St George Community Housing



ANNUAL REPORT 2026

OUR PURPOSE

to create

belonging

OUR VISION

A future where belonging defines great homes - shaping communities and opportunity for generations

OUR VALUES

We Care • We Create • We Connect

Acknowledgement of Country



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 and present 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.

Maureen Clayton is a proud Wiradjuri woman, an SGCH resident of more than 12 years and a member of the Bonnyrigg community for more than 45 years. She created this artwork as part of our Reconciliation Action Plan to represent connection, partnership and empowerment.

The colours represent the diversity of Aboriginal and Torres Strait Islander Nations and communities. The footprints, tools and ceremonial symbols honour culture passed down through generations. The two hands represent young people and opportunities to connect and grow through initiatives such as the Bonnyrigg Youth Collective.

Message from our Chair

This year has marked a significant period of transition and renewal. Reaching the end of our first full year with Debi Marriott-Lavery as CEO, we landed at an exciting point in evolving the organisation's vision and capacity.

We've maintained our unwavering commitment to building more homes but brought new focus to the long term, ensuring our homes are adaptable and sustainable, and that they play a real and even greater role in creating community for generations to come.

Housing people is really about more than providing physical homes. It's about making sure basic human rights are met and people are supported through safety, dignity and human connectedness. That's why we are so proud of our contribution to building strong and connected communities. It's also why we are investing deeply in our customer service capabilities as we move into the coming year. The more we empower our customers and strengthen our relationships with those we support, the greater our shared pride and care is for the homes we are responsible for.

Our long-standing partnerships across all levels of government, particularly as a recipient of Housing Australia Future Fund (HAFF) and of local government grants (including City of Sydney) have enabled us to make a meaningful contribution to housing supply and quality. Equally important, these partnerships have enabled us to share insights, pilot new approaches and bring together the capital and capability needed to strengthen the housing sector.

Partnerships with private investors such as Conscious Investment Management (CIM) and BNP Paribas have demonstrated one of SGCH's greatest strengths: bringing together values-aligned organisations to create lasting social impact. Through projects such as Box Hill and Connect Westmead, we have been able to build our portfolio of key worker housing while addressing broader challenges that intersect with housing, including health outcomes, infrastructure demands and workforce shortages.



Karen Orvad, Chair of the Board

Finally, the Board acknowledges the dedication and commitment of our people. The introduction of our renewed Purpose, Vision and Values in May 2026 has provided a strong cultural foundation, ensuring that "to create belonging" is not only something we create for customers and communities, but something we seek to embody within SGCH itself.



Karen Orvad

Message from our CEO

This year I have been in my "era of discovery" – one of listening and learning about how St George Community Housing (SGCH) can make the greatest difference in the lives of our customers and our people.



Debi Marriott-Lavery, Group Chief Executive Officer

Coming to SGCH and making the space to spend time with residents and frontline teams has reinforced for me just how complex housing needs have become in Australia. We're supporting people through challenges ranging from social isolation and ageing to financial instability and mental health pressures.

Our teams are incredibly resilient in supporting those residents at challenging times in their lives. This year around 600 customers were offered support for mental health, financial stress and property care, including through our partnerships with more than 30 support agencies.

These things matter. Across Australia, housing stress remains a significant challenge for people on low incomes. This isn't a problem that can be solved by increasing housing supply alone. We must ask what the underlying factors are. We must have a say in policies and systems within which community housing sits. And we must provide ongoing, compassionate support to help people take good care of their homes and communities, to feel they truly belong.

These questions and insights are shaping how we move forward. In our new strategy, we will continue to be curious and look for ways to influence broad change.

Through new partnerships with government and the private sector, we're increasing housing supply while maintaining a strong focus on placemaking and long-term liveability.

Our approach to "growth with purpose" ensures that every part of our work creates better outcomes for our customers. This year we've revised our approach to investor and developer partnerships, taking time to ensure we are aligned on our values, and actively seeking opportunities to create communities with long term impacts. We're getting back to our roots.

We are continuously improving the day-to-day experience of our customers. The establishment of a centralised Customer Hub this year is already enhancing how we understand needs, identify opportunities for early intervention and track outcomes.

Climate adaptation is another important part of our approach. From solar energy and passive design to innovative construction methods, we are reducing environmental impact while improving the quality and performance of our homes.

Our refreshed Purpose, Vision and Values are helping to create a shared sense of direction and belonging. While it's early days, already this co-created approach is helping bring us together and deliver our new strategy, from a place of unity.

While the challenges facing the housing sector are significant, so too is the opportunity to respond in new and more effective ways. As we move forward, our goal of "creating belonging" will guide all the decisions we make, ensuring that great housing is not only about roofs over people's heads, but about places where people can truly feel they belong.



Debi Marriott-Lavery

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Our year at a glance

11,838
Total residents now housed by SGCH

7,501
Homes in total

599
Homes currently in construction

50%
Number of NaTHERS assessed homes achieved 7 Stars or above

84%
(6,085) Households in Social Housing

$147.71
Average weekly rent (excluding Commonwealth Rent Assistance) for a one-bedroom Social Housing unit

$433.55
Average weekly rent for a one-bedroom Affordable Housing unit

481
Resident activities hosted this year, with 7,445 attendees

82%
Resident satisfaction with condition of home*

163
Leases signed with people who were previously homeless

541
Homes delivered through leaseholds, acquisitions and development

380
Existing homes upgraded

13%
Residents who exited Social Housing and progressed into private housing.

14%
(1,049) Households in Affordable Housing (including 271 in Key Worker Housing)

30+
Social services partners providing wrap-around support for residents

29
Residents placed in ongoing employment

85%
Resident satisfaction with SGCH*

317
Students awarded $318,500 in scholarships

* Data from biennial Customer Satisfaction Survey 2025 by CHIA NSW on behalf of SGCH.

Who we are

St George Community Housing (SGCH) provides safe, sustainable and affordable housing for almost 12,000 people in more than 7,000 homes across Greater Sydney, Melbourne and Brisbane.



Founded in 1985, SGCH is a not-for-profit organisation and a Tier 1 provider under the National Regulatory System for Community Housing.

We work with like-minded partners to grow the supply of community housing, so more people can access a safe, stable place to call home.

Our role extends beyond providing a roof over people's heads. We support customers to maintain their homes, build connections within their communities, and improve their independence and wellbeing. We run programs and collaborate with social services providers, to support those in need with support to build confidence, wellness and joy.

A safe, stable and affordable home is the foundation for a good life. Without it, people find it harder to work, study, care for their families, participate in community life and plan for the future. The result is growing inequality and reduced wellbeing across our society. We believe everyone deserves a place to call home. This belief guides everything we do. We combine commercial discipline with social purpose to grow our impact and support more people across more communities.

We know Australia's housing crisis is deepening, and too many are being left without a home, or without access to the services and support they need to remain housed and to prosper.

Climate change also adds to this challenge, underlining the need for intentional, environmentally sustainable homes that will ensure our customers have a place to live long term.

We are committed to creating more homes that will last, building stronger connections and opening doors to opportunity. Above all, we are committed to creating communities where people feel they belong.

Our ESG journey: Creating belonging sustainably

Creating belonging means creating homes and communities for today and for tomorrow – where customers feel safe, connected and heard. Climate change, housing affordability and social inequality are increasingly interconnected challenges, making Environmental, Social and Governance (ESG) performance critical as we strive towards our purpose.

Climate change is adding to the pressures of the housing crisis, affecting both people and the planet. The NSW Net Zero Commission has identified extreme heat as a growing and under-addressed health risk, particularly for people living in poorer-quality or less resilient housing, including social and rental homes.

Without targeted and sustained action, housing stress, climate risk and cost-of-living pressures will continue to deepen hardship for vulnerable households, affecting individuals and the long-term resilience of communities and the environment.

This is why ESG matters at SGCH. It is not simply a reporting requirement. It is an embedded approach that guides how we make decisions and deliver homes and communities that are people-centred, environmentally responsible and grounded in ethical practice.

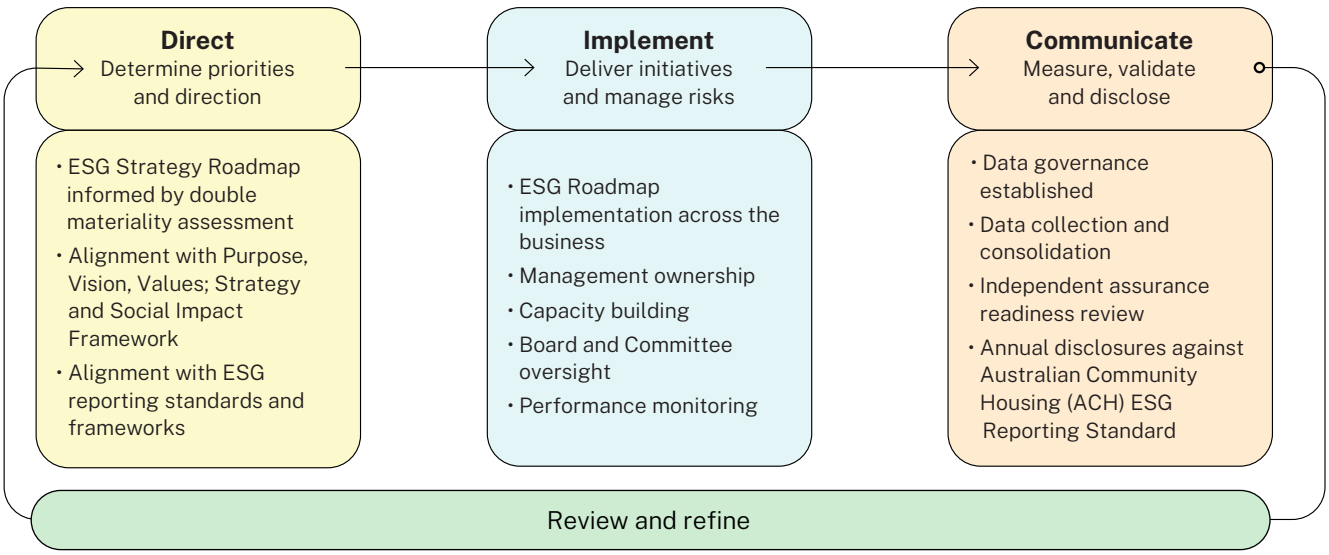
How we manage ESG

While sustainability has long been part of how we work, our formal ESG strategy and roadmap were first established in 2024. We regularly review our approach through a 'double materiality assessment' where we consider not only how sustainability issues affect us, but also how we affect our community and the environment. Our double materiality assessment was most recently refreshed in 2024, with the next update planned for late 2026. This approach helps us stay focused on what matters most to our customers, align with our corporate strategy and Social Impact Framework, and respond to emerging risks, opportunities and relevant ESG frameworks.

SGCH was an early adopter of the Australian Community Housing ESG Reporting Standard and has reported against it annually since FY23. We continue to strengthen our ESG capability through improvements to governance, data management, performance monitoring and reporting processes.

This year, for the first time, we engaged an independent ESG assurance provider to review our disclosures and reporting processes. The review enhances confidence in the quality of our disclosures and identified opportunities to further strengthen our reporting processes. While external assurance is not mandated, the review helps ensure we are well positioned to meet future ESG reporting requirements and stakeholder expectations. See page 52 for more details on our ESG governance and disclosures.

Our ESG approach



Environmental Dimension - FY26 metrics

I. Climate Change



1,243
tCO2-e Scope 1 & 2 emissions (↑7% vs FY24 baseline)

↓ 30%
in fleet emission from FY24 baseline (petrol→hybrid)

1.2
tonnes diverted from landfill through reuse and recycling



~$162k
invested on energy upgrades (Mascot, 9 units)

~$280
estimated annual savings per unit at Mascot upgrade

~$2.18m
invested to achieve 5-Star Green Star at Carseldine (QLD)

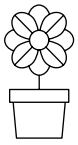


1,314
homes with NatHERS ratings

50%
of rated homes with 7 Star or above (↓from 54% in FY25)

397
homes at Connect Westmead targeting 5-Star Green Star

II. Nature



33
gardening workshops

287
customers participated

III. Sustainable Procurement



Procurement Policy
ESG considerations embedded



Partner & Opportunities Framework
ESG criteria integrated into partner selection

> "My herb garden has given me some much-needed beauty in my life."
> - Customer feedback

Our priority in FY26

ESG Focus Areas (FA):

FA1. Reducing carbon footprint.

FA2. Assessing climate risk.

What we did:

- Board endorsed decarbonisation target and strategy.
- Completed a portfolio-wide climate risk assessment.
- Delivered energy-efficiency upgrades and initiatives.
- Strategic partnerships to better understand climate impacts and building performance.
- Commenced a partnership with 2nd Life to improve reuse, recycling and waste diversion outcomes.
- Strengthened ESG requirements in procurement and partnership assessments.

Social Dimension - FY26 metrics

I. Affordability and Security

7,501
homes owned or managed

99%
occupancy across homes

6.9
years average tenancy length

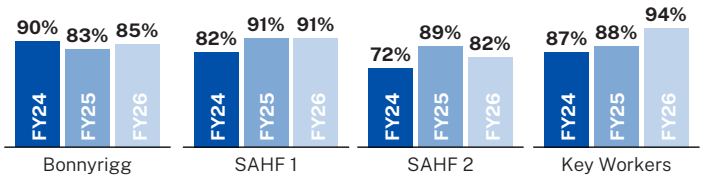
81% social
16% affordable
3% market

II. Resident Voice

85-94%
customer satisfaction across cohorts (> 81% industry benchmark)

36
NCAT cases

% Customer satisfied, by cohorts



III. Resident Support

$318.5K
Awarded through Strive Scholarship

317
students supported through Strive

126
customers accessed 143 digital devices

211
customers supported for employment & training

100%
who secured employment have stayed employed

91%
who started training have progressed or completed

IV. Placemaking

481
community engagement sessions

7,445
attendances across community programs

> "I love coming to the classes, art is so therapeutic."
> - Customer feedback

Our priority in FY26

ESG Focus Areas (FA):

FA3. Sustaining tenancies in homes that are affordable, in good condition and safe.

FA4. Improving customers' lives and building communities.

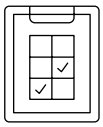
FA5. Service improvement.

What we did:

- Delivered affordable and secure housing across our portfolio.
- Used customer feedback and satisfaction surveys to improve services.
- Supported education, employment and digital inclusion outcomes.
- Connected customers with tenancy and wellbeing supports.
- Promoted healthier and more sustainable homes.
- Delivered placemaking activities that strengthened community connection and participation.
- Supported inclusive engagement across diverse communities.

Governance Dimension - FY26 metrics

I. Corporate Governance; II. Board and Trustees



0
Adverse regulatory findings

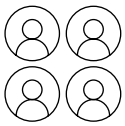
100%
Audit and Risk Committee members with financial experience

August 2025
Latest independent Board effectiveness review completed

December 2025
Modern Slavery Statement submitted

Decarbonisation Strategy
Board endorsed Scope 1 & 2 emissions reduction pathway

III. Staff Wellbeing



5.3%
Median Gender Pay Gap (↓2.7p.p. from last year)

137
Employees from CALD backgrounds

Innovate RAP
progressed from Reflect RAP

People-focused roles
Chief People Officer and Employee Experience & Wellbeing roles recruited

Psychosocial Risk Framework
Developed to strengthen employee wellbeing and psychological safety

Our priority in FY26

ESG Focus Areas (FA):

FA6. Sustaining an engaged workforce.

FA7. Sustainable business practices.

What we did:

- Continued Board oversight of ESG risks and opportunities through the Safety & Sustainability Committee.
- Endorsed SGCH Scope 1 and 2 Decarbonisation Strategy.
- Maintained strong controls through independent Board reviews, conflict-of-interest management and financial oversight.
- Strengthened employee experience, wellbeing and safety through dedicated roles, psychosocial risk management and mental health initiatives.
- Promoted diversity, inclusion and reconciliation through Pride month, menopause awareness programs and progression towards an Innovate RAP.

Looking ahead to FY26/27



As our ESG journey continues to mature, we are strengthening our performance, improving data quality and delivering more meaningful outcomes for our customers, communities and stakeholders.

Environmental

- Implement our Scope 1 and 2 Decarbonisation Strategy.
- Increase investment in energy efficiency measures.
- Apply climate risk insights to future developments and asset management planning.

Social

- Continue portfolio growth with strong focus on Social Housing.
- Refine and strengthen our Social Impact Framework.
- Strengthen our capacity to listen and act on customer feedback and improve our services.

Governance

- Strengthen alignment between ESG and organisational strategy.
- Submit our “Innovate” Reconciliation Action Plan commitments.
- Strengthen leadership capability to improve employee engagement and experience.

Our ESG framework shapes how we plan, build and manage homes. It informs the decisions we make today while helping ensure the communities we create remain resilient and sustainable for future generations.

See page 52 for ESG Disclosures and to learn more visit our ESG Hub online.

SPOTLIGHT ON CLIMATE

Building knowledge for a changing climate

As the climate changes, understanding how homes perform in different weather conditions is becoming increasingly important.

That's why SGCH is partnering with leading universities to better understand the challenges climate change may create for our homes and residents and how we can respond.

One of these partnerships is with the University of Sydney. This year, heat sensors were installed in selected homes identified as having a higher risk of climate-related impacts. The sensors record temperature and humidity throughout the day, helping researchers understand how homes respond to changing weather conditions.

The information will help identify issues such as overheating, excessive cold and moisture build-up, all of which can affect the comfort, health and wellbeing of residents.

Researchers are also developing models to test how homes may perform under future climate conditions and assess potential upgrade options.

SGCH is also a partner in Cooling the Commons, a major research project led by Western Sydney University and delivered in collaboration with other community housing providers.

The project explored how social housing residents experience extreme heat and involved customers in the design and testing of practical solutions to improve comfort and resilience.

By combining research expertise with lived experience, the project generated valuable insights into how housing providers can better prepare for a warmer future.

These partnerships are helping us build knowledge in an area of growing importance.

The findings will support better decision-making about housing design, upgrades and long-term planning, ensuring we can continue to provide safe, comfortable homes as climate conditions change.

Most importantly, this work helps us understand what creating belonging means in a climate-impacted future and how we can continue supporting residents and communities to thrive for generations to come.



SPOTLIGHT ON RECYCLING

Giving pre-loved furnishings and building materials a 2nd Life

A wardrobe, a bicycle, a fridge. They might seem like everyday household items, but when they're sent to landfill, valuable resources are lost. When they're given a second life, they can make a real difference to someone else's home.

This year, SGCH partnered with reuse organisation 2nd Life to explore a simple question: before something is thrown away during property maintenance works, could it be reused instead?

The pilot began in May 2026 across four properties undergoing upgrades. Rather than automatically disposing of furniture, appliances and building materials, each item was carefully assessed. If it still had value, it was repaired, reused, recycled or sold at an affordable price.

The results exceeded expectations. By diverting 1.214 tonnes of material from landfill during the trial, the initiative achieved a 31.6% diversion rate and reduced carbon emissions by an estimated 0.55 tonnes.

Just as importantly, everyday items found new homes. Two bicycles, three wardrobes, two bedside tables, two fridges, a washing machine and a microwave were among the 40 items rehomed through the program.

For many households, access to affordable furniture and appliances can make a significant difference. A working fridge, washing machine or wardrobe can help people settle into a home and reduce financial pressure.

For Asset Operations Manager Jordan, who led the project, the pilot highlighted the value of looking at waste differently.

"This pilot has shown what's possible when we take the time to consider alternatives to landfill," he says. "We've kept valuable resources in use for longer while helping make everyday household items more affordable and accessible for people who need them.

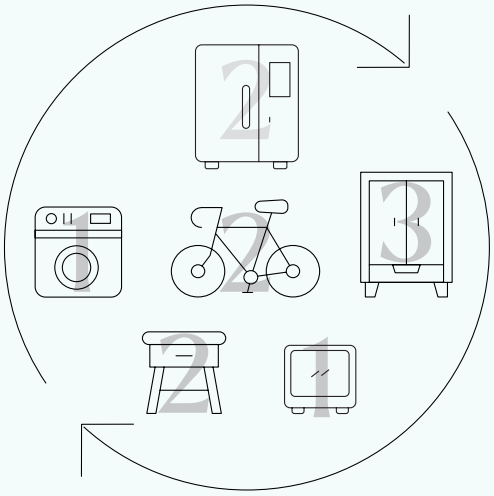
"Importantly, our tenant customers also have access to 2nd Life services when fitting out their homes, allowing them to buy pre-loved items for a fraction of the cost of buying new.

"This really showcases the circular economy we're working to create at SGCH, where resources are reused, waste is reduced, and the benefits are shared across our communities."

While the pilot was small, its impact was meaningful. Following its success, SGCH and 2nd Life are now exploring an ongoing partnership that will embed reuse and recycling into property maintenance works across our portfolio, helping reduce waste while supporting the community.

1.214 tonnes
of material diverted from landfill

0.55 tonnes
reduction in carbon emissions



40 items rehomed





Customers

A transition year – keeping pace with changing customer needs



Community gardens are a feature of many of our homes, helping people gather and grow food together.

Customers are at the heart of everything we do. This year, we focused on delivering more responsive services, strengthening community engagement and ensuring our support continues to evolve alongside changing community needs.

We serve a diverse and multicultural customer base whose experiences, backgrounds and aspirations are unique. Our challenge is to meet this diversity with a consistently compassionate and effective approach that helps people feel safe, supported and connected within their communities.

A substantial achievement this year has been in the Bonnyrigg Housing Renewal Project, where almost 100 customers were successfully relocated. Each relocation represented a unique customer journey, supported with care, respect and compassion to ensure a positive transition to new neighbourhoods. Bonnyrigg is a flagship project for SGCH – it's a complex initiative for a community housing provider, with ongoing renewal and replacement of older properties, meaning there is constant change. Managing the impact of this change on our customers is a challenge that's been met through deeply built relationships between our teams and tenants, and daily community events designed to maintain a strong sense of unity and belonging.

Housing insecurity and the emotional impacts of this continue to be a major concern in Sydney. Our Housing Pathways team placed close to 1,000 people into new homes, responded to more than 3,000 enquiries from people needing crisis accommodation, and moved 163 people out of homelessness.

Resident activities remain the core pillar of our work in building connectedness and safety, hosting around 500 community activities for 7,400 participants across our communities, giving customers opportunities to connect with neighbours as well as local service providers. Many factors can destabilise tenancies, which is why we provide support that goes far beyond housing alone. Our work beyond tenancy management is one of the least visible, yet most powerful ways in which we help our residents. On a daily basis, our teams are called on for support with family breakdowns, mental health challenges, hoarding, home care issues and financial difficulties.

This year we've helped with more than 500 calls for help. Working with more than 30 social service partners, we've been able to meet these needs while keeping customer dignity, respect and compassion top of mind.

Our Housing Plus program provides cost-of-living support. An anchor offering in this program is the annual Strive Scholarship. This year the program celebrated 20 years, with $318,500 awarded this year to 317 students from Kindergarten to PhD level.

We also provided interest-free loans, discounts on renewable energy, free driving lessons and Taronga Zoo passes.

Our Catalyst program provides support with education and finding work. This year, 211 customers benefited from the program with 29 people successfully placed in ongoing employment and many more working with us on CV preparation, guidance on job search, presentation skills and training avenues.

> **"Supported with care, respect and compassion"**



Residents enjoy a regular breakfast catch-up with neighbours and our team.



We held around 20 end-of-year celebrations including a lively Riverwood festival in partnership with Homes NSW.

Strengthening customer service was another focus throughout the year. We introduced a new shared services model which centralised all incoming requests for assistance, consolidated all data and provided greater visibility of customer needs.

This in turn has allowed us to begin intervening earlier as issues start to escalate, with the aim of preventing these from becoming crisis points. Already, the Customer Hub is creating a more seamless and consistent customer experience, while supporting more informed decision-making across the organisation.

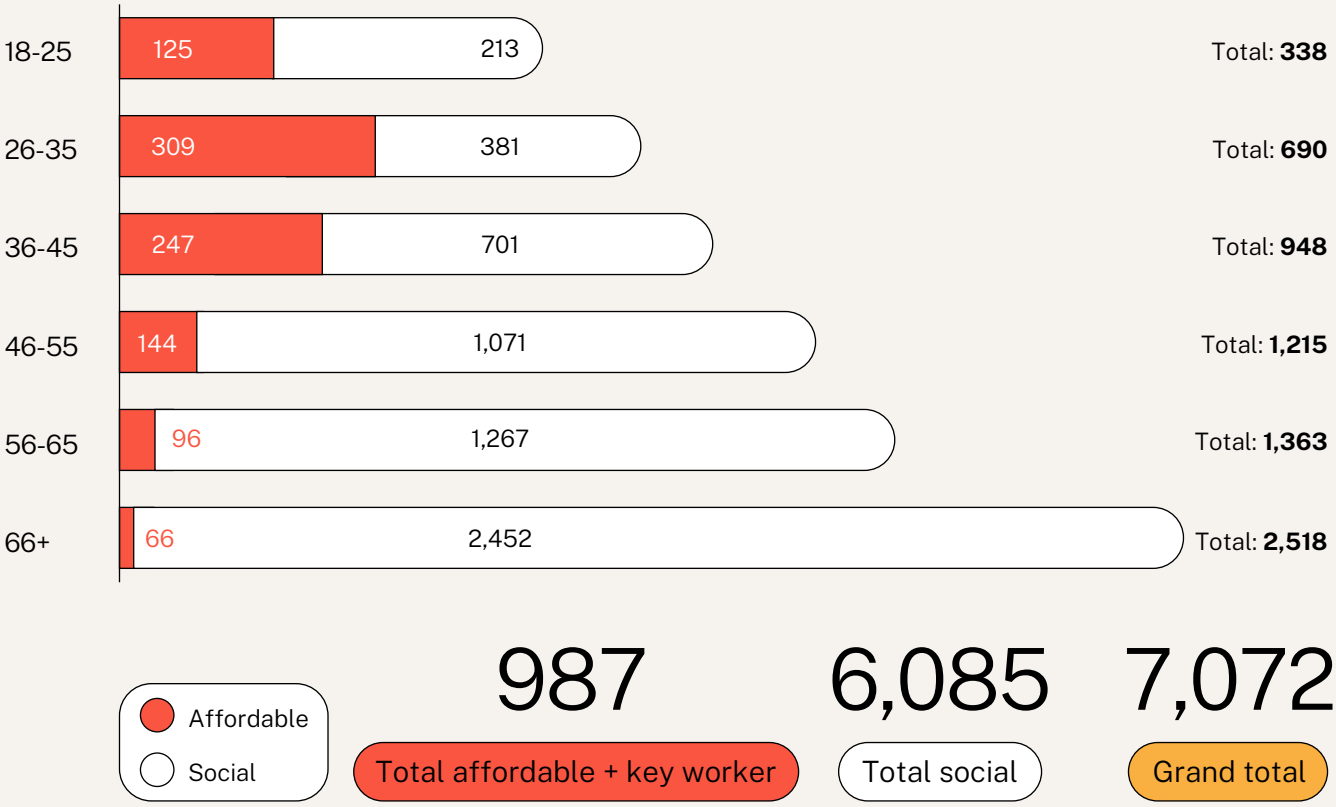
As part of this initiative, we trialled a six-month Tenancy Service Consultant pilot within the Customer Care Hub. We established specialist roles to resolve tenancy-related enquiries at the first point of contact. Early results indicate the new roles are resolving customer enquiries more quickly and consistently and enabling Tenancy Managers to focus their time on complex issues.

Every interaction with our customers, whether through housing, support services, employment pathways or community programs, is guided by a shared goal: empowering people to shape their own futures with dignity, independence and a strong sense of belonging.

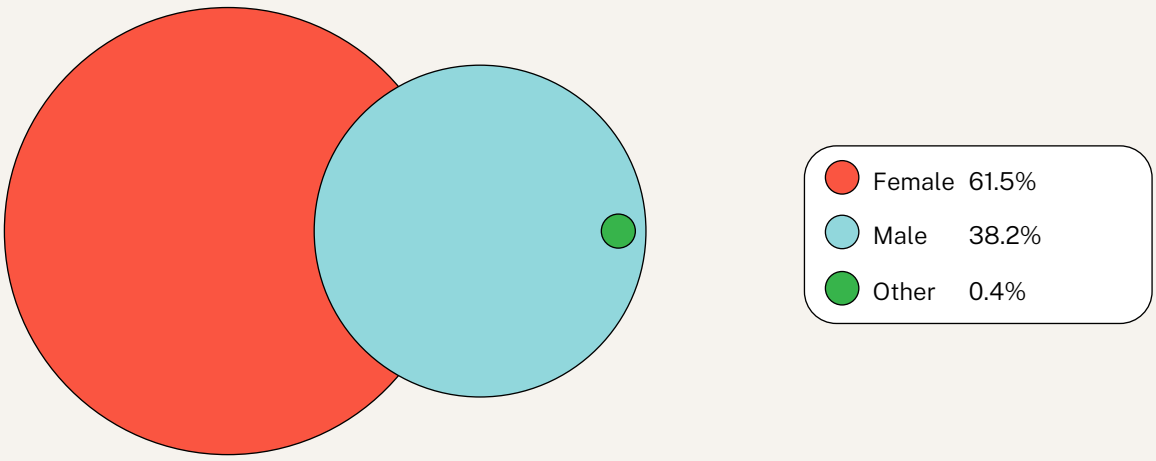
Delivering these outcomes depends on the capability, commitment and compassion of our people. Building a culture where employees feel connected to purpose is essential to creating better experiences for customers and communities.

Customer snapshot

Our head tenants by age group

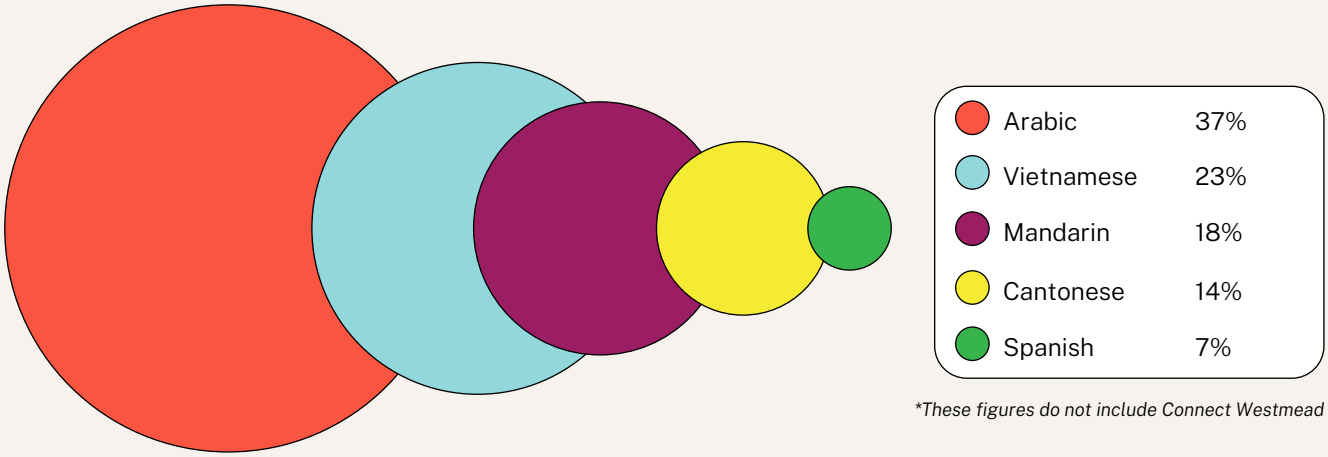


Our head tenants by gender*



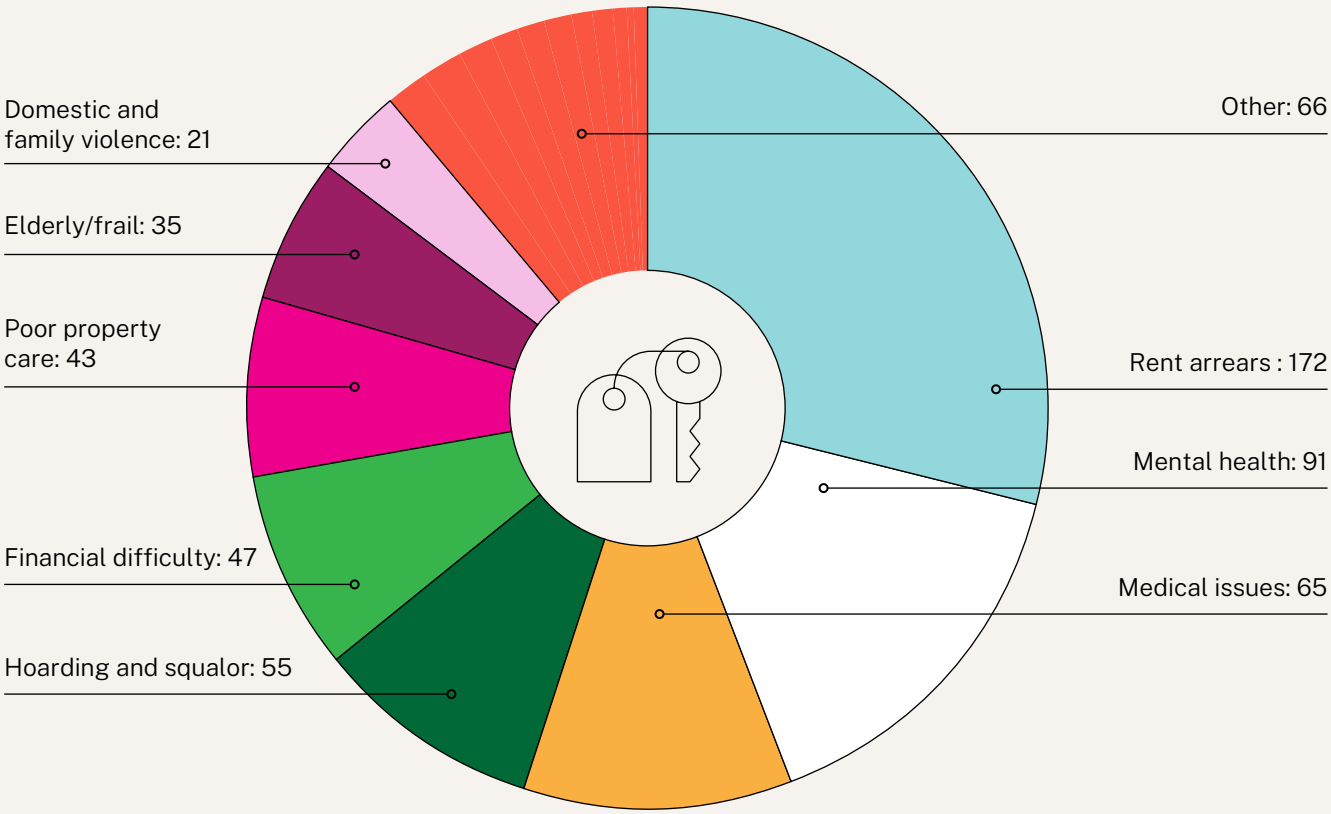
*These figures do not include Connect Westmead

Most common languages other than English spoken at home by head tenants*



*These figures do not include Connect Westmead

Reasons for support coordination referral in FY 25/26



595 Number of active support coordination cases in FY25/26

SPOTLIGHT ON SUPPORT

Helping a resident overcome hoarding with compassion and care

Sometimes the support people need is not a quick fix. It's someone who listens, shows patience and stays alongside them as they take small steps forward.

When SGCH customer Sally* began struggling with hoarding, everyday life became increasingly difficult. Letting go of belongings felt overwhelming and her home was becoming harder to safely manage.

Recognising the risks, our Tenancy Manager Kerry stepped in early to provide support before the situation became more serious.

Hoarding affects hundreds of thousands of Australians and is recognised as a mental health condition. It can have a significant impact on a person's wellbeing, relationships and safety at home.

Rather than focusing on what needed to change, Kerry focused on building trust.

Over many months, she visited Sally every few weeks, working alongside her on small, manageable tasks. Together they developed routines and practical strategies to help make the home safer and more comfortable.

For Kerry, the key was a compassionate approach. "Patience, care and understanding were essential," she said.

Knowing that additional support was needed, Kerry also connected Sally with specialist mental health services and continues to check in regularly as her journey progresses.

Today, Sally's home has been transformed and she has regained confidence and pride in her living environment.

Her efforts were recognised through SGCH's Pride of Place program.



Kerry is one of many Tenancy Managers there for customers when they need us most.

> **"Patience, care and understanding were essential"**

Sally's story highlights the role community housing can play beyond providing a home. Through dedicated tenancy support and connections to specialist services, SGCH helps residents address challenges and maintain stable housing.

For Sally, that support has meant more than keeping a tenancy. It has helped her feel at home again.

**Name changed for privacy.*

SPOTLIGHT ON NEIGHBOURS

Ageing well through connection and community

At 88 years old, Richard understands the value of staying active.

A regular participant in SGCH's Move and Mingle classes, he enjoys the gentle exercise, the routine and, perhaps most importantly, the opportunity to spend time with others.

"Even though I'm 88, I love it," Richard said. "I've even lost a bit of weight."

Designed for people of different ages and abilities, Move and Mingle combines low-impact exercise with social connection. Participants improve their mobility and wellbeing while building friendships and staying engaged with their community.

For fitness instructor Eleanor, those social benefits are just as important as the physical ones.

"We all want to make friends," she said. "This group gives people a sense of belonging, and that's important at every stage of life."

Outside the classes, Richard has built strong relationships with neighbours in his apartment building.





Richard enjoys being a part of Move and Mingle, led by fitness instructor Eleanor.

Over the years, a close-knit group has formed among residents on his floor, creating an informal support network based on friendship and care.

"The three of us look after one another and make sure everyone is okay," he said. "We're different ages, but we all get along really well." These everyday connections help people feel supported and less isolated, particularly as they get older.

For many older Australians, secure housing provides more than a place to live. It offers the stability needed to maintain routines, stay connected and continue participating in community life.

Richard's experience demonstrates how housing, wellbeing and social connection are closely linked.

Through opportunities to stay active, supportive neighbours and the security of a long-term home, he continues to enjoy an independent and fulfilling life.

Because ageing well isn't only about health. It's also about belonging.

SPOTLIGHT ON COMMUNITY

A place to live, sing and belong

Every Wednesday, the sounds of laughter, conversation and song fill a community space in Riverwood.

For the people who gather there, the Riverwood Choir is about much more than music.

It's a place where friendships grow, stories are shared and people feel they belong. Some participants join because they love singing. Others come for the company. For many, it provides a welcome reason to leave home, connect with neighbours and be part of something bigger than themselves.

At the heart of the choir are long-time Riverwood residents Veronica and Aisea.

Having lived in the community for more than two decades, they have become familiar and trusted faces. Through the choir, the local tenancy group and the community's popular Friday barbecues, they strengthen local connections.

"The choir gives people a reason to come together," said Aisea. "Here we all feel like we belong."

Music plays an important role in building those connections.

Participants come from a wide range of cultural backgrounds and songs are often performed in different languages. Sharing music creates opportunities for people to celebrate their cultures, learn about one another and build understanding across generations and communities.

But just as important are the conversations that happen between songs.

People catch up on each other's lives, share news, enjoy lunch together and offer support when it's needed.

These simple moments help reduce social isolation and strengthen community wellbeing.



Singing brings people out of their homes, and into community life at Riverwood.

> **"The choir gives people a reason to come together."**

The Riverwood Choir shows that strong communities are built through everyday acts of connection. Sometimes it starts with a song. Sometimes it starts with a conversation.

And sometimes it starts with a welcoming place where everyone feels valued, included and understood.

SPOTLIGHT ON OPPORTUNITY

Our Strive Scholarship program

For Gerry and his mother, affordable housing provided something many families take for granted: stability.

When Gerry was 13, their landlord decided to sell the property they were renting. Facing uncertainty about where they would live next, they moved into an SGCH home.

That move changed the course of their lives.

With the security of an affordable and stable home, Gerry's mother was able to focus on building a future. In the following years, she commenced teaching qualifications, secured employment and eventually saved enough to purchase her own home.

For Gerry, having a permanent place to live meant he could embrace being a teenager.

"I was able to focus on the important things, like my HSC," he said. "It just meant Mum and I could thrive."

Along the way, Gerry also benefited from the programs designed to help young people reach their potential.

Through SGCH's Strive Scholarships, he received support that helped him pursue opportunities beyond the classroom, including travelling to Finland with the Scout movement.

The experience broadened his horizons and gave him confidence to pursue bigger goals.

"The scholarship felt like a vote of confidence," he said.

Later, SGCH's Catalyst employment program helped him prepare for the workforce. Through one-on-one coaching, resume support and job application guidance, Gerry secured his first employment opportunities.

> **"I was able to focus on the important things, like my HSC"**

"A few key tips, which I just wouldn't have known otherwise, are a big part of why I actually landed those first jobs," he said.

Looking back, he believes affordable housing creates opportunities that extend far beyond having a roof over your head.

Now studying Arts and Law at university, Gerry said, "If there's someone there to guide you in the right direction, that's a massive help for people in vulnerable situations."



Gerry was a keynote speaker at the annual Strive Scholarship Ceremony.





Homes

Growth with social purpose

This year marked an important shift for our property development and delivery approach. We started building the foundations for more intentional and sustainable growth, aligned with our new purpose of creating communities where people feel they truly belong.

Every development represents more than additional housing supply. Each is an opportunity to create a place where people can build connections, access opportunity and experience a genuine sense of community.

During the financial year, we delivered 521 new homes across New South Wales and Victoria, with three new properties: 397 homes in Westmead (NSW), 22 homes in Castle Hill (NSW) and 102 homes in Box Hill (VIC). These projects strengthen SGCH's presence in high-growth centres, connecting residents to local employment, education and community.

We have collaborated on projects with a small group of partners who share our long-term vision: Billbergia for Arncliffe Central, Buildcorp for Alexandria (NSW) and Carseldine (QLD), and Conscious Investment Management (CIM) for Box Hill (VIC). Together, these partnerships are providing Australia with housing that both increases supply and creates thriving, connected communities.

The momentum continued through the year, with a further 80 Social and Affordable Homes at Meadowbrook (QLD) submitted under HAFF Round Two, in partnership with Economic Development Queensland (EDQ) and Buildcorp.

We also submitted proposals for 611 additional homes under HAFF Round Three, across NSW and VIC, positioning SGCH to continue delivering much-needed housing in the years ahead.

While increasing new housing supply remains critical, one of the most important lessons from the year was that considered growth also requires giving equal attention to the properties we already manage. This thinking has informed the development of our new 10-Year Strategic Asset Management Plan (SAMP).



Original play ground equipment repainted in time for the holidays. Around 380 older properties were improved over the year.

Using property condition data, customer demographics and asset age profiles, the plan provides a robust evidence base for future investment decisions. It commits SGCH to a long-term capital investment program of approximately $120 million over the next decade, ensuring existing homes are maintained, modernised and improved to a consistent standard.

This year alone we completed improvement works to 380 properties across our portfolio. In FY27, we will strengthen the feedback loop between customers, frontline teams and contractors to identify asset management opportunities earlier and enhance service delivery. The SAMP forms part of our new Good Growth Strategy which aligns with SGCH's recently published Purpose, Vision and Values.

By balancing new development opportunities with significant investment in existing homes, SGCH is building a stronger, more sustainable portfolio.

A community is taking shape at Connect Westmead

For nurses and allied health professionals at Westmead Hospital, living closer to work can mean more time for family, friends and wellbeing. At Connect Westmead, hundreds of residents are now enjoying shorter commutes, and a more affordable place to call home, in our first build-to-rent development.





Coworking spaces and shared gardens help residents make new connections.

Doors opened in December 2025, and the new multi-tower community offers a mix of 397 key worker and market rentals, all sharing the same high-quality design, amenities and services.

A sense of belonging is beginning to take shape beyond front doors. Weekly Tuesday, Thursday and Saturday gym classes are helping bring neighbours together, stay active and make new connections at home.

A monthly book club is turning neighbours into friends. Residents Emilia* and Lyra* first met through the group and now regularly socialise outside the building, with plans to join other residents for a walk through Ku-ring-gai National Park.

Those working from home are also enjoying the neighbourly feel of coworking spaces located throughout the buildings, and the shared gardens and green spaces.

We've also made renting easier, introducing a new digital tenancy platform to communicate with us.

Residents can easily report maintenance requests and even opt for our concierge to meet tradespeople on their behalf, significantly speeding up turnaround times on repairs. They're also able to track rental payments, giving them more visibility and control over their tenancy.

Because SGCH manages the building and community programs onsite, residents can access support, activities and tenancy services through a single point of contact.

Early feedback from residents has been overwhelmingly positive. Customer surveys show that 95% say living at Connect Westmead has improved their quality of life, while 75% say it has reduced financial stress.

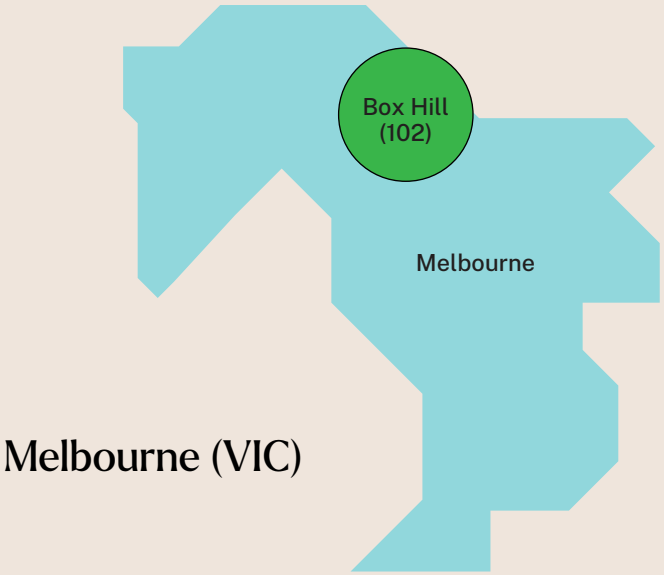
Delivered in partnership with BNP Paribas, Connect Westmead is an example of how institutional investors can effectively partner with the community housing sector to increase the supply of high-quality accommodation for Sydney's key workers - the people who deliver essential services and keep our cities running.

*Name changed for privacy.

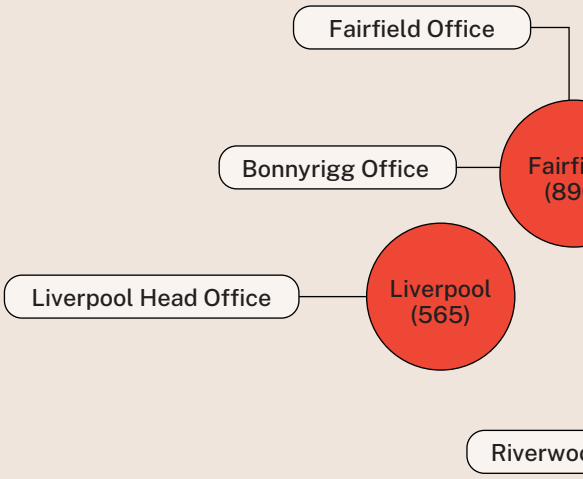
Our presence

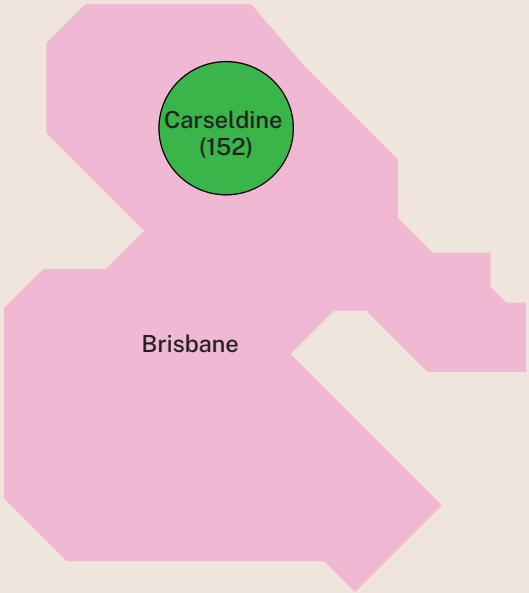
We house one in 449 Sydneysiders and our presence is growing in Melbourne and Brisbane.

In FY25/26, SGCH owned, managed and leased a total of 7,501 homes, including 102 new homes in Melbourne's Box Hill. In Brisbane, the Carseldine development is underway, forecast to deliver 152 new social and affordable homes in mid-2027.



Melbourne (VIC)





Brisbane (QLD)

Sydney (NSW)


Hornsby (6)
The Hills Shire (22)
Ku-ring-gai (1)
St Leonards Office
Hunters Hill (338)
Willoughby (410)
Greenway Office
Parramatta (634)
Lane Cove (201)
North Sydney (508)
Mosman (2)
Cumberland (163)
Strathfield (20)
Canada Bay (69)
Sydney Harbour
Woollahra (3)
Burwood (1)
Inner West (426)
Sydney (442)
Waverley (19)
Redfern Office
Canterbury Bankstown (1123)
Bayside (351)
Randwick (154)
Georges River (298)
Botany Bay
Sutherland Shire (595)
Extra large presence > 500 Properties
Large presence > 300 Properties
Medium presence < 300 Properties
Small presence < 100 Properties

SPOTLIGHT ON PROJECTS

Building a community, not just homes, at Arncliffe Central



A great neighbourhood is about more than housing. It's about having places to meet, connect and belong.

That's the vision behind Arncliffe Central, one of the most significant housing developments currently underway in Sydney, combining social, key worker and market rentals. Located just 20 minutes from the CBD, the precinct is transforming a former public housing site into a vibrant new community. Once complete, it will provide a combination of more than 800 social, affordable and private homes. SGCH's contribution will include 115 Social Homes and 116 Affordable Homes, creating long-term housing opportunities for people who need them most.

But the project is about much more than increasing housing supply. Designed with people and community at its heart, Arncliffe Central will feature a 4,000-square-metre landscaped park and community plaza, new pedestrian links, local shops and cafés, retail spaces and a new community library. These shared places will provide opportunities for residents to meet neighbours, build relationships and participate in community life.

The development will bring together people from different backgrounds and life experiences, including essential workers, women and children escaping domestic and family violence, women aged over 55, people requiring accessible housing and private residents.

We're also working closely with partners across the precinct to create a coordinated approach to managing and supporting the community. By collaborating from the beginning, we will create a welcoming neighbourhood experience for every resident. The extensive landscaping and open spaces will help connect people with nature while supporting local biodiversity and creating places for relaxation and recreation.

For our CEO Debi Marriott-Lavery, projects like Arncliffe Central represent the future of housing. "This is the kind of housing Australia needs," she said. "It's not just about building roofs over heads. It's about creating places where people can connect, belong and thrive."

Arncliffe Central demonstrates how thoughtful design can help create stronger communities alongside much-needed homes.



A landscaped park and community plaza, new pedestrian links, shops, cafes and a new community library will make Arncliffe Central a thriving hub for future residents.

SPOTLIGHT ON DESIGN

Homes that adapt as life changes

A home should support people through all stages of life. For Rosalie, that became especially important when her husband's health needs began to change. Their previous home had become increasingly difficult to manage, so in late 2024 they moved into a new development at Riverwood.

For someone who loves tending her balcony garden, the move brought more than a new home. It provided comfort, safety and peace of mind. "Access here is so good. There are no steps or anything," Rosalie said.

Simple design features made a big difference. Level flooring, a step-free shower and strategically placed grab rails helped her husband move around the home more safely and confidently. These features supported his independence and made daily life easier for both. Rosalie's experience reflects a growing need across Australia. As the population ages, more people want to remain in their homes for longer, staying connected to their communities and maintaining their independence. That's why SGCH delivers all new homes to at least Silver Liveable Housing Design standards. These standards ensure homes are easier to access, safer to use and adaptable to changing needs over time.





Rosalie at home, enjoying her new apartment at Riverwood.

Features such as step-free entrances, wider circulation spaces and flexible layouts can help residents continue living comfortably in their homes as their circumstances change.

SGCH is also planning for future climate conditions and changing resident needs. Air conditioning is already included in new Queensland homes and Victorian developments, while new homes in New South Wales are designed to allow future installation if required.

By thinking ahead, SGCH is creating homes that work not only for today but for the future.

For residents like Rosalie, that means having a home that supports independence, provides comfort and makes it possible to focus on the things that matter most.





Culture

Enabling our people

This year, SGCH made a deliberate investment in its greatest strength: its people.

As we prepared for the next chapter of our organisation, we recognised that delivering better outcomes for customers and communities started from within. Before defining our future direction, we needed to better understand who we are, what we stand for and how we want to work together. That became the foundation for a year of listening, learning and building.

We established our Culture Club, to enable a peer-led approach to shaping a new internal strategy. Through workshops and conversations with colleagues from across the organisation, the club helped lead and co-create our new Purpose, Vision and Values (PVV), centred on Creating Belonging.

These conversations also informed our emerging organisational strategy, The Future We Choose, ensuring it reflected the voices, experiences and aspirations of our people. The process reinforced an important lesson: listening to diverse voices strengthens decision-making, deepens our understanding of belonging and creates shared ownership of the future.

Throughout the year, we focused on creating an environment where people felt supported, included and empowered to contribute. We continued to strengthen employee wellbeing through initiatives that provide both physical and psychological safety. This included a Change Readiness capability program to support people's wellbeing through times of change. We also introduced a Psychosocial Risk Register and programs to build awareness of mental health, wellbeing and life-stage health topics, such as menopause. All these activities help create a safe, capable and confident workforce. We also invested in learning, development and leadership capability through Leadership Essentials training, the development of a Leadership Capability Framework and a new Performance Framework. Together, these initiatives have strengthened capability, supported meaningful development conversations and helped our people grow and succeed.

Our organisation is as multicultural and diverse as the communities we serve, and inclusion remains a high priority at SGCH. This year, we continued to build on our work in gender equity and representation, creating opportunities for colleagues to share their experiences, perspectives and connection to purpose. International Women's Day brought this to life through conversations led by SGCH women at our Liverpool office and through our participation in a sector event at NSW Parliament House, where our CEO joined other leaders to discuss housing, belonging and the role of women in shaping stronger communities.

We also progressed our reconciliation journey, developing our Innovate Reconciliation Action Plan (RAP) for Reconciliation Australia's endorsement. National Reconciliation Week activities, including an immersive virtual reality experience held in partnership with Tribal Warrior, helped colleagues deepen their understanding of Aboriginal and Torres Strait Islander cultures, perspectives and histories.



We marked International Women's Day by elevating voices in a panel discussion on housing and homelessness.



Creating belonging also means strengthening our connection to customers and communities. Throughout the year, colleagues participated in activities that encouraged a deeper understanding of the lived experiences of the people we serve, helping reinforce the important role every employee has in creating positive outcomes. We are also exploring a future target for every employee to spend time in SGCH communities, helping strengthen connection with our new PVV.

As our strategy evolved, so too did our focus on a sustainable and socially conscious culture. We began embedding environmental thinking into the way we work, from piloting the furniture rehoming partnership with 2nd Life, to transitioning parts of our fleet to hybrid electric vehicles and moving to renewable energy providers. We also partnered with leading universities on research that will deepen the sector's understanding of climate adaptation. Together, these initiatives are helping build the knowledge, capability and resilience needed for a more sustainable future.

We know that when people feel connected to purpose and understand how their work contributes to customers and communities, stronger performance follows. When people understand why they are here, feel connected to a shared direction and know their perspectives matter, they are better equipped to support one another, embrace change and deliver for customers and communities.

As we begin the next chapter of our journey, our PVV will continue to guide how we lead, make decisions and work together. By continuing to bring to life the values of We Care, We Create and We Connect, we are building an organisation where people feel valued, supported and empowered to create belonging for customers, communities and each other.



Colleagues take part in a team showcase as part of our Purpose Vision and Values engagement.



Listening to different viewpoints became a key focus in the development of The Future We Choose.

SPOTLIGHT ON OUR PURPOSE

Ready for our future: creating belonging together

This year, SGCH took an important step towards the future by launching a renewed Purpose, Vision and Values (PVV), shaped by the people who live and breathe our organisation every day.

At the heart of this work is a simple but powerful idea: Creating Belonging.

Over 12 months, colleagues from across SGCH helped shape the new framework through workshops, conversations and feedback sessions. Led by our Culture Club, the process encouraged people to share their experiences, reflect on what matters most and contribute to a shared vision for the future.

Rather than being developed behind closed doors, the new PVV was built collaboratively, creating strong ownership and a sense of connection across the organisation.

The journey culminated in a celebration at the National Centre of Indigenous Excellence in Redfern, where colleagues came together to explore what belonging means in practice. Through interactive activities, conversations and creative experiences, the day brought the new vision to life and reinforced the role every person plays in creating a positive culture.

The event also showcased the strength of our communities. Bonnyrigg resident artist Maureen led a collaborative art activity, while local resident and DJ Patrick helped create a welcoming festival atmosphere. Together, these contributions amplified our social impact and reflected the spirit of connection and inclusion that sits at the centre of SGCH's purpose.

For many colleagues, the process created an opportunity to look beyond day-to-day responsibilities and reconnect with the wider impact of their work. As one colleague reflected, "Belonging resonates with all of us. It gives us a shared purpose and a shared sense of what's important."





Joining together for the official launch of our Purpose, Vision and Values. Our Connected Communities teams engaged customers to bring their talents to our Purpose, Vision, Values.

Another said, "Belonging means feeling welcomed without judgement. That's something I want every colleague and customer to experience." The renewed PVV now provides a clear foundation for decision-making, leadership and strategy. As they become embedded across the organisation, they will help shape how we support our customers, work with partners and create stronger communities.

Because creating belonging starts with the people who make it possible every day.

SPOTLIGHT ON TOGETHERNESS

Learning through storytelling, advancing reconciliation



Colleagues engaged with a Tribal Warrior virtual reality experience for National Reconciliation Week.

Reconciliation is an ongoing journey of learning, understanding and action.

At SGCH, we are committed to creating opportunities for our people to deepen their knowledge of Aboriginal and Torres Strait Islander histories, cultures and perspectives. This year, one of the most impactful learning experiences was delivered during National Reconciliation Week through a partnership with Tribal Warrior.

Using virtual reality technology, colleagues were invited to take part in an immersive storytelling experience that explored the enduring connection of Aboriginal and Torres Strait Islander peoples to Country.

Almost 100 employees participated, and through the experience participants were able to engage with stories and perspectives in a way that felt personal, memorable and thought-provoking.

The initiative received overwhelmingly positive feedback, with many participants describing it as a powerful way to build cultural understanding and awareness. Experiences like these form part of our broader commitment to reconciliation.

Throughout the year, SGCH continued to strengthen relationships, build cultural capability and explore ways to contribute to a more inclusive and equitable future. Importantly, this work is guided by a commitment to listening, learning and continuous improvement.

Looking ahead, we are preparing to develop and implement an Innovate Reconciliation Action Plan (RAP). The RAP will provide a clear framework to deepen our efforts and ensure reconciliation is embedded across our organisation in meaningful and practical ways.

By creating opportunities for learning and understanding, we will develop greater respect and stronger relationships. For us, reconciliation is a shared journey that requires ongoing commitment, curiosity and action, for a more inclusive and equitable future for all.

SPOTLIGHT ON OPPORTUNITY

Strengthening our voice through advocacy

This year's International Women's Day event at NSW Parliament House was more than a celebration of women's leadership. It marked an important step in strengthening SGCH's advocacy role and expanding our influence across government, industry and the community sector.

As a community housing provider, we see first-hand how stable housing can change lives. We also know that addressing Australia's housing challenges requires more than building homes. It requires collaboration, strong partnerships and a shared commitment to creating better outcomes for people and communities.

The event brought together leaders from government, business and the housing sector, including our CEO, Debi Marriott-Lavery, alongside Chancellor of Western Sydney University Jennifer Westacott, Homes NSW CEO Rebecca Pinkstone and NSW Minister for Housing Rose Jackson.

Through these conversations, SGCH strengthened relationships with key decision-makers and sector partners, creating opportunities to contribute to policy discussions and advocate for increased investment in social and affordable housing.

Minister Jackson reflected on International Women's Day's roots in movements for housing reform and social justice, highlighting the continuing importance of secure housing in improving outcomes for women and families.

Drawing on her background as a nurse, Debi spoke about the importance of teamwork and connection.

"People need a real sense of belonging," she says.



International Womens Day is just one of many sector events we are participating in as part of our advocacy work.



SGCH resident Dom featured in the Community Housing Industry Association NSW *Community Made* campaign.

"Housing is about much more than providing a roof over someone's head."

That message increasingly shapes SGCH's advocacy approach.

In the past year, we have expanded our focus on sector leadership and relationship-building, helping ensure the experiences of community housing residents inform public conversations about housing policy, community wellbeing and social inclusion. Through participation in high-profile forums, stakeholder engagement and strategic partnerships, we have increased awareness of the role community housing plays in creating stronger, healthier communities.

These efforts are already opening new opportunities for collaboration and amplifying the voice of the sector. They also position SGCH to contribute more effectively to discussions about housing supply, affordability and the long-term support people need to thrive.

As our advocacy work continues to evolve, we remain focused on turning relationships into impact and ensuring the voices and experiences of our residents help shape the housing solutions of the future.


Listening and learning from our
customers is something we do everyday.





Governance

Our framework

Our regulatory and governance framework.

Strong governance enables SGCH to deliver on its purpose with confidence. It supports disciplined decision-making, responsible stewardship of public resources and community assets and clear accountability for outcomes that matter to our customers, communities, members, regulators and partners.

SGCH is committed to strong corporate governance and operates within a regulatory and governance framework that underpins accountability, transparency and long-term stewardship for the benefit of our stakeholders.

Our governance framework is informed by the National Regulatory System for Community Housing (NRSCH), the Housing Act 1983 (Vic), the Australian Charities and Not-for-profits Commission Act 2012 (Cth) and Governance Standards, and the Corporations Act 2001 (Cth).

All entities within the SGCH Group are registered charities and comply with the ACNC Governance Standards, while our entities registered as community housing providers meet the relevant performance standards under the NRSCH or, in the case of Victorian entities, the Housing Act 1983 (Vic), with compliance reported annually to our regulators.

Governance principles.

As a purpose-led organisation focused on creating belonging through great homes that shape communities and opportunity for generations, SGCH is committed to governance best practice. As part of this commitment, SGCH also applies the ASX Corporate Governance Council Principles and Recommendations where relevant and appropriate to its purpose and operations.

Governance principles

Principle 1

Lay solid foundations for management and oversight

— The SGCH Board sets the organisation's strategic direction and oversees performance, with a focus on safeguarding long-term viability and ensuring resources are used to advance SGCH's purpose for the benefit of customers, members, communities and other stakeholders.

— The Board oversees customer service by approving service standards, monitoring customer feedback and impact measures, and ensuring customer voice informs SGCH's decision-making.

— SGCH's Group Board Charter, Governance Policy, Committee Charters and delegations policies together set the organisation's decision-making framework. They define the roles of the Group Board and its Committees, matters reserved for the Board, delegations from the Board to the CEO, and sub-delegations from the CEO to relevant Executive Leadership Team members and management.

— The CEO annually reviews the performance of the executive management team. The People and Culture Committee reviews the CEO and Executive Leadership Team performance evaluation and succession planning processes each year, while the Board conducts the annual CEO performance review.

Principle 2

Structure the Board to be effective and add value

— The Board is skills-based, with all Board and Committee members serving as independent Non-executive Directors. The director skills matrix is reviewed regularly to ensure the Board maintains the right mix of expertise, skills and experience to meet current and evolving requirements. Board and Committee performance is evaluated each year, with an external review conducted every three years. The most recent independent external Board review was completed in 2025, with actions tracked against recommendations to support continuous improvement. New directors participate in a rigorous induction program, and several Board development sessions are held throughout the year.

— The Board is supported by four Committees: Audit and Risk, Property Portfolio and Investment, Safety and Sustainability, and People and Culture. Each Committee operates under its own Charter, available on SGCH's website. Further details on Committee responsibilities, meetings and attendance during the reporting period are provided on pages 49 and 85.

Governance principles

Principle 3

Instil a culture of acting lawfully, ethically and responsibly

— SGCH's values of We Care, We Create and We Connect support a culture of lawful, ethical and responsible conduct, underpinned by the Code of Conduct and Ethics Policy and other key governance policies.

— Conflict of Interest Policy and Anti-Bribery, Corruption, Gifts and Benefits Policy. Directors and employees declare conflicts when they join SGCH and refresh these declarations at least annually. Conflict registers are maintained and updated whenever a conflict is disclosed or changes.

— SGCH maintains registers for related party transactions and gifts, which are regularly monitored by the Audit and Risk Committee and the Group Board.

— SGCH's whistleblowing policy is supported by an independent external service, encouraging reports and helping maintain statutory protections. Whistleblowing trends are analysed and reported to the Audit and Risk Committee and the Board to support effective oversight and monitoring.

— Material policy breaches are reported to the People and Culture Committee and/or the Audit and Risk Committee.

Principle 4

Safeguarding the integrity of corporate reports

— The Audit and Risk Committee oversees the integrity of the Group's financial reporting and associated processes, including approval of the audited financial statements.

— SGCH's financial statements are externally audited each year. As part of this process, the Group CEO and CFIO provide the Board with a declaration confirming that financial records have been properly maintained, accounting standards have been met, and the statements present a true and fair view of the SGCH Group's financial performance, supported by an effective system of risk management and internal controls.

Principle 5

Make timely and balanced disclosure

— SGCH Group meets applicable regulatory notification and disclosure requirements and keeps customers and stakeholders informed of material information.

Governance principles

Principle 6

Respect the rights of members

— SGCH encourages participation and feedback from customers and members. Members are invited to attend the Annual General Meeting and, in some circumstances, exercise voting rights. The majority of SGCH members are customers.

— SGCH maintains regular contact with customers through communications and updates, tenancy manager engagement and the Customer Care Hub. Our website and other publications, including the Annual Report, provide information about SGCH, its governance and ways to communicate with the organisation.

— The Board is committed to ensuring the customer voice informs decision-making. It receives customer feedback reports, reviews Management responses and considers its customer-related obligations. The Board continuously explores sensitive ways to engage with customers and deepen understanding of customers' lived experience. In FY25/26, Board members undertook a number of site visits and participated in sessions with customers and customer-facing staff.

— SGCH's Customer Voice Group provides a forum for customers to give feedback to Management.

— The Board Safety and Sustainability Committee supports the Board by overseeing customer engagement strategy and service delivery, and by assessing the effectiveness of the Board's strategy in these areas.

Principle 7

Recognise and manage risk

— The Audit and Risk Committee supports the Group Board by monitoring the effectiveness of SGCH's internal controls, risk management and compliance systems, as well as the integrity and effectiveness of the internal and external audit functions.

— The Audit and Risk Committee periodically reviews the Risk Management Framework and reports its findings to the Group Board. External reviews are also undertaken periodically.

— The Internal Audit function operates under an audit plan approved by the Audit and Risk Committee. It provides assurance that key processes and controls, designed to mitigate strategic risks, are operating effectively, and monitors Management's responsiveness and actions on audit findings.

— The Internal Audit function reports to the Chair of the Audit and Risk Committee.

Principle 8

Remunerate fairly and responsibly

— The People and Culture Committee supports the Board in setting remuneration for directors, the Group CEO and the executive management team, and in reviewing SGCH Group's remuneration strategies and frameworks.

— The People and Culture Committee advises the Board on the Group CEO's annual performance targets and performance evaluation.

Board composition

The Board brings together an appropriate balance of skills, in-depth expertise and qualifications to effectively govern the organisation and support informed decision-making for the benefit of our customers and the communities we serve. The Board recognises that diversity of background, experience and perspective strengthens governance, strategic oversight and organisational performance.

SGCH is proud to have exceeded its target of achieving a 40:40:20 gender balance, with an equal representation of women and men on the Board during FY2025/2026. All directors are independent.

The Board regularly reviews its skills matrix against SGCH's strategic priorities, evolving sector requirements and the needs of customers and stakeholders.

Skills matrix

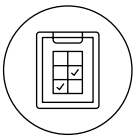
● **Comprehensive or expert understanding** through either:
- at least 5 years relevant work experience relevant qualifications

● **Sound understanding** through either:
- at least 2 years relevant work experience
- relevant training e.g short courses, industry conferences, seminars or in-house training

Area of experience	Anna Buduls	Simon Shakesheff	Karen Orvad	Christian Grahame	Philip Fagan-Schmidt	Tim Beresford	Lianne Buck	Alexandra O'Mara
Non-executive Director Experience	●	●	●		●	●	●	●
CEO/Senior Executive Experience		●	●	●	●	●	●	●
Strategic Finance / Accounting	●	●	●	●	●	●	●	●
Property / Housing Development / Procurement including Construction	●	●	●	●	●		●	●
Government / Social Policy Development	●			●	●	●	●	●
CHP Industry / Social Housing Management	●	●	●		●			●
Information and Technology including Digital Transformation	●		●			●	●	●
Legal			●			●	●	●
Audit & Risk	●	●	●		●	●	●	●
Community Welfare including Social Impact and Practice Governance	●		●		●	●		●
Asset Management	●	●	●	●	●	●	●	●
Human Resources (WHS or Strategic HR/ Culture and Change)			●	●	●	●	●	●
Infrastructure Investment (inc. capital raising)		●		●		●	●	●
ESG - Environmental, Social and Governance	●	●	●	●	●	●	●	●

Board Governance Committees

The Board is supported by four governance committees that provide focused oversight and guidance across key areas of SGCH's operations.



Audit and Risk

Chair:
Lianne Buck

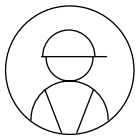
The Audit and Risk Committee oversees the integrity of SGCH's financial reporting and the effectiveness of its internal control, risk management and compliance frameworks. The Committee also monitors the performance and integrity of the internal and external audit functions.



Property Portfolio and Investment

Chair:
Simon Shakesheff

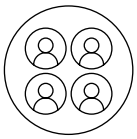
The Property Portfolio and Investment Committee provides oversight of the organisation's housing portfolio and investment activities. Its responsibilities include reviewing and recommending development and investment opportunities, overseeing strategic asset management and long-term portfolio planning, and monitoring the development pipeline. The Committee also oversees safety systems relating to SGCH's property assets, ensuring investment decisions support long-term customer, community and organisational outcomes.



Safety and Sustainability

Chair:
Professor Alexandra O'Mara

The Safety and Sustainability Committee oversees SGCH's approach to the health, safety and wellbeing of employees and customers, as well as the organisation's environmental, social and governance (ESG) commitments. The Committee monitors key risks, regulatory compliance and initiatives that support positive social impact and long-term sustainability. It also assists the Board in overseeing customer engagement and experience, ensuring that customer perspectives are effectively incorporated into decision-making and service improvement.



People and Culture

Chair:
Philip Fagan-Schmidt

The People and Culture Committee assists the Board in overseeing SGCH's people and culture strategy, workforce capability and organisational culture. The Committee monitors the effectiveness of people-related policies, systems and practices, supports leadership and workforce development, and oversees Board effectiveness. Through its work, the Committee helps ensure SGCH maintains a values-driven culture that enables its people to deliver on the organisation's purpose.

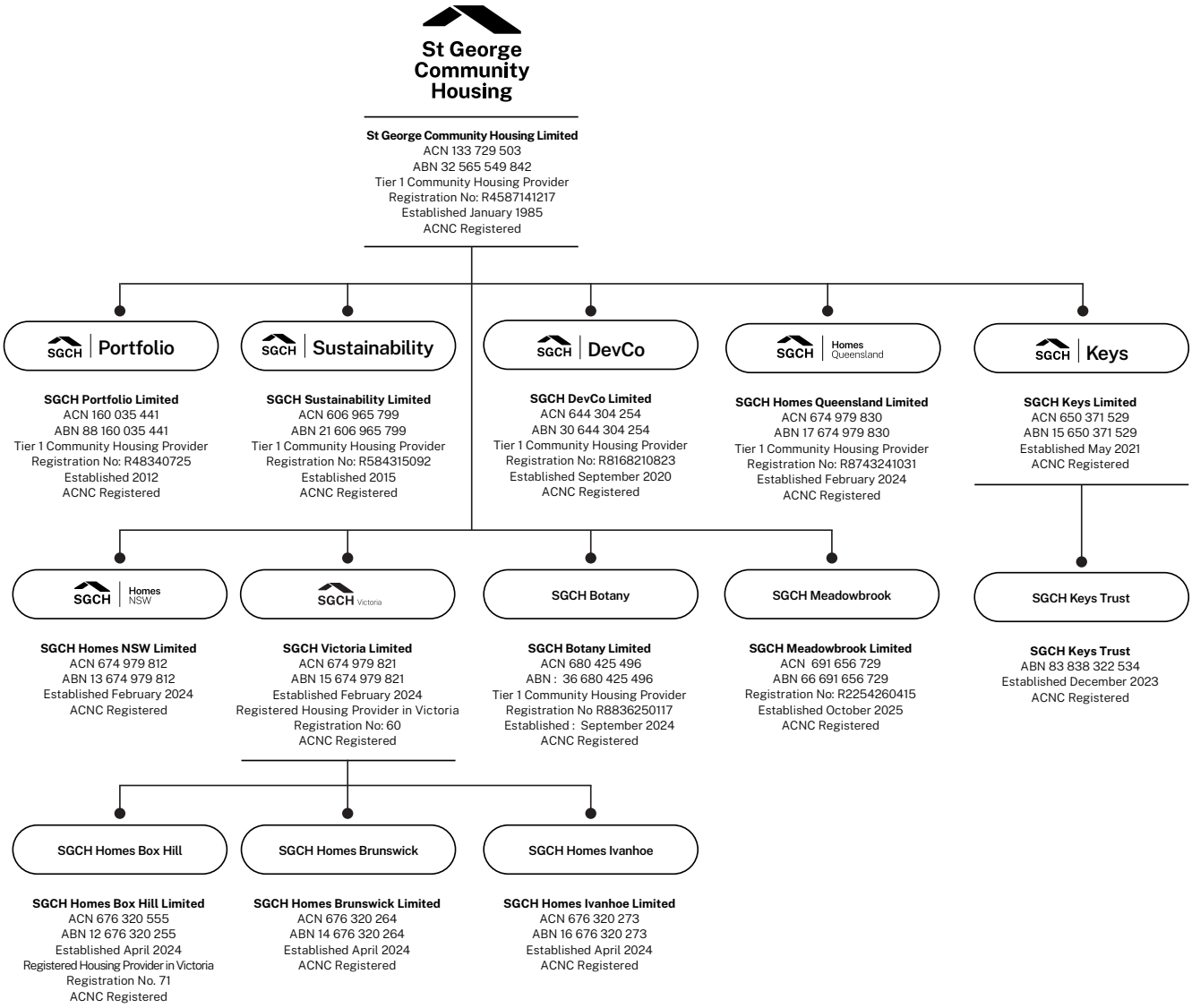
Group structure

SGCH and its subsidiaries are registered with the Australian Charities and Not-for-profits Commission

Additionally, SGCH and its subsidiaries SGCH Portfolio, SGCH Sustainability, SGCH DevCo, SGCH Queensland, SGCH Botany and SGCH Meadowbrook, operate within the regulatory framework of the National Regulatory System for Community Housing (NRSCH).

Compliance with the NRSCH Governance Standards and Performance Outcomes is assessed through annual reporting and is essential to maintaining registration as a Tier 1 community housing provider. Separately, SGCH Victoria and SGCH Box Hill are registered under the Housing Act 1983 (Vic), with compliance reported annually.

Our group structure



Risk

The Board has overall responsibility for overseeing SGCH's risk management framework, including the regular review of strategic risks, risk appetite and the systems and controls that support the achievement of our strategic objectives.

Operating in a dynamic environment, SGCH continually monitors emerging risks to ensure the organisation remains resilient and responsive. This includes assessing the potential impacts of social, environmental, economic and regulatory change on our customers, communities and operations.

Our risk management approach



ESG governance and disclosures

ESG Governance

SGCH manages ESG through a continuous improvement cycle of **Direct, Implement and Communicate,** supported by regular review and refinement of priorities, performance and reporting practices.

Direct
SGCH's ESG priorities are informed by a double materiality assessment, which considers both the impacts of our activities on people, communities and the environment, and the ways in which ESG-related matters may affect organisational performance and long-term value creation.

The assessment is reviewed every two years to ensure our ESG priorities remain aligned with stakeholder expectations, emerging risks and opportunities, industry developments and strategic objectives.

Following a refresh in 2024 the next review is planned for late 2026. Insights from the assessment are used to inform the development and refinement of our ESG Strategy and Roadmap. Our ESG priorities are aligned with SGCH's Purpose, Vision, Values, Corporate Strategy and Social Impact Framework, and are informed by relevant reporting standards and frameworks.

Implement
Responsibility for ESG is shared across the organisation. Management is responsible for implementing ESG initiatives, delivering actions under the ESG Roadmap, managing ESG-related risks and opportunities, and embedding ESG considerations into planning, operations and decision-making.

A dedicated role within the Strategy and Impact team coordinates ESG activities and reporting across the organisation, working closely with business units responsible for delivering initiatives and providing performance data. Capability building and cross-functional collaboration support the consistent integration of ESG across the business.

The Board provides oversight of ESG performance through the Safety and Sustainability Committee, which monitors progress against the ESG Roadmap, reviews emerging ESG-related risks and opportunities, and considers organisational performance against key ESG objectives.

Progress is monitored through regular management reporting and governance processes.

The Board also holds an annual strategic risk Board session where ESG drivers — such as climate resilience, safety, tenant wellbeing, ethical conduct, regulatory compliance and long-term asset stewardship — are considered as part of the organisation's broader risk profile.

The Board and the Audit and Risk Committee receive Quarterly Risk and Internal Audit reports, which include updates on material ESG risks, controls and emerging issues.

Communicate
We have established processes for collecting, consolidating, validating and reviewing ESG information across the organisation, supported by defined data ownership, consistent methodologies and evidence-based reporting practices.

Our reporting approach is aligned with relevant industry frameworks and evolving stakeholder expectations. SGCH was an early adopter of the Australian Community Housing (ACH) ESG Reporting Standard and has reported against the Standard annually since FY23.

During FY26, we engaged an independent ESG assurance provider to undertake an assurance readiness review of our ESG disclosures and reporting processes.

The review assessed the maturity of our reporting practices and identified opportunities to further strengthen data management and governance arrangements.

While external assurance is not currently required, the review provides additional confidence in the integrity of our disclosures and supports preparation for future reporting requirements and stakeholder expectations.

ESG strategy

Our purpose

To increase access to safe, sustainable and affordable homes so more people can thrive.

Strategic outcomes

Environmental
More sustainable homes in thriving communities

Social
Sustainable tenancies as a foundation for opportunity

Governance
A vibrant, sustainable business

ESG Focus Areas (FA) 2024-27

FA1. Reducing carbon footprint

FA2. Assessing climate risk

FA3. Sustaining tenancies in homes that are affordable, in good condition and safe

FA4. Improving customers' lives and building communities

FA5. Service improvement

FA6. Sustaining an engaged workforce

FA7. Sustainable business practices

Aligned with:

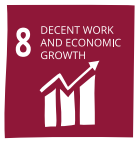
ESG Reporting Standard for Australian Community Housing

- E1 - Climate Change
- E2 - Ecology
- E3 - Resource Management
- S1 - Affordability and Security
- S2 - Building Safety and Quality
- S3 - Resident Voice
- S4 - Resident Support
- S5 - Placemaking
- G1 - Corporate and Governance
- G2 - Board and Trustees
- G3 - Staff Wellbeing
- G4 - Supply Chain

United Nations Sustainable Development Goals







Our strategy foundations

Materiality assessment

In 204, we refreshed our materiality assessment to align with the evolving ESG landscape, particularly following the introduction of the ESG Reporting Standard for Australian Community Housing in 2023 (see page 58 for more about the Standard). While ESG topics from the Standard were central in our assessment, we also considered relevant topics drawn from government and partner agreements as well as our Social Impact Framework.

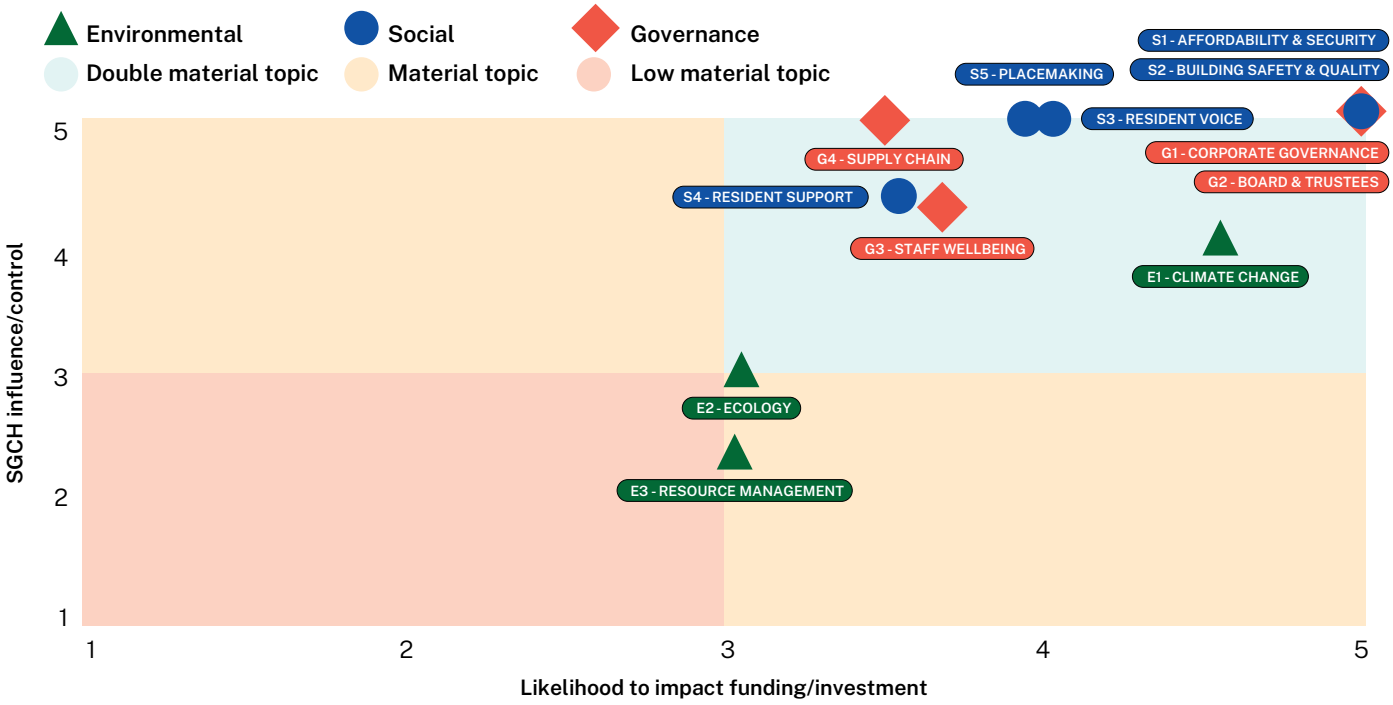
We applied a fit-for-purpose double materiality[1] approach to assess the topics, using two key criteria:

1. The likelihood a topic would influence investors, funders and partners– given growing institutional investment and government support for social and affordable housing.

2. The extent to which SGCH can influence or control the topic – so our strategy focuses on where we can take most meaningful action. Eight key stakeholders (four internal, four external) rated each topic against these criteria. Results were averaged and grouped against the Standard's 12 ESG themes for consistency. The results reflect growing expectations for climate action (Environmental), while confirming our focus on customers (Social), our employees and the way we manage, report and conduct our business (Governance). See Figure 1. For climate action, we recognise a range of interconnected issues such as carbon emissions, pollutants, biodiversity, waste, water and land use. To explore this, we used the Science Based Targets for Nature (SBTN) tool to screen for nature-related risks, which identified land use, greenhouse gas (GHG) emissions, and solid waste as key sector risks. Given that GHG emissions were also rated as double material (under the Climate Change theme), SGCH is prioritising emissions reduction firstly for those within our control (Scope 1 and 2). Emissions that are not directly within our control (Scope 3) and other nature risks – land use (linked to Ecology theme) and solid waste (linked to Resource Management theme) – were rated lower in materiality, largely due to our limited control and reliance on third parties. For these areas, we will look for opportunities to address those issues and take action where those opportunities arise – for example, new grant programs, opportunities with the design of new buildings or research partnerships with universities and continue to report them through the Standard – as we look for ways to increase our impact over time. The materiality assessment resulted in seven ESG Focus Areas (FA), which shape our ESG strategy and guide our roadmap for 2024-2027.

Environmental	FA1	Reducing carbon footprint
	FA2	Assessing climate risk
Social	FA3	Sustaining tenancies in homes that are affordable, in good condition and safe
	FA4	Improving customers' lives and building communities
	FA5	Service improvement
Governance	FA6	Sustaining an engaged workforce
	FA7	Sustainable business practice

[1]SGCH's use of 'double materiality' differs from the European Union Non-Financial Reporting Directive (NFRD) definition, which includes financial and impact materiality – but similarly considers both stakeholder expectations and organisational relevance. Our fit-for-purpose approach is tailored to the evolving ESG landscape against NSW's growing community housing sector.



Themes (from the ESG Reporting Standard*)	Activities assessed under the themes	Materiality		ESG Focus Area (FA)
E1 – Climate Change	GHG emissions, energy rating, energy efficiency actions, climate risk mitigation actions, energy management guidance for residents	Double material	✓	FA1, FA2
E2 – Ecology	Greenspace, biodiversity and pollutant management	Material	–	Not focus area*
E3 – Resource Management	Building source materials, waste and water management	Material	–	Not focus area*
S1 – Affordability & Security	Improving customers' lives and building communities	Double material	✓	FA3
S2 – Building Safety and Quality	Service improvement	Double material	✓	FA3
S3 – Resident Voice	Sustaining an engaged workforce	Double material	✓	FA4, FA5
S4 – Resident Support	Sustainable business practice	Double material	✓	FA4
S5 – Placemaking	Placemaking activities	Double material	✓	FA4
G1 – Corporate and Governance	Code of governance and regulatory findings	Double material	✓	FA6
G2 – Board and Trustees	Demographics, experience and independence of the Board	Double material	✓	FA6
G3 – Staff Wellbeing	Salary information, gender pay gap, Reconciliation Action Plan, average staff turnover	Double material	✓	FA5
G4 – Supply Chain	ESG factors considered in procurement, Modern Slavery	Double material	✓	FA6

*Not a focus area, however we continue to report against the ESG Reporting Standard for Australian Community Housing and look for opportunities to increase our impact over time.

Our Social Impact Framework

The Social Impact Framework is SGCH's primary tool for measuring how our work improves lives and strengthens communities. It helps us understand and track the outcomes we create for tenants and the broader community – ensuring we stay focused on what matters most.

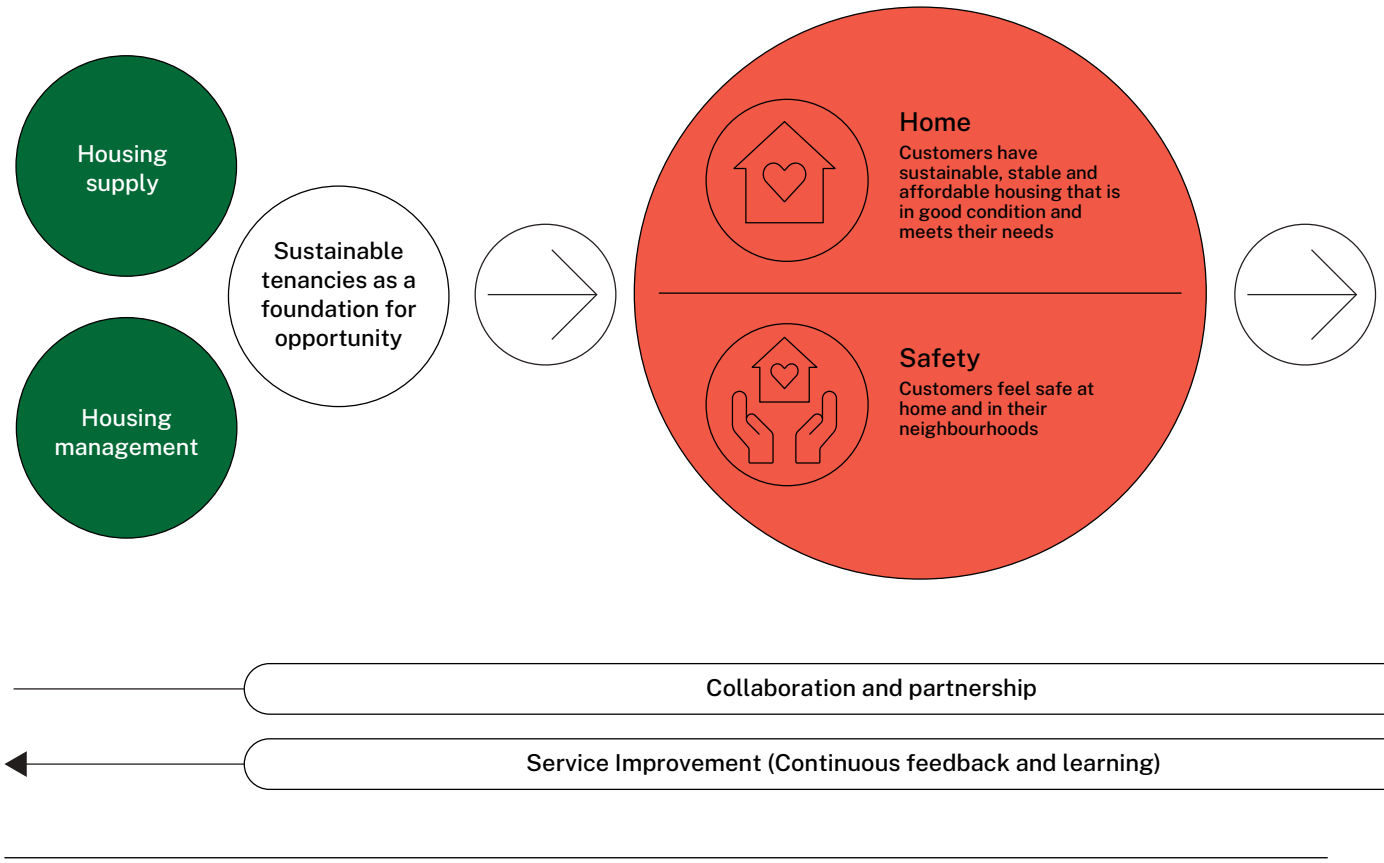
The framework outlines six social outcome domains that are aligned with the NSW Government's NSW Human Services Outcomes Framework. It guides the way we define, measure, manage and communicate our social impact and plays a key role in shaping our ESG strategy.

Theory of change

SGCH's Theory of Change diagram (below) is a visual representation of our approach across four interconnected areas of work:

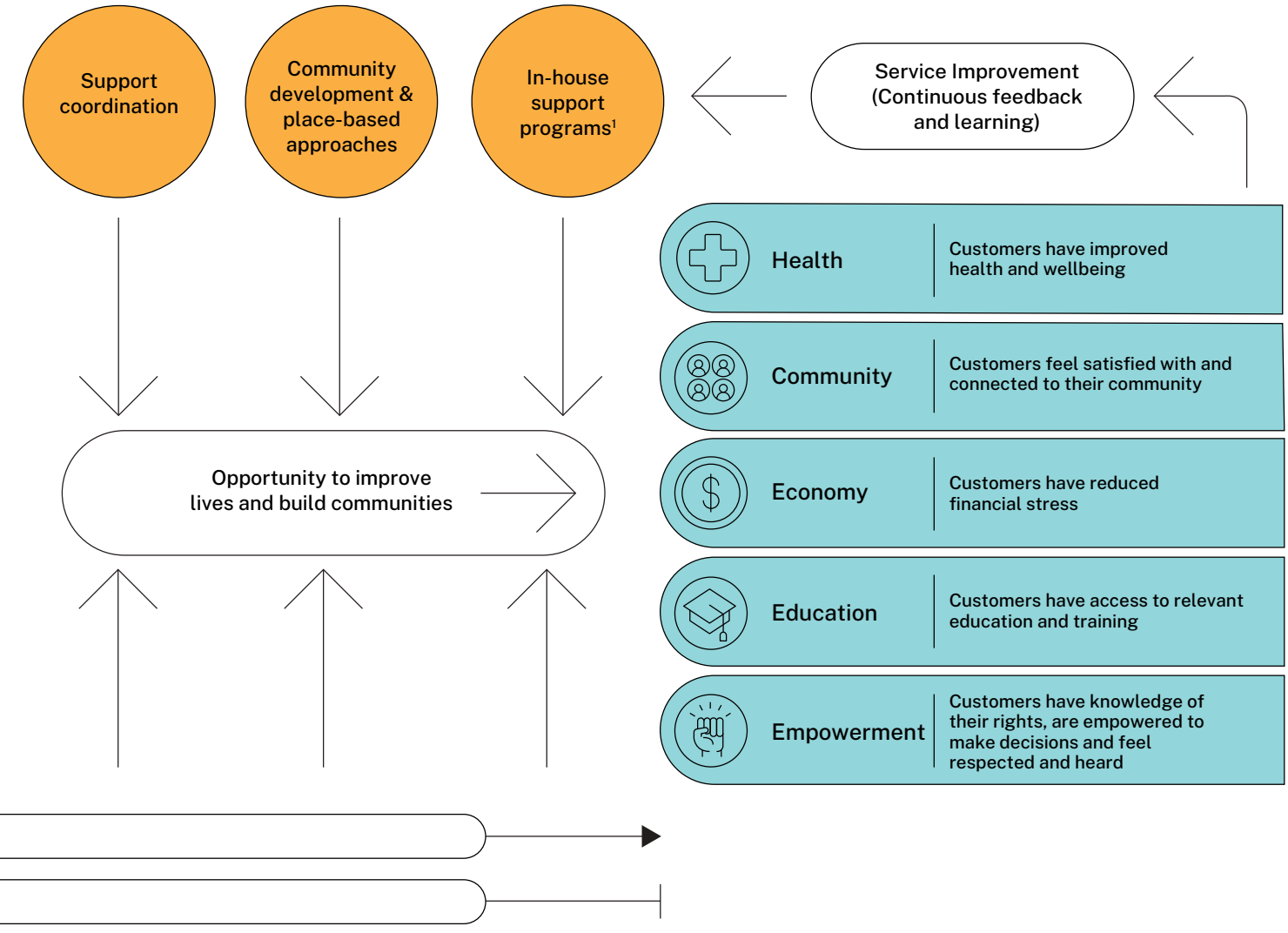
1. **Defining impact:** ensuring we are clear about our intended impact
2. **Measuring impact:** ensuring we measure what matters
3. **Managing impact:** embedding an impact-focused culture and systems
4. **Communicating impact:** ensuring accountability to our key stakeholders.

SGCH Theory of Change



SGCH ESG strategy

Social Outcome Domain	The change we aim to create for our customers	Alignment with ESG Focus Areas (FA)
Home	Customers have sustainable, stable and affordable housing that is in good condition and meets their needs	FA3
Safety	Customers feel safe at home and in their neighbourhoods	FA3
Health	Customers have improved health and wellbeing	FA4
Economy	Customers have reduced financial stress	FA4
Education and Skills	Customers have access to relevant education, training and skills development	FA4
Empowerment	Customers have knowledge of their rights, are empowered to make decisions and feel respected and heard	FA5



Australian Community Housing ESG reporting standard

The Australian Community Housing (ACH) ESG Reporting Standard is a sector-specific framework developed by ACH NSW to support transparent, consistent and comparable reporting of ESG performance across the community housing sector. First launched in 2023, the Standard provides a common approach for measuring, managing and communicating the impacts and outcomes delivered by community housing providers.

The Standard was developed specifically for the Australian community housing sector and is designed to demonstrate the value and impact of community housing organisations to residents, communities, government, lenders and investors. It supports improved ESG performance, accountability and access to sustainable finance by providing a credible and consistent reporting framework.

In FY26, SGCH adopted Version 2.0 of the ESG Reporting Standard, following extensive consultation with community housing providers, lenders, investors and industry stakeholders. The updated Standard strengthens alignment with evolving climate-related disclosure expectations, regulatory reporting requirements and investor needs, while maintaining relevance to the unique operating context of community housing providers.

Alignment with global standards

While tailored to the Australian community housing sector, the Standard draws on recognised national and international ESG frameworks and reporting principles, including:

- United Nations Sustainable Development Goals (SDGs)
- Sustainability Accounting Standards Board (SASB)
- Global Reporting Initiative (GRI)
- Task Force on Climate-related Financial Disclosures (TCFD)
- UK Sustainability Reporting Standard for Social Housing (SRS)

This alignment supports comparability, transparency and credibility, helping community housing providers meet growing stakeholder expectations for ESG disclosure and sustainable finance reporting.

Key themes in version 2.0

The Standard is organised across environmental, social and governance themes that reflect the most material issues for the community housing sector. Version 2.0 includes refinements to criteria and reporting requirements to improve consistency, usability and alignment with investor and regulatory expectations.

Key themes

Theme	Focus Areas
Environmental	Climate change, emissions, energy efficiency, climate resilience, biodiversity, sustainable procurement, building materials, water and waste management
Social	Housing affordability and security, resident voice, resident support, customer outcomes and placemaking
Governance	Corporate governance, ESG risk management, board effectiveness, staff wellbeing, diversity and inclusion, Modern Slavery and responsible business practices

FY26 ESG disclosures

Aligned with the Australian Community Housing ESG Reporting Standard (by ACH NSW)

Environmental Dimension

#	Metric	SGCH FY26 performance
C1	What number and percentage of homes have been assessed against an energy rating scheme (such as Green Star, BASIX, NatHERS). Of those homes assessed, provide a breakdown of the energy rating in portfolio of existing homes and new build	– A total of 1,314 homes had available Nationwide House Energy Rating Scheme (NatHERS) ratings, representing 17.5% of SGCH's total portfolio*, compared with 17.1% in the previous year. – Of these homes, 50.0% achieved a NatHERS rating of 7 Stars or higher, compared with 53.5% in the previous year. The decrease was primarily due to the new acquisition of 102 homes in Box Hill, Victoria, where most have existing NatHERS ratings below 7 Stars. In addition, NatHERS ratings are not available for the 397 new builds at Connect Westmead, which is targeting a 5-Star Green Star certification, or for the 22 new homes acquired in Castle Hill. – Across SGCH's 6,980 existing homes, NatHERS ratings are available for 1,212 homes. Of these, 46 units at 26–28 Belmont Street, Sutherland, also achieved a 4-Star Green Star certification. The distribution of NatHERS ratings across SGCH's existing and new homes is presented in the tables below, with results further segmented by holding type (owned and managed).

New homes (acquired or completed in construction in FY26)

NatHERS rating	Owned, acquired assets (not new builds)	Total
<6	33.3% (34)	33.3% (34)
6 to <7	54.9% (56)	54.9% (56)
7 to <8	7.8% (8)	7.8% (8)
8 to <9	3.9% (4)	3.9% (4)
Total	**100.0% (102)**	**100.0% (102)**

Existing homes (acquired or completed in construction before start of FY26)

NatHERS rating	Managed	Owned	Total
<6	14.9% (26)	30.4% (316)	28.2% (342)
6 to <7	22.4% (39)	17.5% (182)	18.2% (221)
7 to <8	35.6% (62)	30.9% (321)	31.6% (383)
8 to <9	25.9% (45)	20.5% (213)	21.3% (258)
9 to 10	1.1% (2)	0.6% (6)	0.7% (8)
Total	**100.0% (174)**	**100.0% (1038)**	**100.0% (1212)**

**Note: NatHERS ratings are only available for homes constructed from 2016 onwards. As such, reported coverage is limited to newer assets within SGCH's portfolio and does not fully represent the entire portfolio. Green Star reporting includes certified and active projects only. Historical or lapsed registrations are excluded. New homes: Homes that were completed, acquired, or taken under management (on behalf of an investment or development partner) during FY26, excluding homes that are leased. Existing homes: Homes that were constructed, acquired, or taken under management before FY26, as well as all leased homes, regardless of when they were acquired or commenced management.*

#	Metric	SGCH FY26 performance
C2	Report Scope 1 and Scope 2 greenhouse gas emissions	– Total Scope 1 = 50.89 tCO_2-e – Total Scope 2 = 1192.52 tCO_2-e – Total Scope 1 and 2 = 1,243.41 tCO_2-e **Change from FY24 baseline:** – Total Scope 1 ↓ by 35.2% (from 78.6 tCO_2-e). This is primarily driven by reduction in transport fuel emissions, ↓ by 29.9% (from 63.6 tCO_2-e) from transitions to hybrid corporate fleet. – Total Scope 2 ↑ by 9.9% (from 1,084.6 tCO_2-e), due to higher electricity consumption at a small number of sites and the inclusion of additional properties in the reporting boundary. Electricity use across the broader portfolio remained relatively stable, with reductions at several high-consumption sites partly offsetting increases elsewhere. **Breakdown by holding type:**

Subunit	Scope 1 (tCO_2-e)	Scope 2 (tCO_2-e)
Operation of leased properties	0.33	54.63
Operation of managed properties	2.84	373.79
Operation of owned properties	2.35	354.50
Offices*	45.37	409.60
Grand Total	**50.89**	**1,192.52**

** Offices include Bonnyrigg, Liverpool HQ, Redfern Gibbons St, Redfern HQ, Satellite Offices and St Leonards.*

Data note: Scope 1 and Scope 2 emissions were calculated using the National Greenhouse Accounts (NGA) Factors published by the Department of Climate Change, Energy, the Environment and Water (DCCEEW), applied to fuel, electricity and gas consumption data collected across SGCH's properties and corporate fleet. Scope 2 emissions are reported on a location-based basis, in line with the GHG Protocol Corporate Accounting and Reporting Standard

C3	Report Scope 3 greenhouse gas emissions	– Total Scope 3 = 7,799.83 tCO_2-e – Total Scope 1, 2, and 3 = 9,042.91 tCO_2-e – Total Scope 3 ↓ by 1.4% (from 7,914.45 tCO_2-e in FY25) Scope 3 emissions currently include purchased goods and services (including maintenance, construction, professional services and ICT services), employee commuting, business travel, transport and distribution, fuel and energy-related activities, and selected tenant accommodation emissions. Tenant accommodation emissions currently comprise portfolio-wide water supply and wastewater treatment services, waste diverted through the 2nd Life partnership, and a limited number of tenant-controlled electricity and natural gas accounts for which data is available.

Subunit	Scope 3 (tCO_2-e)
Operation of leased properties	2.64
Operation of managed properties	67.97
Operation of owned properties	214.36
Offices*	7,514.85
Grand Total	**7,799.83**

#	Metric	SGCH FY26 performance
		** Offices include Bonnyrigg, Liverpool HQ, Redfern Gibbons St, Redfern HQ, Satellite Offices and St Leonards* *Scope 3 data limitations and uncertainties: Scope 3 emissions are largely estimated using SGCH expenditure data and industry-average emissions factors where supplier-specific emissions data is unavailable. Some emissions categories also require professional judgement regarding the classification of expenditure and the boundaries of the inventory. As a result, Scope 3 emissions are subject to a higher degree of estimation uncertainty than Scope 1 and Scope 2 emissions.* *While we have taken significant measures to capture value-chain emissions, there are still areas for improvement. For example, data for many tenant-controlled energy accounts, landlord-metered energy consumption and operational waste streams is not yet comprehensively available. Consequently, tenant-related emissions currently represent only a subset of SGCH's portfolio and may increase as reporting coverage and data availability improve.*
C4	a) What energy efficiency actions did the CHP take in the **last FY**? (e.g. facade insulation, roof insulation, energy-efficient windows, etc.) If available: What are the estimated related energy savings? b) What was the investment volume in energy efficiency and renewable energy in the last FY?	**For FY26 new builds:** a) Our newly built Connect Westmead (SGCH managed, owned by AXA IM Alts and Deicorp as builder) is designed for high environmental performance and is targeting a 5-Star Green Star rating through energy efficient design and improved thermal performance. b) Energy efficiency measures at Connect Westmead were delivered as part of AXA's capital investment as the developer and asset owner. SGCH did not fund the construction or building fabric upgrades. SGCH's investment in the last financial year related to operational implementation, including capability building to manage high performing, energy efficient buildings. **For existing homes:** a) As part of ongoing data improvement efforts, SGCH only began categorising maintenance and upgrade activities under an "energy upgrade" classification late in FY26. As a result, it is currently difficult to reliably identify and quantify all energy-efficiency upgrades across the portfolio, from the FY26 data. SGCH is only able to provide detailed project-level information for 168 Coward Street, Mascot, where the scope, investment and estimated benefits are known. At 168 Coward St, Mascot (SGCH owned), we completed energy efficiency upgrades across 9 units and common areas, including a 5-kW solar PV system, full LED lighting replacement, and installation of ceiling fans with integrated lights. Based on typical Sydney solar yields and conservative assumptions for lighting and fan electricity use, these measures are estimated to deliver around $2,500–$2,650 in net annual electricity bill savings for the building, equivalent to approximately $280–$295 per upgraded unit per year. * b) The total renovation cost is $928,508 (with GST). Excluding GST and other services integrated into the pricing (e.g. design, site establishment and preliminaries, dilapidation report, demolition, cleaning), the total investment volume for energy related upgrades is approximately $161,770 for 168 Coward Street. This includes a rooftop solar system that services both tenant and house meters, full conversion to energy-efficient LED lighting, ceiling fans added to lounges and bedrooms as a low-cost cooling system, R5 insulation added in roof spaces for improved thermal comfort, latest water efficiency fixtures and fittings throughout, and new energy-efficient hot water systems. **Estimated annual energy savings are based on conservative assumptions. The rooftop solar PV system (≈5 kW) is modelled using an average Sydney yield of 4 kWh/kW/day, generating around 7,300 kWh/year (≈$2,190 at $0.30/kWh). LED upgrades across nine units and common areas are assumed to reduce pre upgrade lighting use of 3,000–3,500 kWh/year by roughly 50–60%, saving around 1,500–2,000 kWh/year (≈$450–$600). Ceiling fans add a small load of approximately 50 kWh per unit per year (≈450 kWh/year, ≈$135). After accounting for this, the combined measures are expected to reduce grid electricity use by approximately 8,350–8,800 kWh/year, equivalent to $2,500–$2,650 per year, or $280–$295 per upgraded unit.*

#	Metric	SGCH FY26 performance
C5	a) What are the specific energy efficiency and renewable energy measures planned in the **next FY**? b) What is the investment volume in energy efficiency and renewable energy planned in the next FY?	**For FY27 new builds:** a) Our Carseldine property in Queensland (expected to complete construction at the end of FY27) is targeting a 5-Star Green Star rating. Key energy efficiency and renewable energy measures incorporated into the project include: – Installation of solar PV systems – Double glazing as standard to improve thermal performance – Energy-efficient lighting and sanitary fixtures – Use of precast façade elements, contributing to improved building performance (including acoustic and thermal benefits) b) The estimated investment required to achieve the 5-Star Green Star rating for the Carseldine project is approximately A$2.18 million (excluding GST). This represents the additional cost above the base project requirements to deliver enhanced sustainability outcomes, including energy efficiency and renewable energy features. **For existing homes:** a) SGCH continues to prioritise cost-effective energy efficiency upgrades as part of its decarbonisation strategy, with a focus on maximising emissions reduction. Energy assessments have been undertaken across five high-consumption sites to identify targeted upgrade opportunities, including improvements to building performance and services. The findings are being incorporated into SGCH's 10-year Asset Management Plan, which establishes a forward program for energy efficiency upgrades and supports the implementation of future renewable energy initiatives where feasible. b) For the next financial year, an estimated $70,000 is budgeted for ESG-related upgrades for common areas across these five properties. An extra $150,000 is allocated for energy upgrades where it is appropriate and feasible to do. Planned measures could include expanding and maintaining solar PV systems (including installation, re-commissioning, monitoring, and system optimisation), lighting upgrades and controls, and upgrading gas or electric hot water systems to heat pumps. Additional measures include optimising building operations, such as reprogramming office air conditioning to align with occupancy hours and ensuring ongoing maintenance of key assets (e.g. lifts) in line with manufacturer recommendations.

#	Metric	SGCH FY26 performance
C6	What proportion of your organisation's total energy consumption (electricity, gas, etc.) is sourced from onsite and/or offsite renewable energy (e.g., onsite solar, Power Purchase Agreements, or certified GreenPower)?	As of 30 June 2026, common areas or offices across 63 SGCH-owned or managed sites are recorded to have solar PV systems installed. As generation data is not currently available for all systems, renewable energy generation has been estimated using a proxy approach. Assuming an average solar PV system size of 5 kW per site and average annual generation of approximately 7,750 kWh per system in the Sydney region, total renewable electricity generation is estimated at 488,250 kWh (488.3 MWh) per year. Based on average Sydney solar yields of approximately 18-22 kWh per day for a 5-kW system, this estimate is considered reasonable for indicative reporting purposes. **Of the 63 sites with solar:** – SGCH-owned properties (52 sites): estimated generation of 403,000 kWh/ year – SGCH-managed-only properties (11 sites): estimated generation of 85,250 kWh/year Given the FY26 Scope 2 electricity consumption for offices and common areas of 1,863,310 kWh, the estimated renewable energy generated onsite represents approximately 26.2% of total electricity consumption. *Data limitations: This figure is an estimate based on the assumed average system size and typical solar generation for Sydney. Actual renewable energy generation may vary due to differences in installed system capacity, panel orientation, shading, maintenance, weather conditions and system performance. In addition, while 63 sites are recorded as having solar PV systems installed, only 20 are recorded as exporting solar to the grid through the electricity bills. SGCH is working to inspect and ensure connectivity of all recorded solar from FY27 onwards.*
C7	How is the CHP mitigating the following physical climate risks: flooding, bush fires, overheating homes, and weather risks?	SGCH has undertaken assessments and research partnerships to inform our approach to climate adaptation and resilience across its existing and future housing portfolio: – A climate risk assessment across more than 7,000 of SGCH's existing properties was completed in February 2026. It identified extreme heat as the most significant climate risk exposure across NSW properties and highlighted four key risk clusters that combine building vulnerability and climate risk exposure. – SGCH is currently partnering with the University of Sydney to better understand how climate conditions affect building performance and customer comfort. Temperature and humidity sensors have been installed in selected higher-risk properties to identify issues such as overheating, cold conditions and moisture, which can contribute to mould. – SGCH has also partnered with Western Sydney University and other community housing providers through the Cooling the Commons project. The project – which began in 2021 and completed in late 2025 – explores how social housing residents experience urban heat, monitors temperature conditions in and around homes, and involves customers in the co-design and trial of climate-ready solutions. **Findings from these assessments and partnerships have resulted in initial steps to mitigate climate risks:** – **For existing homes:** findings from climate risk assessment outcomes are embedded into asset management planning, ensuring that properties identified as being at higher risk of extreme heat are prioritised for adaptation measures and long-term investment planning. SGCH will undertake further consultation and detailed assessment in FY27 to determine the most appropriate responses for heat-stressed properties. Specific adaptation measures are still under development and will be informed by this assessment process

#	Metric	SGCH FY26 performance
C7		– **Policies and requirements:** Insights from climate risk assessment are informing the refinement of design requirements for new developments, including improved thermal performance to reduce overheating in homes, cooling common spaces and considering inclusion of air conditioning in future developments where appropriate. SGCH is also planning to further integrate climate risk considerations into its enterprise risk management framework and operational policies to enhance preparedness and response to a range of weather-related risks. – **For new builds:** Flood risk at the Carseldine development has been mitigated through precinct-scale stormwater and flood management infrastructure delivered by Economic Development Queensland (EDQ) as part of the broader Carseldine Village development. Carseldine development is exposed to bushfire risk due to its proximity to bushland. Risk mitigation measures include a maintained catch drain and access track that provide separation from hazardous vegetation, low-fuel landscaping, emergency services access and water supply infrastructure, and building design in accordance with applicable bushfire construction requirements, including BAL-29 and BAL-12.5 assessments. Heat-related risks have been mitigated through passive design measures, including natural cross-ventilation, dual-aspect apartments for approximately 75% of dwellings, and building design features that promote airflow and thermal comfort in response to the local subtropical climate. The development also incorporates broader sustainability and resilience features, including a proposed 80 kW rooftop solar PV system and battery storage (up to 150 kWh assessed), supported by energy modelling to optimise onsite renewable energy use. These systems are expected to significantly reduce reliance on grid electricity for common-area services, improving energy efficiency, reducing operational emissions and enhancing energy resilience.

II. Nature

#	Metric	SGCH FY26 performance
C8	How is the CHP expanding green spaces and promoting biodiversity on or near their homes?	**For new builds:** SGCH incorporates green space into all new builds through landscaped private and communal open spaces, tree planting, and the use of predominantly indigenous, drought-tolerant, and low-maintenance species. These features contribute to improved environmental outcomes, amenity, shading, and opportunities for residents to engage with green spaces. **For existing homes:** Across its existing portfolio, SGCH supports biodiversity through maintained rooftop gardens and communal outdoor spaces. Landscaping is tailored to local conditions and includes replanting, mulching, and the introduction of drought-tolerant native species to improve sustainability and biodiversity outcomes over time. While these spaces are maintained, some sites experience challenges related to resource constraints and low levels of resident use, which can affect their long-term biodiversity benefits. SGCH is exploring alternative landscaping and maintenance approaches, alongside increased resident engagement, to improve utilisation and strengthen biodiversity outcomes over time. **Customer activities:** SGCH also supports resident participation in biodiversity initiatives through community gardening programs and the management of shared green spaces. During the reporting period, 33 gardening workshops were delivered with 287customers participating. Resident feedback helped shape workshop content, and SGCH finalised its Community Garden Guidelines to support the consistent management of community gardens across Sydney.

III. Sustainable Procurement

#	Metric	SGCH FY26 performance
C9	How does the CHP consider ESG credentials of suppliers when procuring goods and services? Are there formal policies, procedures, or criteria in place to assess supplier ESG performance?	SGCH considers ESG impacts when we buy goods and services. Following the update of our Supplier Code of Conduct in FY25, in FY26 we have also updated our Procurement policy which sets expectations around environmental sustainability — including carbon footprint, waste and water management, pollution control, biodiversity protection and the use of responsibly sourced materials. This year, we have also strengthened our Partner & Opportunities Framework by embedding ESG ratings into our assessment score for portfolio growth opportunities and investment, ensuring ESG considerations are part of how we evaluate a partner's values and alignment with SGCH.

#	Metric	SGCH FY26 performance
C10	Does the CHP have a policy in place to source environmentally friendly building materials? If yes, how does the CHP set targets and measure performance?	SGCH does not currently have a formal, standalone policy mandating the sourcing of environmentally friendly building materials. The existing design requirements for new builds establish minimum standards for material selection, with a primary focus on durability, lifecycle performance, low maintenance, and long-term asset quality, as well as compliance with Australian Standards, the NCC, and other regulatory requirements. While specific materials and finishes are prescribed, these requirements are not framed around environmental criteria such as low-carbon, recycled, or certified materials. Material compliance is governed through a structured design assurance process, requiring certification at multiple project stages — from concept design through to as-built delivery — with consultants and contractors confirming adherence to SGCH requirements. This process ensures consistency and quality in material selection but is focused on compliance with design standards rather than the measurement or tracking of environmental performance. For certain developments, SGCH may also pursue external certification frameworks, such as Green Star, which introduce requirements related to responsible material selection and lifecycle impacts. These frameworks provide a mechanism for setting targets and measuring environmental performance at the project level; however, they are not currently embedded as a portfolio-wide policy.

#	Metric	SGCH FY26 performance
C11	Does the CHP have a strategy/policy for water use & waste management including building materials? If yes, how does the CHP set targets and measure performance?	SGCH does not currently have a formal, standalone strategy or policy specifically addressing water use and waste management, including building materials. Instead, these aspects are addressed through existing design requirements, which establish mandatory standards for all new developments. **Within these design requirements:** – Water use is addressed through measures such as minimum WELS-rated fixtures, rainwater harvesting and reuse, water metering, and stormwater management aligned with Water Sensitive Urban Design principles. These are linked to BASIX and NCC requirements, with compliance verified through a structured, multi-stage design certification process. While this ensures consistent implementation of water efficiency measures, explicit organisational targets are not defined. – Waste management is addressed through design provisions including dedicated garbage rooms, waste segregation, bulky waste storage, ventilation, and washdown facilities. These support operational waste handling but do not set quantitative reduction targets or performance metrics. – Building materials requirements focus on durability, lifecycle performance, and low maintenance rather than waste minimisation or environmentally sustainable sourcing. Emerging project-level initiatives are improving waste outcomes and introducing performance measurement. At Connect Westmead, digital waste-weighing technology tracks tenants' waste and recycling rates in real time, while the proposed Carseldine Village development uses prefabricated brick slips to reduce construction waste from off-cuts. These examples demonstrate that, while a formal policy is not yet in place, SGCH is beginning to adopt target setting and measurement at the project level and is exploring updates to its design requirements to strengthen this approach over time. During FY26, SGCH partnered with 2nd Life to support the reuse and recycling of unwanted household goods. Through this initiative, 1.214 tonnes of material were diverted from landfill, representing a 31.6% diversion rate from 3.838 tonnes of collected materials. The program also avoided approximately 0.55 tonnes of CO^2 emissions through rehoming and recycling activities.

Social Dimension

I. Affordability and Security

#	Metric	SGCH FY26 performance
C12	What percentage of homes are rented as (1) social, (2) affordable, (3) market rent and (4) other (e.g. cooperative housing, crisis, transitional housing, specialist disability accommodation, housing for First Nations people)?	**Of the 7,501 SGCH homes:** – 16% were affordable/key worker housing (1192 homes) – 81% were social housing (6111 homes) – 3% were market rent (198 homes)
C13	What is the number and share of homes completed before the last FY by type, i.e. (1) social, (2) affordable, (3) market rent and (4) other (e.g. cooperative housing, crisis, transitional housing, specialist disability accommodation, housing for First Nations people)?	**Of the 6,980 existing homes* 6,913 were tenanted (99%). Of these 6,913 tenanted homes:** – 12% were affordable/key worker housing – 88% were social housing

Housing Type	Leased	Managed	Owned	Total
Affordable / Key Worker	0 (0.0%)	107 (2.7%)	755 (31.1%)	862 (12.5%)
Social / SDA	512 (100.0%)	3,868 (97.3%)	1,671 (68.9%)	6,051 (87.5%)
Total	**512 (100.0%)**	**3,975 (100.0%)**	**2,426 (100.0%)**	**6,913 (100.0%)**

**Existing homes = homes that were constructed, acquired, or taken under management before FY26, as well as all leased homes, regardless of when they were acquired or commenced management.*

C14	What is the number and share of homes completed within the last FY by type, i.e. (1) social, (2) affordable, (3) market rent and (4) other (e.g. cooperative housing, crisis, transitional housing, specialist disability accommodation, housing for First Nations people)?	**Of the 521 new homes*, 290 were tenanted (55.7%). Of these 290 tenanted homes:** - 64% were affordable/key worker housing - 36% were market rent

Housing Type	Managed	Owned	Total
Affordable	84 (44.7%)	102 (100.0%)	186 (64.1%)
Market Rent	104 (55.3%)	0 (0.0%)	104 (35.9%)
Total	**188 (100.0%)**	**102 (100.0%)**	**290 (100.0%)**

**New homes: Homes that were completed, acquired, or taken under management (on behalf of an investment or development partner) during FY26, excluding homes that are leased.*

#	Metric	SGCH FY26 performance
C15	a) What is the **distribution of homes** by **length of rental tenure?** b) What is the **average length** of rental tenure across your housing portfolio?	**a) As of 30 June 2026, 7,203 homes are tenanted. The tenure distribution is:** 1. Less than 1 year – 14% (1035 homes) 2. 1 to less than 3 years – 16% (1124 homes) 3. 3 to less than 5 years – 15% (1071 homes) 4. 5 to less than 10 years – 32% (2316 homes) 5. 10 years or more – 23% (1657 homes) **b) Average length of rental tenure = 6.94 years*** **Data note: An additional 166 Connect Westmead tenancies are included in the total tenanted homes count and tenure distribution; however, they are excluded from the average tenure calculation because tenancy commencement date information was not available at the reporting date. The average tenure calculation is therefore based on 7,037 tenancies for which commencement date data was available.*

II. Customer Voice

#	Metric	SGCH FY26 performance
C16	What arrangements are in place to enable residents to hold the CHP accountable for the quality of services?	SGCH actively encourages complaints and feedback as essential tools for improving service delivery, informing process and policy enhancements, and supporting staff development and training. Feedback and complaint channels are clearly communicated through SGCH policies, factsheets, and tenant engagement activities. Updated forms are available on the SGCH website to ensure easy access, and all communications reinforce tenants' rights to provide feedback, make complaints or appeals, and access advocacy support where required. Customers can lodge complaints or appeals through a range of channels. All matters are formally recorded in the SGCH data management system, with the Customer Feedback Manager responsible for oversight. SGCH operates in line with sector benchmark timeframes, supported by system tracking to monitor responsiveness and ensure timely handling. The feedback framework also includes the management of enquiries and complaints raised via external bodies such as the Office of the Minister for Housing, Members of Parliament, the Registrar of Community Housing, and other regulatory or oversight organisations. Customers are supported to escalate matters through these avenues where appropriate, including the NSW Civil and Administrative Tribunal (NCAT) and the Housing Appeals Committee (HAC).

#	Metric	SGCH FY26 performance
C17	How does the CHP measure and act upon outcomes of resident satisfaction surveys and how have resident satisfaction ratings changed over the last three fiscal years?	**SGCH measures resident satisfaction through a structured program of organisation-wide and cohort-specific surveys, designed to capture both portfolio-level performance and more granular insights across key customer groups. This includes:** – A biennial Customer Satisfaction Survey (CSS) conducted by the Community Housing Industry Association NSW (CHIA NSW), enabling sector benchmarking across community housing providers – Targeted annual Customer Satisfaction Surveys for priority cohorts (including Bonnyrigg, SAHF and SAHF 2, and Key Worker housing), providing more frequent and program-specific insights Customer insights from complaints and the 2025 Customer Satisfaction Survey are captured in a formal action plan, with defined actions, accountability, and progress tracking. This ensures that feedback is systematically translated into service improvements across tenancy management, repairs and maintenance, and customer engagement. SGCH has strengthened several business processes, including: Establishing a Customer Voice Team, integrating Customer Feedback, Service Improvement, Community and Place Making, and Support Services. This initiative creates a coordinated framework for collecting and acting on stakeholder feedback, strengthening governance, continuous improvement, service quality, and customer outcomes while supporting a proactive and evidence-based approach to organisational decision-making.

Resident Satisfaction Results (Overall and Cohort-Level)

Survey Group	FY25/26	FY24/25	FY23/24
Overall*	N/A	85%	N/A
Bonnyrigg	85%	83%	90%
SAHF 1	91%	91%	82%
SAHF 2	82%	89%	72%
Key Workers	94%	88%	87%

**Overall customer satisfaction is measured through the CHIA NSW Customer Satisfaction Survey, which is conducted on a biennial basis. Accordingly, results are only available for FY24/25.*

#	Metric	SGCH FY26 performance
C18	What is the total number of complaints that have been formally lodged with the CHP and/or captured by the relevant State or Territory residential tenancy tribunals in the last FY and how have these complaints resulted in a change of practice by the CHP?	In FY26, SGCH recorded 88 Complaints in total. Of the 45 Substantiated, these related primarily to property matters, followed by customer service complaints. Of the property complaints, reviews identified delays in repairs, repeated attendances and workmanship concerns. For the customer service and service delivery complaints, customers expressed dissatisfaction with communication failures and lack of responsive customer service. In response, SGCH is strengthening governance around maintenance of scope approvals, enhanced oversight of contractor quality, improved monitoring of response timeframes, and ongoing review to identify process improvements and drive more proactive outcomes for customers. SGCH recorded 36 NCAT matters that were referred to, overseen or managed by the NCAT Specialist. These matters generally included more complex or escalated cases, such as formal hearings, appeals, matters involving legal representation, compensation claims and warrants for possession. FY26 was the first full financial year with a dedicated NCAT Specialist in place following the recruitment of the role in September 2024. The introduction of the role led to a more structured approach to managing NCAT matters, including clearer responsibilities, defined referral and escalation pathways, and more consistent case management. It also strengthened organisational oversight and improved SGCH's ability to identify trends, share lessons learned and support continuous improvement across tenancy, customer and asset management practices. *Note on reporting boundary: FY26 was the first full financial year of the NCAT Specialist function with structured NCAT governance and reporting in place. As a result, FY26 results are not directly comparable to prior years. Unless otherwise stated, SGCH reports only on NCAT matters captured through the NCAT Specialist function. This dataset is centrally managed, consistently captured, and generally includes matters requiring greater oversight due to their complexity, risk or potential organisational impact. Under SGCH's NCAT governance framework, some routine or administrative NCAT matters are managed directly by operational teams and are therefore not included in this metric.*

III. Resident Support

#	Metric	SGCH FY26 performance
C19	What support services does the CHP offer to its residents, including those services through third party providers and co-designed with residents. How have these services improved residents' quality of life?	SGCH delivers tenancy management services through a dedicated customer services function led by the Chief Customer Officer. Services are delivered by multidisciplinary regional teams comprising Lead Sustainable Tenancies, Tenancy Managers, Support Coordinators, Housing Pathways Officers, Community Engagement Coordinators, Income Management Officers and specialist roles including Property Care and NCAT support. This integrated service model supports tenants to sustain their tenancies, manage rent and property obligations, access wellbeing and support services, participate in community activities, and maintain housing stability. Tenancy Managers act as the primary point of contact for customers, assisting customers to understand their rights and responsibilities, managing arrears and tenancy issues, and connecting customers with internal and external supports. Our engagement with customers is underpinned by SGCH's Customer Service Standards, which commit the organisation to maintaining homes, supporting customer wellbeing, providing respectful and culturally appropriate services, and using customer feedback to drive continuous improvement.

#	Metric	SGCH FY26 performance
		In FY26, SGCH continued to deliver a wide range of wraparound support services to help customers thrive in education, employment, digital inclusion, financial wellbeing, and community connection: 1. Strive Scholarship program: Awarded $318,500 to support 317 students across two rounds (primary/secondary in Oct 2025; tertiary in Mar 2026). Among those, 15 are Victorian renters. Recipients reported the scholarships enabled them to purchase school supplies and pursue education opportunities. 2. Catalyst (employment & training): Assisted 211 customers in FY25/26. Outcomes included 22 participants commenced accredited education/ training, 29 commenced employment, and 10 commenced both education/ training and employment. 91% of participants who commenced accredited education/training either successfully completed their course or were progressing towards completion. 100% of participants who secured paid employment either maintained employment for at least 6 months or were progressing towards the 6-month milestone. 3. DigiConnect: Enabled 126 customers to access 143 digital devices via affordable, interest-free repayment plans. Devices supported schoolwork, TAFE coursework, job seeking, social connection, and access to essential services. 4. Road2Freedom (driving support): 2026 program cycle started on 1 May, and we have received 69 applications so far. We have budgeted for $35,000 which will support up to 25 participants. 5. Pride of Place tenant recognition program: Rewarded 135 customers in FY25/26 with a $100 gift voucher each for maintaining their homes to a high standard. 6. Foyer Central, delivered in partnership between SGCH and Uniting, provides stable housing and tailored support for young people transitioning from out-of-home care who are at risk of homelessness. As of 30 September 2025, the program had supported 162 young people on their journey to independence. The participant cohort remains diverse, with 36% identifying as First Nations and 36% from culturally and linguistically diverse backgrounds. The program achieved a 96% occupancy rate and supported 116 young people to transition into independent living pathways. It also recorded 37 independently verified positive social outcomes, demonstrating continued progress in helping young people achieve long-term housing stability and independence. The interim evaluation found that Foyer Central's formal outcome measure may understate the broader positive impact achieved for participants. Nearly 90% of exited participants with available data maintained independent housing at some point during their measurement period. Strong education and employment outcomes were also achieved, with 49% of participants engaged in education or enrolled to study, 77% completing the Foyer Central life skills course, and 47% participating in employment.

#	Metric	SGCH FY26 performance
C20	How does the CHP inform residents about ventilation, damp and mould prevention, (over)heating, and waste recycling?	– SGCH has a *Household Mould Protection Factsheet* –accessible for customers and available from the website – that provides practical guidance on preventing damp and mould in the home. – SGCH is strengthening its response to damp and mould through the development of a Damp and Mould policy. The policy will focus on preventing, identifying and managing mould in a time-sensitive manner and in view of the health problems that mould can lead to. Following the policy development, a review of operational mould procedures will be conducted with the goal to reduce mould and implement preventative measures to protect our customers from mould in their homes, while also safeguarding SGCH's housing assets from property damage and deterioration associated with damp and mould. **This will include:** • mapping older properties at risk of mould growth and identifying properties that need drainage or ventilation upgrades • strengthening and formalising its internal response framework to repair requests for mould with appropriate response timeframes • introducing mould inspections at End of Tenancy stage to address mould issues prior to the next customer moving in where needed. – SGCH promotes responsible waste management and recycling through resident engagement initiatives, including Clean Connect and Repair events. These activities provide opportunities for residents to receive information on correct waste disposal, recycling practices and the use of shared waste facilities. Delivered in partnership with local councils and community organisations, the events support common area clean-ups, removal of unwanted household items, property maintenance awareness and the creation of cleaner, safer and more sustainable communities. – SGCH is currently partnering with the University of Sydney to better understand how climate conditions affect building performance and customer comfort. Temperature and humidity sensors have been installed in selected higher-risk properties to identify issues such as overheating, cold conditions and moisture, which can contribute to mould. – SGCH participated in the Cooling the Commons Project led by Western Sydney University. The project involves monitoring indoor and outdoor temperatures, understanding how residents cope during periods of extreme heat, and co-designing and trialling climate-ready solutions with customers. SGCH intends to use the findings to inform future improvements across its portfolio and its overall heat management plan.

IV. Placemaking

#	Metric	SGCH FY26 performance
C21	If available, provide examples or case studies of involvement in **placemaking or place shaping activities.**	During the reporting period, SGCH delivered 481 customer activities with 7,445 attendances, demonstrating strong reach and sustained participation across a diverse program portfolio. Impact is reflected in high levels of engagement and consistent qualitative feedback indicating improved social connection, wellbeing and community participation; work is underway to strengthen outcomes measurement through more consistent, standardised data collection.

Theme	Programs delivered	#	Outcomes based on customer feedback
Community Connection & Social	Movie nights, breakfast clubs, art workshops, language groups, end-of-year events, coffee groups, choir, art classes, Pacifica, ROAR, BBQs, garden workshops, family fun day, youth BYC, tenant meetings	49 sessions, 1,106 attended	Reduced social isolation and strengthened neighbour relationships. Strong repeat attendance indicates ongoing engagement. Participants formed friendships and informal support networks. Families valued safe, low-cost activities. Older residents reported improved connection, routine and engagement. Large events generated strong participation uplift.
Health & Wellbeing	Breathwork, Move & Mingle, art therapy, nutrition programs (NEST), Aqua aerobics, Zumba, SHARE, Stepping On, dance groups, nutrition programs	139 sessions, 1,363 attended	Improved physical health, mobility and pain management. Increased activity levels and participation in exercise programs. Improved emotional wellbeing and stress regulation. Many participants reported feeling healthier and more active. Where survey data was available, a high proportion reported positive outcomes. Strong repeat attendance suggests sustained behaviour change.
Youth, Family & Cultural Programs	Cultural events, family activities, movie nights, Language groups (Arabic, Vietnamese, Assyrian, Khmer), BYC youth program, cultural celebrations, art programs	196 sessions, 3,623 attended	High participation across culturally diverse communities. Improved accessibility through language support. Enhanced sense of belonging and cultural identity. Youth engagement supported skills development and confidence. Strong attendance indicates high demand and relevance.
Empowerment and Tenant Leadership	Tenant meetings, consultations, ROAR, Local Tenant Groups (LTGs), tenant forums, customer voice groups	38 sessions, 726 attended	Increased tenant participation in discussions and decision-making. Tenants raised issues and contributed to community improvements. Development of leadership roles and stronger tenant voice. Evidence of ongoing engagement through structured groups.

Theme	Programs delivered	#	Outcomes based on customer feedback
Environment & Sustainability	Community garden workshops, sustainability activities, Gardening groups, clean-up events, environmental workshops	37 sessions, 329 attended	Improved shared spaces and community pride. Increased engagement in gardening and environmental activities. Positive impact on wellbeing through nature-based programs. Strengthened community interaction through shared outdoor projects. Impact is emerging but growing.
Education & Financial Capability	Services Australia outreach, information sessions, Financial capability sessions, tenancy discussions, service access programs	17 sessions, 133 attended	Increased awareness of services, entitlements and tenancy processes. Improved understanding of systems such as rent review and government services. Lower participation relative to other programs but important for targeted support. Impact is practical and knowledge-based.
Aboriginal & Targeted Programs	NAIDOC week events, Aboriginal tenant groups, culturally targeted programs, inclusion-focused outreach, language groups	5 core sessions (plus embedded activities across programs), 165 attended	Strong cultural engagement and participation where delivered. Supported cultural identity, connection and inclusion. High value impact despite smaller scale. Outcomes are primarily qualitative and relationship-based, contributing to trust and accessibility.

Governance Dimension

I. Corporate Governance		
C22	Has the CHP been subject to any adverse regulatory findings in the last FY that resulted in enforcement or other equivalent action?	None recorded so far.

II. Board and Trustees		
C23	How does the CHP's Board manage ESG risks?	The Board has overall responsibility for risk management, which includes oversight of ESG-related risks and opportunities through our Safety and Sustainability Committee. This encompasses annual reviewing and approving the Risk Management Framework and regularly reviewing strategic risks, risk appetite and operational challenges to achieve our overall strategic objectives. The Board endorsed SGCH's Decarbonisation Strategy this year, which is now being implemented across the organisation. The strategy provides a structured roadmap to reduce Scope 1 and 2 emissions, improve the environmental performance and climate resilience of our housing portfolio, and support SGCH's long-term sustainability objectives. In addition, SGCH completed a climate risk assessment across our housing portfolio. The findings are informing how climate-related risks and opportunities will be embedded into our Risk Management Framework and broader governance processes. The Board also holds an annual strategic risk Board session where ESG drivers — such as climate resilience, safety, tenant wellbeing, ethical conduct, regulatory compliance and long term asset stewardship — are considered as part of the organisation's broader risk profile. The Board and the Board's Audit and Risk Committee receive Quarterly Risk and Internal Audit reports, which include updates on material ESG risks, controls and emerging issues. **Additionally, Board has a dedicated Safety and Sustainability Committee , whose remit includes:** • monitoring environmental performance and social impact. • oversight of strategies and initiatives adopted to improve environmental sustainability. SGCH's governance frameworks align the ASX Corporate Governance Council's Corporate Governance Principles and Recommendations and in particular follows - "Principle 7 - Recognise and manage risk".
C24	Has the CHP submitted a Modern Slavery Statement to the Australian Government or voluntarily elected to prepare a Modern Slavery Statement?	SGCH Modern Slavery Statement for 2025 was submitted to Attorney General Department (AGD) in December 2025 and is published on the government website.

#	Metric	SGCH FY26 performance
C25	What percentage of Board members on the Audit Committee have recent and relevant financial experience?	There are 4 Board members on the Audit and Risk Committee. 4/4 members of the Audit and Risk Committee have recent and relevant financial experience. The charter of the ARC has a requirement for each member to be financially literate, at least one member to have financial expertise and at least one member to have an understanding of the businesses in which SGCH Group operates. The ASX Corporate Governance Council's Corporate Governance Principles and Recommendations include that the committee should be of sufficient size and independence, and its members should between them have accounting and financial expertise, and sufficient understanding of the industry in which the entity operates.
C26	What is the month and year of the last independently-run, Board-effectiveness review, and by whom it was conducted?	Every three years the Board conducts an external review of the performance of the Board and each director. The last external Board effectiveness review was undertaken in August 2025 via external provider Fourfold Consulting.
C27	How does the CHP handle conflicts of interest at the board?	SGCH has a Directors' Code of Conduct and a Conflict-of-Interest policy that details how conflicts are declared and managed. Directors complete an annual conflict of interest declaration and on each occasion that there is a change to their interests. SGCH maintains a Conflict of Interest register. Directors also annually sign the Directors' Code of Conduct to confirm compliance. At the beginning of each Board and committee meeting, the Chair discusses conflicts of interests and obtains a verbal declaration as to whether there is any conflict to declare. If a director declares a conflict of interest, they will not participate in consideration of the relevant matters and may not be present during discussion of the matters. Any other actions are taken as required by the Chair in accordance with the Conflict of Interest Policy and any other conflict protocols in place with respect to the particular matter.
III. Staff Wellbeing		
C28	Report the median gender pay gap	For the 2024/2025 reporting period, SGCH's average Gender Pay Gap (GPG) is at 20.8%. Based on Workplace Gender Equality Agency (WGEA) the median is at 5.3%, a drop of 2.7 percentage points from previous year. The average GPG has, however, increased by 5.8 percentage-points. The average GPG is inclusive of all allowances paid to an employee (e.g. superannuation, higher duties, overtime). The reduction in the median GPG suggests improvement in pay equity for the typical employee, while the increase in the average GPG may reflect the influence of a smaller number of higher-paid roles and variable payments such as allowances, overtime and higher duties, which can have a greater impact on average earnings outcomes.

#	Metric	SGCH FY26 performance
C29	How does the CHP support the physical and mental health of their staff?	1. Appointment of Chief People Officer to strengthen culture, improve team engagement and increase internal capabilities. 2. Establishing a new Employee Experience and Wellbeing role to specifically focus on employee engagement and wellbeing. 3. We have not only recruited a CPO and Wellbeing Manager, but also invested and increased our skills capability in Safety, by hiring a new Director of Safety Operations and new Head of Risk and Regulation (July 2026). 4. Building the foundations of our Diversity, Inclusion and Belonging Strategy, with initiatives and activities currently being defined. These initiatives and celebrations included: International Women's Day, Harmony Week, National Sorry Day, Reconciliation Week, Pride Month, NAIDOC Week. 5. Stronger emphasis on accountability and translating engagement survey feedback into meaningful actions. This has included being transparent in team progress against action plans, uplifting leadership accountability and capability, and actively listening and acting on feedback for continuous improvement. 6. Throughout the year, teams engaged in virtual meditation, yoga, and safety themed trivia as part of Safe Work Month. We also held R U OK? Day events across all offices building connection and supporting mental health awareness as well as the annual Flu Vaccinations. 7. As part of the Psychosocial Risk Enhancement Project, SGCH undertook consultation and focus groups to identify and assess psychosocial hazards. This informed the development of a Psychosocial Risk Register, which identified Exposure to Traumatic Events and Workplace Violence as high-priority psychosocial risks, and Poor Organisational Change Consultation as a medium-priority risk. Action plans have been developed for these priority risks, with accountable ELT owners assigned to oversee implementation and monitor the effectiveness of controls. Existing controls include the Employee Assistance Program (EAP), Mental Health First Aiders, trauma-informed training, incident reporting processes, risk assessments for higher-risk activities, and violence prevention procedures. 8. SGCH's approach to physical and psychological wellbeing is supported by its Health, Safety and Wellbeing Policy, Safety Management Framework, and related policies addressing workplace violence, abuse prevention, and domestic and family violence.
C30	Has the CHP adopted a Reconciliation Action Plan (RAP), approved by Reconciliation Australia?	SGCH is progressing development of its Innovate RAP, building on the commitments and learnings from its Reflect RAP (July 2024 to June 2025). A draft Innovate RAP has been prepared and is undergoing internal review prior to submission to Reconciliation Australia. This next step builds on the successful completion of our Reflect RAP: Building Strong Foundations for the period July 2024 to June 2025.
C31	What proportion of the Board and employees are from a Culturally and Linguistically Diverse (CALD) or Aboriginal and Torres Strait Islander background?	SGCH had no Board members who identified as Aboriginal and/or Torres Strait Islander as at 30 June 2026. Information regarding Directors' CALD status is not currently collected or reported. Based on the October 2025 Engagement Survey, 137 colleagues identified as being from a culturally and linguistically diverse (CALD) background and six colleagues identified as Aboriginal and/or Torres Strait Islander.* *Data note: CALD and Aboriginal and Torres Strait Islander identification were collected through separate self-identification survey questions. As employees may identify with both groups, these figures should not be treated as mutually exclusive or added together.*

Our carbon footprint

Overview

Since January 2023, SGCH has been measuring greenhouse gas (GHG) emissions generated from sources within our direct control, including our offices, corporate fleet and the common areas of residential properties we manage and/or own (Scope 1 and 2 emissions).

During FY26, we took two significant steps to strengthen our understanding of emissions across our operations and value chain:

- **Established internal emissions reduction targets and decarbonisation pathway for Scope 1 and 2 emissions.** SGCH partnered with sustainability consultant BWD Strategic to develop a robust emissions baseline using FY23/24 data and identify key emissions drivers. This work provides the foundation for realistic, evidence-based emissions reduction targets and will support future decision-making and investment planning.
- **Expanded Scope 3 reporting.** We broadened our emissions inventory to include purchased goods and services, employee commuting, business travel, transport and distribution, fuel and energy-related activities, and selected tenant accommodation emissions. Tenant accommodation emissions currently include portfolio-wide water supply and wastewater treatment services, waste diverted through the 2nd Life partnership, and a limited number of tenant-controlled electricity and natural gas accounts where data is available.

FY25/26 emissions

Total reported emissions across Scope 1, 2 and 3 were **9,043.24 tCO^2-e** in FY25/26. Scope 3 emissions represented the largest share of the inventory, accounting for **7,799.83 tCO^2-e, or 86% of total emissions.**

Emissions directly within SGCH control (Scope 1 and 2) totalled **1,243.41 tCO^2-e.** Purchased electricity remained the dominant emissions source within these categories, accounting for approximately **96%** of Scope 1 and 2 emissions.

Compared with FY23/24 baseline, total Scope 1 and 2 emissions increased by **6.9%.** This was primarily driven by a **9.9% increase in Scope 2 emissions,** reflecting higher electricity consumption at a small number of sites and the inclusion of additional properties within the reporting boundary. Electricity consumption across much of the portfolio remained relatively stable, with reductions at several high-consumption sites partially offsetting increases elsewhere.

While energy-efficiency upgrades have been delivered across parts of the portfolio, many improvements relate to tenant-controlled electricity use and therefore do not directly influence SGCH's Scope 2 emissions. As a result, it is too early to draw conclusions about the impact of these initiatives on organisational emissions performance. Future reporting periods will provide a stronger basis for assessing outcomes as energy-efficiency considerations become increasingly integrated into asset management planning.

In contrast, Scope 1 emissions decreased by **35.2%** compared with FY23/24. This reduction was driven primarily by lower fuel consumption following the transition of SGCH's corporate fleet to hybrid vehicles. Emissions from mobile combustion fell by **29.9%,** demonstrating the emissions reduction potential of targeted operational changes within SGCH's direct control.

Total Scope 3 emissions were 7,799.83 tCO^2-e in FY25/26. Purchased goods and services were the largest contributor, accounting for approximately **89%** of Scope 3 emissions, with building and facility maintenance, construction-related activities and water usage representing the most significant sources.

FY26 marked a substantial expansion in SGCH's Scope 3 reporting capability. However, important limitations remain. The inventory does not yet include comprehensive tenant energy consumption data, which is expected to represent a significant source of emissions. Accessing this information remains challenging due to the limited availability of household energy data and the practical difficulties of collecting information across a large and diverse tenant base.

Scope 3 emissions are largely estimated using expenditure data and industry-average emissions factors where supplier-specific information is unavailable. Certain categories also require professional judgement regarding expenditure classification and reporting boundaries. As a result, Scope 3 emissions are subject to greater estimation uncertainty than Scope 1 and 2 emissions.

SGCH will continue to explore opportunities to better understand tenant energy use, including the use of building performance data, emerging monitoring technologies, and sector-wide partnerships.

Table 1: Emissions inventory (detailed, rounded to 1 decimal figure)

Scope	GHG Protocol category	FY23/24	FY24/25	FY25/26	Change from FY23/24	Change from FY24/25
Scope 1	Mobile combustion	63.60	55.24	44.56	↓29.9%	↓19.3%
	Stationary combustion	14.98	6.04[1]	5.99	Not comparable[2]	↓0.8%
	Fugitive emissions	0.01	0.33	0.33	Not comparable[3]	→0.0%
	Total Scope 1	**78.59**	**61.60**	**50.89**	**↓35.2%[4]**	**↓17.4%**
Scope 2	Purchased electricity	1,084.64	1,161.98	1,192.52	↑9.9%	↑2.6%
	Total Scope 1 and 2	**1,163.23**	**1,223.58**	**1,243.41**	**↑6.9%[4]**	**↑1.6%**
Scope 3	Fuel and energy-related activities	-	88.44	68.57	N/A	↓22.5%
	Capital goods	-	0.07	0.07	N/A	→0.0%
	Employee commuting	-	248.76	252.48	N/A	↑1.5%
	Business travel	-	140.60	123.40	N/A	↓12.2%
	Purchased goods and services / capital goods	-	7,365.89	6,633.04	N/A	↓9.9%
	Upstream transportation and distribution	-	70.71	95.14	N/A	↑34.5%
	Downstream leased assets	-	-	11.35	N/A	N/A
	Total Scope 3	**-**	**7,914.45**	**7,799.83**	**N/A**	**↓1.4%**
	Total Scope 1, 2, and 3	**-**	**9,138.03**	**9,043.24**	**N/A**	**↓1.0%**

[1]Corrected from 15.44 as we exclude part of natural gas invoices that – while billed to SGCH – are tenant-controlled, so it is excluded from Scope 1 and reported under Scope 3 Cat 13 instead (consistent with the electricity treatment). This is a boundary/classification correction, not a structural change, so no FY24 baseline restatement applies (GHG Protocol Corporate Standard Ch.5, p.38).

[2]See footnote 1

[3]Only started to include air conditioning data from FY24/25

[4]Comparisons with FY23/24 should be interpreted with caution due to a boundary/classification correction for stationary combustion emissions and the inclusion of air-conditioning fugitive emissions from FY24/25 onwards (see footnote 1-3). No baseline restatement has been applied.

ESG Reporting methodology and boundaries

This report presents SGCH's environmental, social and governance (ESG) performance for the financial year ended 30 June 2026.

Basis of preparation

Unless otherwise stated, ESG disclosures in this report relate to activities undertaken by SGCH and entities under its operational control during the reporting period. Data has been compiled using operational boundaries consistent with internal management reporting and relevant requirements of the Australian Community Housing ESG Reporting Standard. Where complete data is unavailable, reasonable estimates or assumptions may be applied. Any material limitations, exclusions or methodological changes are disclosed where relevant. As SGCH's reporting capability continues to mature, historical data and methodologies may be refined where necessary to improve consistency, completeness and comparability.

Reporting frameworks

The ESG Reporting Standard for Australian Community Housing remains the primary framework guiding disclosure of material ESG issues relevant to the community housing sector, while the Greenhouse Gas Protocol informs the measurement and reporting of emissions.

Data collection and management

ESG information is collected from business units across the organisation using established processes, defined responsibilities and supporting documentation requirements. Data owners are responsible for the accuracy and completeness of information within their areas of responsibility, with reported information subject to review and validation processes coordinated by the Strategy and Impact team prior to publication.

In FY26, SGCH undertook its first independent ESG assurance readiness review, engaging an external provider to assess selected ESG disclosures, supporting evidence and reporting processes. The review evaluated the maturity of our reporting practices and identified opportunities to strengthen controls, data quality and documentation.

While external assurance is not currently required, the review provides an important benchmark of reporting maturity and supports SGCH's commitment to transparent, reliable and decision-useful ESG disclosures. It also helps prepare the organisation for evolving regulatory requirements and future mandatory sustainability reporting obligations should they become applicable. Insights from the review are being used to further enhance the robustness, reliability and consistency of our ESG disclosures.

SGCH continues to strengthen its ESG data management capability through ongoing improvements in data quality, governance practices and reporting systems, recognising the increasing importance of reliable and decision-useful sustainability information.



A garden can grow so much more than food. It can grow connection, wellbeing and stronger neighbourhoods.

Directors



Karen Orvad
Non-executive Director & Chair

Qualifications
GAICD, CAANZ, MBA(Exec), BComm (Accounting)

Experience
Karen is a professional Non-executive Director specialising in governance, risk management and internal audit. She brings more than 25 years' experience advising corporate, government and not-for-profit organisations on governance, risk, board advisory and strategic human resources.

Karen currently serves as a Non-executive Director of Bolton Clarke, Australian Ethical Investments (ASX: AEI), Australian Payments Network and Aspect (Autism Spectrum Australia). She is an independent member of the NSW Treasury and EnergyCo Audit and Risk Committees. Karen is a former KPMG Partner and has held senior executive internal audit and risk roles with leading ASX-listed organisations in the financial services and aviation sectors.

Special Responsibilities
- Chair of the Board
- Member, Audit and Risk Committee
- Member, Safety and Sustainability Committee
- Member, People and Culture Committee



Anna Buduls AO
Non-executive Director & Vice Chair

Qualifications
BA, M.Com

Experience
Anna is an experienced Non-executive Director with business, government policy and not-for-profit experience. She has worked in investment banking, provided consulting services to private and government organisations, and has served on government and public company boards for more than two decades.

Improving outcomes for people experiencing homelessness has been a defining focus for a large part of Anna's career. Through her government policy work, board leadership and personal philanthropy, she has made a significant contribution to addressing homelessness and supporting disadvantaged communities. In recognition of that contribution, she received a Centenary Medal in 2003 and was appointed an Officer of the Order of Australia in 2018 for distinguished service to the business and finance sectors, and for her advocacy and leadership in reducing homelessness.

Special Responsibilities
- Vice Chair of the Board
- Member, People and Culture Committee
- Member, Audit and Risk Committee
- Member, Property Portfolio and Investment Committee



Simon Shakesheff
Non-executive Director

Qualifications
M.Com

Experience
Simon has more than 30 years' experience across finance, property investment and real estate. He brings deep expertise in analysis, strategy and corporate advisory, developed through senior roles with Macquarie Bank, JPMorgan, UBS, Bank of America Merrill Lynch and Stockland.

Simon currently serves as Chair of HomeCo Daily Needs REIT (ASX: HDN), Chair of Kiwi Property Group (NZX: KPG), a Director of Ingenia Communities Group (ASX: INA), and a Non-executive Director of Cbus Property and Assembly Funds Management. He has had a longstanding interest in housing.

Special Responsibilities
- Chair, Property Portfolio and Investment Committee
- Member, Audit and Risk Committee

Directors



Philip Fagan-Schmidt PSM
Non-executive Director

Qualifications
BASW, MPA, GAICD

Experience
Philip is an experienced board director, housing advisor and former government senior executive with more than 23 years' leadership experience across housing, health and community services. He served in a range of senior government roles, including 10 years as head of Housing SA, where he played a significant role in shaping social housing policy and practice.

Throughout his career, Philip has served on a range of boards, including the South Australian Housing Trust, Australian Institute of Health and Welfare, Australian Housing and Urban Research Institute, Hutt St Centre, SGCH Group and Adelaide Workers' Homes. Today, he supports organisations as a professional Non-executive Director and housing advisor, providing expertise in strategy, policy, program review and facilitation. In recognition of his contribution to social housing, Philip was awarded the Public Service Medal in the 2015 Queen's Birthday Honours for outstanding service to social housing policy and practice.

Special Responsibilities
- Chair, People and Culture Committee
- Member, Safety and Sustainability Committee



Lianne Buck
Non-executive Director

Qualifications
GAICD, B Comm (Accounting)

Experience
Lianne is an experienced leader with more than 20 years' experience across infrastructure, real estate and investment in Australian and global markets. She brings expertise in investment management, corporate finance, strategy, business transformation, and government and stakeholder engagement.

Lianne began her executive career as a Chartered Accountant with KPMG in Canada before holding senior roles with Macquarie Group, Westpac Banking Corporation, Hastings Funds Management and NSW Treasury Corporation.

She currently serves as a Non-executive Director of Lendlease, Argo Investments Limited, Sydney Water and AusNet Services, and is a member of the Investment Committee of the St Ignatius College Bursary Fund. Her previous board roles include ISPT Property Group, Spark Infrastructure and Australia Pacific Airports Corporation.

Special Responsibilities
- Chair, Audit and Risk Committee
- Member, Property, Portfolio and Investment Committee



Alexandra O'Mara
Non-executive Director

Qualifications
BA/LLB, MALP, GAICD

Experience
Alex is an experienced portfolio Non-executive Director and Chair with experience across corporate, government and not-for-profit boards. She brings expertise in city-shaping, planning, property and infrastructure, with a particular focus on placemaking through thoughtful design, public space and community.

Alex currently serves as Non-Executive Director of Tracey Brunstrom & Hammond Pty Ltd and Trustee of Sydney Harbour Federation Trust. Alex is also a Commissioner of the NSW Independent Planning Commission, Professor of Practice in the Centre for Flourishing Cities at the University of Sydney, Director of Sustainable Solutions Advisory, ESG Advisor to O'Connor Marsden, and a member of the UNSW Science Advisory Council.

Prior to her portfolio career, Alex practised as a lawyer for 15 years and held senior executive roles in the NSW Government, including Deputy Secretary in Planning. She led strategic planning, policy reform and the delivery of major infrastructure, public space and precincts, bringing together planning, design and placemaking to help shape communities across NSW.

Special Responsibilities
- Chair, Safety & Sustainability Committee
- Member, People & Culture Committee

Directors



Christian Grahame
Non-executive Director

Qualifications
BBus (Prop), MAppFin, MBM, GAICD

Experience
Christian has more than 30 years' experience in the property industry, specialising in residential and mixed-use development and operational housing assets across Australia and the United Kingdom. He brings deep expertise in property investment, development and the growing Build to Rent, and wider Living sectors.

Christian has held senior executive roles across listed and unlisted property organisations and has contributed to a range of industry and advisory bodies, including as Victorian President of the Property Council of Australia, a member of the Victorian Treasury Build to Rent Advisory Group, the Fishermans Bend Ministerial Advisory Committee and the University of Melbourne Property Advisory Board. He currently serves as Head of Living at GFM and is a member of the Property Council of Australia's National Build to Rent Roundtable.

Special Responsibilities
- Member, Safety & Sustainability Committee
- Member, Property Portfolio and Investment Committee



Tim Beresford
Non-executive Director

Qualifications
BEcon (Hons), LLB, M Phil, FAICD

Experience
Tim has more than 30 years' leadership experience across government, higher education, not-for-profit, financial services and professional services. He brings expertise in strategy, governance, public policy, organisational leadership and service delivery.

Tim is Chief Executive of the Australian Financial Security Authority (AFSA). Prior to joining AFSA, he held a range of senior Commonwealth Government leadership roles, including Acting Chief Executive Officer of the Australian Trade and Investment Commission (Austrade) and First Assistant Secretary, Social Policy Division, in the Department of the Prime Minister and Cabinet. Earlier in his career, Tim held senior leadership roles with Macquarie University, Westpac and McKinsey. He was previously Chair of The Benevolent Society and has more than 20 years' experience as a Non-executive Director supporting social enterprises.

Special Responsibilities
- Member, Property, Portfolio and Investment Committee
- Member, People & Culture Committee

Directors' report

Meetings of Directors

During the financial year 13 meetings of Directors were held. Attendance by each Director was as follows:

	Full Board		Audit & Risk Committee		Property Portfolio & Investment Committee		People & Culture Committee		Safety and Sustainability Committee	
Director	**A**	**B**	**A**	**B**	**A**	**B**	**A**	**B**	**A**	**B**
Alexandra O'Mara	13	12	-	-	-	-	3	2	4	4
Anna Buduls AO	13	11	4	3	4	3	3	3	-	-
Christian Grahame	13	12	-	-	4	4	-	-	4	3
Karen Orvad	13	12	4	4	-	-	3	3	4	4
Lianne Buck	13	12	4	4	4	3	-	-	-	-
Philip Fagan-Schmidt PSM	13	11	-	-	-	-	3	3	4	3
Simon Shakesheff	13	13	4	4	4	4	-	-	-	-
Timothy Beresford	13	11	-	-	4	4	3	3	-	-

A = Number of meetings eligible to attend

B = Number of meetings attended

- = Not a member of the stated Committee

Remuneration of the Directors

During the financial year the remuneration of the Directors amounted to $309,000 (2025: $261,000).

Company Secretaries' qualifications

Claudia Certoma (resigned 24 December 2025)
BEc (Hons I), LLB (Hons I), GradDip ACG, AGIA ACG (CS, CGP), Solicitor (NSW, HCA)

Deborah Marriott-Lavery (appointed 8 December 2025)
RGN (UK), B.Tech Foundation NVQ

Joseph Achmar
B. Bus., CA

Directors' report

Strategy for achieving the corporate objectives

During the year, the Group launched its Strategic Plan for 2026-2031 and beyond. Guided by its purpose of creating belonging, the Strategic Plan sets a clear foundation for guiding our priorities, the choices we make, how we invest, who we partner with, how we measure success, and how we organise to deliver impact. The strategy is centred on two connected pillars: 'Belonging by Design', which focuses on how we create lasting impact for our customers, through how we design, deliver and improve homes and services for our customers; and 'Belonging @ Work', which focuses on enabling consistent delivery through building capability, culture and focus. All projects and initiatives are assessed against these strategic pillars and considered for both social and financial impact when determining resource allocation and implementation priorities.

During the year, the Group delivered a total of 541 units. 144 units were delivered through leaseholds and acquisitions and 397 units were delivered via a development in Westmead, NSW in December 2025 as part of the arrangement with Pinnacle Housing Partnerships Limited (PHPL), an entity affiliated with BNPP Asset Management (formerly AXA Investment Managers) (BNPP AM). Under the Management Service Agreement, SGCH provides corporate, and tenancy and property management services on a fee-for-service basis.

SGCH Keys has to date, acquired Affordable Housing units (Key Worker Housing) at Westmead and Parramatta NSW funded via a loan arrangement with Lighthouse Affordable Rental Investments (LARI). SGCH has a Management Services Agreement with SGCH Keys to provide tenant and asset management and other services on a fee-for-service basis.

As part of the Housing Australia Future Fund (HAFF) program and in partnership with Conscious Investment Management (CIM), the Group delivered 102 affordable units in Box Hill, Victoria in August 2025. Under the Management Services Agreement, SGCH will provide corporate, as well as tenancy and property management services.

In addition, the Group has finalised contractual negotiations with Housing Australia to commence development on three projects, including turnkey acquisitions of a mixed-use development delivering 231 units in Arncliffe, a development project delivering 111 units in Alexandria, and the ongoing development of a Queensland project expected to deliver 152 units by 2028.

Future Developments - Short and Long Term Objectives of the Group

SGCH is committed to being a sustainable business that creates and protects financial and non-financial value and shares the benefits with our customers, partners and the communities in which we work. Environment, Social and Governance (ESG) objectives are at the core of our strategy and how we approach the creation and protection of value for our customers, the communities we serve, our partners and stakeholders.

Our strategy identifies the strategic drivers of success that will help us achieve our desired outcomes. The Group is focused on:

- offering efficient, customer centric services;
- partnering to create opportunity with values aligned organisations;
- attracting new capital into an affordable and social housing asset class and originating projects to create more homes;
- providing value for money asset management to ensure safe and sustainable homes are optimised for customers and capital partners;
- aligning high performing people, processes and systems; and
- consistently delivering as a partner of choice at the forefront of a thriving industry.

We are investing into our strategy by pursuing projects and initiatives which are aligned to our goals and ESG commitments in determining resource allocation and priority for implementation.

Significant Events after the Reporting Date

No matter or circumstance has arisen since 30 June 2026 that has significantly affected, or may significantly affect, the Group's operations, the results of those operations, or the Company's state of affairs in future financial years.

Significant Changes in State of Affairs

There were no significant changes in the state of affairs of the Group during the financial year.

Directors' report

Environmental Regulation

The Group's operations are not regulated by any significant environmental regulation under a law of the Commonwealth.

Part of the Group's operations are subject to a range of environmental and planning requirements under State and local government legislation. This includes compliance with environmental and planning conditions associated with development approvals, including State Significant Development approvals where applicable.

During the year, the Directors are not aware of any particular or significant environmental issues which have been raised in relation to the Group's operations.

Indemnification and insurance for Directors, Officers or Auditors

Deeds of Indemnity have been entered into between the Group and Directors that indemnify them, to the extent permitted by law, from financial losses arising from the proper performance of their duties. The Company has paid premiums for Directors and Officers insurance which provides cover for individual Directors and Officers, to the extent permitted by law, for liability arising out of the individuals' wrongful act or breach of duty.

The insurance policy prohibits the disclosure of amounts paid.

No contractual indemnity has been entered into during or since the end of the financial year for any person who is or has been a statutory auditor of the Group.

Proceedings on Behalf of the Group

No person has applied for leave of Court to bring proceedings on behalf of the Group or 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 any part of those proceedings.

The Group was not a party to any such proceedings during the year.

Contributions on Winding Up

In the event of the Group being wound up, ordinary members are required to contribute a maximum of $2 each. The total amount that members of the Group are liable to contribute if the Group is wound up is $430, based on 215 current ordinary members.

Rounding off

The Company is of a kind referred to in ASIC Corporations (Rounding in Financial/Directors' Reports) Instrument 2026/183 and in accordance with that instrument, amounts in the financial report and Directors' report have been rounded off to the nearest thousand dollars, unless otherwise stated.

Signed in accordance with a resolution of the Board of Directors.



Karen Orvad

Chair
Sydney, 9 October 2026

Directors' report

The Directors present their report on the consolidated entity (referred to hereafter as 'the Group') consisting of St George Community Housing Limited (referred to hereafter as 'the Company' or 'SGCH') and its wholly-owned subsidiaries for the year ended 30 June 2026 and the auditor's report thereon.

Directors

The names of those who have been Directors during the year and at the date of this report are as follows:

Alexandra O'Mara

Anna Buduls AO

Christian Grahame

Karen Orvad

Lianne Buck

Philip Fagan-Schmidt PSM

Simon Shakesheff

Timothy Beresford

All Directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

Company Secretaries

Claudia Certoma
(resigned 24 December 2025)

Deborah Marriott-Lavery
(appointed 8 December 2025)

Joseph Achmar

Principal Activities

The principal activities of the Group during the financial year were the provision of housing services and assistance to low and moderate income earners. No significant change in the nature of these activities occurred during the year.

The Group is involved and has arrangements with many local, state and federal government agencies. Any change in the policies of these government agencies may impact upon the way the Group performs its principal activity.

Directors' report

	2026 $000	2025 $000
Operating revenue	117,357	108,124
Expenditure	(111,712)	(102,863)
Underlying operating surplus	**5,645**	**5,261**
Revenue from housing grants	65,497	43,950
Revenue from donations	34,684	57
Concessional loan - discount income	16,394	193
Net movement in fair value of investment property	27,768	21,244
Net finance cost	(11,531)	(8,658)
Net surplus	**138,457**	**62,047**

Operating Results

For the year ended 30 June 2026, the Group reported an underlying operating surplus of $5.6 million (2025: $5.3 million).

The Group received revenue from housing grants amounting to $65.5 million (2025: $44.0 million) an increase primarily due to $28.3 million received in Capital Grant Funding from the Minister for Economic Development Queensland (EDQ) for the Carseldine project in Queensland.

The Group recognised revenue from donations of $34.7 million (2025: $0.06 million), an increase comprising of $34.6 million in contributions from the City of Sydney Council to be used towards housing developments within the City of Sydney Local Government Area (a project within the subsidiary, SGCH Botany Limited) and donations from Anna Buduls AO, SGCH Director, of $136,000 (2025: $33,000) to be used towards the Strive Program and the establishment of the Hardship Fund.

During the year, the Group revalued its investment property portfolio, resulting in an increase of $27.8 million (2025: $21.2 million). The revaluation was in line with the Group's accounting policy and reflects movements in property market values during the year.

These movements were offset by the Group's net finance costs of $11.5 million (2025: $8.7 million).

Overall, the Group reported a net surplus of $138.5 million (2025: $62.0 million) and is exempt from income tax.

These consolidated financial statements are general purpose financial statements prepared in accordance with Australian Accounting Standards – Simplified Disclosures.

Directors' report

Basis of Preparation of the Summary Financial Statements

The Summary Financial Statements are an extract from the full financial statements for the year ended 30 June 2026. The financial statements and disclosures in the Summary Financial Statements have been derived from the 2026 consolidated financial statements of St George Community Housing Limited.

A copy of the full financial statements and auditors' report will be sent to any member, free of charge, upon request.

The discussion and analysis is provided to assist members in understanding the Summary Financial Statements. The discussion and analysis is based on St George Community Housing Limited's financial statements and the information contained in the Summary Financial Statements.

The financial statements are presented in Australian Dollars which is the Group's functional and presentational currency.

Statement of Profit or Loss and Other Comprehensive Income

Total income increased by $87.9 million to $280.8 million (2025: $192.9 million) primarily due to donations of $34.6 million in total from the City of Sydney Council, a donation from Anna Buduls AO, SGCH Director, of $136,000 (2025: $33,000), $16.4 million in income recognised on initial recognition of concessional funding provided by Housing Australia (HA) through the Housing Australia Future Fund (HAFF) program, and $28.3 million received in Capital Grant Funding from the Minister for Economic Development Queensland (MEDQ).

As a result of the increased income, the surplus increased by $76.5 million to $138.5 million (2025: $62.0 million).

Statement of Financial Position

Total assets increased by $205.8 million to $1,718.8 million (2025: $1,513.0 million). The movement is mainly due to capital works added of $112.7 million, an increase in fair value of owned investment properties of $46.8 million, an increase in cash and cash equivalents of $16.7 million and an increase in short-term investments of $28.3 million.

Total liabilities increased by $67.3 million to $738.3 million (2025: $671.0 million). The increase is predominantly in relation to additional long-term borrowings of $54.9 million relating to the developments acquired or underdevelopment during the year and unearned income associated with the concessional loans of $10.6 million.

Statement of Cash Flows

The Group generated positive operating cash flows of $96.4 million. The net increase in cash of $16.7 million was mainly due to increased cash receipts from government grants, donations and government bodies, partly offset by increased payments for short-term investments and investment properties.

Statement of Changes in Equity

During the year ended 30 June 2026, $46.8 million was transferred to the Investment Property Reserve, which reflects the fair value gain on investment property for the year.

Summary consolidated statement of profit or loss and other comprehensive income

Income for the year ended 30 June 2026

	Note	2026 $000	2025 $000
Revenue	2	182,528	151,974
Other income	3	51,404	350
Fair value gain on investment property	4	46,835	40,534
Total income		280,767	192,858
Expenses			
Property expenses		51,782	45,832
Employee benefits expense		44,584	39,344
Professional fees		2,271	3,613
Depreciation expense		2,332	2,392
Other expenses		10,743	11,682
Fair value loss on investment property - right of use assets	4	19,067	19,290
Total expenses		**130,779**	**122,153**
Operating result		**149,988**	**70,705**
Net finance cost		11,531	8,658
Surplus for the year		**138,457**	**62,047**
Other comprehensive income for the year		—	—
Total comprehensive income for the year		**138,457**	**62,047**

The Statement of Profit or Loss and Other Comprehensive Income is to be read in conjunction with the notes to and forming part of the financial statements.

Summary consolidated statement of financial position

As at 30 June 2026

	Note	2026 $000	2025 $000
Current assets			
Cash and cash equivalents		159,329	142,634
Short-term investments		130,515	102,263
Trade and other receivables		15,400	7,298
Other current assets		18,126	20,573
Total current assets		**323,370**	**272,768**
Non-current assets			
Related party loans and receivables		1,322	1,309
Other non-current assets		1,549	1,443
Contract assets		802	865
Property, plant and equipment		9,622	10,564
Investment property	4	1,382,057	1,226,021
Total non-current assets		**1,395,352**	**1,240,202**
Total assets		**1,718,722**	**1,512,970**
Current liabilities			
Trade and other payables		18,926	14,977
Unexpended grants		1,938	856
Lease liabilities		20,805	22,273
Employee benefits		4,276	3,941
Total current liabilities		**45,945**	**42,047**
Non-current liabilities			
Long-term borrowings		530,742	475,890
Lease liabilities		140,963	143,025
Employee benefits		347	362
Unearned income		20,305	9,683
Total non-current liabilities		**692,357**	**628,960**
Total liabilities		**738,302**	**671,007**
Net assets		**980,420**	**841,963**
Equity			
Accumulated surplus		289,537	197,915
Investment property reserve		690,883	644,048
Total equity		**980,420**	**841,963**

The Statement of Financial Position is to be read in conjunction with the notes to and forming part of the financial statements.

Summary consolidated statement of changes in equity

For the year ended 30 June 2026

	Accumulated surplus $000	Investment property reserve $000	Total equity $000
Balance at 1 July 2024	**176,402**	**603,514**	**779,916**
Surplus for the year	62,047	—	62,047
Other comprehensive income for the year	—	—	—
Total comprehensive income for the year	**62,047**	**-**	**62,047**
Transfer to reserves	(40,534)	40,534	—
Balance at 30 June 2025	**197,915**	**644,048**	**841,963**
Surplus for the year	138,457	—	138,457
Other comprehensive income for the year	—	—	—
Total comprehensive income for the year	**138,457**	**—**	**138,457**
Transfer to reserves	(46,835)	46,835	—
Balance at 30 June 2026	**289,537**	**690,883**	**980,420**

The Statement of Changes in Equity is to be read in conjunction with the notes to and forming part of the financial statements.

Summary consolidated statement of cash flows

For the year ended 30 June 2026

	2026 $000	2025 $000
Cash flow from operating activities		
Receipts from customers	110,590	108,893
Receipts from government grants (inclusive of GST)	66,770	40,706
Donations received	34,684	57
Interest received	10,618	11,996
Payments to suppliers and employees (inclusive of GST)	(103,421)	(107,197)
Lease payments - interest	(7,425)	(6,570)
Finance costs paid	(15,400)	(13,559)
Net cash from operating activities	**96,416**	**34,326**
Cash flow used in investing activities		
Payment for short-term investments	(28,252)	(14,805)
Proceeds on disposal of financial assets	—	4,960
Payment for property, plant and equipment	(178)	(4,814)
Payment for investment properties	(112,674)	(34,334)
Net cash used in investing activities	**(141,104)**	**(48,993)**
Cash flow from/(used in) financing activities		
Receipts from government bodies	70,297	12,364
Proceeds from CIM borrowings	16,710	—
Repayment of CIM borrowings	(5,293)	—
Repayment from a related party	—	199
Lease payments - principal	(20,331)	(20,601)
Net cash from/(used in) financing activities	**61,383**	**(8,038)**
Net increase/(decrease) in cash held	**16,695**	**(22,705)**
Cash at the beginning of the financial year	142,634	165,339
Cash at the end of the financial year	**159,329**	**142,634**

The Statement of Cash Flows is to be read in conjunction with the notes to and forming part of the financial statements.



Listening and learning from our residents is something we have prioritised.

Note 01

Basis of Preparation of the Summary Financial Statements

The Summary Financial Statements have been prepared from the audited financial statements for the year ended 30 June 2026. The audited financial statements for the year ended 30 June 2026 are available on request from St George Community Housing Limited.

The financial statements are presented in Australian Dollars which is the Group's functional and presentational currency. All financial information presented in Australian dollars has been rounded to the nearest thousand, unless otherwise indicated.

The financial statements, specific disclosures and other information included in the summary financial statements are derived from and are consistent with the full financial statements of St George Community Housing Limited. The summary financial statements cannot be expected to provide a detailed understanding of the financial performance, financial position and financing and investing activities of St George Community Housing Limited as the full financial report.

The accounting policies have been consistently applied to St George Community Housing Limited and are consistent with those of the preceding financial year in their entirety.

Note 02

Revenue	2026 $000	2025 $000
Revenue from tenants		
Rent revenue	112,075	104,021
Reimbursements - tenants	2,783	2,864
Total revenue from tenants	**114,858**	**106,885**
Revenue from government		
CHLP– Tenancy management and maintenance funding (i)	12,183	12,171
SHMT– Tenancy management and maintenance funding	3,516	2,840
SAHF– Monthly services payments	17,968	17,308
HA - availability payments	1,091	—
National Rental Affordability Scheme Incentives	1,271	1,618
Other grants (ii)	29,468	10,013
Total revenue from government	**65,497**	**43,950**
Other revenue		
Insurance recoveries	—	3
Management fees	2,030	1,027
Corporate services fees	143	109
Total other revenue	**2,173**	**1,139**
Total	**182,528**	**151,974**

(i) The CHLP provides funding for tenancy management activities, the maintenance of property and a component that is intended to compensate the Group for the excess of the market rent payable to private landlords over the rent earned from tenants who occupy the leased property. In accordance with AASB 15, the funding is wholly allocated as consideration for the housing services to be delivered in accordance with the contract and is recognised as the services are delivered. In July 2018, the NSW Government announced that the former Department of Family and Community Services ('FACS'), now the NSW Department of Communities and Justice ('DCJ), would provide a 10-year funding guarantee related to aspects of the Group's CHLP social housing funding. The Group has not recognised this guarantee in the statement of financial position and entitlement to this funding is reassessed annually.

(ii) The Minister for Economic Development Queensland (EDQ) provides partial funding to support the costs associated with delivering the social and affordable housing project in Queensland. This funding is granted in line with the terms of the contract and is recognised progressively over the project's construction period.

Note 03

Other income	2026 $000	2025 $000
Donation income (i)	34,684	57
Concessional loan - discount income	16,394	193
Other income	326	100
Total	**51,404**	**350**

(i) During the year, the Company received donations of $34.6 million from the City of Sydney Council to be used towards housing developments within the City of Sydney LGA (a project within the subsidiary, SGCH Botany Limited) and a donation from Anna Buduls AO, SGCH Director, of $136,000 to be used towards the Strive Program and the establishment of the Hardship Fund.

Note 04

Investment Property	2026 $000	2025 $000
Investment property– Owned		
Balance at the beginning of the year	1,064,739	988,864
Capitalised subsequent expenditure	112,674	35,341
De-recognition of terminated properties	(2,350)	—
Fair value gain on investment property	49,185	40,534
Balance at the end of the year	**1,224,248**	**1,064,739**
Investment property– Right of use leased assets		
Balance at the beginning of the year	161,282	126,513
Additions/rental modifications to right of use assets	23,492	66,558
De-recognition of terminated properties from right of use assets	(7,898)	(12,499)
Fair value loss on investment property - right of use assets	(19,067)	(19,290)
Balance at the end of the year	**157,809**	**161,282**
Total	**1,382,057**	**1,226,021**

Included within Investment property is a balance of $47.5 million (2025: $13.9 million) which relates to capital works in progress. The majority of investment properties are leased to tenants on low to moderate incomes. The lease terms vary depending on the property provider and range from 2 week to 10 year rolling contracts. The borrowings of the Group are secured by a registered mortgage over the Group's investment properties.

Valuation basis

The fair value of owned investment properties has been determined with reference to independent valuations performed by registered property valuation companies that hold recognised and relevant professional qualifications and have recent experience in the location and category of the investment property. The valuations are prepared in accordance with established valuation methodologies, international valuation standards and Australian Accounting Standard *AASB 13 Fair Value Measurements* using the market approach. Fair value is measured using the assumptions that market participants would use when pricing the asset, assuming they act in their economic best interests. The fair value measurement is based on its highest and best use. Valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, are used, maximising the use of relevant observable inputs and minimising the use of unobservable inputs.

The fair value of leased property has been determined with reference to the present market rental earning capability under the leasehold interest (including for the non-cancellable period plus any further option to renew which is likely to be exercised), net of the present value of expected lessee obligations. The discount rate used is the Group's estimated incremental borrowing rate of 5.1% (2025: 4.0%-5.66%). For private residential property leases negotiated on market terms, the carrying amount of the right of use asset reasonably approximates the carrying amount of the lease liability at the reporting date.

Auditor's opinion

Independent Auditor's Report

To the Members of St George Community Housing Limited

Opinion

We have audited the ***Summary Financial Statements*** of St George Community Housing Limited *(the Company)* and its wholly- owned subsidiaries *(the Group) as at 30 June 2026*. The Summary Financial Statements and related notes are derived from the audited financial statements of St George Community Housing Limited as at and for the year ended 30 June 2026 (the Audited Financial Report).

In our opinion, the accompanying Summary Financial Statements of the Group complies with Australian Accounting Standard 1039 Concise Financial Reports.

The ***Summary Financial Report*** comprises:

- Summary Consolidated Statement of financial position as at 30 June 2026
- Summary Consolidated Statement of profit or loss and other comprehensive income, Summary Consolidated Statement of changes in equity, and Summary Consolidated Statement of cash flows for the year then ended
- Related Notes.

The Group consists of the Company and the entities it controlled at the year end or from time to time during the financial year.

Basis for opinion

We conducted our audit in accordance with *Australian Auditing Standards*. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the Financial Report* section of our report.

We are independent of the Group in accordance with the auditor independence requirements of the ACNC Act 2012 and the ethical requirements of the Accounting Professional & Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the financial report Australia. We have fulfilled our other ethical responsibilities in accordance with these requirements.

Scope of the Summary Financial Statements

The Summary Financial Statements do not contain all the disclosures required by Australian Accounting Standards in the preparation of the Audited Financial Report. Reading the Summary Financial Statements and this Auditor's Report thereon, therefore, is not a substitute for reading the Audited Financial Report and our auditor's report thereon.

The Summary Financial Statements and the Audited Financial Report do not reflect the effects of events that occurred subsequent to the date of our auditor's report on the Audited Financial Report.

The Audited Financial Report and our auditor's report thereon

We expressed an unmodified audit opinion on the Audited Financial Report in our auditor's report dated 9th October 2026.

Responsibilities of the Directors for the Summary Financial Statements

The Directors are responsible for:

- the preparation of the Summary Financial Statements in accordance with Australian Accounting Standards – AASB 1039 Concise Financial Reports
- implementing necessary internal control to enable the preparation of Summary Financial Statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibilities for the audit of the Summary Financial Statements

Our responsibility is to express an opinion on whether the Summary Financial Statements, in all material respects, complies with Australian Accounting Standard AASB 1039 Concise Financial Reports based on our procedures, which were conducted in accordance with Australian Auditing Standard ASA 810 Engagements to Report on Summary Financial Statements.

KPMG

KPMG

Shara Learmonth

Partner

Sydney

9 October 2026

Directors' declaration

The Directors of the Group declare that the summary financial statements of St George Community Housing Limited and the entities it controlled for the financial year ended 30 June 2026, as set out on pages 82 to 99:

(a) are an extract from the full financial statements for the year ended 30 June 2026 and have been derived from and are consistent with the full consolidated financial statements of St George Community Housing Limited and the entities it controlled.

This declaration is made in accordance with a resolution of the Board of Directors and is signed for and on behalf of the Directors by:



Karen Orvad

Chair
Sydney, 9 October 2026

Annual Report 2026

About this report

Our Annual Report 2026 considers our strategy, performance and operations in the context of Environmental, Social and Governance (ESG) factors that significantly affect our efforts to create value for our customers, our partners, our team members and the communities we serve.

This report is prepared by our Communications and Finance teams in collaboration with all Heads of Department. The Group Chair and Group CEO have authorised this report for publication on 23 October, 2026.

Board approved 23/10/2026
Group Chair and Group CEO
authorised for publication 23/10/2026

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