



COMMUNITY HOUSING
Industry Association Victoria

Annual Report 2024-25





Evolve Housing renters help paint a mural in the communal garden at Dunlop Avenue, Ascot Vale. *Image: Evolve Housing.*

About CHIA Vic

CHIA Vic is the peak body that represents the not-for-profit community housing sector in Victoria. CHIA Vic advocates for and supports the community housing sector to grow and thrive as part of a housing system where all Victorians have the dignity of an appropriate, secure and affordable home.

Our member organisations provide more than 26,000 homes for Victorians poorly served by, or excluded from, the private rental and ownership market.

CHIA Vic is committed to supporting the expansion of the sector through policy representation, promoting leading practice, training, and raising the profile of community housing as a solution to housing stress and homelessness.

Contents

A snapshot of our year	4
Chair Report	6
CEO Report	7
More homes in a better housing system	8
Member Projects 2024-25	10
Providing what renters need	14
CHIA Vic conference	16
Built on strong foundations	19
Campaigns & Partnerships	20
Treasurer’s Report	21
Financials	22
Independent Auditor’s Report	24
Thank you	27



Acknowledgement of Country

CHIA Vic acknowledges the First Peoples of Victoria and their ongoing strength in practising the world’s oldest living culture. We acknowledge the Traditional Owners of the lands and waters on which we live and work and pay our respects to their Elders past and present.

Victoria has been home to First Nations peoples for thousands of years but today too many Aboriginal Victorians don’t have the homes they need to thrive. As the peak body for community housing in Victoria, CHIA Vic is committed to housing justice and self-determination for all First Nations Victorians.

CHIA Vic’s office is located on the unceded lands of the Wurundjeri Woiwurrung people in central Naarm (Melbourne).

Cover image: Renter Trudy and her daughter Ella at their YWCA home in Melbourne’s south-east. *Image: YWCA.*

A snapshot of our year...



Chair Report



This year CHIA Vic reached a huge milestone in our 2022-2027 Strategic Plan – the delivery of a 10-year roadmap to secure the continued growth of the community housing sector.

It maps out the policy initiatives, funding mechanisms and industry development needed to meet our goal for community housing to deliver 30,000 additional social housing properties in Victoria over the next decade. This landmark report will underpin CHIA Vic's strategic advocacy over the coming years.

We were thrilled to host CHIA Vic's biennial conference at the MCG in April, which was attended by more than 350 community housing sector leaders, policymakers, researchers and practitioners. The event gave the sector the opportunity to make connections, share best practice and spark new ideas.

In a new initiative to support the growth of the Aboriginal housing sector, the Board resolved to offer free CHIA Vic membership to Aboriginal Community Controlled Organisations who deliver community housing. Seven organisations took up the offer this year and have been accessing CHIA Vic's member services and training.

CHIA Vic has continued to support leading practice in the sector by enhancing training offerings and launching our Workforce Capability Framework this year. We will continue to strengthen our offering to support members as they deliver great homes and services for renters.

We welcomed two new Board members in November this year – Lisa May, Director of Operations at Community Housing Limited, and Melissa Palframan, Director of Operations at HousingFirst. Melissa stepped down from the Board in May after taking on a new government role and I thank her for her contribution.

Thanks to all my Board colleagues for their input and enthusiasm over the past 12 months, and to the CHIA Vic staff team for their great work training, promoting and advocating for the sector.

Trudi Ray,
Chair CHIA Vic

Our Board 2024-2025

- ▶ Trudi Ray, Chair
- ▶ Liz Thomas, Deputy Chair
- ▶ Roberta Buchanan, Secretary
- ▶ Andrew Chittenden, Treasurer
- ▶ Chris Karagiannis, Board member
- ▶ James King, Board member
- ▶ Lisa May, Board member
- ▶ Melissa Palframan, Board member (until 29 May 2025)
- ▶ David Schreuder, Board member
- ▶ Darren Smith, Board member

CEO Report



After 18 months of research and engagement with community housing providers, government and other partners, we launched our 10-year roadmap for sector growth.

The roadmap, *Reshaping the Future of Community Housing*, has guided our advocacy this year and will shape our 2026 state election strategy, ensuring community housing remains central to addressing the housing crisis.

CHIA Vic advocated for social housing targets in the new Plan for Victoria, to ensure social housing is included in the 2.24 million homes to be delivered. We also made submissions to Infrastructure Victoria's 30-year strategy, the first 10 Activity Centre plans and the Suburban Rail Loop precincts, calling for mandatory social housing contributions.

Our first major social media campaign reached one in five Victorians, building awareness and understanding of community housing.

In partnership with CHIA NSW we launched House Keys Victoria, a benchmarking platform that enables members to compare their performance against regulatory KPIs. Thanks to Homes Victoria, access is free until June 2026. We also piloted an industry-standard tenant satisfaction survey with CHIA NSW.

We expanded sector training with a new multi-day induction course that sets new starters up for success and welcomed Lauren Thomson as the new head of Workforce & Learning. We also farewelled Jess Pomeroy, Robyn Zakharov and Kat Close and thank them for their contributions.

Thanks to the rest of the CHIA Vic team for your great work this year, and to Homes Victoria for its ongoing support.

Sarah Toohey,
CEO CHIA Vic

Thanks to Homes Victoria for its continued support of CHIA Vic over the 2024-2025 financial year.

As well as providing essential core funding for our organisation, Homes Victoria also provided funding for the following key projects:

- ▶ The Victorian Community Housing Workforce Strategy
- ▶ Community Engagement Framework and Support
- ▶ Renter Satisfaction and Outcome Improvement
- ▶ Strengthening connections between community housing and local government across Victoria

Thanks to the Department of Families, Fairness and Housing for the following project funding this financial year.

- ▶ Community and Social Services Graduate program
- ▶ Specialist Disability Accommodation and the Residential Tenancies Act training course development

More homes in a better housing system

CHIA Vic engages with government and the media to advocate for a fairer housing system and a strong community housing sector.

A stunning new development in Hawthorn managed by Housing Choices.
Image Housing Choices Australia.



Delivering a 10-year roadmap for community housing

In November 2024, CHIA Vic launched a 10-year roadmap that sets out key initiatives to grow the sector and ensure that all Victorians can have access to a safe, secure and affordable home. Developed through extensive sector consultation and research, the roadmap is central to achieving the objectives of our 2022-2027 Strategic Plan.

This year, we made 10 formal submissions aligned with roadmap priorities, published three policy papers, and had multiple media stories published on our roadmap policy asks. Major initiatives we advocated for in 2024-25 included:

- ▶ More social housing investment from state and federal governments via the Social Housing Growth Fund and Housing Australia Future Fund
- ▶ The need for social housing targets to meet current and future renter demand
- ▶ An affordable housing contribution scheme so low-income renters aren't left behind as our cities grow
- ▶ First right of refusal for community housing on the sale of government land
- ▶ More homes for First Nations people and a cultural safety standard to be developed by the Housing Registrar
- ▶ Better financing and procurement processes to make every dollar count
- ▶ More climate resilient and future-ready community housing homes.

The roadmap will continue to drive our policy direction in coming years.

Advocating to government

The 10-year roadmap for the community housing sector provided the foundation for our advocacy to government this year. We presented the report to the Victorian Housing Minister and Shadow Minister, the Greens' housing spokesperson and the leader of the National Party.

Several government policy initiatives announced this year will directly affect, or have unintended



Elizabeth enjoying a moment outdoors at her inner Melbourne home. Image Wintringham.

consequences on, the community housing sector. These include the Emergency Services and Volunteers Fund levy, changes to the Building Act including the developer bond scheme, and new minimum energy efficiency standards for rental housing. CHIA Vic has been raising these issues across government and is working to secure changes to better reflect the operational realities of the community housing sector.

We advocated to Homes Victoria and the Housing Registrar about additional property costs impacting the sector as well as the need to review the registration of Special Purpose Vehicles (SPVs), informed by our work with other community housing peaks.

We requested that Homes Victoria set up sector working groups to guide discussions of General Lease agreements and worked with Homes Victoria and the Department of Energy, Environment and Climate Action (DEECA) on the design of energy efficiency upgrade programs for the sector.

Member Projects 2024-25

The community housing sector delivered **1,351** new homes this year, providing thousands of people with a safe, secure place to live.

A selection of new developments is featured on these pages.



Unison's Make Room property, an adaptive reuse project that repurposes a City of Melbourne building to provide specialist supportive housing. *Image: Courtesy of City of Melbourne.*



Sixteen new homes in a three-level complex in Yarraville, delivered by Salvation Army Housing Victoria. *Image: Salvos Housing.*



Housing Choices delivered 70 one- and two-bedroom apartments in Pascoe Vale. *Image: Housing Choices Australia.*



25 modular homes were built by Haven Home Safe in Horsham. *Image: Haven Home Safe.*



Six new homes for women were delivered by YWCA in Wodonga. *Image: YWCA.*



A new Women's Housing Ltd home in Melbourne's inner north. *Image: Women's Housing Ltd.*



A modern two-bedroom home in Gippsland built by Aboriginal Community Housing Ltd. *Image: Aboriginal Community Housing Ltd.*



Evolve Housing delivered 85 social and affordable homes in Sunshine North. *Image: Evolve Housing.*



Wintringham's new Golden Square development in Bendigo. *Image: Wintringham.*



Modern and light interiors at Uniting VicTas' new Wangaratta development. *Image: Uniting VicTas.*



Craning a modular home into place at Haven Home Safe's new Horsham development. Image: Haven Home Safe.

We also made multiple submissions to government planning processes to push for embedded social housing targets, better procurement and funding models and easier access to government land. These included submissions to the new Plan for Victoria, Infrastructure Victoria's draft 30-year strategy, Melbourne's Activity Centres program and the Suburban Rail Loop planning scheme amendments.

Working with local government to build more community housing

Local councils play an important role in supporting the delivery of community housing. This year, CHIA Vic met with 42 local councils to help build their understanding of the sector and encourage them to explore partnership opportunities with our members.

After the 2024 local council elections, we wrote to all 647 councillors, introducing CHIA Vic, our library of dedicated resources and the sector more generally. This generated lots of councillor engagement on housing issues.

CHIA Vic delivered training to help local governments better understand community housing and developed a guide to help councils respond to resident queries about new community housing developments in their region.

Other key submissions

- ▶ 2025-26 Budget submission
- ▶ Inquiry into the supply of homes in regional Victoria
- ▶ Victoria's 2026-30 Climate Change Strategy
- ▶ Inquiry into Planning Scheme Amendments VC257, VC267 and VC274
- ▶ Inquiry into the redevelopment of Melbourne's public housing towers
- ▶ CER Consumer Protections Directions Paper
- ▶ City of Melbourne's Macaulay Amendment C417

We wrote submissions and attended workshops to help ensure council policies and plans work for community housing organisations.

We directly connected councils to our members to explore partnership opportunities and participate in strategic planning conversations.

Building support for community housing

Our project to support members with community engagement when they are building new homes continued this year.

We connected members with expert guidance on how to undertake community engagement for their developments. In response to member feedback, we delivered a workshop on how to engage communities when using Victoria's streamlined planning processes.

The community engagement framework developed last year was adapted into on-demand training modules for members this year. These modules give members the tools and techniques they need to implement best-practice community engagement across a variety of roles.

CHIA Vic also ran a six-month digital campaign to boost public understanding and sentiment towards community housing. The campaign connected with more than 1.2 million Victorians and achieved 3.4 million impressions over multiple channels, enhancing sector visibility and trust.

As part of this project, we created a campaign microsite, developed social media templates for members and held regular training sessions. A resource library of materials allows members to access these resources at any time.

We also ran a geotargeted social media campaign in eight local government areas around Victoria where developments were due to begin.

The campaign educated audiences about the benefits of community housing prior to new community housing projects being built.

Advocating in the media

CHIA Vic achieved strong media coverage over the past year, with the organisation included in 266 stories across print, online, radio and TV. Our coverage was spread across major metropolitan as well as regional markets, achieving a potential audience reach of 36 million.

We successfully gained media attention on issues affecting the community housing sector. This included substantial coverage of our 2025 State Budget Submission, with a prominent story in the *Herald Sun* and a one-on-one interview with Ali Moore on ABC Radio Melbourne's Drive program.

Other notable stories included:

- ▶ Our calls for social and affordable housing targets in Melbourne's new Activity Centres, which featured in *The Age* and on ABC Radio
- ▶ The need for a single, better-targeted definition of affordable housing, which appeared in *The Age* and ABC TV News
- ▶ Our advocacy for surplus government land to be used for more social housing, which featured in several News Corporation outlets.

We also responded quickly to breaking news to ensure the sector's views were included in stories such as Housing Australia Future Fund announcements and newly released data on social housing waitlists and homelessness.

Wintringham renters Jane and Irene love the sense of community at their property in regional Victoria. Image: Wintringham.





Evolve Housing renters in the communal garden at Dunlop Avenue, Ascot Vale. Image: Evolve Housing.

Providing what renters need

CHIA Vic supports its members to improve processes, practices and policies so they can provide what renters need.

Supporting sector service delivery

CHIA Vic's leading practice work continues to support members to deliver quality housing services for renters. We partner with our members, renter advocates, government and Homes Victoria to create leading practice tenancy resources such as model policies, practice guides, checklists, forms and renter fact sheets.

New resources added to our library this year include guidance on rent setting requirements, information for rooming house operators, template policies and letters to renters. CHIA Vic now has more than 70 leading practice resources available for members.

These resources help ensure renters are provided with clear information on their rights and obligations.

Providing expert advice to members

CHIA Vic continued to provide expert advice to members via our VCAT/RTA Helpline this year, responding to 274 queries about Victorian tenancy law and housing service best practice.

We also hosted a series of software demonstrations, providing a deep dive into the main community housing products available for our sector. Five suppliers demonstrated the key features of their software platforms and answered questions from members. This series gave members the opportunity to explore which software was right for their organisation.

Boosting cultural safety for Aboriginal Victorians

This year, we strengthened our commitment to cultural safety for First Nations peoples by offering Aboriginal Community Controlled Organisations (ACCOs) free CHIA Vic membership for the first time. We hosted a dedicated development session for ACCOs and engaged with the sector through our CEO's attendance at the quarterly Aboriginal Housing and Homelessness Forum.

New ACCO members of CHIA Vic are: Aboriginal Community Housing (Vic) Ltd, Djaara, Murray Valley Aboriginal Cooperative, Rumbalara Housing Ltd, Warrigunya Aboriginal & Torres Strait Islander Corporation, Wathaurong Aboriginal Cooperative Limited and Winda-Mara Housing Limited. They join long-standing member Aboriginal Housing Victoria, a sector leader in delivering culturally safe, community-led housing for Aboriginal Victorians.

Training the sector

CHIA Vic's training supports community housing staff at all levels to deliver effective, person-centred services. Courses help staff navigate legislative and compliance requirements and communicate effectively with the diverse group of renters who call community housing home.

This year, we continued to build our professional learning program, introducing eight new courses. These included:

- ▶ A multi-day induction program for new tenancy workers
- ▶ Rent policy development
- ▶ RTA Masterclass.

All our courses are now mapped against the Workforce Capability Framework so staff can easily see which courses will boost their professional skills.

In July 2024, CHIA Vic launched a learning management system (LMS) to provide training participants with easy access to course details and resources. The LMS also houses new on-demand training on topics such as disability modifications and community engagement.



Our Training Philosophy

CHIA Vic is uniquely placed to deliver specialist community housing training for the Victorian sector. Our leading practice work, regular consultation with members and our knowledge of local issues and regulatory frameworks feed directly into our training content, ensuring courses meet the diverse needs of community housing organisations.

CHIA Vic conference

The 2025 CHIA Vic conference saw more than 350 people converge on the MCG for two days of insightful discussion about the future of community housing.

The event brought together delegates from across the housing spectrum, including government, local councils, renter groups, social services, academia and community housing.

Speakers included the State and Federal housing ministers, the CEOs of both Housing Australia and Homes Victoria, as well as European housing expert Professor Michelle Norris, who provided insights from Ireland and Denmark. We also had fantastic sessions on First Nations housing solutions, the new Plan for Victoria, leading practice and workforce sessions, and a workshop to help develop our key worker housing project. The conference ended on a high, with our inaugural Housing Quiz!

We greatly appreciate the support of Platinum sponsor Homes Victoria, as well as other event sponsors and exhibitors for helping make the event such a success.



Victorian Housing Minister Harriet Shing.



CHIA Vic staff at the conference.



Scott Langford, Housing Australia CEO.



CHIA Vic CEO Sarah Toohey with Federal Housing Minister Clare O'Neil.



A unique speaker gift - Servants Community Housing apple juice.



Yoorrook Justice Commission Deputy Chair and Commissioner Travis Lovett at the First Nations panel.

“This was by far the freshest and most interesting conference I have attended in some time.”

— Conference Delegate



Homes Victoria was a major conference sponsor.



Delegates enjoying the MCG views.



Delegates at the conference networking event.

Developing the community housing workforce

In 2024, CHIA Vic conducted a survey to better understand workforce trends and challenges in the community housing sector. The findings revealed that doing socially impactful work was a major drawcard for staff in the sector, with two-thirds of respondents seeing a long-term future in community housing.

We continued embedding the Workforce Capability Framework by developing a Position Description Writing Guide and a Job Advertising Guide to support consistent recruitment practices in the sector. We also mapped sector training to the Framework, making it easier for staff to find learning opportunities that meet their development needs.

CHIA Vic also supported the promotion of the Community and Social Services Graduate Program – funded by the Victorian Government – to help attract and retain early-career professionals.

In addition, we launched a new seminar series – supported by Homes Victoria – to deliver targeted professional learning on key issues shaping the future of community housing.

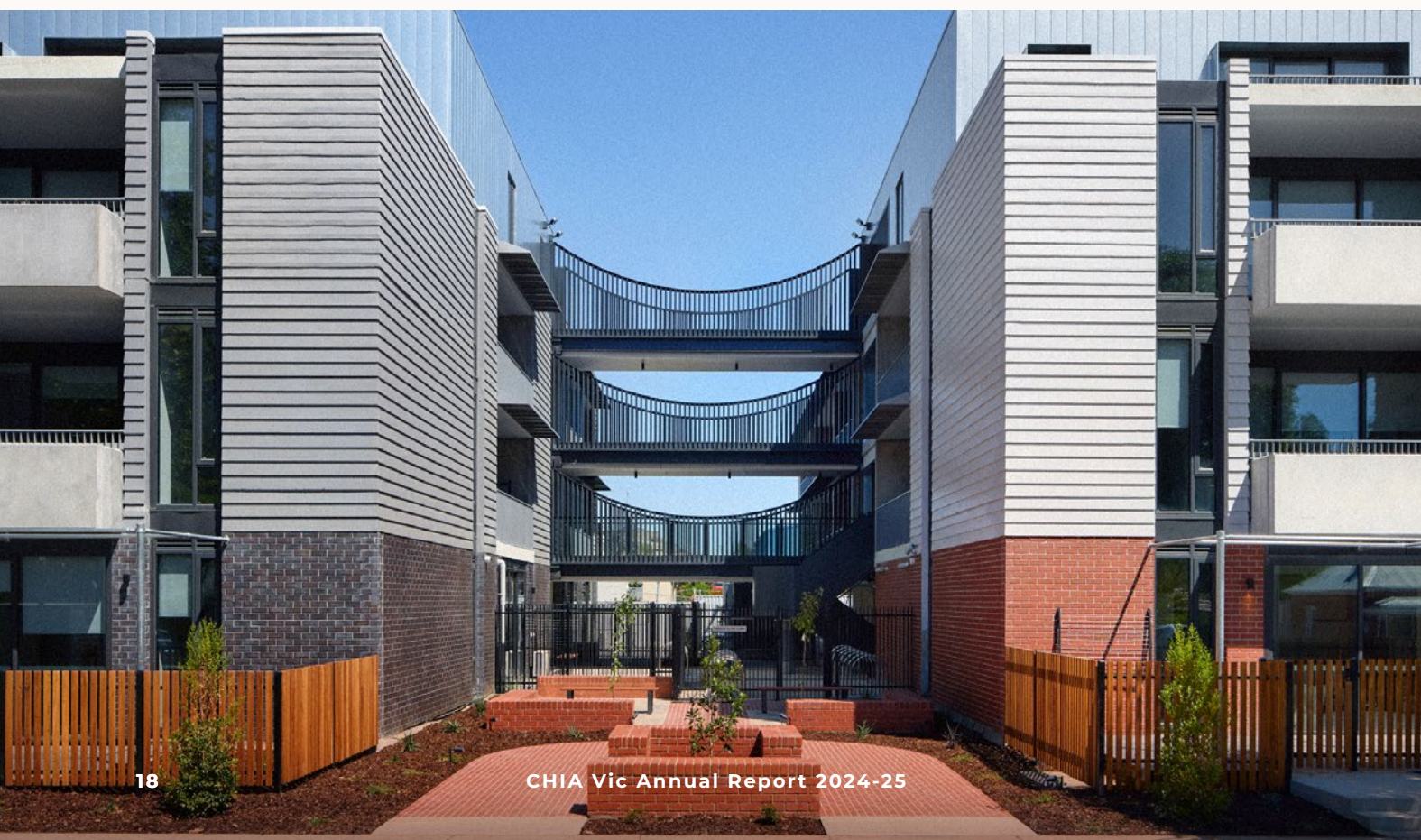
Improving data collection and analysis for better renter satisfaction and outcomes

The Data Improvement Project aimed to help members improve how renter data is collected, analysed and used to support better services and outcomes. In partnership with CHIA NSW, we developed a new Industry Standard Survey and launched House Keys Victoria, the sector's own data and benchmarking platform.

These tools improve the quality and consistency of renter satisfaction data, support benchmarking across organisations, and provide insights to inform service design and continuous improvement.

This project strengthens the ability of community housing organisations to capture quality data and use it for evidence-based decision-making to improve efficiency and renter services. Thanks to Homes Victoria for funding this work through the Sector Development Fund.

This 44-unit Wangaratta development provides safe, modern homes for around 90 people. Image: Uniting VicTas.



Built on strong foundations

A new Women's Housing Ltd home in Victoria's western district. Image: Women's Housing Ltd.

Establishing the right systems, tools and ways of working to support effective CHIA Vic service delivery.

In 2024–25, CHIA Vic strengthened internal systems, tools and processes to ensure our service delivery remains efficient, compliant and future-ready.

A review of our payroll processes and wage compliance was completed to assess the efficiency of workflows, verify compliance with relevant awards and legislation, and confirm the accuracy of payments and data management. The findings provided clear recommendations to guide further improvements next year.

Cybersecurity remained a focus, with implementation of key actions from our cyber risk audit. We completed our IT business response plan, strengthened security monitoring, and maintained regular website updates to keep our digital platforms safe and stable.

Professional development was enhanced by staff attending key sector events, including the VIC First Nations Leadership & Allyship Summit, and the CHIA NSW and CHIA National conferences. These opportunities build staff capability, deepen sector knowledge and reinforce our commitment to inclusive, values-driven leadership.

We also invested in workplace culture through team-building activities. These included joining a 10 kilometre stretch of the Yoorrook Walk for Truth, holding a NAIDOC Week morning tea and taking part in a fantastic cultural cooking experience.

New national peak body

This year saw the launch of Australian Community Housing, the new national peak body for the sector. This new unified voice is the result of the merger of CHIA National and PowerHousing Australia. CHIA Vic will continue to represent the interests of the Victorian community housing sector.

We would like to acknowledge the incredible work of former chief executive of CHIA National, Wendy Hayhurst, who retired from the peak body in May 2025 after more than 6 years in the role. Wendy was a key advocate in the establishment and expansion of the Housing Australia Future Fund (HAFF) and led advocacy on the housing crisis and the need for more social housing at the national level.



Shared spaces at Unison's Make Room property foster a sense of community and belonging. Image courtesy of City of Melbourne.

Campaigns & Partnerships

Housing Peaks Alliance

This year, CHIA Vic and other members of the Victorian Housing Peaks Alliance commissioned research from SGS Economics and Planning that analysed social housing need across Victoria and modelled growth targets required to meet future demand. The final report, *Growing Social Housing: Data, Insights & Targets*, found that Victoria needs to build 80,000 new social homes over the next 10 years to meet the national average of 4.5% social housing. The report attracted high-level media attention and was supported by social media campaigning.

Open House Melbourne

CHIA Vic also partnered with Open House Melbourne on the 'Making Home Community Housing Tours' program. These public tours of recently completed community housing projects aimed to help audiences better understand the need for social housing and featured renters, architects, community housing staff and researchers. The tours also highlighted how new builds are meeting the design and sustainability needs of renters and helping build communities.

Treasurer's Report



This year, CHIA Vic continued to uphold strong financial stewardship, ensuring that every dollar was directed toward initiatives that matter - advocacy, sector development and meaningful support for our members.

Our commitment to transparency and accountability remained central to our operations, and we are pleased to report a solid financial outcome.

Financial Highlights:

- ▶ Total revenue reached \$2,330,384, an increase of \$335,239 (16.8%) from the previous year, largely due to the success of our biennial conference held in 2025
- ▶ Total expenditure was \$2,280,456, a decrease of \$42,987 (1.9%), reflecting disciplined budgeting and cost management
- ▶ The result is a net profit of \$49,928, underscoring our prudent financial approach
- ▶ At year-end, CHIA Vic held \$1,470,696 in cash, with \$688,295 earmarked for future projects and services
- ▶ Our net asset position grew from \$476,796 to \$526,724, and our current ratio stands at 1.56, indicating sound short-term financial health.

While these figures reflect stability, it's important to note that CHIA Vic does not hold significant financial reserves. Our continued success is made possible through the generous support of our stakeholders. We thank Homes Victoria, the Department of Families, Fairness and Housing, the Victorian State Government, and our dedicated member organisations, sponsors and supporters for their ongoing support. Your partnership is not only appreciated - it is essential.

We maintained robust financial governance through regular reporting, oversight from the Finance and Audit Committee, and full compliance with regulatory obligations. Internal audits have helped us identify key risk areas, and we are actively implementing recommendations to enhance operational efficiency.

I'd also like to acknowledge the CHIA Vic leadership team for their thoughtful stewardship and tireless commitment to our mission. Their strategic focus and collaborative spirit continue to elevate our work and strengthen the sector we serve.

Andrew Chittenden,
Treasurer CHIA Vic

Financials

Income and Expenditure

	2025 \$	2024 \$
INCOME		
Funding	940,512	906,919
Projects	793,457	711,480
Training	192,229	244,597
Member Fees	116,455	81,653
Sponsorship	2,000	6,706
Conference	244,763	1,169
Interest Received	40,968	42,621
TOTAL INCOME	2,330,384	1,995,145
EXPENDITURE		
Administration	43,895	18,879
Communications	2,756	4,767
Conference	207,544	(7,160)
Consultancy	137,839	149,120
Depreciation	30,719	30,065
Employment	1,424,169	1,416,763
Marketing & Promotion	12,228	20,847
Office Expenses	1,712	2,124
Rent	85,538	79,555
Repair & Maintenance	1,457	4,362
Seminars, Training & Projects	301,295	551,165
Staff Development	29,831	45,111
Travel & Accommodation	1,473	7,845
TOTAL EXPENDITURE	2,280,456	2,323,443
Net Surplus/(Deficit) for the Year	49,928	(328,298)

Assets and Liabilities

	2025 \$	2024 \$
CURRENT ASSETS		
Cash and Cash Equivalents	1,470,696	1,288,230
Trade and Other Receivables	107,480	85,424
Prepayments	52,423	10,090
TOTAL CURRENT ASSETS	1,630,599	1,383,744
NON-CURRENT ASSETS		
Plant and Equipment	5,944	33,546
TOTAL NON-CURRENT ASSETS	5,944	33,546
TOTAL ASSETS	1,636,543	1,417,290
CURRENT LIABILITIES		
Trade and Other Payables	217,752	149,681
Income Received in Advance	688,295	629,844
Provisions	141,071	122,210
TOTAL CURRENT LIABILITIES	1,047,118	901,735
NON-CURRENT LIABILITIES		
Provisions	62,701	38,759
TOTAL NON-CURRENT LIABILITIES	62,701	38,759
TOTAL LIABILITIES	1,109,819	940,494
NET ASSETS	526,724	476,796
EQUITY		
Accumulated Funds	526,724	476,796
TOTAL EQUITY	526,724	476,796

Independent Auditor’s Report

Opinion

I have audited the accompanying financial report of Community Housing Federation of Victoria Incorporated (the Association), which comprises the balance sheet as at 30 June 2025, and the income statement, statement of changes in equity and cash flow statement for the year ended on that date, a summary of significant accounting policies and other explanatory notes and the statement by the members of the Board.

In my opinion, the financial report of the Association is in accordance with the *Australian Charities and Not for Profits Commission Act 2012* and the *Associations Incorporation Reform Act 2012*, including:

- i. giving a true and fair view of the Association’s financial position as at 30 June 2025 and of its performance for the year ended; and
- ii. complying with Australian Accounting Standards as per Note 1, the *Australian Charities and Not for Profits Commission Act 2012* and the *Associations Incorporation Reform Act 2012*.

Basis for Opinion

I conducted my audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the Auditor’s Responsibilities for the Audit of the Financial Report section of our report. I am independent of the Association in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board’s APES 110 Code of Ethics for Professional Accountants (the Code) that are relevant to my audit of the financial report in Australia. I have also fulfilled our other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Emphasis of Matter — Basis of Accounting and Restriction on Distribution

I draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared to assist Community Housing Federation of Victoria Incorporated to meet the requirements of the Australian Charities and Not for Profits Commission Act 2012 and the Associations Incorporation Reform Act 2012. As a result, the financial report may not be suitable for another purpose. My opinion is not modified in respect of this matter.

Responsibilities of Management and Those Charged with Governance for the Financial Report

Management is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the applicable legislation and for such internal control as management determines is necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, management is responsible for assessing the Association’s ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to liquidate the Entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Association’s financial reporting process.

Auditor’s Responsibilities for the Audit of the Financial Report

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgement and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the registered entity’s internal control
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the responsible entities

- Conclude on the appropriateness of the responsible entities use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the registered entity’s ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor’s report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor’s report. However, future events or conditions may cause the registered entity to cease to continue as a going concern
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal controls that I identify during my audit.

Auditor: Frederik Ryk Ludolf Eksteen

ASIC Registration Number: 421448

Address: Collins & Co Audit Pty Ltd,
127 Paisley Street,
Footscray VIC 3011

Signature: 

Date: 24 October 2025



Renter Craig thrives on living independently in his centrally located home, often heading out for the day and catching up with friends. Image: Wintringham

Thank you

Thank you to our members, our sponsors and all advocates and supporters of community housing.

Our 2024-2025 sponsors



Members

- Abbeyfield Australia Ltd
- Aboriginal Community Housing (Vic) Ltd
- Aboriginal Housing Victoria Ltd
- Anchor Community Care Ltd
- Baptcare Affordable Housing Limited
- Beyond Housing (Rural Housing Network Limited t/a)
- BlueCHPV Ltd
- CatholicCare Victoria Housing Ltd
- Common Equity Housing Ltd
- Community Housing Limited
- Djaara
- EACH Housing Limited
- Evolve Housing Victoria Limited and EchoRealty Vic Limited
- Fronditha Care Inc.
- Haven; Home, Safe (Loddon Mallee Housing Services)
- Housing Choices Australia Limited
- HousingFirst Ltd
- Inner East Social Housing Group
- Jesuit Social Services Ltd
- Jewish Care (Victoria) Inc.
- Jim Fuller Community House Group
- Jubilee Housing Inc
- Launch Housing
- Mallee Accommodation and Support Program
- McAuley Community Services for Women
- McCormack Housing
- MECWA
- Melbourne City Mission Housing (MCM Housing)
- Meli Community
- Murray Valley Aboriginal Cooperative
- National Affordable Housing Consortium Victoria (NAHCV)
- Northcote Housing Rental Co-operative (NHRC)
- Northern Geelong Rental Housing Co-operative
- Peninsula Community Housing Inc.
- Ringwood Area Lions Aged Care Inc. (RALAC)
- Rumbalara Housing Ltd
- Salvation Army Housing (Victoria)
- Servants Community Housing
- South East Housing Co-operative
- South Port Community Housing Group Inc
- St George Community Housing (SGCH)
- St Kilda Community Housing Ltd
- The Haven Foundation (Mind Australia)
- Unison Housing
- United Housing Co-operative Ltd.
- Uniting Vic.Tas / Uniting Housing Limited
- Vasey RSL Care Ltd
- Veteran Housing Australia
- VincentCare Community Housing
- Warrigunya Aboriginal & Torres Strait Islander Corporation
- Wathaurong Aboriginal Cooperative Limited
- WAYSS
- Williamstown Rental Housing Cooperative Ltd
- Winda-Mara Housing Limited
- Wintringham Housing Ltd
- Women's Housing Ltd
- Womens Property Initiatives Ltd
- YWCA Australia

Supporters

- Aruma Services Limited
- Beachwood Homes Pty Ltd
- Beverley Kliger & Associates
- Cardinia Shire Council
- Chintaro (aka MDB Consulting)
- City of Greater Geelong
- City of Port Phillip
- FMG Engineering
- Free From Family Violence (FVREE)
- Harnest by Mazzei
- Hornsby & Co
- IA Group (Independence Australia)
- Lux Abode Pty Ltd
- McGauran Giannini Soon Pty Ltd (MGS Architects)
- Merri Outreach Support Service
- Merri-bek Affordable Housing (Guild Management)
- Myxa Care
- NPG Project Management & Consultancy Pty Ltd
- Quantum Support Services Limited
- Refuge Victoria Inc
- Russell Kennedy Lawyers
- SDM Housing Software
- Terry Burke
- Young Lehmann & Co Pty Ltd (trading as Y2 Architecture)
- Yarrowonga Manufactured Housing Pty Ltd (Yarra Housing)
- Ys Housing Ltd
- Zavanthi Australia Pty Ltd

Photo credits: Thank you to CHIA Vic members and renters who provided the images featured throughout this report.



COMMUNITY HOUSING
Industry Association Victoria



www.chiavic.com.au



1/128 Exhibition Street
Melbourne, VIC 3000



(03) 9654 6077