



AHV Risk Appetite Statement

At Aboriginal Housing Victoria (AHV), our vision is that [Aboriginal Victorians secure appropriate, affordable housing as a pathway to better lives and stronger communities](#). This is central to everything we do. We are for Mob, by Mob, bringing unique understanding and respect, expertise, and cultural safety in how we deliver services, partner with others, and drive change. Our approach to the delivery of housing and supporting our community, means that we must always protect our legitimacy to act and meet the expectations of those we serve. As today's stewards of AHV, we deeply respect those who have served before us in the pursuit of community outcomes.

AHV operates in a complex legislative environment, subject to State and Commonwealth legislation. Specifically, we must ensure compliance with the Housing Act 1983 (Vic) and the Residential Tenancies Act 1997 (Vic). We acknowledge that in meeting our strategic priorities we focus on building the capabilities of our Board, management, staff and the communities we support, ensuring that AHV operates in accordance with relevant legislation. This approach will enhance our reputation as a respected and trusted provider of housing solutions.

Our four objectives, [Excellent Services](#), [More Homes](#), [Generational Impact and a Stronger, More Sustainable AHV](#), drive our actions and guide our leadership decisions that are critical to success. Our risk-based decisions and prioritisation of resources and finances will always consider these objectives as this ensures we stay true to our purpose.

Through our Enterprise Risk Framework, the Board has a strong and genuine focus on the opportunities and risks, both positive and negative, that may impact our ability to achieve our objectives. Our risk appetite settings are reflective of the positions we take to risk and opportunity management.

We adopt a very low risk appetite to any activity that negatively impacts the standing and reputation of AHV with its community. Specifically, we understand that our Legitimacy to Act is critical to our success and therefore, we make strategic and operational risk decisions that focus on ensuring stakeholder confidence is maintained.

As part of our implementation of government decisions, we similarly take a very low to zero risk posture to any activity that may impact the safety of our tenants. We will not compromise on safety and wellbeing, whether that be impacts to physical or mental health. Our communities' culture must and will always be respected.

We acknowledge the need to maintain information privacy, however we will share desensitised data for advocacy and other purposes, including sharing with other ACCO's. We are aware of the criticality of our data and information assets. We therefore adopt a highly risk averse defensive risk posture in these areas. We face multiple challenges as our climate changes and therefore we are adaptable to where and how we invest in new housing and take a cautious approach to environmental impact.

We appreciate that we must maintain strong stewardship of our financial resources, avoiding risks that impact in the financial position of the AHV. But we also adopt a balanced risk-taking approach with respect to growth opportunities or innovative approaches and solutions that deliver sustained improvements and deliver on our goals of More Homes and Excellent Services. We seek opportunities to provide sound, innovative advice, increase operational efficiencies and support our desire to achieve Generational Impact, but innovation will not be pursued at the expense of financial sustainability.

We know that AHV's success is only achieved when we have an engaged, valued, capable and supported workforce. Wherever possible, we will pursue investment in the engagement and development of our people. We will engage confidently with stakeholders including Government, Ministers and third parties. We will be open and encouraging of staff and management to explore opportunities and ideas in the pursuit of driving a More Sustainable AHV.

Approved by AHV Board Directors; 4 September 2025
Accountable Executive: Chief Executive Officer
Responsible Manager: Chief Financial Officer