creating liveable communities

Impact Report

2025/26

Supporting residents and communities to thrive

Stones Corner

Message from the CEO

In housing, impact is often spoken about in numbers – pipelines, homes delivered, projects commenced, funds distributed. While those measures matter, they are only part of the story.

Real impact is what happens after the keys are handed over. It is whether a home becomes a foundation for stability, dignity and connection. It is whether people feel secure enough to plan, participate and rebuild. And it is whether support shows up at the moments when it can make the greatest difference.

This Impact Report focuses on that quieter, but no less important work.

Through the BHC Impact Fund, we back our belief that housing alone is not enough. Safety and affordability create the platform - but it is access to support, opportunity and community that enables people to thrive over the long term. The Impact Fund exists to meet residents where they are, responding flexibly to real needs as they arise, and complementing the stability that long-term housing provides.

The Fund was established with a simple premise: that the strength of our housing model is enhanced when it is paired with care. Seeded by Elevate Residential, our profit-for-purpose real estate agency, the Impact Fund reflects a deliberate choice - to reinvest success back into the lives of the people we house. Over time, that choice has been reinforced by partners and supporters who share our view that impact is greatest when it is embedded, sustained and human.

The BHC's Strategic Plan 2021–2025 concluded during this financial year, and this report offers a moment to reflect on what that philosophy has enabled. It speaks to an organisation that has grown in scale and capability, while remaining deeply focused on the lived experience of residents. It also points toward the next chapter - one that recognises the increasing complexity of the housing system, and the need for housing providers to play a broader role in enabling wellbeing, resilience and social participation.

The stories and outcomes that follow are reminders that impact does not always announce itself loudly. Often, it looks like a household staying afloat during a difficult period, a resident accessing education or health support, or a community connection that reduces isolation. These moments rarely make headlines, but they are foundational to stronger communities and a more effective housing system.

I would like to thank everyone who contributes to this work: our team, our partners, our supporters and, most importantly, our residents, who continue to place their trust in BHC. Your commitment enables us to move beyond simply providing housing, towards building environments where people can belong and flourish.

Impact, at BHC, is not an add-on. It is integral to how we understand our role - today, and into the future.

Warm regards

Rebecca Oelkers
Chief Executive Officer

"From the outset, Elevate Residential was designed to operate differently. We exist to prove that commercial success and social responsibility don't need to sit apart. By reinvesting our profits to BHC and the BHC Impact Fund, we're able to support residents beyond housing alone and contribute to outcomes that are lasting, practical and grounded in real need. That alignment between business and purpose is what defines our work."

Chris Meadmore. Principal Licensee, Elevate Residential

Goal one

Growing the supply of affordable housing

2,275*
BHC owned and managed properties

$11.85m
Annualised rent concessions for residents

537
New tenancies in 2025-26

85%
Residents satisfied with the quality of their home

256
New homes delivered

$737m+
Assets owned

703
New homes under construction

86%
Of residents have enough money for essentials after paying rent

Chermside

**Figure includes BHC & Elevate Residential managed properties*

Goal two

Supporting residents and communities to thrive

511
Residents supported this financial year

$200,000
Impact Fund to fund programs and services to support residents to thrive (Elevate Residential & philanthropic contributions)

97
Residents supported via the Kickstart grant

90+
Residents connected to support with Employment, Participation and Volunteering assistance

154
Grants approved to support employment, cost of living relief, education and extracurricular activities

125
New patients supported at Home and Health, via 91 clinics held at BHC properties

300+
Additional support interventions, referrals and tenancy sustainment activities

41
New Beginnings Packs to help residents transitioning from unstable housing to set up their homes

4
Residents facing dependency challenges to have their rent supported by the Rent to Recover program

New Beginnings Packs

Our Environmental, Social and Governance (ESG) Commitment

At BHC, ESG is embedded in how we plan, deliver and measure impact - ensuring our work creates lasting value for residents, communities and partners.

As an early adopter of the community housing industry's ESG Reporting Standard, we are committed to transparent, consistent and credible reporting of our performance and impact.

Environmental

We prioritise sustainable design and efficient building practices across our portfolio, including passive design, smaller apartment layouts and proximity to public transport. These approaches reduce environmental impact while supporting more affordable living.

We also recognise the growing risks of climate change - including heat, extreme weather and rising energy costs - and continue to explore ways to improve resilience for both our buildings and residents.

Social

Our greatest impact is in the outcomes we enable for residents.

We provide safe, affordable housing that supports stability and opportunity. Through initiatives like the BHC Impact Fund, residents access support across education, employment, health and community connection - reinforcing that housing is only the beginning of a person's journey.

Strong resident satisfaction, safety and wellbeing outcomes reflect the effectiveness of this approach.

Governance

Strong governance underpins our work. We operate with a clear focus on transparency, accountability and continuous improvement, supported by robust reporting and participation in sector-wide ESG frameworks.

This ensures we can demonstrate impact, manage risk and build trust with residents, shareholders, partners and investors.

Supporting Sustainable Transport at The Curwen

At The Curwen, BHC is helping residents reduce both their environmental footprint and transport costs through the provision of a Light Electric Vehicle (LEV) charging room. The purpose-built, fire-safe charging space allows residents to safely charge e-bikes and other light electric vehicles, encouraging the uptake of low-emission transport options. To further support sustainable travel, BHC covers the cost of charging, with energy generated by the building's solar array during the day and supplemented by BHC overnight when required. This initiative makes environmentally friendly transport more accessible and affordable for residents, while contributing to reduced emissions and a more sustainable community.

Program one

Enabling Stability Through Practical Support

Targeted grants that help residents overcome immediate financial barriers and stay connected to education, employment, community life and everyday essentials.

Kickstart Grant

Providing timely assistance with essential items and living costs to reduce pressure on households and support long term housing stability. By enabling residents to meet basic needs, the program contributes to safer, more comfortable living environments and reduces the risk of financial hardship that may threaten tenancy sustainability.

94%
Of residents felt the grant had a positive impact on their life

100%
Of residents said the grant has made a positive contribution to their overall wellbeing

97
Residents

$30,000
Grant Funding

Furniture including white goods, wellbeing costs including medical expenses, education and training expenses, technology needs and general cost of living support including cleaning products and food vouchers, clothing and contribution to household bills.

"I was extremely grateful to have received this grant at a difficult time this year while transitioning between jobs. With two sons who stay with me every fortnight, this grant helped me put healthy food on the table for them and gave me big relief from the struggle of living off Centrelink."

- BHC Kickstart Recipient

BHC's Resident Participation and Employment Coordinator, Anthony with resident at Grant Celebration

“I moved into my studio from a refuge with only an air bed, a soft esky, and a fold-up chair. On the pension, saving for a fridge felt impossible as my focus first was a mattress. My Housing Manager heard I had no fridge and enquired for the grant on my behalf without me even asking.”

- BHC Kickstart Recipient

Performance by Bright Futures recipients Eulan and Ethon

Bright Futures and Educational Essentials Grant

The Bright Futures Grants help children and young people participate fully in education and extracurricular activities by covering costs such as school fees, booklists, project materials, and activities including sport and music lessons.

The Education Essentials Grants help residents achieve their education, employment and social participation goals by providing access to essential technology, including laptops, iPads and tablets.

40
Families supported

57
Grants (across both funds)

$32,000
Grant Funding

"The grant has helped reduce financial pressure on our family, and it has allowed my daughter to have her school uniform for this year. We are very grateful for the support and the positive impact it has had on her schooling and well-being."

- Parent of grant recipient

Case study:

A young person housed by BHC was successful in receiving a scholarship to attend a private school in Brisbane. The scholarship covered school fees but not uniforms and the cost of the school recommended device, both of which totalled over $2,000. The young person's guardian applied for an Education Essentials Grant for the device and a Bright Futures Grant for the uniform expenses. Without these grants the student may not have been able to take the scholarship.

NB: The Bright Futures and Educational Essentials Grants were made possible through the generous support of the Queensland Presentation Sisters, Elevate Residential, community donors and philanthropic partners.

Sheryl's Story

"I'm safe. This is my home."

For BHC resident Sheryl, having a place to call home means more than just having a roof over her head. It means safety, stability and a chance to rebuild after losing everything in the devastating 2022 floods in northern New South Wales.

At the time, Sheryl had been renting the same home for 17 years. As heavy rain fell and water levels in the nearby river began to rise, she was initially told the river was unlikely to break its banks but was advised to move anything important from her garage into the house.

While trying to save her belongings, Sheryl lost her balance and fell, injuring her back. Despite the pain, she pressed on, unaware of what the next few hours would bring.

"Within two hours, the road was cut off and I was trying not to panic," she recalls.

"I got on top of my bed with my dog and rang the SES."

As flood waters entered her home and darkness fell, Sheryl was told help couldn't reach her until daylight. Looking for somewhere higher, she climbed onto a chair placed on top of her dining table, while her dog perched on top of the kitchen cabinets.

She spent the entire night there, speaking with her daughter in Brisbane and trying not to worry her as the water continued to rise around her.

"I don't know how I got through the night," Sheryl says. "I think it was my dog, who was calm and awake with me the entire time."

The following morning, Sheryl's brother-in-law rescued her by boat and took her to higher ground. She was later airlifted to hospital, where doctors discovered she had suffered three broken ribs.

"I lost everything," she says. "I got out with basic clothes, my handbag, wallet and keys. Everything else was gone."

After the floods, Sheryl moved to Brisbane to live with her daughter and family, while she recovered and searched for a place of her own.

For three years, she searched without success. Then, with her daughter's help, she found out about a new BHC development in Chermside and applied.

"My daughter was with me when I first viewed the property. I was so excited, but I was trying not to get my hopes up."

When she learned she secured a home, it marked the beginning of a new chapter.

"Moving here has meant absolutely everything to me," she says. "I love my home. I've never had a brand-new home in my life."

Shortly after moving in, Sheryl's Housing Manager, Abbey, told her about BHC's Kickstart Grant. Having lost all her possessions, the grant allowed Sheryl to pay off her lay-by for a new bed frame and mattress sooner than expected.

"It was so wonderful. I didn't expect it and I was so grateful," she says. "I was just so grateful for getting my unit."

The grant helped Sheryl settle into her home more quickly, giving her one less thing to worry about. Today, Sheryl shares her home with Archie, a rescue dog she adopted after moving. She enjoys being close to her daughters and grandchildren and says she has found a renewed sense of peace and belonging.

"I feel safe. I go to bed every night and have the best sleep," she says. "I won't be leaving this place. This is my home."

“Moving here has meant absolutely everything to me. I love my home. I’ve never had a brand-new home in my life.”

- Sheryl

Program two

Strengthening Health, Wellbeing and Connection

Recognising the growing impacts of isolation and mental health challenges, these initiatives focus on wellbeing, connection and early support.

The Counselling Project

This partnership supports individual wellbeing by offering immediate counselling support, helping residents reduce isolation, manage mental health impacts and strengthen community connection.

9 Residents supported

The project provides free, accessible and trauma-informed support, enabling participants to access crisis counselling, strengthen coping skills, improve mental health and wellbeing outcomes, and connect with longer-term care.

> **"This program demonstrated that phone-based counselling can be a highly effective, accessible, and humane model of support for community housing residents. The ability to respond quickly, flexibly, and relationally allowed residents to access help before reaching crisis thresholds."**
>
> – External counsellor

Case study

A resident experiencing complex grief after multiple family losses engaged in phone-based counselling focused on emotional processing, grounding and stabilisation. The program supported the resident to seek a medical review, begin medication and engage with longer-term therapeutic support.

Rent and Recover Program

Supporting residents affected by alcohol and other drug use to access rehabilitation without jeopardising their housing.

The program removes the financial and tenancy pressures that can otherwise prevent people from seeking help. By enabling residents to continue meeting their housing commitments while engaging in treatment, Rent and Recover supports both long-term tenancy sustainment and meaningful steps toward recovery.

4 Residents supported

Case Study

A resident engaged with the Rent and Recover program to address problematic alcohol use and build on the stability provided by secure housing. After successfully completing detox and residential rehabilitation, he transitioned from a boarding room to a self-contained studio, supporting greater independence. Following a later relapse, he proactively sought support and re-engaged with treatment services. The program has helped him strengthen his wellbeing, maintain housing stability, rebuild family connections and continue working towards his recovery goals.

STREET
OUTREACH
SERVICE
214 YMV
ONE
BRIDGE
Orangesky

CAUTION

Program three

Participation, Skills and Pathways to Employment

BHC's Resident Participation and Employment Coordinator (RPEC) provides tailored, one on one support to help residents build skills, confidence and pathways into education, employment and community participation.

RPEC areas of support:

- Job search and interview preparation
- Skills development and confidence building
- Connection to external services and specialist supports
- Volunteering, education and employment pathways

Outcomes Achieved

Supported 11 volunteer and participation opportunities

Retail shop volunteer at St Vincent De Paul, volunteer at Brisbane City Council's Homeless Connect, St Vincent De Paul and Northey Street City Farm.

Facilitated 27 paid employment opportunities

Hospitality, office administration, retail, warehousing and distribution, food processing, aged care, Woolworths and Coles.

Provided 10 refurbished laptops to residents to support employment, education and training outcomes.

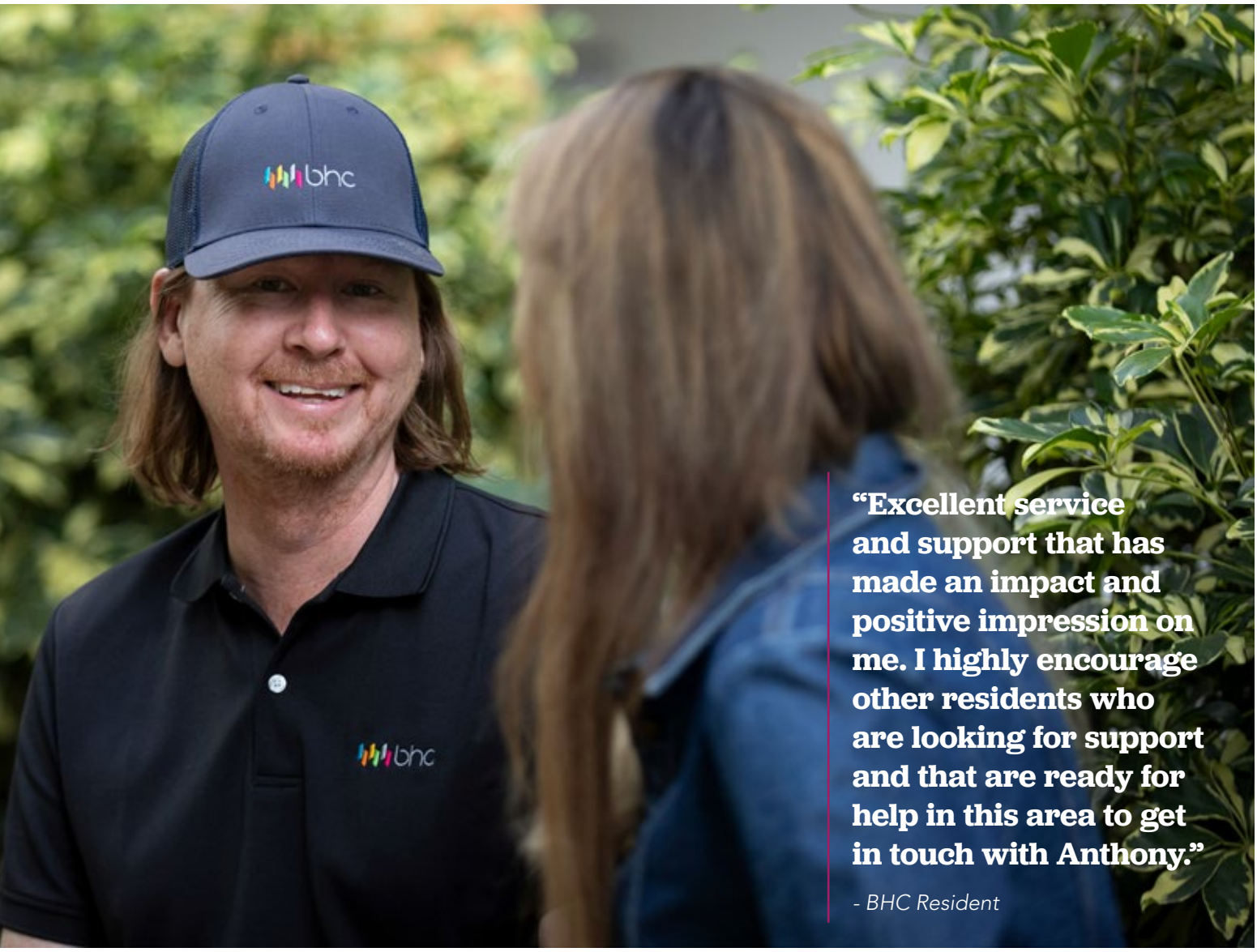
Access to digital resources has strengthened residents' ability to participate in learning and employment opportunities, supporting longer-term economic participation.

Assisted 10 residents with education and training opportunities

Justice of the Peace, Safe Food Handling, First Aid Certificate, Certificate III in Security Operations, registration renewals (e.g. White Card), Responsible Service of Gambling and Responsible Service of Alcohol, Queensland Government Skilling Queenslanders for Work – Boxing and Barista courses.

Participation support for residents including interview coaching, advocacy support and referrals, Disability Employment Services connections, digital literacy education and training, mental health and alcohol and other drug treatment support.

Facilitated partnerships with Substation33, Breakthru Employment, Optus, Orange Sky, Drug Arm, Yeronga Community Centre, Volunteering QLD, Good360, and TAFE Qld.



"Excellent service and support that has made an impact and positive impression on me. I highly encourage other residents who are looking for support and that are ready for help in this area to get in touch with Anthony."

- BHC Resident

60+

Place-based engagements to support residents to access employment, training and volunteering supports.

9

Partnerships developed and nurtured with Substation 33, Drug Arm, Breakthru Employment, Yeronga Community Centre, Volunteering Queensland, Orange Sky, Good360, Optus and TAFE Queensland.

79%

Of survey respondents felt they were provided with relevant information and support regarding resume development and job searching.

79%

Of residents felt better prepared for participation or employment opportunities.

90%

Of residents felt they were connected with appropriate information about volunteering, education, training opportunities, or health and wellbeing services (where appropriate).

Amy's Story

Amy first connected with BHC's Resident Participation and Employment Coordinator, Anthony, through a Coffee Connections event at her property. What began as a causal conversation became a pivotal step towards re-entering the workforce following a period of significant personal challenges.

With support from Anthony and Kitty, a placement student working within the Resident and Communities team, Amy received tailored, practical assistance to prepare for work. This included work preparation strategies such as career mentoring and confidence building, followed by developing her CV, connecting with training and employment providers and accessing job opportunities.

"They didn't put any pressure on me. They gave me motivation, encouragement and support to help myself," Amy said.

A key enabler in Amy's journey was the provision of a refurbished laptop, made possible through the BHC Impact Fund. Prior to this, limited access to technology created barriers to job searching, applications and training. Having a personal device enabled Amy to actively engage with online job platforms, prepare applications and build her digital skills.

"It made things so much easier. I could apply for jobs, keep track of everything and build my skills," she said. With improved access and consistent support, Amy successfully secured casual part-time employment as a receptionist with a hotel group – a milestone that has strengthened her confidence and sense of purpose.

"I absolutely love it. It gives me a source of income without affecting my mental health. I have a purpose now," Amy shares.

Importantly, support did not end once Amy gained employment. Ongoing check-ins from Anthony ensured she felt supported as she transitioned back into employment.

Looking ahead, Amy hopes to progress into more consistent part-time work, advance in her role and secure a one-bedroom home of her own.

"For someone who has lost everything, BHC provides community. I need that structure to further myself. It's been a really good stepping stone."

Amy's journey highlights the impact of targeted, person-centred support in helping residents rebuild confidence, access employment and create pathways towards long-term stability.

Home and Health Program

Bringing Care Closer to Home

Delivered in partnership with OneBridge, this place based program brings healthcare directly to residents, supporting access to wound care, health education, specialist referrals, and assistance with mental health and substance use needs. It is primarily funded through Brisbane City Council's Pathways Out of Homelessness grant, with additional support from the Impact Fund.

From July 2025 to March 2026 there were:

91
General health clinics located on site and an additional 4 immunisation clinics

203
Medication conversations

162
Drug and alcohol support engagements

306
General health conversations

36
Suicide preventions

The program has been pivotal in early detection of skin cancers, managing chronic health conditions, navigating medication access barriers, mental health conversations and supporting suicide prevention. Notably, improving health literacy continues to be a priority area during clinics, especially around wound care, dental hygiene, and medication use.

Key program partners include BHC, Bric Housing, OneBridge, and a network of collaborators.

The BHC and OneBridge teams at Homeless Connect

Project 55

Property Management with Purpose

Project 55 continues to demonstrate how innovative partnerships can create lasting solutions to housing insecurity for older women. What began as a practical response to a growing and often overlooked issue, women aged 55 and over experiencing housing stress later in life, has evolved into a proven initiative delivering real outcomes.

At its heart, Project 55 brings together values-aligned property owners who choose to have their investments managed by Elevate Residential, with proceeds reinvested to support long-term housing outcomes through BHC. This model has enabled a BHC inner-city property to continue providing stable, secure accommodation for women who have experienced severe rental stress, insecure housing or homelessness.

Over the past year, the initiative has continued to provide residents with more than just a home. Women participating in the program have benefited from the security of long-term housing, the ability to remain connected to essential services and transport, and a renewed sense of belonging within their local community. For many, this stability has been life-changing, creating the foundation to rebuild confidence, wellbeing and independence.

Project 55 remains a powerful example of how business can deliver meaningful social impact. Its ongoing success demonstrates how property management, strategic partnerships and a shared commitment to community outcomes can create sustainable change for some of the most vulnerable members of our community. As the initiative enters another year, it continues to provide a practical and scalable model for addressing housing insecurity among older women.

26
Project 55 property owners

$24,300
Funds accumulated 25/26FY

$1,800
Average support per resident

13
Women supported

The BHC team and residents

Paige and Chris from Elevate Residential

Architectural render

Chermside Pilot Philanthropic Project

The Power of Partnerships

The Chermside Housing Pilot Project demonstrates what is achievable when government, industry and community come together with a shared purpose.

Made possible through Brisbane City Council's generous donation of a residential site, the project will transform one property into three affordable three-bedroom townhomes for single-parent families experiencing housing stress.

The project has already attracted a growing network of industry partners who have generously contributed expertise, professional services and countless hours of planning and design. Their support demonstrates the power of collaboration to create meaningful social impact.

With the land secured and the project progressing, BHC is now seeking philanthropic and in-kind support to fund construction and bring these homes to life. Contributions of funding, materials, professional services or other resources can make a direct and lasting difference.

We invite organisations, businesses and individuals who want to be a part of this project to join us. Together, we can turn a donated site and collective generosity into three safe, stable homes - and demonstrate a new model for addressing Queensland's housing challenge.

For further information about our project partners, or to see how to be involved, visit: **bhcl.com.au/our-work/developments/chermside-housing-pilot-project**

Thank you

Together, we can make a difference

BHC would like to sincerely acknowledge all the partners and agencies highlighted for their incredible collaboration and commitment to assisting Queenslanders over the past year.

While this list highlights just some of our valued partners, we also extend our heartfelt thanks to the many other organisations across the broader community services sector whose contributions are vital to delivering programs and services to our residents. Your continued support makes a meaningful difference in the lives of those who call a BHC property home, thank you for the outstanding work you do.

Government Partners

Queensland Government

Brisbane City — Dedicated to a better Brisbane

Impact Fund Partner

elevate RESIDENTIAL

Industry and Program Partners

Presentation Sisters Queensland

One Bridge

bric HOUSING — a home • a life • a future

drug.ARM

Lord Mayor's Charitable Trust

Titles Queensland

Substation 33

Good360 — Bringing Good Together

Make Great Happen — tafe Queensland

OPTUS

Breakthru — You, Empowered.

Support Partners

OrangeSky Australia

Brisbane Youth Service

footprints — positive steps with you

communify — Supporting our community on all sides

IMPACT REPORT 2025-26
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BHC Creating Liveable Communities

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With sincere thanks to BHC residents for sharing their stories, images and experiences to help us measure and improve our services, and communicate our impact.

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