriginal and Torres Strait Islander people, families and communities achieve their own aspirations and needs.

ACHL provides a range of services that support our organisation's vision, across **three main areas**:



The services all comprise:

- Culturally appropriate and competent service delivery
- Flexible approaches when working with tenants and families
- Holistic service delivery, supported by the development of a toolkit.

Chair's Report

It is with pleasure that I present to you on behalf of the board and staff of ACHL, our 2024–2025 Annual Report.

This has been a year of Growth, Leadership, and Cultural Integrity.

As Chair of Aboriginal Community Housing Ltd (ACHL) Group of Companies, I am honoured to reflect on a year of remarkable growth, leadership, and impact. The 2024–2025 period has been defined by significant milestones that continue to shape the future of ACHL and housing in Australia.

Over the past 12 months, ACHL has remained steadfast in our commitment to supporting and empowering our communities. Through a comprehensive evaluation and review of our governance and organisational structures, we have implemented vital changes to strengthen our operational and executive structure and teams. These improvements allow us to better serve our mob and the broader communities we represent. As we look ahead, we remain focused on sustainable growth—creating meaningful opportunities, fostering resilience, and delivering lasting outcomes for the communities that we serve.

Along with a redevelopment of the ACHL Vision and Mission statement including the ACHL Strategic Framework, the new ACHL Vision and Mission Statement positively redefines a new era for ACHL and emphasises our commitment to empowerment and culturally appropriate and sustainable housing for Aboriginal and Torres Strait Islander peoples and communities. The updated vision and mission statement:

ACHL Vision Statement:

"Aboriginal and Torres Strait Islander led housing solutions, for Aboriginal and Torres Strait Islander people"

ACHL Mission Statement:

ACHL's mission is for Aboriginal and Torres Strait Islander people throughout Australia to have access to housing that is safe, affordable, appropriate and supportive of health and wellbeing.

ACHL recognises that country represents its people and develops housing solutions with a focus on community, incorporating the views and expertise of Aboriginal and Torres Strait Islander people.

Furthermore, the changes and transition mark a new chapter in our journey, strengthening our ability to deliver consistent, culturally safe, affordable and accessible housing and services nationally.

The following report outlines our achievements and successes throughout the year whilst providing an update on the progress of our growth and the continued development of ACHL. This year has been a defining chapter in the evolution of ACHL.

A standout achievement this year was the success of our Victorian subsidiary, Aboriginal Community Housing (VIC) Ltd (ACHVL), in securing over \$43 million through the Homes Victoria-led Big Housing Build. This historic investment will deliver more than 100 culturally appropriate homes for Aboriginal Victorians, making it the largest Aboriginal-led housing initiative outside of government in Australian history.

ACHVL's leadership role in the Ground Lease Model 2, as part of the Building Communities Consortium, further demonstrates our capacity to lead complex, large-scale housing projects that are grounded in cultural integrity and community leadership.

ACHL continues to grow, not just in scale but in spirit. With 88% of our staff identifying as Aboriginal and/or Torres Strait Islander, ACHL is built on the principles of kinship, cultural knowledge, and lived experience. These values are embedded in everything we do — from tenancy management to strategic planning — and ensure that our work remains deeply connected to the communities we serve.

We remain deeply aware of the housing crisis facing Aboriginal and Torres Strait Islander peoples. Rising costs, limited supply, and systemic barriers continue to impact access to safe and secure housing. ACHL is actively responding through advocacy, innovation, and expansion whilst delivering housing solutions that are community-led, culturally appropriate, and sustainable.

I would like to acknowledge and thank my fellow Directors in the Group for their leadership, dedication and collective wisdom in guiding ACHL and ACHVL through this year of significant growth and impact. I extend my deepest appreciation to our CEO, Stacey Broadbent, for her exceptional leadership and commitment to advancing ACHL's vision. I also acknowledge the professionalism of our executive team and staff whose unwavering dedication and collective efforts drive our success and strengthen our impact every day.

Together, we are not just building homes — we are building futures, strengthening communities, and honouring our collective responsibility to ensure every Aboriginal and Torres Strait Islander people has access to housing that reflects their identity, values, and aspirations.

Angela Huston

ACHL Chairperson

CEO Report

It is with immense pride that I present the Aboriginal Community Housing Ltd (ACHL) Annual Report for 2024–2025. This past year has been one of remarkable achievements marked by historic investments, strategic transitions, and a deepening of our commitment to culturally safe housing solutions for Aboriginal and Torres Strait Islander communities.

A significant moment this year was ACHL's assumption of full operational oversight across our national housing portfolio in November 2024. This transition has strengthened our governance, streamlined service delivery, and positioned us to respond more effectively to the housing needs of our communities.

Our Victorian subsidiary, Aboriginal Community Housing (VIC) Ltd (ACHVL), attained a landmark achievement through the success of securing a Homes Victoria-led Big Housing Build funding grant of over \$43 million to deliver more than 100 culturally appropriate homes for Aboriginal Victorians. This is the largest Aboriginal-led housing development project outside of government in Australian history, and a powerful example of what self-determined housing can achieve.

ACHVL's involvement in Ground Lease Model 2, as part of the Building Communities Consortium, further demonstrates our capacity to lead complex, large-scale housing developments with cultural integrity at their core.

In South Australia, we broke ground on the Purrkanaitya Aboriginal Elders Village, a \$17.68 million project near the culturally significant Kaurna site of Warriparinga. This 40-unit development will provide independent, culturally inclusive housing for Aboriginal Elders, designed in consultation with community and aligned with the South Australian Aboriginal Housing Strategy and the National Agreement on Closing the Gap.

ACHL's strength lies in our people. With 88% of our staff identifying as Aboriginal and/or Torres Strait Islander, ACHL is built on kinship, cultural knowledge, and lived experience. These values guide our work and ensure that every home we deliver reflects the identity, dignity, and aspirations of our communities.

We continue to face a national housing crisis, with Aboriginal and Torres Strait Islander peoples disproportionately affected by overcrowding, homelessness, and housing insecurity. ACHL is responding with urgency — expanding our footprint, securing new funding, and advocating for systemic change that places Aboriginal voices at the centre of housing reform.

I want to thank our Chair, Angela Huston, our Board, and our executive team for their unwavering support and leadership along with our ACHL and ACHVL staff for the vital day-to-day work within our communities. I also want to acknowledge kinship, partners, stakeholders, and communities — your dedication and cultural strength are the foundation of everything we do, and we look forward to collaborating and working together to foster strong, positive housing and wellbeing outcomes that reflect the needs, values, and aspirations of our mob and the communities we serve.

Together, we are not just building homes — we are building futures, restoring dignity, and honouring our shared responsibility to ensure every Aboriginal and Torres Strait Islander person has access to safe, affordable, and culturally appropriate housing.

Stacey Broadbent
ACHL CEO

Directors' Report

The Directors present their report on the consolidated entity consisting of Aboriginal Community Housing Ltd (the Company or ACHL) and the entities it controlled at the end of, or during, the financial year ended 30 June 2025. Throughout the report, the consolidated entity is referred to as the Group.

Directors

The following persons were Directors of ACHL during the whole of the financial year and up to the date of this report:

Angela Huston

Fionn Skiotis

Maureen O'Meara *

Brian Bero

Margaret McCallum (Ceased 26 June 2025)

Richard Ruhl

Matthew Jones

*Originally appointed as Director on 28.09.2017. She ceased to hold office on 26 June 2025 and was re-appointed on 7 August 2025.

Principal activities

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

Dividends

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

Members guarantee

Aboriginal Community Housing Limited is a company limited by guarantee. In the event of, and for the purpose of winding up of the company, the amount capable of being called up from each member and any person or association who ceased to be a member in the year prior to the winding up is limited to \$20 for members, subject to the provisions of the company's constitution. At 30 June 2025 the collective liability of the eight members was \$160 (2024: \$20).

Review of operations

The Group surplus for the year amounted to \$19,260 (2024: surplus: \$394,433).

National legislation has established the basis for the registration of not-for-profit social housing providers in all Australian jurisdictions. Accordingly, ACHL has continued to comply with all the requirements for registration as a community housing provider in the National Regulatory System for community housing, maintaining its registration as a Tier 1 provider.

The staff complement increased from 17.93 in previous financial year to 19.4 full time equivalent (FTE) employees. Properties under management were 643 (2024: 605).

Event since the end of the financial year

There have been no events since 30 June 2025 that have significantly affected the Group's operations, results or state of affairs.

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

ACHL will continue to develop and submit for multiple projects to expand its capacity to meet the highest housing need across all Australian states. Subsequent to 30 June 2025, ACHL Group have secured the management rights to Coraki Pod Village from Homes NSW (Department of Communities & Justice) until December 2026, at which point the village will be "decommissioned. This will generate \$1.7m income for the contract period." Additionally, ACHVL have now come to agreement with Homes Victoria to secure funding under the Affordable Housing Partnership Program (AHPP) with a capital contribution from Homes Vic of \$30.5m, while ACHVL will contribute \$2.2m and take control of 64 new properties across 13 project sites in Victoria.

Environmental regulation

Environmentally Sustainable Design is a major consideration in all projects developed, and ACHL fully embraces the discipline of sustainability as a developer and builder.

Information on Directors and Secretary

Angela Huston MAICD, BCom (Professional Accounting); Assoc. Dip. Aquatic Resource Mgmt, Member Australian Institute of Company Directors

Chair, Non-Executive Director

Experience and expertise

Angela is a proud Kamilleroi woman from South-West Queensland with over 30 years of experience across finance, business development, environmental management and Indigenous economic empowerment. She has worked across chartered accounting, corporate, not-for-profit and community sectors, including 15 years of financial and business development for a multi-million-dollar Indigenous organisation.

Angela has a strong track record of delivering sustainable outcomes through robust financial management and governance. She is highly skilled in the development, implementation and maintenance of commercial, procedural and reporting processes to ensure contract obligations are met in a timely and accurate manner.

Angela is passionate about embedding First Nations perspectives into the housing and economic development sectors. She advocates for inclusive decision-making processes that centre First Nations voices to create place-based, innovative housing solutions and building frameworks. The aim is to empower Traditional Owners and Indigenous organisations to lead their own development agendas as well as create pathways and solutions that meet the needs of all community members.

Fionn Skiotis MSocSci (Policy & Human Services), Grad Cert SocSci (Housing Policy & Management), FAICD

Non-Executive Director

Experience and expertise

Fionn has over 35 years' experience in the not-for-profit sector in fields including community housing, disability, social policy, mental health, advocacy and human rights. Angela is a proud Kamilleroi woman from South-West Queensland with over 30 years of experience across finance, business development, environmental management and Indigenous economic empowerment. She has worked across chartered accounting, corporate, not-for-profit and community sectors, including 15 years of financial and business development for a multi-million-dollar Indigenous organisation.

Fionn is currently CEO of VALID (Victorian Advocacy League for Individuals with Disability) and a Board member of the Victorian Collaborative Centre for Mental Health and Wellbeing.

From 2009 – 2019 he was the Executive Director of International Social Service in Australia.

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

Maureen O'Meara BAppSc (Indigenous Health), PgCert (Aboriginal Alternative Healing)

Non-Executive Director

Experience and expertise

Experienced in Aboriginal relationships and interactions, government and not for profit sectors, housing, health, inter-sectoral government relations and management of government partnership funds, community and business development.

Brian Bero LLB, Legal Practitioner

Non-Executive Director

Experience and expertise

Experienced corporate/commercial legal practitioner who has worked with large national and international corporate entities as well as State and Federal Governments, Federal and State Courts, small businesses and community organisations. Brian has a broad corporate/commercial practice including advising on complex contract negotiations and agreements, litigation, risk and compliance and regulatory matters, privacy, corporate structure and governance issues, probity matters, strategic government direction, technology matters, international instruments, personal injury, and procurement matters. Brian has also sat on a number of professional and community boards.

Margaret McCallum DipGovMng

Non-Executive Director

Experience and expertise

Margaret McCallum is a proud Aboriginal woman and graduate of the SA Governor's Leadership Foundation program. Margaret is skilled in communication, negotiation and influencing. As an effective leader, Margaret builds team capability through coaching, feedback and developing the quality of work done by others and where operational outcomes are consistently met. Margaret believes in fostering a culture that is safe and supportive to help each other grow. As a result, she has built a reputation as an agent of change with strong organisational design capability, and she inspires a collaborative approach to evidence-based solutions that are underpinned by sound judgement, intelligence, and common sense. Having experienced first-hand the challenges related to seeking healthcare as an Aboriginal woman, Margaret is motivated to ensure the strategic priorities she engages with are instrumental in achieving significant contribution to closing the gap for Aboriginal people. Margaret is currently a board member to the Ahpra Aboriginal Torres Strait Islander Health Practitioner Board of Australia and the SA Nursing and Midwifery Board, and South Australian Stolen Generation Aboriginal Corporation Director.

Richard Ruhl Cert IV in Property Services (Real Estate) Real Estate License, Real Estate Agent

Non-Executive Director

Experience and expertise

Richard is a proud Kamilaroi Man and a highly experienced real estate professional, having worked in sales, property management and also acquiring and sustaining housing for the less fortunate. He is knowledgeable and understanding of community housing systems to ensure successful tenancies. Additionally, Richard has worked across Australia, as well as the Torres Strait Islands, to provide Aboriginal mental health first aid courses to communities and has a special passion for working with NDIS sector with both Aboriginal and non-Aboriginal participants, providing them with the highest quality disability support services to meet their individual needs. He excels in providing expansive support services for those with high complex behavioural requirements.

Matt Jones CA, MBA, BIntBus, BA

Non-Executive Director

Experience and expertise

Experienced within professional services specialising in business reconstruction and recovery, cashflow forecasting, financial due diligence and risk management from a banking perspective.

Shauna Larkin CertGovNFP CertGovRiskMgt

Company Secretary

Experience and expertise

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

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

Company Secretary, Chief Governance Officer (General Counsel)

Experience and expertise

Lee is experienced governance professional, with extensive expertise across legal, compliance, risk and information

management. Lee has worked across business sectors, including in legal services, financial services and community housing.

Meetings of Directors

During the financial year 2025, seven (7) meetings of Directors were held. The numbers of meetings attended by each Director during the year is shown below:

Director attendance	Full meetings of Directors	
	A	B
Angela Huston	7	7
Fionn Skiotis	7	7
Maureen O'Meara	7	3
Brian Bero	7	6
Margaret McCallum	7	3
Richard Ruhl	7	4
Matthew Jones	7	6

A = Number of meetings Director was eligible to attend

B = Number of meetings Director attended

Directors' interests and benefits

ACHL is a company limited by guarantee, hence none of the Directors hold an interest but each is liable to the extent of their undertaking under the respective Constitutions.

During or since the end of the financial year, ACHL has Directors' and Officers' Liabilities Insurance in place to insure current and former Directors, Secretaries and other officers against liabilities for costs and expenses incurred by them in defending any legal proceedings arising out of their conduct while in the capacity of Director, Secretary or other officer of ACHL involving a willful breach of duty in relation to ACHL.

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

Indemnification of Directors and Officers

The Group has executed deeds of indemnity in favour of:

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

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

Indemnity of auditors

The Group has agreed to indemnify their auditors, PricewaterhouseCoopers, to the extent permitted by law, against any claim by a third party arising from the Group's breach of their agreement. The indemnity stipulates that the Group will meet the full amount of any such liabilities including a reasonable amount of legal costs. No payments were made under this indemnity in 2025.

Proceedings on behalf of the Group

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

No proceedings have been brought or intervened in on behalf of the Group with leave of the Court under section 237 of the *Corporations Act 2001*.

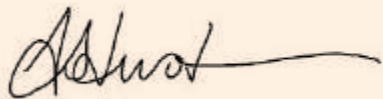
Corporate governance

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

Auditor's independence declaration

A copy of the auditor's independence declaration as required under section 60-40 of the *Australian Charities and Not-for-profits Commission Act 2012* is set out on page 6.

This report is made in accordance with a resolution of Directors.



Angela Huston
Director

Date: 23 October 2025

2024–25 Year in Review

The 2024–2025 financial year has been a defining chapter in the evolution of Aboriginal Community Housing Ltd (ACHL), marked by strategic growth, operational independence, and a deepened commitment to delivering culturally safe, affordable and innovative housing solutions for Aboriginal and Torres Strait Islander peoples across Australia.

ACHL entered the 2024–2025 financial year as a fully independent Aboriginal Community Controlled Organisation. In November 2024, ACHL assumed full operational oversight of its national housing portfolio, a milestone that has strengthened governance, streamlined service delivery, and reinforced our position as a Tier 1 registered community housing provider under the National Regulatory System for Community Housing (NRSCH) Provider.

Throughout the Annual Report we outline and reflect on how we have achieved and continue to achieve our three business objectives and everyday targeted actions supporting our vision and mission to ensure that Aboriginal and Torres Strait Islander people have safe, secure and affordable housing.



Some of our highlights from the 2024–25 year include:

HIGHLIGHTS

- As of 30 June 2025, ACHL reported 663 properties under management across Australia in Western Australia, South Australia, New South Wales and Victoria;
- ACHVL landmark achievement with a historic investment in Aboriginal Housing in Victoria through Big Housing Build program.
- ACHL commenced construction on Purrkanaitya Aboriginal Elders Village
- New iteration of ACHL's strategic framework for 2024–2027 that reinforces our commitment to providing safe, affordable, accessible and culturally appropriate housing for Aboriginal and Torres Strait Islander communities nationally.
- Strengthening ACHL's approach to community-led development, co-design, and cultural empowerment.
- A core pillar of ACHL is our advocacy work and strengthening our contributions and influence on research and policy development nationally.
- Comprehensive review of our governance structure, operational structure, business systems, and operational infrastructure.

Historic Investment in Aboriginal Housing

A landmark achievement of ACHL's Victorian subsidiary, Aboriginal Community Housing (VIC) Ltd (ACHVL), was securing over \$43 million through the Homes Victoria-led Big Housing Build. The transformative funding will enable the delivery of more than 100 culturally appropriate homes for Aboriginal Victorians—representing the largest Aboriginal-led housing initiative outside of government in Australian history. Construction commenced on all 21 sites across Victoria and is estimated to be completed by the end of June 2025.

ACHVL's participation in Ground Lease Model 2, as part of the Building Communities Consortium, further highlights ACHL's leadership in delivering complex, large-scale housing developments. These projects are deeply rooted in cultural integrity, community leadership, and a commitment to self-determined housing solutions for Aboriginal people.

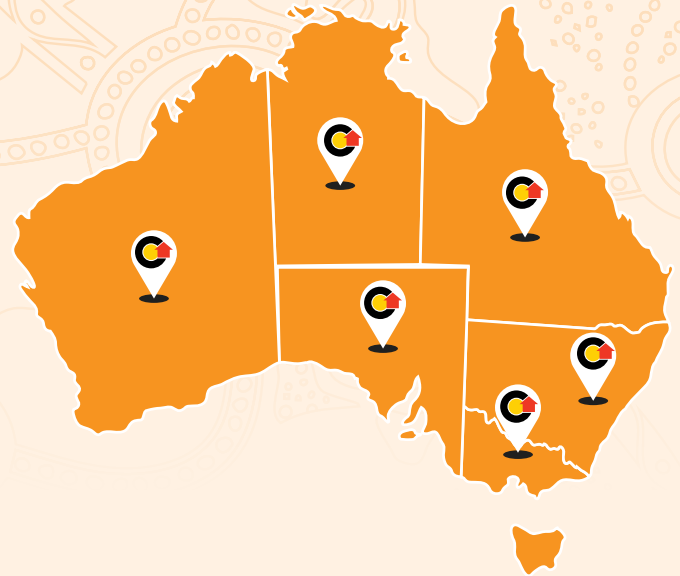


Strategic Expansion and National Footprint

ACHL's strategic framework for 2024-2027 outlines growth targets across our national footprint. ACHL is looking to actively expand our footprint in Western Australia, South Australia, New South Wales, Victoria, Queensland and Northern Territory. We are committed to delivery of innovative housing solutions that prioritise the needs of Aboriginal and Torres Strait Islander communities. Our approach is culturally grounded, community-led model with a key focus on Elder Villages, youth accommodation, housing for women and children, transitional and affordable housing.

Purrkanaitya Aboriginal Elders Village

In South Australia, ACHL commenced construction on Purrkanaitya, a \$17.68 million Aboriginal Elders Independent Living Village near the culturally significant Kaurna site of Warriparinga. This 40-unit development is being delivered in partnership with Kaurna Yerta Aboriginal Corporation, state and federal governments, and the Indigenous Land and Sea Corporation. The project allocates 33% of its delivery to Aboriginal enterprises and employment pathways, reinforcing ACHL's commitment to economic inclusion and cultural respect.





Community-Led Development and Advocacy

ACHL's approach to housing is firmly grounded in community-led development, co-design, and cultural empowerment. We continue to build strong relationships with Aboriginal Community Controlled Organisations (ACCOs), mainstream organisations and support service providers across the country to strengthen local capability, support the transfer of property management responsibilities, and assist with registration under the national community housing framework.

Our Community Development Plan outlines a strategic pathway for responsive and inclusive service delivery. Key initiatives include targeted funding applications, service experience mapping, and tailored communication strategies—all designed to ensure that our services reflect the needs, aspirations, and cultural values of the communities we serve.

Advocacy remains a cornerstone of ACHL's work. We actively contribute to research and policy development through partnerships with peak bodies such as CHIA, ACHIA, SHELTER, AHURI, and AHI. ACHL continues to inform government on housing issues impacting Aboriginal and Torres Strait Islander communities, participating in national roundtables and maintaining active membership in key housing institutions. Through this work, we help shape a more equitable and culturally safe housing system for future generations.



Strengthening Governance and Internal Capacity

ACHL has undertaken a comprehensive review of its governance structure, business systems, and operational infrastructure. Updates to policies and procedures are being implemented to reflect best practices and cultural obligations. A new Service Level Agreement with CHL was completed in early 2025, further clarifying roles and responsibilities.

Staff development is a priority, with ACHL promoting culturally competent training programs and succession planning. The organisation aims to maintain a 75% staff retention rate and ensure 80% participation in staff meetings and functions. With 88% of staff identifying as Aboriginal and/or Torres Strait Islander, ACHL's workforce reflects the communities it serves and embodies the values of kinship, cultural knowledge, and lived experience.

As the housing crisis continues to impact Aboriginal and Torres Strait Islander peoples disproportionately, ACHL remains committed to delivering innovative, sustainable, and culturally safe housing solutions. The organisation's strategic objectives — delivering housing, growing stakeholder relationships, and remaining agile in the face of change — will guide its efforts in the years ahead.

ACHL's leadership, staff, and community partners have demonstrated resilience, vision, and dedication throughout the year. Together, they are not only building homes but shaping futures, strengthening communities, and honouring the legacy of Aboriginal and Torres Strait Islander peoples through self-determined housing solutions.



Staff retention



Staff participation
in meetings and
functions



Identify as
Aboriginal or
Torres Strait
Islander



Strategic and Future Direction

Strategic Direction

Aboriginal Community Housing Ltd (ACHL) continues to evolve as Australia's only national, independent Tier 1 Aboriginal and Torres Strait Islander Community Housing Provider. Our strategic direction is shaped by a deep commitment to cultural integrity, community leadership, and the delivery of safe, affordable, and sustainable housing solutions for Aboriginal and Torres Strait Islander peoples.

A significant milestone marked by deconsolidation and structural changes, ACHL has undertaken critical work to realign the strategic and operational functions of both ACHL and ACHVL. This process was informed by valuable feedback gathered during throughout internal workshops, our Annual Conference and through ongoing dialogue with teams across the organisation.

As a result, the ACHL Group of Companies Vision and Mission Statement, Strategic Framework and organisational structure have been comprehensively reviewed and redeveloped. These changes position ACHL for greater clarity, cohesion, and impact—ensuring our future direction is aligned with community needs, cultural values, and national growth priorities.

ACHL's **Strategic Framework 2024–2027** provides the foundation for our growth, governance, and service delivery. It outlines priority strategic and business objectives that support the organisation's internal development and growth opportunities nationally. ACHL is committed to achieving these objectives as they are essential in being able to deliver the desired and positive outcomes for our Aboriginal and Torres Strait Islander people and communities.



The ACHL Strategic Framework 2024 – 2027 outlines the strategic and business objectives, the following changes have been made to the framework:

Strategic Objectives:

1. Deliver innovative and sustainable housing solutions for Aboriginal and Torres Strait Islander people

- a) Broaden community development by seeking innovative solutions from community led ideas.
- b) Develop and implement Australia wide growth strategies.
- c) Be at the forefront of changing demographics, economic conditions and housing trends.
- d) Advocate for housing solutions informed by evidence, data, and research.

2. Grow and maintain stakeholder relationships

- a) ACHL is the industry provider of choice to State and Commonwealth government and relevant stakeholders.
- b) Enhance and maintain existing relationships with stakeholders to strengthen services and products.
- c) Develop and maintain active strategies for tenant engagement.
- d) Deliver community-based outcomes from participatory/co-design approach that will deliver on community led outcomes.

3. ACHL is agile and flexible as “we” sustainably grow relating to organisational change

- a) Strengthening the governance and operational function of ACHL.
- b) Continue the growth of ACHL, through exploring financing options to deliver innovative and sustainable housing solutions
- c) Develop, implement, and embed organisational business practices within ACHL
- d) Development and upskilling of ACHL team members to allow for succession opportunities.

Throughout the Annual Report, ACHL reflects on how we have delivered—and continue to deliver—against our three core business objectives and targeted daily actions that support our overarching vision: *to ensure Aboriginal and Torres Strait Islander peoples have access to safe, secure, and affordable housing.*

Guided by the ACHL Strategic Framework 2024–2027, all major initiatives undertaken this year have been aligned with our long-term goals and cultural commitments. The following snapshot highlights ACHL’s performance against the strategic objectives in the first year of our Strategic Plan.

Our Strategic Plan is built around three high-level objectives, each supported by a set of priorities that drive our work forward. These objectives are designed to:

- Promote organisational sustainability through robust governance
- Deliver effective and innovative housing products and services
- Foster values-aligned partnerships and strong leadership
- Embed excellence in tenant services to support housing pathways and unlock opportunities for individuals to achieve their aspirations and live their best lives.

Our approach is grounded in our Vision and Purpose, underpinned by the values that guide every aspect of our work. We remain committed to walking alongside communities, listening deeply, and delivering culturally responsive housing solutions that reflect the strength, diversity, and aspirations of Aboriginal and Torres Strait Islander peoples.

The below is a snapshot of ACHLs performance against the Strategic Objectives of the first year of the Strategic Plan.

Deliver innovative and sustainable housing solutions for Aboriginal and Torres Strait Islander people.

- Expansion through the Big Housing Build in Victoria and the Purrkanaitya Elders Village in South Australia
- New housing proposals for Queensland and the Northern Territory, including youth and transitional/social housing



Grow and maintain stakeholder relationships

- Strengthened partnerships with ACCOs, government agencies, and sector bodies
- Staff participation in five community activities per jurisdiction, including NAIDOC, Reconciliation Week, and housing forums
- Kinship – Strengthening our Kinship agreements



ACHL is agile and flexible as “we” sustainably grow relating to organisational change

- Governance structure reviewed and enhanced
- Staff training programs updated to reflect cultural competencies and succession planning
- Business systems audited and aligned with strategic growth targets
- Organisational structure reviewed and updated to enhance our operational and strategic efficiency



Future Direction

As we look ahead, ACHL will continue to support our tenants, customers, and local communities through a range of new and exciting business growth, community development and engagement initiatives as well as seeking new and innovative relationships and kinships along with funding opportunities. We also remain focused on several key commitments that will shape our work over the coming years:

- **Expanding into New Jurisdictions**

ACHL is actively exploring opportunities to establish operations in the Northern Territory and Queensland. We are engaging with governments and communities to understand local needs and co-design housing solutions that reflect cultural and regional diversity.

- **Delivering Major Housing Projects**

ACHL is proud to be delivering housing under the \$43 million Homes for Aboriginal Victorians a significant initiative that will increase culturally safe housing options across Victoria. These builds demonstrate our capacity to lead large-scale projects while maintaining community control and cultural integrity.

- **Strengthening the ACHVL Model**

In Victoria, ACHL continues to support the growth of Aboriginal Community Housing (Vic) Ltd (ACHVL), including its role in the Interim General Lease with Homes Victoria, participation in the Big Housing Build, and involvement in GLM2. These initiatives reflect our commitment to building strong, locally led housing organisations that serve community needs.

- **Innovating Beyond Housing**

ACHL is exploring new business opportunities beyond housing, including employment, asset maintenance, and community services. These ventures are designed to support economic development and create pathways for Aboriginal people to participate in and benefit from the housing sector.

- **Embedding Data Sovereignty and Evidence-Based Practice**

ACHL is investing in systems that capture meaningful data to inform planning, evaluation, and advocacy. We are committed to ensuring that our work is guided by community knowledge, research, and measurable outcomes.

As the housing crisis continues to disproportionately affect Aboriginal and Torres Strait Islander peoples, Aboriginal Community Housing Limited (ACHL) stands resolute in its commitment to deliver innovative, sustainable, and culturally safe housing solutions.

Guided by our strategic objectives — **delivering housing, strengthening stakeholder relationships, and remaining agile in the face of change** — ACHL is shaping a future where housing is more than shelter; it is a catalyst for empowerment, wellbeing, and self-determination.

Our strategic direction is deeply rooted in our cultural framework and powered by the strength and resilience of our communities. We are focused on creating housing that is not only safe and affordable, but also transformative — enabling individuals, families, and communities to thrive.

As we move forward, we do so with purpose, kinship, and pride — walking alongside Aboriginal and Torres Strait Islander peoples to build a future where housing is a foundation for opportunity, dignity, and cultural strength.

National Snapshot

663

**Properties under
management**

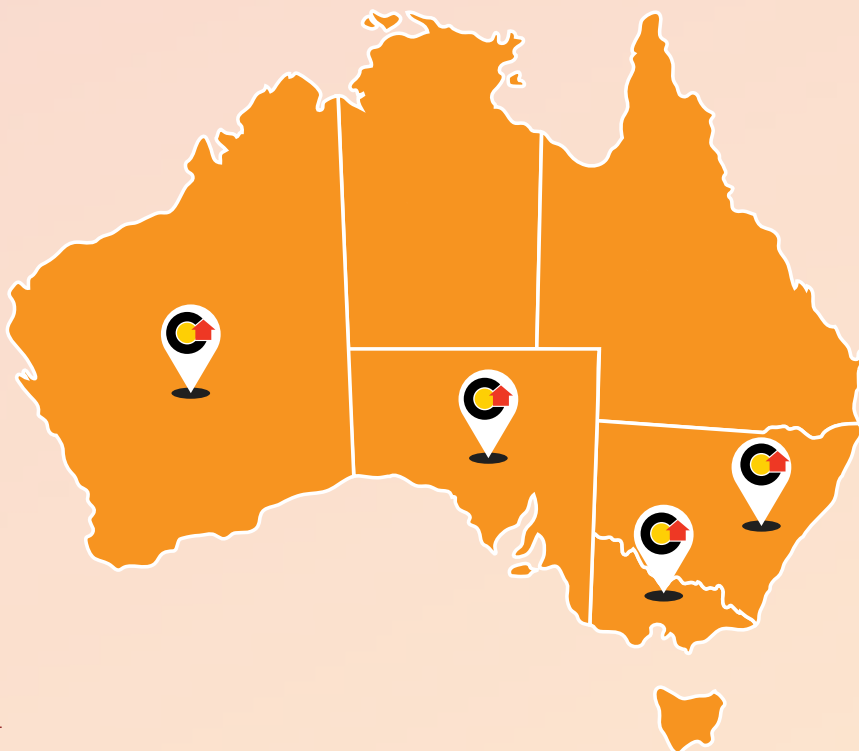
1,032 **Customers**

85.4%

**of customers identify as
Aboriginal and/or Torres
Strait Islander**

22 **Staff**

**Operations in Western
Australia, South Australia,
New South Wales and Victoria.**



The 2024–2025 year has been a transformative period for Aboriginal Community Housing Ltd (ACHL), marked by cultural celebration, strategic expansion, community engagement, and sector leadership. As a Tier 1 registered Aboriginal and Torres Strait Islander CHP, ACHL continues to grow its national footprint while remaining deeply rooted in cultural values and community-led solutions.

We remain committed to ensuring that we provide safe, secure and affordable housing to Aboriginal and Torres Strait Islander peoples and communities.

ACHL has undertaken some major organisational changes over the last 12 months and has worked determinedly to strengthen our organisation, business, operation and community engagement programs to ensure that we are providing positive and constructive outcomes for our tenants and communities nationally.

Recent changes to ACHL's organisational structure have been instrumental in ensuring the long-term viability and effectiveness of our operations. These enhancements have reinforced our capacity to deliver responsive, community-led housing services across Australia. A key component of this restructure was the strengthening of ACHL's leadership team, including the appointment of a National Strategic Support Manager, National Project Manager, National Operations Manager (Housing) and a National Finance Manager. These roles are critical to driving strategic oversight, operational excellence, and financial sustainability. Additional structural changes include the appointment of an Alcohol and Other Drug (AOD) counsellor. These positions are essential to expanding our frontline service delivery and deepening our support for individuals and communities.

There have been numerous pieces of work completed at a national level throughout the 2024-2025 financial year, which include:

- Established and implementation of a revitalised Strategic Framework and Approach, marking a significant step forward in aligning ACHL's direction with our future strategic direction.
- Driving key business objectives and initiatives outlined in the ACHL Strategic Framework to strengthen internal capabilities and pursue national growth opportunities.
- Hosting the 3rd Annual ACHL Conference, bringing together staff from across the organisation to align on strategic direction and business planning.
- Ensuring ongoing regulatory compliance with the National Regulatory System for Community Housing (NRSCH) and Housing Victoria, maintaining high standards of governance and accountability.
- Comprehensive review and update of all ACHL Group of Companies policies and procedures to ensure they reflect current organisational and tenant information to remain fully compliant with relevant regulatory standards.
- Recruitment processes were carried out to fill key vacancies across the organisation, ensuring the right talent was appointed to support ACHL's operational and strategic priorities.
- Presence at relevant community housing sector conferences, individual state community engagement events and activities including NAIDOC celebrations, Homelessness Week, Reconciliation Week and other events hosted throughout the year.

Annual Conference 2025

In June 2025, ACHL proudly hosted its 3rd Annual Conference in Sydney, bringing together staff, board members, sector leaders, and community representatives from across the country. The conference served as a platform to focus and explore ACHL's strategic priorities, housing innovation, and cultural leadership.

Key highlights included:

- **Insightful panels** on Elders Housing and culturally responsive design
- **Interactive workshops** focused on tenant engagement and co-design practices
- **Strategic presentations** outlining ACHL's national growth strategy and innovative financing models
- **A powerful keynote address** by CEO Stacey Broadbent, unveiling ACHL's Vision for 2024 - 2027

ACHL strategic framework shows our commitment to fostering collaboration, amplifying community voices, and driving forward housing solutions that are culturally grounded and future focused.





Cultural Engagement and Community Connection

Kinship and Community Engagement is an essential part of the ACHL framework in ensuring we are connecting with community to cultivate long-lasting relationships. Kinship is at the heart of First Nations society and the work that we undertake throughout our footprint and in all aspects of our business because it is the glue that binds culture, Country, family and community together. Kinship arrangements are deeper than partnerships, it is more than agreeing to terms and conditions and involves a level of connection between both parties that is founded on respect, trust and understanding of the obligations to the communities that are served.

ACHL is proud of the kinship relationships we are privileged to build, nurture, and sustain—kinships that are rooted in trust, cultural respect, and shared purpose. These connections are central to our work and reflect our commitment to walking alongside communities.

Throughout 2024–2025, ACHL undertook vital community engagement across all of our operational footprints to deepen relationships with tenants and strengthen our connection to communities nationally. These efforts have reinforced our commitment to culturally grounded service delivery and responsive housing solutions that reflect the voices and aspirations of the people we serve.

ACHL proudly participated in NAIDOC Week 2024, supporting and attending events in Port Macquarie and Kempsey. These gatherings celebrated the theme *“The Next Generation: Strength, Vision & Legacy”*, bringing together Elders, families, and youth. ACHL staff hosted housing information stalls, participated in cultural activities, and engaged in yarning circles that strengthened relationships and built trust with local communities.

ACHL also supported Alcohol and Other Drugs (AOD) awareness events, partnering with Aboriginal health services to promote harm reduction, healing, and education. These events aligned with ACHL’s broader wellbeing strategy and reinforced its commitment to holistic community support.

During National Reconciliation Week (NRW), ACHL embraced the theme *“Bridging Now to Next”* through truth-telling sessions, cultural workshops, and community-led forums. Offices across the country hosted morning teas and displayed NRW materials, creating spaces for reflection and dialogue on the journey toward reconciliation.

Tenant Engagement and the NSW Roadshow

ACHL's NSW Tenant Engagement Roadshow was a leading initiative in 2025, bringing staff and leadership directly into communities across Albury, Moama, Deniliquin, Balranald, Kempsey, and Wauchope. The roadshow created meaningful opportunities for tenants to share feedback, access support services, and actively participate in co-design sessions that shaped future service delivery.

These face-to-face engagements were instrumental in informing ACHL's updated Community Engagement Plan, which will guide our tenant participation strategies moving forward. The plan reinforces our commitment to culturally responsive, community-led approaches that reflect the voices and aspirations of the people we serve.

Technology and Systems Audit

In 2025, ACHL engaged a software architect to conduct a comprehensive audit of its internal systems, spanning tenancy management, finance, communications, and data security. The audit revealed key opportunities to streamline operations, improve service delivery, and enhance digital engagement across the organisation.

Strategic recommendations from the audit included:

- Transitioning to a cloud-based tenancy management platform
- Implementing predictive analytics to support housing demand and growth projections
- Strengthening cybersecurity protocols and data governance frameworks
- Launching a mobile app to improve tenant communications and streamline maintenance requests

These initiatives are aligned with ACHL's commitment to being agile, future-ready, and culturally responsive—supporting both organisational growth and the evolving needs of the communities we serve.

Sector Leadership and Staff Development

ACHL remains deeply committed to supporting and shaping the future of the Community Housing sector. We continue to actively participate in national conferences, sector workshops, and strategic forums—contributing our expertise, sharing insights, and maintaining a strong presence across the industry.

Through these engagements, ACHL advocates for better outcomes for Aboriginal and Torres Strait Islander peoples, strengthens collaboration across the community housing sector, and helps drive innovation and culturally grounded growth strategies. Our involvement ensures that the voices of our communities are heard and reflected in the sector's evolving direction.

ACHL staff attended multiple sector conferences and workshops, including:

- Community Housing 2025 in NSW, contributing to panels on culturally safe housing
- AHO Sector Visioning Workshops
- Community Housing Industry Association Conference
- National Homelessness Conference

These engagements have strengthened ACHL's sector presence and provided valuable insights to inform policy, practice, and innovation.

ACHL's journey is one of cultural leadership, community empowerment, and strategic innovation. The 2024–2025 year has laid a strong foundation for future expansion, with new housing developments, strengthened community relationships, and enhanced internal systems.

With the support of its staff, partners, and communities, ACHL is building more than homes — it is building futures, restoring dignity, and honouring the legacy of Aboriginal and Torres Strait Islander peoples through self-determined housing solutions.

Western Australia Snapshot

334

**Properties under
management**

285 **Customers**

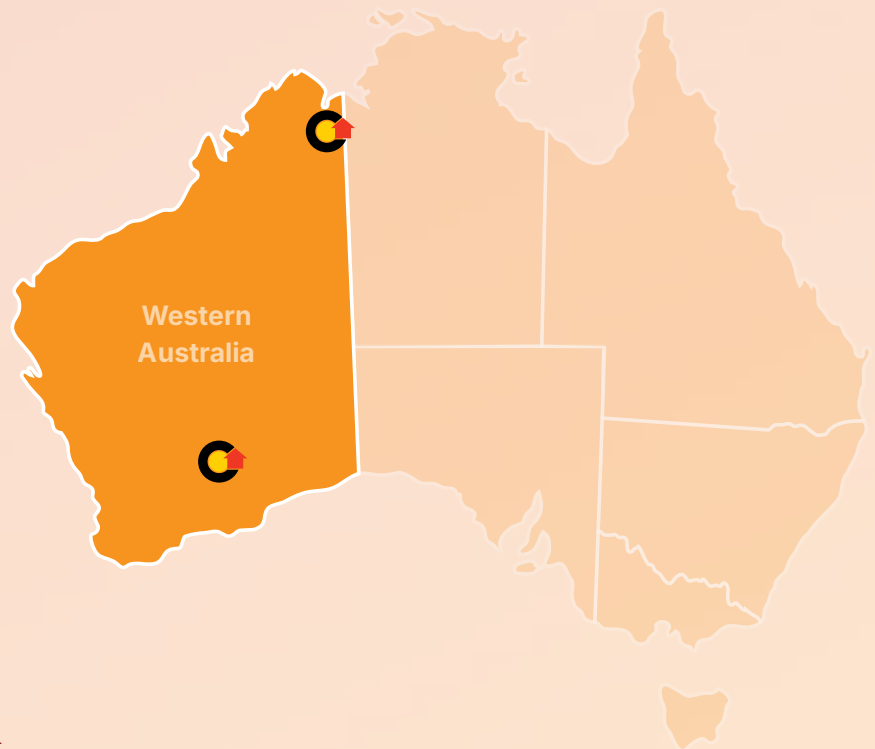
100%

**of customers identify as
Aboriginal and/or Torres
Strait Islander**

7 **Staff**

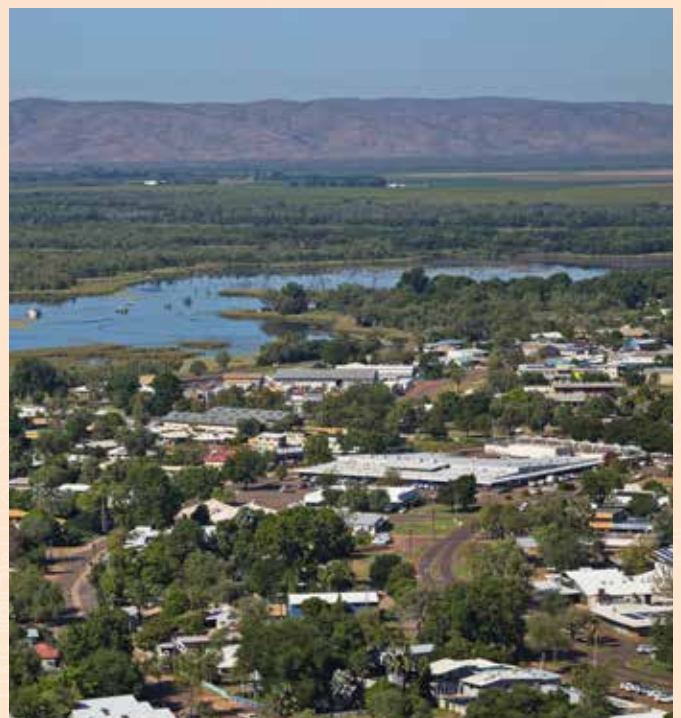
2

**Offices located in
Kalgoorlie and Kununurra**



Over the past 12 months, ACHL's presence in Western Australia has continued to grow and evolve, marked by exciting opportunities and the unique challenges of operating in remote and very remote regions. We currently manage 334 properties across town-based and remote communities, working on Country throughout the Kimberley and Goldfields regions—including Dillon Springs, Doon Doon, Mandagala, Cockatoo Springs, and Molly Springs. Western Australia is home to one of the largest Aboriginal and Torres Strait Islander populations in the nation, and ACHL is deeply committed to serving these communities with respect and purpose.

Our strategic focus is on expanding our footprint to deliver improved housing outcomes that reflect the aspirations, cultural values, and lived experiences of our communities, and kinships that support this focus.



This past year, we've embraced a range of community development and engagement initiatives, supported by funding opportunities such as the Shelter WA Homeless Week 2024 Grant, NAIDOC celebrations, and local community BBQs to deepen our engagement and strengthen connections with communities across the state.

The Social Housing Economic Recovery Package (SHERP), a Western Australian Government initiative, was introduced to support economic recovery following COVID-19. Focused on social housing, the program strengthens the construction sector, creates approximately 1,700 jobs—780 in regional areas—and improves the quality and longevity of housing stock across the state. Through this program, ACHL received funding to undertake repairs and maintenance on nine dwellings in Ninga Mia Village, located in the East Kimberley region. These works significantly improved the condition and liveability of the properties, delivering better housing outcomes for residents.

Looking ahead, Western Australia offers immense potential for growth, innovation, and impact. ACHL will prioritise grant funding and strategic opportunities to increase the availability of social and transitional housing in remote and very remote areas across Western Australia. Our approach will centre on place-based initiatives, including culturally safe outreach, co-designed programs, and collaborative partnerships with Aboriginal Community Controlled Organisations (ACCOs) and local community-based leaders. Our approach is grounded in listening, respect, and responsiveness—ensuring that every step forward is guided by community voices.

ACHL is committed to creating spaces for dialogue, healing, and empowerment. By increasing our visibility and presence, we aim to foster trust and deliver outcomes that support housing stability, wellbeing, and local leadership.

ACHL looks forward to walking alongside communities to co-create housing solutions and engagement strategies that are culturally grounded, community-led, and future-focused.



South Australia Snapshot

57

**Properties under
management**

84

Customers

84%

**of customers identify as
Aboriginal and/or Torres
Strait Islander**

2

Staff

1

Office located in Adelaide



ACHL's presence in South Australia over the past 12 months reflects a meaningful and deepening commitment to providing culturally appropriate housing and community-led development with a number of exciting opportunities. We currently manage 57 properties across South Australia including urban and regional settings. ACHL continued to deliver tenancy and property management services while expanding its strategic partnerships and infrastructure footprint.

A major milestone this year was the announcement and commencement of the Purrrkanaitya Aboriginal Elders Village—a \$17.68 million project designed to support ageing in place for Aboriginal Elders. The development is located at Warriparinga near the Sturt River in Bedford Park on Kaurna Country. In collaboration with Housing Australia, the South Australian Housing Authority, the Indigenous Land and Sea Corporation (ILSC), Community Housing Limited (CHL) and the Kaurna Yerta Aboriginal Corporation (KYAC), ACHL is overseeing the construction and will manage tenancy services upon completion in late 2026. The village will comprise 40 modern, culturally safe homes tailored to the needs of Elders, offering dignity, stability, and connection in later life.



A Purrkanaitya Supply Chain Briefing was also held bringing together potential building and service providers to scope the works required, including the development of a Heritage Management Plan, as the site is close to a number of Kaurna Cultural Heritage sites. This was attended and engaged by ACHL's Community Development Officer along with a number of stakeholders and industry representatives.

ACHL continued its support of Tika Tirka, a student accommodation service for Aboriginal and Torres Strait Islander students from remote and regional communities. Built on Kaurna land, Tika Tirka provides a safe and supportive environment for young people pursuing tertiary education in Adelaide, with wraparound services that promote wellbeing and cultural connection.

Over the past year, ACHL's operations in South Australia have centred on strengthening governance, enhancing maintenance delivery, and creating meaningful employment and training pathways for Aboriginal people. Our approach—grounded in listening, genuine relationships, and cultural integrity—ensures that housing solutions are tailored to reflect the unique needs, values, and aspirations of each community.

Looking ahead, ACHL is committed to expanding housing and community-led development opportunities across South Australia, with a strong emphasis on supporting both Elders and youth. We will continue to embed cultural safety into every aspect of our service delivery, ensuring that we serve our communities and promote positive housing and wellbeing outcomes.



New South Wales Snapshot

246

**Properties under
management**

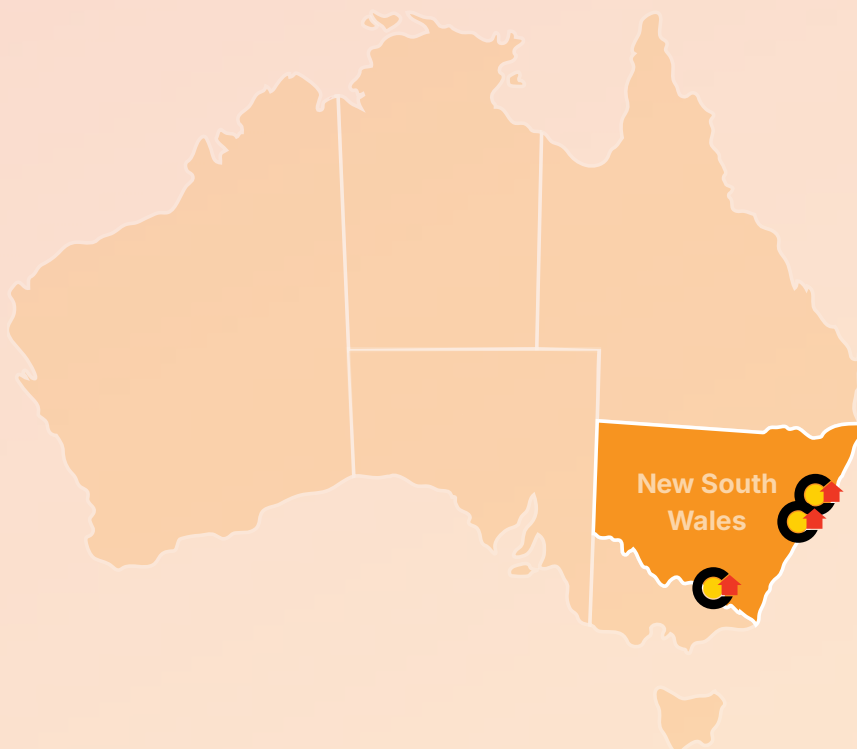
625 **Customers**

75%

**of customers identify as
Aboriginal and/or Torres
Strait Islander**

5 **Staff**

**3 Offices located in Albury,
West Kempsey and Port
Macquarie.**



ACHL's footprint in New South Wales continued to strengthen throughout 2024-2025 while managing 246 properties and operations across Dunghutti, Birpai Bundjalung, Gumbaynggir, Wiradjuri, Yorta Yorta, Barapa Barapa, Wamba Wamba and Perrepa Perrepa Countries. ACHL maintained a key focus on deepening relationships, expanding culturally safe housing services, and embedding community-led development across the state. ACHL maintained its commitment to place-based service delivery reflecting the unique needs and aspirations of each community within our footprint.

A key highlight for the year was the continued success of the West Kempsey Community Centre – "The Hub", which has become a vital space for healing, connection, and support within the Mid-North Coast region. The Hub has enabled ACHL to deliver integrated services and programs that respond to local priorities, including wellbeing initiatives, youth engagement, and harm reduction strategies.

A significant milestone this year was securing funding from the NSW Ministry of Health to establish an Alcohol and Other Drug (AOD) Officer at The Hub. This vital support enables ACHL to offer free, culturally safe services that assist individuals facing drug and alcohol challenges, while promoting overall health and wellbeing.

With this funding, ACHL has employed a dedicated AOD counsellor who delivers weekly programs tailored for women and young girls, facilitates after-school activities, and provides a range of support services designed to meet both individual and community needs. Along with school holiday programs for children creating safe and engaging spaces for connection and growth.

While we are still in the process of developing weekly programs for men and young boys, this remains a key priority for the coming year. The impact of our current initiatives has already been felt—over the past 12 months, we’ve seen encouraging outcomes through the programs offered to women and young girls at The Hub. ACHL is committed to strengthening these services to ensure lasting, positive change. By deepening our engagement and refining our supports, we aim to build on these successes and continue delivering programs that empower individuals and foster healthier communities.

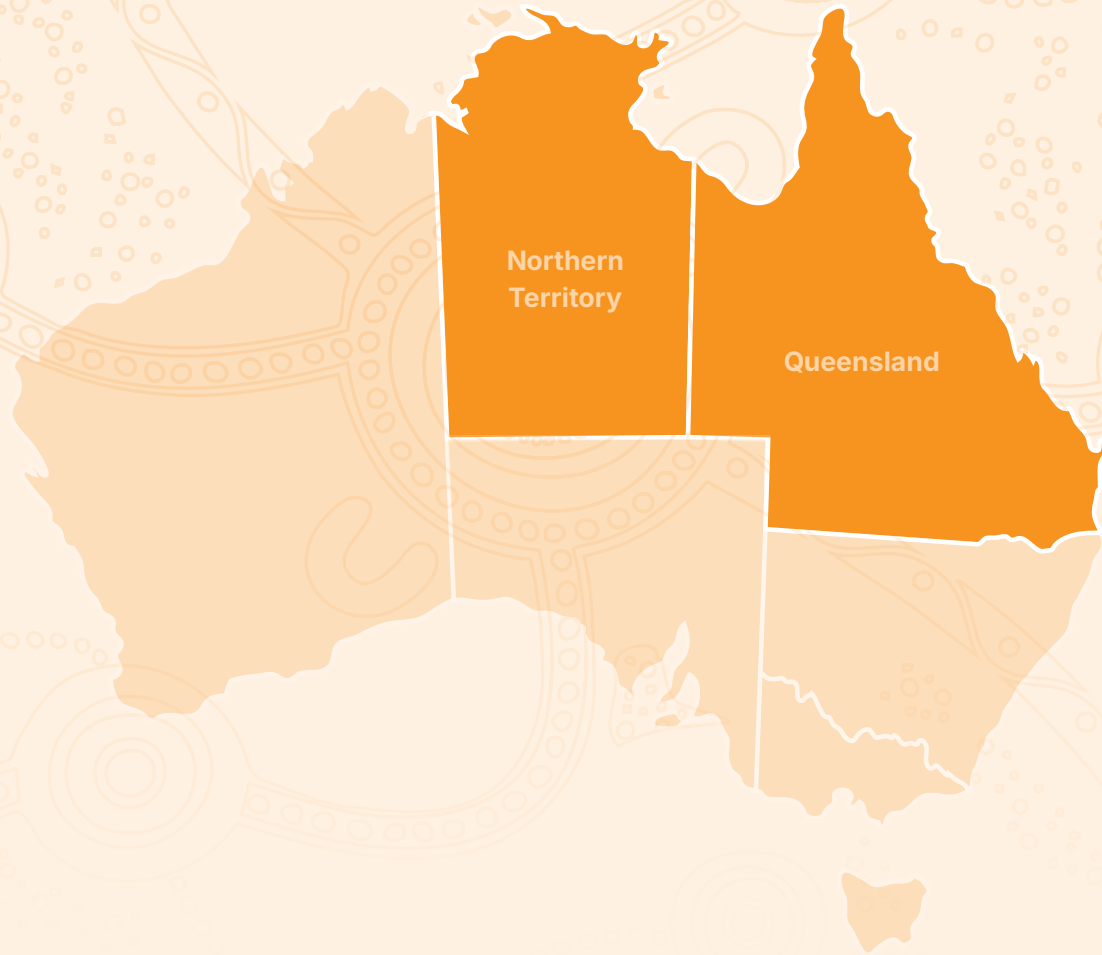
ACHL’s tenancy and property management services in NSW remained focused on cultural safety, flexibility, and responsiveness. Staff worked closely with families to ensure housing stability, while also supporting broader wellbeing through referrals, advocacy, and community engagement.

The organisation’s commitment to co-design and collaboration was evident in its kinships with local Aboriginal organisations and service providers. These relationships have been instrumental in delivering outcomes that are community-driven and culturally grounded.

Looking ahead, ACHL is focused on growing its presence in NSW through strategic partnerships, infrastructure investment, and continued advocacy for housing solutions that honor Aboriginal ways of knowing, being, and doing. The organisation remains committed to walking alongside communities to deliver safe, affordable, and empowering housing outcomes.



Expanding ACHL's Footprint



Northern Territory

ACHL is actively exploring opportunities to extend its footprint into the Northern Territory. Over the past year, we have laid the groundwork for future engagement through funding proposals, strategic planning, and initial discussions with community leaders. Our focus is on building respectful relationships, understanding local aspirations, needs and challenges in order to identify housing solutions that are culturally safe, accessible, affordable and community-led. ACHL is committed to walking alongside Aboriginal individuals and communities in the Northern Territory to co-design initiatives that support wellbeing, stability, and long-term impact.

Queensland

ACHL is progressing its strategic engagement in Queensland, with open and constructive dialogue underway with the Queensland Government and key stakeholders. We are exploring collaborative opportunities to contribute to housing and community development across the state. Our approach is guided by ACHL's values of respect, empowerment, and cultural safety, and we look forward to building strong partnerships that reflect the needs and strengths of Aboriginal and Torres Strait Islander communities in Queensland.

Aboriginal Community Housing (VIC) Ltd

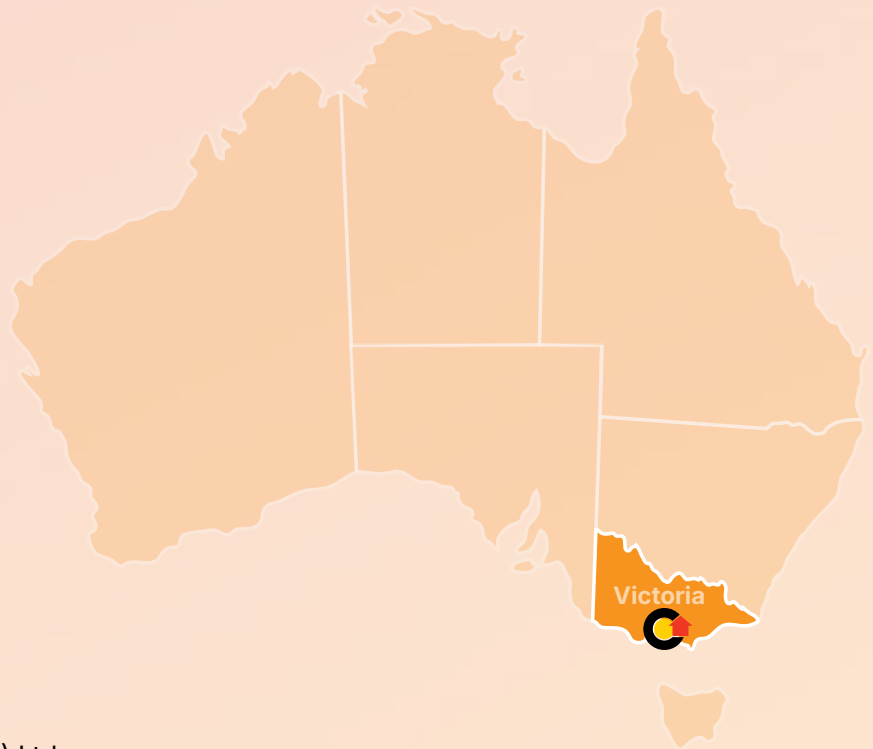
26

Properties under management

38 **Customers**

1 **Staff**

1 **Office located in Melbourne**



Aboriginal Community Housing (Vic) Ltd (ACHVL) continues to be a vital part of the ACHL Group of Companies and ACHL's national strategy, representing a culturally grounded and community-led approach to housing in Victoria. As a wholly Aboriginal-led entity, ACHVL is committed to delivering safe, affordable, and culturally appropriate housing for Aboriginal people and communities across the state. Its work is guided by ACHL's core values—Equality, Integrity, Accountability, Cultural Safety, Respect, and Empowerment—and reflects a deep commitment to self-determination and community leadership.

Over the past year, ACHVL has made significant progress in strengthening its operational capacity, expanding its strategic kinship and relationships along with deepening its engagement with Aboriginal communities across Victoria. Operating on Wurundjeri Woiwurrung Country, ACHVL's Melbourne-based office has served as a hub for collaboration, advocacy, and service delivery.



Interim Ground Lease Program

A significant success was ACHVL's formalisation of the Interim general Lease agreement program with Homes Victoria, which has enabled the organisation to manage tenancies and properties under a culturally safe and community-led framework. This lease arrangement marks a critical step in ACHVL's journey toward becoming a leading Aboriginal housing provider in Victoria. It reflects the trust placed in ACHVL to deliver tenancy services that are responsive to community needs and aligned with state housing objectives, while maintaining the cultural integrity that is central to its mission.

ACHVL's tenancy management approach is grounded in respect, transparency, and empowerment—ensuring that tenants are supported holistically and that their voices are central to service delivery. Through this lease, ACHVL has been able to provide housing to Aboriginal families and individuals in a way that prioritises dignity, stability, and wellbeing.

Big Housing Build

A key milestone has been our success under the Victorian Build Housing Build program that is a significant investment in building new social homes across Victoria.

ACHVL was successful in a historic investment of more than \$43 million as part of the Department of Families, Fairness and Housing (Homes Victoria) led Big Housing Build, to deliver culturally appropriate homes for Aboriginal Victorians. This initiative marks progress on a truly significant Aboriginal-led housing project delivered in partnership with government. The landmark investment is aimed at increasing culturally safe housing options for Aboriginal people across the state. ACHVL has secured the funding and will deliver 109 new homes across Victoria ensuring they meet the specific needs of Aboriginal communities.

Construction on these projects commenced at the end of 2024 with homes expected to be completed between late 2025 and early-2026. These homes will offer safe, secure, and culturally appropriate living environments for Aboriginal families, contributing to stronger and more resilient communities. ACHVL remains dedicated to its mission of providing quality, culturally appropriate housing solutions for Aboriginal communities across Victoria.



Ground Lease Model 2 (GLM)

ACHVL has also contributed to the development and implementation of GLM2 (Ground Lease Model 2), a strategic framework designed to support Aboriginal housing providers in managing properties under state lease arrangements. ACHVL has worked closely with the Department of Families, Fairness and Housing (Homes Victoria) and other stakeholders to ensure that GLM2 reflects the principles of cultural safety, community control, and operational sustainability. The organisation's participation in GLM2 has helped to shape policy and practice, ensuring that Aboriginal voices are central to decision-making.

The Building Communities Consortium will deliver 1,370 new affordable and accessible homes across four development sites in Melbourne under the GLM2 program. ACHVL will be providing culturally appropriate tenancy services that provide for Aboriginal individuals and families.

Throughout the year, ACHVL has continued to invest in community engagement and development. The organisation facilitated a range of community engagement and outreach activities, including tenant forums, cultural events, and collaborative planning sessions. These initiatives have helped ACHVL to better understand the aspirations, challenges and need of the communities it serves and to co-design programs that reflect community priorities.

Feedback from tenants and community members has consistently highlighted the importance of culturally safe housing, wraparound support services, and pathways to home ownership—areas that ACHVL is actively exploring through its strategic planning.

Internally, ACHVL has made significant progress in strengthening its governance and operational systems. This includes refining its organisational structure, enhancing financial management, and embedding cultural protocols into all aspects of its work. The organisation has also prioritised workforce development, supporting Aboriginal staff through training, mentoring, and leadership opportunities. These efforts ensure that ACHVL remains a resilient and responsive organisation, capable of delivering high-quality services and adapting to the evolving needs of the communities it serves.



ACHVL's work is informed by a commitment to data sovereignty and evidence-based practice. The organisation is investing in systems to capture and analyse data that reflects community experiences, service outcomes, and housing needs. This information supports continuous improvement, strategic planning, and advocacy efforts, ensuring that ACHVL's work remains responsive and impactful.

Looking ahead, ACHVL is focused on growth and innovation. The organisation is exploring opportunities to expand its housing portfolio, including through partnerships with government, philanthropic organisations, and the private sector. ACHVL is committed to increasing access to safe, affordable, and culturally appropriate housing for Aboriginal people in Victoria, and is actively pursuing funding and development opportunities to support this goal.

In addition to housing delivery, ACHVL is working to strengthen its role in community development. This includes initiatives focused on health and wellbeing, education, employment, and cultural revitalisation. By embedding housing within a broader framework of community support, ACHVL aims to create environments where Aboriginal individuals and families can thrive.

As part of the ACHL Group of Companies, ACHVL benefits from shared resources, expertise, and strategic alignment. The collaboration between ACHVL and ACHL strengthens both organisations, enabling a coordinated approach to national housing challenges and amplifying the voices of Aboriginal communities across Australia.

In summary, ACHVL has made significant strides over the past year in strengthening its foundations, building partnerships, and preparing for future growth. The organisation's work reflects a deep commitment to cultural safety, community leadership, and housing justice. As ACHVL continues to evolve, it remains focused on delivering outcomes that matter—safe homes, strong communities, and a future shaped by Aboriginal voices.

ACHVL is proud to be part of ACHL's national journey and looks forward to continuing its work in partnership with communities, stakeholders, and allies across Victoria and beyond.



Community Development and Engagement

What is Community Development?

It can be difficult to define community development within today's Western framework. It asks us to imagine a place beyond money—a place without homelessness, where people share, take only what they need, and truly belong.

Community development is often mistaken for just community services. But it's more than that. It's the idea that it takes a village to raise a child, and that no one should be without support. In the past, communities were naturally connected.

Today, many people don't have that—no home, no support, no sense of belonging.

At ACHL, we strive to change that. We want our tenants to feel part of something bigger—to feel safe, supported, and connected. We aim to create spaces where people know they belong, and where help is always within reach.

By Community, for Community

ACHL's community development work continues to be a cornerstone of our national approach—bringing people together, celebrating culture, and creating spaces where Aboriginal and Torres Strait Islander communities feel seen, heard, and supported. Across the 2024–2025 year, ACHL proudly delivered and supported a range of community-led initiatives that reflect our values of cultural safety, empowerment, and connection.



NAIDOC Week

In celebration of NAIDOC Week 2024, ACHL launched the Blazing Kin Bands – Beading Across the Nation initiative, a creative and healing activity designed to connect communities through storytelling and art. This program, supported by funding from the National Indigenous Australians Agency (NIAA), was delivered across multiple states.

New South Wales

Events were held in Kempsey, Port Macquarie, Albury, Deniliquin, Moama, and Lavington. Community members gathered to create beaded bracelets—Kin Bands—as a symbol of connection, memory, and cultural pride.

Victoria

At Lake Tyers, the Kin Bands initiative was embraced by local community members, strengthening ACHL's presence in the region.

South Australia

In Adelaide, the Kin Bands activity was hosted at the MOD as part of a broader NAIDOC expo. ACHL engaged directly with 55 participants, while over 7,000 people visited the venue during NAIDOC Week and the school holidays.

Western Australia

In the East Kimberley, ACHL supported a vibrant series of NAIDOC events including Junior and Senior NAIDOC Balls, a basketball tournament, and community celebrations.



Homelessness Week 2024

Supporting Rough Sleepers in East Kimberley

In response to the ongoing housing crisis, ACHL secured a \$5,000 homelessness grant from Shelter WA that enabled the purchase and distribution of homeless kits to support individuals and families sleeping rough in East Kimberly region. In partnership with Ord Valley Aboriginal Health Services (OVAHS) and NDIS networks, ACHL distributed tailored support packs that included: Kings Deluxe Single Swag with 50mm mattress; Jason Wool Blanket (Silver Single/Double); Dune 4WD Outback Canvas 0° Sleeping Bag; Travel & Camping Memory Foam Pillow. The initiative provided immediate relief strengthened ACHL's presence in crisis response.

Also, custom ACHL Packs were assembled, allocations to Elders have begun. Photos and stories from this initiative will be shared once distribution is complete, highlighting the impact of this compassionate and community-driven response.



NSW Tenant Engagement and Workshop Project

ACHL is committed to strengthening tenant engagement and delivering culturally appropriate services across its operational footprint. In 2024–2025, ACHL launched a targeted Tenant Engagement and Workshop Project across NSW, including the Riverina, Central Coast, and Northern NSW.

This project aimed to engage and build a stronger connection with our tenants and communities across our operational footprint in NSW. The funding for the project was received through a funding grant from the Aboriginal Housing Office (AHO) under the Sector Capability Grant. The following four objectives and aim were followed and met throughout the course of this project:

1. *Build on the momentum of SFSC and AHO's 10-Year Housing Strategy – Sector Growth (Pillar 3).* Engagement activities such as BBQs, morning teas, and afternoon teas were held in Moama, Albury, Lavington, Deniliquin, Kempsey, and Wauchope. All tenants were invited to participate in the ACHL Tenant Engagement Survey to provide feedback on housing satisfaction, repairs, maintenance, and community needs.
2. *Advance community-led objectives aligned with Closing the Gap and sector priorities.*
ACHL is focused on contributing to Closing the Gap targets:
 - Target 9: People can secure appropriate, affordable housing aligned with their priorities and needs
 - Target 13: Families and households are safe

Workshops and engagement activities are designed to educate tenants on rent, inspections, agreements, maintenance, and the roles and responsibilities of both providers and tenants.

3. *Demonstrate NSW Government and AHO's commitment to culturally appropriate support.* As a Tier 1 Aboriginal Community Housing Provider, ACHL manages over 300 tenancies and housing assets across NSW. ACHL is committed to ensuring that all Aboriginal and Torres Strait Islander people have access to safe, affordable, and culturally appropriate housing.
4. *Support ACHP registration and compliance with NRSCH/NSWLS performance outcomes.* ACHL's focus on Performance Outcome 1: Tenant and Housing Services ensures that we meet and exceed compliance thresholds.

ACHL's community development work is not just about events—it's about building relationships, fostering belonging, and creating spaces where culture, creativity, and care thrive. As we look ahead, ACHL remains committed to walking alongside communities, listening deeply, and supporting initiatives that are culturally appropriate and community led.



2024 Nyiirun Djiyagan Wakulda Women's Festival

ACHL participated in the Nyiirun Djiyagan Wakulda Women's Festival at the Birpai Local Aboriginal Land Council on Birpai Country. The Women's Festival is hosted by Djiyagan Dhanbaan (strong sister movement support group) an Aboriginal women's group that promotes the revival of culture through language and practices, self-empowerment, leadership and self-care.

The Women's festival is about Aboriginal women sharing their culture through language/song, dance, weaving, art and stories. It also creates a safe space and opportunity for Aboriginal and non-Aboriginal women of all ages to come together to connect, learn, celebrate showcase creativity, share cultural and historical knowledge and participate in healing and cultural workshops.



Tika Tirka

Pizza Making Night

Pizza Making Night was hosted at Tika Tirka and joined by Olexij (Community Development Officer, City of Adelaide) social workers and a local gardener from Waylu Yarta plus the Student Support worker from Aboriginal Family Support Service (AFSS). There really is something to be said about food bringing people together and being able to support the cultural learning of Social Work students.



Cleanse of Tika Tirka

At the end of the year ACHL had a cleanse of Tika Tirka, to invite a sense of renewal from Uncle John Lochowiak, who has been a supporter of Tika Tirka since its early inception.



Bush Medicine Workshop

A bush medicine workshop (Nov) was hosted by Winda Creations and the event was also attended by local residents that have assisted with other community events hosted by ACHL. This also included the Deputy Mayor of the City of Adelaide.

Also, as part of that grant the ongoing creation of an indigenous food and medicine garden a series of engagements took place in February as well as events in the community garden that has recently expanded 6 wicking beds to 12. Doubling our food production capacity, despite some of the beds disappearing like a ghost.



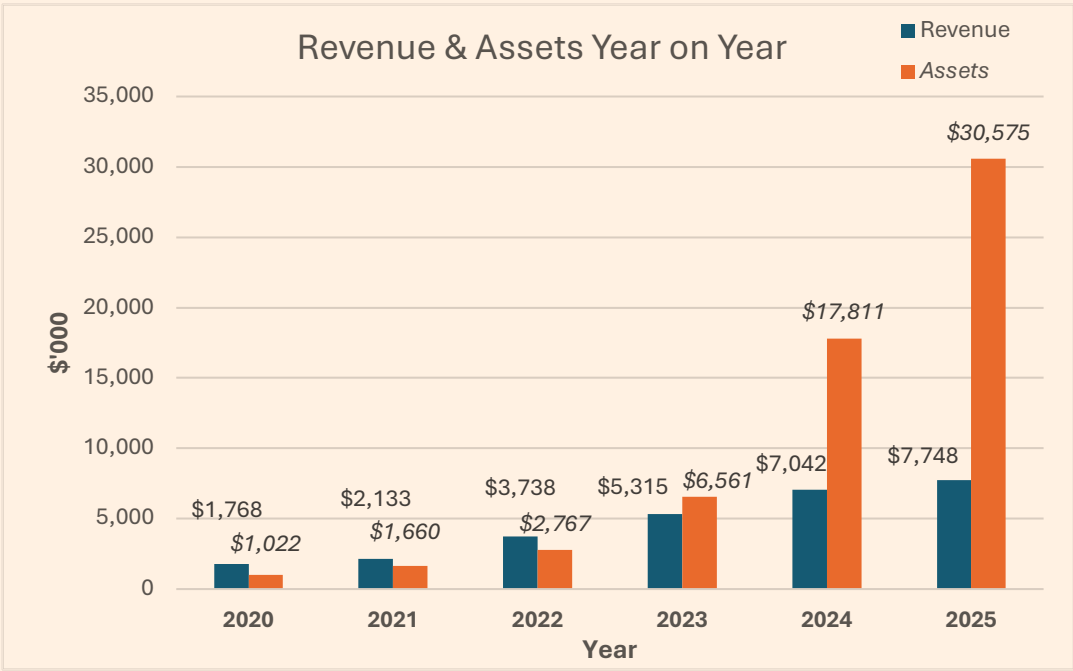
Financial Operations Summary



Financial Operations Summary

ACHL Group has produced another successful result for the 2024/25 year. As the only Tier 1 Aboriginal Community Housing Provider in Australia, ACHL has continued to grow and succeed in our mission to ensure Aboriginal and Torres Strait Islander people throughout Australia have access to housing that is safe, affordable, appropriate and supportive of health and wellbeing.

While grant income has remained relatively stable, this year we have seen revenue from rental income increase by 23%, as investment properties have doubled in value to \$16.7m (2024: \$8m). Total revenue before revaluations is \$7.7m (2024: 6.6m), although a downward revaluation of investments to fair value of \$240k has reduced the total surplus to \$19k for the year. Overall, this is a pleasing result and demonstrates ACHL's ability to sustain growth year on year.



Consolidated Statement of Profit or Loss and Other Comprehensive Income

	FY25	FY24
Grants	2,998,701	2,991,458
Rental income	3,996,885	3,238,851
Revaluation of investment	(239,609)	0
Other income	992,371	812,002
Total revenue	7,748,348	7,042,311
Operating expenses	(1,492,659)	(1,292,815)
Employee benefits expenses	(2,390,094)	(2,085,379)
Property and tenancy costs	(3,682,589)	(3,144,929)
Depreciation and finance charges	(163,746)	(124,755)
Total expenses	(7,729,088)	(6,647,878)
Total surplus	19,260	394,433

Consolidated Statement of Financial Position**ASSETS****Current assets**

Cash and equivalents	10,078,466	6,391,454
Receivables and prepayments	1,456,662	400,696
Contract assets	307,032	886,237
Total current assets	11,842,160	7,678,387

Non-current assets

Right-of-use assets	175,937	122,192
Investment properties	16,731,097	7,956,403
Loans to related parties	832,490	812,830
Investment in Securities	960,391	1,200,000
Other assets & receivables	32,817	41,564
Total non-current assets	18,732,732	10,132,989

Total assets

30,574,892	17,811,376
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LIABILITIES**Current liabilities**

Trade and other payables	4,833,956	1,222,013
Contract liabilities	2,016,254	2,346,512
Lease liabilities	93,056	70,134
Provisions	152,029	140,033
Total current liabilities	7,095,295	3,778,692

Non-current liabilities

Lease liabilities	88,875	55,683
Non-interest bearing liabilities	20,946,293	11,563,968
Provisions	27,990	15,854
Total non-current liabilities	21,063,158	11,635,505

Total liabilities

28,158,453	15,414,197
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NET ASSETS / EQUITY

2,416,439	2,397,179
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ABORIGINAL COMMUNITY HOUSING LTD

Aboriginal Community Housing Ltd ABN: 23 165 108 654

Aboriginal Community Housing (Vic) Ltd ABN: 62 653 394 293

New South Wales	South Australia	Western Australia	Victoria	Queensland	Northern Territory
Coffs Harbour 1/19 Park Avenue Coffs Harbour NSW 2450	Adelaide 270B Main North Rd Prospect SA 5082	Broome 9 Barker Street Broome WA 6725	Melbourne Level 15 222 Exhibition St Melbourne 3000 VIC	Robina Suite 101, Level 1 Campus Alpha 2 Investigator Dr Robina QLD 4226	Palmerston Level 1, 1 Palmerston Circuit Palmerston NT 0830
Kempsey 84 Belgrave St Kempsey NSW 2440	Tika Tirka Ph: 08 8210 0200 E: tika.tirka@achl.org.au	Exmouth 2 Truscott Cr Exmouth WA 6707	Blackburn 1 Chapel St, Blackburn VIC 3130	Maryborough 88 Ellena St, Maryborough QLD 4650	
Parramatta 4/20 Charles St, Parramatta NSW 2150		Geraldton 2/11 Wiebbe Hayes Ln, Geraldton WA 6530			
Port Macquarie Level 1, 16 Clarence St, Port Macquarie NSW 2444		Kalgoorlie 305 Hannan St, Kalgoorlie WA 6430			
Taree 183-185 Victoria St, Taree NSW 2430		Kununurra 60 Coolibah Dr, Kununurra WA 6743			
Albury The Hub 562 Macauley St, Albury NSW 2640		Perth Commercial Office 1 & 2 Ground Floor, 146 Fitzgerald St, WA 6000			

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