



Pacific Link
HOUSING

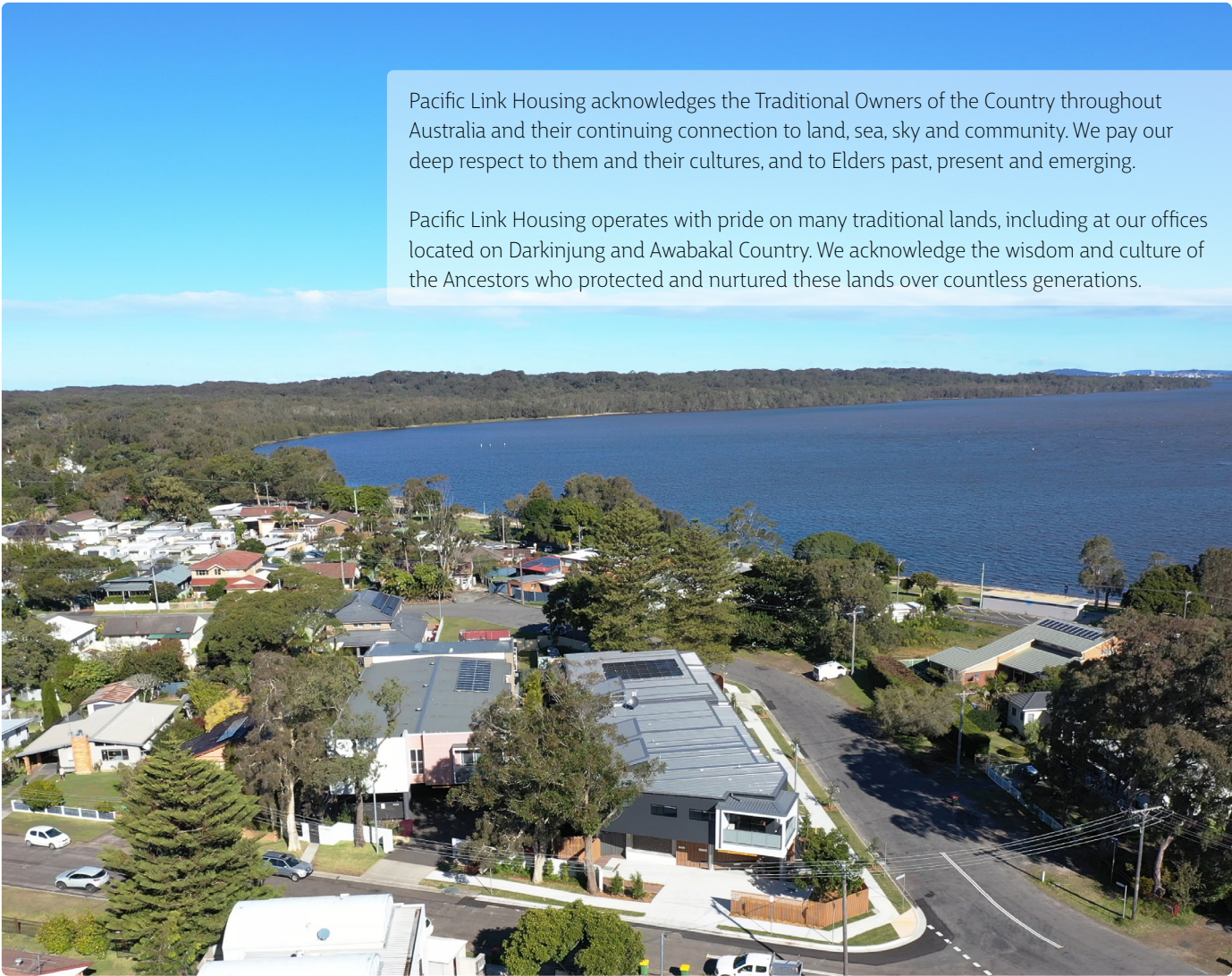
Environmental Social Governance (ESG) Impact Report 2023-2024



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

Table of Contents

About Pacific Link Housing	03
ESG Reporting Standards	04
Commitment to ESG Principles	04
ESG Snapshot of Pacific Link Housing	05
Our Capabilities	06
Environmental Impact	08
Social Impact	11
Governance	14



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.

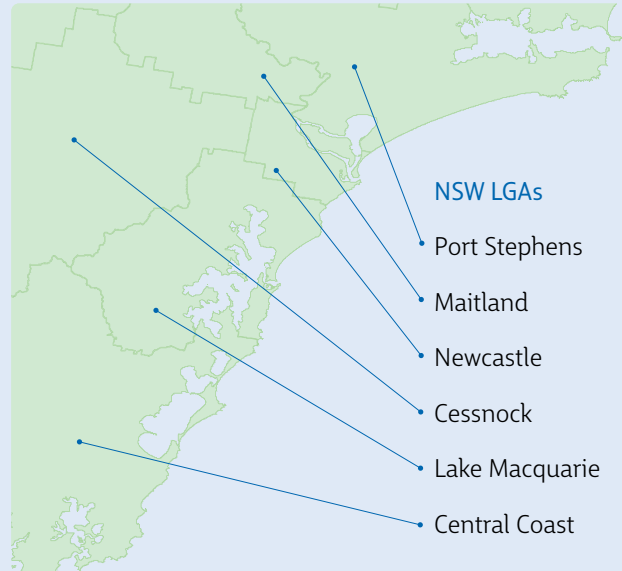
Pacific Link Housing operates with pride on many traditional lands, including at our offices located on Darkinjung and Awabakal Country. We acknowledge the wisdom and culture of the Ancestors who protected and nurtured these lands over countless generations.

About Pacific Link Housing

Pacific Link Housing is a Tier One registered Community Housing Provider with 40 years of experience in delivering safe, secure and affordable housing across the Central Coast, Lake Macquarie and Hunter regions. Since 1984, we have embedded ourselves as a respected and award-winning leader in the housing sector.

Beyond providing housing, we are committed to long-term social impact and sustainability. Through strong partnerships with government, industry and community organisations, we work to address housing challenges and support tenant wellbeing. Our two social enterprises, Key2 Realty and Renew Projects, further extend this impact by delivering property management and maintenance services while reinvesting profits into our social and environmental initiatives.

As we continue to grow, our focus remains on increasing housing availability, fostering stronger communities and incorporating sustainable practices into our work. At the heart of our efforts is our vision of thriving and inclusive communities that benefit everyone.



NSW LGAs

Port Stephens

Maitland

Newcastle

Cessnock

Lake Macquarie

Central Coast

Footprint and Properties

Pacific Link Housing manages over 1,200 properties spanning six local government areas. Our main office in the Gosford CBD and an office in Belmont enable us to serve our communities efficiently. We primarily manage properties owned by the NSW Land and Housing Corporation, homes leased from private landlords and dwellings we have developed and constructed.

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 Community Housing Industry Association Environmental, Social and Governance (ESG) Reporting Standard for Social Housing, launched in 2022 with funding from Housing Australia. The Standard serves as a voluntary disclosure framework for Community Housing Providers. Among the early participants, Pacific Link Housing is proud to be one of just 21 formal adopters of the Reporting Standard across Australia and one of only 14 to report FY 2023 information.

Governments, lenders, donors and investors worldwide increasingly require that the assets they invest in provide both a sound commercial return and positive ESG outcomes. Providing reporting aligned with the Standard allows these key stakeholders and our communities to have transparent, consistent and comparable information on the impacts we are achieving. This reporting across the community housing sector is expected to raise philanthropic and investor confidence that ESG risks are appropriately managed and may lead to discounted financing costs.



Community Housing
INDUSTRY ASSOCIATION

Commitment to ESG Principles

Pacific Link Housing recognises that ESG initiatives apply across each of our Strategic Objectives and this Report seeks to outline and measure the steps we are taking to improve outcomes for our tenants and communities. Pacific Link Housing is committed to being a sustainable business that creates and protects financial and non-financial goodwill and then shares these benefits with our tenants, partners and the local communities across our footprint. ESG principles are at the core of our five Strategic Objectives, as we know to achieve our vision of thriving and inclusive communities that benefit everyone, we have a critical role to play in adding to vibrant local economies that depend on a diversity of people being able to live, learn, work and play to create great places.

This Report is our first step towards measurement of our ESG impact and has identified areas where we have more work to do in assessing our performance. In measuring environmental impacts, the Report focuses on the dwellings owned (either through acquisition or development) by Pacific Link Housing. Where possible, we have also outlined impacts on properties managed by Pacific Link Housing that are Government or privately owned. We will continue refining our impact measurement as future reports are released. Pacific Link Housing recognises the need to mitigate our environmental impacts to play our part in achieving the NSW mandate to achieve net zero emissions by 2050, with a 50% reduction by 2030. These steps also reflect the impact in addressing the under-supply of affordable housing in our region and providing homes that are comfortable and have minimised energy costs.



Environmental

We are committed to reducing our ecological footprint through practical, measurable strategies in both construction and property maintenance. While ownership constraints limit some initiatives, we continually assess opportunities to reduce environmental impact where possible. We acknowledge that more progress is needed and remain focused on identifying and implementing sustainable solutions within our operations.



Social

With 40 years of experience in community housing, we have a deep understanding of tenant needs and a strong record of delivering social impact. Our tenant support programs and placemaking activities help individuals build independence and create stronger, more connected communities. We remain committed to improving tenant welfare, promoting stability and expanding capacity-building opportunities.



Governance

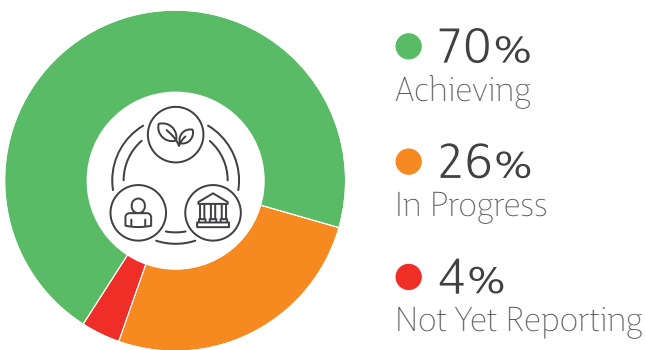
We are focused on strengthening governance practices, including refining employment policies and operational processes to align with our values. With a diverse and experienced Board, we maintain high standards of accountability and transparency. Our achievements in governance, along with ongoing initiatives to support a fair and inclusive workplace, ensure that we continue to operate responsibly and effectively.

ESG Snapshot of Pacific Link Housing

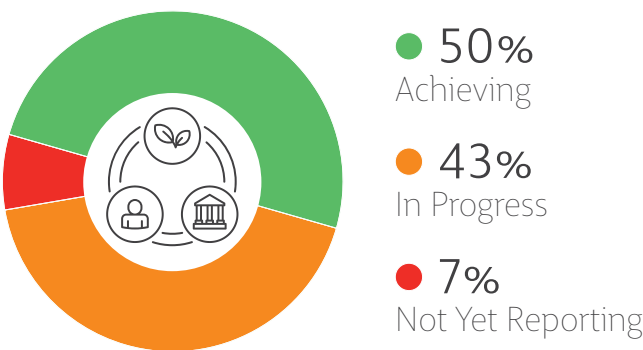
Theme	Indicators	Progress
ENVIRONMENTAL		
Climate Change	●●●●●	Efforts underway to improve energy efficiency and renewable energy adoption, with investments in new developments achieving higher BASIX ratings and plans to further integrate solar power and efficient design to mitigate climate risks.
Ecology	●●	Green spaces are a feature in all new developments and our new native tree planting program aims to ensure any trees removed to limit risk to properties are offset with new plantings.
Resource Management	●●●	Focus on sustainable building, waste and water management practices is in the initial stages, with plans to improve the use of sustainable materials in owned properties and managed properties where possible.
SOCIAL		
Affordability and Security	●●●●	Continue to improve support for low-income tenants, maintaining genuine affordability and sustainable tenancies.
Building Safety and Quality	●●	Fire safety legislative obligations are met and progress is being made on transitioning properties with gas appliances to electric.
Tenant Voice	●●●●	Strong mechanisms for tenant feedback including supporting policies, ensuring accountability and continuous engagement.
Tenant Support	●	Ongoing support programs have proven successful in improving tenant wellbeing, with targeted interventions and substantial investments in capacity-building initiatives.
Placemaking	●	Continue placemaking projects which have significantly improved community cohesion and engagement, contributing to thriving and inclusive neighbourhoods.
GOVERNANCE		
Corporate and Governance	●●	Continue to adhere to stringent governance standards to maintain transparency and operational efficiency.
Board of Directors	●●●●●	Regular effectiveness evaluations ensure a diverse and high-performing board, maintaining strong governance practices.
Staff Wellbeing	●●●●	Continued focus on improving staff health, wellbeing and equitable employment practices across the organisation.
Supply Chain	●	Progress is being made to improve supply chain management, ensuring responsible procurement practices.

● Achieving
● In Progress
● Not Yet Reporting

ESG Impact Report: Core Criteria Progress



ESG Impact Report: Enhanced Criteria Progress



Our Capabilities

Governance and Corporate Structure

Our Board is the custodian of the vision, mission and values of Pacific Link Housing, remaining accountable to members for organisational performance and purpose. Ultimate responsibility for governance rests with our Directors, who are recruited on the basis of their skills, abilities and commitment to govern an expanding and progressive company. The Board allocates responsibilities across various committees, each focused on specific areas of expertise and strategic importance.

Our Team

Pacific Link Housing has a dedicated team of approximately 45 staff led by a CEO and executive management team. We are committed to ensuring the wellbeing and growth of our employees by fostering a safe and supportive workplace culture through team-building, professional development and training opportunities.

Financial Management

Our unwavering commitment to financial management underpins all our operations, ensuring responsible resource allocation. We pursue financial sustainability through appropriate debt financing by leveraging our assets to achieve our strategic objectives.

Tenancy Management and Support

Our tenancy management approach focuses on building successful tenancies and positive housing experiences for our tenants, contributing to a wider community impact. Our team is

skilled in all facets of end-to-end tenancy management, from initial commencement throughout the entire tenancy period. In line with our focus on sustainable tenancies, we offer an array of self-funded capacity-building programs and coordinate tenant engagement activities to build community cohesion.

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. Key2 Realty has significantly increased our ability to manage market-rate rentals, broadening our property management expertise and service offerings. As a social enterprise, Key2 Realty donates a portion of its profits to our Tenant Support Programs, reinforcing our commitment to tenant wellbeing. Read more on page 13.

Asset Management

Ensuring our properties are safe, secure and in good condition is achieved through diligent inspection and strategic, planned maintenance. We engage expert multi-trade and specialist local contractors 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 renovations. This subsidiary enhances our asset management capacity and directs a portion of its profits to support our affordable housing developments, with a focus on environmental features, reinforcing our commitment to ESG principles. Read more on page 10.



Developments

We have a focused and continuing program of development and construction of affordable housing. With 167 completed units spanning social, affordable and market-rate rentals, we are able to address the diverse housing needs of our community. Our ongoing commitment to mixed tenancy projects includes a pipeline of over 87 units at various stages of progress.

Our Stakeholders

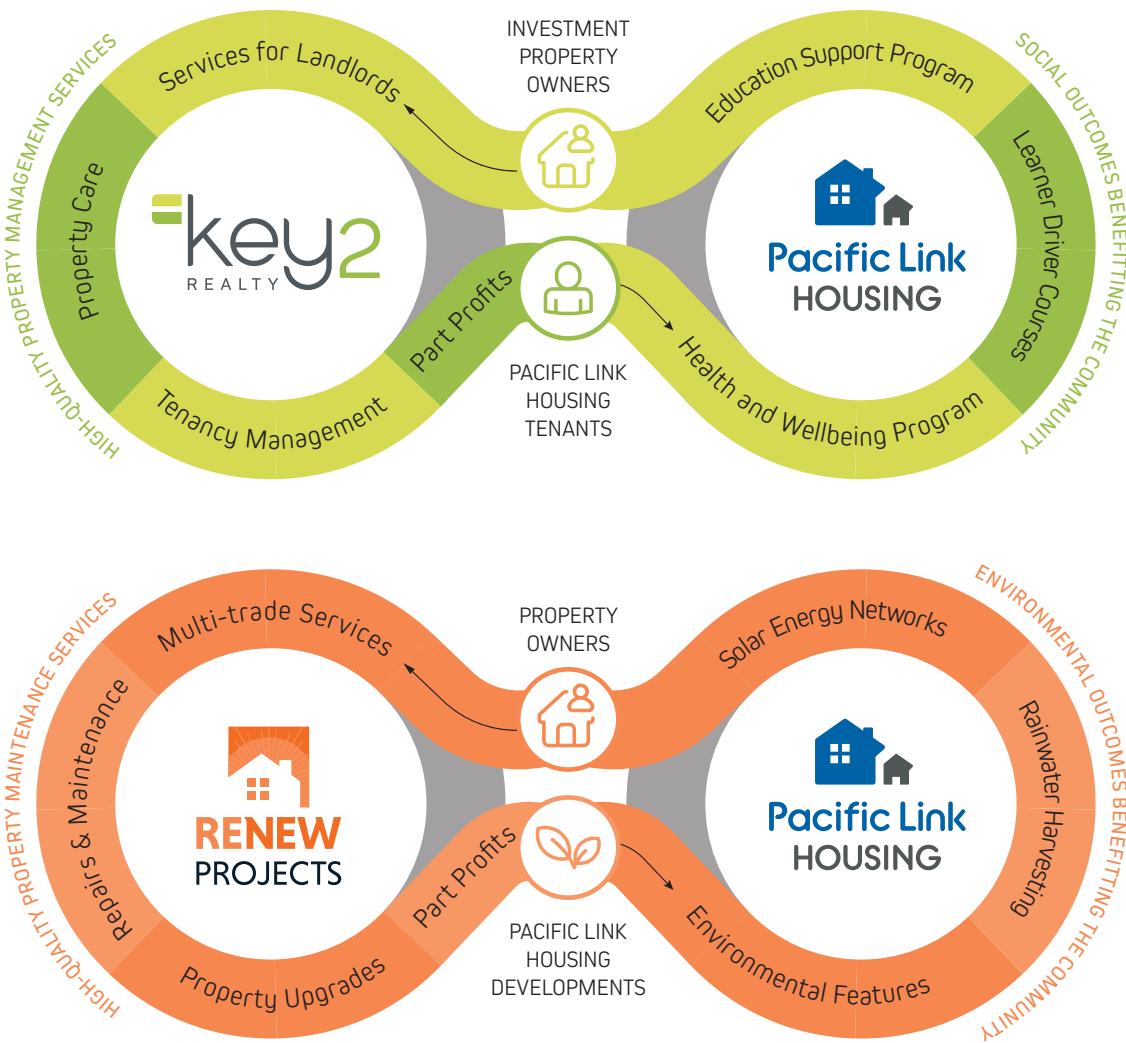
We value our stakeholders and have an active program of advocacy and community engagement. Through regular submissions, newsletters, reports and media releases, we keep our stakeholders and the community informed and involved in our activities. We participate in multiple leadership groups both locally and within the wider housing sector to provide expert input. By fostering close collaborations with our diverse range of partners and stakeholders, we work together to achieve our vision and mission.

Partnership Opportunities

Pacific Link Housing seeks partnerships that align with our ESG objectives and drive meaningful social and environmental impact. By engaging the services of our social enterprises, partners benefit from high-quality property management and maintenance expertise and also contribute directly to housing outcomes. These collaborations create shared value by delivering commercial benefits while strengthening communities and supporting long-term social and environmental change.

Partnering for Greater Impact: Social and Environmental Returns

Key2 Realty and Renew Projects offer property owners high-quality services while directing a portion of profits to tenant support programs and affordable housing developments. These social enterprises create lasting social and environmental outcomes, that benefit customers and the entire community.





Environmental

Pacific Link Housing is dedicated to reducing our ecological footprint through ongoing data collection and the implementation of effective strategies. This includes climate risk mitigation, ecological preservation and resource management in both construction and property management.

Climate Change

● Achieving ● In Progress ● Not Yet Reporting

Type	Criteria	Status															
● 1	Core	Homes assessed against energy ratings (e.g. BASIX, NaTHERs) with portfolio breakdown by ratings. <table><tr><th>NaTHERs</th><th>Completed</th><th>In Development</th></tr><tr><td><6 stars</td><td>65-51%</td><td>7-8%</td></tr><tr><td>6-7 stars</td><td>38-30%</td><td>41-48%</td></tr><tr><td>7-8 stars</td><td>24-19%</td><td>32-38%</td></tr><tr><td>8+ stars</td><td>0%</td><td>5-6%</td></tr></table> Our investment in energy-efficient homes aims to minimise energy bills, improve thermal comfort and align with broader sustainability goals. New homes are generally designed to meet the Liveable Housing Design Guidelines – Silver Level, ensuring flexibility and adaptability to reduce future retrofitting costs. We are reviewing our Property Development Policy to ensure ESG principles are embedded. 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.	NaTHERs	Completed	In Development	<6 stars	65-51%	7-8%	6-7 stars	38-30%	41-48%	7-8 stars	24-19%	32-38%	8+ stars	0%	5-6%
NaTHERs	Completed	In Development															
<6 stars	65-51%	7-8%															
6-7 stars	38-30%	41-48%															
7-8 stars	24-19%	32-38%															
8+ stars	0%	5-6%															
● 2	Core	Report Scope 1, Scope 2 (core) and Scope 3 (enhanced) greenhouse gas emissions separately. <table><tr><th></th><th>Litres</th><th>tCO2-e</th></tr><tr><td>Petrol</td><td>25,325</td><td>73.62</td></tr><tr><td>Diesel</td><td>4,769</td><td>16.11</td></tr><tr><td>Total</td><td>30,094</td><td>89.73</td></tr></table> - Transitioning to electric vehicles is under consideration as financial viability allows. - A project is underway to consolidate Scope 2 emissions data from electricity use in common areas of owned and managed properties, aiming for cost savings and improved 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 the Australian Government's Clean Energy Regulator principles. - Scope 3 emissions are not currently recorded or feasible.		Litres	tCO2-e	Petrol	25,325	73.62	Diesel	4,769	16.11	Total	30,094	89.73			
	Litres	tCO2-e															
Petrol	25,325	73.62															
Diesel	4,769	16.11															
Total	30,094	89.73															
● 3	Core	Energy efficiency actions in the last year and related energy savings. - New developments: Energy efficiency features include 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 previous years, we have sought funding which has seen upgrades such as LED sensor lighting in common areas, roof replacements with insulation and ventilation and ducted exhaust fans in kitchens and laundries. - Tenant Satisfaction: Annual surveys show 78% of tenants in 2024 reported that their home's energy efficiency meets their needs (2023: 75%, 2022: 77%). - Office Initiatives: Electricity savings achieved through LED lighting, timed air conditioning, tap-to-print, sensor lights and transition to cloud-based file servers.															
● 4	Enhanced	Planned energy efficiency actions for the next year. - Established social enterprise Renew Projects in January 2024 to reinvest profits into energy efficient features at developments, with ongoing reinvestment planned for future projects. - Monitoring the NSW Government's \$200m energy efficiency program for eligible upgrades.															



Climate Change cont.

● Achieving ● In Progress ● Not Yet Reporting

Type	Criteria	Status
● 5	Enhanced Homes with rooftop solar installed.	- Completed developments: 54% of the 125 units constructed since 2016 have solar, generating a total capacity of 38kW. - Development pipeline: 95% of the 85 planned units will feature rooftop solar, adding 30kW of capacity to service common areas. - Future solar installation projects will depend on available funding opportunities.
● 6	Core Actions to mitigate climate risks: increased floods, bushfires, overheating and weather impacts.	- New developments: 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 remain committed to exploring partnerships and financing mechanisms with property owners to address these risks.
● 7	Enhanced Tenant information on ventilation, mould prevention, heating and waste recycling.	- Quarterly newsletter and tenant handbook cover ventilation, mould prevention and recycling. - Inspections include reminders about property care. - Managing Health Hazards Policy available on our website.

Ecology

Type	Criteria	Status
● 8	Core Initiatives to expand green space and promote biodiversity.	Newly built owned properties: 85% of properties feature communal green spaces such as community or rooftop gardens, with private open space a core design requirement. 85% include rainwater capture systems for garden irrigation, supporting private and communal gardens without extra costs to tenants. - Landscaping incorporates drought-tolerant native species, enhancing biodiversity. - At our Macleay Avenue, Woy Woy development, 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 ensures soil biomass, organic material and the seedbank are reused by Council at other sites. All portfolio: - Residents are encouraged to improve their outdoor spaces through our Annual Garden Competition. - Corporate partners, including Bunnings and Mitre 10, support community garden projects with supplies and volunteer assistance. - Since 2019, the Sydney Botanic Gardens' Community Greening Program has helped establish gardens at multi-unit complexes, supported by regular gardening events promoting green spaces and neighbourhood cohesion. - We host monthly gardening days at our larger complexes. In FY23/24, 1,061 attendances were recorded (FY 22/23: 864). Native Tree Planting Program: Launched in November 2023, this program requires our arborist to plant a native tree for each tree removed for safety or invasive species management. In FY23/24, two native trees were planted, with an estimated 10 trees to be planted each year.
● 9	Enhanced Policy to manage and reduce pollutants including targets and performance measures.	- Newly built owned properties: Geotechnical surveys are conducted on all development sites, with any identified contaminants removed by licensed contractors. Pollutants during construction are managed through contracts. - Managed properties: The Managing Health Hazards in Properties Policy addresses asbestos, lead-based paint, polychlorinated biphenyls, pests and mould. An Asbestos Register is maintained and an updated Asbestos Management Plan is scheduled for FY24/25. Property Assessment Surveys document known hazards. - A strategy to target and measure pollutant reduction is under development as part of our ESG roadmap.



Resource Management

● Achieving ● In Progress ● Not Yet Reporting

Type	Criteria	Status
● 10	Core 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	Core Waste management strategy for building materials, with targets and performance measures.	- Our Environmental Sustainability Policy prioritises resource conservation. We are reviewing waste management practices in both construction and maintenance activities 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.
● 12	Core Policy for water management, with targets and performance measures.	- A formal water management policy is planned for development as part of our ESG roadmap to establish targets and measure performance. - Newly built owned properties: 85% of completed developments feature rainwater tanks for landscaping irrigation. 100% of dwellings meet or exceed 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.



Driving Environmental Impact Through Social Enterprise



As a wholly owned subsidiary of Pacific Link Housing, Renew Projects extends our commitment to sustainable and affordable housing through high-quality renovation and maintenance services. Launched in 2024, this innovative social enterprise operates across the Central Coast, Lake Macquarie and Newcastle regions, offering a comprehensive multi-trade solution to property owners.

At the core of Renew Projects is a skilled team of tradespeople, including licensed specialists in plumbing, carpentry and tiling. Their expertise ensures every project is completed to the highest standards, balancing functionality, style and long-term durability. Through strong partnerships, such as a collaboration with Mitre 10 Trade Kincumber, Renew Projects maintains cost efficiency while providing exceptional service.

Beyond delivering high-quality renovations, Renew Projects plays a vital role in advancing Pacific Link Housing's environmental initiatives. A portion of its profits directly supports sustainable features in our affordable housing developments, such as solar energy networks and rainwater harvesting systems. This commitment ensures that every project contributes to a greener future while enhancing the quality of life for our tenants.

By engaging Renew Projects, partners and clients not only receive expert trade services but also invest in a socially responsible enterprise that reinvests in sustainable housing solutions. Through Renew, we are building stronger communities while reinforcing our environmental commitment.

www.renewprojects.com.au



Social

Pacific Link Housing focuses on fostering communities where affordability, safety and quality are paramount. We ensure long-term, affordable housing for low-income residents, uphold rigorous safety standards, actively listen to and empower tenants, provide targeted support services and engage in placemaking to create united neighbourhoods.

Affordability and Security

● Achieving ● In Progress ● Not Yet Reporting

Type	Criteria	Status
● 13	Core	Percentage of tenants by rent type.
		Tenancies as 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	Core	Share and number of existing homes (owned and managed) completed (in terms of construction) before the last financial year.
		Analysis as at 30 June 2023:
		General 1,079 90%
		Transitional 29 2%
		Disability 81 7%
		First Nations 12 1%
		Total 1,201
● 15	Core	Share and number of new homes (owned and managed) completed (in terms of construction) in the last financial year.
		33 new homes were constructed and/or acquired to 30 June 2024:
		General 29 88%
		Transitional - -
		Disability 4 12%
		First Nations - -
		Total 33
		Of these new homes, 18% are affordable housing tenancies.
● 16	Core	Measures to support tenants manage energy bills for heating and cooling.
		- A tenant handbook is provided to all new tenants and quarterly newsletters share practical advice on energy saving and efficient heating and cooling. These newsletters also offer cost-of-living supports and tips to save energy, water and money. - Feedback on thermal comfort and utility costs is collected annually through tenant surveys, helping to shape future strategies. - Tenancy management services focus on sustaining tenancies by closely monitoring rent arrears and referring tenants to financial counselling services for budgeting assistance where required.
● 17	Enhanced	Distribution of rental homes by tenure.
		Length of tenure across our portfolio at 30 June 2024 is:
		Timeframe <1 yr 1-3 yrs 3-10 yrs >10 yrs
		Homes 5% 28% 32% 35%

Building Safety and Quality

Type	Criteria	Status
● 18	Core	Accredited safety checks of gas appliances.
		All newly built homes include electric appliances with no gas connections. As part of our electrification plan, gas cooktops and ovens in managed properties are replaced with electric appliances during upgrades, though gas-powered hot water systems are not yet included in the plan. While the current systems do not track conversions from gas to electric, this has been identified as an area for improvement.
● 19	Core	Fire Risk Assessments.
		100% of homes have an in-date and compliant Fire Risk Assessment.



Tenant Voice

● Achieving ● In Progress ● Not Yet Reporting

Type	Criteria	Status												
20	Core	Arrangements for tenants to hold the organisation accountable for service provision. To ensure accountability, we provide tenants with the Complaints and Appeals Policy and the Customer Charter at the time of allocation, both of which are available on our website. Tenants have the option to seek support from a Tenant Advocate and escalate unresolved issues to the NSW Civil and Administrative Tribunal or Housing Appeals Panel. Complaints are tracked in a register submitted annually to the regulator and the Board receives quarterly reports on tenant complaints and appeals.												
21	Core	Measurement, action on and trends in tenant satisfaction scores over the past three years. <table><tr><td></td><td>2024</td><td>2023</td><td>2022</td></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> ▪ These rates of satisfaction comfortably exceed the NRSCH benchmark of 75%. ▪ Every year, following analysis of the Survey results, we conduct an action plan to address performance areas. Where identifiable comments are received from tenants through the Survey, these are followed up and resolved.		2024	2023	2022	Overall Satisfaction	85%	85%	82%	Response Rate	36%	35%	40%
	2024	2023	2022											
Overall Satisfaction	85%	85%	82%											
Response Rate	36%	35%	40%											
22	Core	Number of complaints filed with tenancy tribunals in the last 12 months and resulting changes in practices. 19 Complaints and 4 Appeals were captured on our Register and reported to the NRSCH for FY23/24. 100% of complaints were resolved within policy timelines. Satisfaction with complaints handling and knowledge is measured in our Annual Tenant Survey: <table><tr><td></td><td>2024</td><td>2023</td></tr><tr><td>Complaints Handling</td><td>55%</td><td>50%</td></tr><tr><td>Complaints Knowledge</td><td>77%</td><td>64%</td></tr></table>		2024	2023	Complaints Handling	55%	50%	Complaints Knowledge	77%	64%			
	2024	2023												
Complaints Handling	55%	50%												
Complaints Knowledge	77%	64%												

Tenant Support

Type		Criteria	Status																											
23	Core	Support services offered to tenants.	We empower tenants through a range of self-funded capacity-building support programs, designed to foster personal development, growth and independence. <table><tr><th>Tenant Program</th><th>FY23/24</th><th>FY22/23</th></tr><tr><td>Education Support</td><td>21</td><td>22</td></tr><tr><td>Health and Wellbeing</td><td>56</td><td>18</td></tr><tr><td>Learner Driver</td><td>9</td><td>15</td></tr><tr><td>Tech Connect Loans</td><td>22</td><td>27</td></tr></table> Our Tenant Support Officer provides personalised assistance, helping tenants navigate social services and facilitating referrals to specialist providers, including family, youth, disability and aged care support. Referrals increased significantly from 141 in FY22/23 to 384 in FY23/24, reflecting growing tenant engagement and support needs. Our Annual Tenant Survey results reflect the positive impact of stable housing combined with tenant support initiatives: <table><tr><th></th><th>2024</th><th>2023</th><th>2022</th></tr><tr><td>Quality of life improved since becoming a tenant</td><td>79%</td><td>71%</td><td>73%</td></tr><tr><td>Satisfaction with referral to support services</td><td>63%</td><td>58%</td><td>68%</td></tr></table>	Tenant Program	FY23/24	FY22/23	Education Support	21	22	Health and Wellbeing	56	18	Learner Driver	9	15	Tech Connect Loans	22	27		2024	2023	2022	Quality of life improved since becoming a tenant	79%	71%	73%	Satisfaction with referral to support services	63%	58%	68%
Tenant Program	FY23/24	FY22/23																												
Education Support	21	22																												
Health and Wellbeing	56	18																												
Learner Driver	9	15																												
Tech Connect Loans	22	27																												
	2024	2023	2022																											
Quality of life improved since becoming a tenant	79%	71%	73%																											
Satisfaction with referral to support services	63%	58%	68%																											

● Achieving ● In Progress ● Not Yet Reporting

At one of our Central Coast complexes, tenants came together to launch a recycling initiative inspired by a newsletter article about the Curby iT program. Through connections built during monthly garden days with the Botanic Gardens of Sydney, they united to collect soft plastics, gathering a 10L bag to kickstart the effort. The initiative expanded as more tenants joined, addressing a critical environmental issue while strengthening bonds within their community. This collaboration demonstrates how tenant-led projects can enhance sustainability and community spirit.



Property Management with a Social Purpose

As a social enterprise wholly owned by Pacific Link Housing, Key2 Realty extends our commitment to social impact by providing professional, ethical and purpose-driven property management services. As a licensed real estate agency and a Tier Three registered Community Housing Provider, Key2 Realty offers expert property management that benefits landlords while reinvesting in community support initiatives.

Key2 Realty stands apart through its local expertise, strong partnerships and commitment to creating better outcomes for landlords, tenants and the broader community. A portion of its profits is directed towards tenant support programs designed to empower individuals, improve independence and foster long-term positive change. These programs provide essential resources and opportunities for Pacific Link Housing tenants, helping them build confidence and work towards their goals

 www.key2realty.com.au

Tenant Support Programs Funded by Key2 Realty:



Sheila Astolfi Education Support Program

Children and adult tenants of Pacific Link Housing who are studying can apply for assistance to help with the cost of education, including the purchase of laptops or other supplies and services.



Health & Wellbeing Program

The Health & Wellbeing Program provides opportunities for tenants to participate in sport, health, exercise and wellbeing activities. It not only helps with fitness and health, but also encourages the formation of life-long friendships.



Learner Driver Program

Free lessons can be provided to Pacific Link Housing's tenants who are learning to drive. The program teaches essential road safety skills and builds the confidence of learner drivers to help them get on the road sooner.



Governance

Pacific Link Housing maintains high standards in corporate governance, with a diverse and skilled Board, prioritisation of staff wellbeing and responsible procurement practices. These measures underscore our dedication to ethical, transparent and effective organisational management.

Corporate and Governance

● Achieving ● In Progress ● Not Yet Reporting

Type	Criteria	Status
● 25 Core	Code of Governance followed.	- Australian Institute of Company Directors – Not-for-Profit Governance Principles underpins Governance Policy. - Tier One Registered Community Housing Provider under the National Regulatory System for Community Housing. - Registered Charity with Australian Charities and Not-for-Profits Commission. - Public company limited by guarantee.
● 26 Core	Adverse regulatory findings in the last year.	We have not been subject to any regulatory action in the last year.

Board of Directors

Type	Criteria	Status
● 27 Core	Turnover for executive board members and management team in the last two years.	- Non-Executive Directors: No turnover in FY23/24 or FY22/23. The last retirement was in 2021. - Executive Managers: 14% turnover in FY23/24, with one resignation (1 of 7 roles). - Executive Directors: N/A - the Board comprises of 100% independent Non-Executive Directors.
● 28 Enhanced	How the Board manages organisational, financial, environmental and social risks.	- Risk oversight includes a Risk Management Framework, Board Risk Appetite Statement, quarterly Risk Register reviews and the Finance Risk Audit Board Committee. - A new risk management portal was introduced in FY23/24, tailored to manage over 100 contract and compliance obligations.
● 29 Enhanced	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 Government procurement.
● 30 Core	Maximum tenure for a Board member.	No maximum tenure policy in place.
● 31 Core	Number of Audit Committee members with recent and relevant financial experience.	Four directors on the Finance Risk Audit Committee with relevant financial and governance expertise.
● 32 Core	Years the current external audit partner has been responsible for auditing the accounts.	External audit partner engaged for the past two years.
● 33 Core	Date and facilitator of the last independently-run Board effectiveness review.	- Last external review was conducted in October 2022 based on AICD Not-for-Profit Governance Principles. - An external review is in progress for FY24/25.
● 34 Enhanced	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.



Staff Wellbeing

● Achieving ● In Progress ● Not Yet Reporting

Type	Criteria	Status
● 35 Core	Payment of a Real Living Wage and opportunities to improve conditions of employment.	- At a minimum, wages comply with the SCHADS Award. - Non-Award salaries benchmarked annually against external factors such as the wage price index. - Career progression is supported through strengths-based personal development, biannual performance reviews and individual development plans. - Staff benefit from a positive workplace culture, significant investment in training, flexible working arrangements, regular consultation, annual employee experience surveys and weekly all-staff updates celebrating achievements and strategic progress.
● 36 Enhanced	Median gender pay gap.	20% as of 30 June 2024, based on the Australian Workplace Gender Equality Agency calculation.
● 37 Enhanced	Support for staff physical and mental health.	- Employee satisfaction with health and wellbeing support was 81% in the 2024 Employee Experience Survey. - Based on feedback from the 2023 Workplace Wellbeing Survey, a Wellbeing Action Plan was implemented, including a Psychosocial and Wellbeing Policy, updated training on mentally healthy workplaces, team consultations to establish wellbeing KPIs, SafeTea morning teas for workplace safety discussions and appointing mental health first aiders. - Additional support includes regular off-site team-building activities, free confidential counselling via an Employee Assistance Provider and specialised clinical supervision for staff in tenant support roles.
● 38 Core	Average staff turnover in the past 12 months.	7% in FY23/24.
● 39 Enhanced	Adoption of a Reconciliation Action Plan (RAP) approved by Reconciliation Australia.	We have not yet developed a RAP but maintain longstanding partnerships with local Aboriginal support services and land councils.
● 40 Enhanced	Proportion of Board and employees identifying as Aboriginal and/or Torres Strait Islander.	- Directors: 0% - Employees: 7%

Supply Chain

Type	Criteria	Status
● 41 Enhanced	ESG credentials of suppliers in procurement processes.	Our procurement approach prioritises local SMEs, partners with sustainable practices and direct investment in social enterprises. Corporate volunteer partners are recognised across various platforms. We are committed to improving supply chain mapping, noting that Modern Slavery legislation is not currently applicable.



Contact Our Team

📍 Address	280 Mann Street, Gosford NSW 2250
✉ Mail	PO Box 1888, Gosford NSW 2250
☎ Telephone	02 4324 7617
@ Email	info@pacificlink.org.au
🌐 Website	www.pacificlink.org.au
Donate	www.pacificlink.org.au/donate
ABN	82 074 394 648

