

Stream 1 – First Nations

January 2026

What is the current opportunity?

Housing Australia has opened its largest funding round under the Housing Australia Future Fund (HAFF), inviting submissions to boost the supply of social and affordable housing nationwide. This round will unlock investment to deliver the remaining 21,350 dwellings, helping achieve the national target of 40,000 homes by 2029. All funding streams will be open for submissions from 30 January 2026.

What is the First Nations Stream?

Stream 1 – First Nations is dedicated to First Nations-led housing providers, with \$600m in funding to deliver social homes for Aboriginal and Torres Strait Islander Australians. This Stream is designed for First Nations organisations to deliver safe, accessible, and culturally appropriate housing, with allocated funding and tailored program design. It aims to increase home ownership among First Nations housing providers and address the unique housing needs of First Nations communities.

Who is eligible to apply for Stream 1?

Stream 1 is available to First Nations housing providers. A First Nations housing provider must have the primary purpose of improving housing outcomes for Aboriginal or Torres Strait Islander people and be a registered charity.

In addition, State and Territory governments are also eligible, noting that they must partner with a First Nations housing provider.

Are First Nations entities eligible to apply for other funding streams?

Applicants can apply for other funding streams if they meet the eligibility criteria. A summary of eligibility across the funding streams is shown in the table below.

Applicant Type	Stream 1: First Nations	Stream 2: Housing Diversity	Stream 3: States & Territories	Stream 4: Partnerships at Scale
State or Territory Government	✓* (EOI only)	✗	✓	✓* (EOI only)
Local Government	✗	✓* (EOI only)	✗	✓* (EOI only)
Community Housing Provider	✗	✓	✗	✓
First Nations Housing Provider	✓	✓	✗	✓
Veterans Housing Provider	✗	✓	✗	✓
HAFF SPV	✓*	✓	✗	✓
Housing Partner/Enabler	✗	✗	✗	✓* (EOI only)

Table: Eligible Applicants by Stream

Note: Eligible Applicants featuring an asterisk (*) are considered eligible, subject to conditions. Consult the eligibility tables in the appropriate Stream Appendices in the Call for Submissions for more information.

Note: An applicant cannot submit the same project or site in multiple Streams.

What type of funding is available?

There are 3 funding products that Applicants can request to support projects.



Availability Payment

Grants that help close the gap between the cost of financing, operating and maintaining social and affordable housing and the revenue received from below-market rents. These occur once dwellings are operational.



Concessional Loan

Long-term, interest-free debt product which helps to fund the capital cost of the dwellings.



Senior Debt

A first mortgage loan for a term of 25 years with amortised or interest-only payments and is repayable in full at maturity. In some instances a further Stretch Senior debt tranche can be offered.

What is the application process?

Round 3 is a non-competitive, open process under which applications may be submitted at any time over the life of the Funding Round (where allocations remain available).

The application process involves 2 stages:



Stage 1 – Expression of Interest (EOI)

Expression of Interest (EOI): Applicants answer a series of questions assessed against eligibility and evaluation criteria. Successful EOI applicants will be invited to submit a Detailed Application, with funding reserved at this stage.



Stage 2 – Detailed Application (DAP)

A more comprehensive assessment requiring detailed responses and supporting evidence. This stage focuses on financial evaluation of all funding products applied for, including a credit assessment of the Concessional Loan and HAFF Senior Debt. Preferred applicants will then proceed to contract close.

How to apply

To apply for HAFF Round 3 funding:

- 1 Register for a Housing Australia Portal (HAP) account
- 2 Schedule a time to meet with the concierge to discuss your project
- 3 Review the Call for Submissions and supporting documents to confirm eligibility
- 4 Submit an Expression of Interest (EOI) in HAP under the relevant stream. EOIs are assessed on a first-come, first-served basis
- 5 Successful EOI applicants will be invited to submit a Detailed Application through HAP
- 6 Housing Australia will communicate outcomes in writing

Register for a HAP account [here](#).

First Nations Concierge Service



A dedicated First Nations Concierge Service will support Stream 1 Applicants in developing submissions and navigating the two-stage application process.

Acting as the primary point of contact, the concierge will provide culturally informed, consistent guidance for both existing and prospective First Nations-led organisations seeking access to Housing Australia funding programs. This service is designed to be a trusted entry point, offering tailored assistance from early engagement through to application and delivery, ensuring applicants have the resources and support needed to progress successfully.

How do I contact the First Nations Concierge Service?



firstnationsconcierge@housingaustralia.gov.au

Where can I find more information?

You can access detailed information, including the Call for Submissions, supporting documents, and a Q&A facility, through the **HAP**.

Disclaimer

This fact sheet provides general information only and does not replace or override the requirements set out in the Call for Submissions. Applicants should refer to the Call for Submissions for full details, including eligibility requirements, assessment criteria and all timeframes associated with the application process.

Housing Australia reserves the right to exercise its discretion with respect to Stream criteria, allocations and controls as it deems appropriate to ensure the objectives of the Program are met.