Pacific Link
HOUSING

Annual Report 2025



Acknowledgement of Country

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 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.

Brenden Moore, First Nations Community Greening Education Officer at the Botanic Gardens of Sydney, developed the Acknowledgement of Country below. Pacific Link Housing is honoured to share these powerful words and continue to work with the Botanic Gardens to run inclusive garden workshops for our tenants.

Community Greening Acknowledgement of Country

Where the full moon meets the sand dune
From the mountain tops where the trees grow
Where the snow melts and rivers flow
Where the sky kisses the ground
And the ground hugs the sea
We would like to Acknowledge Country

Community Greening
Acknowledgement of Country Video



Brenden Moore, Biripi man, cohosting a Community Garden Workshop for tenants on Darkinjung Land.

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Chairman's Report by Wal Edgell

In presenting this report, I reflect that the 2024–2025 year has been one of significant progress and continued and commendable commitment to our mission of providing safe, secure and affordable homes to those in need. While the challenges facing our sector have not eased, Pacific Link Housing has remained steadfast and forward-thinking in the delivery of its strategic objectives. Pacific Link Housing has continued to grow our asset base and portfolio, strengthen partnerships and improve systems, all while staying focused on the needs of the people and communities we serve. Following the celebrations of our 40th anniversary last year, this momentum has carried forward into new and important initiatives that will shape the next decade of our aspirations and work.

Financially, 2024-2025 saw another strong operating surplus for the Group of $1.86 million, in line with recent years' performance. Net assets increased from $47.7 million to $52.4 million, a growth of 10%. This continuing asset growth and profitability facilitates the ongoing progress towards achieving Pacific Link Housing's strategic and business growth objectives as enunciated in our overarching Strategic Plan 2023-2028. The Plan sets five objectives and focus areas, with a range of key indicators that measure achievement of attaining our goals as outlined in more detail in this annual report.

At June 2025, the Company's Housing Australia borrowing facility totalled $11 million and a significant investment of time and effort by the Company over the year has seen approval from Housing Australia in August for a further $20.5 million long-term finance, secured on upcoming and completed developments. With our portfolio of properties now valued at $62.1 million (2024 $58.7 million) and a significant pipeline of development projects, the Company is well placed to continue with our strategy to deliver additional well-located, high-quality social and affordable housing for our community.

In reflecting on our commitment to our community, a highlight of the year was the opening of Tingira House, a meanwhile use project for older women facing homelessness, which provides fully furnished accommodation and on-site support in a repurposed aged care facility in Lake Macquarie. The property was generously made available by Anglican Care under a nominal lease arrangement and refurbished with support from the NSW Government's Homelessness Innovation Fund. Delivered in partnership with Women's Community Shelters, Tingira House reflects our deep commitment to serving those who are often overlooked by the housing system. It demonstrates a practical way to increase housing supply by temporarily repurposing a property that would otherwise sit vacant, offering safety and stability when it is most needed.

We also welcomed news of a $20 million bipartisan Federal Government funding commitment to develop a Women and Children's Trauma Recovery Centre on the Central Coast. This outcome followed long-term advocacy and a proposal developed with the support of the Central Coast Community Women's Health Centre, a long-standing local organisation supporting women and



children impacted by domestic and family violence. The Centre, the only one of its kind on the Central Coast, will deliver not only crisis accommodation but also integrated support, through a model that prioritises safety, healing and long-term stability. The funding will also see 13 medium-term transitional housing units become available, with additional surplus land included on the site, providing Pacific Link Housing with a potential for further opportunity for the future development of affordable rental accommodation. There is still considerable planning ahead to ensure these homes are safe, welcoming and supported by the right services, but we are proud to be creating a space where healing and recovery can begin.

Our housing development pipeline is substantial, demanding significant focus and commitment. For the first time in our corporate history, we have four projects running concurrently across the Central Coast, Lake Macquarie and Hunter regions, accounting for 87 dwellings in various stages of construction start, design and planning. These include mixed-tenancy developments and a turnkey project, ensuring we can deliver a range of housing solutions aligned with different cohort needs, regions and funding sources. We continue to work closely with government and other partners to ensure these projects are both feasible and future-proof. Our team remains ready to respond to new opportunities, including those emerging under the Housing Australia Future Fund and state-based programs.

To further strengthen our focus, commitment and resolve to ensuring a seamless approach to all operational, development and financial matters, a group operating structure incorporating the parent entity and our two 'for purpose' social enterprises in

> "Pacific Link Housing has continued to grow our asset base and portfolio, strengthen partnerships and improve systems, all while staying focused on the needs of the people and communities we serve. Following the celebrations of our 40th anniversary last year, this momentum has carried forward into new and important initiatives that will shape the next decade of our aspirations and work."
>
> - Wal Edgell
> Pacific Link Housing Chairman

Key2 Realty and Renew Projects was implemented during the year under the leadership of our CEO, Ian Lynch. The combination of skills, expertise and specialised functions existing within the Group provided an approach to our operating capacities, not capable of being matched or replicated by other Community Housing Providers.

Governance, compliance and risk management continue to be areas of close focus and attention by the Board and management. The systems we have put in place in recent years have advanced, providing the Board and Executive with a strong platform to monitor progress and uphold our high standards. The dedicated compliance portal introduced last year is now used to manage contract obligations, track regulator requirements, monitor WHS incidents and ensure that training and documentation stay up to date. We continue to invest in the systems that support our operations more broadly, ensuring they remain fit for purpose as the organisation grows. It is pleasing to see such robust systems in place, which enable a proactive, accountable and well-governed organisation while also improving our ability to deliver responsive, streamlined and tenant-centred services.

We also released our 2024 Environmental, Social and Governance (ESG) Impact Report, with measurable improvements across several domains. We remain one of only a small number of Community Housing Providers nationally to formally adopt and report against this standard. The report confirmed we are now achieving 70% of the core ESG criteria, with another 26% in progress and 4% not yet reporting. These results reflect our strong social and governance performance and ongoing efforts to embed sustainability into the way we work, despite the constraints linked to property ownership that limit some direct environmental action. I also want to commend the team-led Green Team initiative, which continues to reduce office waste and improve environmental awareness in practical ways.

We deepened our role in evidence-based advocacy during the year through the publication of two major regional housing reports. In October, we released the 2024 State of Affordable Housing on the Central Coast, a follow-up to our 2022 report. In May, we published the first Lake Macquarie Housing Statement, developed in collaboration with local government, peak bodies and business representatives. Both reports identify the deepening housing pressures across our footprint and set out specific actions for all levels of government. It is clear that a more coordinated, timely and well-funded response is needed if we are to address the scale of unmet and unfortunately increasing need in our communities.

Supporting our team continues to be a prime priority for the Board. We are conscious that the nature of our work can present both psychosocial and physical risks, and we take our responsibility seriously in providing a safe and supportive working environment. Over the past year, we were pleased to see continued progress in how safety is managed, from practical improvements guided by the WHS and Wellbeing Action Plan, to strengthened wellbeing measures that support both individuals and the broader team. Flexible work arrangements remain in place and were well received in this year's staff survey. These efforts not only reflect good governance, they also help ensure we retain experienced staff who are well placed to deliver high-quality services to tenants and the community.

None of these outcomes would be possible without the commitment and diligence of our entire team, from our hardworking frontline staff to our Executive and the Board. I extend my thanks to my fellow Directors for their continuing commitment, insight and stewardship, and I commend our CEO, Ian Lynch, for his leadership across the Group. Pacific Link Housing's work continues to be grounded in professionalism, care and results, which is an approach that is recognised both within our sector and beyond.

Finally, I would like to wholeheartedly thank our funding bodies, partners, contractors and stakeholders, both new and long-standing, for their ongoing support. Together, we are helping to ensure that the benefits of safe, secure, affordable rental housing can be felt more broadly across the Central Coast, Lake Macquarie and Hunter regions.



Wal Edgell
Chairman

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. With over 1,200 properties under management across six local government areas, we deliver safe, secure and affordable housing to those in need. Our main office is located in the Gosford CBD, complemented by a by-appointment office in Belmont, enabling us to support our communities with responsiveness and care. Our diverse housing portfolio includes properties we have built or acquired, as well as those owned by Homes NSW and private landlords.

At the heart of our operations is our mission to provide safe, secure and affordable homes for those in need. We work under the guidance of a dedicated Board of Directors, who oversee the organisation's strategic direction and ensure the ongoing delivery of our mission. The Board regularly reviews Pacific Link Housing's Strategic Plan, which outlines our goals for the coming years and identifies opportunities for growth, innovation and risk management.

Pacific Link Housing's organisational capabilities are extensive, covering tenancy and asset management, tenant engagement, financial management and property development. These capabilities are extended by two social enterprises that bring added expertise to our organisation. Key2 Realty, our property management real estate, donates part of its profits to support our tenant programs, while Renew Projects, our property maintenance enterprise, invests part of its profits in environmentally sustainable features in our properties and development projects.

Our team's commitment and expertise are also pivotal in strengthening these organisational capabilities, which enable us to adapt seamlessly to the evolving needs of our tenants and the broader housing landscape. This approach ensures that we continue to meet our strategic objectives and deliver high-quality services, aligning with our vision of thriving and inclusive communities that benefit everyone.

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.



Kristina Conte and Adelle Laing at Central Coast Homeless Connect Day

Strategic Objectives

Pacific Link Housing's work is predicated on our five Strategic Objectives, which remain at the core of our everyday operations and guide our future direction.



Provide More Homes

Focus Areas

- Generate development and management opportunities.
- Develop capital and financing strategies for long-term sustainability.
- Grow access to finance through high-quality tenders and grants.
- Pursue purpose-led collaborations with partners.
- Build readiness and capacity.
- Optimise our charitable status and facilitate social enterprises.

Key Indicators

- Dwellings built or acquired
- Dwellings managed
- Development pipeline
- Capital and financing strategy
- Partnerships and collaborations



Value Our People

Focus Areas

- Foster values-based, positive culture and work environment.
- Empower our team to optimise performance, flexibility and mobility.
- Nurture wellbeing and embed safety focus.
- Support career progression, leadership and professional development.

Key Indicators

- Employee survey results
- Retention and voluntary turnover
- Training and professional development
- WHS incidents



Improve Tenant Wellbeing

Focus Areas

- Listen to the views, concerns and encouragement from tenants, neighbours and support partners.
- Deliver quality services, support and offer choice.
- Maintain quality property condition with consideration to energy efficiency and comfort.
- Offer programs to support social and economic participation.
- Create inclusive engagement opportunities.
- Use a systematic approach to measure and report on our impact.

Key Indicators

- Tenant survey results
- Tenant program participants
- Placemaking activities
- Tenant support referrals and partners
- Complaints, appeals and feedback



Achieve Excellence and Sustainability

Focus Areas

- Maintain financial discipline and manage risks effectively.
- Drive operational quality, resilience and scalability.
- Invest in technology and systems to support decision-making.
- Ensure governance, risk, compliance and procurement best practice.
- Maintain continuous improvement ethos.
- Seek revenue diversification opportunities.
- Seek to optimise positive environmental impacts.

Key Indicators

- Financial indicators
- Borrowing covenants
- Compliance and risk indicators
- Tenancy data
- Rent arrears
- Environmental impacts
- IT Strategy



Focus on Community Impact

Focus Areas

- Focus on opportunities in our local footprint to consolidate our leadership position.
- Lead influence and evidence-based advocacy.
- Build our profile within our community broadly.
- Collaborate with our diverse network of government, social and private sector stakeholders.

Key Indicators

- Advocacy activities
- Media exposures
- Stakeholder engagements
- Government submissions
- Ministerial and local member involvement

Group CEO's Report by Ian Lynch

This past year has been defined by meaningful action and ongoing adjustment as we continue to respond to housing needs across our region. Our focus has been on making sure the systems, structures and supports we offer are not only fit for purpose but continue to deliver practical outcomes for our tenants, team and broader community. As housing pressures deepen and demand for affordable options grows, Pacific Link Housing has worked to strengthen our organisation, listen closely to our tenants, support our staff and help shape a housing system that delivers better outcomes for those in need.

Our social enterprises continue to grow and contribute meaningfully to our long-term goals. Renew Projects completed its first full year of operations and has already made a measurable difference. The business delivered over 350 maintenance jobs and 38 renovations, expanded its team, added new services and donated $15,000 back to Pacific Link Housing to support environmental upgrades. Renew Projects was awarded Outstanding New Business at the 2024 Business NSW Central Coast Awards and went on to win the national Trade Champion Award in 2025. This recognition, at both regional and national levels, highlights the strength of its profit-for-purpose model, the quality of work delivered and the impact the team is already having across the sector.

Key2 Realty also continues to evolve. In 2024, it was named the Excellence in Micro Business winner at the Business NSW Central Coast Awards. This recognition is a testament to the hard work and dedication of our small but dedicated team. As a profit-for-purpose real estate agency, Key2 Realty supports our tenant programs and manages over 200 properties on behalf of owners. It completed its first compliance return after achieving registration as a Community Housing Provider last year, allowing it to manage affordable housing under Ministerial Guidelines. This has positioned Key2 Realty to work with developers and councils on long-term affordable housing outcomes and remains a key part of our strategy to diversify income and influence systemic change.

Across the organisation, our team have continued to demonstrate care, resilience and integrity. Our practices in safety, flexibility and staff development were recognised through our win as Employer of Choice (21+ employees) at the 2024 Business NSW Central Coast Awards. It was one of three major awards across the Pacific Link Housing Group this year, with both of our social enterprises also receiving top recognition in their categories. We were humbled to see this work acknowledged and proud to see it reflect the feedback and experience of our team. These accolades speak to the strength of our workplace culture and the values that underpin it. Our efforts to make Pacific Link Housing a safe, supportive and rewarding place to work will remain a priority as we continue to grow, with plans underway to expand our office space to better accommodate the needs of our team.



Professional development remained a priority this year, with more than 605 hours of training delivered across the team. Four cadets have joined us since 2021 through our partnership with Community Housing Industry Association NSW, and three remain employed with us today. In 2025, we welcomed our fourth cadet, Jasmine Mundell, and celebrated the success of Cathy Burke, who was named Vocational Student of the Year for the Hunter and Central Coast Region after graduating from her cadetship in early 2025. Cathy's win and her progression to the NSW finals are well-deserved. We are incredibly proud to see her continue to grow her career in the sector.

Our involvement in the community has also remained strong. Staff took part in events that reflect our values, including walks for domestic and family violence awareness, Reconciliation Week and environmental clean-up efforts. At a staff development day, the team collected over 50 kilograms of waste from a local beach to support Take 3 for the Sea. These moments reflect who we are as an organisation. When we say that Pacific Link Housing cares about community, it's actions like these that back it up.

Our tenant support programs have also continued to grow and adapt. These self-funded initiatives have helped tenants access education, learn to drive, obtain technology devices and participate in the community. Next year, we look forward to introducing a new program that will give tenants access to quality garden equipment through a simple, low-cost arrangement in collaboration with Husqvarna. Alongside these initiatives, our

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> - Ian Lynch
> Group CEO

partnerships with service providers and support organisations continue to play a vital role in improving tenant outcomes and strengthening the broader services we provide.

We also delivered The Lift Project, a 10-week wellbeing program designed by Dr Darren Morton and made possible by the generous support of Avondale University. The program provided tenants with tools to improve their emotional, social and physical wellbeing, and was delivered online with flexible access options. Feedback from participants was overwhelmingly positive. Tenants shared stories of improved confidence, stronger social connections and new motivation to prioritise their health. As this was the first time we ran the program, we were encouraged by the positive outcomes and look forward to offering it again in the year ahead.

Meanwhile use housing has continued to provide stability and dignity to women facing crisis. In partnership with Women's Community Shelters, we continued operating Allawah House on the Central Coast and opened Tingira House in Lake Macquarie. Both offer short-term housing and on-site support for women recovering from homelessness or domestic and family violence. With additional support from the NSW Government's Homelessness Innovation Fund, Allawah House has been extended for another 12 months and expanded from 14 to 16 rooms. This model continues to be a vital response to a growing need in our community.

The broader tenant experience remains a key priority for us. While our Annual Tenant Survey is now conducted every two years, we continue to gather feedback through regular calls, forms and in-person events. This helps us shape our services and improve service delivery. In 2024, 93% of tenants reported that their quality of life had improved or remained stable since becoming a tenant and 85% expressed overall satisfaction with our service. We look forward to sharing the results of the next survey in 2026 and continuing to respond to what we learn from our tenants.

We've continued to contribute to broader conversations about housing policy and planning, taking part in forums, summits and inquiries to share insights from our day-to-day work. These efforts allow us to advocate not just for Pacific Link Housing, but for the tenants and communities we serve. Our regional housing reports have helped shape discussions with government, councils and stakeholders, strengthening the case for targeted investment. Advocacy will remain a focus as we work to improve housing outcomes across our footprint. This year also saw the creation of Australian Community Housing (ACH), a new national peak body that brings together the strengths of Community Housing Industry Association National and PowerHousing Australia. We welcome this step forward and the opportunity it brings for more unified and coordinated national advocacy.

As always, I want to thank our staff, Executive Team and Board for their work throughout the year. I also extend my thanks to our many funders, partners, supporters and service providers. Whether you've provided funding, time, advice or services, your contribution helps us deliver better outcomes.

As we look ahead, our focus remains clear. We will keep working to improve housing outcomes in the regions we serve and to strengthen the systems that support tenants and the communities around them. That work continues every day and I am grateful to be doing it alongside a team who cares deeply about the people we serve and the vision that drives us.



Ian Lynch
Group CEO

Housing Portfolio

1,210 Pacific Link Housing Properties

218 Key2 Realty Properties

1,428 Total Properties

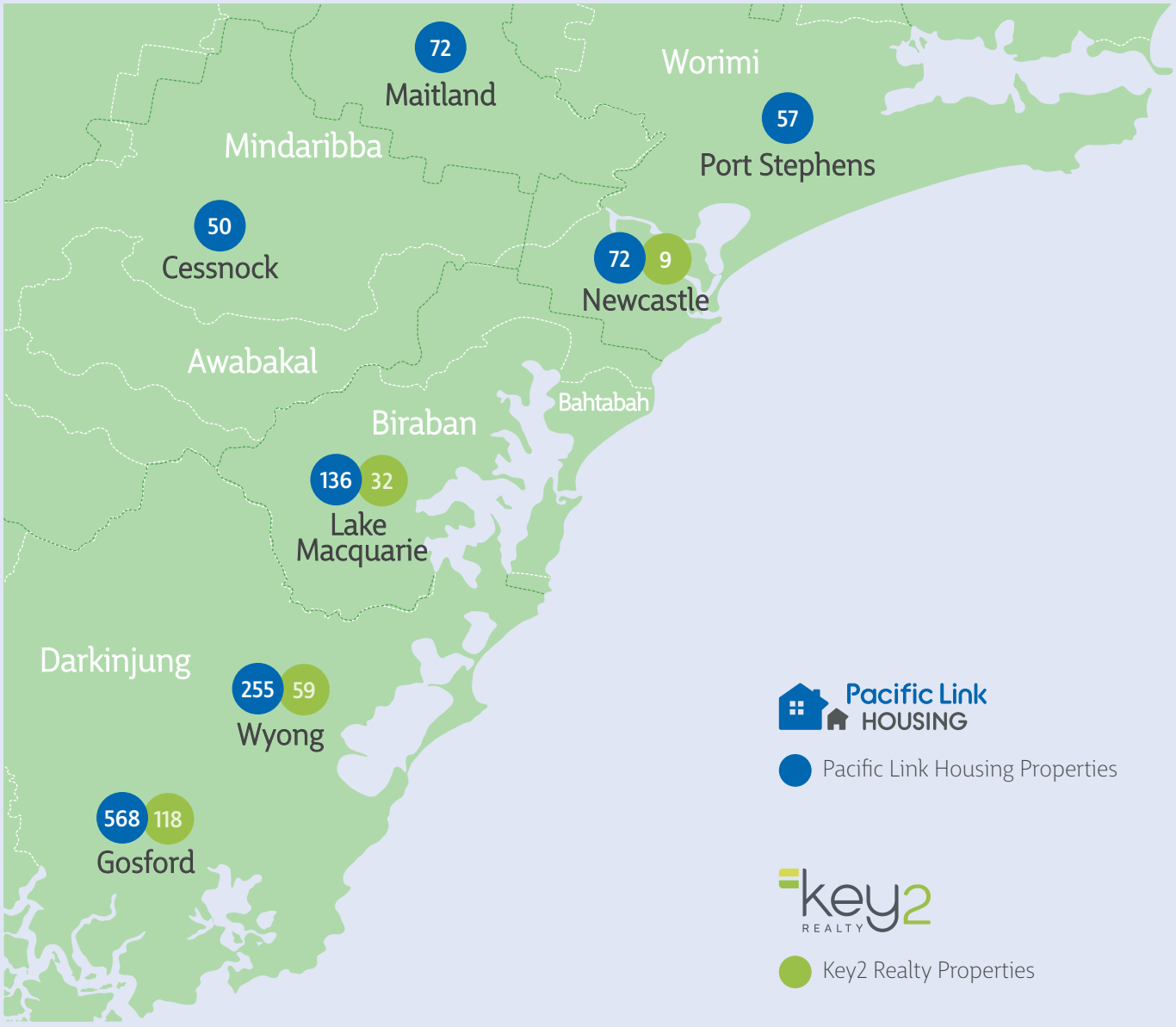
Annual Operational Activity

4,669 Completed Maintenance Requests

2,110 Residents Housed

2,087 Home Visits

Geographic Footprint



Award Highlights

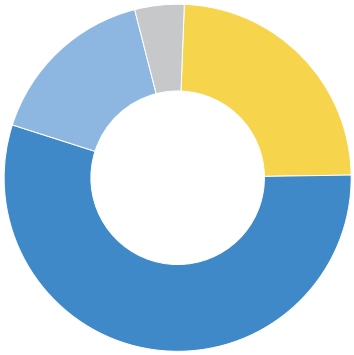
9 Award wins and finalist positions

- 3 Development awards
- 2 Organisation awards
- 2 Individual awards
- 2 Team awards

Development Pipeline

87

Dwellings in construction, design or planning stage



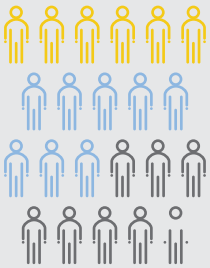
- 24% Woy Woy
- 55% The Entrance
- 5% Cessnock
- 16% Charlestown

Financial Snapshot

Surplus FY 2025	Net Assets FY 2025	Owned Portfolio of Properties
$4.7 million	$52.4 million	$62.1 million

Tenant Support Programs

22 Education Support Packages



- 6 Primary School Students
- 8 High School Students
- 8 Tertiary Students

20 Learner Driver Courses

28 Tech Connect Loans

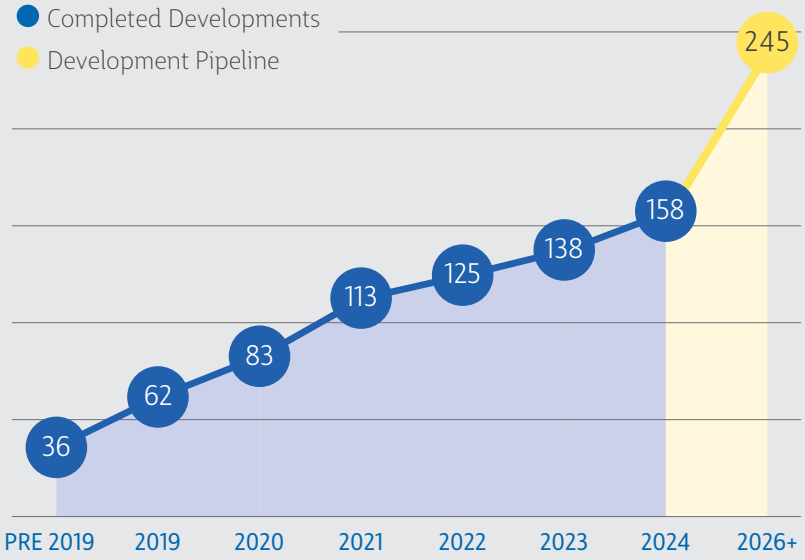
68 Health and Wellbeing Assistance

- Registered Sports - 20 Tenants
- Gym Memberships - 15 Tenants
- Pool Memberships - 20 Tenants
- Equipment or Other - 13 Tenants

Our Development Approach

Pacific Link Housing continues to deliver well-designed social, affordable and key worker rental housing that meets the evolving needs of our communities. With 158 homes completed across ten projects and over 87 units in the pipeline, our focus remains on delivering sustainable housing outcomes that align with our vision of thriving and inclusive communities.

Our developments are designed to be practical, energy-efficient and supportive of resident wellbeing. Features such as solar installations, cross-flow ventilation, rainwater capture systems, native landscaping and shared green spaces help reduce living costs and improve liveability. Whether small or large-scale, each project is delivered with the same commitment to quality, collaboration and long-term impact.





Pacific Lakes, Canton Beach


Fernleigh, Belmont

Pacific Lakes YouTube Video

Fernleigh, Belmont YouTube Video

Recognising Excellence in Affordable Housing

This year, two of our developments received state and national recognition, reflecting our strong design outcomes, quality construction and social impact.

Pacific Lakes, our most recently completed project in Canton Beach, was named a finalist in both the 2024 PowerHousing Australia Awards and the 2025 UDIA NSW Awards for Excellence in the Affordable Housing category. The 14-unit complex blends social, affordable and market-rate rentals and features high-quality finishes, communal spaces and environmentally conscious design.

Fernleigh Apartments in Belmont achieved national recognition, winning the esteemed 2025 Property Council of Australia's Innovation and Excellence Award for an Affordable Housing Development. Completed in 2023, this 13-unit mixed-tenancy development incorporates a shared terrace garden and our Belmont by-appointment office. Designed with tenant wellbeing and connection in mind, Fernleigh provides safe, secure and affordable homes that foster a sense of community for its residents.

These acknowledgements highlight our continued focus on delivering housing that is not only functional and affordable but also places community wellbeing at its core.



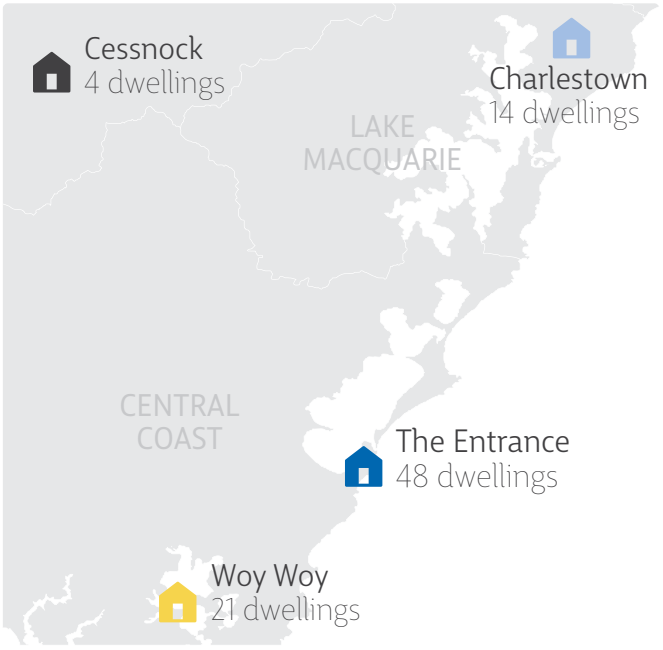


Expanding Our Housing Portfolio

Pacific Link Housing remains dedicated to tackling the pressing housing needs of our community with a focused and strategic approach. We continue to drive progress across a confirmed development pipeline, which currently includes over 87 units at various stages across three local government areas. These include three mixed-tenancy developments and one turnkey project, reflecting a diversified approach to delivery. Each project highlights our ability to coordinate resources, secure funding and deliver meaningful housing solutions for those in need.

To further expand our housing supply, we are eager to partner with all levels of government as we work to address the housing shortfall. The Federal Government's Housing Australia Future Fund, alongside state-based initiatives, presents important opportunities to expand our impact. We also remain alert to other avenues for portfolio growth beyond new construction. These may include small-scale social housing management transfers, acquisitions or innovative project partnerships that enable us to deliver housing outcomes in a cost-effective and timely way.

NSW Development Pipeline



Federal and State Funding Secured for Woy Woy Development



Woy Woy Development

In 2025, Pacific Link Housing secured a major funding commitment from both the Federal and NSW Governments to support the delivery of 21 new homes in Woy Woy. The project is backed by an approximately $5.1 million Affordable Housing Bond Aggregator (AHBA) loan and a $2.1 million concessional loan through the Housing Australia Future Fund Facility (HAFFF), with availability payments over 25 years to cover loan repayments. An additional $4.8 million was awarded through the NSW Community Housing Innovation Fund (CHIF).

This important project has been several years in the making. After acquiring and rezoning the land in 2018, we have worked to ensure that the final design reflects the needs of future tenants and the broader community. The development will include communal meeting areas and shared gardens, incorporating popular features from our existing projects to support resident wellbeing and neighbourhood connection.

With development approval now in place, the Woy Woy project is expected to be completed by mid 2027. This project demonstrates how well-planned, multi-level collaboration can convert an underutilised site into much-needed housing that benefits individuals, families and the wider community.

Safe Haven for Older Women Facing Homelessness at Tingira House

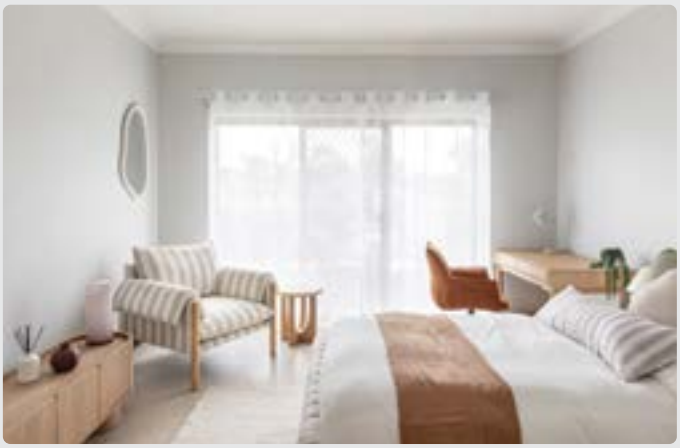
In May 2025, Pacific Link Housing launched Tingira House, a meanwhile use project offering safe, secure and supportive accommodation for older women at risk of homelessness or escaping domestic and family violence. Located in Lake Macquarie, Tingira House repurposes a former aged care facility, generously made available by Anglican Care under a nominal lease, into 20 fully furnished studio units. Residents also have access to communal lounges, kitchens, laundry facilities and gardens, creating a warm and welcoming environment tailored for women over 55.

This project was made possible through strong collaboration. Following advocacy by the Housing Older People's Project, we worked with key partners to deliver this vital initiative. Funding of $506,000 from the NSW Government's Homelessness Innovation Fund supported the fit-out, operating costs and on-site case management for the first year of its intended five-year term. The refurbishment was completed by our social enterprise, Renew Projects, ensuring the property met the needs of the residents.

Building on a successful project on the Central Coast, Tingira House continues our partnership with Women's Community Shelters, who provide on-site case management and wellbeing activities. We manage the property and tenancies while supporting residents in finding and transitioning to stable, long-term housing.

The level of support from our community and corporate partners was outstanding and sincerely appreciated. All rooms and common areas were styled and furnished through a generous philanthropic partnership with Temple & Webster. Additional contributions were provided by Harvey Norman Bennetts Green, Bunnings Australia, the Bikers Hand and many local volunteers, including the Newcastle Lions Club, Belmont Men's Shed, the Gadibundhu Centre and students from the University of Newcastle.

Tingira House
YouTube Video







Tingira Opening (left to right): Krystal Moores (Homes NSW Director Housing Services), Wal Edgell (Pacific Link Housing Chairman), Bishop Sonia Roulston (Anglican Care, Diocese of Newcastle), The Hon. Jodie Harrison MP (Minister for Women and Seniors), Annabelle Daniel OAM (Women's Community Shelters CEO), Adam Shultz (Lake Macquarie Mayor), Llewellyn Visagie (Pacific Link Housing Group Executive Manager Operations) and Adam McWhinney (Co-Founder & Chief Experience Officer, Temple & Webster) .



Pictured (left to right): Dr Gordon Reid MP (Member for Robertson), Ian Lynch (Pacific Link Housing Group CEO), The Hon. Anthony Albanese MP (Prime Minister of Australia), Senator Deborah O'Neill, Sara Foster (Central Coast Community Women's Health Centre CEO).





Domestic Violence Trauma Recovery Centre for the Central Coast

In April 2025, Pacific Link Housing welcomed the announcement of a $20 million bipartisan funding commitment from the Federal Government to establish a Women and Children's Trauma Recovery Centre on the Central Coast. This outcome followed extensive advocacy and a proposal developed in partnership with the Central Coast Community Women's Health Centre.

The Centre will provide crisis accommodation and specialist on-site support for women and children who have experienced domestic and family violence. Designed as a trauma-informed service, it will offer integrated support tailored to both individual and family recovery. Crucially, the model recognises children as victims in their own right and ensures they receive the support they need to heal.

In addition to the trauma recovery facilities, the site will include 13 transitional housing units. Surplus land at the site also offers potential for future development of affordable rental housing to meet long-term community needs.

The Central Coast continues to experience some of the highest rates of domestic, family and sexual violence in NSW. While significant planning is still underway, including working alongside specialist partners to ensure the Centre is safe, welcoming and well supported, we are proud to be creating a place where healing and recovery can begin.

This initiative demonstrates what is possible when community housing providers, specialist services and government come together with a shared commitment to making meaningful change for women and children impacted by violence.



Our Commitment

At Pacific Link Housing, our people are central to delivering the work we do. Whether supporting tenants, managing properties or working behind the scenes, every team member plays a role in helping provide safe, secure and affordable homes for those in need.

Winning the 2024 Business NSW Central Coast Award for Employer of Choice (21+ Employees) was a proud moment for our organisation this year. The award recognised the efforts of our team and the strength of our workplace culture. It also reflected the feedback received through our Employee Experience survey, where 97% of employees agreed that Pacific Link Housing is a great place to work. These results are not taken for granted. We remain committed to maintaining a safe, inclusive and engaging workplace that supports both individual wellbeing and the broader purpose we all contribute to. With strong retention and low turnover, we continue to benefit from the experience and stability of a team that is proud to be part of this work.

A Safe and Supportive Workplace

This year, we maintained a strong focus on health, safety and wellbeing. Guided by our WHS and Wellbeing Action Plan, we continued to build a culture where our team feel safe, supported and heard. Our Healthy Workplace Team played a key role in driving the implementation of the action plan and encouraging wider participation across the organisation. Their work was recognised nationally, receiving a Highly Commended award in the Leadership and Culture category at the 2024 PowerHousing Australia Awards.

Support measures such as trained Mental Health First Aiders, informal SafeTea sessions and access to clinical supervision remain in place. Our Employee Assistance Program is available to all staff and includes specialised support for managers. These efforts reflect our ongoing commitment to psychological safety and open communication about what works best for our team.

Our Team
YouTube Video



2024 Business NSW Central Coast Awards: Daphne Wayland, Linda Whiting, Angus Ramsey (Renew Projects), Ian Lynch, Heidi Blyth and Llewellyn Visagie



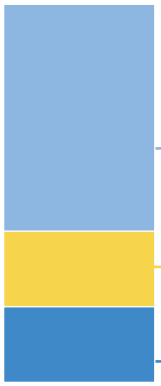
PowerHousing Conference: Amanda Mundell, Adelle Laing, Cindy Butlin, Ian Lynch, Daphne Wayland and Llewellyn Visagie

44
Employees



- 75% Female
- 25% Male

Years of Service



- < 5 years 60%
- 5-10 years 20%
- > 10 years 20%

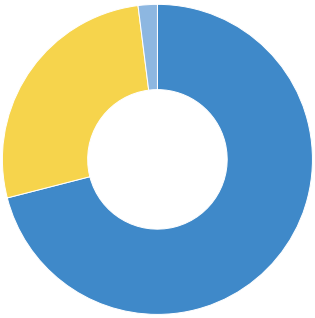
6.3
Average Years of Service

605
Hours of Training and Development

- Conferences and Sector Events: 276 hours
- Functional and Technical: 118.5 hours
- Legislative and Regulatory: 27.5
- Leadership, Professional and Personal Development: 53.5
- Work, Health and Safety: 129.5 hours

Employment Type

- 71% Full time
- 27% Part time
- 2% Casual



2
Employee milestones during FY 2025

- 1 x 5 years of service
- 1 x 15 years of service

Learning, Growth and Excellence

Professional development remained a strong focus this year, with 605 hours of training delivered across the team. Training covered a broad range of areas, including Work Health and Safety, trauma-informed tenancy practice, legislation, technical skills, personal development and leadership. Staff also participated in conferences and sector events, deepening their expertise and strengthening our voice within the industry. Several team members undertook formal qualifications, supported by tailored development plans and flexible study arrangements.

We also continued our participation in the Community Housing Industry Association NSW's cadetship program. Since 2021, four cadets have joined the team through this pathway, and three remain employed with us today. This year, we proudly celebrated the graduation of Cathy Burke, who was named Training NSW's Vocational Student of the Year for the Hunter and Central Coast region. Cathy's incredible achievement, following Amanda Mundell's finalist recognition in 2023, highlights the strength of the cadetship model and its contribution to building careers in community housing.



Cathy Burke, Training NSW Vocational Student of the Year (Hunter and Central Coast)

Empowering and Supporting Our Tenants

At Pacific Link Housing, our commitment to tenant wellbeing is guided by our Client Outcomes and Community Engagement Strategy. We know that safe, secure housing is only the first step and long-term stability often depends on what comes next. To help tenants build on this foundation, we offer a variety of self-funded tenant programs, engagement activities and practical supports that promote independence, resilience and community connection.

Our tenants have access to structured support programs aimed at personal development, capacity building and fostering essential skills for independent living. Alongside these targeted programs, our community engagement activities play a key role in bringing tenants together. Through events, workshops and informal gatherings, tenants can form connections with each other and the broader community, helping to foster a sense of belonging and social inclusion.

Our dedicated tenant support team are also central to our efforts, providing tailored guidance during times of personal or financial hardship. This helps tenants stay housed, navigate obstacles and access necessary services, even when faced with unexpected challenges. By taking a holistic and comprehensive approach, we aim to strengthen outcomes for individual tenants and the communities they live in.

Client Outcomes and Community Engagement Strategy Themes:

Education

Providing tenants with tools and resources to achieve their educational goals and reach their full potential.

Employment

Providing tenants with training programs and support to become job ready and enter the workforce.

Opportunity

Assisting and empowering tenants to lead more meaningful and independent lives in the community.

Community Engagement

Developing partnerships, conducting advocacy, research and community engagement activities.

Listening to Our Tenants

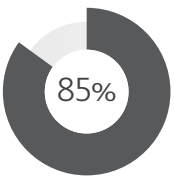
At Pacific Link Housing, tenant feedback remains an essential part of shaping our programs, services and tenant experience. While our independently conducted Tenant Survey is now carried out every two years, we continue to gather tenant voices through a variety of methods tailored to meet diverse preferences and accessibility needs. These include check-in phone calls, online forms and paper forms, ensuring every tenant has an opportunity to share their thoughts in a way that suits them.

This inclusive approach allows us to adapt and fine-tune our services to better meet tenant needs, supporting our commitment to continuous improvement. Key results from our 2024 Tenant Survey reflected strong levels of satisfaction, placing us above industry benchmarks across all 16 key indicators in NSW.

These results highlight the value of engaging with tenants and responding to their feedback effectively. We look forward to sharing the outcomes of our 2026 Tenant Survey and remain committed to listening to our tenants through meaningful and ongoing engagement.

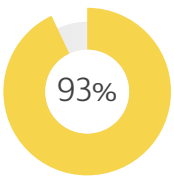
COMMUNITY HOUSING INDUSTRY ASSOCIATION NSW

2024 Tenant Survey Results



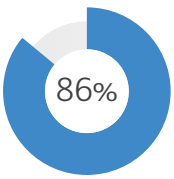
Overall Satisfaction

85% of tenants surveyed said they were satisfied with the services provided by Pacific Link Housing



Lives Improved

93% of tenants surveyed said their quality of life improved or stayed the same since becoming a tenant



Property Condition

86% of tenants surveyed said they were satisfied with their property condition

Tenant Programs Building Opportunities

Make a tax-deductible donation to Pacific Link Housing's Tenant Programs

At Pacific Link Housing, our commitment to tenants extends beyond providing safe and stable housing. We strive to create pathways for growth, learning and independence through our tenant support programs. These self-funded initiatives are designed to empower tenants, fostering skill development and opportunities for personal growth. We continue to review and adapt our programs to ensure they respond to emerging needs and support long-term wellbeing and independence. In response to feedback, we're pleased to announce a new initiative launching next year in collaboration with Husqvarna. The program will offer tenants access to quality garden equipment through a simple, low-cost arrangement, making it easier for tenants to maintain their gardens and take pride in their homes.

Sheila Astolfi Education Support Program

This program makes education more accessible for primary, secondary and tertiary students by providing financial assistance for essentials like laptops, software and course fees. Tenants are supported in achieving their educational goals and exploring new learning opportunities.

Health and Wellbeing Program

This program enables tenants to participate in physical and community activities by subsidising costs such as registration fees and uniforms. Beyond promoting health and wellbeing, it encourages the formation of meaningful connections and a sense of belonging within the community.

Learner Driver Program

By partnering with professional driving schools, this initiative offers funded lessons to help tenants build the skills and confidence required to obtain their provisional licence. The program not only promotes road safety but also supports greater independence and access to employment opportunities.

Tech Connect Loan Program

Through interest-free loan repayments and a subsidy from Pacific Link Housing, this program makes technology more affordable and accessible. Tenants can obtain laptops and other devices without resorting to high-risk loans, ensuring access to vital tools for education, work and connection.

Confidence and Connections for Families

William moved into his home two years ago with his daughters, Mia and Becky. Since then, they've become active members of their neighbourhood, regularly attending monthly community garden afternoons. These events have helped the family build local connections, with Mia especially enjoying the chance to meet other kids in the street.

Both daughters have taken part in our Tenant Programs. Becky received support through the Health and Wellbeing Program to attend gymnastics, which helped build her confidence and eventually led her to take up martial arts. Mia recently completed professional driving lessons through the Learner Driver Program, with the cost fully covered. The lessons strengthened her understanding of road safety and helped her log the supervised hours needed for her licence.

For William, the programs have eased financial pressure and supported his daughters' development. He says they've helped his family feel more connected and confident in their new community.









Thriving and Inclusive Communities

At Pacific Link Housing, our vision is to see thriving and inclusive communities that benefit everyone. Guided by this vision and our commitment to tenant wellbeing, we invest time and resources into activities that help tenants feel included, valued and connected. This past year, we organised a range of community engagement events, including garden days supported by the Botanic Gardens of Sydney, BBQs, morning teas and practical workshops such as cooking classes and school holiday activities for children. These events create opportunities for tenants to build connections with neighbours and take part in the wider community.

We've also broadened the reach of our community programs by partnering with local support agencies. Organisations like the Country Women's Association and the Seniors Rights Service have joined our events, providing tenants with access to helpful information, advice and social services. By bringing these resources directly to our tenants, we make it easier for them to learn about and connect with the support available to them. This collaboration with community organisations strengthens our engagement activities and helps tenants access the tools and services they need. It reflects our ongoing commitment to building supportive and sustainable communities where everyone has the chance to participate and thrive.

> "The events are great as we get to socialise with people and we always have fun. It gets us out of the house."

> "I was very nervous about attending but enjoyed meeting two other residents that I didn't know. It was great to learn more about the tenant programs."

> "I don't have much opportunity to have a chat with the neighbours, so this was a great chance for me to see them."

> "It was nice to be able to talk to staff while still being home as I don't like leaving my house."

> "The chance to learn about gardening from the Botanic Gardens of Sydney and the opportunity to interact with Pacific Link staff and other neighbours is great."

> "The tenant events are so well organised and give staff and tenants the chance to connect. I enjoy anything Pacific Link puts on."

> "I have been a tenant for more than 20 years and it appears to me that Pacific Link has their tenants' best interests at heart in many ways."

Partnerships That Bring Communities Together

At Pacific Link Housing, partnerships form a vital part of our commitment to improving tenant wellbeing. By collaborating with a wide range of organisations, we offer services that cater to the diverse needs of our tenants. Our long-standing relationships, some spanning decades, enable us to provide tailored support across areas such as youth services, disability assistance and emergency relief. These collaborations not only address immediate needs but also help equip tenants with the resources and opportunities needed for long-term stability and independence.

Gosford Regional Community Service (GRCS) is a strong example of the value partnerships bring to our work. Sharing our focus on community connection, the Service has played a hands-on role in supporting our tenants through a variety of activities over many years. Their cooking classes, held at some of our housing complexes, provide tenants with the opportunity to learn new skills while enjoying the shared experience of preparing meals. With some ingredients sourced from tenants' own community gardens, maintained in partnership with the Botanic Gardens of Sydney, these sessions offer a practical and inclusive way to build connections.

GRCS also held a series of fortnightly Women's Support Group sessions hosted in one of our communities, creating a space for



Community Street Library, North Gosford

connection and participation through activities like art therapy and cooking workshops. A noteworthy project from the group has been the creation of a community street library, painted and stocked with books by the neighbourhood. This resource serves as an ongoing way to engage and inspire both children and adults in the community. Beyond these initiatives, GRCS supports our tenant events through its outreach efforts, offering activities for children and opportunities to strengthen community ties. Partnerships like these allow us to provide meaningful support and improve the daily lives of our tenants while contributing to a collaborative and connected community.



Finding Connection Through Community Events

Maria and Verna are regular participants in the cooking demonstrations run in partnership with Gosford Regional Community Service. Held in the shared community space at their complex, the sessions use fresh ingredients from the on-site garden and offer tenants the chance to cook together, learn new skills and enjoy a shared meal in a relaxed setting.

Both Maria and Verna say they've discovered new recipes and often take ideas home to try for themselves. They also speak warmly about the kindness and care shown by the team running the sessions, which make them feel welcome and valued. More than the food, they appreciate the opportunity to spend time with other tenants and feel more connected to their community.

Neither had experienced this level of engagement from a housing provider before. They now look forward to each class as a chance to catch up with neighbours and continue building friendships in a familiar and supportive environment.

Supporting Health and Wellness with The Lift Project

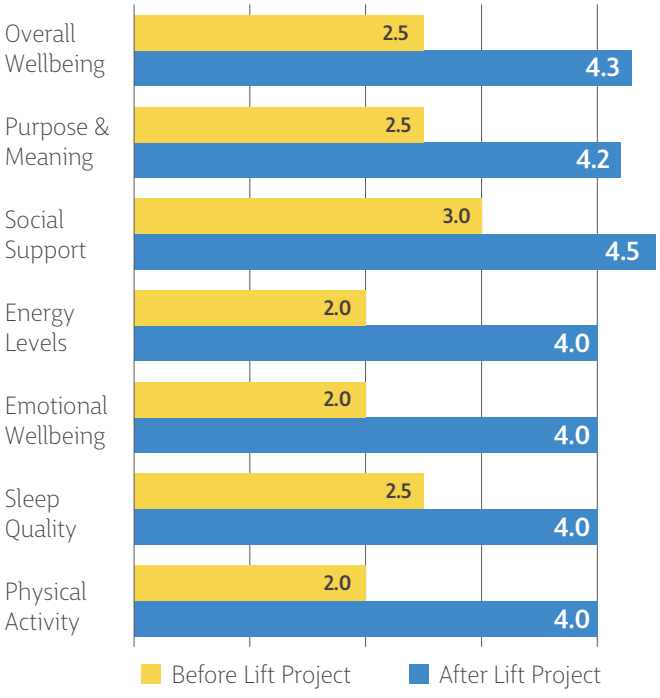
This year, Pacific Link Housing was proud to introduce The Lift Project, a 10-week wellbeing program made possible through the generosity of Avondale University, who provided us with the facilitation resources at no cost. Designed by Dr. Darren Morton, the program offered tenants practical tools to improve their emotional, physical and social wellbeing. Topics covered included managing stress, improving sleep, adopting healthier daily habits, and fostering a greater sense of connection and purpose.

Delivered online by our Tenant Engagement and Support Officers, the program welcomed 35 participants into weekly sessions, with flexibility for tenants to catch up on recordings at their convenience. The outcomes were overwhelmingly positive, with tenants reporting increased emotional resilience, more physical activity, better sleep and strengthened social connections. One participant reflected, "It reminded me of the importance of sharing, listening and being part of a community."

The program concluded with a celebratory lunch attended by some of the participants, who shared their experiences and reflections. Stories included new routines, improved wellbeing and a sense of renewed self-care. The success of The Lift Project has demonstrated the impact of accessible, community-focused wellbeing initiatives and we are excited to continue this program next year, providing further opportunities for tenants to thrive.



Project Outcomes and Feedback from Pacific Link Housing's Lift Project Participants



- "The Lift Project gave me something positive to focus on and a gentle reminder of things that will improve my wellbeing. I am so grateful to have participated."
- "Everything about The Lift Project was amazing. It was very inspiring and easy to incorporate into my daily life."
- "The Lift Project reminded me of the importance of sharing, listening and being part of a community. My wellbeing has increased."
- "Thanks to the time and effort of the team, I learned how small changes can make a big difference in my wellbeing."
- "I would recommend this program to anyone feeling blue. It's a great way to see yourself and the world differently."
- "The sessions were professional yet easy to follow. It reminded us that focusing on self-care leads to better outcomes for ourselves and others."

Safe and Secure Housing Pathways for Older Women in Crisis

Stability Through Meanwhile Use Housing

Our meanwhile use housing continues to provide safety and stability for women in crisis, thanks to our partnership with Women's Community Shelters. In 2025, we extended this model beyond the Central Coast with the opening of Tingira House in Lake Macquarie. This new meanwhile use project builds on the success of Allawah House, which has now supported more than 45 women since opening in 2022.

With additional support this year from the NSW Government's Homelessness Innovation Fund, Allawah House will continue for another 12 months and increase capacity from 14 to 16 rooms. This funding, alongside our partnership with Women's Community Shelters, means we can continue to offer safe, temporary accommodation with wrap-around support that helps women regain stability and plan for the future.

Hand into Home Providing Practical Support

Through our ongoing partnership with Action on Housing for Older Women (AHOW), the Hand into Home project continued delivering practical support to women at risk of homelessness. In the past year, we distributed more than $30,000 to assist 14 women with costs such as bond, rent in advance, removalists and storage, which are critical expenses that often create barriers to safe housing. The program is supported by funds held and administered by Pacific Link Housing on behalf of the Blake Beckett Foundation Trust, enabling us to help older women transition safely and securely into stable homes.



Marilyn's Journey to a Place She Can Call Home

Marilyn had been living hours away from her family, who were based on the Central Coast. After a period of poor health, her daughter gently encouraged her to consider moving closer. While exploring housing options, they came across an article about Allawah House and reached out for support. Within two weeks, Marilyn had packed up her life, sold most of her belongings and made the move.

Her time at Allawah House gave her the stability she needed and the support to plan her next steps. After six months in temporary accommodation, Marilyn was offered a permanent home through Pacific Link Housing. A Hand into Home grant helped cover key costs including a removalist, bond and essential household items. Now settled and closer to family, Marilyn is thriving in her new home and says the experience has been life-changing.

Central Coast Mariners Create Memorable Moments for Young Tenants



Thanks to the continued generosity of the Central Coast Mariners, several of our young tenants have had the chance to take part in the club's Mighty Mariners Holiday Clinics, three action-packed days of football skills, games and team-building with A-League players. For many of the kids, it was their first time participating in an organised sporting event, making the experience even more special.

Access to sport, fun and positive role models can make a real difference. For many of our families, these are rare opportunities they wouldn't otherwise be able to afford. The clinics have left a lasting impression, with kids coming home full of excitement, proudly sharing their new skills and autographs. We're grateful to the Mariners for their support and for creating such memorable experiences for our community.

Social Impact through Purpose-Driven Property Management

Key2 Realty, is Pacific Link Housing's purpose-driven, property management real estate agency. The social enterprise provides professional services to residential landlords across the Central Coast, Lake Macquarie and Newcastle regions, while donating part of its profits to support Pacific Link Housing's tenant programs. As a licensed real estate agency and registered Community Housing Provider, Key2 Realty brings specialised expertise in affordable housing, combining professional property management with a strong social purpose.

This year, Key2 Realty was proud to be named the 2024 Business NSW Central Coast Winner for Excellence in Micro Business. The award recognises the agency's strong foundation as a profit-for-purpose business, combining consistent service standards with a clear social mission. Shortlisted alongside other outstanding local businesses, Key2 Realty progressed to the State Finals in its category.

Ethical Investing That Supports Tenants

Landlords who choose Key2 Realty are making a direct contribution to better outcomes for people in our community. By partnering with a social enterprise, they are aligning their investment properties with ethical principles that go beyond financial returns.

Each tenancy managed by Key2 Realty helps fund programs that support education, employment, independence and social connection. These programs have helped tenants pursue studies, gain a driver's licence and take part in health and wellbeing activities that reduce isolation and build confidence.

Through this model, our landlords become part of Pacific Link Housing's broader vision of thriving and inclusive communities that benefit everyone. A portion of Key2 Realty's profits help support:

- Sheila Astolfi Education Support Program
- Learner Driver Program
- Health and Wellbeing Program



The Hon. Anthony Albanese MP (Prime Minister of Australia) and Molly Smith (Key2 Realty Business Manager)

Expanding Our Impact Through Partnerships

In addition to managing properties for private landlords, Key2 Realty continues to work with local businesses, councils and not-for-profit organisations to deliver ethical, community-aligned property management services. These partnerships create new opportunities to support housing stability, particularly in the affordable and key-worker housing space.

As a registered Community Housing Provider, Key2 Realty is uniquely placed to meet the needs of partners looking for both professional service and regulatory compliance in managing affordable housing. The agency is actively engaged in headleasing arrangements and property management solutions for housing providers, build-to-rent developers and community organisations who want to retain ownership of their properties but outsource day-to-day tenancy management.

This approach allows partners to maintain control of their assets while ensuring that tenants receive a high standard of support and tenancy service. It also enables Key2 Realty to increase its social impact by broadening the range of people who benefit from secure, well-managed homes.

Key2 Realty continues to pursue opportunities through these avenues to grow its portfolio in a values-aligned and sustainable way.

Key2 Realty Website

Meeting National Standards as a Tier 3 Community Housing Provider

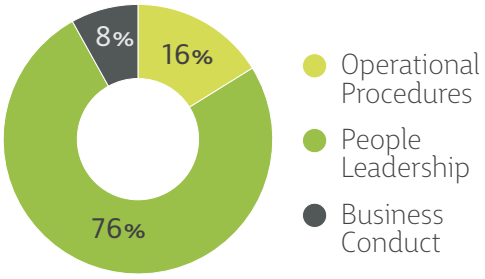
This year, Key2 Realty completed its first full compliance return under the National Regulatory System for Community Housing (NRSCH), following Tier 3 registration in late 2023. As a small agency with a strong social purpose, this was a substantial operational milestone.

The return covered governance, financial management, tenant services and housing quality, which was a major undertaking for a micro business. With support from Pacific Link Housing, the team developed policies, procedures and reporting tools to meet regulator expectations. The return was accepted with no recommendations for improvement, which was a strong result that reflects the quality of the systems in place.

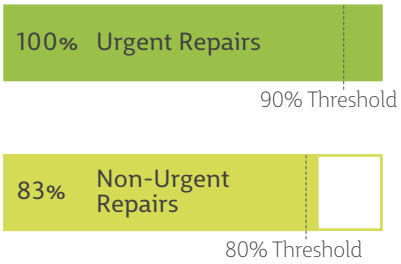
As the only locally based real estate agency accredited under the NRSCH, Key2 Realty is now qualified to manage affordable housing in line with NSW Government guidelines. This includes compliance with the Affordable Housing Ministerial Guidelines, which ensure that housing remains genuinely affordable for those on lower incomes.

The accreditation strengthens Key2 Realty's capacity to support developers, councils and other partners delivering affordable or key-worker housing. It also provides landlords with a level of confidence not typically offered by traditional agencies, particularly where regulatory obligations are involved.

Compliance Activities and Obligations



Property Repairs Completed within Benchmarked Timeframes



Tenant Satisfaction

Is your home habitable, safe and a good place to live?

4.36

Overall, how satisfied are you with Key2 Realty?

3.82

Partnering for Purpose with Central Coast Group Training

Key2 Realty has commenced a new partnership with Central Coast Group Training (CCGT), a respected not-for-profit with a long history of supporting local employment and training on the Central Coast. In a proactive step to help address the region's housing crisis, CCGT purchased a residential property that is now being rented as affordable housing.

Key2 Realty provided guidance to CCGT throughout the purchase process, offering advice on property selection and long-term management needs. The tenancy is now professionally managed by Key2 Realty in line with affordable housing guidelines, helping ensure the home provides stability and remains genuinely affordable for those who need it most in the long term.

This collaboration reflects a shared understanding that secure housing creates the foundation for broader opportunities in education, training and employment. We commend CCGT for its leadership and commitment to local investment. Their action shows how local organisations can respond to community needs in practical and forward-thinking ways.

We look forward to building on this partnership and exploring new opportunities together, including potential services for tenants or employment pathways across the Pacific Link Housing group.



Alison Cook (Central Coast Group Training CEO) and Molly Smith (Key2 Realty Business Manager)

Advocating for Improved Housing Outcomes

At Pacific Link Housing, we continue to strengthen our role as a leader in evidence-based advocacy and cross-sector collaboration. Our work this year focused on progressing practical regional solutions to increase the supply of affordable rental housing, producing influential research and amplifying the voices of our communities in policy discussions.

This year marked a significant milestone for the sector, with the merger of Community Housing Industry Association National and PowerHousing Australia to form Australian Community Housing (ACH). We welcome the creation of a single, united peak body that brings together the strength and experience of the sector. While still in its early stages, ACH is well-positioned to lead coordinated national advocacy for safe, secure and affordable homes.

We maintained active engagement with Ministers, MPs and local councils, advocating for local needs and sharing insights drawn from our work across the Central Coast, Lake Macquarie and Hunter. These conversations help shape funding priorities and policy reforms that support the delivery of more affordable housing.

Our advocacy is not limited to individual programs or developments. It is informed by broader systemic challenges and driven by a shared commitment to improving housing outcomes. By working alongside councils, community organisations, industry groups and peak bodies, we continue to build a unified voice that supports practical, responsive solutions for those in need.

Informing Action Through Local Evidence

Pacific Link Housing's State of Affordable Housing Reports

Our State of Affordable Housing reports provide a clear picture of the issues shaping housing stress in our regions, and a roadmap to better meet demand through policy change and cross-sector collaboration. The 2024 update for the Central Coast and the launch of the inaugural Lake Macquarie report in 2025 both point to the need for more diverse, affordable and fit-for-purpose housing to support individuals, families and the local workforce. Each report proposes a set of priority actions and draws on the expertise of local councils, business chambers, Aboriginal organisations, researchers and other stakeholders who share our commitment to real solutions.



State of Affordable Housing on the Central Coast 2024

Building on our 2022 statement, the 2024 update reinforced the need for accelerated progress in delivering affordable and key worker housing. It outlines six strategic actions across all levels of government to address systemic barriers and reflects a shared call from leading stakeholders to prioritise regional housing investment. Report supporters include:

- Regional Development Australia Central Coast
- Business NSW - Central Coast
- Darkinjung Local Aboriginal Land Council
- University of Newcastle
- Urban Development Institute of Australia (UDIA) - Central Coast
- Central Coast Council
- Central Coast Local Health District



State of Affordable Housing in Lake Macquarie 2025

Our first Lake Macquarie report highlights a growing mismatch between housing supply and demand, particularly for lower-income households and essential workers. It calls for coordinated action across government and the private sector to deliver more diverse and affordable housing options. Report supporters include:

- Lake Macquarie City Council
- Dantia (Lake Macquarie economic development agency)
- Awabakal Enterprises
- Business Hunter
- University of Newcastle
- UDIA NSW
- Property Council of Australia
- Key2 Realty

Using Our Voice to Strengthen the Sector

Throughout the year, we continued to contribute to conversations shaping the future of housing in our footprint and across the state. Our participation in forums, summits and policy discussions ensures that the needs of our communities remain visible and that practical housing solutions are supported by a strong evidence base. Highlights from the year included:

- Facilitating a panel on regional partnerships at the CHIA (Community Housing Industry Association) NSW Conference.
- Presenting to the NSW Parliament's inquiry into essential worker housing.
- Leading sessions at the Business NSW Central Coast Housing Summit.
- Showcasing our social enterprise model at the PowerHousing Australia Conference.
- Speaking at the Central Coast Housing and Mental Health Forum.
- Contributing to the Central Coast Infrastructure Investment Guide through the Peak Bodies Alliance.

These activities reflect our role as a trusted regional voice. We continue to work closely with local councils, developers and support agencies on joint strategies to expand affordable rental housing. This includes collaboration on planning reform, development opportunities and headleasing arrangements. Strengthening these partnerships remains a priority as we work together to improve housing outcomes across our footprint.



Group CEO Ian Lynch at CHIA NSW Conference, Sydney

Community Involvement Reflecting Our Values

Our community engagement extends beyond housing into activities that reflect our values, strategic objectives and connection to the local areas we serve. We show our support at community-led events that promote inclusion and awareness. Staff took part in the Gosford Walk Against Domestic and Family Violence and joined the Reconciliation Week Walk, honouring First Nations cultures and histories. These events provide important opportunities to stand alongside our community and reinforce the values that underpin our work.

This year, three representatives from across the Pacific Link Housing Group participated in the Take 3 for the Sea CEO Clean-Up at Terrigal Haven. Our Group CEO, along with team members from Key2 Realty and Renew Projects, joined more than 40 local business and community leaders in removing rubbish from the coastline. Together, our representatives raised close to $1,600 in donations, contributing to a total of $8,400 raised to support Take 3's environmental education programs.

Inspired by the event, we organised a team-wide collection as part of a staff development day. Rolling up our sleeves at Canton Beach, the team collected 2,614 pieces of rubbish, weighing more than 52 kilograms. It was a small but meaningful way to contribute to the health of our environment and a reminder that collective action, no matter how simple, can make a real difference in the communities where we live and work.


Take 3 for the Sea Clean-Up at Canton Beach

Driving Continuous Operational Improvements

At Pacific Link Housing, strong governance and operational discipline underpin our work. By embedding continuous improvement into everyday practice, we are better able to meet both external obligations and internal expectations. The systems we have in place improve data quality, support informed decision-making and enable us to monitor organisational performance with greater accuracy. These capabilities are critical as we grow, ensuring we remain accountable, efficient and well-prepared to meet any future challenges.

We continued to build on our commitment to excellence by strengthening our approach to compliance and organisational risk. A key part of this work has been the ongoing refinement of our dedicated portal, introduced last financial year. This system remains central to how we manage our compliance and contract obligations, ensuring they are monitored and addressed within required timeframes. The portal continues to prompt staff on scheduled actions, helping us stay ahead of due dates, maintain audit readiness and improve internal oversight.

Throughout the year, the system's functionality was expanded to support a wider range of business activities. These now include monitoring WHS incidents and safety actions, managing contract review cycles, tracking regulator and legal obligations and recording mandatory staff training across the organisation. These features help ensure staff stay current with regulatory requirements, internal policies and operational best practice.

We also maintained strong IT and cybersecurity protocols and continued to automate routine workflows. This work improves staff productivity, reduces risk and frees up resources to focus on service delivery. We will continue to invest in tools and processes that support transparency, compliance and high-quality service delivery across all areas of our operations. Our focus remains on ensuring these systems evolve alongside the organisation and continue to meet the changing needs of our work.

Compliance Requirements

95 Recorded compliance obligations



- 38% Finance
- 4% Governance, Policy, Advocacy
- 48% Legal, Compliance, Risk
- 10% Operations

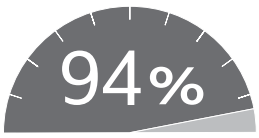
18 Regulators and government agencies

59 Risks monitored and considered for mitigations on a continuous basis

Cyber Security Training

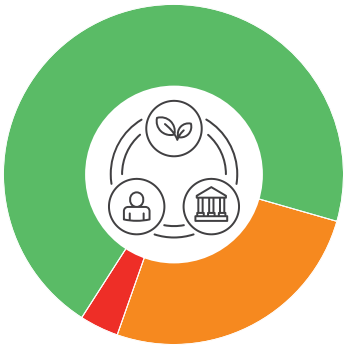
1,344 Simulated phishing emails sent

401 Mandatory training courses completed



Average score of completed training

ESG Impact Report: Core Criteria Progress



- 70% Achieving
- 26% In Progress
- 4% Not Yet Reporting

Environmental, Social and Governance (ESG) Impact Report

In 2025, Pacific Link Housing released its second ESG Impact Report, reaffirming our commitment to responsible and sustainable housing that supports long-term outcomes for tenants and the wider community. The report aligns with the Community Housing Industry Association's voluntary ESG Reporting Standard and charts our progress across the environmental, social and governance domains. We remain one of a small number of providers nationally to formally adopt and publish results under this framework.

For the 2024 reporting period, 70% of the core criteria were achieved, with a further 26% in progress and just 4% not yet reported. Our strongest performance continues to be in the social and governance areas, supported by well-established tenant engagement, clear organisational policies and a skilled and diverse Board. Environmental performance remains an area of ongoing focus, while constraints linked to ownership and market conditions limit some direct action. Further work to strengthen data collection and monitoring will support continued improvement in the year ahead.

Pacific Link Housing's ESG Impact Report

Theme	Indicators
ENVIRONMENTAL	
Climate Change	🟠🟠🟠🟠🟠🟢🟢
Ecology	🟢🟠
Resource Management	🟠🟠🔴
SOCIAL	
Affordability and Security	🟢🟢🟢🟢🟢
Building Safety and Quality	🟠🟢
Resident Voice	🟢🟢🟢
Resident Support	🟢
Placemaking	🟢
GOVERNANCE	
Corporate and Governance	🟢🟢
Board and Directors	🟢🟢🟠🟠🟢🟢🟢🟢
Staff Wellbeing	🟢🟠🟢🟢🔴🟢
Supply Chain	🟠

🟢 Achieving 🟠 In Progress 🔴 Not Yet Reporting

Team-Led Sustainability in Action

Pacific Link Housing's Green Team was formed in 2023 by staff with a shared passion to protect the environment, particularly by improving how we manage office waste. Over the past year, the team has led or supported a range of practical initiatives that promote more responsible day-to-day practices across our workplace, including:

- Soft plastic recycling through the Curby program.
- Collecting and recycling food scraps.
- Container recycling through Crunch, with funds raised used to support a community garden for tenants.
- Launching an internal free-cycling initiative for all staff.
- Coordinating special recycling drop-offs for batteries, e-waste and coffee pods.
- Reducing paper use by shifting to digital processes and using recycled stock for general office needs.
- Promoting e-versions of the quarterly tenant newsletter to limit printing. Hard copies are produced on FSC-certified paper.

Together, these actions help reduce our environmental footprint in practical, achievable ways. They also show how small, team-led initiatives can contribute to broader sustainability goals while fostering a culture of shared responsibility across the organisation.



Pacific Link Housing's Green Team Members: Llewellyn Visagie, Maria Ford, Amanda Mundell, Rebecca Donald and Linda Whiting

Green Team Initiatives

1,670 recycled containers saved:

- **109 kg** of waste
- **2,605 litres** of water
- **274 kg** of CO_2 emissions
- **936 kWh** of energy

6+kg food scraps recycled

10 bags soft plastic recycled



RENEW PROJECTS

A Sustainable Approach to Property Maintenance and Renovations

Launched in January 2024, Renew Projects is a multi-trade social enterprise delivering property maintenance and renovation services across the Central Coast, Lake Macquarie and Newcastle regions. As a subsidiary of Pacific Link Housing, it operates under a profit-for-purpose model, reinvesting a portion of profits into sustainability upgrades across our affordable housing properties and developments. The 2025 financial year marked its first full year of operation, with strong outcomes across service delivery, workforce development and community partnerships.

Service Delivery and Performance

In its first five months of operation, Renew Projects completed over 100 building projects ranging from kitchen and bathroom renovations to vacant property upgrades. By the end of the 2025 financial year, that number had grown to more than 350 completed maintenance works and 38 renovations. These works supported Pacific Link Housing's commitment to delivering well-maintained, safe and secure homes for our tenants living in social and affordable housing.

In line with its social enterprise model, Renew Projects donated $15,000 to Pacific Link Housing this year. These funds will support the integration of environmental sustainability measures in our properties, including solar energy systems, water-saving devices and rainwater harvesting. The donation follows an initial contribution of $3,000 made at the end of the 2024 financial year and reflects the business's growing capacity and purpose.

In September 2024, Renew Projects was awarded Outstanding New Business at the Business NSW Central Coast Regional Awards. This recognition came just eight months after launching and acknowledged both the quality of work delivered and the broader community impact of its profit-for-purpose model. Renew Projects went on to win the national 2025 Trade Champion Award in the New Business category, further reinforcing its excellence and growing reputation in the industry.

Workforce Growth and Expanded Services

Renew Projects has grown from three to six tradespeople, adding capacity in plumbing, carpentry, tiling, gyprocking and painting. In March 2025, the team welcomed its first apprentice, who is completing a Certificate III in Carpentry at Ourimbah TAFE. Creating more opportunities for apprenticeships and employment pathways remains a priority, particularly for those underrepresented in the trades.

The team has also expanded its service offerings this year by investing in specialised plumbing equipment, enabling in-house delivery of leak detection and drain cleaning services. These capabilities support a more efficient and responsive service for clients and tenants, while reducing the need to rely on external contractors.

Partnerships and Community Impact

Partnerships continue to play a key role in the growth and success of Renew Projects. Mitre 10 Kincumber remains a valued supporter, providing discounted tools and supplies that help the team manage costs while maintaining quality. In a further show of support, Mitre 10 staff volunteered for a working bee at one of Pacific Link Housing's complexes, transforming the shared garden area for more than 30 tenants.

Husqvarna, another long-standing partner, has provided in-kind equipment donations that have supported Renew Projects' operations. Their partnership also led to the establishment of Pacific Link Housing's Better Backyard Program, which gives tenants access to quality lawn and garden equipment through a no-interest loan arrangement with Pacific Link Housing. These relationships not only strengthen Renew Projects as a business but also generate new initiatives and opportunities that benefit the broader Pacific Link Housing community.

Future Opportunities

Pacific Link Housing remains the primary client of Renew Projects, but the business is well-positioned for growth. Renew Projects is now a registered preferred contractor with the NSW Department of Education, creating opportunities for work across schools and other public sites. Future client prospects include real estate agencies, insurers, aged care providers and other community housing organisations.

With a skilled and growing team, new service capabilities and a clear sense of purpose, Renew Projects enters its second year with strong momentum. Its continued success supports the long-term sustainability of Pacific Link Housing's properties and helps to deliver better outcomes for our tenants and communities.

Renew Projects Website



2024 Business NSW Central Coast Awards: Angus Ramsey and Llewellyn Visagie



Renew Projects supporting 'Beanies for Brain Cancer'


Mitre 10 Volunteer Working Bee


Gilbert Cantoria, Renew Projects' first apprentice, and Angus Ramsey

Governance and Board of Directors

Pacific Link Housing Limited is a company limited by guarantee, incorporated under the Corporations Act 2001 in 1996. The Company is a product of the merger of two housing associations based in the Hunter and Central Coast who had serviced their local communities since 1984. Pacific Link Housing is a Tier One Community Housing Provider, registered under the National Regulatory System for Community Housing (NRSCH). This registration involves ongoing compliance monitoring against seven performance outcomes:

1. Tenant and Housing Services
2. Housing Assets
3. Community Engagement
4. Governance
5. Probity
6. Management
7. Financial Viability

The Company is also regulated by the Australian Charities and Not-for-profit Commission (ACNC) and the Australian Securities and Investment Commission (ASIC). The Company is a public benevolent institution with deductible gift recipient status as approved by the Australian Taxation Office (ATO).

The Board is the custodian of the mission statement and purposes of Pacific Link Housing and is accountable to members for the pursuit of those purposes and the performance of Pacific Link Housing. Ultimate responsibility for the governance of the Company rests with the Board of Directors.

Pacific Link Housing company policy requires that appointed Directors have skills, that combined, provide expertise in financial management, strategy, risk management, corporate governance, organisational management, property development, asset management and community engagement. Under Pacific Link Housing's continuous improvement ethos, regular independent reviews of Board performance are conducted. All Directors have completed professional development with the Australian Institute of Company Directors (AICD) or equivalent bodies and participate in an ongoing program of development and training.

Pacific Link Housing's Governance Policy provides a framework and governance tools employed by the Board, including a targeted Committee structure with approved terms of reference, director protocol and code of ethical conduct, delegation authorities and active management of conflicts of interest through a directors' interests register.



Wal Edgell

Chairman - Commenced 20/11/2014

Special responsibilities - Attends all committee meetings in ex-officio capacity

Wal is a semi-retired banking and property executive with extensive experience and past director roles in property, fund management and commercial finance following a 45 year career with Commonwealth Bank of Australia and Colonial First State Global Asset Management. A past member of the Narara Valley Progress Association, Wal has a strong commitment to a sense of community belonging and supports the Wayside Chapel, Youth Off the Streets and Multiple Sclerosis Australia.



Peter Alward MAICD

Director - Commenced 19/07/2018

Special responsibilities - Chair of Key2 Realty Pty Ltd, Member of Finance, Risk and Audit and Growth Committees

Peter has more than 30 years' experience in the retail, commercial, residential and hospitality property arenas. He was most recently Territory Director of Property & Trustee for the Salvation Army, Aged Care Plus and Salvos Housing exposing him to affordable and social housing, aged care, community services and with a property portfolio of over $2 billion and a development pipeline of $250 million. Peter also spent four years as the Executive Director Property for the Sydney Harbour Foreshore Authority. Peter holds a NSW real estate licence and is a Member of the Australian Institute of Company Directors.



Leoni Baldwin MAICD

Director and Deputy Chair - Commenced 17/05/2012
Special responsibilities - Member of Governance Committee

Leoni joined the Board in 2012 following an outstanding career in the NSW Public Service where she held the position of Central Coast Regional Coordinator, Department of Premier and Cabinet. Leoni was awarded the Director General's Medal for her services to the community in 2007 and Central Coast Woman of the Year and Women in Public Service Award in 2011.



Stephen Brahams FAICD

Director - Commenced 16/07/2009
Special responsibilities - Director of Key2 Realty Pty Ltd, Chair of Growth Committee

Stephen brings to the Board more than 40 years' experience in property development, asset management and property investment. Stephen has worked in Australia, Europe, the UK and the USA on many projects, including the development of social housing. He is Chairman of the Central Coast Grammar School, Director of AISNSW Block Grant Authority Board and holds a NSW real estate licence.



Kristen Watts BEcc MCom. CA GAICD

Director - Commenced 19/11/2020
Special responsibilities - Director of Renew Projects Pty Ltd, Chair of Finance, Risk and Audit Committee

Kristen has over 20 years' experience in commercial finance, risk management, asset management and investment governance. As a director of Australian Mutual Bank, she has over ten years' experience as a director in the APRA-regulated banking sector and a comprehensive understanding of the finance industry. Kristen was formerly a director of St Vincent de Paul (Housing), overseeing a development phase that saw delivery of over 500 social and affordable housing units across NSW as part of the Social and Affordable Housing Fund (SAHF) initiative of the NSW Government.



Sarah Winter BA LLB LLM GAICD

Director - Commenced 10/05/2021
Special responsibilities - Chair of Governance Committee

Sarah is a senior public servant advising on communities, housing and infrastructure, currently Executive Director at Infrastructure NSW. With over 15 years' experience working as a human rights lawyer and a human services consultant, Sarah was previously a Partner in Deloitte's Infrastructure Practice, focusing on human services and community infrastructure. Sarah has over 10 years' experience in board governance roles and committees and is Acting Chair of Central Coast Local Health District.



Matthew Cochrane-Smith BCom. FCPA GAICD

Director - Commenced 21/10/2021
Special responsibilities - Director of Key2 Realty Pty Ltd, Chair of Renew Projects Pty Ltd, Member of Finance, Risk and Audit Committee

Matthew brings over 30 years' experience working in finance, supply chain, general management, and business turnarounds with domestic and international organisations in the consumer and packaged goods, logistics, manufacturing and infrastructure sectors. With a Bachelor of Commerce from Newcastle University, Matthew is a Fellow of CPA Australia and a Graduate of the Australian Institute of Company Directors.

Directors' Report

Vision and Mission

Pacific Link Housing Limited aims to continue to achieve our Vision of Thriving and inclusive communities that benefit everyone, by delivering on our Mission to provide safe, secure and affordable homes for those in need.

The principal activities of the Group during the financial year were the development, provision and management of low-cost subsidised housing to clients on low incomes and property management services.

The Company has two 100% owned subsidiaries:

- Key2 Realty Pty Ltd - provides property management services to private landlords as a licensed real estate agency; and
- Renew Projects Pty Ltd - provides property renovation and maintenance services.

All surpluses remitted from the subsidiaries are applied towards the Group's objectives. No significant change in the nature of these activities occurred during the year.

Strategy

The Group Strategic Plan outlines the following strategies:

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

Members' Guarantee

Pacific Link Housing Limited is a company limited by guarantee. In the event of, and for the purpose of winding up of the company, the amount capable of being called up from each member and any person or association who ceased to be a member in the year prior to the winding up, is limited to $2, subject to the provisions of the company's constitution.

At 30 June 2025 the collective liability of members was $84 (2024: $88).

Other Items

There is a $785,000 (2024: $785,000) investment in subsidiaries on the statement of financial position for Pacific Link Housing Limited which is eliminated on consolidation. This is comprised of $585,000 investment in Key2 Realty Pty Ltd and $200,000 investment in Renew Projects Pty Ltd.

The Directors have determined there is an unrecognised asset that has been generated as a result of the creation of a rent roll within the subsidiary, Key2 Realty Pty Ltd. The market value of the rent roll is deemed to be $715,000 (2024: $700,000), which reflects significantly the business success and the Company's value. The method used to determine this estimated market value is the annualised income as at 30 June 2025 multiplied by a factor of 3x, discounted to reflect the social and affordable client base. According to Australian Accounting Standards, this intangible asset is not reflected in the financial statements.

Events after the reporting date

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the Group, the results of those operations or the state of affairs of the Group in future financial years.

Operating results

The statement of Profit or Loss and Other Comprehensive Income shows a comprehensive surplus of $4,682,604 (2024: $15,132,185). The Australian Accounting Standards require this to include one-off capital grants and gain from investment property revaluations. The Directors also monitor the underlying operational surplus that reflects the regular activities of the Group and trends in challenges to revenue and expenses. The table below shows the reconciliation of the total comprehensive surplus to the underlying operational surplus:

	2025	2024
Total comprehensive surplus for the year as per Statement of Profit or Loss	4,682,604	15,132,185
Less:		
Capital grant income for property development or acquisition	-	(13,546,000)
(Gain)/Loss on investment property revaluation	(2,826,748)	919,000
Total underlying surplus	1,855,856	2,505,185

Meetings of Directors

During the financial year, 11 meetings of directors (not including committees of directors) were held. Attendances by each director during the year were as follows:

Director	Eligible to Attend	Attended
Peter Alward	11	10
Leoni Baldwin	11	11
Stephen Brahams	11	10
Matthew Cochrane-Smith	11	11
Wal Edgell	11	11
Kristen Watts	11	11
Sarah Winter	11	11

Auditor's Independence Declaration

The lead auditor's independence declaration in accordance with section 307C of the Corporations Act 2001, for the year ended 30 June 2025 has been received and can be found on page 6 of the full financial report.

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



Wal Edgell
Chairman



Kristen Watts
Director

Dated: 23 October 2025

Auditor's Independence Declaration

Auditor's Independence Declaration under Section 307C of the Corporations Act 2001 to the Directors of Pacific Link Housing Limited

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2025, there have been:

(i) no contraventions of the auditor independence requirements as set out in the Corporations Act 2001 in relation to the audit; and

(ii) no contraventions of any applicable code of professional conduct in relation to the audit.

PKF Chartered Accountants



Kevin Helmers
Partner

Dated: 23 October 2025

Financial Report

Statement of Profit or Loss and other Comprehensive Income

For the Year Ended 30 June 2025

	2025	2024
Revenue	17,058,359	15,264,998
Other income	8,428,606	18,491,468
Finance income	277,327	334,329
	25,764,292	34,090,795
Employee benefits expense	(5,910,324)	(4,965,256)
Depreciation and amortisation expense	(1,123,630)	(1,149,587)
Training expenses	(51,126)	(55,821)
Audit, legal and consultancy expenses	(285,062)	(173,141)
Insurance expense	(532,665)	(462,291)
Property repairs and maintenance	(1,943,491)	(1,709,063)
Council and water rates	(1,511,120)	(1,384,180)
Rental expense	(6,764,838)	(6,408,306)
Adhoc repairs, maintenance and vehicle running expense	(114,870)	(97,139)
Other operating expenses	(2,452,126)	(2,173,113)
Finance expenses	(344,611)	(368,964)
Surplus before income tax	4,730,429	15,143,934
Income tax expense	(47,825)	(11,749)
Surplus for the year	4,682,604	15,132,185
Total comprehensive surplus for the year	4,682,604	15,132,185

Statement of Changes in Equity

For the Year Ended 30 June 2025

	Retained Earnings	Total
Balance at 1 July 2024	47,738,953	47,738,953
Surplus for the year	4,682,604	4,682,604
Balance at 30 June 2025	52,421,557	52,421,557
Balance at 1 July 2023	32,606,768	32,606,768
Surplus for the year	15,132,185	15,132,185
Balance at 30 June 2024	47,738,953	47,738,953

Financial Report

Statement of Financial Position

For the Year Ended 30 June 2025

	2025	2024
ASSETS		
Current assets		
Cash and cash equivalents	9,246,510	4,970,487
Trade and other receivables	911,349	993,197
Other assets	262,635	231,032
Financial assets	122,958	-
Total current assets	10,543,452	6,194,716
Non-current assets		
Property, plant and equipment	917,863	873,069
Investment property	62,059,649	58,689,692
Right of use assets	2,058,430	2,768,858
Total non-current assets	65,035,942	62,331,619
Total assets	75,579,394	68,526,335
LIABILITIES		
Current liabilities		
Trade and other payables	9,030,042	6,112,743
Employee benefits	593,416	509,040
Current tax liabilities	46,096	11,749
Lease liabilities	645,566	810,022
Total current liabilities	10,315,120	7,443,554
Non-current liabilities		
Lease liabilities	1,636,399	2,183,773
Financial liabilities	11,000,000	11,000,000
Employee benefits	176,318	130,055
Other liabilities	30,000	30,000
Total non-current liabilities	12,842,717	13,343,828
Total liabilities	23,157,837	20,787,382
Net assets	52,421,557	47,738,953
MEMBERS' FUNDS		
Retained earnings	52,421,557	47,738,953
Total equity	52,421,557	47,738,953

Statement of Cash Flows

For the Year Ended 30 June 2025

	2025	2024
Cash flows from operating activities		
Receipts from tenants and other persons	18,614,231	15,475,028
Payments to suppliers and employees	(21,359,279)	(19,576,156)
Interest received	277,327	334,329
Receipts from government sources	8,790,320	18,566,268
Interest and other charges	(344,611)	(368,964)
Net cash provided by operating activities	5,977,988	14,430,505
Cash flows from investing activities		
Net payments for property, plant and equipment	(190,719)	(308,337)
Transfer to financial assets	(122,958)	-
Payment for investment properties	(532,403)	(17,953,352)
Net cash used in investing activities	(846,080)	(18,261,689)
Cash flows from financing activities		
Payment of lease liabilities	(855,885)	(828,822)
Net cash used in financing activities	(855,885)	(828,822)
Net (decrease)/increase in cash and cash equivalents held	4,276,023	(4,660,006)
Cash and cash equivalents at the beginning of the year	4,970,487	9,630,493
Cash and cash equivalents at the end of the financial year	9,246,510	4,970,487

Directors' Declaration

For the Year Ended 30 June 2025

The Directors of the Company declare that:

1. The financial statements and notes, as set out on pages 7 to 24 of the full financial report, are in accordance with the Corporations Act 2001 and:
   a. comply with Australian Accounting Standards - Simplified Disclosure Standard;
   b. give a true and fair view of the financial position as at 30 June 2025 and of the performance for the year ended on that date of the Company and consolidated group; and
   c. the consolidated entity disclosure statement on page 25 is true and correct.
2. In the Directors' opinion, there are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Directors:

Wal Edgell
Chairman

Kristen Watts
Director

Dated: 23 October 2025

Partners and Stakeholders

Pacific Link Housing would like to thank our valued partners and stakeholders for their support during the 2025 Financial Year:

Commonwealth Government

- Department of Human Services
- Department of Social Services
- Housing Australia
- Regional Development Australia
- Services Australia

State Government

- Central Coast Local Health District
- Hunter New England Local Health Districts
- Homes NSW
- NSW Department of Health
- NSW Department of Planning and Environment
- NSW Police Force
- Registrar of Community Housing

Local Government Councils

- Central Coast
- Cessnock
- Lake Macquarie
- Maitland
- Newcastle
- Port Stephens
- Singleton

Peak and Professional Bodies

- Australian Community Housing
- Australian Institute of Company Directors
- Business NSW and associated Business Chambers
- Community Housing Industry Association NSW
- Governance Institute
- Homelessness NSW
- Jobs Australia
- Property Council of Australia
- Shelter NSW
- Urban Development Institute of Australia NSW

Community Partners

- Action on Housing for Older Women
- Allambi Care
- Anglican Care
- ARAFMI
- Avondale College - The Lift Project
- Awabakal Enterprises
- Baptist Care
- Bara Barang Corporation
- Botanic Gardens of Sydney
- Brisbane Water Legacy
- Bungree Aboriginal Association
- Carrie's Place
- Catholic Care
- Central Coast Disability Interagency Network
- Central Coast Domestic Violence Committee
- Central Coast Domestic Violence Court Advocacy Service
- Central Coast Family Support Services
- Central Coast Older Women's Network
- Central Coast Women's Health Centre
- Central Coast Zonta
- Coastlink
- Coast & Country Primary Care
- Coast Shelter
- ConnectAbility
- DANTIA
- Darkinjung Local Aboriginal Land Council
- Gosford Regional Community Services
- Health on The Streets
- Housing All Australians
- Hope Uniting Church
- Housing Older People Project
- Hunter Homelessness Connect Committee
- Life Without Barriers
- Lifeline
- MMAD - Musicians Making a Difference
- NEAMI National
- New Horizons
- Nova for Women and Children
- Oasis Central Coast
- RYSS - Regional Youth Support Services
- Samaritans
- Seniors Rights Service
- The Glen Group
- The Salvation Army
- Tiny Homes Foundation
- Ungooroo Aboriginal Corporation
- Uniting
- University of Newcastle
- Welcome Mat
- Wesley Mission
- Women's Community Shelters
- You Connect

Donors

- Australia Post - Gosford
- Bendigo Bank
- Bikers' Hand
- Blake Beckett Trust
- Bunnings Warehouse
- Central Coast Mariners
- Country Women's Association Branches
- Dominos Wyoming
- Eastcoast Beverages
- Gosford RSL
- Harvey Norman
- Mars Food Australia
- Mitre 10 Kincumber
- One Cloud IT Solutions
- StreetSmart Australia
- Rotary Club of Gosford City
- Temple & Webster
- The Odour Unit
- Westfield Tuggerah

Consultants and Contractors

- Anderson Environmental & Planning
- Aubrey Brown Lawyers
- Australis Properties
- Barker Ryan Stewart
- Bilpine
- Blackett Maguire + Goldsmith
- Blackash Consulting
- Buildcert
- CKDS Architecture
- Commonwealth Bank
- Credwell Energy
- DeWitt Consulting
- Douglas Partners
- Edwards & Vickerman Consulting
- Electrical Projects Australia
- Jenkins Legal & Advisory
- Key2 Realty
- Lee Road Consulting
- Purple Apple Access Consultant
- McCallum PFCA
- Minters Legal
- MPC Consulting Engineers
- Muller Partnership
- Northrop Consulting Engineers
- Octopus Garden Design
- OneCloud IT Solutions
- PKF
- Place Studio
- Renew Projects
- SDA Architecture
- SECA Solutions
- Skope Constructions
- Statewide Fire
- TCB Project Management
- Terrace Landscape Architects
- Torrent Flood Design
- University of Newcastle
- Williams Property & Planning
- Xeriscapes



Pacific Link HOUSING

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