Customer Year in Review 2023







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

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

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

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

We are more than a housing provider.

We develop and manage sustainable, safe and affordable homes and work in partnership to realise our vision of great places, thriving people, connected communities.

We provide services that enable customers to sustain their tenancies.

We connect customers to services that foster and support their goals.

We take a place-based approach, working with communities to offer localised activities and engagement that is tailored to their needs and aspirations.

We create and pursue opportunities with values-aligned partners to increase the supply of housing in Greater Sydney.

Group Chair's report



At SGCH, we are focused on our purpose: to provide sustainable, safe and affordable housing as the foundation for you, our customer, to connect to opportunities and build your communities.

We are proud to serve 11,400 people today and to be part of the social and affordable housing system. However, growing social housing waiting lists, increasing housing stress for private renters, the declining quality of existing social housing and an undersupply of new, sustainable, social and affordable housing is evidence the current housing system isn't working. It's not a short-term crisis. It's a wicked problem based on long-term structural failure.

In our strategic review at the start of 2023, we set out a plan that challenges us to lead, influence and disrupt the status quo to deliver growth in the supply of sustainable, social and affordable rental housing, creating positive impacts and shared value for

customers, communities, our people and partners. To do this, we will continue our strategy to pioneer and expand on new ways of partnering, bringing together capital and capability to provide more sustainable rental homes that are affordable to a diverse range of people.

We seek to apply a business head and a social heart, so that we are a leading organisation, known for our professional and commercially astute approach to creating impact and value for the communities we serve and partners we work with. I am grateful to all 254 members of our team, led by Group CEO Scott Langford and our Executive Team.

On behalf of the Board, I would like to thank our partners, stakeholders and team members, and in particular our customers. Together we are working towards great places, thriving people, connected communities.

Karen Orvad

Group CEO's report



Together we connect.

Great places, thriving people and connected communities need a diversity of housing.

When our customers have access to safe, sustainable and affordable housing they can add to the social fabric of our communities.

Today, we have 11,400 customers living in a home that SGCH manages. Our greatest responsibility is to you, our customer, and we are proud to see that in our latest Tenant Satisfaction Survey:

- Eighty-four per cent of our customers are proud of their home;
- Eighty-one per cent agree their place is suitable for their circumstances;
- Seventy-eight per cent are satisfied with the condition of their home;

 Seventy-four per cent agree life has improved since living in an SGCH property.

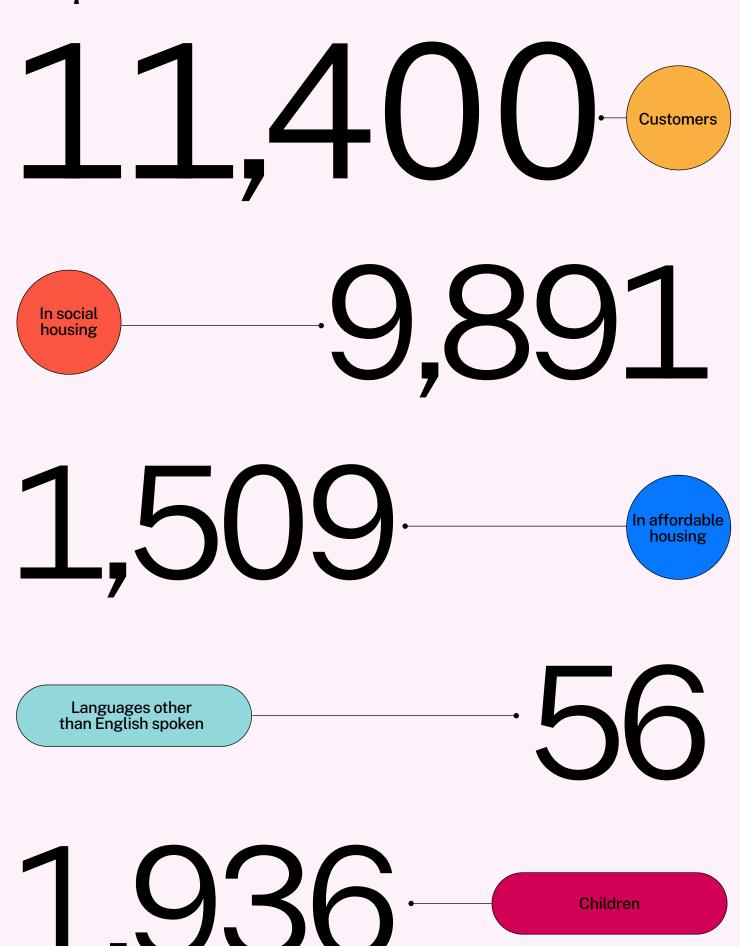
As one of the largest community housing providers in Australia, we manage a portfolio worth over \$3.9 billion, including \$1.3 billion in total assets on our balance sheet. We are focused on partnering to grow the portfolio and during the year completed 101 new homes, with a further 585 in the pipeline. Working with government and institutional investor partners, we are confident we can bring together capital and capability to create more homes.

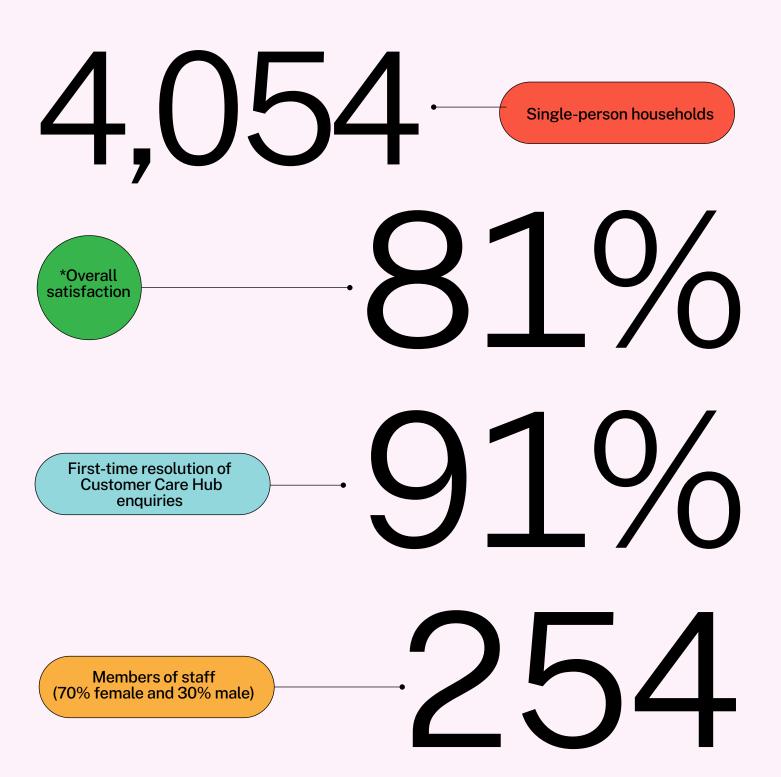
Together with our partners, we will continue to grow the impact we have for our customers and the communities we proudly serve.

11/2/

Scott Langford

FY22/23 snapshot





\$3.9b

Assets managed

\$1.3b

Assets owned

585

Homes in development

\$29.3m

Surplus

Customer service standards

Our Customer service standards represent our commitment to providing excellent customer experience, consistently. Our standards support and contribute to our strategy to offer efficient, customer-centric services and aligns with our organisational values: Empowerment, Trust, Honesty, Inclusivity and Creativity.

We provide access to affordable homes and high quality services



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

We listen and value your views



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

We explore new and better ways of doing things



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

We do what we say we will do

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

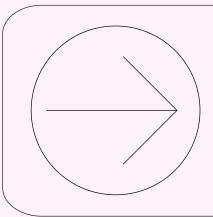


We respect you

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

Strive Scholarships

Our Strive Scholarships provide money for educational and extracurricular costs based on the student's level of study.



Tertiary Strive Scholarship applications open 1 March 2024 and close 31 March 2024. The next round for primary and secondary students opens 1 October 2024 and closes 31 October 2024. Find out more at www.sgch.com.au/strive

Customers supported in FY22/23 through Strive Scholarships

264

\$240,500

Total scholarships awarded in FY22/23

Primary students (K-Year 6) each awarded \$500

103

High school students (Year 7-12) each awarded \$1000

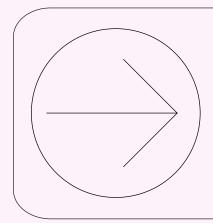
105

56

Tertiary students each awarded \$1500

Catalyst program FY22/23

Catalyst is a program SGCH offers to support your employment and training goals. There are three parts to Catalyst: Coaching; Training; and Funding. You can access all three or only one, depending on your needs.



Our Catalyst program supports customers to meet their training and employment goals with personalised coaching and funding. You can get in touch with us at any time to ask about this program: call 1800 573 370 or email catalyst@sgch.com.au

Customers supported

162

56

Assisted into training and/or paid employment

Accredited training placements

23



Toni's story

Artarmon resident Toni takes very good care of her home – and it is for this reason she recently received one of SGCH's Pride of Place awards.

These are certificates and \$100 gift cards that are given by staff to a customer to recognise the excellent manner in which they look after their home or its surrounds. "I like a tidy home," says Toni. "For me, it's a matter of personal pride." Toni not only keeps the interiors spick and span, she also enjoys tending to the beautifully lush garden around her unit. "My favourite time is when all the jasmine is out. It smells so good."

Toni is battling lung cancer at the moment and finds that caring for her home takes her mind off her health worries – even if it is just temporarily. She has lived in her SGCH apartment for more than 10 years now and loves that her home is safe and peaceful.

She is much adored by the SGCH staff she interacts with. "Toni never lets me or her Tenancy Manager, Rhonda, leave her place with an empty stomach or empty hands," says Caitlin, our Community Engagement Coordinator. "She knows that Rhonda loves mango rice pudding so she made it for us one day when we were visiting. Toni is such a generous and caring person."



Trent's story

Hunters Hill resident Trent is excited about what tomorrow might bring: "I can see a future now," he says. "I'm in a very different place to where I was in December 2020."

That was when there was an increase in rent on the property where he lived in Sydney's east—and he and his flatmate, who suffers from bipolar disorder, found themselves facing homelessness. "I contacted St George Community Housing and we were placed in temporary accommodation before we were offered the apartment we now have, in Hunters Hill."

Trent was initially referred to Catalyst, our employment support program, in October 2021, but due to alcohol dependency he became disengaged. "I had problems with alcohol and marijuana," says Trent, "but even when things were really hard, I knew I had some better quality in me." By the end of 2022 Trent had got himself sober via Alcoholics Anonymous and had resumed his study—he is currently in the process of completing a Certificate IV in Community Services.

"Trent re-engaged with Catalyst and we were able to help him with a wifi dongle, so he could do his assignments at home, and in securing a work placement at Wayside Chapel," says Carrie, who as Housing Plus Manager oversees the Catalyst program. "Carrie has helped me a lot, she's made all the difference," says Trent. "I am very grateful that I went back to Catalyst. Carrie never gave up on me."

His work placement is "awesome", he adds, and he's continuing to do well in his TAFE studies. "I can't wait to get finished so I can work with homeless or Indigenous people. I'm in a really good place now and I want to give back." When he's not studying or working, Trent enjoys gardening and has a new raised bed where he's planted spinach, peas, beans and radishes. "I'm so happy when I'm gardening—I find it very calming and I'd recommend it to anyone."

Continuous improvement

Insights provided by you through our Tenant Satisfaction Survey help us learn what we are doing well and where we can improve

report a repair

78%

When you complete our annual survey, the information you provide helps us create better outcomes for people and communities. Our survey is conducted independently by the Community Housing Industry Association NSW

on our behalf. This year, 1703 people completed it, most people on their phone. We also sent paper versions, emails and offered a call-back service for anyone who needed help to fill in the survey or who required a translator.

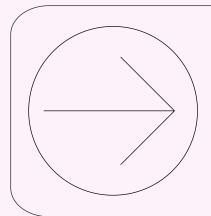
Housing Industry Association NSW survey or who required a translator. and where we can improve. In 2022 you said In 2023 you said Change (from 2022 to 2023) Overall satisfaction Overall satisfaction Up 2 percentage points with SGCH with SGCH **8**1% **79%** Overall satisfaction with Overall satisfaction with Up 2 percentage points SGCH tenancy SGCH tenancy management/ **74**% **76**% management/services services. Satisfaction with Satisfaction with Up 3 percentage points how easy it is to how easy it is to

report a repair

81%

Supporting our customers

We have dedicated support coordinators to help vulnerable tenants access wraparound support services.



Our support coordination team can help connect you with appropriate support agencies. You can speak directly to our support coordination team, or ask another staff member to make a referral for you. Learn more at sgch.com.au/support



1070

Customers supported

521

New referrals

Ally's story

"I'm an Indigenous person from the Torres Strait Islands – I come from a very cultural place," says Ally. "I left because when you grow up in a village you need to experience things. Seeing the same people, the same everything... it's not exciting!" Ally moved to Sydney in the late 1980s and has been living with SGCH in the city's south west for about 14 years now.

Our Support Coordination and Property Care teams have been closely working with Ally since 2020. "It had been reported to me that Ally might need some help from us," says Lavina, who was a Property Care Specialist at the time. "The problem was that she didn't want to engage with us, because she'd been let down by other services over the years."

By approaching Ally compassionately and slowly building a rapport with her, Lavina was able to gain Ally's trust. "Once she felt comfortable around me, we could start addressing the damages to the property and to help Ally with some hoarding and squalor issues." Support Coordinator Belinda worked alongside Lavina to connect Ally to specialised



supports, including an NDIS support worker, a de-cluttering specialist, a clinical psychologist and a community care worker.

Today, Ally expresses her deep gratitude to both Lavina and Belinda for the difference the pair have made to her life. "I was in a very dark place. When I was finally able to ask for it, I got the support I needed. I had my place fixed up and it was done in one week. You know that saying that Rome wasn't built in a day? If someone says that to me, I will look at them with a straight face and say 'sometimes it is possible, you know? If you get the right support'."

Ally adds that people around her have noticed a visible change in her: "They say to me, 'you don't look the same, you don't look so gloomy.' I wouldn't say I'm fully healed. I'm still on a journey, but I am looking forward to things now."

Belinda, in particular, is very special to Ally: "She feels like a friend. No, actually, more than that, Belinda is a kindred spirit. We understand each other."

Homes snapshot FY22/23

This snapshot includes key findings from our Tenant Satisfaction Survey and an overview of the activities undertaken in our Homes portfolio.

Customers are proud of their home



30,007 Work orders

78%

Satisfaction with the condition of their property

15,331

Calls taken for customer repair requests

\$24,487,543

Spent maintaining homes

81%

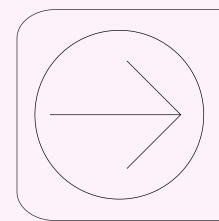
Customers agree their home is suitable to their circumstances

85%

Customers feel safe and secure in their homes by themselves during the day

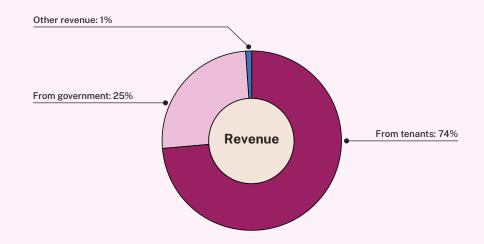
How we create value

It's important to us that we are transparent about where our funding comes from and how we spend it. As the graphs below show, most of our revenue comes from you, our customers, and our biggest expenditure is on property.

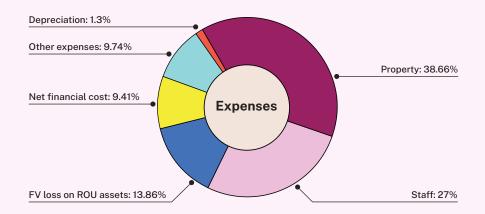


Our full Annual Report provides more detailed information about SGCH's financial performance and operations, and it showcases the activities and achievements of the organisation. You can read it at sgch.com.au

Revenue	\$'000
From tenants	89,978
From government	30,893
Other revenue	1,040
Total	121,911



Expenses	\$'000
Property	42,336
Staff	29,597
FV loss on ROU assets	15,174
Net financial cost	10,308
Other expenses	10,671
Depreciation	1,425
Total	109,511



Connected communities

- 1 Supported by SGCH, Bonnyrigg Youth Collective members took part in a two-day team-building camp at Lake Macquarie.
- A 12-week exercise program held in Gladesville saw 100% of surveyed participants agree or strongly agree that their balance, confidence and emotional health had improved.
- Metro North East region customers embraced art healing sessions.
- In conjunction with TAFE, SGCH currently offers customers in south-west Sydney the opportunity to undertake a Certificate IV in Horticulture.
- SGCH staff were on hand to help Riverwood customers complete their 2023 Tenant Satisfaction Survey.
- 6 Henna tattoos were all part of the fun for customers at SGCH's Neighbour Day event in Marrickville.
- The Marrabang Wagagee Aboriginal dance troupe from Bonnyrigg Public School performs at our 2023 Strive scholarships presentation ceremony.















