



Salvation Army  
**HOUSING**

**2024–2025 Annual Report**

Salvation Army Housing ACN 608 346 934

Salvation Army Housing (Victoria) ACN 133 724 651



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# About us

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

As at 30 June 2025, SAH managed over 1900 properties throughout Australia, providing long-term housing, transitional housing, and crisis and rooming house tenancies, supporting almost 3000 people.

SAH sits under both the National Regulatory System, (NRSCH), and the Victorian Regulatory System, (VHR), with properties in all states and one territory, the ACT, and is fully compliant under both regulatory schemes.

As a not-for-profit organisation, registered charity and a public company limited by guarantee, SAH operates under the auspices of The Salvation Army to address the needs of people at all stages of their life, as well as their housing requirements. This includes early

intervention – to address the risk of homelessness, emergency accommodation and crisis response, transition to more stable accommodation and supporting a move to independence.

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

This wrap around support for people in our care includes financial assistance and counselling, spiritual support, case management, rehabilitation services, domestic and family violence support services, youth services and employment assistance.



# Our history



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

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

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

Following the launch of a single Salvation Army Australia Territory on 1 December 2018, Salvation Army Housing (Victoria) (SAHV) was consolidated with the other branches of SAH in South Australia (SA), Northern Territory (NT), Western Australia (WA), Tasmania, New South Wales (NSW), Queensland and the Australian Capital Territory (ACT), to act collaboratively as a national organisation headquartered in Melbourne. This reorganisation of SAH was implemented in 2020.

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



Alice and James Barker.



The Anchorage, a 44 bedroom rooming house that provided accommodation for homelessness men from 1900-1978 in Abbotsford, Melbourne.

# Our mission

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Salvation Army Housing (SAH) and Salvation Army Housing (Victoria) (SAHV), together known as Salvation Army Housing, is a national mission enterprise of The Salvation Army, and is committed to assisting individuals experiencing social disadvantage and to establish and maintain safe, affordable and secure tenancies through the management of a range of high-quality housing options.

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

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

# Our vision

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

# Our values

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

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

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

# Chairman's report



**Mark Gray CA**

Chairman

I am delighted to present The Salvation Army Housing Entities Annual Report.

2025 has seen both the instigation and completion of a number of exciting construction and development projects for our business as we continue the journey to make an impact on the social housing supply-side shortfall. The commencement of partnerships with Salvation Army corps property and housing developments combinations provides additional care and support programs for our tenants is a particularly exciting and potentially scalable plan for our business.

Our project pipeline continues to expand across the country. We currently have circa \$184 million [worth] of projects in the pipeline, with the outcome being 237 new homes providing housing for an additional 321 people in need of housing. This is an outstanding achievement for our business.

I would further acknowledge the hard work of our CEO, Chris Karagiannis, and his excellent leadership group, who have completed another excellent year in growing our business, both in housing supply and playing our part in positive life outcomes for those who need it most. Further, thanks to the respective state and territory managers and their teams across the country, that every day, deliver our services and assist in life's journey with our tenants

This will be my last report as I retire from the board later this calendar year. I would like to thank my fellow directors for the critical part they have played in the development of our business. Salvation Army Housing has a very positive and important future. I would again especially note the independent directors, namely Roz Hansen and Andrew McCutchan, and thank them all for willingly donating their time and energy to our vision and strategy.

# CEO's report



**Chris Karagiannis**

CEO, Salvation Army Housing

The past year has been one of both immense challenge and profound purpose for Salvation Army Housing across Australia. Our nation continues to face a housing crisis of historic proportions, with demand for safe, secure, and affordable homes far outstripping supply. Rising rental costs, stagnating wages, cost-of-living pressures, and a scarcity of social and affordable housing stock have left far too many Australians struggling to find a place they can call home.

For a faith-based organisation such as ours, this reality strikes at the very heart of our mission. We believe every individual is made in the image of God and deserves dignity, security, and the opportunity to flourish. Housing is not simply shelter; it is the foundation for stable families, healthy communities, and transformed lives.

Guided by vision of The Salvation Army—wherever there is hardship or injustice, Salvos will live, love and fight alongside others to transform Australia one life at a time with the love of Jesus—Salvation Army Housing has sought to respond with practical solutions and strategic innovation that uphold the dignity and potential of every individual we serve.

The structural challenges remain significant. Demand for social housing continues to outpace new supply, with waiting lists growing in most states and territories.



SAH's development in Frankston, Victoria.

The private rental market has become increasingly unaffordable, especially for low- and moderate-income households. At the same time, community housing providers like ours face the dual pressures of rising construction costs, interest rate burdens and funding uncertainty.

Amid these challenges, there have been encouraging signs. The establishment of the Housing Australia Future Fund (HAFF) and renewed national and state focus on housing affordability are welcome steps forward. Yet the scale of the crisis demands more sustained investment, strong partnerships across government, industry and community, and bold new models of housing delivery and support.

# CEO's report

(continued)

Despite these challenges, this year has also been one of growth, innovation, and hope. As a national provider, we have expanded our housing portfolio and strengthened our wraparound support services to ensure tenants are not only housed but supported to thrive. We have opened new developments across Australia, which reflect our commitment to quality, sustainability, and community connection—places that are more than just buildings, but homes and Salvos communities where people belong.

We are especially proud of the partnerships we have built with governments, councils, and our local mission delivery partners across The Salvation Army. These relationships are vital in delivering integrated, holistic mission for spiritual and social transformation, while shaping communities grounded in love, respect and justice.

The road ahead will not be easy, but it is filled with opportunity. We will continue to advocate for greater investment in social and affordable housing, ensuring the human stories behind the statistics are heard. We remain steadfast in our mission, to provide homes, hope and belonging. In doing so, we bear witness to faith in action—transforming lives one household at a time.

We are extremely proud of all that has been achieved over the 2024–2025 reporting period. With an eye on the future, I am proud of how we are building not only housing but hope. As CEO, I am committed to advancing our strategic priorities, which include expanding access and improving service delivery.

In the year ahead, I look forward to strengthening our advocacy, fostering new solutions, and deepening our mission to bring housing security to more Australians.

It is my great privilege to serve alongside the board, the management team, our staff, donors and partners, and thank everyone for their contribution to the mission of Salvation Army Housing. Together, we are building more than housing, we are building communities of compassion and resilience that reflect the love and justice at the heart of our mission.



Chris Karagiannis  
Chief Executive Officer, Salvation Army Housing

# The Board

The Salvation Army Housing Board  
as at 30 June 2025



## Mark Gray

Board Chair/Treasurer

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



## Roz Hansen AM

Board Director

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



## Major Kim Haworth

Board Director

Kim has been an officer in The Salvation Army for 16 years. She began her journey of service as a corps officer in Bairnsdale and Wyndham City Corps, with her next appointment as state Divisional Commander for Tasmania and subsequently, as the Divisional Commander of NSW/ACT. In January 2025, Kim transitioned to Melbourne to assume the national position of Assistant Chief Secretary—Mission. Kim also serves as a Trustee for The Salvation Army.



## Andrew McCutchan

Board Director

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

# The Board

(continued)



## **Major Claire Emerton**

Board Director

Claire Emerton has been an officer of The Salvation Army since 2006, and has held corps and area officer appointments in Tasmania and Victoria, as well as appointments in the senior management of a broad range of The Salvation Army social services across Victoria. Currently appointed as Head of Department for Social and Community Mission for The Salvation Army in Australia, Claire is passionate about creating lasting social change, by facilitating holistic societal and individual responses to social need, including relevant pathways for people to explore Christian spirituality. Claire holds bachelor's degrees in criminal justice administration, social work and theology.



## **Belinda Moharich**

Board Director

Belinda, an experienced legal and town planning professional, has worked in private practice, government, and as a decision-maker on Tribunals and the Western Australia Planning Commission. Belinda was appointed as the Principal Registrar for the Town Planning Appeal Tribunal, where she also sat as a senior member. As Principal Registrar, Belinda was responsible for the transition of the Town Planning Appeal Tribunal jurisdiction to the State Administrative Tribunal. Belinda also has extensive experience in legislative reform projects in WA and internationally.



## **Albert Olley**

Board Director

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

# Leadership team



## Chris Karagiannis

Chief Executive Officer

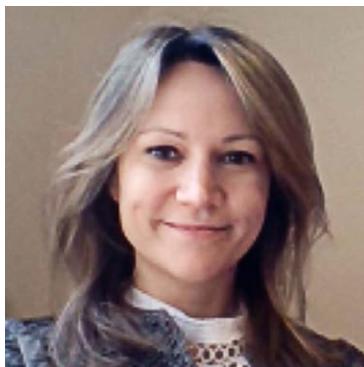
Chris joined The Salvation Army in 2019, bringing 20 years of experience in management and leadership roles in local and state government and the not-for-profit sector, with qualifications in project management and business administration. Chris has held senior operational and commercial roles in the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



## Cheri Erai-Collins

State Manager—NSW, ACT, Queensland

Cheri has over 15 years of experience across the community services and housing sectors. Since 2020, she has held the role of state manager for ACT, NSW and Queensland, contributing to the organisation's growth and integrated approach to service delivery. Cheri holds tertiary qualifications in finance and combines technical, financial, and interpersonal expertise with a strong focus on partnerships and mission-led outcomes.



## Irena Baric

State Manager—Victoria, Tasmania

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



## Bethany Critchley

State Manager—SA, WA, NT

Driven by a deep passion for helping others, Bethany brings over 20 years of experience in the private and community housing sectors. She takes great pride in delivering exceptional community housing services and is dedicated to providing supportive accommodation for the most vulnerable individuals, ensuring their needs are met with compassion and care. Bethany is also committed to empowering her teams, fostering a collaborative environment to achieve the best possible outcomes. In addition to her frontline work, she plays a vital role in system and database management, spearheading enhancement projects to improve service efficiency and effectiveness.

# Leadership team

(continued)



## Dean Laurence

General Manager – Strategy, Compliance and Finance

Dean is an experienced commercial executive with over 30 years' experience at C-suite level in construction, development, property, not-for-profit and social services sectors. He moved to SAH in 2023 from The Salvation Army Employment Plus, another Salvos mission enterprise. Dean holds master's qualifications in business and finance and is a member of the Governance Institute of Australia, an Alumnus of Leadership Victoria, and Fellow of the Australian Institute of Company Directors.



## Glen Plummer

General Manager – Property Infrastructure

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



## Barry Wilson

Financial Controller

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

# Case studies

## Community support shines in Nunawading

The community rolled up their sleeves to transform one of our Victorian properties in Nunawading, creating a vibrant, welcoming, and relaxing garden space for our tenants. This partnership saw Whitehorse Council donate mulch, and Bunnings donate outdoor furniture and plants for flourishing garden beds. Bunnings also supported the project through a generous volunteering effort by 20 enthusiastic students from Blackburn High.



The transformed garden space in Nunawading, Victoria.

The outdoor area now sparkles with four unique spaces—patches of edible plants, a sunny middle courtyard with lounge chairs and a new footpath, a cosy resting area outside the kitchen, and a front garden bed bursting with colourful flowers. The Salvation Army also assisted by sending out volunteers to lend a hand and catered lunch.

## Graham's story

Our new tenant, Graham\* recently completed the alcohol and other drugs (AOD) rehabilitation program at Harry Hunter Rehabilitation Centre, and has now transitioning into a supportive living environment with SAH.

For Graham, this transition marks a significant milestone. Rather than confronting everyday life without support, he is now integrated into a stable living arrangement, which offers him structured independence alongside access to essential wraparound services. The accommodation is designed to help individuals maintain their recovery while fostering a sense of self-worth and stability.

Expressing his gratitude, Graham shared, “I usually say thank God for the Salvos, and I do really mean that,”—words that reflect the impact of comprehensive care on his life.

Graham's journey highlights the commitment practiced by SAH to provide not just housing, but a foundation that upholds human dignity and equips individuals with the resources and assistance to successfully reintegrate into society and start afresh.

\*Name changed to protect privacy

# Case studies

(continued)



The SAH development for young people in Maidstone, Victoria.

## Youth Cohort, Maidstone, Victoria

Our Maidstone development provides secure housing for young people aged 18–26 years through The Salvation Army Youth Education Pathways Program. Tailored specifically for young tenants actively engaged in education, the site features two purpose-built townhouses—one three bedroom and one two bedroom, funded entirely by philanthropic donations. Designed as a supportive environment, it encourages tenants to focus on studies while engaging in personal growth.

Managed by SAH, the project transformed a vacant land lot into a haven for education and opportunity, offering affordable housing and empowering tenants to break cycles of disadvantage.

## Social housing development, Toowoomba, Queensland

SAH opened its first social housing partnership development in Toowoomba, Queensland, providing long-term housing for 23 families. Completed in June, the project addresses housing shortages by encouraging downsizing, freeing larger homes, and offering suitable housing for aging Australians. The development includes communal spaces and wraparound services, highlighting the commitment of The Salvation Army towards tenant care and community building.

Funded by Queensland Government's QHIGI program and The Salvation Army philanthropic donations, it was inaugurated by Minister for Housing and Public Works and Minister for Youth, Hon. Sam O'Connor and The Salvation Army Territorial Commander Miriam Gluyas.

Simon,\* a resident at the development, expressed gratitude for the opportunity to live securely saying, “I hope to be in Snell Street for the near future with mum and dad and live happily.”

\*Name changed to protect privacy

# Case studies

(continued)

## Social Housing Infrastructure, Yarraville, Victoria

SAH transformed its Yarraville, Victoria site by converting an ageing apartment block into 16 modern two-bedroom units. Thanks to funding from Homes Victoria, the new complex offers long-term housing to a diverse range of tenants, including single parents, mature-aged couples, and those requiring special care or carer support. Previously, the building housed only eight to ten older units, but now serves a wider and more flexible community through the Victorian Housing Register.



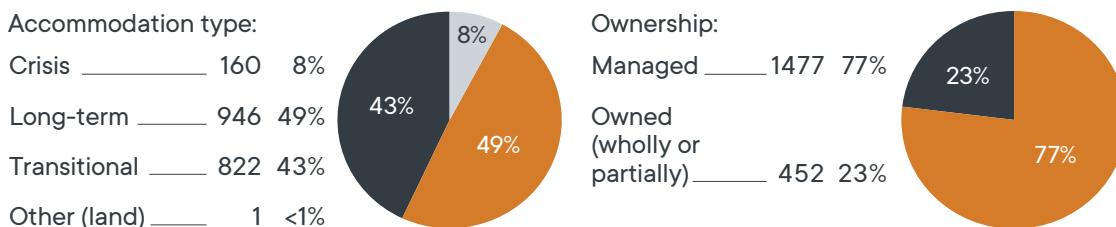
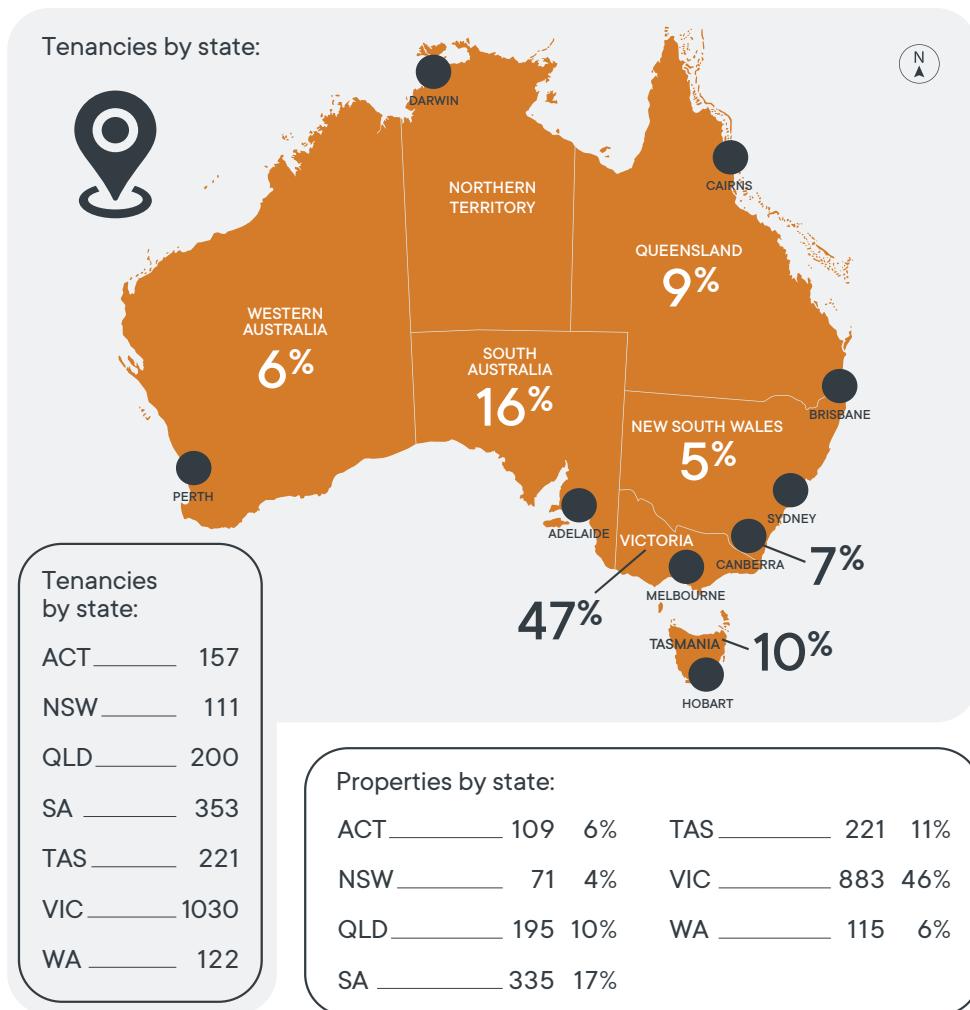
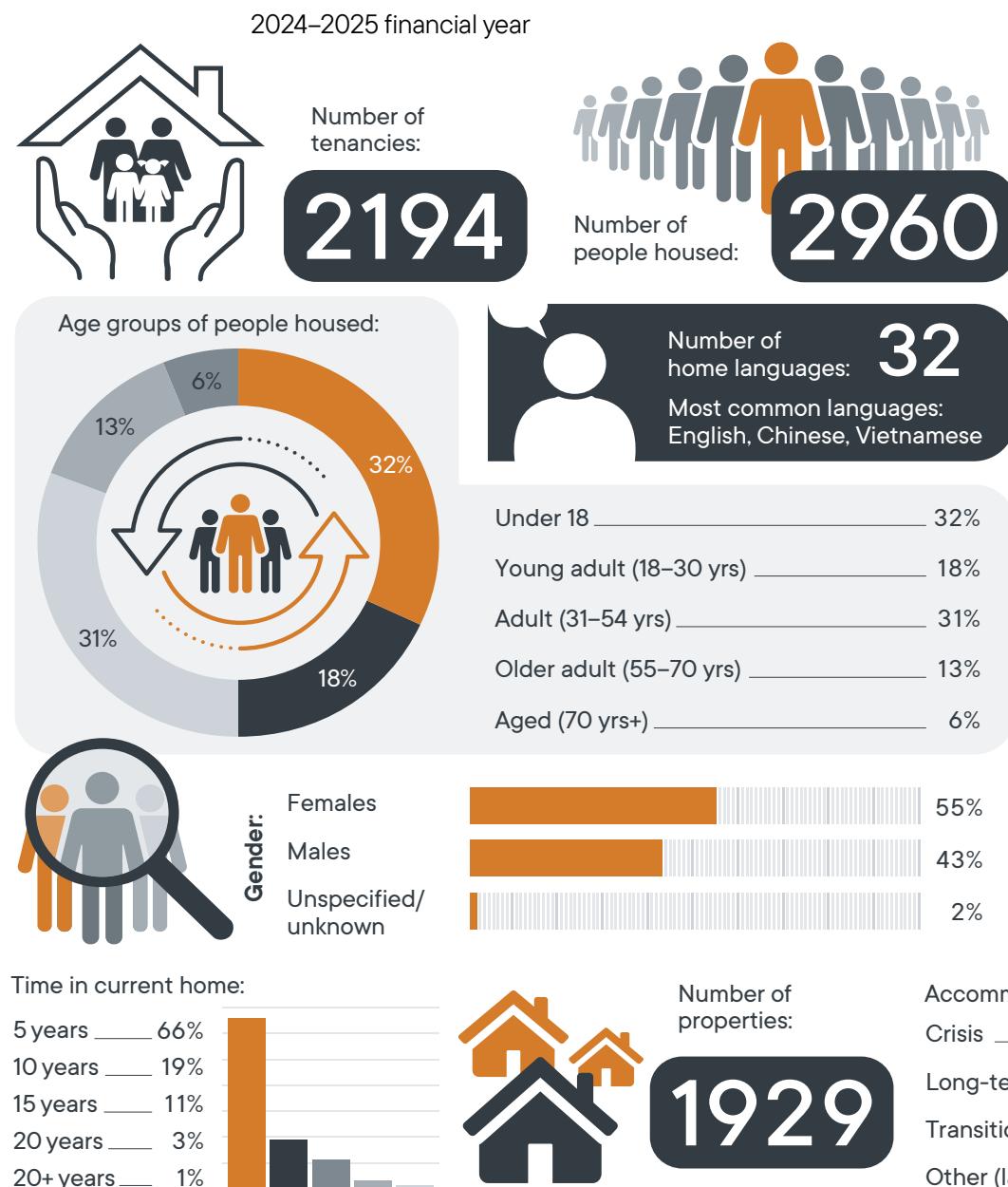
SAH's transformed site in Yarraville, Victoria.



L-R: the Hon. Harriet Shing, Ms Katie Hall MP, Commissioner Miriam Gluyas, Major Brad McIver.

A celebratory event marked the transformation, attended by The Salvation Army Territorial Commander Miriam Gluyas, the Minister for Housing and Building, Hon. Harriet Shing, and Parliamentary Member for Footscray, Ms Katie Hall.

# Overall figures



# Financial summary



Salvation Army Housing  
ACN 608 346 934

Salvation Army Housing (Victoria)  
ACN 133 724 651

Housing Group – for the year ending 30 June 2025  
Statement of Profit or Loss and Other Comprehensive Income

	\$	\$
	2025	2024
Grant income – government funding for operations	7,227,168	6,992,138
Grant income – government funding for property	5,503,278	5,304,542
Rental income	13,190,318	9,319,741
Other income	611,161	1,716,402
Loss on disposal of assets	(66,205)	–
Property management expenses	(15,698,155)	(12,981,219)
Administrative expenses	(935,360)	(1,878,477)
Other expenses	(1,385,091)	–
Depreciation	(2,214,972)	(1,827,471)
<b>Results from operating activities</b>	<b>6,232,142</b>	<b>6,645,656</b>
Finance income	2,335,500	1,727,327
Finance costs	(3,308,002)	(2,587,522)
<b>Net finance costs</b>	<b>(972,502)</b>	<b>(860,195)</b>
<b>Profit before income tax</b>	<b>5,259,640</b>	<b>5,785,461</b>
Income tax expense	–	–
<b>Profit for the year</b>	<b>5,259,640</b>	<b>5,785,461</b>
Other comprehensive income for the year	–	–
<b>Total comprehensive income for the year before allocations</b>	<b>5,259,640</b>	<b>5,785,461</b>

# Financial summary

(continued)

Housing Group – for the year ending 30 June 2025  
Statement of Financial Position

	\$	\$
	2025	2024
<b>Assets</b>		
Cash and cash equivalents	23,135,862	18,653,413
Trade and other receivables	5,211,787	6,785,111
<b>Total current assets</b>	<b>28,347,649</b>	<b>25,438,524</b>
Property, plant and equipment	144,468,372	128,262,936
<b>Total non-current assets</b>	<b>144,468,372</b>	<b>128,262,936</b>
<b>Total assets</b>	<b>172,816,021</b>	<b>153,701,460</b>
<b>Liabilities</b>		
Trade and other payables	6,978,161	4,327,253
Deferred income	11,398,179	2,644,319
Rental bonds	91,207	4,860
Employee benefits	862,560	686,539
Loans and borrowings	7,309,770	5,952,837
<b>Total current liabilities</b>	<b>26,639,877</b>	<b>13,615,808</b>
Long-term employee benefits	87,693	56,932
Loans and borrowings	58,037,681	57,844,452
<b>Total non-current liabilities</b>	<b>58,125,374</b>	<b>57,901,384</b>
<b>Total liabilities</b>	<b>84,765,251</b>	<b>71,517,192</b>
<b>Net assets</b>	<b>88,050,770</b>	<b>82,184,268</b>
<b>Equity</b>		
Retained earnings	17,302,148	20,840,353
Reserves	70,748,622	61,343,915
<b>Total equity</b>	<b>88,050,770</b>	<b>82,184,268</b>

# Financial summary

(continued)

Housing Group – for the year ending 30 June 2025  
Statement of Cash Flows

	\$ 2025	\$ 2024
<b>Cash flows from operating activities</b>		
Cash receipts from government and clients	42,602,373	21,511,150
Cash paid to suppliers and employees	(20,210,971)	(14,889,133)
Interest paid	(1,236,940)	(702,084)
<b>Net cash from operating activities</b>	<b>21,154,462</b>	<b>5,919,933</b>
<b>Cash flows from investing activities</b>		
Interest received	2,335,500	1,727,327
Purchase of property, plant and equipment	(17,555,823)	(9,656,541)
<b>Net cash used in investing activities</b>	<b>(15,220,323)</b>	<b>(7,929,214)</b>
<b>Cash flows from financing activities</b>		
Loans drawn down from related entities	329,919	85,836
Loans drawn down from state government	–	–
Repayment of loans and borrowings	(1,781,609)	(2,124,583)
<b>Net cash used in financing activities</b>	<b>(1,451,690)</b>	<b>(2,038,747)</b>
Net decrease in cash and cash equivalents	4,482,449	(4,048,028)
Cash and cash equivalents at 1 July	18,653,413	22,701,441
<b>Cash and cash equivalents at 30 June</b>	<b>23,135,862</b>	<b>18,653,413</b>

# State operations

## Victoria and Tasmania

### Strengthening community connections through local council support

SAH secured a \$7500 grant from the City of Yarra, enhancing outreach and engagement with local residents. The grant funded weekly outreach activities such as food provision and community barbecues, providing vital support for those in need.

The funding also enabled broader initiatives like peer support groups and referrals to health and casework services. We provided fishing licences and organised an Albert Park Lake excursion, fostering social interaction.

We thank the City of Yarra for supporting community wellbeing and look forward to continued collaboration.



Fishing boats ready for hire at Albert Park Lake, Melbourne.

### Heading Home

Heading Home is a government-funded 18–24-month pilot by SAHV in partnership with The Salvation Army Family Violence stream. The program included the head-leasing of properties to those who faced family and domestic violence to break into the private rental market and act as an early intervention model to avoid experiencing homelessness.

The Heading Home pilot ended on 2 July 2025, when the final participant exited the head-leasing model. Since its launch in 2023, the program supported 31 participants, with the following housing outcomes achieved:

- 7 participants successfully took over their leases
- 12 secured alternative private rentals
- 3 received public housing offers
- 6 transitioned through other pathways, including interstate relocation to be with family, and home ownership following financial settlements

Some participants could not take over leases due to rent increases, property sales, or local safety concerns. Securing alternative private rentals was difficult due to a competitive market and limited suitable properties.

The program has transitioned to direct client leases for more sustainable housing solutions.

## Stronger together—a multi-service approach to tenant engagement

SAH in Tasmania hosted various events to foster community connection and wellbeing. Highlights included two Christmas barbecues with Secret Santa gifts for attendees. The barbecues were supported by teams across The Salvation Army service offering, like homelessness, emergency services and chaplaincy.

We also organised tenant engagement activities like morning teas, high teas, and a Galentine's Day lunch. Christmas food hampers were distributed to all households.

These events show our commitment to building strong communities and improving tenant experiences.



## Homelessness Week—‘More than just a house’, Government House Tasmania

During Homelessness Week, Government House Tasmania partners with organisations to support Tasmanians in need. In a generous show of community spirit, the Government House kitchen team prepares and donates over 650 freshly made meals to those in need. Meals include fish mornay, tuna stew, chilli con carne, fried rice, pasta, and desserts like jaffa cake and bread pudding.

As a housing provider, SAH recognises housing is only part of the solution. Rising living costs mean many Tasmanians struggle to afford rent and food. A warm meal helps ease financial pressure, foster inclusion and support tenancy.



Meal preparation during Homelessness Week in Tasmania.

Homelessness Week raises awareness of homelessness causes and solutions. Such initiatives show the power of collaboration and compassion in improving lives.

We are grateful for the donation and proud to collaborate in raising awareness and finding solutions to homelessness.

## SA, WA and NT

Across SA and WA, SAH continued to deliver safe, affordable, and inclusive housing solutions for low-income individuals and families. With rising demand and limited supply, we focused on innovation, tenant empowerment, and strategic growth.

We provided social benefits, including improved wellbeing, community connection, and access to services. Through the tenant satisfaction survey, 75 per cent of respondents reported their lives had improved since being housed with SAH.

Despite challenges, we provided secure housing while improving tenant wellbeing, asset management and services.

### Key initiatives:

- Enhanced support services for vulnerable tenants
- Launched QR code for maintenance inquiries and reporting
- Built stronger ties with local support providers

### Programs

In 2024, SA added 48 properties and 59 tenancies for young people aged 16–25 years, in partnership with Department of Child Protection, the South Australian Housing Trust, and The Salvation Army youth support team. Young tenants are placed in shared or individual tenancies, and receive tailored case management to develop independent living skills.

In WA, property and tenancy management has extended the management for young people who are exiting alcohol and other drug rehabilitation programs at The Salvation Army. Launching in 2025–2026, the Regional Supportive Landlord Program in Geraldton will offer transitional housing for rough sleepers, together with the Department of Communities.

In the NT, we focus on safe, sustainable, and culturally responsive housing. SAH's priorities for 2025–2026 include establishing housing under the NT Government's Community Housing Growth Strategy, building a 30 per cent First Nations tenancy workforce, and embedding the First Nations Housing Framework.

We continue to prioritise sustainable tenancies through a client-focused approach promoting stability and wellbeing. We create tailored action plans to support tenants facing challenges, and collaborate with tenants to strengthen their ability to maintain housing and avoid homelessness. Breaking housing insecurity is about more than shelter—it's about empowering people to thrive.

### Tenant engagement

Across SA and WA, we host Salvos Connects forums to foster meaningful engagement between tenants and broader Salvos services. Forums held at local corps involve officers, fostering a welcoming and supportive environment.



This approach connects tenants to services like Moneycare (financial counselling and assistance), Doorways, homelessness support services, family and domestic violence support, alcohol and other drugs programs, and youth services. Tenants are encouraged to participate in community events and groups facilitated by Salvos corps across the country, helping to build social connections and strengthen community ties.

SAH benefits from a social mission chaplain in SA and a retired chaplain in WA, who assist tenants with tasks like booking appointments, navigating Centrelink, and daily living tasks over a cup of tea.

## NSW, ACT and Queensland

2024-2025 has been a period of significant growth and consolidation across our operations in the ACT, NSW and Queensland. Our focus has remained on strengthening our team's capacity, expanding housing supply, and deepening our partnerships with government, community and our Salvos mission and corps partners.

To support our expanding portfolio and strategic priorities, we introduced new regional manager roles in ACT, NSW and Queensland. These appointments have strengthened local decision making and service delivery, ensuring a more responsive approach to the unique needs of each region.

We also welcomed our first CHIA NSW cadet, marking our inaugural participation in the NSW Government-funded traineeship program aimed at building workforce capability in the community housing sector. With an amazing cadet brought onboard this year, we are excited to continue this program in the coming years, as this initiative is an important investment in developing the next generation of housing professionals.

In the ACT, the Youth Supported Housing Program went live in July 2024 in partnership with The Salvation Army youth services team, providing targeted housing and support for young people at risk of homelessness and doubling our portfolio in the territory. The partnership is a great example of collaboration with our Salvation Army mission partners and will see a significant number of young people supported over the life of the contract.



The outdoor meals area at SAH's newly completed Toowoomba development.

Across NSW, we continue to progress delivery of our upcoming Core and Cluster projects to expand crisis accommodation for women and children escaping violence—a project in partnership with The Salvation Army family and domestic violence team and NSW State Government.

In Queensland, our first government-funded partnership development was completed in Toowoomba in June 2025, providing long term social housing to 23 families. This marks a milestone achievement that strengthens our footprint and impact in the state, as well as expanding our presence in the Toowoomba region. The development includes dedicated space for the local Toowoomba Corps to provide invaluable connections to tenants and the wider community.

Our team continued to play an active role in shaping housing policy at state and territory levels. In NSW, we provided submissions to government on the Legislative Assembly Select Committee on Essential Worker Housing, and through our work with Faith Housing Australia, engaged with local and state governments on planning law reform to enable changes to zoning laws on church-owned land. These changes will support the delivery of more social and affordable homes.

Our progress this year demonstrates what can be achieved through strong partnerships, dedicated staff and a shared commitment to delivering safe, affordable homes for those who need them most.

# Property infrastructure

2025 represented another significant step forward in both growth and maturity for SAH Property and Infrastructure.

This last year demonstrated our commitment to growth with the delivery of:

- 16 apartments in Yarraville, Victoria
- 2 townhouses in Maidstone, Victoria
- 6 units in Cobden, Victoria
- 23 apartments in Toowoomba, Queensland
- 38 apartments refurbished in Narrabundah, ACT

We have executed construction contracts for:

- 21 townhouses in Warrnambool, Victoria
- 40 apartments in Cairns, Queensland
- 9 apartments in Warrawong, NSW

We will be shortly tendering the construction of:

- 7 apartments in Dulwich Hill, NSW
- 6 units in Broken Hill, NSW

New housing projects in:

- Shepparton, Victoria
- Cobden, Victoria
- Southport, Queensland
- Goulburn, NSW
- Sydney, NSW
- Smithfield, SA
- Mandurah, WA
- Carlyle, WA
- Kalgoorlie, WA
- Perth, WA
- Darwin, NT

In addition to the above extensive national capital program and pipeline, we are also currently delivering energy upgrades for 18 existing dwellings in NSW, as part of a successful funding bid under the Community Housing Energy Program (CHEP) in the state.

The intensive broadening of scope and workload across the department has required review and further development of our operating platform and business process, addressing operational improvements and scalability across:

- Contractor compliance assurance
- Maintenance works management and assurance

- Improvements in auditable records management and reporting
- Improvements in the monitoring, management, format and content of reporting to Board and Executives

## Regulatory compliance and risk

- Salvos Housing fully complies with the National Regulatory System for Community Housing (NRSCH) and Victorian Housing Regulatory scheme (VHR)
- Completed risk reviews and updated business continuity plans

## Looking ahead

- Expand housing stock via federal and state partnerships
- Continued innovation in service delivery and tenant engagement
- Strengthening regional housing networks and community development
- Strengthen workforce capability through statewide and national training programs
- Advocate for sustainable housing policy reform

## Acknowledgements

We thank our tenants, staff, community partners, and funding bodies for their continued support. Together, we are building stronger, more resilient communities across the states.

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**HOUSING**