

# 2025 IMPACT: Proving What Homeownership Makes Possible



HOPE helps essential workers buy close to work through shared equity and measures how lives change over time.

## THE PROBLEM

Australia's essential workers including 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.

### Affordability is declining



Growth from 1998 to 2025

### Homeownership is declining

**1.5x**  
Faster for essential workers<sup>3</sup>

Compared with the national average

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

## VALUE CREATED



## 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<sup>#</sup> data

**4**  
**QUANTIFY**  
outcomes into dollar value

<sup>1</sup> Median sale prices, Houses, 5 Capital Cities Combined, Cotality, Economist pack (May 2026).

<sup>2</sup> ABS Employee Earnings and Hours, Australia (Cat. no. 6306.0), May 1998 and May 2025.

<sup>3</sup> ABS Census of Population and Housing and HOPE Analysis.

\* 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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