



# Our Annual Report 2024/2025

Affordable homes.  
Thriving communities.  
Brighter futures.





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## Acknowledgement of Country

Advance Housing Limited acknowledges the traditional custodians of the land we live and work on, the Noongar people. We acknowledge and respect their continuing culture and contribution to this region.

# Our Vision, Mission, and Values



## Our Vision

A future where every person has access to a safe, supportive, and dignified place to call home.



## Our Purpose

To deliver housing solutions that transform lives, communities and our region.



## Our Mission

To empower lives and enhance community wellbeing through inclusive, sustainable housing, responsive tenancy services, strong cross-sector partnerships and adapting to meet evolving needs.



## Our Values

### **People First**

Every action and initiative is grounded in empathy, respect, and the pursuit of better outcomes for those we serve.

### **Social Responsibility**

We are committed to advancing both community wellbeing and environmental sustainability.

### **Collaboration and Trust**

We build meaningful partnerships based on respect, transparency, and mutual outcomes.

### **Integrity, Respect and Professionalism**

We hold ourselves accountable to the highest standards, always delivering on our commitments with respect, honesty and competence.

### **Innovation with Purpose**

We embrace creativity and continuous improvement to deliver greater value in housing and tenancy services.

# Our Strategic Pillars



## Expand Housing Supply

Grow and diversify the housing portfolio to meet current and emerging community needs.



## Provide high quality homes and tenancy services

Provide excellent tenancy and property management to foster sustainable tenancies



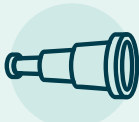
## Strengthen Core Capabilities

Continuously improve the essential systems, structures, and practices that underpin our effectiveness and impact.



## Grow Our People

Build a skilled, adaptable, and values-aligned workforce through continuous learning, strong leadership, and performance excellence.



## Help Shape the Future

Influence change in the community by leading discussions, influencing policy, and demonstrating innovation.



## Champion Sustainable and Clever Designs

Embrace emerging best practice in housing design to enhance liveability, affordability, sustainability and future proof our portfolio.











# Chairperson and CEO Report

**Every home tells a story—and at Advance Housing Ltd (AHL), we believe those stories should begin with security, dignity, and hope.**

Housing is more than bricks and mortar; it is the foundation for opportunity, wellbeing, and belonging. When people have a safe, affordable place to call home, they can build lives of meaning and possibility.

We are proud to present the Annual Report for AHL for the 2025 financial year—a year defined by progress, partnerships, and purpose.

## Delivering Impact Through Housing

This year marked a significant shift from planning to delivery. The McKail Social Housing Project reached completion shortly after financial year-end, with Stage 1 fully occupied by July and Stage 2 by August 2025. These 12 homes were designed to reduce living costs, enhance accessibility, and provide privacy and comfort—features that matter most to the people who call them home.

Beyond our McKail project, we advanced several major projects during the year:

- **Oyster Harbour Green** – Planning approval was achieved in April 2025 for a 36-unit energy-efficient development in Bayonet Head, addressing growing demand for singles and couples housing. Capital raising is underway for construction.
- **Spencer Street** – Planning approval was secured in August 2024 for an 18-unit inner-city project close to essential services. Capital sourcing continues.
- **Hardie Road Urban Renewal Project** – State Government support was publicly announced in January 2025 for a 51-unit mixed-use precinct in Spencer Park, integrating housing and health services. Planning and builder procurement are targeted within 18 months.
- **Youth Foyer** – In partnership with Albany Youth Support Association and the Foyer Foundation, we are progressing plans for a facility that combines housing, education, and wellbeing support for young people experiencing or at risk of homelessness.

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“Renting and living in my Advance Housing property has been so much better for my mental and physical health than if I was renting in a private agency”.



## Designing for Affordability and Accessibility

Energy costs remain a significant burden for vulnerable households. All new AHL homes will achieve **NatHERS ratings of 7 Stars or higher**, reducing energy consumption by up to 25% compared to 6 Stars resulting in lower energy bills and healthier living environments. Our designs also meet **Gold-level Livable Housing standards**, ensuring accessibility and adaptability for seniors and people living with disability.

Recognising the importance of preserving existing housing stock, AHL secured funding to **fully refurbish and upgrade a 1970s complex in Orana**. This renewal will deliver near-new levels of energy efficiency and amenity, extending the complex's useful life by another 50 years. This project sets a precedent for preventing valuable housing from leaving the system.

## Strengthening Community Partnerships

Housing challenges cannot be solved in isolation. This year, AHL partnered with community organisations to host the latest **Homelessness Connections** event where we listened to those affected and continued working collaboratively on solutions. These initiatives reinforce our commitment to advocacy and collaboration—because behind every statistic is a person, and every person deserves a home.

Throughout the planning for Oyster Harbour Green, we proactively engaged with the community to address concerns and strengthen understanding of the value of community housing and the positive contributions of our tenants. These conversations build trust and ensure developments reflect both community expectations and tenant needs.



“The staff have been so friendly, honest, caring, supportive and respectful.”

## Acknowledging Our People

Our progress reflects the dedication of our Board, management team, and staff. We thank our directors for their strategic leadership, including Penny Bryant (Treasurer), Roger Crook, Tom Stephens, and Rob Mason. We also acknowledge retiring Director Jo Fictoor for eight years of outstanding service and welcome new Directors Jen Bane and Greg Cross, whose expertise will strengthen our governance.

To support significant growth, we appointed Kim Daniel as Manager Strategy and Projects—a role created to enhance leadership capacity and help maintain momentum as we scale impact.

We also recognise our long-standing management team:

- Karen Marwick, Manager Corporate Services, for her stewardship of compliance and financial systems.
- John McKeon, Manager Housing Services, for his professionalism and tenant-focused leadership.

Finally, we thank our staff for their commitment and our tenants for their always honest feedback, which guides continuous improvement and ensures we deliver housing that meets real needs.

## Looking Ahead

2024/2025 has been a year of action—homes built, partnerships strengthened, hope renewed.

Our newly launched Strategic Plan for 2025–2029 sets a clear roadmap via its six key pillars, as detailed earlier in this Annual Report, to continuing this trajectory. This ensures our vision remains undimmed: **a future where every person has access to a safe, supportive, and dignified place to call home.**

We invite you to join us on this journey.



**Peter Adams**  
*Chairperson*



**John Lysaught**  
*Chief Executive Officer*

# Meet our Board of Directors



**Peter Adams**

**Chairperson**

Peter brings over 40 years of management experience in both the private and not-for-profit sectors in areas that include strategic planning, financial management, human resources, policy formulation and corporate governance. Peter has a good understanding of the affordable housing needs of people with disabilities, and those that struggle with limited employment opportunities or difficulty managing resources whilst balancing work and study.

Peter is the Chief Executive Officer of ATC Worksmart and currently serves on a variety of Boards which include disability employment service provider Great Southern Personnel and the Great Southern Employment Development Committee.

Peter brings his extensive experience and industry knowledge to the AHL Property Development and Finance sub committees.



**Penny Bryant**

**Treasurer**

Penny brings over 20 years of financial management experience across the Primary Health and Resource sectors, including work in Broome, Kimberley, and Pilbara.

Penny holds a Bachelor of Business with a double major in Accounting and HR Management and is a Certified Practicing Accountant (CPA). Penny is currently the Chief Financial Officer for the Community Living Association. Penny brings her expertise in financial management and governance to the AHL Finance sub-committee, ensuring the organisation's sustainability and supports its mission to foster inclusive communities for individuals with disabilities.





## Roger Crook

### Director

Roger had an extensive career in agriculture, agribusiness, and management consultancy, with a particular focus on projects benefiting Indigenous communities, before retiring.

Roger's expertise blends practical farming knowledge with strategic business management, and he has served as a director of several unlisted public companies, providing governance and leadership during times of growth and transition.

Roger brings his extensive knowledge of business growth, operational efficiency and sustainable outcomes to the AHL Finance and Property Development sub-committees.



## Joanna Fictoor

### Director (Resigned February 2025)

Joanna serves as the Service Manager at Great Southern Anglicare WA.

Joanna oversees a range of critical services aimed at supporting vulnerable individuals and families within the community. Among these, she manages the Albany Women's Centre, a vital resource offering crisis accommodation and ongoing support to women and children affected by domestic violence.

Additionally, Joanna leads outreach programs, housing assistance services, and financial counselling across both Albany and Katanning, coordinating teams to ensure that clients receive support tailored to their specific needs.

“The staff have  
always treated us  
with great respect.”



## Tom Stevens

### Director

Tom, originally from the UK, brings extensive expertise in heritage conservation and sustainable design as Director of H+H Architects. Tom has led major restoration projects like the Midland Railway Workshops and Fremantle Prison tunnels, ensuring a balance between historical preservation and environmental sustainability.

With a Bachelor of Arts (Hons) in Architecture and a Postgraduate Diploma in Sustainable and Conservation Architecture, Tom’s academic background and practical experience make him a key leader in both the firm and the broader architectural community.



## Rob Mason

### Director

Rob holds a Bachelor of Business (Finance and Economics) and a Diploma of Property.

After nearly a decade as a wool buyer/trader, he transitioned to real estate in Perth in 1999, later moving to Albany in 2013 after running a successful Scarborough real estate business.

In 2017, Rob founded Mason Realty, specialising in high-end property sales in Albany and Denmark, known for its innovative marketing and exceptional service. A well-regarded auctioneer, Rob has held board positions at Joondalup TAFE and local surf clubs and remains active in the community through charity work and event organising.





## Jen Bane

**Director** (Appointed January 2025)

Jen is Chief Executive Officer of the Discovery Bay Tourism Precinct, overseeing Albany's Historic Whaling Station, Regional Wildflower Gardens, and Australian Wildlife Park. She has over 20 years' leadership experience in tourism and the not-for-profit sector.

Jen contributes to national and regional initiatives through roles with the Australian Maritime Museums Council, Southern Right Whale Tracker Steering Committee, Albany Tourism Strategy, and the UN Regional Centre of Expertise WA.

Jen is currently completing a Diploma of Governance through the Institute of Community Directors. Jen brings a strong expertise in community engagement.



## Greg Cross

**Director** (Appointed January 2025)

Greg grew up in a family business in earthmoving and property development before a motor vehicle accident at age 20 led him to a new career path. He went on to spend 40 years in the export food processing industry, including 20 years as General Manager of a company with \$200 million turnover and over 500 staff.

Now retired, Greg brings extensive experience in leadership, finance, industrial relations, and community engagement. He has delivered motivational presentations to schools and industries and has been recognised with awards including ACCI Businessperson of the Year and Albany City Sportsperson of the Year (with a Disability). Greg also holds a Diploma in Industrial Relations Law, is a qualified Trainer and Assessor, and serves as a Justice of the Peace.





# Advance Housing in Action

## Australasian Housing Institute: Brighter Future Awards WA — Outstanding Achievement

We are proud to share that John Lysaught, Chief Executive Officer, was nominated by industry peers for AHI Outstanding Achievement Award. John was the successful recipient of the award for WA, which was a humbling experience, providing meaningful recognition of the dedication and effort invested behind the scenes. The winner of this award was acknowledged as a housing professional who had significant achievements working in social housing that went beyond their team

and organisation and is likely to have a long-term impact on the industry as a whole and the housing profession. Advance Housing proudly congratulates John and all WA award recipients. While awards are never the goal of our work, this acknowledgment serves as a powerful reminder of the impact we strive to make every day. It further highlights the commitment to supporting better outcomes for our community and reinforces the value of collaboration, integrity, and service.





## Albany In-Reach Supported Accommodation Service

Advance Housing, Anglicare WA, the Country Women's Association (CWA) and Albany Community Foundation (ACF) created a partnership to increase housing availability. Partners worked together to revitalize five unused properties within the community, transforming them into transitional housing for individuals experiencing homelessness. This collaborative effort reflected a shared commitment to addressing housing insecurity through sustainable, community-led solutions. CWA provided the properties for alternative use, Advance Housing provided the property

and tenancy management, Anglicare WA provided tailored wrap-around supports and ACF provided funding to return the properties to a re-lettable standard. By leveraging each partner's unique strengths and resources, the initiative aims to provide safe, supportive environments that foster stability and pathways to permanent housing. In late December 2024, the homes were ready to re-let, with a single parent with three children being the first to move in and have place to call home.

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"Advance Housing are proud to be partner in the community instigated place-based response."





## Strategic Plan

Advance Housing undertook a comprehensive strategic planning process, engaging both the team and board in a collaborative effort to refresh its vision, values, and strategic priorities. This inclusive approach fostered alignment and renewed commitment across all levels of the organisation.

Our last strategic plan successfully focussed on laying the foundations for housing growth, while maintaining high-quality services for our tenants. Our new strategic plan is about delivering on our full potential.

The 2025 Strategic Plan includes a refreshed vision and values, with a renewed focus to:

- Expand housing supply
- Provide high quality homes and tenancy services
- Strengthen core capabilities
- Grow our people
- Help shape the future
- Champion sustainable and clever designs

As an organisation, we remain committed to leading the affordable housing discussion for the Great Southern and regional WA. We will also advocate for innovative supply and funding models to support better community outcomes.

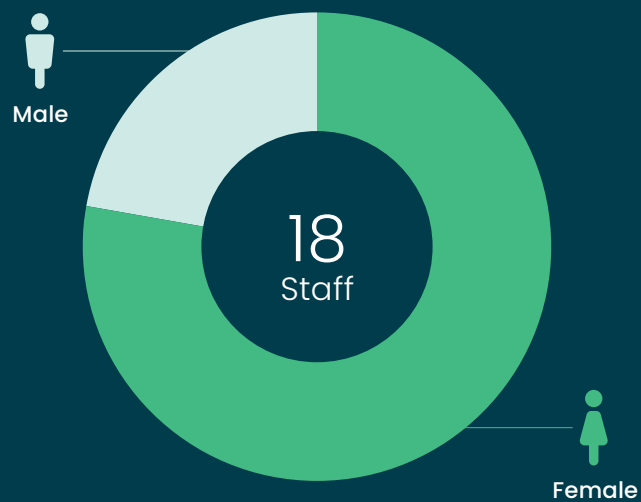
Overall, the process was well received and culminated in a successful launch to key partners, reinforcing shared goals and strengthening stakeholder confidence in the organisation's future direction.



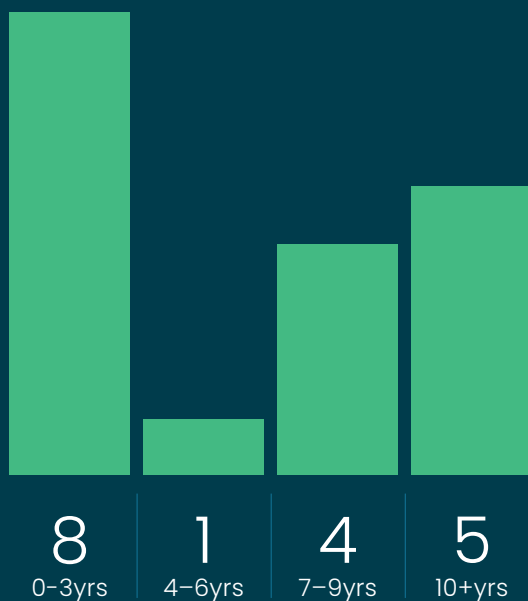
# Our Team

## Demographic Snapshot

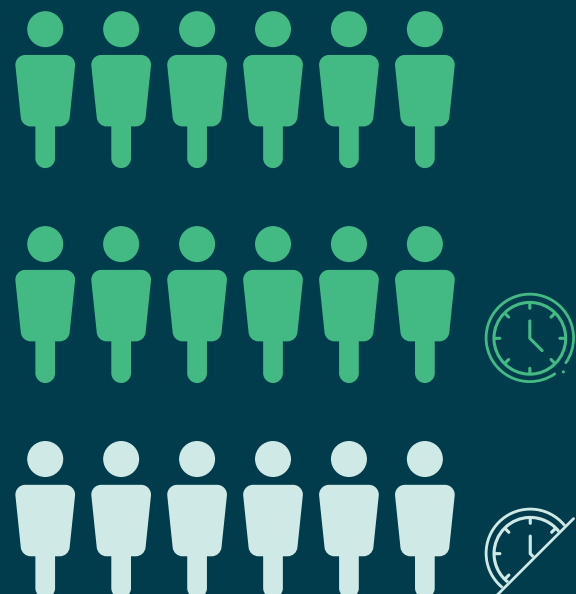
### Staff Demographics



### Years of Service



### Full/Part-time



## Our Team

# Our Executive Team



### John Lysaught

#### **Chief Executive Officer**

John is a seasoned executive with extensive experience in service-driven industries, offering a broad skill set in strategic leadership, operational management, cultural change, staff development, and process improvement.

His expertise includes financial management, occupational safety, community engagement, and multi-site operations. Currently, John oversees AHL's organizational performance, leads strategic projects, and serves as company secretary and public officer. Known for his ethics, enthusiasm, and results-driven approach, John is dedicated to supporting Advance Housing's tenants and communities.



### Kim Daniel

#### **Manager of Strategy and Projects**

Kim has over 20 years of experience in the human service sector, delivering high quality services and leading teams. With an allied health background, Kim has worked across the health and disability sectors, before specialising in leadership roles for the past decade. Kim has worked in social housing leadership roles since 2020, with a focus on working in partnership to improve outcomes for the community we serve. Kim has led the successful delivery of social housing construction, purchase, and refurbishment programs in the region.

“Advance Housing  
means security  
and comfort.”



## Karen Marwick

### Corporate Services Manager

With over 20 years of experience in community housing financial management, Karen excels in driving operational and financial excellence within the not-for-profit sector. Her expertise spans financial modelling, management accounting, corporate planning, project development, and regulatory compliance, ensuring sustainability and adherence to sector standards.

Karen oversees all corporate functions, including statutory reporting and governance. She works closely with the CEO and Board, providing crucial support to achieve Advance Housing's strategic objectives, while aligning financial strategies with the organisation's mission.



## John McKeon

### Housing Services Manager

Born and raised in Dublin, Ireland, John qualified as a Structural Draughtsman before moving to Sydney, Australia in 1998.

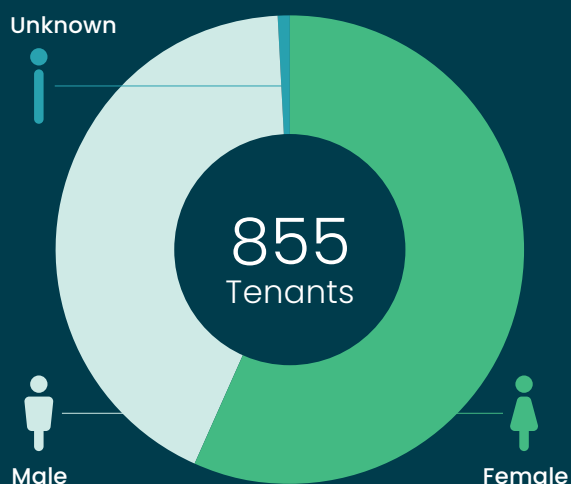
Starting as a CAD Supervisor in telecommunications, he transitioned to a new career in 2004, joining the WA Police Force in Perth. Over the next four years, John gained diverse experience, eventually serving as an Intelligence Analyst and later moving into management roles. He led several teams, including managing the Traffic Technical Unit, overseeing calibration and compliance functions.

After 17 years with WA Police, John relocated to Albany, where he now serves as Housing Services Manager, committed to delivering excellent service to the community.

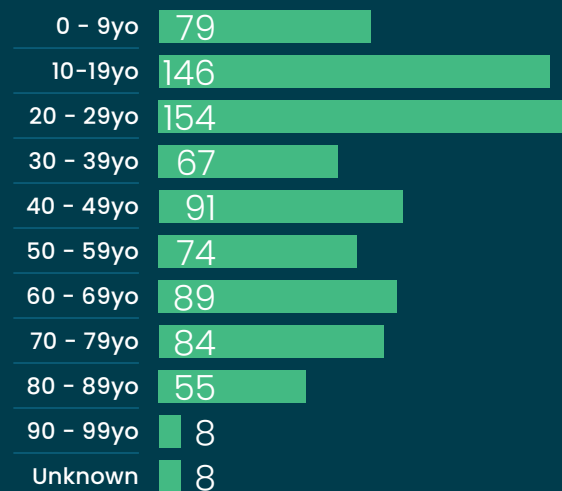


# Positive Tenancies

## Tenancy Demographics



## Tenant Age Range



## Diverse Tenancies

Disability Households	158
Aboriginal & Torre Strait Households	40
Non-English-Speaking Background	9
Households Homeless at Allocation	114

## Household Composition

Sole Parent <i>Inc Under 16</i>	39
Family	69
Single Person	346
Group Unrelated	7
Couple Only	47
Couple <i>Inc Under 16</i>	3
Family (with other non-related)	1

## Tenant Survey

Results from the survey consistently show positive outcomes, which align with the previous results, indicating tenants continue to be generally satisfied with the properties and service provided by Advance Housing.



# Tenant Stories

## Anne

Anne is a 74-year-old tenant who was a full-time carer for her 90-year-old husband, before he recently moved to an aged care facility.

Anne was supported to downsize from being the sole occupant of a three-bedroom home, to a two-bedroom, Gold Level Liveable Housing Design standard home.

Anne was previously a homeowner, however due to a change in life circumstances required social housing.

### Anne reported:

"This house has changed my life"

"I generally feel calmer and brighter living here"

"You've got one happy old lady here"



“I have gone from feeling  
frightened about my future to  
feeling very secure and happy”

## Cathy

Cathy is a university educated, former homeowner, who, due to a series of events found her experiencing homelessness.

Cathy is now housed in a new home.

### **Cathy reported:**

“It has changed my life”

“I feel like I want to invite  
people to my home”

“It opens up possibilities  
to be all you can be”





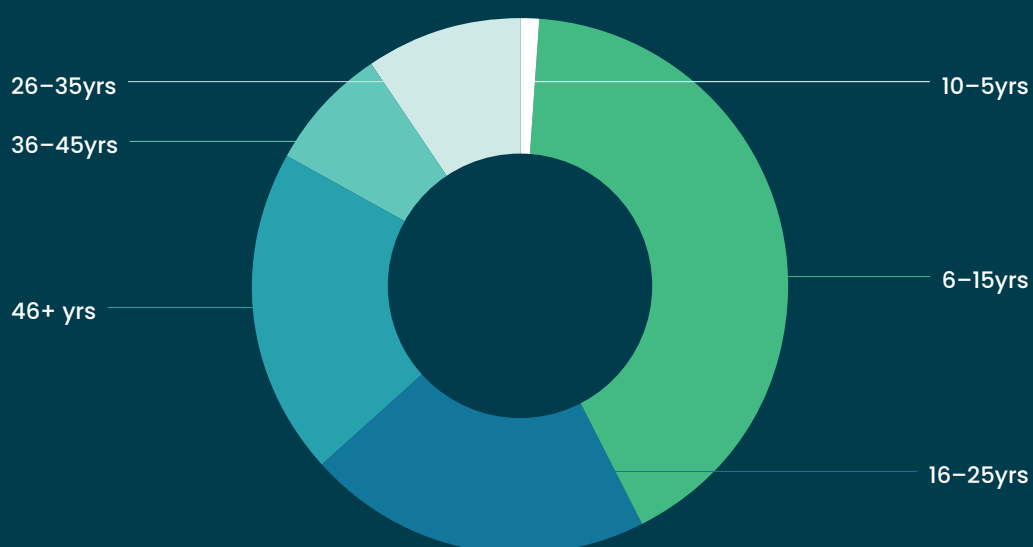
# Our Portfolio

## Active Rental Dwellings as at 30 June 2025:



## Portfolio Breakdown

### Age of Properties



### Property Growth



### Bedrooms per Dwelling





## Developments

Advance Housing has a pipeline of upcoming housing developments in place, reinforcing our long-term commitment to increasing access to affordable housing in regional communities.

## New homes delivered

Advance Housing successfully completed the design and construction of 12 new social housing homes in McKail (Albany). This marked a significant milestone in the delivery of modern community housing that is high-quality, well-managed, and built to fit in.

Each home was built with 7-star energy ratings, making homes quiet, comfortable, with lower running costs for tenants. The homes are also accessible for people of all ages and abilities, with 50% meeting Gold Liveable Design Standards, and 50% meeting Silver Liveable Design Standards. One tenant who was excited to move into this new home reported “no words can describe what this castle means to me”.

## Partnership in progress

Advance Housing is partnering with My Home Australasia to deliver 12 new social housing units in Albany. The project was developed by My Home Australasia and made possible with the support of the Department of Housing and Works in a Public Private Partnership. Construction is underway with local builders and contractors. Advance Housing’s role will be to property and tenancy manage the new homes upon completion anticipated in late 2025.







## Project snapshot

Project	Number of new homes		Status
McKail Social Housing Project	12		<ul style="list-style-type: none"> <li>First Stage of six units completed in late June, remaining six for completion in July.</li> </ul>
My Homes Project, Albany	12		<ul style="list-style-type: none"> <li>Under construction</li> </ul>
Oyster Harbour Green, Bayonet Head	36		<ul style="list-style-type: none"> <li>Community consultation completed in January 2025</li> <li>Development Application approved</li> <li>Investment ready</li> </ul>
Hardie Road Mixed Use Development	51	+ commercial space	<ul style="list-style-type: none"> <li>WA Government announced funding for project in January 2025</li> <li>Detailed designs commissioned</li> </ul>
Spencer Street, Albany	18	+ commercial space	<ul style="list-style-type: none"> <li>Development Application approved</li> <li>Investment ready</li> </ul>
Great Southern Youth Foyer	10	crisis youth beds	<ul style="list-style-type: none"> <li>Land secured</li> <li>Concept designs completed</li> <li>Investment ready</li> </ul>
	50	transitional youth beds	
		+ commercial space	

# Financial Report

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2025

	2025 \$	2024 \$
Grant revenue	988,564	222,203
Property income	5,023,359	4,723,999
Finance income	89,971	68,848
Employee benefits expense	(1,663,534)	(1,546,566)
Depreciation and amortisation	(884,703)	(889,144)
Office expense	(48,939)	(41,663)
Motor vehicles	(29,183)	(40,904)
Administration	(284,399)	(383,871)
Rental property expenses	(777,376)	(649,105)
Maintenance	(1,078,056)	(867,034)
Finance expenses	(645,666)	(236,070)
Sundry expenses	(111,494)	(75,838)
<b>Net current year surplus</b>	<b>578,544</b>	<b>284,855</b>
<b>Other comprehensive income</b>		
<b>Items that will not be reclassified subsequently to profit or loss:</b>		
Gain on revaluation of land & buildings	3,268,671	-
<b>Total comprehensive income for the year</b>	<b>3,847,215</b>	<b>284,855</b>
Total comprehensive income attributable to members of the entity	3,847,215	284,855

## STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2025

	2025 \$	2024 \$
<b>ASSETS</b>		
<b>Current Assets</b>		
Cash and cash equivalents	9,226,423	1,984,299
Accounts receivable and other debtors	60,020	102,727
Financial assets	1,012,042	1,012,042
Other current assets	83,498	156,625
<b>Total current assets</b>	<b>10,381,983</b>	<b>3,255,693</b>
<b>Non-current Assets</b>		
Property, plant and equipment	59,512,754	51,489,542
Right-of-use assets	310,692	378,354
<b>Total non-current assets</b>	<b>59,823,446</b>	<b>51,867,896</b>
<b>Total assets</b>	<b>70,205,429</b>	<b>55,123,589</b>
<b>LIABILITIES</b>		
<b>Current Liabilities</b>		
Accounts payable and other payables	1,976,745	404,542
Lease liabilities	59,564	59,564
Employee provisions	286,437	281,976
Borrowings	-	601,441
<b>Total current liabilities</b>	<b>2,322,746</b>	<b>1,347,523</b>
<b>Non-current Liabilities</b>		
Lease liabilities	307,868	376,211
Employee provisions	73,230	58,258
Borrowings	14,000,000	3,687,227
<b>Total non-current liabilities</b>	<b>14,381,098</b>	<b>4,121,696</b>
<b>Total liabilities</b>	<b>16,703,844</b>	<b>5,469,219</b>
<b>Net assets</b>	<b>53,501,585</b>	<b>49,654,370</b>
<b>EQUITY</b>		
Retained surplus	42,912,664	42,480,695
Reserves	10,588,921	7,173,675
<b>Total equity</b>	<b>53,501,585</b>	<b>49,654,370</b>

## Statement of Cash Flows for the Year Ended 30 June 2025

	2025 \$	2024 \$
<b>Cash Flows from Operating Activities</b>		
Commonwealth, state and local government grants	1,714,660	214,749
Interest received	89,971	68,848
Receipts from property	5,066,066	4,798,101
Payments to employees	(1,644,101)	(1,501,493)
Interest paid	(635,982)	(225,038)
Payment for services and charges	(1,471,843)	(2,078,741)
<b>Net cash generated from operating activities</b>	<b>3,118,771</b>	<b>1,276,426</b>
<b>Cash Flows from Investing Activities</b>		
Proceeds from sale of property, plant and equipment	-	199,345
Payment for property, plant and equipment	(5,587,979)	(2,636,495)
<b>Net cash used in investing activities</b>	<b>(5,587,979)</b>	<b>(2,437,150)</b>
<b>Cash Flows from Financing Activities</b>		
Proceeds from borrowings	9,711,332	1,743,746
<b>Net cash used in financing activities</b>	<b>9,711,332</b>	<b>1,743,746</b>
 Net increase in cash held	 7,242,124	 583,022
Cash on hand at beginning of the financial year	2,996,341	2,413,319
<b>Cash on hand at end of the financial year</b>	<b>10,238,465</b>	<b>2,996,341</b>



## Business Metrics

AHL continues to outperform Department of Housing & Works benchmarks, showing strong financial health. The sharp rise in cash reserves by the end of 2025 reflects strategic funding through a new debt facility and refurbishment support. The drop in Interest Cover Ratio and rise in Loan to Value Ratio stem from debt arrangements made in 2024–2025.

	Benchmark	2025	2024	2023
<b>Property Portfolio</b>				
Total rental properties		377	372	370
Total student accommodation beds		60	60	60
<b>Finance Management</b>				
Operating Profit Margin (%) <i>Operating EBITDA/Operating Revenue</i>	> 0	27%	29%	26%
Interest Cover Ratio <i>EBITDA/Interest Expense</i>	min 1.5	2.18	6.24	10.2
Current Ratio <i>Current assets/Current liabilities</i>	> 1.5	1.68	2.42	4.67
Loan to Value Ratio (%)	max 50%	23.7%	9.8%	6.2%
Cash at end of year		\$10.23m	\$2.99m	\$2.41m
Operating EBITDA		\$1.3m	\$1.4m	\$1.2m
<b>Staff</b>				
Staff Turnover (%)		24%	0%	16%
Ratio of staff to lettable properties		1:33	1:34	1:34
Number of FTE staff		13.3	12.8	12.7

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"The staff at Advance Housing are excellent, I love my location and most of all, I love all of the other residents that live in the other units that I am in. We all help one another and have made beautiful memories together and support one another."



**Advance Housing Ltd**

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ACN: 617 285 159

**Registered Office:**

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[advancehousing.com.au](http://advancehousing.com.au)