



Housing Australia Future Fund Round 3

A Practical Guide for ACHPs

More homes. Community-led housing. Long-term impact.

HAFF Round 3 is the largest national investment in social and affordable housing to date, with a dedicated focus on First Nations housing outcomes. It offers long-term, government-backed funding to support both shovel-ready projects and bigger, community-led housing visions that may take time to bring together.

ACHIA NSW encourages Aboriginal Community Housing Providers to bring forward projects that are ready now, while dreaming big about what housing could look like for your community in the future.

This round will open for expressions of interest late January 2026 with more than \$600 million available for First Nations housing projects.

What funding is available

HAFF Round 3 funding includes:

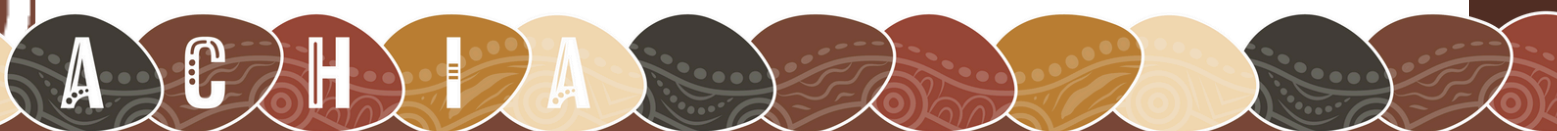
- **Availability Payments** — Ongoing, government-backed payments for up to 25 years, paid once homes are ready for tenants.
- **Concessional Loans** — Interest-free loans to help cover development costs and improve viability.
- **HAFF Senior Debt** — Long-term senior debt available to registered CHPs, or accessed through alternative finance arrangements.



Watch the HAFF Round 3 Market Briefing

Scan the QR code to hear directly from Housing Australia about HAFF Round 3, including the funding streams, application process and what they are looking for in strong proposals.

[Click the Link to Watch Here](#)



Funding Streams

STREAM 1 – FIRST NATIONS

A dedicated pathway for First Nations-led housing

This stream is for First Nations Housing Providers, including Aboriginal Community Housing Providers, that:

- Have a primary purpose of improving housing outcomes for Aboriginal or Torres Strait Islander people
- Are First Nations-led
- Are registered charities

CHP registration is not required, unless applying for HAFF senior debt.

What projects are suited:

- Homes owned or controlled by First Nations organisations
- Shovel-ready or staged projects
- Single or multiple sites
- Projects delivering long-term community benefit

STREAM 2 – HOUSING DIVERSITY

Social and affordable housing across regions and cohorts

For ACHPs delivering social and affordable housing, including regional and specialist cohort projects. ACHPs may apply directly or partner with others.

STREAM 3 – STATE & TERRITORY

Government-led delivery

Applications are led by state and territory governments. ACHPs may be delivery, management or community partners.

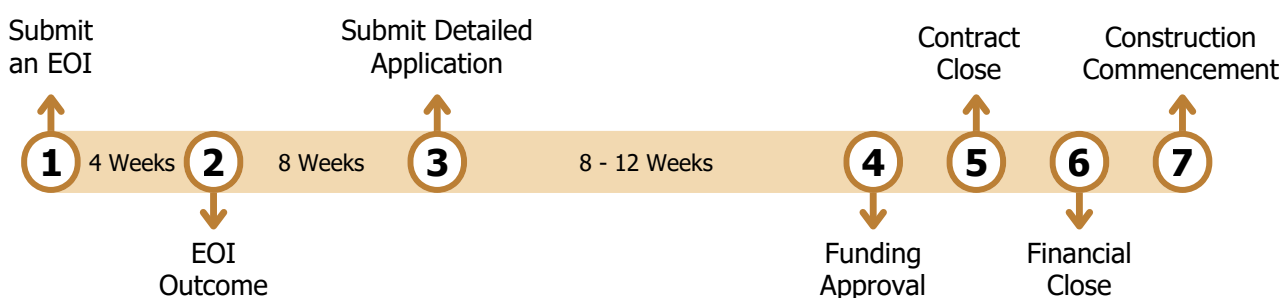
STREAM 4 – PARTNERSHIPS AT SCALE

Large-scale projects delivered through partnerships

For large developments delivered with developers, builders or financiers. ACHPs may participate as partners rather than lead applicants.

Application Timeline

Housing Australia has indicated initial timelines for the EOI application through to funding process.



HAFF Round 3 FAQs

From Housing Australia

These FAQs are on the Housing Australia Website. You can browse the full guide at the link or scan the QR code on the right. <https://bit.ly/HAFFR3>



Can applicants apply over multiple streams?

An applicant may submit multiple applications within a single Stream, subject to the availability of dwellings and the HAFF Round 3 program concentration limit.

Applicants eligible for multiple streams may submit applications under each eligible Stream; however, applications across different streams cannot be combined.

An applicant cannot submit the same project or site in multiple streams.

Are there any commitments for priority cohorts in HAFF Round 3?

In Stream 2 (Housing Diversity) and Stream 4 (Partnerships at Scale), 10 per cent of all social housing within an application must be dedicated to First Nations households.

In Stream 3 (States and Territories), 10 per cent of a State or Territory social dwelling allocation must be dedicated to First Nations households.

No specific requirements apply regarding other priority cohorts. However, applicants are encouraged to dedicate dwellings to priority cohorts on a needs basis.

Are there any commitments for priority locations in HAFF Round 3?

All projects in HAFF Round 3 must be well-located, meaning they are close to work, schools, transport and other amenities. Project locations should support improved productivity and liveability.

Housing Australia is seeking to support housing outcomes that are representative of population distribution and housing need. We strongly encourage proposals in regional and remote areas with funding designed to encourage these applications.

Housing Australia is making all reasonable efforts to support Australian Capital Territory, Northern Territory and Tasmania to reach their 1,200 minimum dwelling targets under the HAFF.

Jurisdictional distribution of dwellings across all States and Territories will be monitored. Housing Australia reserves the right to adjust Stream parameters during HAFF Round 3 to support a distribution of housing outcomes.

What projects will be eligible for Funding Stream 1 - First Nations?

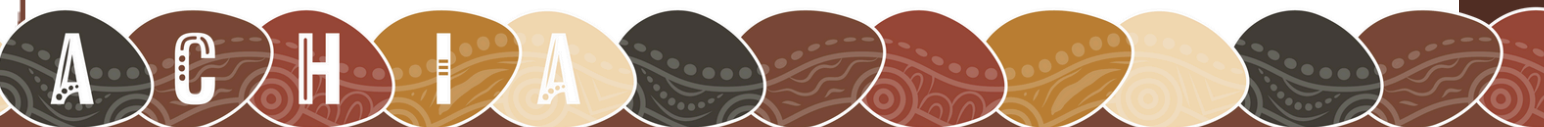
The First Nations Funding Stream will provide funding for eligible social housing projects. All projects must be completed by 30 June 2029.

Will Crisis and Transitional housing be supported under HAFF Round 3?

HAFF Round 3 (HAFF - Social and Affordable) will focus on increasing the supply of social and affordable housing. HAFF - Crisis and Transitional specifically supports the expansion of crisis and transitional housing.

When will the First Nations Concierge Service open?

Housing Australia is working with the Housing Policy Partnership and key stakeholders to design and establish the First Nations Concierge Service. Further details on the Service and how First Nations-led organisations can access tailored supports will be available from late January 2026.





What Can you Start Doing Now?

You do not need a finished project to begin preparing for HAFF Round 3.

This section is about starting the right conversations and understanding where your organisation is placed.

Use this checklist to guide early conversations:

1. LOOK AT WHAT YOU ALREADY HAVE

- ☐ Do we have land we own, lease, or are negotiating access to?
- ☐ Do we have an existing project or concept that could be expanded?
- ☐ Are there stalled or previously unfunded projects worth revisiting?
- ☐ Are there homes in poor condition that could be replaced or redeveloped?

2. THINK ABOUT READINESS

- ☐ Is our project shovel-ready, or would it need more planning time?
- ☐ Do we have basic site information (location, zoning, services)?
- ☐ Are there approvals already in place, or still to be sought?
- ☐ What would realistically slow this project down?

3. DREAM BIGGER FOR YOUR COMMUNITY

- ☐ If funding was available, what housing does our community actually need?
- ☐ Could this project support Elders, families, young people or key workers?
- ☐ Could housing be combined with community spaces or services?
- ☐ What would strong, culturally safe housing look like in 20 years?

4. CONSIDER PARTNERSHIPS

- ☐ Do we need a developer or builder to support delivery?
- ☐ Do we need a finance partner to improve viability?
- ☐ Could we partner with another ACHP to reach scale?
- ☐ Are there local councils, land councils or faith-based organisations we could work with?



5. BE CLEAR ABOUT CONTROL AND GOVERNANCE

- ☐ Who in our organisation would lead this project?
- ☐ How will decisions be made during development and delivery?
- ☐ How will community voices be included?
- ☐ How do we protect long-term Aboriginal ownership and control?

6. THINK LONG TERM

- ☐ Can we manage and maintain these homes over time?
- ☐ How will this project support community stability and growth?
- ☐ What makes this project valuable beyond just the number of homes?

7. START THE CONVERSATION

- ☐ Have we spoken with ACHIA NSW about our ideas?
- ☐ Do we need help connecting with potential partners?
- ☐ Would it help to hear from other ACHPs about what they are planning?

**You don't need to do this alone
— early conversations matter.**



Register Your Interest with Housing Australia

Scan the QR code or visit the link below to register your interest in HAFF Round 3 with Housing Australia. This will require key information like the number of dwellings proposed and development timelines.

[Click the Link to Register](#)

Stay Tuned - Dedicated Support for Aboriginal Community Housing Providers Coming Soon

Housing Australia has confirmed that a First Nations Concierge service is being developed to support applicants under the First Nations Stream.

This service is expected to help with navigating the application process, partnerships and understanding requirements.

**With further updates coming soon,
stay up to date with communications from ACHIA.**

