

St Kilda  
Community  
Housing

## Annual Report 2024-25



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## *St Kilda Community Housing; Tackling Local Homelessness*

**Mission:** To provide great homes to people so no one misses out, and to make sure the housing works.

**Vision:** To be the solution to local homelessness.

**Purpose Statement:** We exist to provide disadvantaged local people with safe affordable homes. We know that our mission allows people to settle, recover and thrive.

### **Values:**

- **Optimism** – We believe in people, in their capacity for change, and work with them to achieve their goals.
- **Perseverance** – We know our work is hard, and important, so we go the extra mile to keep people housed.
- **Bravery** – We do the right thing, we back our judgement, speak truth to power, and give people every chance to succeed.
- **Empathy** – We aim to work with people wherever they are at on their journey, with compassion, and without judgement.
- **Collaboration** – We partner in good faith, and this amplifies our impact and supports great outcomes.





# CEO Report

## Embedded in Community

This year has reconfirmed our deep connection to community and the strength that comes from it. St Kilda Community Housing has always been a local organisation; born here, supported here, and focused on ensuring that every member of our community has a safe and permanent place to call home.

The opening of Madden House is a milestone for us and for the City of Port Phillip. Twenty-six people who have spent years sleeping rough will soon move into beautiful, self-contained apartments in the heart of their own community. Madden House is the first stage of our broader Four Building Solution — a practical local plan to end rough sleeping in Port Phillip. The City of Port Phillip has already allocated generous initial funding, and we are now seeking matching funds from other sources to make the full plan a reality. Two additional buildings are scheduled for renovation early in the new year, providing homes for another 26 people, and we are working with local philanthropy and property partners to secure the fourth.

Our Four Building Solution also responds to growing local concern about community safety. Too often, people sleeping rough are blamed for the effects of decades of underinvestment

in social housing. We reject that. Every person deserves a safe home, and every community deserves safety grounded in fairness and inclusion, not fear.

A highlight this year has been the way the community has partnered with us. More than a dozen highly skilled local volunteers have brought professional expertise and energy that we could never otherwise afford. Others have given financially — individuals, local groups, and the inspiring Southside Community Foundation, which is linking residents with the will to help to local organisations with solutions ready to go.

Our Digital Inclusion Project, delivered in partnership with the local not-for-profit The Concordia Initiative, has now connected all SCH properties to free super-fast Wi-Fi, ensuring that every resident can participate fully in modern life.

To everyone who has contributed their time, skills, or resources — thank you. You are proving that when a community pulls together, we can begin to tackle homelessness.

**Andrew D'Arcy**  
Chief Executive Officer



## Chair Report

### At the Heart of Community

On behalf of the Board, I want to thank our residents, staff, partners, and local community for their steadfast commitment to the work of St Kilda Community Housing — and to our CEO Andrew, whose drive and advocacy have strengthened our organisation and raised our profile over the past year.

The completion of Madden House is an extraordinary achievement — the result of seven years of hard work and persistence. As this report is published, twenty-six people who have for too long lived their private lives in the public gaze are preparing to move into homes of their own.

It has been troubling, if predictable, to see some voices blaming people sleeping rough for the visible symptoms of a decades-long underinvestment in social housing. At SCH we see things differently. We know that housing ends homelessness, and that compassion and community are stronger foundations for safety than exclusion and victim blaming.

We are proud that SCH is leading this effort locally, alongside the Victorian Government, the City of Port Phillip, and our many service partners. Our Four Building Solution offers a practical, replicable path to ending rough sleeping — not just here, but for other communities that are willing to pull together.

Nationally, housing is at last back on the agenda. As we await the next round of HAFF funding, it is encouraging to see serious investment and optimism about scaling up community housing. But large-scale developments alone will not meet every need. Projects like Madden House, which was fully funded by government and council, show the importance of supporting smaller, specialised providers who house people with the lowest incomes and highest support needs.

To Homes Victoria and the City of Port Phillip, thank you for your vision and trust. To our Board colleagues Carmel and Frieda, who stepped down this year, and to Natasha and Nathan, who joined us — thank you for your service and commitment.

The organisation is now much stronger than it was a couple of years ago, our financial position has stabilised and we have a stronger staffing compliment.

I would like to pass on the Board's sincere thanks to Andrew and all our staff and volunteers who make our job of housing the most in need in our community a success.

Together, we remain determined that no one in Port Phillip should ever have to sleep rough.

**Peter Seamer**  
Interim Board Chair

# Our Board



**Peter Seamer AM**  
**Interim Chair & Treasurer**

Peter is Interim Chair of the Board and Chair of the Finance and Risk Committee. He has been involved in the planning and growth of cities with a particular emphasis on long-term planning. Peter has worked extensively in local government and currently holds advisory roles with both government and non-government organisations.



**Liz Johnstone**  
**Chair – Housing and Development Committee**

Liz is Chair of the Housing and Development Committee and brings long-term experience in public policy related to urban planning, building and sustainability at the local government level. Appointed to the Board in 2015, Liz provides professional input to the Board, Finance and Risk Committee, and Housing and Development Committee.



**Greg Mundy FCHSM**

Greg Mundy has held senior management and Chief Executive positions in several government and health and human services organisations. He has been a director and Board member of national bodies in health and aged services.



**Jack Haber**

Jack is a registered Architect, Land Economist, and Valuer with postgraduate qualifications in Applied Finance and Financial Planning. Since 1997, he has managed medium to large projects in various sectors and currently serves as Head of Development at Haven Home Safe, a large community housing association.



**Nathan Shafir OAM**

As a Marketing and Commerce lecturer with extensive nonprofit board experience, Nathan brings deep expertise in giving strategies, communications, and community engagement. His insights will strengthen our outreach efforts. Nathan joined the Board in 2024.



**Ellen Natasha Liddell**

Natasha is an established property professional with a background in planning, community housing and development. Her experience ranges from the delivery of expert evidence at VCAT to the preparation of strategic plans and the delivery of innovative housing projects. Natasha joined the Board in 2024.

*We farewell both Carmel Collins and Frieda Yeo from our Board this year.*

# Our Residents At A Glance

## Properties

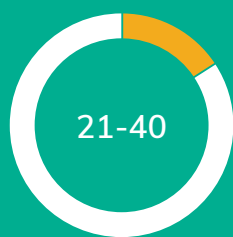


20 properties

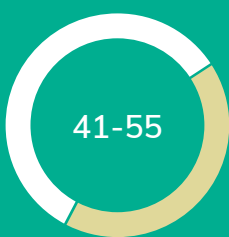


315 dwellings

## Ages & Gender



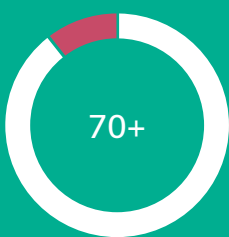
21-40



41-55



56-69



70+



73%  
Male



27%  
Female

0.3% Self Described

## Tenancies



**294 tenancies**  
at 30 June 2024



**83.67% tenancies**  
maintained for 12 months

## Income



**33**  
Age  
Pension  
Single



**139**  
Disability  
Support  
Pension  
Single



**19**  
Mature  
Age  
Newstart  
Over 55



**77**  
Newstart  
Over 21  
Single



**2**  
Red Cross



**22**  
Wages/  
Salary/  
Own  
Business



**2**  
Workcover/  
Compensation



# Madden House — A Home in the Heart of St Kilda

The opening of Madden House marks the beginning of a new chapter for St Kilda Community Housing and for the City of Port Phillip.

Built with the generous support of Homes Victoria and the City of Port Phillip, Madden House will soon provide permanent homes for 26 people who have been sleeping rough in our community — all drawn from the Port Phillip Zero By-Name List, which tracks and supports every person experiencing street homelessness locally.

Behind the clean new lines of the building are years of collaboration and persistence. St Kilda Community Housing led the construction project and are now in partnership with VincentCare Victoria (VCV), who will provide on-site support, and Ngwala Willumbong Co-operative, ensuring culturally safe connections for Aboriginal and Torres Strait Islander residents. Together, we are creating a place that is not only well-designed but deeply grounded in care and community.

In the week of the official opening, four separate events brought together everyone involved — from neighbours and service providers to the construction team, planners, consultants and dignitaries. Each was reminded that their expertise and hard work have contributed to

something far beyond a development project. The reality is stark: research shows that people experiencing rough sleeping in Australia die on average in their mid-40s — more than thirty years younger than the general population. Madden House is our local response to that life-threatening gap.

When new residents move in, the bright, simple interiors will come to life. The art and finishing touches will be chosen with tenants themselves — part of making sure this feels like home, not housing.

Madden House is named in honour of Paul Madden, long-time Chair of SCH and champion of social justice. His legacy now lives on through a building that stands as both symbol and solution: a place of safety, dignity and belonging in the heart of St Kilda.

To our partners at Homes Victoria, the City of Port Phillip, VCV, Ngwala Willumbong, and everyone who played a part — thank you. Madden House is proof of what can be achieved when a community joins together with a single purpose: to end rough sleeping for good.



# Habitat for Humanity — Transforming Spaces, Lifting Spirits



One of the quiet achievements of the past year has been our growing partnership with Habitat for Humanity Victoria (HfHV) — a collaboration that brings together kind, concerned members of corporate Australia with people doing it tough in our local community.

Our Habitat for Humanity volunteers have transformed several of our communal and outdoor areas — repainting, repairing, and rejuvenating spaces that had grown tired after years of heavy use. With Dulux generously providing paint and materials, these projects have achieved far more than a fresh coat of colour. They have changed the feel of entire buildings, turning once-drab courtyards and corridors into warm, bright, welcoming places that lift the mood of everyone who walks through them.

The financial value of the work is extraordinary — hundreds of thousands of dollars' worth of time, skill and materials that St Kilda Community Housing could never have afforded on its own. But its true worth lies in what it represents: people from different walks of life coming together, sleeves rolled up, united by the belief that everyone deserves a decent place to live.

We've received lovely feedback from our renters, who tell us how much brighter and more welcoming their buildings feel after the transformations. Simple things — a newly painted wall, a cheerful courtyard, a fresh communal kitchen — make a powerful difference. They show that people care, and that their homes matter.

For the volunteers — from successful Australian corporations — the experience has been equally powerful. We have heard that spending a day alongside our tenants and staff changed their perceptions of homelessness forever.

Partnerships like this remind us that ending homelessness is about connection, respect and shared effort. Our thanks go to Habitat for Humanity Victoria, Dulux, and the many corporate teams who have turned up, brushes in hand and hearts in the right place, to make such a visible difference.

Together, they've proven that when people step forward to help, they don't just brighten walls — they brighten lives.





## Digital Inclusion — Connecting Everyone to Opportunity

Access to the internet is no longer a luxury — it's a basic human right. For people living on very low incomes or rebuilding their lives after homelessness, being digitally connected means access to essential services, health care, job opportunities, family, and community.

This year, through a remarkable partnership with The Concordia Initiative, our St Kilda Community Housing properties have been connected to free, super-fast Wi-Fi. It's an extraordinary achievement that places SCH as the most digitally inclusive community housing provider in Australia — and it has already made a tangible difference in the daily lives of our residents.

The project was conceived and delivered by Peter Marchiori, a St Kilda local and founder of The Concordia Initiative, whose belief in community action and practical kindness has driven this work from the start. His gift — in both technology and spirit — means that hundreds of SCH renters can now connect to the world without the stress of unaffordable data costs.

The benefits are immediate and wide-ranging. Residents can manage appointments, maintain contact with support networks, study online, apply for work, and stay in touch with family and friends — all without worrying about bills they can't pay. The average SCH renter will save hundreds of dollars each year in data costs alone, money that can instead go toward food, transport, and health needs.

Digital inclusion also supports social inclusion. When people have reliable access to information, services, and connection, they gain confidence and independence. For many of our residents, this is the first time they've had that opportunity.

The Concordia Digital Access Program is a perfect example of what community looks like when it works: local people seeing a need and stepping up to meet it.

To Peter and The Concordia Initiative — thank you for your generosity, vision, and commitment to ensuring that no one in our community is left behind.

# Ending the Churn — Supporting Tenancy Success for Vulnerable Women

Launched in early 2025 with funding from the Mercy Foundation, Ending the Churn is a pilot project aimed at supporting existing female renters within our properties who were at risk of returning to homelessness. These women have complex histories of trauma and homelessness, and were on a trajectory back to the streets due to challenges such as rental arrears, property damage, or anti-social behaviour.

Although still in its early stages, the project has already stabilised the tenancies of several women who were at risk of eviction. Led by Tenielle, who brings her professional experience in homelessness services, the project has focused on providing intensive, person-centred tenancy management and support — helping these women maintain their homes and avoid falling back into homelessness.

An unexpected but valuable learning has been the impact of early support for new tenants. Engaging with women at the start of their tenancy has proven to be one of the most effective ways to prevent tenancy failure, which is a critical point that was not initially foreseen. This insight is reshaping our approach, helping us apply early intervention strategies that can improve outcomes for new renters as well.

In addition, the project has led to some surprising and positive outcomes. In two recent cases, women who were struggling to maintain their tenancies have been successfully transitioned to more supportive environments that better suit their needs. This approach underscores that while our housing may not always be the right fit for every woman, we are committed to helping each tenant find the right housing solution for their individual circumstances.

The Mercy Foundation's funding has been crucial in enabling this work, and the findings from this pilot will be pivotal in advocating for long-term funding for intensive tenancy support for complex singles entering social housing. We believe that the lessons learned will not only help improve outcomes for individual tenants but also highlight the need for wider systemic changes to support this vulnerable cohort across the sector.

Our sincere thanks to Tenielle for her dedication and to the Mercy Foundation for believing in the potential of this project to create lasting change.



# Financial Report

## Statement of Surplus or Deficit and other Comprehensive Income for the Year Ended 30 June 2025

	2025 \$	2024 \$
Revenue	3,754,213	3,507,118
Other Income	189,175	159,231
Administrative expenses	(221,707)	(190,087)
Bad and Doubtful Debts	(56,257)	(104,582)
Depreciation and amortisation	(236,248)	(233,089)
Employment Expenses	(1,566,246)	(1,537,773)
Finance charges	(234,767)	(328,970)
Property Management expenses	(408,234)	(523,603)
Tenancy Management and operational expenses	(959,521)	(946,671)
(Loss) on Sale of Asset	-	(595,289)
Other expenses	(36,584)	(49,360)
	<b>(3,719,564)</b>	<b>(4,509,424)</b>
<b>Surplus / (Deficit) Before Income Tax Expense</b>	223,824	(843,075)
Income tax expense	-	-
<b>Surplus / (Deficit) After Income Tax Expense</b>	223,824	(843,075)
Revaluation surplus / (deficit)	(719,673)	-
<b>Total Comprehensive Income for the year attributable to the members</b>	<b>(495,849)</b>	<b>(843,075)</b>

Our auditor Stannards Accountants and Advisors have provided a favourable report on accountability, controls, and management of our organisation.

Some key issues have been:

- a trading surplus of \$224k and net assets of \$5.01 million;
- a significant increase in rental income due to a rent review;
- an increase in interest income, with funds received from Homes Victoria and City of Port Phillip for the Wellington Street Project (which is nearing completion);
- higher employment costs driven by employee resignation payouts; and
- reduced property management expenses and improved standards, reflecting a more professional approach to cleaning and maintenance costs.
- the sale of the Barkly Street property has reduced finance charges by 29%
- this year we have recognised a loss in equity on a historic valuation of the 24 Little Grey Street property.

The Finance Committee met regularly throughout the 2024-25 financial year with our accounting policies and reporting remaining strong. I acknowledge the previous Treasurer Frieda Yeo who unfortunately had to resign in June due to other pressing matters.



## Statement of Financial Position as at 30 June 2025

	2025 \$	2024 \$
<b>Current Assets</b>		
Cash & cash equivalents	1,834,895	1,588,174
Trade receivables & other assets	409,338	452,612
Assets held for sale	-	2,850,000
<b>Total Current Assets</b>	<b>2,244,233</b>	<b>4,890,786</b>
<b>Non-Current Assets</b>		
Property, Plant & equipment	5,983,991	6,934,521
<b>Total Non-Current Assets</b>	<b>5,983,991</b>	<b>6,934,521</b>
<b>Total Assets</b>	<b>8,228,224</b>	<b>11,825,307</b>
<b>Current Liabilities</b>		
Trade & other payables	204,313	212,062
Rent received in advance	97,185	81,622
Borrowings	1,375,361	4,195,731
Provisions	121,798	179,726
Unearned Revenue – Wellington Project	959,786	1,121,164
<b>Total Current Liabilities</b>	<b>2,758,443</b>	<b>5,790,305</b>
<b>Non-Current Liabilities</b>		
Borrowings	405,981	476,401
Provisions	53,731	52,683
<b>Total Non-Current Liabilities</b>	<b>459,712</b>	<b>529,084</b>
<b>Total Liabilities</b>	<b>3,218,155</b>	<b>6,319,389</b>
<b>Net Assets</b>	<b>5,010,069</b>	<b>5,505,918</b>
<b>Equity</b>		
Accumulated Surplus	3,829,742	3,605,918
Asset Revaluation Reserve	1,180,327	1,900,000
<b>Total Equity</b>	<b>5,010,069</b>	<b>5,505,918</b>

Our finance manager Carine Ganzer has done an excellent job in replacing our previous Finance manager Franco Pugliese and has continued to provide excellent oversight of our finances to the Board.

The bottom line is that our finances are increasingly strong and SCH has successfully provided much needed safe and affordable accommodation for around 333 residents in 19 community houses in St Kilda. Having resolved some major past financial issues over the past two years we can now concentrate on ways of expanding our housing supply for those in need.

**Peter Seamer**  
Treasurer

Note: These abridged financial statements are extracts from the audited financial statements of SCH as approved by the Board of Directors on October 2025. A copy of the audited Financial Statements is available on request from the registered office of St Kilda Community Housing Ltd.

# It Takes A Community to End Rough Sleeping in Port Phillip.

## Government Partners

Homes Victoria  
City of Port Phillip

## Philanthropic & Grant Partners

Mercy Foundation  
Southside Community Foundation  
StreetSmart

## Charitable Program Partners

Habitat for Humanity Victoria  
North Melbourne Football Club  
St Kilda Football Club  
The Concordia Initiative

## Habitat Corporate Supporters

Bristol Meyers Squibb  
Crawford and Co  
Dulux  
Gross Waddell  
Infor  
ITW Construction Asia Pacific  
Leave Plus  
MBIB  
Roll Ease Acmeda  
Selleys  
Turner Townsend

## Donors

Alex Garner  
Amber Douglas  
CHRISTIE EXECUTIVE  
Darren Crocker  
Gillian Fawcett  
Jadig Finance  
Judith Murphy  
Lyndall Tennant  
Marnie Higgs  
Nina Taylor  
Paragon IM Pty Ltd  
Randall Kent  
Shannon Straughen  
Steve Pennells  
Strategy Matters Pty Ltd

## In Kind/Pro Bono Supporters

Bunnings  
Gem Group  
Minter Ellison  
Ryobi Ozito Australia  
Shaw Contract  
Signarama St Kilda  
Vic Legal Conveyancing

## Regular Volunteers

Amber Douglas  
Codie Schaefer  
Esmerelda Hendrix  
Hazel Li  
Justin P  
Kate Incerti  
Kayla Shaw  
Matteo Curcio  
Mia Miao Yu  
Peixin Gao  
Scott Christie  
Tom Crawley  
Zaira Cardenas

## Trades & Contractors (ongoing SCH buildings)

Ace Locksmiths  
Ana Maria Otalora Bonilla  
BCI Glass  
Double D Plumbing  
Gem Group Melbourne  
Get Out Rubbish  
JK Property Services  
Master of Masonry  
Omega Security Solutions  
SPN Plumbing  
St Kilda Locksmiths  
STC Trauma Services  
Tim Clinch Electrical

## Madden House Project Partners

Access Studio  
ACE Signs  
ADP Consulting  
Affinity Fire  
APR Steel  
Ascot Consulting  
B & E Electrical  
Barrier Windows  
Bayside Demolition  
Bowden Corp  
BPC Cladding  
Bryant Alsop Architects  
Compliance Fire  
Con-Form Group  
Davnic Excavations  
Dcon Painting & Sons  
EVO Masonry  
Fence Pro  
FFLA Landscape Architects  
Forte Lift Services  
H4

Icon Stone  
Ivernia Flooring  
Joinery By Design  
Lambert & Rebein  
Luminae  
NPG Project Management  
O'Brien Plumbing  
Profab  
Prowse Quantity Surveyors  
Quality Plastering Services  
RBS Building Surveyors  
RPP Concreting  
Securetel  
Shade For Life  
Sun Installations  
Total Air Control  
Two Pillars Construction  
Urban Edge Consultants  
Westland Commercial Group  
Yakka Carpentry


## Partner Agencies

Alfred Health  
Better Health Network  
City of Port Phillip  
Department of Families, Fairness and Housing  
First Step  
Housing First  
Launch Housing  
Ngwala Willumbong Aboriginal Corporation  
Port Phillip Community Group  
Sacred Heart Mission  
Servants Community Housing  
South Port Community Housing Group  
Southside Justice  
St Kilda Gatehouse  
The Salvation Army  
Uniting Church  
Uniting Vic.Tas  
Victoria Police  
VincentCare  
Wintringham

## Sector Allies

CHIA Vic  
Community Housing Australia  
Council to Homeless Persons

If we have unintentionally missed someone, please let us know — we will correct immediately.



# A home changes everything — your donation makes that possible.

[DONATE NOW](#)



St Kilda  
Community  
Housing

116 St Kilda Road, St Kilda, Vic 3182

Phone: (03) 9534 1809 | Email: [admin@stkch.org.au](mailto:admin@stkch.org.au)

[www.stkch.org.au](http://www.stkch.org.au)

St Kilda Community Housing Ltd acknowledges that we are on the traditional land of the Boonwurrung and Wurundjeri people and offer our respects to the elders past, present and emerging.

