

Liverty Housing®

Impact Report

2025

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Welcome

Thank you for taking the time to read Liverty Housing's 2025 Impact Report. Each year, this report offers us an important opportunity—not just to reflect on our progress, but also to honour the people at the heart of our work: our tenants, their families, our partners, and our dedicated team.

Over the past year, we have continued to evolve as an organisation committed to delivering high-quality, contemporary disability housing that empowers people to live with independence, dignity, and genuine choice. The growth of the sector, alongside the expectations of the NDIS and the voices of people with lived experience, continues to guide our direction. This year's report shows how those voices have shaped our decisions—from strengthening our service delivery model, to deeply embedding co-design through our Tenant Advisory Committee, to improving the way we communicate, measure outcomes, and respond to challenges. As a charitable organisation that is responsible for managing properties funded by value aligned investors, we also take our role as guardians of not only monies but also tenant outcomes seriously.

Behind every metric and milestone in this report is a person whose life has been transformed by the safety, stability, and community a home can provide. Their stories continue to inspire us and remind us why innovation, accountability, and compassion matter.

As we look ahead to 2026 and beyond, we remain committed to building more great homes, strengthening our foundations, and delivering meaningful impact across Australia.

Thank you for your trust, your feedback, and your partnership in shaping a better future for people with disability.

With gratitude,

Stuart Miller
Chief Executive Officer, Liverty Housing



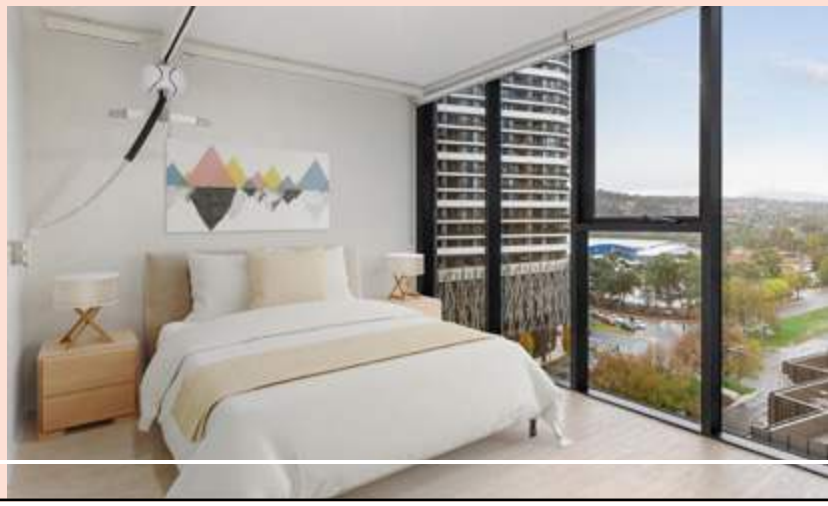
About this Report

This Impact Report provides a clear and honest overview of Liverty Housing's performance, priorities, and progress over the 2024–2025 year. It brings together data, tenant insights, and organisational outcomes to demonstrate how we are delivering on our mission to provide contemporary, high-quality disability housing that enables independence, dignity, and choice.

The report aligns with our Strategic Plan and shares updates across the key pillars of Foundations, Impact, and Growth. It includes an overview of our national property portfolio, key performance statistics, and year-on-year outcomes drawn from independent measurement through the Home and Living Framework. It also highlights the lived experiences of our tenants, including personal stories that illustrate the real impact of safe, stable, and well-designed homes.

We have included updates on major initiatives such as the Tenant Advisory Committee, improvements driven by survey feedback, and the steps we are taking to strengthen service delivery and communication. The report concludes with a look toward the future, including our direction on sector leadership, sustainability of the organisation and the wider SDA sector.

Our commitment is to transparency, accountability, and continuous improvement—and this report is a key part of that promise.





01

Our Foundations

Vision, Mission, Values

Mission

Together we support people living with disability to create a home that adapts and grows with their evolving needs.

Our v

Creativity

We find clever ways to make things better

Accountability

We show up when it matters and keep our promises

In 2024 – 2025 Liverty Housing undertook a full review of our key ethos, strategy and value propositions. In combination with staff, tenants and our Board we refined our Vision, Mission and Values to provide solid foundations for our growth over the next three years.

Our Vision

A society where accessible, adaptable homes empower people with disabilities to live with independence, security, and connection to their communities.

alues



Collaboration

We work together to achieve better outcomes



Authenticity

We embrace who we are, quirks and all

Our Board



Chris Leptos AO

Chris Leptos AO was appointed Non-Executive Director of Liverty Housing in August 2022, and shortly after was elected Chair. He is an advisor to a range of commercial and for-purpose organisations including Non-Executive Director of IDP Education Ltd and Governor of The Smith Family. His previous roles include Chair of Summer Foundation, Chair of the National Heart Foundation, Chair of auDA, Chair of SEA Electric, Deputy Chair of Linking Melbourne Authority, Deputy Chair of Flagstaff Partners, a member of the Advisory Board of the University of Melbourne Faculty of Business & Economics, and the Advisory Council of Asialink. He was previously a Senior Partner with KPMG and Managing Partner Government at Ernst & Young where he had national responsibility for leading the public sector practice. Earlier he was General Manager of Corporate Development for Western Mining Corporation. He is a Fellow of the Institute of Chartered Accountants and a Fellow of the AICD.

In 2000, Chris was designated a member of the of the Order of Australia for services to business and the community, and in 2022 was recognised as an Officer of the Order of Australia for distinguished service to the not-for-profit sector, to the public sector, and to education.



Prof. Rosemary Calder AM

Professor Rosemary Calder AM is a distinguished expert in health and social policy. She currently serves as Professor of Health Policy at Victoria University and has held senior executive roles in health policy and administration within both State and Commonwealth Departments of Health.

From 2000 to 2003, Professor Calder led the Office for the Status of Women in the Commonwealth Department of the Prime Minister and Cabinet. She brings extensive experience in policy development, organisational leadership, and strategic management across government and the not-for-profit sector.



John McLeod

John McLeod co-founded JBWere Philanthropic Services in 2001 following 16 years as a financial analyst and manager of the Resource Research group within the firm's top-ranked strategy team.

John is widely recognised for his research and thought leadership in the for-purpose and philanthropy sectors. He has authored and co-authored numerous influential reports, including Impact – Australia (2013), which explored the practice and growth potential of impact investing, and Growing Impact in New Zealand. He also wrote The Cause Report, examining the evolution of Australia's not-for-profit sector over the past two decades and its future trajectory.

Since 2016, John has compiled the annual list of Australia's major philanthropists for the Australian Financial Review's Philanthropy 50. His other notable publications include The Support Report (2018), which analysed significant trends in Australian giving, and the JBWere NAB Charitable Giving Index, providing insights into giving patterns during COVID-19. More recently, he authored The Corporate Support Report (2022) and co-authored AFR Boss magazine's annual ranking of Australia's top 50 companies for corporate community investment since 2019. John also authored The Bequest Report in 2024, focused on the intergenerational wealth transfer and its effect on the for-purpose sector.



Tobias O'Hehir

Tobias O'Hehir brings over 15 years of experience in professional services, with a focus on strategy, business development, and inclusive leadership. A systemic thinker, he thrives in complex environments across law, disability, and health sectors—where his work increasingly centres on board-level governance, cross-sector reform, and embedding consumer voice in strategic decision-making.

Holding formal qualifications in law and communications, including a Bachelor of Arts (Communications) from the University of Technology Sydney, and a Graduate Diploma in Law from the Legal Profession Admissions Board, Tobias combines analytical rigour with a deep commitment to fairness and accessibility.

Tobias leads strategic governance initiatives that embed consumer voice in policy and practice. He is known for synthesising complex sector analysis into actionable tools, strengthening board processes, and anchoring ambiguous projects in clear scope agreements and strategic deliverables.

A passionate advocate for diversity and inclusion, Tobias's commitment deepened in 2021 following his diagnosis with multiple sclerosis (MS). This lived experience has sharpened his insight into the systemic barriers faced by people with disability, and strengthened his resolve to build more equitable, rights-based systems.



Robert Pradolin

Robert Pradolin has dedicated more than 35 years to the residential property development industry, including 18 years with Frasers Property Australia (formerly Australand).

Following his tenure at Frasers, Robert founded Housing All Australians, an initiative representing the private sector's commitment to addressing housing affordability. The organisation advocates that providing housing for all Australians—regardless of income—is critical to the nation's long-term economic prosperity.

Robert currently serves on the boards of Homes Tasmania and the University of Melbourne's Hallmark Initiative, which focuses on affordable housing solutions. His industry leadership includes nearly a decade on the Property Council of Australia's Victorian Divisional Council and the Housing Industry Association Executive Council (Victoria). He is a former member of the PCA Residential Development Council and has held board positions with the Urban Development Institute of Australia (Victoria), the Heritage Council of Victoria, Livable Housing Australia, Salvation Army Housing and the Victorian advisory board of the Property Industry Foundation.



Dr. Di Winkler AM

Dr. Di Winkler AM is an occupational therapist who has worked with people with severe disability for more than thirty years. In 2012, Di completed her PhD at Monash University, which involved a series of studies that focused on young people in nursing homes. Di is CEO and director of the Summer Foundation. She is also an Adjunct Associate Professor at the School of Psychology and Public Health at La Trobe University and has authored more than 60 peer reviewed journal articles.

In 2013, Di was awarded the 2014 Stanford Australia Foundation Dyson Bequest Scholarship. In 2018 Di was conferred with a Doctor of Laws honoris causa from Monash University for her distinguished service to the community through her leadership as a practicing occupational therapist and researcher. In 2019 Di was appointed as a member (AM) of the Order of Australia (General Division) for significant service to people with disability. In 2024, she received La Trobe's Distinguished Alumni Award for her service to the disability community.



Our Execu



Stuart Miller

Chief Executive Officer

My work gives me the privilege of leading a team that is committed to its purpose and making a tangible difference to the lives of people with a disability. I am part of the changes that I believe this organisation and the SDA sector needs to achieve its purpose.



Kat Mangamu

General Manager, Tenant Experience

Every day, my work is about listening — really listening — to our tenants. I make sure their voices shape how we deliver housing, support and services that bring independence, dignity and connection to life.



Paul Keith

General Manager Governance & Quality, Company Secretary

As Company Secretary and Governance GM, my work supports the Board and our operations team to ensure the very best governance practices are always front of mind in everything we say and do at Liverty. Good governance is not just about compliance; it is to support best practices to ensure we can make the most meaningful impact we can.



utive Team



Matt Healy

General Manager, Property and Development

My work at Liverty Housing ensures that our specialist disability accommodation is a safe, functional and happy home for our residents.

We equip our teams to provide great service, react responsibly to property issues of all kinds, make sure that these homes have a long life, and serve our tenants well.



Holly Brown

General Manager Program Management

My role leads organisational projects that strengthen Liverty's services, systems and delivery so life is simpler, safer and more supportive for tenants.

I make sure tenant voice is understood and meaningfully translated into strategy, improvements and day-to-day decisions.



Sarah Phillipson

General Manager Finance

As General Manager Finance, I help our organisation stay financially strong so we can continue to support our tenants. I make sure our funding is managed responsibly and our spending is well planned. Through careful stewardship I help ensure the long-term viability of our services.

Our

Engagement team



Amal, Engagement Specialist

As the initial contact for participants, families, and support networks, I set the tone for a positive and professional experience. I focus on building trust and delivering value, ensuring that even when our housing or funding model isn't the right match, participants leave informed, connected, and supported in finding the right solution.



Melanie, Business Development Manager

My daily work improves the lives of our tenants and future tenants by identifying and delivering SDA in areas where there is an unmet need. By expanding the Liverty portfolio into locations where people prefer to live, I help ensure that individuals with disability have access to high-quality, well-designed homes that support their independence, connection to community and quality of life.





Susan, Engagement Specialist

Accommodation and tenancy with Liverty offers people the safety and security to continue living their lives or begin to rebuild and grow. A tenancy with us means that you can be secure, knowing you have a home for life, and it can adapt and change with your changing needs.

That's where my role comes in. I help people source the right homes for them within our portfolio. Sometimes this journey is quick and easy; at other times I'm a helping hand, using my knowledge of the NDIS and SDA, to guide people through the process with the goal of helping them reach a stage where they can access our homes and other SDA options. I also work with people to identify what they need in their environment to create a home that will serve and support them for long- term independence, and a home people can love and thrive in.

Team

Property team



Charlotte, National Property Manager

My work with Liverty Housing focuses on ensuring all properties meet accessibility and safety standards. This creates environments where tenants feel secure, independent, and supported in their daily lives.



Diana, Property & Compliance Lead

My daily work directly contributes to improving the lives of our tenants by ensuring that their homes are safe, comfortable, and well-maintained. Through managing cyclical maintenance and compliance checks, I help prevent issues before they become major problems, ensuring that apartments meet all required standards. Additionally, by conducting routine inspections, I provide tenants with the opportunity to raise concerns or request assistance. This allows us to address problems promptly. This proactive approach supports tenants in living independently, reduces stress related to property issues, and helps create a positive, secure living environment where they can thrive.



Caitlyn, Administration Coordinator

My work with Liverty Housing provides the friendly voice behind the main 1300 line. I take in all incoming calls during business hours and pass on requests to the appropriate teams. From new tenants enquiring about our properties to reporting and actioning maintenance requests, I help ensure that all communications are handled with care, compassion and satisfaction.



James, Property Specialist

As a Property Specialist with Liverty Housing, my daily work helps improve the lives of our tenants by ensuring their homes are safe, comfortable, and well maintained. I coordinate timely repairs and work closely with tenants and service providers to address individual needs.

By maintaining high-quality housing and responsive support, I help create stable, accessible living environments that promote independence and well-being for our tenants.

Our

Tenancy team



Lauren, Tenant Specialist

The NDIS is confusing, exhausting, and often disappointing. Participants have enormous expectations placed on them - to justify their entitlements and meet constantly changing demands. A person's home should never feel like part of the NDIS hamster wheel. It should offer people peace, privacy and autonomy. My work helps, advocates, offers advice or just listens. It's to 'be there' in the way the person needs, at the times that they need it.



Olivia, Tenant Specialist

As a Tenancy Specialist, I'm the main point of contact for our residents during their tenancy with Liverty Housing. My role is to ensure tenants feel supported, heard, and confident in their housing journey. By providing clear communication, practical solutions, and a compassionate approach, I help create stability and peace of mind for our tenants. This allows them to focus on living independently and comfortably in their homes.



Nevena, Tenant Specialist

My daily work helps improve the lives of our tenants by ensuring they have safe, stable, and well-supported homes where their individual needs are understood and respected. Through effective communication, coordination of supports, and timely problem-solving, I help create an environment that promotes their independence, comfort, and overall quality of life.





Team

Marketing team



Matthew, Marketing and Communications Manager

My work raises awareness of the importance of customised housing solutions for those living with a disability and helps illustrate Liverty's impact on the lives of our tenants. As someone with family living in SDA, I have seen the impact firsthand, so I hope that my efforts ultimately contribute to inspiring others to find a home that fits their lifestyle, capabilities and goals.



Kali, Marketing Coordinator

My role at Liverty housing is to help raise awareness about the importance of accessible and inclusive housing options. Through tenant stories, I showcase the positive impact of SDA and the difference it makes in people's lives. Through every campaign, story and connection, I hope to help more people discover a home where they feel safe, supported and empowered.

Finance team



Our team's work is mostly behind the scenes, to help everything run smoothly. We make sure our staff and suppliers are paid, and we also look after the financial side of our tenants' homes by collecting SDA payments from the government and rent on behalf of the investors who make SDA housing possible. These investors play a vital role in providing quality, accessible homes and our team ensure everything from a finance point of view is carefully managed on their behalf.





Our Properties

426

TOTAL NUMBER OF HOMES

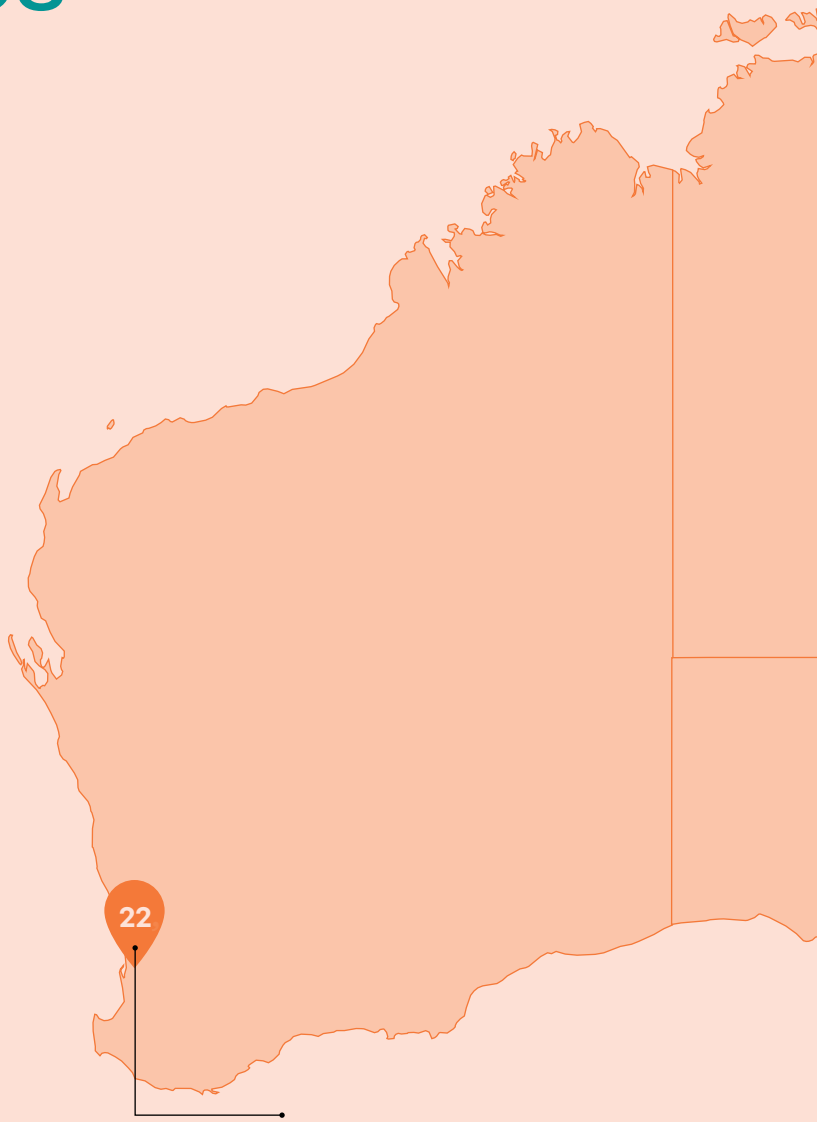
Liverty Housing properties are apartment-based specialist accommodation units.

Unlike many other forms of disability accommodation, our apartments are integrated into standard residential buildings, enhancing connection to community and encouraging integration.

The maintenance and monitoring of our properties, including the specialist features that help make daily living easier for our tenants, as well as conventional property requirements is a significant part of our teams' work. Substantial structural changes were made to our property team in 2025 to help deliver a more efficient and timely service to our tenants.

Internal system upgrades, team structure, and a focused maintenance approach has allowed us to react more directly to issues as they arise, and ensure our statutory maintenance obligations are addressed effectively.

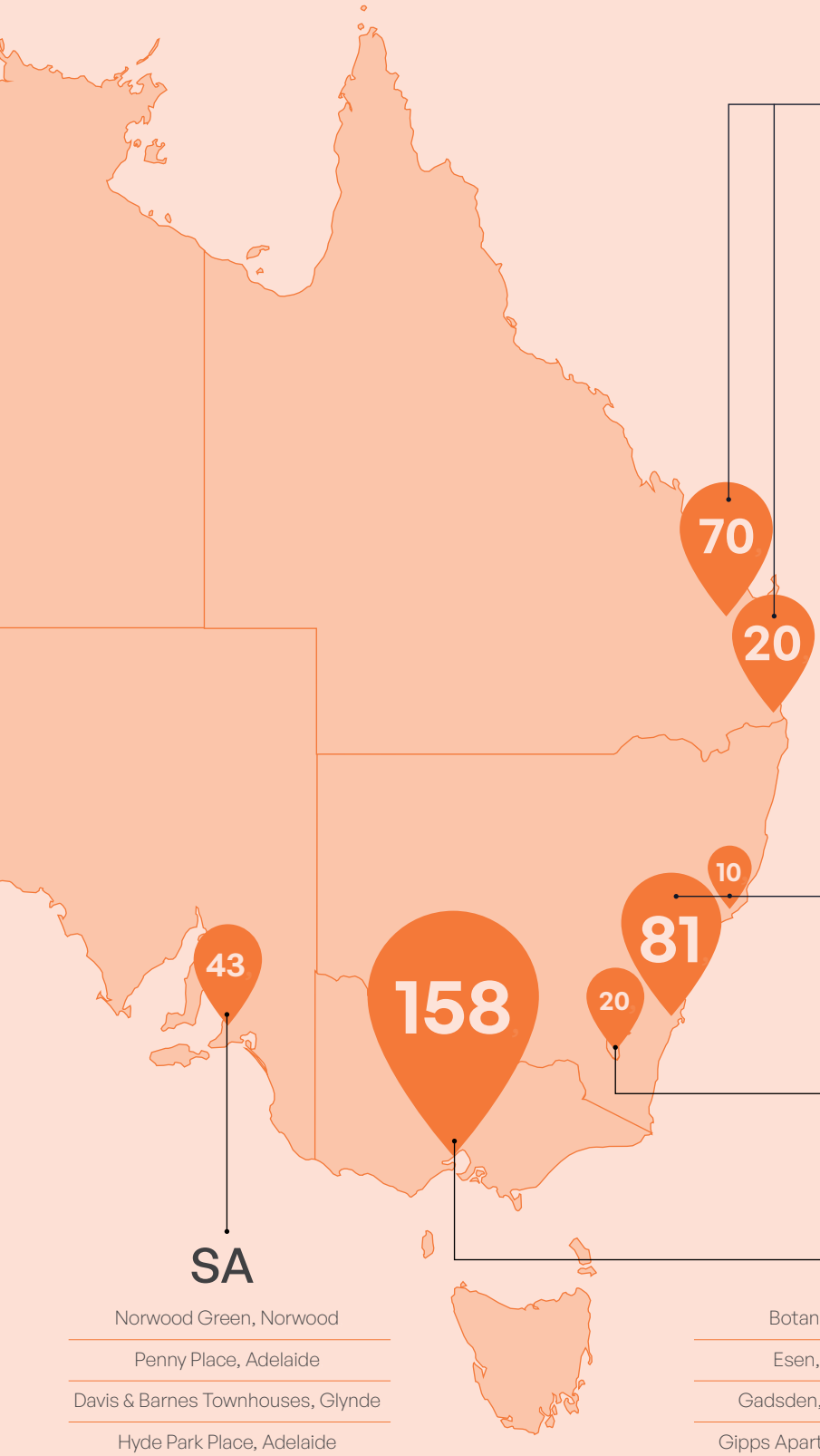
Building on this work also positions us to meet the future challenges of property growth, and the form that growth will take.



WA

Little Lane, Fremantle

Arthouse, Joondalup



QLD

- The Mews, Woolloongabba
- Panorama, Bowen Hills
- The Ambrose, Milton
- The Lanes, Mermaid Waters
- Chester & Ella, Newstead
- Signature, Broadbeach
- Magnoli, Palm Beach
- Circa Three, Nunda
- Omega, Bowen Hills

NSW

- The View, Rockdale
- The Foundry, Liverpool
- The Belmont, Edmondson Park
- Belle, Belmont
- Norwest Esplanade, Baulkham Hills
- Pavilions, Sydney Olympic Park
- South Village, Kirrawee
- The Grace, Hornsby

ACT

- Grand Central Towers, Woden
- Dusk, Belconnen

SA

- Norwood Green, Norwood
- Penny Place, Adelaide
- Davis & Barnes Townhouses, Glynde
- Hyde Park Place, Adelaide
- Quayview On Adelphi, Glenelg North

VIC

- Botanic, Southbank
- Esen, Maribyrnong
- Gadsden, West Melbourne
- Gipps Apartments, Abbotsford
- The Spencer, West Melbourne
- Pace of Blackburn, Blackburn
- Alke, Oakleigh
- The Parkhouse, Abbotsford
- Glenarm Square, Glen Iris
- Melbourne Quarter, Docklands
- Greenwich, Fairfield
- Martin & Powlett, Heidelberg
- Huntington Apartments, Clayton South
- Malvern, Malvern
- Ovation, Footscray



02

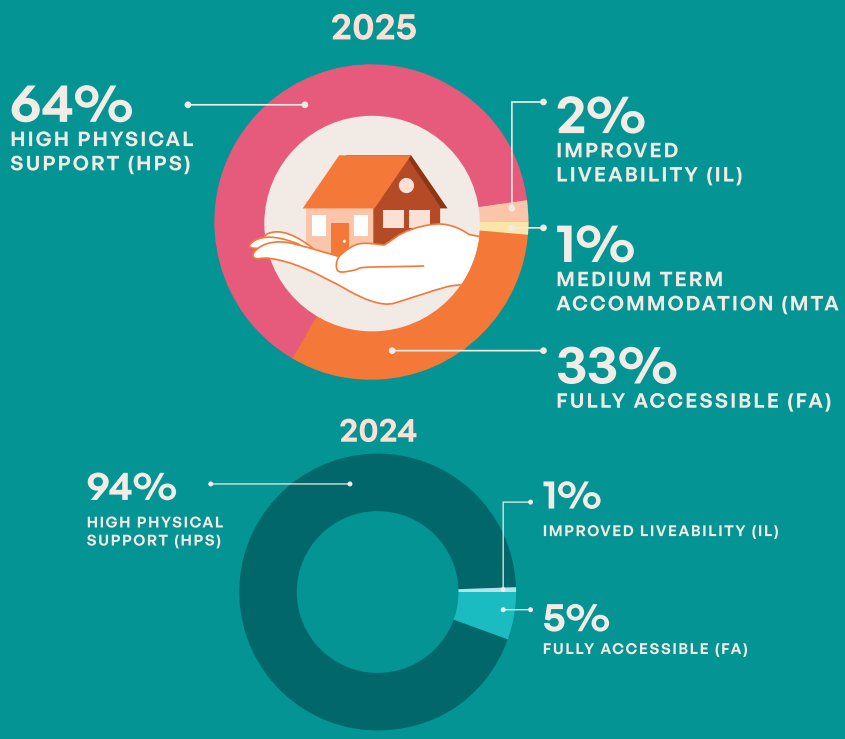
Our Impact

Stats on Performance

As the SDA market becomes increasingly competitive and as we see closer funding equivalency between categories (High Physical Support, Fully Accessible, Improved Liveability), Liverty Housing has adapted to the market and accommodated a wider variety of SDA funding levels.

Statistics play an important role in helping organisations understand what policies and programs are or are not working. This means Liverty Housing can use the information to target future resources to areas where improvement is most needed.

Portfolio by accommodation type

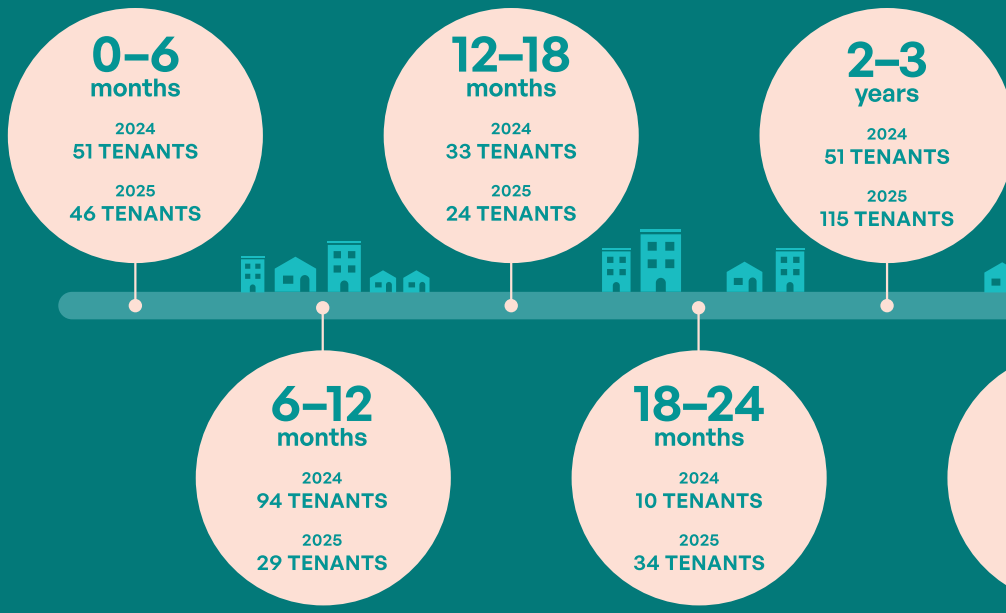


Tenancy duration

Tenancy Duration is a key measure of success in achieving our mission and with our large number of tenants, we utilise statistical data to ensure this performance indicator is monitored effectively.

The length of tenants' stay with Liverty Housing has continued to increase overall, specifically with established tenants (those with greater than 3 years of tenancy) staying longer.

Measured in months of occupancy the overall tenancies have been lengthening but with a wider variability. This data indicates that our variability of performance has deteriorated but it is mostly for those tenants between 1-2 years and dictates one of the key areas of focus for Liverty Housing in the coming year.



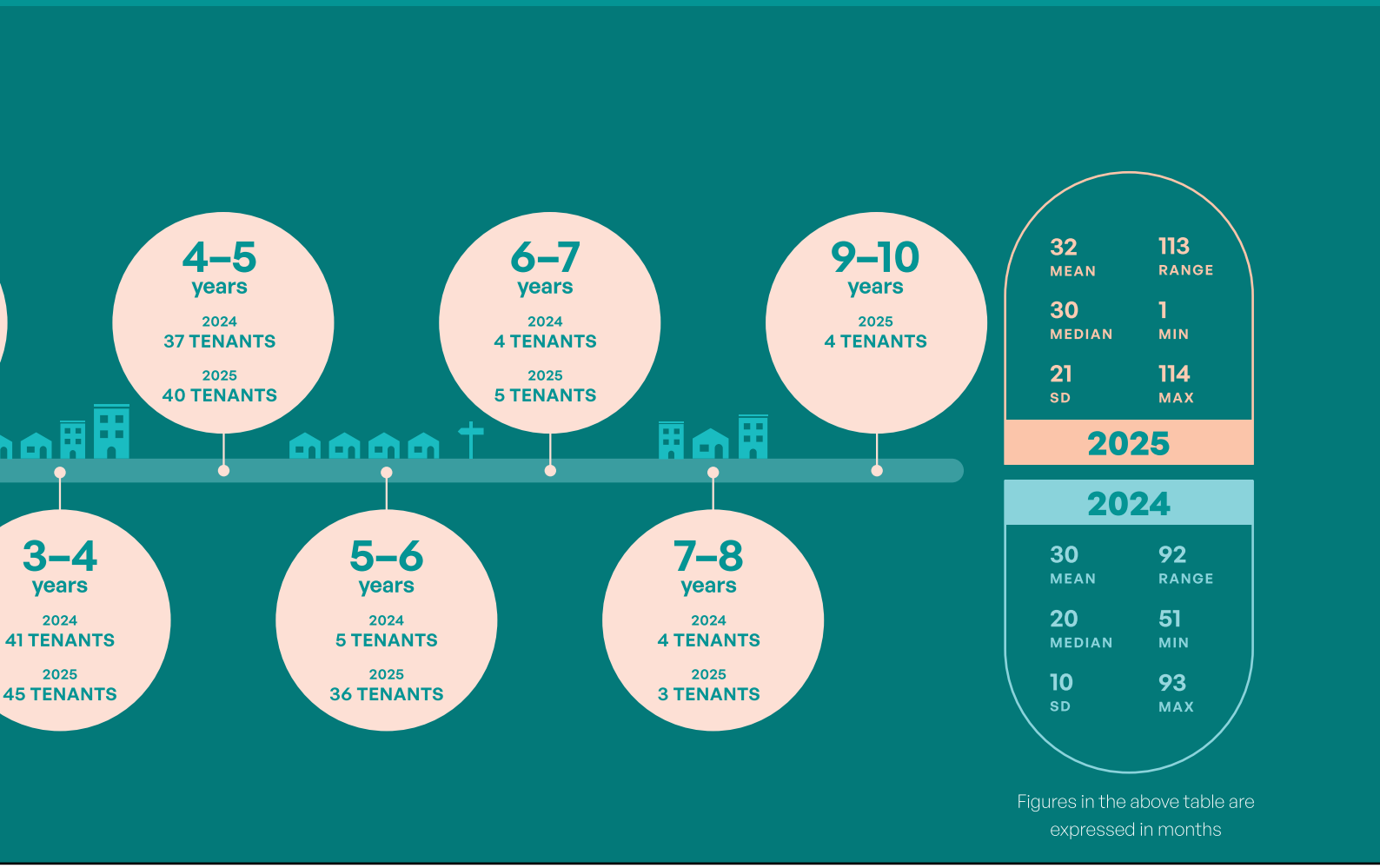
Tenant age by accommodation type

Liverty Housing has a young to middle-aged cohort of tenants reinforcing one of its initial purposes of getting younger people with a disability out of aged care.

Whilst the average age is 42, it is the standard deviation that shows the younger cohort with the wider range in Improved Liveability.

	HPS (High Physical Support)	FA (Fully Accessible)	IL (Improved Liveability)	MTA (Medium Term Accommodation)	AVERAGE	Grand Total
Average of Age	47.4	49.5	41.3	48.5	41.8	47.9
StdDev of Age*	13.7	13.1	14.5	13.5	13.0	13.5

* Standard Deviation of Age



Figures in the above table are expressed in months

Tenant Story:

Mark

My Liverty Journey

In September 2022, I found myself at a breaking point. My apartment—meant to be a home—was instead a daily battle. My wheelchair could only take me as far as the bathroom door. From there, I had no choice but to wall-walk, balancing on trembling legs. Every step was a gamble. I fell more times than I can remember, ending up in the hospital after some of the worst tumbles. I lived with the constant fear that one fall might be the one I couldn't get up from.

I knew I needed a safer, more independent life. That's when I learned about Liverty, then known as Summer Housing, and The Ambrose—a building still under construction at the time. It represented hope, though it felt like a distant one.

At the same time, I was locked in a different fight: applying for Specialist Disability Accommodation (SDA) funding through the NDIS. Like so many others, I was pushed toward a shared model, one that stripped away my independence and dignity. My application was denied under s100, forcing me to take my case to tribunal. It felt like yet another reminder that the system wasn't built to see me as an individual with my own needs, only as a box to be ticked.

While this battle dragged on, The Ambrose was completed. And here, my story took an extraordinary turn. In February 2023, Liverty stepped in with compassion and courage. They allowed me to move into The Ambrose on lesser funding, even while my tribunal case was still unresolved.

That decision didn't just give me a new apartment—it gave me my life back. For the first time in years, I could move freely through my home. I could reach my bathroom in my chair, without fear of falling.

I could live independently, safely, and with dignity. It was more than a roof and four walls—it was freedom. It was hope made real.

In June 2023, after months of uncertainty, I finally won my NDIA dispute and secured the correct SDA funding. Standing on the other side of that battle, I know I wouldn't have made it here without Liverty's belief in me. They saw my potential when the system did not. They trusted that independence is not a privilege, but a right.

Today, I remain forever grateful. My gratitude fuels my commitment to give back. Through the Tenancy Advisory Committee, I now work to help improve living standards for others with disabilities. I share my journey so that others don't have to endure the same struggles. Because no one should have to fight as hard as I did just to live safely in their own home.

This is more than my story—it's proof of what is possible when compassion meets action. It's a reminder that independence changes everything.

And it is my hope that every person with a disability is given the same chance I was given: the chance to live freely, safely, and with dignity.



“Standing on the other side of that battle, I know I wouldn’t have made it here without Liverty’s belief in me. They saw my potential when the system did not. They trusted that independence is not a privilege, but a right.”

Tenant Advisory Committee (TAC)

Formed in 2023, the Tenant Advisory Committee is co-chaired by Board Director Tobias O'Hehir and committee member Mark Turner and brings tenants and the Liverty Housing team together to shape decisions that impact the experience of living in Liverty Housing properties.

2024/2025 Impact Summary

Lived experience should guide how organisations support people with disabilities. Liverty Housing created TAC in 2023 with the aim to better understand our tenants' complex needs and keep their interests at the centre of our decisions. Through the TAC, we aim to build trust and transperancy by matching our actions to what tenants need and by encouraging independence and well-being.

Consumer forums like TAC are important, but they only work well when there is real trust in the process, they include different viewpoints, and they recognise the barriers people with disabilities face. Making forums more active, regularly reviewing our work, and focusing our efforts all help empower people and create spaces where everyone can take part.

While TAC is a work in progress, we've made many steps forward in 2025, such as using tenant feedback in our strategy and improving the way we collect diverse feedback. The variety of issues tenants brought to TAC this year shows that we believe their voices matter when we make decisions that impact them. Next year, we will keep building on this by continuing to ask for tenant input and listening to many perspectives, aiming to set a new standard in the SDA sector.

Our impact:

This year Liverty Housing worked closely with TAC to renew our vision, mission, and main goals. This was a real and organised process where tenants' voices directly shaped our language, values, and decisions.

TAC members helped us move away from corporate language and use words like "transforming," "thriving," and "succeeding with life goals," so that our statements better reflect real experiences. TAC also pointed out practical priorities like sustainability, flexibility, better maintenance, steady service, and housing that fits different needs. We have integrated these priorities in Liverty's plans and daily work.

Feedback from the TAC reshaped our vision and mission, guided housing design, and reinforced our identity as a disability housing specialist. Acting on this input has driven positive change grounded in lived experience, showing the impact of putting tenant voice at the heart of the organisation.

The strategy was a big piece of work that will make a lasting difference, but it's important to recognise the other ways TAC has made an impact, including:

Engaged leadership: The CEO and key executives took part in meetings and used TAC as a real place for consultation. For example, when TAC reviewed how Liverty Housing handles complaints, management's involvement led to real changes just days after the meeting.

Contributed to SDA design: Tenant feedback played a big role in making sure new homes are easy to use and actually work for people living in them, not just ticking boxes for standards. TAC members appreciated being listened to and said that, even though SDA has design rules, those rules don't always meet people's real needs. The Committee saw that having a space for people with lived experience to talk honestly about what works, and what doesn't, leads to homes that are better designed and more welcoming for everyone.

The TAC also drove the creation of an embedded position within Liverty Housing for a part time **TAC Coordinator** to strengthen the in-house TAC and lived experience voice in the organisation's day to day operations.

Our opportunities

Although we brought our efforts together this year, we still have areas to improve.



Broaden representation

The codesign process created a wide but manageable forum, with a large group of General Members and a smaller group of Sitting Members. Sitting Members come to every meeting, and two General Members join in on a rotating basis. This way, up to 25 people can be involved while keeping discussions focused. Next year, we will reach out to tenants again to make sure everyone has a chance to take part.



Engagement

In the coming year, we'll focus on big topics in an organised way, but we'll also deal with issues as they come up, like checking website accessibility, and use different ways to get people involved, such as focus groups and surveys. This will help us make strategic contributions while handling daily challenges with the tools that fit each situation best.



Visibility and communication

While much of our work has been behind the scenes, we recognise that broader communication with all tenants will increase TAC's visibility and highlight its contributions to both operational and strategic discussions.



Operational effectiveness

We will focus on maintaining consistency during busy periods by aligning consultation with current projects, ensuring both consultation and operational demands are met, and eliminating duplication.



Working with TAC has led to real improvements in how Liverty Housing supports our tenants and plans for the future.

By including tenant voices at every level, we have built a culture of openness, responsibility, and true teamwork. There are still challenges, but what we achieved in 2025 shows how important lived experience is in making decisions and gives us a strong base for more progress. We are excited to keep this momentum going, involve tenants even more, and make sure the needs and hopes of people with disabilities stay at the centre of our work.

Tenant Advisory Committee's annual review statement

2024/2025 Reflection: A Year of Change, Learning and Re-connection

The Tenancy Advisory Committee (TAC) entered the 2024/2025 year with genuine enthusiasm and a shared commitment between tenants and Liverty to build a stronger, more meaningful tenant voice within the organisation. From the outset, there was a clear belief that tenants should not only be informed but included and respected as active contributors whose lived experience shaped decisions, not simply responded to them. This positive beginning set a hopeful tone and confirmed that tenant insight was valued as essential, not optional.

As one TAC member put it, "There have been bumps with new ventures, but I'm confident Liverty is genuinely committed to TAC."

As the year progressed, the organisation underwent a significant structural change, with certain SDA properties moving from Liverty to Enliven. This created a period of uncertainty and slower progress, and it became harder for the TAC to remain fully connected to its goals while internal processes were still settling. Even in this slower period, Liverty continued to affirm its commitment to tenant involvement, which helped maintain trust and confidence that the TAC remained worthwhile and would resume stronger when the time was right.

When stability returned in early 2025, TAC members were able to regroup, refocus, and return to the work with clearer purpose. Members reflected that while the year presented challenges, the TAC remained relevant, grounded, and valued — not because everything went smoothly, but because the commitment to collaboration and lived experience never disappeared.

One of the most important achievements this year was the way members supported inclusion and participation. The committee worked to ensure that different communication styles and access needs were respected, which created a space where people felt comfortable expressing both personal experiences and constructive feedback.

This built confidence, trust and a sense that everyone belonged, even when views differed.

Members also felt that having co-designed documents and processes made a real difference, as it helped keep the committee on track with shared ownership of its purpose. This foundation allowed the TAC to remain steady even when momentum slowed, which was an important reminder that thoughtful preparation matters during change.

One member highlighted, "Management is actively involved in meetings, which shows it's not just one person reporting back — we are truly part of the organisation."

Liverty's CEO and senior leaders attended TAC meetings not just to observe, but to participate. This was consistently noticed and appreciated by members, who described the engagement as genuine, open, and respectful.

When tenants shared their lived experience, it was met with interest rather than defensiveness, and with partnership rather than formality. Their involvement helped reassure tenants that the TAC was not symbolic — it had influence.

Some of the key discussion areas included feedback on Specialist Disability Accommodation (SDA) design and development. Contributing lived experience to SDA design was described by members as both meaningful and important. Members were able to share examples and insights that highlighted the gaps between compliance and true usability and appreciated being taken seriously in conversations about real-world function rather than theoretical design. Many felt proud knowing that future tenants may benefit from insights shared this year, helping to shape homes that better support independence, safety, comfort, and dignity.

As one TAC member summed up, "Unlike other consultancy experiences, we're not an add-on — that's a refreshing change and worth my time and effort."

Reflecting on areas for improvement, members agreed that greater visibility and communication with the broader tenant community would help others understand what the TAC does, how it works, and how they may become involved. There was also recognition that membership could be more diverse, with a focus on increasing representation from tenants with more complex communication needs. Some members expressed that staying connected between meetings was challenging at times, and felt that small updates, informal touchpoints, or project-based involvement may help improve continuity. Members also suggested that planning for future organisational change could help avoid stalls in momentum.

Although the year brought a slower pace at times, it also brought clarity. The TAC finishes this period with a stronger sense of identity and purpose, grounded in the understanding that lived experience will continue to shape better outcomes for tenants now and into the future. There is optimism that by increasing visibility, welcoming more diverse voices, exploring tenant-led projects, and remaining a consistent part of Liverty's planning and decision-making, the TAC will continue to strengthen and grow.

While the path was not linear, the work remains important. The committee is proud of what has been achieved, honest about what slowed progress, and committed to continuing the journey. Above all, members remain focused on ensuring that tenant voices are heard, respected, and meaningfully included in decisions that affect everyday life.





“My son can now see his dad as a “male role model” and not just someone that needs care.”

Tenant Story:

Louis

My Liverty Journey

I have been living with Multiple Sclerosis (MS) for over 25 years. Living with MS has been a significant adjustment, and over time, I slowly watched all the things I valued about myself and my role as a man slip away.

Moving into SDA was a big deal; not just finding the right home but also navigating the NDIS world and trying desperately to learn all that I could about a really complex system. I was terrified and anxious in the months leading up to my move, but with the help of Liverty Housing, I was able to work through the maze. Tenant Specialist Olivia spent a lot of time getting to know me – who I am as a person, my support needs, and what a 'good home' looked like for me. She spent time talking through the endless NDIS jargon and explaining the system and process. Olivia and I also had many conversations about all of the aspects of SDA living and explored what transitioning to this next phase of my life would look like.

Since moving in, I have grown in confidence. My anxiety is almost gone, and I'm learning so much from my Gadsden neighbours about moving through the disability space and maintaining a sense of dignity and self-direction.

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My wife and son visit me regularly at Gadsden, and we often have family events out on the beautiful rooftop terrace. My son is now able to independently catch the train after school to my apartment and is actively wanting to connect and hang out with dad. My son can now see his dad as a "male role model" and not just someone that needs care. That's what moving to Gadsden has meant for me – finding my place in the world again and having a good home where I can thrive as a family man and an active member of my community.

I have enormous praise for Olivia - her level of expertise across all facets of disability helped me enormously. She was able to explain and guide me step-by-step through all the "... various bits and pieces". and I valued that Olivia 'held space' for me - her lived experience was a real benefit.

Home and Living Outcomes Framework

Tenant Outcomes

La Trobe University was awarded funding by the Australian Research Council (ARC) in 2024 for research that investigates the experiences, outcomes, and economic impact of people with disability transitioning into SDA. This project brings together a coalition of partners from research, government, and industry. The Home and Living Outcome Framework[1] used in this research is an evidence-based evaluation tool designed to assess the impact of SDA on tenants' lives.

Liverty Housing has taken part in this research since its inception and believes it is essential in providing an independent means of assessing the impact on tenants lives. Tenant participation in this research is voluntary. Outcomes are measured over multiple years to gain greater insight for individual improvements and wider policy.

At **6-12 months post-move**, the 43 research participants who moved into Liverty Housing SDA had the following outcomes:

HEALTH

56%

of these tenants had improved health following the move into Liverty Housing dwellings

(measured via the EQ-5D-5L1)

WELLBEING

63%

of these tenants had improved well-being following the move to Liverty Housing dwellings

(measured via the WEMWBS2)

COMMUNITY INTEGRATION

79%

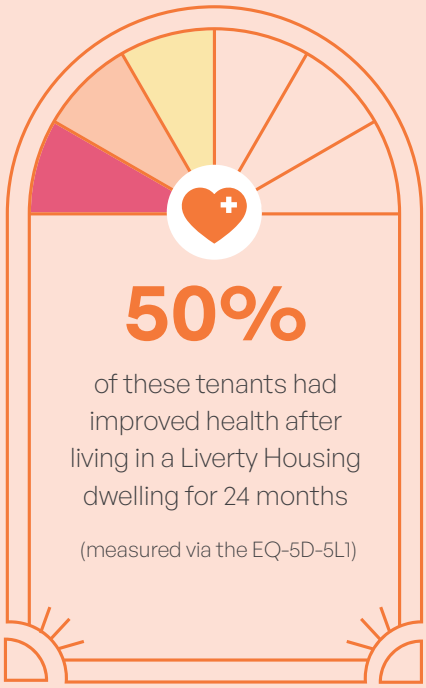
of these tenants showed increased community integration following the move to Liverty Housing dwellings

(measured via the CIQ3)

References.
1. Douglas J, Winkler D, Oliver S, Liddicoat S, D'Cruz K. Home and Living Outcome Framework https://homeandlivingoutcomeframework.org.au/
2. van Reenen M, Janssen B. EQ-5D-5L user guide: basic information on how to use the EQ-5D-5L instrument. Rotterdam: EuroQol Research Foundation; 2015.
3. Tennant R, Hiller L, Fishwick R, et al. The Warwick-Edinburgh Mental Well-Being Scale (WEMWBS). Health Qual Life Outcomes. 2007; 5:63.
4. Callaway L, Winkler D, Tippett A, et al. The Community Integration Questionnaire – Revised. Aust Occup Ther J. 2016;63(3):143–153.

Insights from 26 tenants who moved into Liverty Housing SDA and have now reached **24 months of residency** show the following outcomes:

HEALTH

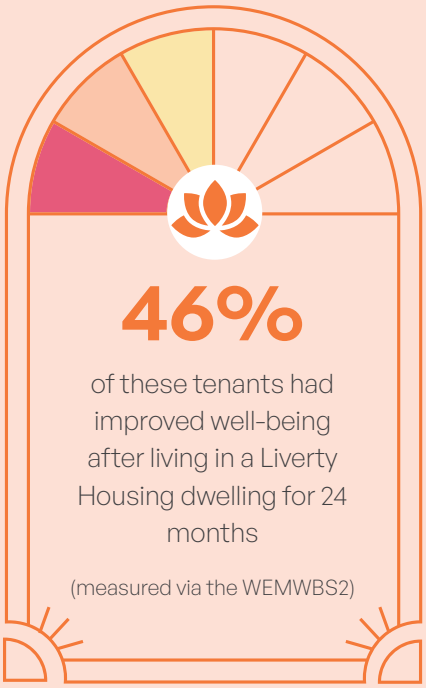


50%

of these tenants had improved health after living in a Liverty Housing dwelling for 24 months

(measured via the EQ-5D-5L1)

WELLBEING

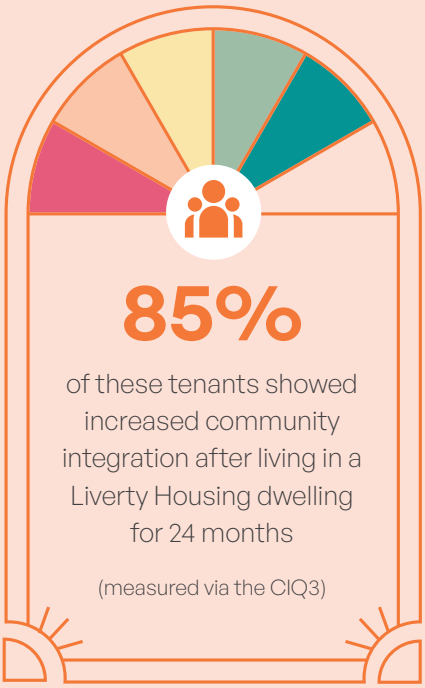


46%

of these tenants had improved well-being after living in a Liverty Housing dwelling for 24 months

(measured via the WEMWBS2)

COMMUNITY INTEGRATION



85%

of these tenants showed increased community integration after living in a Liverty Housing dwelling for 24 months

(measured via the CIQ3)

Tenant Survey

Listening, Learning and Taking Action

Tenant experience remains at the heart of everything we do.

2025 Tenant Survey at a Glance

Category	2023	2024	2025
Overall Satisfaction	70%	73%	86%
Satisfaction with Maintenance	51%	45%	50%
Satisfaction with Location	85%	88%	86%
Satisfaction with On-Site Support	62%	63%	63%

While participation was lower in 2025 (25% response rate, down from 42% in 2024), this was partly due to the exclusion of tenants in buildings transitioning to a new provider. Despite this smaller sample, the results continue to show meaningful progress in the areas we targeted last year.

Key Insights

1. Overall Satisfaction on the Rise

86% of tenants reported being satisfied or very satisfied with their homes, up from 73% in 2024. Many respondents referenced feeling more supported and better informed about maintenance and tenancy matters. This improvement highlights the early success of Liverty's transition to insourced property management, enabling quicker response times and greater accountability.

2. Maintenance Remains a Focus Area

Satisfaction with maintenance improved modestly from 45% to 50% but remains the lowest-performing category. Feedback continued to identify frustration with timeliness of repairs and communication between maintenance teams and tenants.

With the insourcing of property and tenancy management functions and the newly implemented triage process, we are already beginning to close this gap, but we still have more work to do.

3. Location Satisfaction Remains High

Location satisfaction continues to be Liverty's strongest performer, holding steady at 86%. Tenants frequently commented on the accessibility, proximity to community amenities, and the sense of belonging within their apartment communities.

4. On-site Support – Stable but Stagnant

Satisfaction with on-site support remains unchanged at 63%. Tenants value compassionate individual staff but continue to express concerns around provider coordination, staff turnover, and gaps in training—particularly around communication, cultural competence, and complex health needs.

Encouragingly, the proportion of tenants with passive sentiment has increased slightly, suggesting that previously dissatisfied tenants are shifting toward a more neutral or positive stance as recent changes take hold.

Lessons Learned and Actions Taken

The 2025 survey reinforced several key lessons from previous years:

Integration matters: Tenants perceive all providers associated with their housing (onsite support, maintenance, property management) as part of Liverty. The decision to bring tenancy and property functions in-house was a direct response to this feedback.

Communication is key: Tenants value updates - even when the issue is not yet resolved. Our new communication protocols include standardised response timeframes, follow-up updates for maintenance requests, and more personalised tenant newsletters.

Assistive Technology (AT) remains complex: Tenants continue to report challenges with AT functionality and support. Following the national AT audit that Liverty undertook, we are now collaborating with technology suppliers to develop a streamlined specification and maintenance approach.

Shared onsite support models need review: Wait times and inconsistency in service quality remain pain points. We are undertaking a comprehensive review of our 10+1 Model, to ensure the model remains viable and reflective of both feedback from tenants and market considerations.



Future Focus

Our focus for 2026 is to strengthen the feedback loop between tenants, operations, and leadership. We are embedding a continuous improvement cycle that links survey results, complaints data, and property performance into a single "Tenant Experience Dashboard." We are also continuing to enhance our cyclical and responsive maintenance process, delivering greater transparency and accountability; and strengthening our focus on data driven decision-making.

We know that having access to consistent, high-quality supports is critical to the tenant experience. As part of the review of the 10+1 Model, we will be co-designing a shared set of service standards with on-site providers, linked to tenant experience metrics. The Tenant Advisory Committee will be pivotal to this work.

We have achieved a lot, but there is more work to do. We will continue to share insights with investors and the SDA sector, reinforcing that the best outcomes come from listening, adapting, and acting on tenant voice.

"The survey gives us an honest mirror. It shows where we're getting it right and where we need to do better — and every year, our tenants help us make Liverty stronger." **— Kat Mangamu, General Manager – Tenant Experience**



“I finally have the freedom to explore all my interests and contribute to the community. I am living life, and it truly feels wonderful.”

Tenant Story:

Felice

My Liverty Journey

I am a person in my late forties and a power wheelchair user living with multiple medical conditions.

I have lived in all kinds of housing since leaving my parents' home at 17. From university residence to share houses, then living with partners to living alone.

In all these situations, I relied on strict rostering set up by support agencies. This left little space for changing plans or emergency support situations. I had to beg for someone to come and help me if I needed to use the bathroom or a change of clothes.

At my last unit, people were afraid to come and assist me because it was government owned high-rise housing. I did have access to After Hours support if I chose to go out at night, but it was pricey, and I didn't like strangers in my home. My life felt restricted, and I was often depressed. I tried to maintain employment, but it wasn't being offered to me.

In 2020, I attended the Midsuamma Carnival where Summer Foundation had a stall. I didn't know that something like SDA existed. The representatives were very patient and explained the entire process with contact details. I got home and felt so hopeful for a fresh start, I hugged my cat.

I contacted the Engagement Officer the next day and they talked about assisting me to get a new NDIS plan that would include SDA funding.

After months of waiting and submitting what seemed like endless evidence of my eligibility, housing funding was approved in a three-tenant arrangement.

I am unable to share accommodation because of dietary requirements and wanting to have animal companions throughout my life. I also need for my partner to stay at night without needing permission and most shared SDA does not allow for this. I appealed the decision and asked for an Internal Review. The NDIA upheld it and made no changes.

I felt extremely frustrated, so I contacted a tenants advocacy organisation for an AAT (now ART) hearing journey. The scope of knowledge needed to effectively present my case was beyond them, so I was extremely fortunate to receive assistance from a barrister at Victorian Legal Aid. I realise that this does not happen for everyone.

I continued to pursue single SDA accommodation options with Summer Housing. Summer Housing's investors agreed to cover gaps in SDA funding until the hearing so I could move as soon as I was ready. After too many stressful conference calls lasting for months, the NDIA agreed to give me one tenant/1 bedroom with On Site Support funding, only hours before the hearing was scheduled to begin.

I moved into my new apartment in early January 2021. I have a beautiful garden view from the fourth floor. I now have two cats and part time employment.

The 10:1 support model has changed my life as I can go out and return home at any time I choose, and I have assistance in between regular supports.

I finally have the freedom to explore all my interests and contribute to the community. I am living life, and it truly feels wonderful. I can go to social and professional events looking and feeling my best, without the anxiety that used to be a daily occurrence.



Photo by Raj Tuladhar on Unsplash



03

Our Growth

Improvements

Simple, reliable systems are essential for efficient service delivery. In software implementation, it is difficult to balance speed, quality, and cost. Liverty's previous system prioritised speed, which reduced operational quality and limited how effectively staff could support tenants. This led to the decision to refresh the organisation's central operations system to better support service delivery.

Having core systems that are simple to use and enable improved efficiency of service delivery was the primary goal in refreshing our previous implementation of Liverty Housing's central operations system.

Refreshing Microsoft Dynamics 365 (D365) has brought the following impact for tenants and improved service.

Staff benefit from better workflow tools and data insights, helping them plan services and improve performance.

Staff can access real-time information, helping them respond faster and provide more consistent support to tenants.

Tenants benefit from quicker responses, clearer communication, and greater transparency about their housing and services.

New online webforms connect directly to D365, giving tenants more ways to communicate — for example, to report repairs, update details and give feedback.

Information from webforms goes straight into D365, so issues can be tracked, prioritised, and resolved more quickly.



Liverty has also refreshed its vision and mission to reflect what tenants value most.

Tenants helped co-design the new vision and mission through workshops, surveys, and online feedback, ensuring their voices shaped the organisation's direction. The refreshed vision and mission emphasise tenant empowerment, choice, and voice

Together, these changes make Liverty Housing more responsive, inclusive, and focused on delivering quality homes and services.

Our revised strategy that commenced rollout in 2025 focuses on:

Putting tenants at the centre – every decision, service, and improvement starts with listening to and acting on tenant feedback.

Delivering quality, affordable homes – maintaining and growing safe, sustainable, and accessible housing options.

Strengthening service delivery – streamlining systems (like D365) to make communication faster, clearer, and easier.

Empowering tenants through choice and voice – TAC

Investing in people and culture – support staff with modern tools, training, and a strong values-based culture.

Using data for better decisions – applying insights from D365 to plan services, track performance, and improve accountability.

Working with values aligned partners

Committing to sustainability



Photo by Luiz Gustavo on Unsplash

Future

Building Long-Term Sustainability in SDA

As one of Australia's pioneering and largest Specialist Disability Accommodation (SDA) providers, Liverty Housing recognises that leadership in the sector must extend beyond service delivery to active advocacy for reform. The current operating environment for disability housing and support is under significant strain, and without structural change, the long-term viability of the sector—and the outcomes it delivers for people with disability—are at risk.

Over the past two years, Liverty Housing has responded to these challenges by critically reviewing and restructuring our fee framework. This work reflects a clear recognition that the existing economic settings within SDA do not adequately support long-term sustainability, asset stewardship, or consistent tenant outcomes. Our revised approach is designed to prioritise tenant experience while establishing a stable financial foundation that enables us to maintain and adapt homes over decades, not just funding cycles.

This work aligns directly with our mission to create homes that adapt and grow with people as their needs change. Achieving this at scale requires a sector that is financially resilient, appropriately incentivised, and supported by policy and funding settings that reflect the true cost of delivering high-quality, long-term disability housing.





A Case for Reform and Shared Responsibility

Liverty Housing has worked closely with investors to implement a revised fee structure that acknowledges the realities of the current market while seeking to rebalance risk across the system. We recognise that increased ongoing fees can place pressure on investor cash flows and valuations; however, continuing with fragmented, opaque or short-term fee arrangements would further undermine sector confidence and sustainability.

To offset these impacts and support long-term investment, Liverty Housing has removed all ancillary SDA service fees and relinquished any claims on capital gains. These decisions reflect a deliberate shift away from short-term extraction towards a more transparent, sustainable and partnership-based model—one we believe is essential for the future of SDA.

Our revised fee model also differentiates between occupancy and vacancy, with higher fees applying during occupancy and lower fees during vacancy periods. This structure better aligns incentives across the system, linking organisational sustainability, investor returns and tenant outcomes. Importantly, it recognises that sustainable housing outcomes are best achieved when providers are supported to prioritise stable occupancy, quality maintenance and long-term relationships.

Responding to a System Under Pressure

The need for reform across the disability housing and support sector has become increasingly urgent. The disability sector as a whole is operating at a loss, while many outsourced onsite support providers are experiencing severe financial stress, resulting in reduced service capacity and market exits. These pressures are not isolated—they are systemic and signal a misalignment between policy intent, funding structures and delivery realities.

Without reform, there is a growing risk that the sector will continue to lose experienced providers, reduced innovation, and compromise the continuity and quality of supports available to people with disability.

In response, Liverty Housing is actively working to develop and pilot new care and housing models that deliver risk-managed, high-quality supports while remaining financially viable for care providers. These models are designed to operate within government expectations for fiscal restraint, while acknowledging that sustainability, safety and quality cannot be achieved without appropriate investment and a risk managed approach to care delivery.





Leading Change for Long-Term Impact

Liverty Housing believes that meaningful sector reform requires collaboration between government, providers, investors and people with lived experience of disability. As a long-term SDA provider, we are committed to contributing evidence, insight and practical solutions that support a more stable, transparent and sustainable system.

Our approach reflects a broader commitment to reform—not only in how SDA is funded and delivered, but in how long-term value is defined. By prioritising sustainability, shared responsibility and aligned incentives, we aim to help shape a sector that can continue to deliver safe, adaptable and high-quality homes for generations to come.

Liverty Housing®

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