Pacific Link
HOUSING

Environmental Social Governance (ESG) Impact Report

2024-2025

Striving for Environmental Responsibility, Social Impact and Strong Governance for a Future that Benefits Everyone.

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Pacific Link Housing is a member of Australian Community Housing, the national peak body representing community housing providers and overseeing the ESG Reporting Standard used in this report.

Pacific Link Housing acknowledges the Traditional Owners of the Country throughout Australia and their continuing connection to land, sea, sky and community. We pay our deep respect to them and their cultures, and to Elders past, present and emerging.

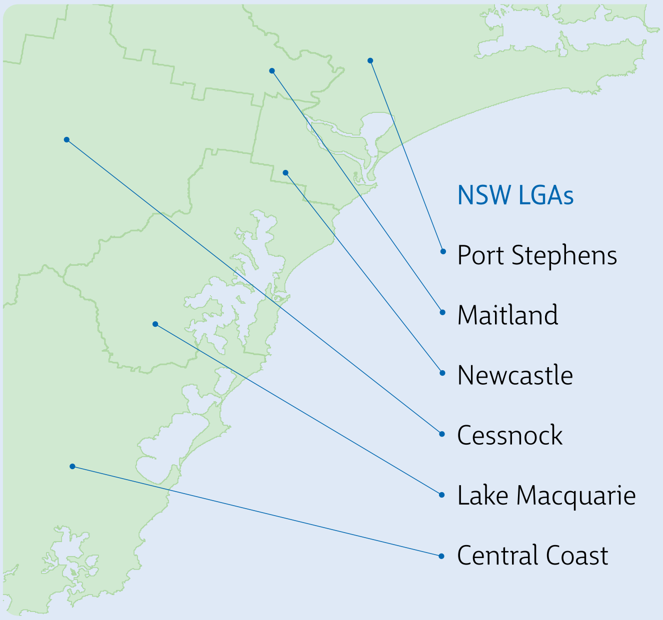
Pacific Link Housing operates with pride on many traditional lands, including at our offices located on Darkinjung and Bahtabah Country. We acknowledge the wisdom and culture of the Ancestors who protected and nurtured these lands over countless generations.

About Pacific Link Housing

Pacific Link Housing is a Tier One registered Community Housing Provider with a proud history of more than 40 years serving the Central Coast, Lake Macquarie and Hunter regions. At the heart of our work is our mission to provide safe, secure and affordable homes for those in need. We operate under the guidance of a dedicated Board of Directors, who oversee the organisation's strategic direction and ensure the continued delivery of our mission.

Pacific Link Housing has extensive capabilities across tenancy and asset management, tenant engagement, financial management and property development. Our two social enterprises, Key2 Realty and Renew Projects, further extend this impact by delivering property management and maintenance services while reinvesting a portion of profits into social and environmental initiatives.

Our team's commitment and expertise strengthen these capabilities and enable us to respond to the evolving needs of our tenants and communities. This approach supports the delivery of our strategic objectives and helps ensure we continue to provide high-quality services in line with our vision of thriving and inclusive communities that benefit everyone.



Footprint and Properties

Pacific Link Housing and subsidiary Key2 Realty collectively manage 1,425 homes across six local government areas. Our portfolio includes properties owned by Homes NSW, homes leased from private landlords and properties developed and constructed by Pacific Link Housing.

Vision

Thriving and inclusive communities that benefit everyone.

Mission

We provide safe, secure and affordable homes for those in need.

Values

Respectful

We work respectfully together, prioritise safety and support each other.

Responsible

We continually learn and adapt to create social impact whilst maintaining financial sustainability.

Resolute

We are determined to achieve, know our strengths, yet remain humble.

Strategic Objectives

- Provide more homes
- Value our people
- Improve tenant wellbeing
- Achieve excellence & sustainability
- Focus on community impact

ESG Reporting Standards for Community Housing Providers

This Report is aligned with the Environmental, Social and Governance (ESG) Reporting Standard for Social Housing, launched in 2022 with funding from Housing Australia. The Standard provides a voluntary disclosure framework designed specifically for Community Housing Providers.

Pacific Link Housing was an early adopter of the Reporting Standard and continues to report against the framework to support consistent ESG reporting across the community housing sector. The ongoing development of the Standard and the publication of annual sector reviews are now overseen by Australian Community Housing, the national peak body representing community housing providers.

Governments, lenders and investors are increasingly seeking clearer information on how organisations manage environmental risks, deliver social outcomes and maintain strong governance. Reporting against the Standard allows Pacific Link Housing to provide transparent and comparable information about our performance.

Commitment to ESG Principles

Pacific Link Housing integrates environmental, social and governance considerations across its strategic objectives and day-to-day operations. This Report outlines how these principles are reflected in our housing activities, organisational practices and tenant support initiatives.

As a community housing provider, our primary social contribution is delivering safe, secure and affordable homes for people who need them. We also work to reduce environmental impacts through responsible development, asset management and operational practices, while maintaining strong governance and financial management.

Environmental reporting in this Report primarily relates to dwellings owned by Pacific Link Housing through development or acquisition. Where relevant, we also outline environmental initiatives applied across properties managed on behalf of government or private owners.

The following table summarises key areas of focus across ESG activities, as well as areas where further development and reporting is underway.

	Current Focus	Areas for Development
Environmental	Energy-efficient housing design in developments, including solar, ventilation and water-saving features. Environmental improvements in property maintenance and asset management. Native landscaping and green spaces incorporated into developments to support biodiversity and liveability.	Continued work to improve environmental data collection across the housing portfolio. Development of a sustainable procurement approach and improved reporting on environmental performance across construction and maintenance activities.
Social	Provision of safe, secure and affordable housing for people on low and moderate incomes. Tenant support programs, engagement activities and placemaking initiatives that strengthen wellbeing and community connections. Strong mechanisms for tenant feedback and involvement in service improvement.	Continued refinement of social impact measurement and improved reporting on program outcomes and long-term tenant wellbeing indicators.
Governance	Experienced and skills-based Board providing oversight of strategy, risk and organisational performance. Strong regulatory compliance and financial management practices. Ongoing focus on staff wellbeing and maintaining a safe and inclusive workplace culture.	Continued development of governance reporting, including monitoring of gender pay gap indicators, consideration of a Modern Slavery Statement and progression towards more socially diverse policies as organisational capacity grows.

ESG Snapshot of Pacific Link Housing

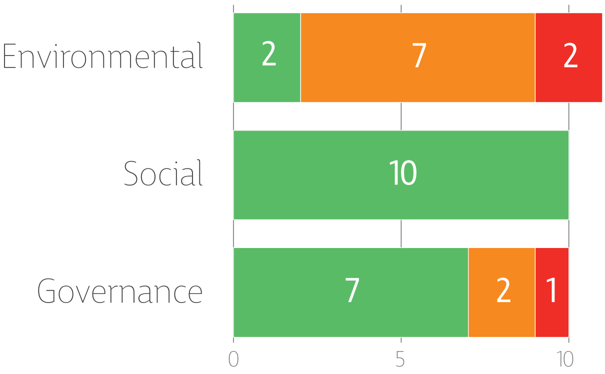
Total Progress

● 61%
Achieving

● 29%
In Progress

● 10%
Not Yet Reporting

Progress by Theme



Housing Stability

8.7 years
Average Tenancy Length

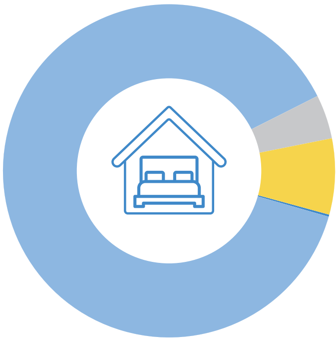
Placemaking Activities and Events

106
Community events

1,009
Attendances

Housing Portfolio*

1,425 Safe, secure and affordable homes



● 88%
Social Housing

● 4%
Affordable Housing

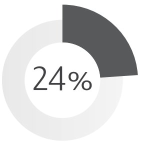
● 7%
Market Rent

● <1%
Other

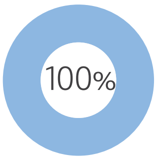
Development Pipeline

89 Homes in planning or construction
3 mixed-tenancy developments and 1 turnkey project

Rooftop Solar

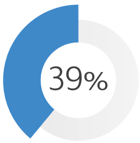


Homes in completed developments with solar

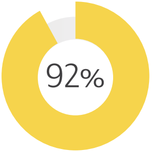


Homes in pipeline with solar

NatHERS Energy Rating



Homes in completed developments with 6+ stars



Homes in pipeline with 6+ stars

Workplace*

82% Staff satisfaction with wellbeing support

12% Gender pay gap (reduced from 20% in FY24)

Board Oversight

Independent Board review completed November 2024

*Pacific Link Housing Group, including subsidiary businesses Key2 Realty and Renew Projects

Organisational Capabilities

Governance and Corporate Structure

Our Board is the custodian of the vision, mission and values of Pacific Link Housing and remains accountable to members for organisational performance and purpose. Ultimate responsibility for governance rests with our Directors, who are appointed based on their skills, experience and commitment to guiding the organisation. The Board allocates responsibilities across several committees, each focused on specific areas of governance, risk management and strategic oversight.

Our Team

Pacific Link Housing has a dedicated team of approximately 44 staff. Across the Pacific Link Housing Group, including subsidiary businesses Key2 Realty and Renew Projects, a further seven employees bring the total workforce to 51 people. We are committed to supporting the wellbeing and professional development of our employees by fostering a safe and supportive workplace culture and providing opportunities for training, collaboration and career growth.

Financial Management

Strong financial management underpins all our operations and ensures responsible allocation of resources. Pacific Link Housing pursues financial sustainability through appropriate debt financing, leveraging organisational assets and strong cash flow management to support the delivery of our strategic objectives.

Our Stakeholders

We value our stakeholders and maintain an active program of advocacy and community engagement. Through submissions, newsletters, reports and media engagement, we keep our stakeholders and the broader community informed about our work.

We also participate in leadership groups locally and across the housing sector, contributing practical insights to discussions shaping housing policy and outcomes. These relationships help ensure our work reflects the needs of the communities we serve while strengthening collaboration across government, industry and the community housing sector.

Partnership Opportunities

Pacific Link Housing works with a broad range of partners to deliver housing outcomes and community impact. Partnerships may include collaborating on developments, supporting tenant programs or engaging our social enterprises.

Through our social enterprises, Key2 Realty and Renew Projects, individuals and organisations can contribute directly to ESG outcomes while benefiting from professional property management and maintenance services. These partnerships help support tenant wellbeing and sustainability initiatives while strengthening housing outcomes across our region.

Developments

Pacific Link Housing continues to deliver well-designed social, affordable and key worker rental housing that meets the evolving needs of our communities. With 159 homes completed across ten developments and a further 89 homes in our development pipeline, our focus remains on delivering sustainable housing outcomes aligned with our vision of thriving and inclusive communities.

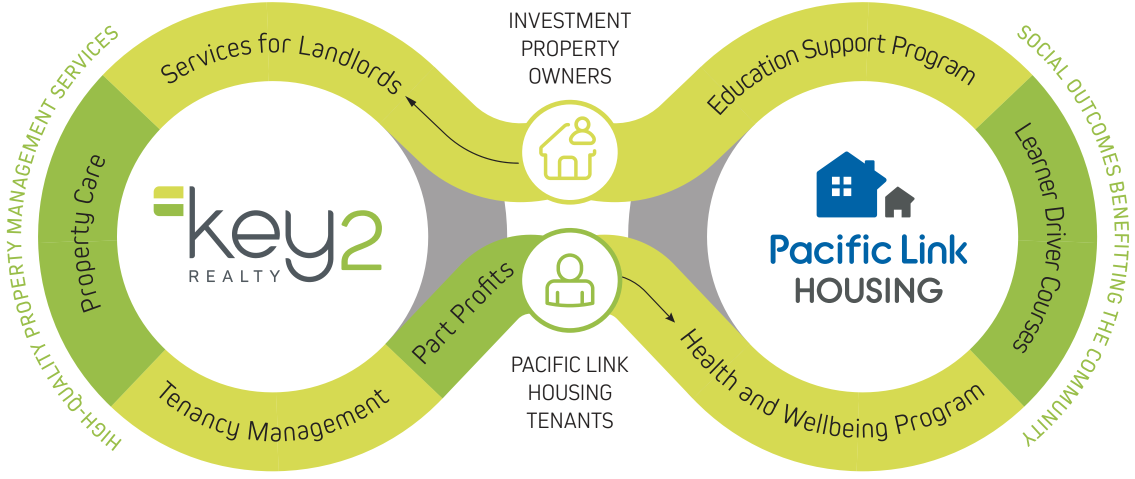
Our developments are designed to be practical, energy-efficient and supportive of tenant wellbeing. Features such as solar installations, cross-flow ventilation, rainwater capture systems, native landscaping and shared green spaces help improve liveability.

Extending Our Capabilities and Impact Through Social Enterprise

Tenancy Management and Support

Our tenancy management approach focuses on building successful tenancies and positive housing experiences for our tenants, contributing to broader community outcomes. Our team manages all aspects of the tenancy lifecycle, from allocation and commencement through to ongoing tenancy support. We also deliver a range of self-funded capacity-building programs and coordinate tenant engagement activities that strengthen community connection.

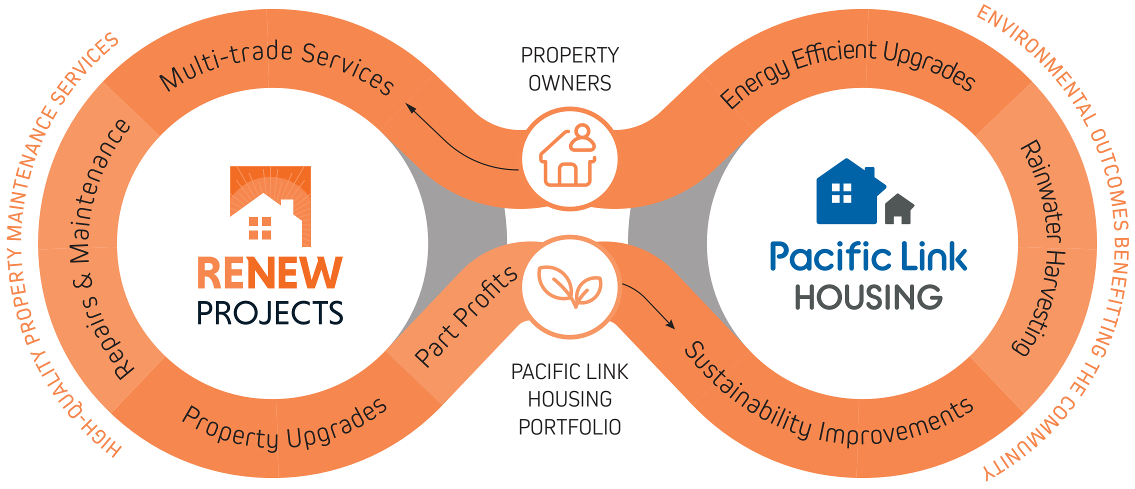
In 2019, we established Key2 Realty, a wholly owned subsidiary that provides property management services for landlords as a licensed real estate agency and Tier 3 registered Community Housing Provider. As a social enterprise, it directs a portion of profits to Pacific Link Housing's Tenant Support Programs, supporting tenant wellbeing and independence. Read more about Key2 Realty on page 13.



Asset and Property Management

Maintaining our properties in safe, secure and good condition is achieved through regular inspections and planned maintenance. We engage experienced local contractors and specialist trades, including our social enterprise Renew Projects where possible, to deliver timely, responsive and cyclical maintenance services.

In 2024, Pacific Link Housing launched Renew Projects, a social enterprise specialising in multi-trade residential property maintenance and renovations. The business strengthens our asset management capability while directing a portion of its profits towards sustainability initiatives across our housing portfolio. Read more about Renew Projects on page 9.



Environmental

Climate Change

🟢 Achieving 🟠 In Progress 🔴 Not Yet Reporting

<table>
<thead>
<tr><th></th><th>FY24</th><th>FY25</th><th>Criteria</th><th>Status</th></tr>
</thead>
<tbody>
<tr>
<td>1</td><td>🟠</td><td>🟠</td>
<td>Homes assessed against energy rating schemes, including the Building Sustainability Index (BASIX) and Nationwide House Energy Rating Scheme (NatHERS).</td>
<td>Our investment in energy-efficient homes aims to reduce energy costs for tenants and improve thermal comfort. NatHERS ratings across completed developments and our current development pipeline are shown below:
<table>
<tr><th>NatHERS</th><th>Completed</th><th>Pipeline</th></tr>
<tr><td><6 stars</td><td>61% (97)</td><td>8% (7)</td></tr>
<tr><td>6–7 stars</td><td>24% (38)</td><td>53% (47)</td></tr>
<tr><td>7–8 stars</td><td>15% (24)</td><td>28% (25)</td></tr>
<tr><td>8+ stars</td><td>0% (0)</td><td>11% (10)</td></tr>
</table>

Development pipeline: Homes are designed to meet NSW BASIX requirements for energy and water efficiency and the Liveable Housing Design Guidelines (Silver Level), supporting accessibility and reducing the need for future modifications.
Managed properties: Retrofitting to meet NatHERS ratings would be complex and costly. We are exploring partnerships and funding options to improve the efficiency and comfort of homes to benefit our tenants and the environment. We are also committed to improving the data we capture to help inform our property maintenance program

</td>
</tr>
<tr>
<td>2</td><td>🟠</td><td>🟠</td>
<td>Scope 1 and Scope 2 greenhouse gas emissions.*</td>
<td>Scope 1 emissions from fuel usage of 24 owned motor vehicles for FY25:
<table>
<tr><th></th><th>Litres</th><th>tCO2-e</th></tr>
<tr><td>Petrol</td><td>21,205</td><td>61.64</td></tr>
<tr><td>Diesel</td><td>14,379</td><td>48.57</td></tr>
<tr><td>Total</td><td>35,584</td><td>110.21</td></tr>
</table>

The increased emissions arise from our growing fleet and the addition of utility vehicles for our maintenance social enterprise.
Transitioning to electric vehicles is under consideration as financial viability allows.
Scope 2 emissions from electricity usage in common areas of owned and managed properties are being planned for aggregation and data collection for future reporting.
Gas for hot water systems and appliances is a tenant utility cost. Expert guidance will be sought to collect and measure emissions data in line with Australian Clean Energy Regulator principles.

</td>
</tr>
<tr>
<td>3</td><td>N/A
New</td><td>🔴</td>
<td>Scope 3 greenhouse gas emissions.</td>
<td>Scope 3 emissions are not feasible to report at this time.</td>
</tr>
<tr>
<td>4</td><td>🟠</td><td>🟠</td>
<td>Energy efficiency actions in the last year, related energy savings and investment volume.</td>
<td>

Developments: Homes are designed with energy efficiency features including site layout, natural ventilation, rooftop solar, energy-efficient appliances, reverse cycle air conditioning, electric hot water, LED lighting and enhanced insulation. BASIX standards are exceeded in appliances and taps.
All portfolio: In FY25, upgrades included 44 LED lighting installations with sensors in common areas, 8 roof replacements with insulation and ventilation, and 7 kitchen refurbishments including ducted exhaust fans.
Office initiatives: Electricity savings achieved through LED lighting, timed air conditioning, tap-to-print, sensor lights and transition to cloud-based file servers.
Tenant satisfaction: In the 2024 Tenant Survey, 78% of tenants reported that their home's energy efficiency meets their needs (2023: 75%, 2022: 77%).
Sector insight: In 2025, CHIA NSW conducted a sector-wide Household Energy Survey, with 251 responses from our tenants. One-third reported ongoing difficulty paying energy bills, 25% had delayed or missed payments, and 39% had entered payment plans with providers. Thermal discomfort was reported by 40% in summer and 32% in winter, with 24% indicating temperature impacts on their health. Results will guide future energy efficiency improvements and tenant support initiatives.

</td>
</tr>
</tbody>
</table>

*Pacific Link Housing Group, including subsidiary businesses Key2 Realty and Renew Projects

RENEW PROJECTS

Driving Environmental Impact Through Social Enterprise

Renew Projects is a multi-trade social enterprise established by Pacific Link Housing in early 2024 to deliver maintenance and renovation services across the Central Coast, Lake Macquarie and Hunter regions. Operating under a profit-for-purpose model, the business reinvests a portion of its earnings into environmental improvements across Pacific Link Housing's housing portfolio.

The enterprise provides a range of building and maintenance services including renovations, property upgrades and responsive maintenance works. During its first full financial year of operation in 2024–2025, Renew Projects delivered more than 350 maintenance jobs and 38 renovation projects, supporting Pacific Link Housing's commitment to well-maintained, safe and secure homes for tenants.

Beyond service delivery, the business contributes directly to environmental initiatives within the organisation. Profits generated through Renew Projects are allocated to sustainability upgrades across Pacific Link Housing properties. In the coming year this will include funding and installation of ceiling fans in 20 homes to improve ventilation and thermal comfort for tenants, along with other initiatives that support environmental improvements across both owned and managed properties.

By linking property maintenance with reinvestment in sustainability initiatives, Renew Projects provides Pacific Link Housing with a practical way to strengthen the quality and environmental performance of its housing while generating broader community benefit.

www.renewprojects.com.au

Climate Change cont.

🟢 Achieving 🟠 In Progress 🔴 Not Yet Reporting

	FY24	FY25	Criteria	Status
5	🟠	🟠	Planned energy efficiency actions for the next year.	▪ A portion of profits from our social enterprise maintenance subsidiary, Renew Projects, will be used to purchase and install ceiling fans in 20 three-bedroom social housing homes. The works, valued at approximately $18,000 will be delivered by Renew Projects' licensed electrician at selected properties in the northern areas of our portfolio where tenants have reported higher thermal discomfort during warmer months. The initiative aims to improve ventilation and thermal comfort for tenants, providing a more energy-efficient alternative to air conditioning. ▪ As part of our head office expansion, 30 LED lights will be installed to improve energy efficiency.
6	🟠	🟠	Renewable energy sources	▪ Completed developments: 24% of the 159 homes constructed since 2016 included rooftop solar. ▪ Development pipeline: 100% of the 89 homes in our pipeline will include rooftop solar. ▪ Managed properties: A $120,000 self-funded pilot in 2022 installed smart rooftop solar on 20 properties, saving tenants 20–40% on electricity (approx. $1,037 per property annually). Future solar installation projects on managed properties will depend on available funding opportunities.
7	🟢	🟢	Actions to mitigate climate risks: flooding, bush fires, overheating homes, and weather risks.	▪ Development pipeline: Risks are mitigated through careful site selection and due diligence, including flood and bushfire risk assessments by expert consultants. Specialist engineering reports guide design enhancements to meet local council requirements, building codes and bushfire and flood safety standards. ▪ Managed properties: Retrofitting for climate risk mitigation is complex, cost-prohibitive and disruptive for tenants. We continue to explore partnerships and funding options with property owners to address these risks where possible.

Nature

🟢 Achieving 🟠 In Progress 🔴 Not Yet Reporting

	FY24	FY25	Criteria	Status
8	🟢	🟢	Initiatives to expand green spaces and promote biodiversity.	Development pipeline: ▪ 96% of homes will include communal green spaces such as community or rooftop gardens, with all homes providing private outdoor space. ▪ All homes will include rainwater capture systems for garden irrigation, supporting both private and communal areas without additional cost to tenants. ▪ Landscaping will incorporate drought-tolerant native species to support biodiversity and climate resilience. Development profile: At our Woy Woy development, due for completion in mid-2027, an innovative biodiversity initiative involved transferring adjacent open space to Council ownership with a long-term vegetation management plan. A Woodland Salvage and Translocation Management Plan to ensure soil biomass, organic material and the seedbank are reused on Council sites was undertaken and completed as part of the overall project. All portfolio: ▪ Tenants are encouraged to improve their outdoor spaces through our Annual Garden Competition, with prizes such as Bunnings vouchers. ▪ Our Better Backyard Loan Program, launched in June 2025, provides interest-free, subsidised loans to purchase Husqvarna gardening equipment, supporting tenants to maintain their gardens and outdoor areas. Husqvarna has also generously donated equipment for a tenant prize draw and to our social enterprise, Renew Projects. ▪ Since 2019, the Botanic Gardens of Sydney's Community Greening Program has supported garden establishment at larger complexes, where monthly gardening days are held to encourage tenant participation. In FY25, 643 attendances were recorded (FY24: 608). ▪ Corporate partners, including Bunnings and Mitre 10, provide materials and volunteer support for community garden projects and working bees. ▪ Under our Native Tree Planting Program (launched November 2023), a native tree is planted for each tree removed due to safety concerns or invasive species management. In FY25, two native trees were planted (FY24: 2).

Sustainable Procurement

	FY24	FY25	Criteria	Status
9	N/A New	🔴	ESG credentials of suppliers in procurement processes.	While financial considerations are a primary focus in procurement to ensure our financial viability and affordable housing outcomes, where possible ESG outcomes are sought.
10	🟠	🟠	Policy for using environmentally friendly building materials, with targets and performance measures.	We are committed to using environmentally friendly building materials in construction and maintenance, as outlined in our Environmental Sustainability Policy and ESG roadmap. To support this commitment, we are working towards establishing clear targets and performance measurement systems.
11	🔴 Waste 🟠 Water	🟠	Waste management and water management policies with targets and performance measures.	Waste management: ▪ Our Environmental Sustainability Policy prioritises resource conservation and we are reviewing waste management practices as part of our ESG roadmap. ▪ Waste management plans are prepared for local councils during development applications. Initiatives include reusing excavated material as fill, crushing concrete for reuse, recycling organic matter and transferring recyclable materials (e.g., timber, gyprock, masonry, metal, paper and cardboard) to waste facilities. Recycled materials are utilised wherever possible. Water management: ▪ A formal water management policy is planned for development as part of our ESG roadmap to establish targets and measure performance. ▪ Completed developments: 60% of homes completed since 2016 included rainwater tanks for landscaping irrigation. 100% of dwellings met or exceeded BASIX WELS standards with water-efficient fixtures to lower tenant utility costs. ▪ Managed properties: Water-efficient showerheads are installed where possible. ▪ Tenant satisfaction with water efficiency, as measured in annual surveys, remains high: 89% in 2024 and 2023 and 87% in 2022.

Social

Affordability and Security

🟢 Achieving 🟠 In Progress 🔴 Not Yet Reporting

	FY24	FY25	Criteria	Status
12	🟢	🟢	Number of rental homes by type.*	Tenancies at June 2025: Social Housing 1,256 88% Affordable Housing 61 4% Market Rent 105 7% Other (incl disability, crisis) 3 1% Total 1,425
13	🟢	🟢	Number of existing homes completed before the last FY by type.*	Tenancies at June 2024: Social Housing 1,265 89% Affordable Housing 65 4% Market Rent 89 6% Other (incl disability, crisis) 3 1% Total 1,422
14	🟢	🟢	Number of new homes within the last FY by type.	No new homes were completed during FY25 (FY24: 33 homes). However, 89 dwellings remained in progress across three local government areas, comprising three mixed-tenancy developments and one turnkey project. While not classified as a new development, in May 2025 we launched Tingira House, a meanwhile use project delivering 20 fully furnished studio units for older women at risk of homelessness. The project repurposes an existing aged care facility owned by Anglican Care under a five-year arrangement to provide transitional housing.
15	🟢	🟢	Distribution of rental homes by tenure.	Tenure length at 30 June 2025 | <1 yr | 1-3 yrs | 3-10 yrs | >10 yrs Owned Portfolio | 5% | 17% | 39% | 39% Managed Portfolio | 6% | 24% | 33% | 37% Total portfolio | 6% | 19% | 38% | 39% Overall average tenure: 8.7 years. Tenure length by Housing Type | <1 yr | 1-3 yrs | 3-10 yrs | >10 yrs Social Housing | 5% | 17% | 37% | 41% Affordable Housing | 12% | 40% | 48% | 0% Market Rent | 4% | 38% | 58% | 0%

*Pacific Link Housing Group, including subsidiary business Key2 Realty

Tenant Voice

🟢 Achieving 🟠 In Progress 🔴 Not Yet Reporting

<table>
<tr><th></th><th>FY24</th><th>FY25</th><th>Criteria</th><th>Status</th></tr>
<tr><td>16</td><td>🟢</td><td>🟢</td><td>Arrangements for tenants to hold the organisation accountable for service provision.</td><td>To ensure accountability, tenants receive our Complaints and Appeals Policy and Customer Charter at allocation, both of which are publicly available on our website. Tenants may seek support from a Tenant Advocate and escalate unresolved matters to the NSW Civil and Administrative Tribunal or Housing Appeals Panel. Complaints are recorded in a register submitted annually to the regulator, and the Board receives monthly reporting on complaints and appeals.

Tenant Survey results show strong perceptions of accountability:

<table>
<tr><th></th><th>2024</th><th>2023</th><th>2022</th></tr>
<tr><td>Rights as a tenant are upheld</td><td>84%</td><td>81%</td><td>81%</td></tr>
<tr><td>PLH listens and acts on tenant views</td><td>73%</td><td>70%</td><td>70%</td></tr>
</table></td></tr>
<tr><td>17</td><td>🟢</td><td>🟢</td><td>Measurement, action on and trends in tenant satisfaction scores over the past three years.</td><td>We engage CHIA NSW to independently conduct a Tenant Survey every two years. Results from the last three surveys demonstrate consistent overall satisfaction and response rates, with satisfaction levels exceeding the NRSCH benchmark of 75%:

<table>
<tr><th></th><th>2024</th><th>2023</th><th>2022</th></tr>
<tr><td>Overall Satisfaction</td><td>85%</td><td>85%</td><td>82%</td></tr>
<tr><td>Response Rate</td><td>36%</td><td>35%</td><td>40%</td></tr>
</table>
Following each survey, an action plan is developed to address areas for improvement. Where feedback is identifiable, matters are followed up and resolved with tenants where appropriate.</td></tr>
<tr><td>18</td><td>🟢</td><td>🟢</td><td>Number of complaints filed with tenancy tribunals and resulting changes in practices.</td><td>▪ 23 complaints and no appeals were recorded and reported to the NRSCH in FY25 (FY24: 19 complaints, 4 appeals).
▪ 100% of complaints were resolved within policy timeframes (FY24: 100%).
▪ Satisfaction with complaints handling and awareness of the complaints process is measured through the Tenant Survey.
▪ After noting repeated concerns at a neighbourhood, we launched weekly drop-in café engagement sessions for tenants to raise issues directly with staff. Subsequent feedback was positive, with tenants reporting improved communication and connection.</td></tr>
</table>

Tenant Support

<table>
<tr><th></th><th>FY24</th><th>FY25</th><th>Criteria</th><th>Status</th></tr>
<tr><td>19</td><td>🟢</td><td>🟢</td><td>Support services offered to tenants.</td><td>Pacific Link Housing delivers a range of self-funded capacity-building programs and referral supports aimed at strengthening tenant wellbeing, independence and housing stability.

<table>
<tr><th></th><th>FY25</th><th>FY24</th><th>FY23</th></tr>
<tr><td>Education Support</td><td>22</td><td>21</td><td>22</td></tr>
<tr><td>Health and Wellbeing</td><td>68</td><td>56</td><td>18</td></tr>
<tr><td>Learner Driver</td><td>21</td><td>9</td><td>15</td></tr>
<tr><td>Tech Connect Loans</td><td>28</td><td>22</td><td>27</td></tr>
</table>
▪ Since 2021, four tenants have participated in the CHIA NSW cadetship program, completing structured study while employed full-time with Pacific Link Housing.
▪ Our Tenant Support Officer provides individualised assistance and referrals to specialist services, including family, youth, disability and aged care providers. In FY25, 269 client support cases were managed. Satisfaction with referral services increased to 63% in 2024 (2023: 58%).
▪ In the 2024 Tenant Survey, 79% of tenants reported an improved quality of life since becoming a tenant (2023: 71%), reflecting the combined impact of stable housing and support services.</td></tr>
<tr><td>20</td><td>🟢</td><td>🟢</td><td>Tenant information on ventilation, mould prevention, heating and waste recycling.</td><td>▪ Tenants receive guidance on ventilation, damp and mould prevention, energy use and waste management through our quarterly newsletter, Tenant Handbook and routine property inspections.
▪ Our internal ‘Green Team’ contributes regular educational content to the newsletter, covering topics such as soft plastics recycling, energy-saving tips, food waste reduction and budgeting, eco-friendly cleaning and mould management. One article on soft plastics recycling led to the establishment of a tenant-led recycling group at a Central Coast complex.
▪ Property inspections reinforce advice on ventilation and general property care, and our Managing Health Hazards Policy is publicly available on our website.</td></tr>
</table>

A Social Enterprise Supporting Tenant Wellbeing

Key2 Realty is a social enterprise established by Pacific Link Housing in 2019 to provide property management services across the Central Coast, Lake Macquarie and Hunter regions. Operating as a licensed real estate agency and Tier Three registered Community Housing Provider, the agency manages private rental properties while contributing to Pacific Link Housing's broader social impact.

Under this model, a portion of profits generated by Key2 Realty is reinvested into tenant support initiatives delivered by Pacific Link Housing. This approach creates an additional and sustainable funding source for programs that assist tenants to build independence, develop skills and improve their quality of life.

By combining professional property management with a clear social purpose, Key2 Realty enables Pacific Link Housing to extend its support beyond housing provision and invest in programs that strengthen long term tenancy outcomes. Key2 Realty contributes to the following tenant programs:

Sheila Astolfi Education Support Program - Support for tenants undertaking study, including assistance with laptops, course materials and other education expenses.

Health and Wellbeing Program - Supports participation in sport, exercise and wellbeing activities that promote health, confidence and social connection.

Learner Driver Program - Provides funded driving lessons for tenants working towards their licence, improving access to employment, education and services.

www.key2realty.com.au

Placemaking

🟢 Achieving 🟠 In Progress 🔴 Not Yet Reporting

	FY24	FY25	Criteria	Status
21	🟢	🟢	Placemaking activities.	In FY25, we hosted 106 community events, including BBQs, morning teas, workshops and garden days [FY24: 93]. These events, which saw 1,009 attendances, support social inclusion and tenant connection.

Creating Places Where Communities Can Connect

Placemaking is an important part of Pacific Link Housing's approach to building thriving and inclusive communities. Alongside providing safe and secure homes, we invest in activities that help tenants feel connected to their neighbourhood and to one another.

In FY25, 106 community events were held across our housing portfolio to support social interaction and strengthen community connections. These gatherings provide opportunities for tenants to meet neighbours, build friendships and develop a stronger sense of belonging.

They also create a relaxed setting where tenants can interact directly with Pacific Link Housing staff, strengthening relationships and encouraging open communication.

Tenant feedback consistently highlights the value of these initiatives. Many describe the events as a chance to socialise, learn new skills and connect with others in their community. Through these placemaking activities, we continue to support welcoming environments where tenants feel included, supported and part of a community.

Governance

Corporate Governance

🟢 Achieving 🟠 In Progress 🔴 Not Yet Reporting

	FY24	FY25	Criteria	Status
22	🟢	🟢	Adverse regulatory findings in the last year.	We have not been subject to any regulatory action in the past year.

Board of Directors

	FY24	FY25	Criteria	Status
23	🟢	🟢	How the Board manages ESG risks.	▪ Risk oversight includes a Risk Management Framework, Board Risk Appetite Statement, quarterly Risk Register reviews and the Finance Risk Audit Board Committee. ▪ A risk management portal is tailored to manage risks, controls and mitigations and over 100 contract and compliance obligations.
24	🟠	🟠	Submission of a Modern Slavery Statement to the Australian Government.	▪ We are below the revenue threshold for submitting a compulsory Modern Slavery Statement. ▪ We recognise that government procurement policies are seeking voluntary participation and we prepare a Modern Slavery Statement as required for NSW and Australian Government procurement.
25	🟢	🟢	Number of Audit Committee members with recent and relevant financial experience.	All directors on the Finance Risk Audit Committee have recent and relevant financial experience.
26	🟢	🟢	Date of last independently-run Board effectiveness review.	Last external review was conducted in November 2024 based on AICD Not-for-Profit Governance Principles by an expert governance consultant.
27	🟢	🟢	Approach to handling conflicts of interest at the Board.	▪ Conflict of Interest Policy governs directors and employees. Register maintained with mitigation plans. Disclosure required at all Board and Committee meetings. ▪ New employees and directors complete Conflict of Interest and Ethical Conduct declarations on induction and update annually.

Board Leadership

Pacific Link Housing is governed by a skills-based Board of Directors responsible for strategy, performance and accountability to members. Directors bring experience across finance, risk, governance, property and community services. The Board oversees implementation of the Strategic Plan and undertakes regular independent performance reviews, supported by ongoing professional development.

Left to Right: Matthew Cochrane-Smith, Stephen Brahams, Leoni Baldwin, Wal Edgell, Sarah Winter, Kristen Watts, Peter Alward and Ian Lynch.

Team Culture and Community Participation

Supporting staff wellbeing is a priority across the organisation. In addition to structured wellbeing initiatives and professional support programs, team-building forms part of our staff development approach. During FY25, staff participated in community walks recognising domestic and family violence awareness and Reconciliation Week, as well as environmental clean-up activities. This included a Take 3 for the Sea coastal clean-up undertaken as part of an off-site development day. These shared activities build connection across teams, support a positive workplace culture and contribute in practical ways to the communities where we live and work.

Staff Wellbeing

🟢 Achieving 🟠 In Progress 🔴 Not Yet Reporting

<table>
<tr><th></th><th>FY24</th><th>FY25</th><th>Criteria</th><th>Status</th></tr>
<tr><td>28</td><td>🟠</td><td>🟠</td><td>Median gender pay gap.*</td><td>12% as of 30 June 2025 (20% FY24), based on the Australian Workplace Gender Equality Agency calculation.</td></tr>
<tr><td>29</td><td>🟢</td><td>🟢</td><td>Support for physical and mental health of staff.*</td><td>Employee satisfaction with health and wellbeing support was 82% in the 2025 Employee Experience Survey (FY24: 81%).
A Wellbeing Action Plan, implemented following the 2024 Workplace Wellbeing Survey, includes a Psychosocial and Wellbeing Policy, training on mentally healthy workplaces, team consultations to establish wellbeing KPIs, SafeTea safety discussions and trained Mental Health First Aiders.
Ongoing supports include free confidential counselling through an Employee Assistance Provider, clinical supervision for specialist tenant support staff, and regular team-building activities to support connection and workplace wellbeing.</td></tr>
<tr><td>30</td><td>🔴</td><td>🔴</td><td>Adoption of a Reconciliation Action Plan (RAP) approved by Reconciliation Australia.</td><td>We have not developed a formal Reconciliation Action Plan (RAP).
During FY25, the Executive Team begun structured learning and engagement with local Aboriginal leaders and organisations, with the intention of establishing a formal framework for cultural awareness, partnerships and ongoing organisational learning in FY26.
We maintain longstanding partnerships with local Aboriginal Community Housing Providers (CHPs), support services and Local Aboriginal Land Councils across our operating regions.</td></tr>
<tr><td>31</td><td>🟢</td><td>🟢</td><td>Proportion of Board and employees from Culturally and Linguistically Diverse, Aboriginal and/or Torres Strait Islander background.*</td><td><table><tr><th></th><th>Employees</th><th>Directors</th></tr><tr><td>Aboriginal and/or Torres Strait Islander</td><td>7%</td><td>0%</td></tr><tr><td>Culturally and Linguistically Diverse</td><td>4%</td><td>0%</td></tr></table></td></tr>
</table>

*Pacific Link Housing Group, including subsidiary businesses Key2 Realty and Renew Projects

Pacific Link
HOUSING

Contact Our Team

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