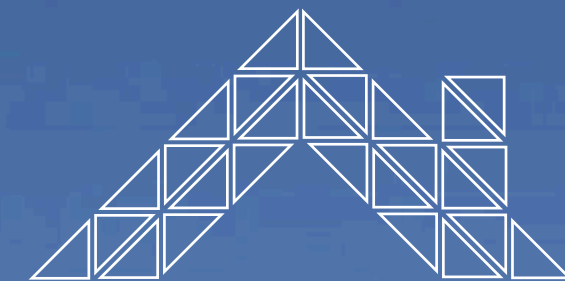


QUEENSLAND'S COMMUNITY HOUSING SECTOR



Community Housing
INDUSTRY ASSOCIATION
QUEENSLAND

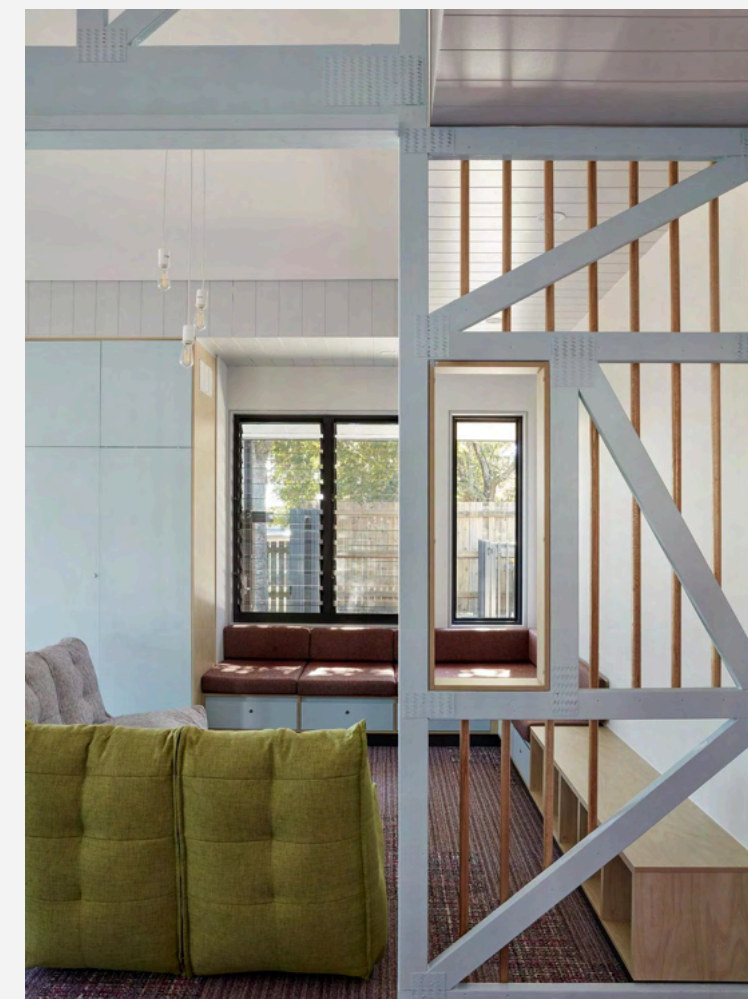
PROSPECTUS
FOR PARTNERING

Image: Anne Street Garden Villas
Anna O'Gorman Architects



THE OPPORTUNITY IS HERE

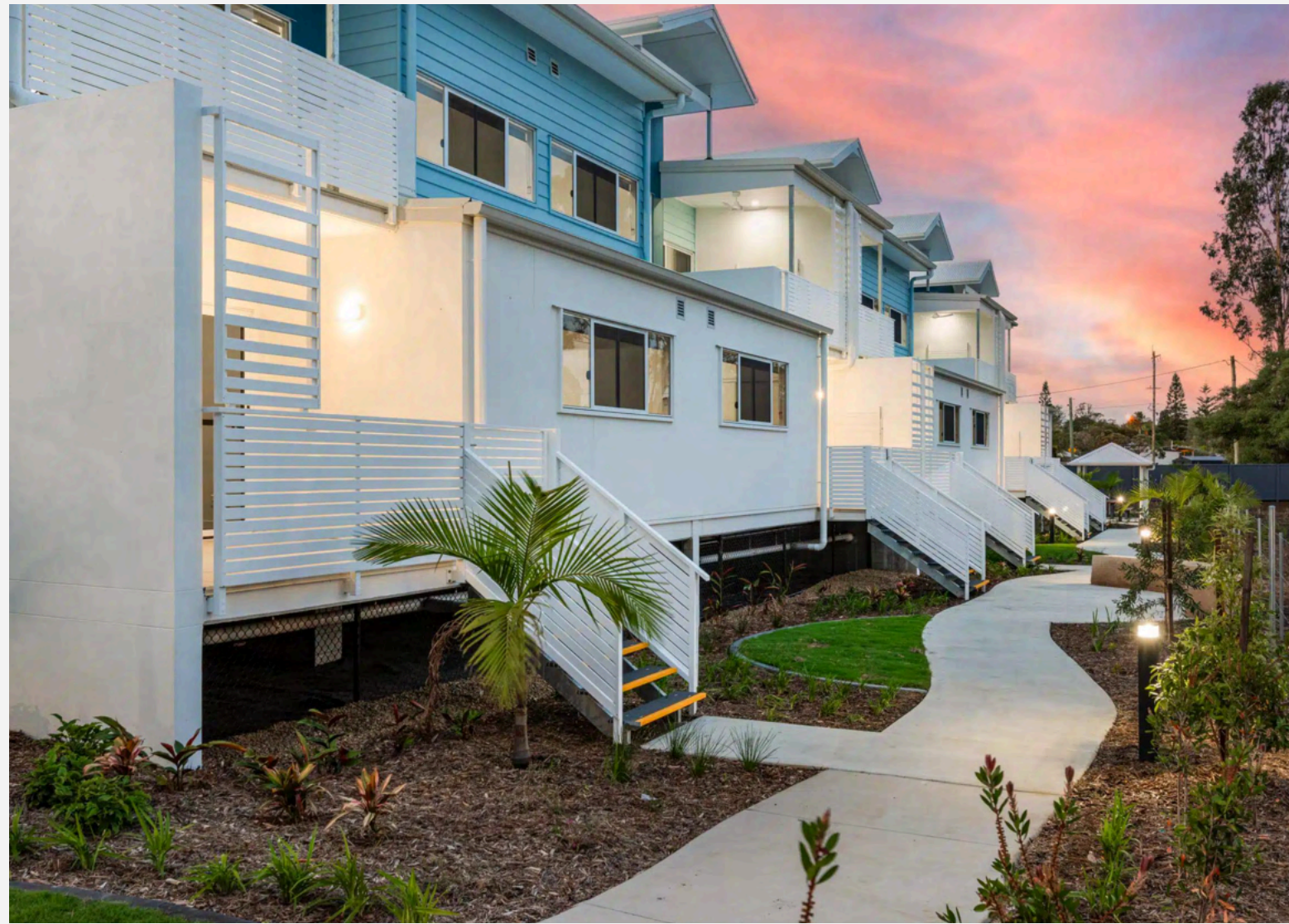
AND WE ARE READY TO PARTNER WITH YOU.



This prospectus sets out why investing and partnering with Queensland's community housing sector can unlock new housing supply and social infrastructure, deliver long-term value and create lasting impact.

Images: (Left) Coolamon Apartments, Bongaree, Bribie Island, Deike Richards. (Right) Youth Shelter Pialba, Push Architecture

WHAT DOES THE COMMUNITY HOUSING SECTOR OFFER YOU?



Queensland has one of Australia's most stable and high growth housing markets



Demand for social and community housing is continuing, with demand still outstripping supply by a long way



Government-funded capital stacks provide stability within the investment model, ensuring projects can proceed under clear, calibrated risk settings for all partners



Is a sector that the federal and state governments want to significantly grow by offering multitude of co-funding and partnership opportunities



There is the potential to create highly feasible transaction relationships that can last a lifetime



It is an unparalleled investment opportunity where you can feel good about your investment, delivering crucial social infrastructure, knowing that you have made someone else's life better

Images: (Left) Munah Gilah, Yandina. Coast2Bay Housing, 2023. (Right) Emsworth Street, Wynnum, BRIC Housing.

QUEENSLAND'S COMMUNITY HOUSING SECTOR IS OPEN FOR BUSINESS



AN OPPORTUNITY TO SHAPE QLD'S HOUSING FUTURE

For investors, developers and capital partners, Queensland's community housing sector offers a rare opportunity to back one of the State's most important growth stories. Join us and help shape Queensland's future.

A GOVERNMENT BACKED PATHWAY TO CREATE QLD HOUSING FUTURE

With record investment, ambitious supply targets and strong policy support, the Queensland Government is harnessing the CHP sector to play an important role in providing a pathway to scale new supply. The Queensland Government understands the value the sector brings and is partnering with us to ensure we can deliver.

A HOUSING SYSTEM UNDER UNPRECEDENTED PRESSURE

This creates a clear, long-term need for more community housing, which includes social and affordable housing. This is not a short-term cycle. It is a long-term structural opportunity to help deliver the housing Queensland needs most.

A COMMUNITY HOUSING SECTOR READY TO SCALE

Community housing providers are growing pipelines, strengthening capability and accelerating delivery of diverse and innovative new partnerships and capital to deliver more homes, and faster.

Images: (Left) Artists Impression. Coast2Bay Housing, Morayfield, 2026. (Right) Mundingburra Housing, Townsville, Counterpoint Architecture.

WHY PARTNER WITH QUEENSLAND'S COMMUNITY HOUSING SECTOR?

Image: Logan Youth Foyer, 2019. Bark Design

THE STRENGTH OF QUEENSLAND'S COMMUNITY HOUSING SECTOR IS ITS ABILITY TO TURN PARTNERSHIP INTO REAL-WORLD SUPPLY. WE'VE BUILT THE FOUNDATION – NOW WE'RE LOOKING FOR THE RIGHT PARTNERS TO HELP US SCALE.



GROWING DEMAND FOR HOUSING

The high demand for social and community housing is driving a pipeline of new community housing development that is quickly scaling up – providing an unprecedented opportunity to invest.



A SUPPORTIVE FUNDING LANDSCAPE

The Queensland Government is backing the community housing sector with record investment and ongoing funding – de-risking investment that is attractive to counter-cyclical stability for partners.



ACCESS TO SECTOR EXPERTISE

Community housing providers excel at asset stewardship and tenancy management – putting your investment in a safe pair of hands.



PARTNERS READY TO DELIVER

Queensland's community housing sector has a track record of innovative partnerships with developers, investors, community service providers and government – giving diverse ways to partner and invest.



MEASURABLE IMPACT

Community housing balances social purpose with commercial realities – delivering social and economic outcomes for the community and economy.

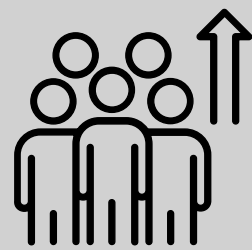
THE NEED FOR COMMUNITY HOUSING IS GROWING

THE GAP BETWEEN HOUSING SUPPLY AND HOUSING DEMAND CONTINUES TO GROW



DECLINING CONSTRUCTION

Nationally, only 174,000 new homes were completed in 2025, below the estimated demand of 196,000



POPULATION GROWTH

Australia's population grew by almost 16% in the decade to 2025 – Queensland was one of the fastest growing states with 18.7% growth over this period. Growth has been concentrated around SEQ, Townsville, Cairns, Fraser Coast and Toowoomba.



HOUSING SHORTFALL

Australia is expected to fall 220,000 homes short of the 1.2 million target by June 2029, with the target now expected to be achieved in September 2030.

HOUSING AFFORDABILITY CONTINUES TO DECLINE



RISING PRICES

Home prices in Australia have increased by 9.9% in 2025, while rental growth is over 5.9%. Compared to a Queensland average of 10.9% (~\$900,000 median house price) and 6.4% respectively (~\$650 rent/week).



AFFORDABILITY CRISIS

Home loan repayments in Queensland consume approximately 45% of median household income, while rent takes up around 35% of income.



DEPOSIT CHALLENGES

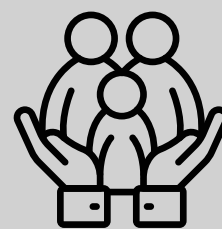
In Queensland it takes at least 11 years to save a 20% deposit for a median-priced dwelling.

MORE PEOPLE ARE SEEKING SAFE, SECURE, AFFORDABLE HOUSING THAN EVER BEFORE



SOCIAL HOUSING DEMAND

In 2026 there were 24,866 active householders (46,037 people) waiting for social housing in Queensland.



ACUTE NEED

56.5% of applications for social housing in Queensland involve people experiencing or at risk of homelessness.

Sources: National Housing Supply and Affordability Council, State of the Housing System (Annual report), (2026). ABS, National, state and territory population, (2025). Queensland Government, Social Housing Register, (2026, 17 June). Real Estate Institute of Queensland, Queensland Property Prices Pushed Up By Persistent Supply Pressures, (2026, March). SQM Research Pty Ltd, Weekly Rents - National, (2026).; Cotality, Pain and Gain, (2025). Cotality, Home Value Index, (2026). KPMG, Residential Property Outlook, (2026). NAB, Housing Monitor, (2026). Cotality, Monthly Housing Chart Pack (2026).

GOVERNMENT BACKING AT RECORD LEVELS



THE QUEENSLAND GOVERNMENT
HAS COMMITTED TO:

1 Million

New homes by 2044, including 53,500 social and community homes.

10,000

Community homes on church and charity-owned land in partnership with the community housing sector, with 500 homes delivered in two years.

THIS AMBITIOUS HOUSING TARGET IS BACKED BY RECORD
INVESTMENT FOR SOCIAL AND COMMUNITY HOUSING:

\$5.725 Billion

A proportion of the above funding committed to community housing over the next four years from 2026-27.

\$500 Million

In annual baseline funding in 2029-30

ALSO BACKED BY:

\$2 Billion

For the Residential Activation Fund to accelerate the delivery of essential infrastructure to unlock land.

Commonwealth Government

The Commonwealth Government has also committed record funding for social and affordable housing including \$10 billion through the Housing Australia Future Fund.

Source: O'Connor, S. (2025, June 24). Media statement: DHPW budget to deliver a place to call home for more Queenslanders. DSDIP (2026, April 24), Residential Activation Fund. Australian Government, Treasury (2026, January 21), Social and affordable housing. Image: Announcement of Morayfield Social Housing project, 2026, Coast2Bay.



A SUPPORTIVE INVESTMENT LANDSCAPE

Queensland currently has one of the most stable housing sectors in Australia. Record funding and a committed State Government will secure Queensland’s housing foundations and accelerate delivery of new supply across the State.

→ FUNDING CERTAINTY AND A CAPITAL PIPELINE

The Queensland Government has committed \$500 million per annum in ongoing baseline funding from 2029-30 to support delivery towards 53,500 social and community homes by 2044. This is a first in Australia and gives Queensland’s housing sector the funding certainty it needs to scale up its development pipeline and operations.

→ STEWARDSHIP OF THE SECTOR

The Queensland Government is backing the development of a sector-wide roadmap to guide the next phase of growth to create a community housing sector that is sustainable and ready to deliver at scale.

→ INNOVATIVE SUPPORT PROGRAMS

The Queensland Government is investing in the continued growth of the sector through innovative support programs including Queensland Community Housing Investment Pipeline (Q-CHIP), Community Housing Futures Program (CHFP) and the Long-Term Community Housing Program (LTCHP).

→ SUPPORTIVE REGULATORY SETTINGS

Land use policy amendments and a new Master Agreement with CHPs are just some of the ways the Queensland Government is making it easier to deliver more community housing.

→ COLLABORATIVE APPROACH TO PARTNERSHIP

Underlying the Queensland Government’s support for community housing is a desire to collaborate and partner with the sector and other stakeholders to create more homes for more Queenslanders.



Images: (Left) Inala Infill Apartments, Barber Studio. (Top to Bottom) (1) Jeays Street, Bowen Hills, BHC, Deike Richards, 2001. (2) Constance Street Public Housing Fortitude Valley, Queensland, Cox Architecture, 2010. (3) Image: Inala Infill Apartments, Barber Studio.

A DIVERSE SECTOR

→ CHPS HAVE DEEP ROOTS ACROSS QUEENSLAND

For investors, developers and capital partners, Queensland's community housing sector offers a rare opportunity to back one of the State's most important growth stories. Join us and help shape Queensland's future.

→ CHPS SERVE LOCAL COMMUNITIES

Many of Queensland's smaller providers are focused on serving their local communities, including local Aboriginal and Torres Strait Islander communities¹ – providing deep connections to place based responses and local expertise.

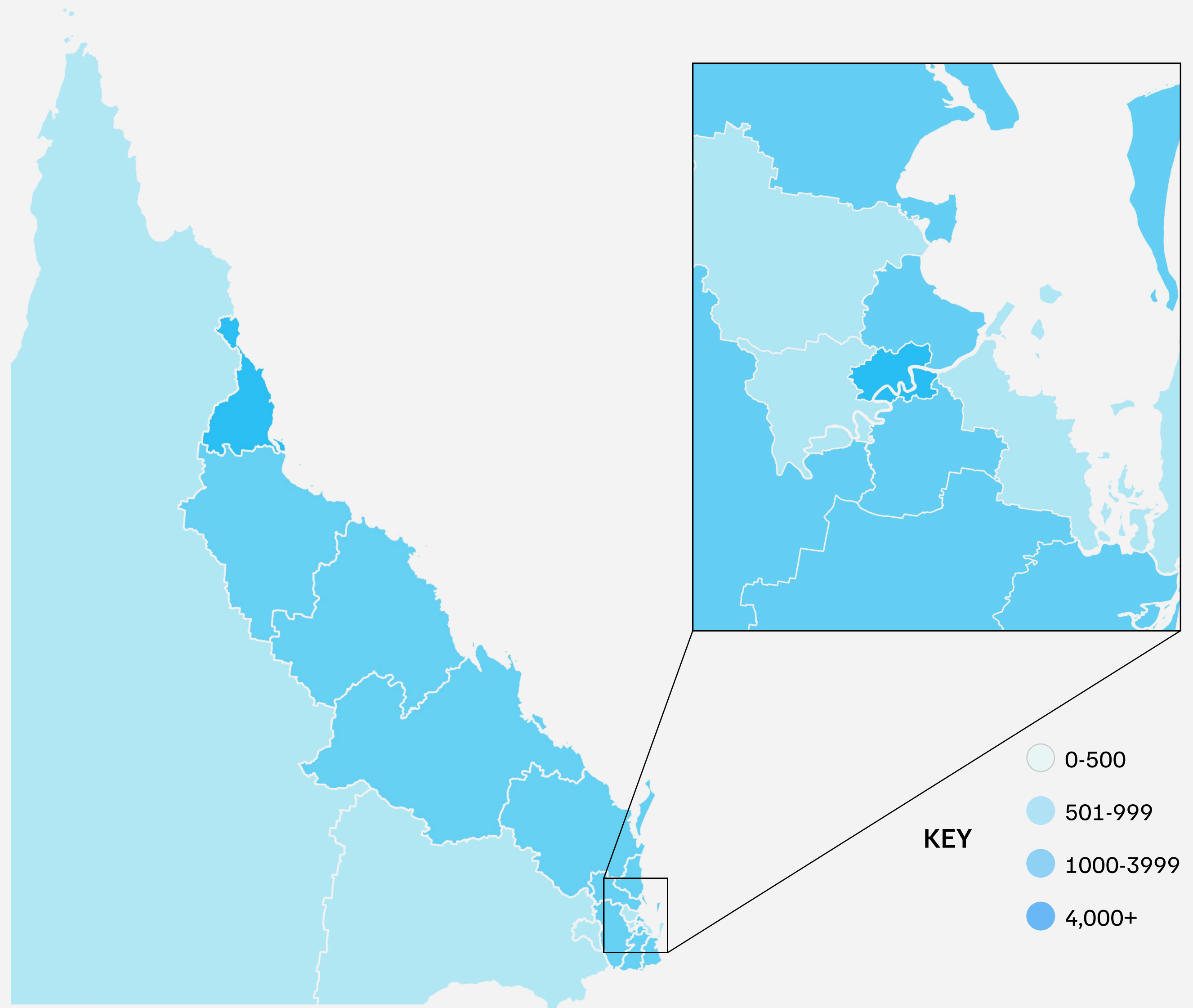
→ SEVERAL CHPS ARE NATIONAL PROVIDERS

National providers like Community Housing Limited, Mission Australia Housing and YWCA National Housing bring capacity and capability – adding scale to the local sector.

→ A GROWING NUMBER OF CHPS ARE EXPANDING INTO QLD

St George Community Housing and BlueCHP are examples of CHPs based in New South Wales that have expanded into Queensland – recognising the growth opportunity presented by the State.

QUEENSLAND'S COMMUNITY HOUSING STOCK 13,100+ HOMES



Source: Australian Institute of Health and Welfare. (2024, June). Social Housing Dwellings - Dwellings by Statistical Level 4.

Note: CHIA QLD has manipulated the data from the above source to provide the figures for each SA4 above.

Due to this there will be minor rounding errors in the dataset utilised to create the map.

¹ICH and SOMIH are not included in the figure.

A GROWING SECTOR

EXAMPLES OF HOW QUEENSLAND CHPS ARE BUILDING THEIR CAPABILITY AND CAPACITY ARE HIGHLIGHTED BELOW.

These examples range from CHP's providing targeted community housing supply, to large scale developments. The sector is growing at scale and therefore have the capacity to partner at scale.



- Acquired 622 ex-NRAS properties under the Housing Investment Fund and NRAS Purchase Initiative, funded by the Queensland Department of Housing and Public Works.
- Boosted its housing portfolio with the completion of 30 modern homes at their Earlville project, with a further 51 properties under development.



- Capitalised on diverse Government funding programs to grow its regional housing portfolio by more than 300 community homes.
- Invested in new tenancy management software to improve the efficiency of management and maintenance systems.



- Acquired 622 ex-NRAS properties under the NRAS Property Initiative, funded by the Queensland Department of Housing and Public Works.
- Entered the Help to Home program in early July 2024 and head leased 100 dwellings, which are currently providing housing outcomes for 116 adults and 142 children.



- Expanded their housing portfolio with 85 community homes fully tenanted at the Waybeah Precinct in Gladstone, and the inception of new projects including the Amber Lodge Veterans' Accommodation Program.
- Advanced their Housing Older Women Project, acquiring new transitional homes in Gladstone to meet the rising need among women aged 55+.



- Continued to lead the delivery of the 500 Homes initiative – the most ambitious housing program in the 131-year history of the St Vincent de Paul Society Queensland – with 147 homes currently under construction.
- Delivering 27 new community in Newtown, Toowoomba that are due for completion in late 2026.



- Led the development of the Hillside Gardens Residential estate to create pathways to home ownership for Indigenous individuals and families. Out of 41 land lots, 34 were successfully sold to private buyers, with the remaining lots retained by Yumba-Meta.

A SECTOR ALREADY SCALING UP

QUEENSLAND'S COMMUNITY HOUSING SECTOR IS RAPIDLY EVOLVING TO DELIVER A SUSTAINABLE PIPELINE OF COMMUNITY HOUSING.



6000+

As at 30 June 2026, there are more than 6,900 social and community homes in construction or under contract to be delivered across Queensland with more than 70% to be delivered in partnership with a community housing provider.



2,000+

The sector is building on strong foundations and is committed to ramping up delivery, with the Queensland Government aiming to deliver an average of up to 2,000 social and community homes each year from 30 June 2028.



13,100+

New development will add to the existing community housing stock of approximately 13,100+ homes (at 2025) currently owned or managed by CHPs.

“Queensland’s community housing sector is experiencing unprecedented growth. With around 6,000 homes currently under construction and community housing providers delivering approximately 70% of the active pipeline, the sector is proving it can deliver at scale. Our goal is to continue growing the proportion of social and affordable housing owned and managed by community housing providers, ensuring even more Queenslanders have access to safe, affordable homes.”

Julie Saunders

Chief Executive Officer

Community Housing Industry Association Queensland (CHIA QLD)

THE PARTNERSHIP ADVANTAGE

PARTNERSHIPS ARE ESSENTIAL TO UNLOCK COMMUNITY HOUSING AT SCALE

INVESTORS AND DEVELOPERS



Bring long-term capital, access to land, development expertise and commercial rigour

CHPS



Bring community trust, expertise in tenancy and asset management, and government liaison

GOVERNMENT



Bring sustainable funding and supportive investment settings



Resilient, high impact and investment ready asset class at scale

THE PARTNERSHIP ADVANTAGE

INVESTMENT IN COMMUNITY HOUSING CAN TAKE MANY FORMS

TURNKEY

A developer builds the housing and sells the finished "ready-to-move-in" homes to a CHP.

FUND THROUGH

An investor or government provides progress payments to the builder during construction in exchange for transferring the completed homes to a CHP.

BOOT (BUILD, OWN, OPERATE, TRANSFER)

A private group builds and manages community housing before handing ownership back to a CHP.

LAND LEASE

The government or a trust keeps the land but leases it to a provider (over a long-term lease period) to build affordable homes at a lower cost.

BUILD, OWN, LEASE (HEAD-LEASE)

A private entity builds the homes and leases the entire building to a housing provider to manage the tenants.

CONSTRUCTION FINANCE

Specialised short-term loans (which may include concessional rates) used specifically to pay for the building works

SHARED EQUITY

A resident buys a percentage of the home (e.g., 60%) while the housing provider or government "owns" the rest to keep it affordable.

COMMUNITY LAND TRUST (CLT)

A non-profit owns the land forever; residents buy only the house, keeping the property affordable for the next buyer.

INTEGRATED BUILD-TO-RENT

A large commercial apartment building where a percentage of homes can be provide for community housing tenants.

Image: Mundingburra Housing, Townsville, Counterpoint Architecture.



MOBILISING INSTITUTIONAL CAPITAL FOR QUEENSLAND



Image: BHC, The Curwen

BHC, A TIER 1 COMMUNITY HOUSING PROVIDER, PARTNERED WITH THE QUEENSLAND INVESTMENT CORPORATION TO MOBILISE INSTITUTIONAL CAPITAL FROM AUSTRALIAN RETIREMENT TRUST TO DELIVER COMMUNITY HOUSING AT SCALE.



THE PARTNERSHIP

- Established in 2022 as a long-term programmatic delivery model rather than a single project transaction
- Backed by Queensland Government funding and Housing Australia financing
- Combines BHC's deep experience in managing community housing with the long-term investment capacity of institutional capital



OUTCOMES

- 604 homes across South East Queensland including 285 social, 294 affordable and 25 market homes in Brisbane, the Gold Coast and Toowoomba
- Four projects are already completed and tenanted, with a further three projects currently under construction



IMPACT

- Provides secure, high-quality homes for hundreds of households
- Supports the efficient deployment of public funding
- Establishes a sustainable, repeatable investment model capable of meeting future housing demand



CHALLENGES THE PARTNERSHIP OVERCAME

- The partnership overcame a key sector challenge of attracting institutional capital into community housing at scale
- The model demonstrates how cross-sector collaboration can unlock new funding pathways and accelerate the delivery of community housing

CHP PARTNERSHIP BLUEPRINT FOR CAPACITY BUILDING



Image: St George Community Housing, Carseldine Village, Fitzgibbon

ST GEORGE COMMUNITY HOUSING (SGCH), A TIER 1 CHP BASED IN NEW SOUTH WALES, RECENTLY EXPANDED INTO QUEENSLAND AND IS ALREADY DEMONSTRATING HOW COLLABORATION WITH LOCAL HOUSING PROVIDERS CAN UNLOCK NEW SUPPLY.



THE PARTNERSHIP

- SGCH is leading the development, drawing on its experience delivering large-scale housing projects
- BRIC Housing will manage the homes and tenancies, leveraging its deep local knowledge and strong community connections
- Housing Australia and Economic Development Queensland



OUTCOMES

- Delivers 152 community homes for low- to moderate-income households at Carseldine in north Brisbane
- Construction commenced in July 2025 and is expected to be completed within two years



IMPACT

- Demonstrates the growing role of the Queensland community housing sector as a platform for innovation, collaboration and scaled housing delivery



CHALLENGES THE PARTNERSHIP OVERCAME

- The partnership brings together complementary strengths of leading CHPs to deliver both high-quality housing and strong community outcomes

DELIVERING A REPLICABLE PARTNERSHIP MODEL



Image: Bric Housing, Margate, Redcliffe Peninsula

BRIC HOUSING PARTNERED WITH A VALUES ALIGNED DEVELOPER AND IMPACT FINANCIER CONSCIOUS INVESTMENT MANAGEMENT (CIM) TO DEVELOP A REPLICABLE PARTNERSHIP MODEL – CREATING A PATHWAY TO SCALE THE DELIVERY OF COMMUNITY HOUSING ACROSS QUEENSLAND.



THE PARTNERSHIP

- Bric Housing will own and manage the completed homes
- The developer secured the site and development approval
- CIM supported the project with subordinated debt financing
- Housing Australia provided funding through the Housing Australia Future Fund
- The City of Moreton Bay fast-tracked planning and provided a full infrastructure charge remission



OUTCOMES

- Delivers a 60-home community housing development in Margate on the Redcliffe Peninsula
- Builds on Bric's strong local presence in the Moreton Bay region, where it already manages a significant housing portfolio and has deep insight into local housing needs



IMPACT

- Demonstrates a replicable partnership model that combines private development capability, innovative financing and community housing expertise



CHALLENGES THE PARTNERSHIP OVERCAME

- CIM developed a viable funding structure that aligns with both commercial and community housing imperatives

REDEFINING THE ROLE LOCAL GOVERNMENT CAN PLAY



Image: Y-Care, Halpine Drive, Mango Hill

THE CITY OF MORETON BAY IS DEMONSTRATING HOW LOCAL GOVERNMENT CAN PLAY A CATALYTIC ROLE IN DELIVERING MORE COMMUNITY HOUSING THROUGH BOLD POLICY AND STRONG PARTNERSHIPS.



THE POLICY

- In 2023, Council introduced its Attraction of Affordable Social Housing Development Policy designed to unlock new development
- The policy reduces or waives development application fees and infrastructure charges for projects that include community housing managed by a registered CHP
- It provides fast-tracked approval processes, supports increased development yield and encourages partnerships through access to council owned land



OUTCOMES

- The impact of this approach is already being realised
- At Mango Hill, construction is underway on a 47-unit affordable housing development for women aged over 55 at risk of homelessness, delivered through a partnership between the Queensland Government and CHP Y-Care
- To support the project, the City of Moreton Bay waived a sizeable proportion of the infrastructure charges and development fees



IMPACT

- The policy sends a clear signal to the market that the City of Moreton Bay is ready to partner with developers, investors and CHPs to accelerate housing delivery



CHALLENGES THE POLICY OVERCAME

- By reducing or removing government charges, the policy helps reduce costs and increase project viability

A SECTOR UNITED ON A ROADMAP TO GROWTH

Queensland's community housing sector is united in their commitment to help deliver 53,500 new social and community homes by 2044. The sector is developing a roadmap to contribute to this ambition by leveraging its strengths.

- The Queensland Government's record \$5.725 billion investment and stable funding in community and social housing.
- A strong and growing development pipeline of community and social housing delivering over 2,000 homes per year from 30 June 2028, delivered by the sector and the state.
- CHPs with proven delivery capability and institutional grade governance
- A well governed and regulated sector to guide future growth
- A rapidly evolving sector dedicated to building its capacity and capability to deliver at scale
- Local knowledge, expertise and networks
- A track record of innovative partnerships and funding models



Images: (Left) Inala Infill Apartments, Barber Studio. (Top to Bottom) (1) Mundingburra Housing, Townsville, Counterpoint Architecture. (2) JUERS Community Focused Social Townhouses, Logan, Brisbane, Refresh Design. (3) Coolamon Apartments, Bongaree, Bribie Island, Deike Richards.

PARTNER WITH A CHP

AND INVEST IN IMPACT.



The Queensland community housing sector is open for business. We invite strategic partners to engage with our project pipeline and help us accelerate housing supply across the State.

This is your chance to shape Queensland's housing future. We're not just building more homes – we're building a legacy.

Images: (Left) Image: 23 Cleveland Street, BHC. (Right) Mundingburra Housing, Townsville, Counterpoint Architecture.

ARE YOU READY TO PARTNER WITH THE QUEENSLAND COMMUNITY HOUSING SECTOR?



CONTACT

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Images: (Left) Mundingburra Housing, Townsville, Counterpoint Architecture. (Right) Inala Infill Apartments, Barber Studio.



Disclaimer

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In some instances, statistics or figures utilised within the report have been manipulated or are underpinned by projection assumptions. Therefore, some statistics may not be representative of actual values.

Acknowledgements

This prospectus was developed with funding from the Queensland Government.

**Community Housing Provider
Regulatory Oversight**

Registered CHPs in Queensland are regulated under the National Regulatory System for Community Housing (NRSCH). The NRSCH assesses CHPs on their Governance, Financial Management, Tenant Outcomes, and Asset Management. This system ensures accountability and publicly reports on the compliance of CHPs.

Images: (Left) Anne Street Garden Villas, Anna O’Gorman Architects.
(Right) JUERS Community Focused Social Townhouses, Logan, Brisbane, Refresh Design.

