COAST2BAY HOUSING

STRATEGIC PLAN

2026-2035

HOUSING PEOPLE, CHANGING LIVES

For more than 30 years, our work has been guided by the belief that a safe home changes everything. Feedback from our tenants reinforces this belief and continues to keep us centered.

We have history. Since 1993, we have been providing community and affordable housing for people who need it the most. We have, and continue to, lead the way in community-driven housing solutions.

We are proud that what began as the Sunshine Coast Housing Council has grown into a Tier 1 nationally accredited and registered community housing provider. We are supporting more than 1,500 people across Queensland, with a place to call home.

As we look ahead, our refreshed purpose, vision, mission and values provide a clear direction for the next decade. They reinforce our commitment to creating positive housing outcomes for individuals, families and communities.

A SNAPSHOT OF WHO WE ARE TODAY

We operate across Queensland and are actively focused on expanding our geographic footprint, firstly across South East Queensland and then into other regions.

Our staff, who work from our five service delivery hubs, are at the core of our success. We are an employer of choice and continue to look at new ways to attract and retain staff, focusing on growth and wellbeing.

We have our own in-house development team and develop homes for ourselves and on behalf of others, with a large pipeline of homes under development or construction.

We take a planned approach to maintaining and managing our properties, and those managed on behalf of others.

We are enhancing our tenancy and property management practices and strengthening the voice of our tenants. We are readily embracing the efficiencies technology brings.

RESPONDING WITH VISION

Our staff have brought our values to life, being intentional in how we behave and act.

PERSON-CENTRED

We respect people and help them to fulfill their aspirations.

We are unashamedly deliberate in our organisation's growth, responding to the urgent need for more social and affordable housing.

We all share the joy when an individual or family is offered a safe, stable and welcoming home, a place from which to dream.

We actively listen to, learn from and are responsive to our tenants.

COLLABORATIVE

We work with others in a transparent, accountable and purposeful way.

We recognise collaboration starts with how we work together and value each other.

We unite as one community and sector, to advocate for and instigate change, delivering lasting impact.

SUSTAINABLE

We ensure long term economic viability, balancing prosperity with care for our environment.

We provide conditions for stability and sustainability, which are necessary for people to move forward in a meaningful way. We recognise progress happens over time and looks different for each person and each community.

INNOVATIVE

We are creative and design sustainable housing futures.

We are actively transforming and will continue to push the boundaries, displaying grit and determination to maximise opportunities to deliver our mission and vision.

One brick, one home at a time, expanding at scale the housing options we are able to offer to individuals and families.

COMMUNITY FOCUSED

We create stronger communities to promote belonging and wellbeing.

We are an integral part of the communities we operate in.

We create enduring connections in neighbourhoods, supporting people to live, learn and earn.

OUR CAPACITY AND CAPABILITY TO DELIVER

Don't just take our word for it, just look at what we have achieved to date. We have earned an unparalleled reputation for delivering quality housing outcomes for over three decades.

We are intentional in responding to the immediate need for more community and affordable housing. Possessing a strong track record in delivering tenancy and property management, we have the vision and expertise to execute new developments at scale across Queensland.

We know our strengths and work collaboratively to provide a holistic response to household and community needs. This involves working with partners from support services to commercial financiers.

Our growing balance sheet provides the financial strength to support continued investment and growth across our housing portfolio.

A highly skilled and dedicated Board guides our organisation, drawing on expertise across finance, law, construction, social policy and property management.

Our experienced executive team shares a passion for delivering our mission and vision. Together, they lead with purpose, uphold our values and drive sustainable growth.

HOUSING NEED

We understand demand for community housing is rising, as is the percentage of applicants on Queensland's Housing Register who are homeless or at risk of homelessness. We unpack this data regularly to shape our response.

Through our analysis we recognise the growing need for nonmarket housing in the form of community and affordable housing. Vacancy rates for market rentals are consistently below 1% and rent inflation is a major issue for households. These conditions impact those of moderate incomes more than other income groups.

Each year and for each development, we undertake a specific needs analysis. Our housing responses, across the housing continuum, are reflective of the needs of individuals, families and communities.

OUR DELIVERABLES

Our business activity spans four distinct functions that mutually support and drive the group of companies within our corporate structure including our special purpose vehicles.

Community Housing

We offer a continuum of housing options from temporary to long-term housing.

- Temporary supported housing
- Transitional housing
- Headleasing
- Long-term community housing

Affordable Housing

Our affordable housing program is expanding, creating pathways to stability for key workers and tenants.

- New affordable housing, delivery via our social enterprise Purpose Real Estate
- Key worker housing
- Specialist disability housing

Development & Construction Activity

Our development activity is significant and delivered on a cost recovery basis.

- Acquisition of land for development
- New homes under development and construction
- Planning for future pipeline

Special Projects & Philanthropic Investment

- RISE2 Foundation – supportive housing for families impacted by domestic and family violence
- Better Together Housing – housing support for women aged 55+
- Disability Housing
- Specialist accommodation for high-needs groups

OUR APPETITE FOR RISK

We take a healthy and considered approach to risk, setting an appropriate risk appetite to grow the business. Ten interrelated categories of risks are considered to effectively deliver our strategy of housing people, changing lives.

Strong risk management practices enable us to operate proactively while controlling risk. These ten risk categories are ranked across a continuum from very low, low, moderate, high to very high providing a differentiated approach from caution to flexibility as appropriate.

We will continue to act in accordance with our risk appetite statement to achieve our strategic goals and objectives. We will continue to employ sound enterprise risk management principles, including identifying, measuring, monitoring, and controlling risk; ensure transparent decision making; effective communication; and prioritization of our risks.

Where we have discretion, the organisation is willing to assume certain risks to remain nimble in meeting the challenges of an evolving housing market and regulatory landscape.

OUR BUSINESS IMPERATIVES

Our business imperatives over the next 10 years will support us in delivering our strategic vision.

Financial Strength & Sustainability

Our actions will maximise the financial performance and resources of the company efficiently, effectively and sustainably, maintaining strong liquidity, solvency and capital strength to support ongoing operations, strategic investment and long-term resilience.

Our margins for reinvestment and new growth will remain above 18% every year.

Our net equity will grow from over $250 million in 2026 to $500 million by 2032, securing the long-term future of the company on behalf of the community.

Growth & Scaling

Our portfolio of homes will grow by a minimum of 20% over the next two years (FY27- FY28) and as a minimum a further 80% by 2032.

Our ambition is to grow our property portfolio to over 2,500 by 2032.

Our planned capital investment of $100m, plus additional finance of $25m over the next two financial years will secure our growth.

Our future capital investment will continue to grow at this rate each year or better by 2032.

Outputs, Outcomes & Impact

Our practices will be enhanced through greater business intelligence and technological advances.

Our policies and procedures will keep pace with the expectations of our funding and regulatory bodies.

Our service delivery will meet our tenant expectations, with satisfaction levels consistently exceeding 90%.

OUR ROADMAP 2026-2035

We have a clear vision of what we want to achieve now, in the short term, and over the next 10 years. We recognise the importance of balancing day-to-day operations with innovation and growth.

Horizon 1
2026-2027

The next 2 years

Deliver and grow our community housing portfolio across Queensland by a minimum of 20%

Secure a large and diverse development and construction pipeline of a minimum of 500 dwellings

Ensure management of a growing number of affordable housing dwellings to meet community need for non-market housing

Consolidate and expand our social enterprise model for real estate services to the community

Horizon 2
2028-2030

The next 5 years

Enhance and develop further our philanthropic investment models to secure homes for specific high need groups

Deliver greater partnership working and strategic alliances to secure effective mutually beneficial business development opportunities and joint ventures

Horizon 3
2031-2035

Over the 10 year period

Engage in 2032 Olympic legacy infrastructure projects for Queensland

TO FIND OUT MORE:

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