Compass Housing Services

Strategic Plan July 2017– June 2020
Our Plan in a nutshell

Vision
All people have appropriate and affordable shelter and are engaged in sustainable communities

Focus areas and key initiatives

1. **Grow** scale and offerings
   - Focus on excellent implementation of growth agreements
   - Seize future government growth opportunities
   - Invest in product diversity

2. **Engage** clients and communities
   - Expand existing engagement models to new areas
   - Develop models of engagement for new client groups
   - Further develop real time feedback systems
   - Engage tenants in improving the future

3. **Lead** advocacy and innovative delivery
   - Build influence and action based on UN involvement
   - Expand into the Asia Pacific region

4. **Enable** staff and partners
   - Enhance and embed strong workplace utility and practice
   - Invest in training and development
   - Implement new models of employment
   - Build on existing practice to develop sound partnerships

5. **Strengthen** systems innovation
   - Invest in technology as an enabler
   - Drive systemic innovation
   - Re-engineer structure and governance (if necessary after review)
   - Reimagine engagement with stakeholders

6. **Sustain** finances and impact
   - Develop new business streams and diversify income sources
   - Maintain responsible profitability targets in line with Registrar and financial partner expectations
   - Maintain focus on environmental sustainability

Our mission: **Providing homes** ◆ **Empowering people** ◆ **Connecting communities** ◆ **Influencing the future**
Our vision is that all people have appropriate and affordable shelter and are engaged in sustainable communities.

Table of contents

<table>
<thead>
<tr>
<th></th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>About Compass Housing Services</td>
<td>04</td>
</tr>
<tr>
<td>02</td>
<td>Mission and values</td>
<td>06</td>
</tr>
<tr>
<td>03</td>
<td>Our environment</td>
<td>08</td>
</tr>
<tr>
<td>04</td>
<td>Signature strengths</td>
<td>09</td>
</tr>
<tr>
<td>05</td>
<td>Our focus areas</td>
<td>10</td>
</tr>
<tr>
<td>06</td>
<td>Grow—scale and service offerings</td>
<td>11</td>
</tr>
<tr>
<td>07</td>
<td>Engage—clients and communities</td>
<td>12</td>
</tr>
<tr>
<td>08</td>
<td>Lead—advocacy and innovative delivery</td>
<td>13</td>
</tr>
<tr>
<td>09</td>
<td>Enable—staff and partners</td>
<td>14</td>
</tr>
<tr>
<td>10</td>
<td>Strengthen—systems innovation</td>
<td>15</td>
</tr>
<tr>
<td>11</td>
<td>Sustain—finances and impact</td>
<td>16</td>
</tr>
</tbody>
</table>
About Compass Housing Services

Compass Housing Services is one of the southern hemisphere’s leading community housing providers. For over 30 years we have provided caring tenancy and quality asset management services for people in need. Over a decade ago, we recognised the importance of social regeneration to assist our clients achieve their aspirations. Our work is going some way towards supporting them reach their goals and when our clients achieve their potential, everyone benefits. Our clients feel valued and connected to their communities.

We started small and local, but we have expanded our operations so we now work out of Australia including in New Zealand. We think we have a unique approach to the way we work and our clients agree, judging by our satisfaction levels. We intend to keep expanding our services so we can work with many more people to enable them to live the lives they want.

We are conscious that none of us steps on this planet without leaving a mark. We introduced environmental sustainability as a fundamental tenet of our work in the late 2000s so we could minimise our impact by becoming carbon neutral and influence others in doing so too.

Our dreams are growing bigger. More recently we have been involved in the housing and sustainable urban agenda for the UN, contributing to worldwide discussions and influencing thoughts on housing strategy back at home.

All UN member countries have acknowledged housing as a universal human right, yet in Australia, New Zealand and the Asia Pacific, people are being denied this right. We’re working to combat that in two ways: through practical action in our day-to-day work; and through leading and influencing discussion in Australia, New Zealand and the Asia Pacific region, particularly concerning the implementation of the UN New Urban Agenda.

We think that we can contribute more here and in the process potentially change the life trajectory for millions of people.

There is a gap beyond Australia and New Zealand in neighbouring countries of the Asia Pacific Region. There are problems with insufficient housing and affordability issues and there just aren’t good models in play; our neighbours are being left behind. We now look to springboard from the work we do in Australia and New Zealand to offer assistance through aid work, strategic partnering and delivery of other services for housing and communities. We particularly think we bring expertise in growing community housing sectors in our broader region.

Our mission and the activities we undertake are supported by a strong, ethical governance framework and sound business practice to make Compass the success it is today and will continue to be in the future.
From the Chair

Compass has, over its 30-year history, shown itself to be a nimble and an adaptable organisation. This is evident by how much our organisation has grown, matured and adapted to the prevailing economic and political climates of the day. Our ability to navigate these changes has been heralded by great leadership and amazing and dedicated staff – all of whom have a say in and help shape the strategic plan that focuses our navigation.

Our FY 2017 – 2020 strategic plan is no different. In developing this plan, the board, senior executives and staff worked tirelessly and enthusiastically to brainstorm and shape our roadmap for the next 3 years.

In developing our current plan, we had a good hard look at our FY 2014 – 2017 strategic plan and the events that occurred over the last 3 years. We looked back at our governance documents and lessons we learnt from the opportunities and challenges we faced. Nothing was off the table as we strove to unpack where we had been in the hope of helping us better understand where we want to go.

This FY 2017 – 2020 strategic plan sees Compass in the midst of a wealth of incredible opportunities, which we believe we are well positioned to tackle.

Naturally, with great opportunity comes greater risk. However, this strategic plan and our other governance documents help ground us in following and practicing industry best practice in corporate governance to help manage, minimise or eliminate the negative effects of these increased risks.

Our direction for the next 3 years may seem bold – that’s because it is. But bold does not mean unattainable.

We firmly believe that we have the capability, resources, enthusiasm, dedication, leadership and desire to achieve the goals we have set for ourselves. We have a dedicated team of staff, lead by an energetic executive team, supported and guided by a committed and skills-based board. We are confident that together, we can achieve the outcomes we seek to achieve for the next 3 years – and beyond.

Kwesi Addo
Chair

From the Group Managing Director

Our track record shows that we can achieve amazing things when we work hard. We have grown from a small, local organisation to one operating across different states and countries.

We go into the period of this plan on the back of unprecedented success in growth opportunities, growth that will be consolidated in the coming years. Delivering on our commitments will require more staff, better systems, new practices, all the while keeping hold of the culture of care, resilience and innovation that characterises Compass.

Yet we won’t just be delivering the properties and services we have already committed to. We will continue to find opportunities to expand, moving into new countries and extending our expertise even further. We believe in housing as a human right—as demonstrated through our participation in UN processes and our work towards an Australian Housing Strategy—and we will work to deliver on that human right domestically in Australia and New Zealand and across the Asia Pacific.

This strategic plan may look aspirational, because it is. It’s aspirational on purpose, because our work matters. The impact of our work is real. It’s not about achieving shareholder value, it’s about supporting people to change their lives. We have no alternative but to work as hard as we can, achieve as much as we can, because we don’t want people to miss out.

Every single person matters to us.

Greg Budworth
Group Managing Director
Our mission drives us…

**PROVIDING HOMES**
Housing is where we started, the heart of our work. We take pride in our tenancy and asset management services. Access to adequate housing is a universal human right. But what we do is more than housing—it’s about people, the lives they live, the community they live in and providing a place they call ‘home’.

**EMPOWERING PEOPLE**
We aim to optimize the potential of the people who live in our properties. We support their dreams and aspirations, giving them opportunities to grow and become who they want to be.

**CONNECTING COMMUNITIES**
Communities are created through a shared sense of belonging and connectedness. Connected communities care about and support the wellbeing of the people who live in them. Our endeavours assist in connecting communities.

**INFLUENCING THE FUTURE**
We have an active role to play in influencing the future of housing and sustainable communities. We act to support our clients and influence others to achieve a better future. We look for sustainability, in business and in the environment. We measure our success in the impact we leave on the environment and how well we support our clients to determine their own future.
Our purposes focus us...

⇒ Our focus is towards relief of poverty, suffering, hardship and need, and in so doing:
  o To comply with all relevant legislation in the delivery of services and to ensure the organisation is viable and sustainable.
  o To increase supply of social and affordable housing for those in need.
  o To deliver socially regenerative and sustainable tenancy and property management services.

⇒ To be a certified low-carbon user and influence that pursuit in our sector.

⇒ To increase awareness of and support for provision of social and affordable housing and related services in the wider community.

⇒ To generate greater community and political support for the human right and provisioning of adequate housing.

⇒ To establish and support appropriate programs that assist Pacific Islands social regeneration and climate change preparedness.

⇒ To grow as an international community housing service that is well recognised and supported internationally and particularly in the Asia Pacific region.
<table>
<thead>
<tr>
<th>Community</th>
<th>Community is at the heart of our work: local communities, national communities, world communities. We work to leave a lasting legacy in creating connected communities.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Respect</td>
<td>We work from a deep respect, for each other, our clients, our partners, the community and, as we also acknowledge that our purposes are more important than our own organisational success, a deep respect for our colleagues and partners in this field.</td>
</tr>
<tr>
<td>Empower</td>
<td>We work to empower each other and empower those we work with.</td>
</tr>
<tr>
<td>Aspire</td>
<td>We aspire to do our best. We support our clients to find and achieve their aspirations.</td>
</tr>
<tr>
<td>Transform</td>
<td>Our work transforms lives, communities and generations and contributes to transforming our world.</td>
</tr>
<tr>
<td>Effect</td>
<td>Our work effects change and makes a difference. We are continually looking for ways to improve our work practice and positively effect our environment, our communities and our clients futures.</td>
</tr>
</tbody>
</table>
Our operating environment

<table>
<thead>
<tr>
<th>Political</th>
</tr>
</thead>
<tbody>
<tr>
<td>Globalisation continues, alongside significant political upheaval, resulting in large-scale movements of people. The rise of nationalistic protectionist sentiment threatens social welfare investment.</td>
</tr>
<tr>
<td>In Australia, the rhetoric of budget surplus and absence of a national housing strategy sees national housing funding renewal threatened. There appears to be a greater appetite to transfer stock management to community housing providers although activity across jurisdictions is uneven, being greatest in NSW.</td>
</tr>
<tr>
<td>New Zealand is pursuing social housing reform and creating opportunity.</td>
</tr>
<tr>
<td>In the broader Asia Pacific region there is increasing opportunity for government housing intervention responding to growing urbanisation and economic development.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Economic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Modest regional growth should continue, with most growth in the Asia Pacific.</td>
</tr>
<tr>
<td>In Australia the comparative global trade weakness in manufacturing and downturn in mining point to the need for economic structural reform. While the economy is growing, some cohorts are missing out on the general uplift.</td>
</tr>
<tr>
<td>In New Zealand primary industries are generally experiencing increased demand. Long-term interest in replacing fossil fuels should dampen the future in raw materials, placing pressure to develop offsets in renewable energy.</td>
</tr>
<tr>
<td>Generally blue collar jobs are continuing to decline, with increased need for carers and hospitality employees.</td>
</tr>
<tr>
<td>Employment conditions are increasingly insecure with global change impacting on wages and part time work.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Social</th>
</tr>
</thead>
<tbody>
<tr>
<td>The population across Australia/New Zealand is ageing. There will be a net increase in population from migration (against falling birth rates), although the average household size is reducing as a result of ageing and household fragmentation.</td>
</tr>
<tr>
<td>Immigration is changing national demographics, although cultures often cluster geospatially, creating pockets of difference.</td>
</tr>
<tr>
<td>There is a philosophical shift in service expectations towards person-centred services chosen from a competitive market; eg NDIS in Australia exemplifies this shift.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Technology and Environmental</th>
</tr>
</thead>
<tbody>
<tr>
<td>Digital disruption continues to influence the marketplace.</td>
</tr>
<tr>
<td>There is greater convergence of approaches between Non-Profit and For-Profit.</td>
</tr>
<tr>
<td>Changed commissioning strategies and partnership arrangements mean that competitive advantage is increasingly linked to technology enhancements.</td>
</tr>
<tr>
<td>We are seeing increased evidence of climate change impacts, yet there is limited political appetite for response.</td>
</tr>
<tr>
<td>Rising sea levels will dramatically affect Pacific Island nations.</td>
</tr>
<tr>
<td>Severe weather events are becoming more frequent and intense, in turn increasing the likelihood of business and community disruption.</td>
</tr>
</tbody>
</table>

Compass operates across Australia and New Zealand and into the broader Asia Pacific region. This operating environment indicates an even greater demand for housing and related services as low income workers lose jobs and others affected by structural change and globalisation increase. Yet this will occur against what appears to be a nationalistic protectionist sentiment, which threatens the humanitarian basis of the Australian and New Zealand societies. Governments are looking for sound partners to deliver responsive and connective services. We will continue to build relationships with decision makers in Australia and New Zealand as well as increasing our scope to the broader Asia Pacific region.
Our signature strengths

We surveyed staff and stakeholders and asked them to tell us about our strengths. These strengths are drawn from those findings, tenant surveys and awards we have received.
Our focus areas

Growth, engagement and leadership delivered by solid organisational arrangements

Over the next three years we will embark on significant growth. This has implications for staff, culture, systems and finances as well as structures and governance. We will move into new business streams, with new clients in new locations. Against the backdrop of growth and diversification we will maintain our focus on clients, staff and communities.

The period of July 2017 to June 2020 will see us realign our business so we can deliver growth while continuing to innovate and lead current practice.

<table>
<thead>
<tr>
<th>1</th>
<th>Grow</th>
<th>4</th>
<th>Enable</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Scale and service offerings.</strong> We will become the largest provider in Australasia, offering more services, to help more people.</td>
<td><strong>Staff and partners.</strong> As we grow, we will enable new and existing staff and partners to build skills, take on challenges and experience success.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2</th>
<th>Engage</th>
<th>5</th>
<th>Strengthen</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Clients and communities.</strong> We will engage in building positive futures for clients assisting them feel a sense of belonging to their community and improving their lives.</td>
<td><strong>Systems innovation.</strong> Growth requires strengthening our governance, IT and other systems alongside our delivery capacity to be efficient and get better outcomes.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3</th>
<th>Lead</th>
<th>6</th>
<th>Sustain</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Advocacy and innovative delivery.</strong> We will become the lead housing provider and influencer in the Asia Pacific region.</td>
<td><strong>Finances and impact.</strong> Financial viability underpins our effectiveness. We will strengthen financial independence to maximise our investment in clients.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Focus 1: **Grow**

Scale and service offerings

Growth extends our reach

We want to grow, because we want to extend our services to more people. The best outcomes are achieved through an integrated service that understands and respects the people, place and potential of communities.

We will build on the back of recent growth

Recent successes have seen Compass poised to deliver new social and disability housing, as well as taking on more housing management. We are well positioned to pursue further activity, with potential government and NFP partners.

The result of focusing on growth will be...

Extending our size in existing jurisdictions and new business in Australia and New Zealand. We will also deepen our presence in the Asia Pacific. We will be in a position to offer our housing and social regeneration services to more people than ever before.

What we will measure

1. The number of properties we manage by the locations we operate in
2. Success in tenders
3. Contract performance

---

Key initiatives

Focus on excellent implementation of growth agreements

We will arrange our operations to support excellent implementation of each of our agreements. Governments and customers alike will be delighted with our delivery.

Seize future government growth opportunities

More growth opportunities will emerge, through government tenders and merger/acquisition activity. We will pursue those opportunities in Australia, New Zealand and our broader region.

Invest in product diversity

We are expanding into disability housing and will seek to become a major national NDIS accommodation and affordable housing provider. We will keep innovating to develop new and better approaches to offer a wider range of housing options.
Focus 2: Engage
Clients and communities

We are dedicated to empowering tenants to be heard and participate in their communities.

A house with Compass is more than a place to live. It’s a chance to engage, to grow, to connect. We will continue to work closely with individual clients and with the communities they live in to support positive futures.

Engagement is our strength and we want to build it even further.

We can’t be complacent in the way we engage with clients and communities. Smart technology and new approaches for engaging new clients such as people with disability require that we continue to innovate in this area.

The result of focusing on engaging tenants and communities will be...

Compass clients will feel a sense of belonging to their individual community and be actively shaping positive futures.

What we will measure

1. Tenant satisfaction
2. Improved tenant outcomes
3. Increased participation in programs
4. Tenancy management indicators

Key initiatives

Expand existing engagement models to new areas

People, Place, Performance approach with existing tenant incentives, community hubs, initiatives like Grow a Star all offer models for expansion to our new locations.

Develop models of engagement for new client groups

We are growing not just into new locations but also into services for new clients with different needs. Engaging closely with them is a priority.

Engage tenants in improving the future

Developing initiatives that assist directly, like installing solar panels, and indirectly, through contribution to community development in Vanuatu helps Compass and its tenants contribute to a better future.

Further develop real time feedback systems

Hearing from clients about services matters to us, so we will use technological innovation to make communication easier and faster.
Focus 3: Lead

Advocacy and innovative delivery

We use our expertise to lead thinking in our industry and to demonstrate action

We are a deeply values-based organisation. Alongside supporting individuals to achieve their potential, we are passionate about social and environmental sustainability.

We’ve always been pioneers; now we are travelling further

Global economic and environmental changes are highlighting the need for community housing services in the Asia Pacific region. We will tap into funding sources and leverage our expertise to bring expert community management practice to new countries.

The result of focusing on leading will be...

More focus on the UN-led New Urban Agenda goals—that is, creating communities that contribute to prosperity, and cultural and social wellbeing while protecting the environment. More housing services for developing countries in the Asia Pacific Region.

What we will measure

1. The impact of our policy leadership role in Australia
2. Enhanced social outcomes in developing countries
3. Active projects in multiple countries depending on approved secured funding
4. Self-sustaining partnerships and franchises
5. A greater focus on UN goals in Australia, New Zealand and the Asia Pacific

Key initiatives

Build influence and action based on UN involvement

We will use our UN involvement to draw attention to the importance of positive action for housing, society and environment in Australia, New Zealand and the Asia Pacific.

Expand into the Asia Pacific region

We will make a concerted effort to establish operations in the Asia Pacific, by seeking aid funding, building partnerships, establishing consultancies and changing structures and operations to support this shift.
Focus 4: Enable
Staff and partners

The people who work at Compass are engaged, resilient and able

As we grow, we will recruit and train committed and talented new staff, who will work alongside our existing people to create futures. We intend to maintain our status as employer of choice, investing in growing staff, allowing them to achieve their aspirations and contribute to a better society.

Our partners are part of the Compass family

We work closely with partners who share our commitment to great services for clients and better communities. We want to focus on enabling strong, genuine partnerships that leverage off our organisational strengths and deliver for joint clients.

The result of focusing on enabling staff and partners will be...

A culture that we share across Compass and with partners that promotes a sense of belonging for all, and enables us to achieve common goals.

What we will measure
1. Staff engagement
2. Partner engagement
3. Employment metrics such as staff turnover
4. Staff training and career development

Key initiatives

Enhance and embed strong workplace utility and practice

We have great workplace practices. As we spread over an even greater geographic base we will build approaches that share and embed the best of our practices.

Invest in training and development

We will support new staff to become competent and existing staff to grow, with a particular focus on induction of new staff and building leaders.

Implement new models of employment

Technology, location, life stage, expertise all demand new ways of working. We will develop new approaches like transition to retirement programs and mobile work arrangements to support work and life balance.

Build on existing practice to develop sound partnerships

Partnerships are built on relationships. New practices will enhance existing strong relationships and support new partnerships.
Focus 5: Strengthen Systems innovation

We will shape ourselves to be fit for the future

Organisations that grow need to constantly strengthen the way they operate. Our growth relies on a strong, fit for purpose operating base in which structure, governance, systems, accountabilities and responsibilities align.

Innovation is a way of life at Compass

As we move through the next three years, innovation will stay at the centre of our work. We will continue to encourage staff innovation and ingenuity to experiment, prototype and introduce new practices, systems and business streams.

The result of focusing on strengthening systems and innovation will be...

Continued recognition of Compass as the leading practitioner of innovation.

Systems that are fit for purpose and support staff focus on clients.

What we will measure

1. Investment in research and development
2. Staff satisfaction with systems
3. Performance and system metrics

Key initiatives

Invest in technology as an enabler

New and improved operating systems and other forms of technology offer opportunities for business efficiency and better use of staff time and skill.

Drive systemic innovation

We will continue to invest in research and development, including new business streams, models, engagement methods and more. We will explore partnerships in innovation.

Re-engineer structure and governance (if necessary)

We want to continue to be flexible and adaptable to respond to rapid change; this means ensuring the Board remains skills based and continues to undertake regular review and renewal which also means stronger policies and systems, new specialist roles and structures that work with international operations.

Reimagine engagement with stakeholders

We will harness technology to trial electronic two-way communication with clients, expand community forums and test other media like radio and podcasts.
Focus 6: Sustain
Finances and impact

We intend to be viable for a long time

Social housing is an important but not profitable business. We are reliant on government assistance for growth. We would like to diversify income sources to support further growth and reach.

The business model we use will continue to evolve

We want to test a range of business development ideas: facilities management, managing real estate, franchising, fee-for-service consulting, new models of tenant support. Not all will work, but those that do will add social and business value.

The result of focusing on sustaining will be...

A financially sustainable business delivering housing-related services that builds on government support and increases our own income.

What we will measure

1. Profitability and “untied” profit
2. Diversity of income streams

Key initiatives

Develop new business streams and diversify income sources

We will develop and test a range of business development ideas as well as exploring philanthropic, aid and fee-for-service activity.

Maintain responsible profitability to ensure ongoing financial sustainability

We will maintain responsible profitability targets and strict budget controls while investigating the feasibility of property development and property market investment to optimise the effectiveness and efficiency of our financial resources.

Maintain focus on environmental sustainability

We will work with clients and across our business to shrink the environmental footprint of our activities.
# Key results measurement

<table>
<thead>
<tr>
<th>Result</th>
<th>How to measure (where specified)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improvement in our social impact</td>
<td>Measured through social impact analysis baseline and subsequent scores</td>
</tr>
<tr>
<td>Tenant satisfaction</td>
<td>Overall and with property condition</td>
</tr>
<tr>
<td>Stakeholder engagement levels are maintained or improved</td>
<td>Across all kinds of stakeholders: support providers, landlords, suppliers, other partners</td>
</tr>
<tr>
<td>Increased contribution by tenants and stakeholders to social and environmental impact</td>
<td>Social outcomes matrix, Results based accountability, Social return on investment</td>
</tr>
<tr>
<td>Contractual obligations and results are met or exceeded</td>
<td>NRSCH, SAHF, Home4Life, DHPW, FACS, NRAS, MSD, other fee-for-service, community development funding, international projects etc</td>
</tr>
<tr>
<td>Staff engagement for both new recruits and long serving staff</td>
<td>AON Hewitt Staff Engagement Surveys or similar</td>
</tr>
<tr>
<td>Scale as measured through number of properties and sites</td>
<td>Increase in property numbers/sites per internal reporting</td>
</tr>
<tr>
<td>Profitability as a percentage of revenue is appropriate</td>
<td>NRSCH, Annual Report</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Acronyms</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>DHPW</td>
<td>Queensland Department of Housing and Public Works</td>
</tr>
<tr>
<td>FACS</td>
<td>NSW Family and Community Services</td>
</tr>
<tr>
<td>MSD</td>
<td>New Zealand Ministry Social Development</td>
</tr>
<tr>
<td>NDIS</td>
<td>National Disability Insurance Scheme</td>
</tr>
<tr>
<td>NFP</td>
<td>Not for Profit</td>
</tr>
<tr>
<td>NRAS</td>
<td>National Rental Affordability Scheme</td>
</tr>
<tr>
<td>NRSCH</td>
<td>National Regulatory System for Community Housing</td>
</tr>
<tr>
<td>SAHF</td>
<td>Social and Affordable Housing Fund</td>
</tr>
<tr>
<td>UN</td>
<td>United Nations</td>
</tr>
</tbody>
</table>