

2025 IMPACT: Proving What Homeownership Makes Possible



HOPE helps essential workers buy a home near where they work through a shared equity product and then measures what that home changes in their lives.

THE PROBLEM

Australia's nurses, teachers and police officers keep our cities running. But rising house prices mean they can no longer afford to live in the communities they serve.

Harder to get in
**7 years
7 months**

to save a 20% deposit¹

Harder to keep up
**68% of
income**

needed for mortgage repayments²

Falling behind
**1.5
times**

less likely to own a home³

Solving this will take systemic change. HOPE is doing its part – here's what was delivered in 2025

VALUE CREATED



14.6%

Social Return on Investment* (2025)



\$2.3mil

Impact created (2025)



\$5.6mil

Total impact (since 2022)

WHO WE'VE REACHED



39 Essential Workers



26 Homes Purchased

Each home represents stability, a shorter commute and long-term financial security.

WHAT CHANGES FOR THEM

Financial & wellbeing

+95%

Financial peace of mind

-54%

Burnout

+32%

Mental health

Life at work

+37%

Workforce retention

+29%

Work-life balance

+26%

Productivity

The biggest gains occur in the first year and are sustained over time.

WHY IT MATTERS



Workforce stability



Reduced attrition



Resilient communities

HOW HOPE WORKS

HOPE co-invests with essential workers

Workers secure a home loan and buy closer to work

They buy out HOPE's share over time

HOW WE MEASURE IMPACT

1

DEFINE
the outcomes that matter

2

MEASURE
change from before purchase

3

BENCHMARK
against national# data

4

QUANTIFY
outcomes into dollar value

¹ Domain First Home Buyer Report 2026. Time to save based on a couple aged 25–34 saving a 20% deposit for an entry-level house in Sydney.

² Domain First Home Buyer Report 2026. Mortgage repayment burden based on the proportion of household income required to service repayments on an entry-level Sydney home.

³ Australian Bureau of Statistics (ABS), Census of Population and Housing, 2006 and 2021. Essential workers are defined according to HOPE's essential worker classification using ANZSCO 4-digit occupation codes.

* Social Return on Investment is determined by HOPE using Social Value International's principals of social valuation. Value is determined by applying proxies, sourced from domestic and international academic studies, to survey data from HOPE homeowners. 'The Principles of Social Value' and the methodology is available on Social Value International's website. Social Return is measured annually by HOPE each December. For more information about the calculation of Social Return, please see page 19 of the 2025 Impact Report.

HILDA (Household, Income and Labour Dynamics in Australia) is a nationally representative longitudinal survey widely used in research and policy.

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