OUR IMPACT
2026 ANNUAL REPORT



women's
HOUSING COMPANY

Ebony's story

Every morning, Ebony stands in front of the mirror with her daughter Polly* in her arms. Together they smile at their reflections, sharing a quiet moment before the day begins.

There was a time when Ebony lived out of bags, moving between temporary accommodation, friends' couches and wherever she could find a safe place to stay. Alongside housing insecurity, Ebony was navigating the grief of losing her father and a growing dependence on alcohol. The constant uncertainty took its toll and planning for her future took second place as the struggle just to get through the day grew and grew.

Ebony knew that she needed support, but it always felt too hard to ask.

"In addiction, you have to want to get sober," she says. "Other people can't make that decision for you. When I felt I was finally ready, I reached out to Women's Housing Company and said, 'Please help me. I don't know where to go from here'. My support coordinator literally drove me to rehab – picked me up with my bags and took me there."

Coming out of rehab, Ebony moved into a new Women's Housing Company property and experienced something she had rarely known before: stability. Now with stable accommodation, the determination and tenacity that helped Ebony build a successful career, and fight addiction, is what she's now drawing on to build a brighter future for herself and Polly.

For Ebony, the impact of having a safe home is found in the everyday moments that many take for granted, like knowing her belongings are safe and knowing where she will return to at the end of the day. Housing stability has also provided Ebony the opportunity and confidence to become a mother.

When asked what makes her happiest now, Ebony's answer is



simple: "There's a million things," she says. But just waking up in the morning, really."

It's those quiet moments in front of the mirror each morning reminding her not only of how far she has come, but of everything still ahead of her.

2026-2030 strategic plan

This year, we launched the Women's Housing Company 2026-2030 Strategic Plan We are working towards a vision that every woman has a place to call home, as a foundation for safety, connection and opportunity through:

- Quality Homes and Services
- Grow with Purpose and Impact
- Strong Workforce and future-proofed organisation
- Amplify Women's Voices

To see our Strategic Plan, scan here



Quality homes and services

In 2025/2026 Women's Housing Company continued to deliver safe, secure and high-quality housing and homelessness services, with a strong focus on tenant sustainment, service and property quality and housing outcomes. We also progressed a range of initiatives to strengthen tenant engagement, embed best-practice service delivery, enhance safety and compliance, and support the long-term sustainability of our homes and services.

2,145 women and children accessed WHC housing and homelessness services

162 new tenants joined the WHC community

1,233 safe and affordable homes for women across NSW

- **834** managed
- **198** leasehold
- **201** owned

301 women supported through our homelessness services

$29.5 Million average annual rent saving compared to market rent

- Secured a new five-year Specialist Homelessness Services contract through the NSW Government Recommissioning process
- Strengthened customer focus with proactive tenancy management, robust inspections and rent arrears management
- Implemented support co-ordination and partnerships
- Rolled out organisation wide Trauma Informed Training
- Overhauled asset database for better long-term maintenance forecasting
- Reviewed Fire Safety Compliance provider and inspection approach
- Partnered with SCT Consulting, supplying WHC with solar panels across four properties
- Launched the 2026-2030 Tenant and Community Engagement Strategy
- Revitalised the Tenant Advisory Group (TAG)

of the women we house

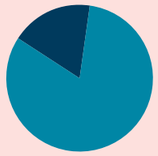
84% are satisfied with the condition of their home



84% are satisfied with WHC services



84% feel secure in their homes



82% report an improved quality of life since joining WHC



Grow with purpose and impact

2025/2026 was a year of purposeful growth, with WHC expanding its housing portfolio, strengthening its development pipeline and advancing innovative solutions to address housing insecurity for women across NSW. Guided by our 2026-2030 strategic plan, WHC ensured growth remained aligned with its mission, capability and long-term sustainability

26

new homes for older women

In partnership with Homes NSW, three new housing for older women projects were completed during the year in Airds, Merrylands and Camden, providing 26 new homes.



Homes for older women in Airds

6

affordable housing units acquired

WHC acquired six 1-, 2-, and 3-bedroom units in the Eastern Suburbs to provide affordable housing for working women with and without children

2

more homes for women and children leaving violence secured in Woollahra

Under the Woollahra Domestic and Family Violence Accommodation and Support Program, Woollahra Council provided funding for an additional 2 properties this year, bringing the total to 12 homes.

12

more homes for women with children escaping domestic and family violence

WHC purchased a block of units in Liverpool to provide social housing for women and children leaving violence. A further 6 properties were acquired in July 2026.



Homes for older women in Camden

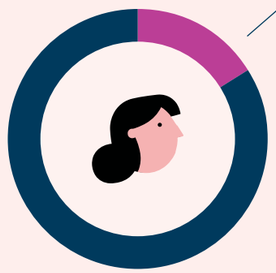


Homes for older women in Merrylands

- Development Advisory Board established
- Successful supported housing model tenders and advocacy in partnership with the Haymarket Foundation (acquisition in FY27)
- Successful Crisis and Transitional Housing Tender, for delivery in FY2027
- Launched the Stronger Together Housing Pilot, funded through HIF
- Secured funding for more housing for women escaping domestic and family violence in Campsie (property purchased in July 2027)
- Progressed design for two sites for future redevelopment

Strong Workforce and Future Proofed Organisation

During 2025/26, WHC invested in the systems, leadership and organisational capability needed to support a growing organisation and deliver greater impact for women. From modernising core technology platforms and strengthening cyber security to developing leadership capability and fostering a culture of wellbeing, safety and inclusion, these initiatives are helping to create a more resilient, connected and future-ready organisation.



85%

employee engagement score based on February 2026 survey

53 staff members as at 30 June 2026

- Fully compliant NRSCH Determination
- 100% in the Australian Service Excellence Standards re-accreditation
- Xref Change Champion Award - for exceptional improvements in work practices and employee engagement

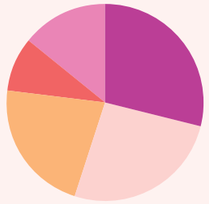
Governance

WHC is governed by a highly skilled and experienced Board of Directors providing strategic leadership, oversight and accountability for the organisation. The Board is assisted by specialist committees, including the Board Audit and Risk Committee (BARC), the People, Remuneration and Culture Committee (PRACC), the Fundraising and Marketing Committee (FAM) and a Development Advisory Board.

In 2025 we reviewed our executive team structure, resulting in refinements to capabilities and structure more aligned with our strategic plan priorities.

- Implemented new Finance System (Go Live 1 September 2026)
- Implemented new HR System, Employment Hero
- Developed an AI Policy, Co-pilot Training and Licencing
- Reviewed IT managed service provider arrangements
- Developed a Psychosocial Safety Plan
- Launched Revised Code of Conduct and delivered organisation wide training
- Developed an in-house Leadership Development Program for all people leaders

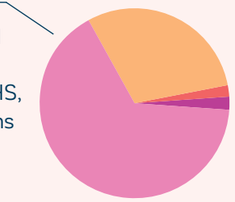
Financial performance



Operating Expenditure

- **29%** Rents paid
- **26%** Staff & Contracting
- **22%** Repairs and Maintenance
- **14%** Other property expenses
- **9%** Administration and office expenses

Operating Income



- **66%** Revenue from residential tenancies
- **30%** Government funding, SHS, CHLP & other special programs
- **2%** Donations & external contributions
- **2%** other income

$479K

operating EBITDA (Earnings before Interest, Tax, Depreciation and Amortisation)

$5.3 million

spent to maintain and improve the quality of our homes

$5.2 million

spent on acquiring new properties

Amplify Women's Voices

Throughout 2025-26, we continued to create opportunities for women to build confidence, strengthen connections and develop leadership skills, while ensuring their experiences inform advocacy and drive systems change. Through empowerment programs, storytelling initiatives and sector engagement, we amplified women's voices and championed their right to be heard, valued and represented in decisions that affect their lives.

$150,000+ invested in women's education, confidence and future opportunities through Her Voice, WHC scholarships, the George & Jaqui Maree Stamas Fellowship and Purposeful Pathways

115 community engagement events bringing women together

61 women secured training, volunteering or employment through the Purposeful Pathways program



Continued to advocate for stronger investment in women's housing and gender responsive policy. Through submissions and other avenues, we advocated for:

- **Increasing investment in social and affordable housing,** with a focus on housing outcomes for women
- **Delivering more affordable homes for working women and women with children,** including larger, family-sized dwellings designed to meet diverse housing needs
- **Expanding housing pathways for women escaping domestic and family violence,** including growing specialist transitional housing programs
- **Growing specialist housing options for older women,** one of the fastest growing cohorts experiencing homelessness
- **Supported housing** for women that provides integrated housing and support for women with complex needs
- **Embedding a gender-responsive lens in housing policy and planning,** ensuring housing growth delivers safety, accessibility, inclusion and long-term affordability.
- **Stronger partnerships between government and community housing providers** to accelerate the delivery of safe, affordable homes and maximise social impact
- **Greater use of public land for social and affordable housing** creating more housing opportunities for women and families
- **A consistent definition of affordable housing and planning settings that retain affordability in perpetuity** ensuring affordable homes remain accessible for future generations

Building confidence, connection and leadership

This year, Women's Housing Company continued to invest in programs that support women to build confidence, strengthen social connections and develop the skills needed to shape their own futures. Through the George & Jaqui Maree Stamas Fellowship and Her Voice Program, women with lived experience of homelessness, domestic and family violence and systemic disadvantage were supported to reconnect with their strengths, share their stories and pursue new goals.

The George & Jaqui Maree Stamas Fellowship was launched in 2025/26 as a 10-week trauma-informed program designed to support women to rebuild confidence and take meaningful steps towards personal and economic independence.

Combining group learning, individual coaching, goal setting and creative storytelling, the Fellowship helped participants strengthen their sense of agency, build practical skills and develop supportive peer networks.

Complementing this work, Her Voice continued to provide a safe and supportive platform for women to reconnect with their voice, confidence and sense of self.

Through storytelling, public speaking and advocacy opportunities, participants developed the skills and self-belief to share their experiences and contribute to conversations about housing, homelessness and gender inequality.

Throughout the year, women's stories reached new audiences through a range of events and partnerships, helping to deepen understanding and ensure lived experience remains at the heart of WHC's advocacy and service delivery.

As one Fellowship participant reflected:

"I actually believe the world is my oyster now. Everyone else I knew wrote me off (including myself) but look at me now."

Together, these programs demonstrate the power of connection, storytelling and peer support to build confidence, create opportunity and empower women to become leaders in their own lives and communities.





A message from the Board Chair and Chief Executive Officer

At Women's Housing Company, we believe that a safe home is the foundation for opportunity, dignity and independence. This year, we continued to put that belief into action by supporting women experiencing homelessness and housing insecurity while expanding the housing and services that help women rebuild their lives and thrive.

The 2025/26 year was one of significant progress. We launched our new Strategic Plan 2026–2030, strengthened our homelessness and housing services, welcomed women into new homes, and advanced a pipeline of growth opportunities that will increase the supply of safe and affordable housing for women. From social and affordable housing acquisitions to innovative initiatives such as Stronger Together, we continued to pursue solutions that respond to the diverse needs of women at different stages of life.

Importantly, our impact extends beyond housing. Through programs such as Purposeful Pathways, the Fellowship Program and Her Voice, we supported women to build confidence, develop skills, strengthen connections and have their voices heard. We also continued to advocate for supported housing and for gender-responsive housing policies and increased investment in housing solutions tailored to women's needs.

We are equally proud of the investments made in our people, systems and culture. Strong staff engagement, leadership development, improved technology and ongoing regulatory compliance have strengthened Women's Housing Company's capacity to deliver sustainable impact into the future.

We thank our tenants, staff, Board Directors, partners, supporters, donors and government stakeholders for their commitment and collaboration. Together, we are creating more homes, more opportunities and a stronger future for women.

Carmen Osborne
Chair

Nada Nasser
Chief Executive Officer

To read more about what we achieved in 2025/2026, scan the QR Code or go to https://www.womenshousingcompany.org.au/annual-report-2026/

women's HOUSING COMPANY