

Housing Australia Future Fund Crisis and Transitional (HAFF CT)

Guidelines 2026

04 June 2026



Housing Australia

Housing Australia Future Fund Crisis and Transitional (HAFF CT)

In line with Ministerial direction, reflecting the Government’s streamlined branding of social and affordable housing and infrastructure programs administered by Housing Australia, the National Housing Infrastructure Facility – Crisis and Transitional (NHIF CT) program is now referred to as Housing Australia Future Fund – Crisis and Transitional (HAFF CT).

For clarity, references to the National Housing Infrastructure Facility – Crisis and Transitional (NHIF CT) throughout this document should be read as Housing Australia Future Fund – Crisis and Transitional (HAFF CT), consistent with the program’s updated name.

Opening date:	April 2025
Commonwealth policy entity:	Housing Australia
Administering entity:	Housing Australia
Enquiries:	If you have any questions, contact Housing Australia on 1800 549 767 or via email HAFFCT@housingaustralia.gov.au
Date guidelines released:	06/04/2025
Type of grant and loan opportunity:	Demand-driven (Eligibility-based)

Disclaimer

This document includes general information and guidance in relation to grants and loans under the National Housing Infrastructure Facility – Crisis and Transitional Housing (NHIF CT) program.

It is not to be taken to be or relied upon as an offer capable of acceptance by any person or as creating an offer contractual, or any other legal or equitable rights of interests. Potential applicants should conduct their own independent enquires before applying for a grant or loan.

Housing Australia will assess applications for the NHIF CT program on a case-by-case basis in accordance with its mandate and these guidelines. Without limiting other rights contained in this document, Housing Australia may in its absolute discretion suspend or terminate the Expression of Interest and application process and reject or refuse to consider, or to accept, any application that does not comply with the requirements of the guidelines, including these terms and conditions, or which is otherwise incomplete or not submitted before the specified deadline.

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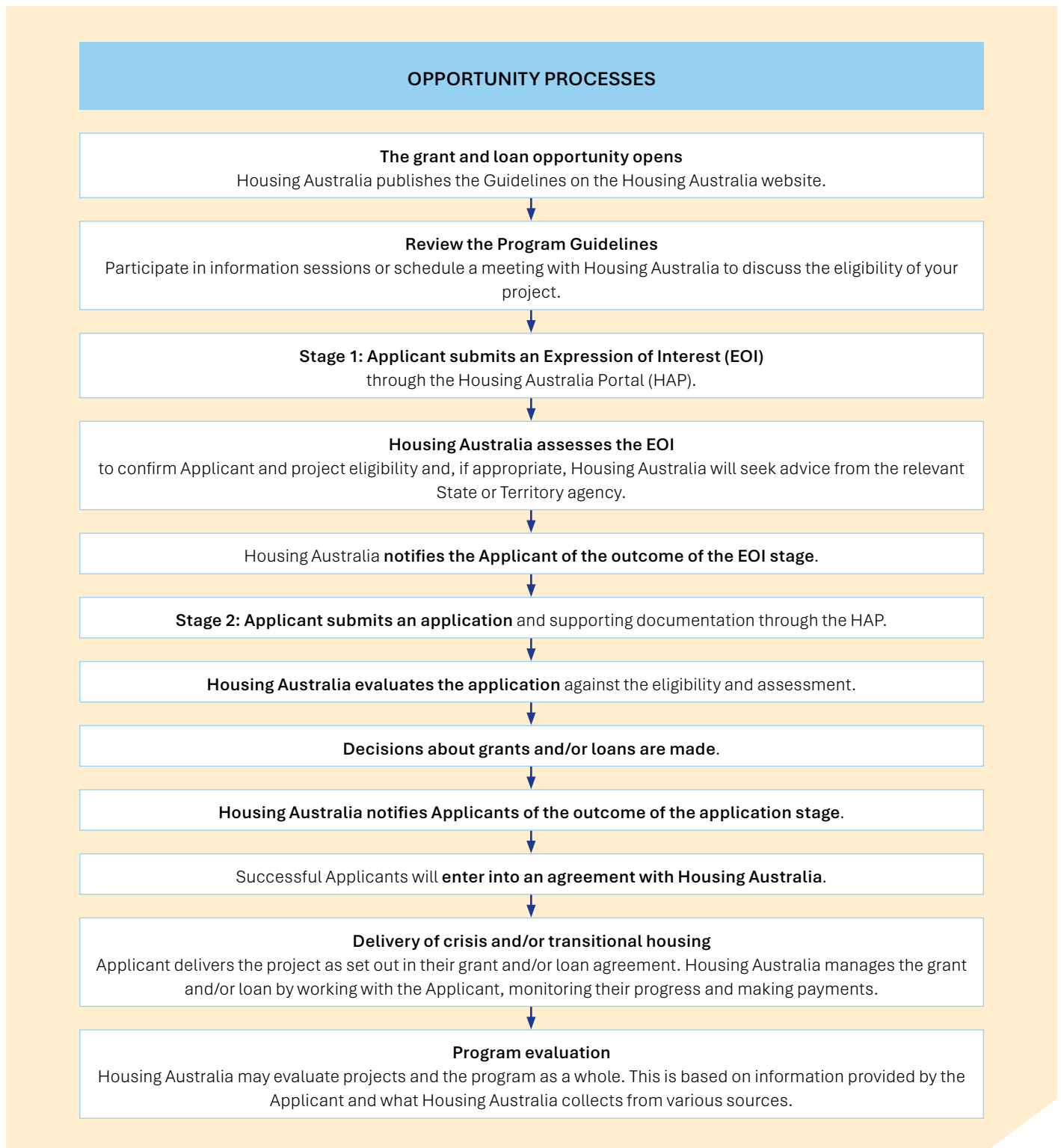
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1. NHIF: Crisis and Transitional Housing grant and loan opportunity processes

The National Housing Infrastructure Facility (NHIF) is an Australian Government initiative that supports the delivery of more social and affordable homes. A \$1 billion increase to the NHIF has been directed to support crisis and transitional housing for women and children experiencing family violence, and for youth experiencing, or at a particular risk of, homelessness.

This grant and loan opportunity supports Housing Australia's purpose to improve housing outcomes by delivering programs that help more Australians access social and affordable housing, including crisis and transitional housing.



1.1 Introduction

These Guidelines contain information for the National Housing Infrastructure Facility Crisis and Transitional Housing grants and loans program (NHIF CT).

The NHIF is administered by Housing Australia, a Corporate Commonwealth Entity established by the **Housing Australia Act 2018 (Act)**, which is responsible for delivering key programs on behalf of the Australian Government.

In 2018, the NHIF was established to provide finance for eligible housing-enabling critical infrastructure projects required to support the delivery of new housing, particularly affordable housing.

In 2022, the Government expanded the terms of the NHIF for more flexible use, allowing the available funding of \$575 million to also help unlock the supply of new social and affordable housing.

In September 2023, the Government announced a \$1 billion increase to the NHIF to support the development of additional new social housing. In the 2023-24 Budget, the Government committed to targeting this additional funding towards crisis and transitional housing for women and children experiencing family violence and for youth experiencing, or at particular risk, of homelessness.

These Guidelines were published on 06 March 2025, in accordance with Section 32(1) of **Housing Australia's Investment Mandate Direction 2018 (the Investment Mandate)**. This section requires Housing Australia to publish these Guidelines on its website, including the format in which an application under the NHIF is to be provided to Housing Australia and the process Housing Australia will follow when making financing decisions.

The Applicant must read this document before applying for a grant and/or loan.

This document sets out:

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- the purpose of the grant and loan opportunity
- the eligibility criteria
- how grant and loan applications will be considered and selected
- how applicants will be monitored and evaluated
- responsibilities and expectations in relation to the grant and loan opportunity.

This grant and loan opportunity and process will be administered by Housing Australia.

2. About the grant and loan program

Housing Australia’s operations are governed by the Act. The Act provides for the provision of grants and loans in specified circumstances (as part of Housing Australia’s financing function).

Under the Act, the Minister for Housing may give the Board directions about the performance of Housing Australia’s functions, through an Investment Mandate, which is a Ministerial Direction. The **Investment Mandate** includes decision making criteria for making loans and grants, including with respect to the National Housing Infrastructure Facility.

The NHIF Crisis and Transitional Housing program (NHIF CT) will be opened for submissions in **April 2025**, providing a mix of grant and loan opportunities to eligible applicants.

The provision of NHIF CT grants and loans is subject to sufficient grant and loan funding being available.

2.1 Program objectives

Stage One		Stage Two		
Market Briefing	EOI	Application	Decision	Contracting and Disbursement
Housing Australia will offer information sessions and individual opportunities to have an informal discussion about the feasibility of projects. This initial stage helps guide proponents on key eligibility requirements that need to be addressed to submit an EOI.	Applicants submit essential information to enable the eligibility screening of proponents, projects and overall compliance with the Investment Mandate. The EOI allows Housing Australia to seek assurance from States and Territories to ensure the project meets and addresses housing need, the delivery approach is sound and timely, and the proponent has the capability and capacity to deliver the project.	The application stage invites eligible EOIs to submit a comprehensive application. This stage requires more comprehensive information and assessment including the proposed funding model, the project’s overall feasibility and delivery risks, project impact and value, and ongoing service delivery model.	A final funding decision is made, based on the outcomes of the application review. Proponents are notified of the decision.	This stage finalises the funding agreement utilising standard contracting agreements and establishes the terms for disbursing funds based on the funding type.

The program objectives are to increase the supply of new crisis and transitional housing for:

- women or children (whether by themselves or in any combination) who are experiencing family violence
- youth who are experiencing, or at particular risk of, homelessness.

This includes the specific housing and support needs of First Nations people and those living in regional, rural and remote areas.

2.2 The application process

The NHIF CT funding application process follows a two-stage approach:

Stage 1 – Submission of EOI – Applicants submit an EOI. Eligible projects will either be invited to submit a formal application or placed on the deferred application list for uncommitted funds under the NHIF CT. Projects on the deferred application list may be invited to apply within 12 months of being placed on that list.

Stage 2 – Submission of an application – Projects that have been invited to apply to submit formal applications that will progress to the Housing Australia Board or delegate for consideration.

The EOI stage is designed to assess project eligibility without requiring the full level of documentation of a formal application. This initial step allows Housing Australia to:

- confirm that the proposal aligns with NHIF CT eligibility criteria
- engage with State and Territory Governments to seek assurance on the feasibility of the service delivery funding model and alignment with jurisdictional priorities
- understand the applicant's project intent, funding support and capacity.

Submitting an EOI does not guarantee funding, but it is a critical first step in the application process. Applicants who meet the eligibility criteria and align with the program's objectives will be invited to proceed to the application stage.

Applicants should refer to Section 6 for detailed information on submission requirements for each stage.

2.3 Capital distribution approach

2.3.1 Funding allocation exhausted

The eligibility of an Applicant and project will be assessed against the eligibility criteria set out in the Investment Mandate and the process below.

Once an EOI is received it will be assessed against criteria described in Section 4 of these Guidelines. This preliminary assessment at the EOI stage is outlined in Section 6.1 of these Guidelines.

Where the number of EOIs submitted exceeds the amount of NHIF CT funding available for the jurisdiction, projects will be prioritised by:

- the extent to which the project responds to identified housing need
- value for money
- timeliness
- certainty of delivery and the extent to which service delivery funding has been secured.

When appropriate, prioritisation may take into consideration the portfolio of projects already funded via the NHIF CT.

Where a project meets the EOI assessment criteria but is not immediately invited to submit an application, they will be placed on a deferred application list. These projects will remain on hold until jurisdictional funding allocations expire, at which point all unallocated funds will revert to a centralised funding pool. Once funding becomes available, Housing Australia will contact Applicants on the deferred application list to provide them with the opportunity to submit an application.

2.3.2 Internal program review

To ensure funding reaches the intended target cohorts, the program will undergo an internal review when either 50 percent of the program budget has been allocated, or 12 months have passed since opening for submissions; whichever milestone occurs first.

The review will evaluate the distribution of funds, assess whether priority cohorts are receiving adequate allocations of funding and whether the priority need and demand previously identified in the Statement of Priorities still exists in the jurisdiction. The review will allow for necessary adjustments to maintain or enhance program efficacy and ensure the program is flexible to emerging needs.

3. Grant and loan amount and availability period

3.1 Grant and loan amounts

The \$1 billion for NHIF towards crisis and transitional housing for women or children experiencing family violence, and for youth experiencing, or at risk of homelessness, will be made available as a mix of grants and loans:

- up to \$700 million for grants
- up to \$300 million for concessional loans, which form part of a revolving permanent fund.

The grant and loan opportunity will open for submissions from mid April 2025 and remain open until the grant and loan amounts are fully allocated.

Eligible applicants will be able to apply for **grants, loans, or a combination of both** to support the delivery of new crisis and transitional housing.

There is no minimum or maximum grant or loan amount for individual projects, subject to the total allocations available to each State and Territory as set out in Section 3.4 of these Guidelines.

Applications will be assessed on the overall value for money of the proposed project. This will consider the depth of the grant subsidy or loan concession required for the project. It will also take into account whether additional resources will be leveraged to make a co-contribution to the project, reducing the grant and/or loan amount required from Housing Australia. This could include contributions that assist in delivering more crisis and transitional housing than could be delivered by NHIF CT grant or loan allocations alone. Contributions could be sourced from:

- applicant organisations
- government partners (Local Council or State/Territory Governments)
- private and philanthropic partners.

Applicants should also consider the level of contingency that may be required for unexpected expenses, such as capital works costs that might increase in the future. Applicants will be required to specify any contingency funding as part of their EOI and the financial model that is required for applications that include a loan.

3.2 Grant and loan project delivery period

NHIF CT grants and/or loans are allocated to projects with a level of certainty regarding being delivered in a reasonable timeframe. Applications must therefore provide evidence (such as Development Approval confirmation, lodgement of Development Plans for approval or the proposed plan to achieve Development Approval) that the project:

- will commence construction within 12 months of Housing Australia's approval, or in the case of acquisition projects, that housing will be acquired within 12 months of Housing Australia's approval
- is expected to be completed within two years of the date of commencement of construction for residential or low-density projects, or commencement of upgrading works, and medium to high density projects be completed within three years of the date of commencement of construction.

A project will be considered to have commenced construction, including earthworks or upgrading works, on the first day of works on site or, if the project involves demolition, when demolition works commence on site.

A project will be considered complete once it has received all the certificates required for legal occupation and a service delivery operator has been appointed.

3.3 Designated Use Period

Projects delivered with support from a NHIF CT grant and/or loan must provide crisis or transitional housing for the Designated Use Period set out in the grant or loan agreement. The Designated Use Period begins on the date that tenancy commences, not the date the Applicant achieves practical completion of their capital works.

The Designated Use Period will be determined by the level of grant and concessional loan provided.

The Designated Use Periods outlined in the table below are a guide only. Housing Australia will consider several factors in determining a designated use for the program, including its intended outcomes. Programs with greater funding are expected to attract longer Designated Use Periods.

The maximum Designated Use Period for a loan is 20 years.

Table 1. Indicative Designated Use Periods for each Project

Funding amount	Designated Use Period
Less than \$5 million	10 years (minimum 5 years)
More than \$5 million	20 years (minimum 10 years)

In certain circumstances, where the funded project is not intended to provide crisis and/or transitional housing for the full Designated Use Period, Applicants may seek approval from Housing Australia to convert the crisis and/or transitional housing to social housing on the basis that the Applicant will substitute the dwelling with another from its portfolio to maintain the equivalent supply of crisis and/or transitional housing within its jurisdiction. Such requests will be considered on a case-by-case basis, noting that any security held by Housing Australia will be retained against the funded project for the duration of the Designated Use Period.

At the conclusion of the Designated Use Period, the Applicant must repay any balance on the Concessional Loan to Housing Australia in accordance with the Funding Agreement.

3.4 Grant and loan amount by State and Territory

The Investment Mandate (s. 28 AB) specifies an allocation of NHIF CT grants and loans for projects in each State and Territory on a per capita basis by reference to data published by the Australian Statistician. This is currently calculated as:

New South Wales	\$304.3 million
Victoria	\$248.8 million
Queensland	\$199.2 million
South Australia	\$67.4 million
Western Australia	\$105.3 million
Tasmania	\$25.0 million
Northern Territory	\$25.0 million
Australian Capital Territory	\$25.0 million

These location-specific funds will be available until 5 January 2026, unless they have been fully allocated to eligible projects. After this date, any unallocated NHIF CT grants or loans funds can be allocated to eligible projects regardless of their location.

3.5 Support from State and Territory governments

State and Territory governments have an important role to play in supporting the allocation of NHIF CT grants and loans. Housing Australia is working closely with State and Territory governments to ensure crisis and transitional housing projects funded under the NHIF CT deliver positive outcomes for the broader housing and homelessness system.

3.5.1 Statement of Priorities

Each State and Territory government has provided a Statement of Priorities to guide the allocation of NHIF CT grants and loans and share what success would look like for the jurisdiction. The purpose of this document is to provide prospective applicants with guidance on the types of projects that will be favourably considered. Each State or Territory Statement of Priorities for new crisis and transitional housing can be found [here](#).

3.5.2 Role of the States and Territories

Housing Australia will work with State and Territory agencies to provide assurance to Housing Australia that the proposed project:

- delivers against the Statement of Priorities and provides additional crisis and transitional housing for the proposed cohort
- is delivered by parties with the demonstrated capability and capacity to provide quality housing and support services for women and children experiencing family violence or youth experiencing, or at risk, of homelessness
- provides insights including the identified housing and support service models
- has sufficient ongoing funding for tenancy and support services.

As a condition of applying, application information will be shared with the relevant State or Territory government. If the State or Territory itself is the applicant, Housing Australia will not require an assurance on the EOI submission.

Applicants are encouraged to discuss proposed projects with the relevant State or Territory agency, particularly if Applicants will be seeking operational funding from their respective jurisdiction prior to submitting an EOI for this program.

4. Eligibility criteria

Housing Australia cannot consider an application if it does not satisfy all the mandatory eligibility criteria under the Investment Mandate and the requirements set out in these Guidelines below:

- The Applicant is an eligible project proponent as defined in Section 4.1 below
- The project is an eligible project as defined in Section 4.2 below
- It is demonstrated that the project can be delivered within the required delivery period as defined in Section 3.2 above
- The Applicant provides a response against each of the assessment criteria set out in Section 4.4 below.

4.1 Who is eligible to apply for a grant and/or loan?

To be eligible Applicants must:

- have an Australian Business Number (ABN)
- have an account with an Australian financial institution
- be a legally constituted entity and exist at the date of submission of the EOI or, for a special purpose vehicle or where the entity is yet to be selected, be able to demonstrate that it will be legally constituted by the time any grant or loan agreement needs to be executed.

Applications will only be accepted from:

- a State or Territory
- a local governing body¹
- a local government-owned, State government-owned or Territory government-owned corporation (other than a utility provider) that is a constitutional corporation²
- a registered community housing provider that is a registered charity and a constitutional corporation
- an entity that has the primary purpose of improving, directly or indirectly, housing outcomes for First Nations people, and is a registered charity
- a Special Purpose Vehicle (SPV) that is a constitutional corporation.

For an SPV applicant to be eligible, the entity must:

- have at least one member of the SPV that is an eligible applicant, as listed above (termed an Underlying Eligible Member)
- require any Underlying Eligible Members to have an ownership or participation interest in the SPV
- have a purpose of undertaking crisis or transitional housing projects
- nominate an Underlying Eligible Member as the Lead Organisation that will submit the application and be the principal point of contact.

4.2 What is an eligible project?

A project is eligible for a NHIF CT grant and/or loan if it:

- is providing new crisis and/or transitional housing, defined as short and medium-term housing for:
 - women or children (whether by themselves or in any combination) who are experiencing family violence
 - youth who are experiencing, or at particular risk of, homelessness.
- would be unlikely to proceed or would be likely to proceed only at a much later date, or with a lesser impact on crisis and transitional housing, without a grant or loan under the NHIF CT.

The eligible project must increase available crisis and/or transitional housing by:

- constructing a new dwelling
- purchasing a newly built dwelling
- adding to existing crisis or transitional housing premises in a way that results in a net increase in the number of crisis and transitional housing dwellings

¹ If the successful applicant is a local governing body, the project will be financed through a grant of financial assistance to a State or Territory.

² A constitutional corporation is an entity that has been incorporated (or will be incorporated) and engages (or will engage) in substantial trading or financial activities.

- acquiring and upgrading an existing residential dwelling³
- converting a non-residential property to a residential dwelling⁴.

The crisis and transitional housing may be part of a larger mixed tenure project that includes social, affordable or market dwellings. Grants and/or loans under this program can only be allocated to the crisis and transitional housing component of the project. However, if the project includes social and affordable housing, this component of the project may be eligible for funding under the NHIF program for social and affordable housing (NHIF SAH) or other Housing Australia programs.

Additional project requirements

Where feasible, projects should be designed and constructed using universal design principles to enable access for people living with a disability; for example, the Liveable Housing Australia Silver standard (or any equivalent).

Certain projects will also be subject to the WHS Scheme under the Building and Construction Industry (Improving Productivity) Act 2016. Refer to section 9.2.

4.3 What is an eligible use for the project?

The Investment Mandate defines crisis and transitional housing for this program as short to medium-term housing provided for:

- women or children (whether by themselves or in any combination) who are experiencing family violence
- youth who are experiencing, or at particular risk of, homelessness.

Crisis housing generally provides urgent accommodation to people who do not have a safe place to stay. As well as providing accommodation, crisis housing often includes specialist support services for clients experiencing homelessness, family violence, mental or physical health crises, and other vulnerable circumstances. Given the priority cohorts identified by this program, these types of support services, or ease of access to them, is a requirement in project proposals.

Transitional housing generally provides medium-term accommodation for people who need additional assistance to sustain their tenancy before they can enter the private rental market or social housing. Transitional housing options play an important role in supporting people leaving crisis housing, as without continued support over a longer term, they are at a greater risk of cycling into long-term homelessness or being forced to return to an unsafe environment.

Recognising the diversity of need and different models of crisis and transitional housing across States and Territories, projects can include housing models with a diverse range of operational policy settings, including targets cohorts, allocation, rent and tenure. Housing Australia will seek assurance from State and Territory agencies that the housing and support service models proposed are appropriate and meet a defined need within the local housing and homelessness service system.

Support services

Grants and loans awarded under the NHIF CT program are for capital works only. Successful applicants cannot use the grant or loan to contribute to housing or support wrap around service delivery costs, including specialist family violence or homelessness services.

However, in order to be suitable for the allocation of a grant or loan under the NHIF CT, Applicants must demonstrate the service delivery model is appropriate for the identified target groups and/or will be operated by appropriate service providers. The support service delivery model, including the specialist services provided by partner organisations, must be:

- **person-centred** – putting people receiving the service at the centre of planning and service delivery. Each person receiving support has choice and control over the support they receive to suit their strengths, needs and goals
- **trauma-informed** – recognising the prevalence of trauma and its impacts on the emotional, psychological, and social wellbeing of people and communities. Trauma-informed practice means integrating an understanding of past and current experiences of violence and trauma in all aspects of service delivery. The goal of trauma-informed systems is to avoid re-traumatising individuals, and support safety, choice and control to promote healing
- **culturally appropriate and inclusive** – understanding, and being responsive to, a client's cultural beliefs, values and norms. An inclusive service considers the support and safety needs of clients from diverse communities and identities, including clients of different ages and life experiences, or whose needs change as they age

³ Funded dwellings should be newly constructed and not previously occupied. If your proposed project falls outside of these parameters, please contact Housing Australia to discuss your project and its suitability for the NHIF CT program.

⁴ For non-residential property to be deemed eligible, the site must be suitably zoned for residential uses.

- **child safe** – creating a culture, adopting strategies and taking action to promote child wellbeing and prevent harm to children and young people. Children and young people must be viewed as victim survivors in their own right, with their own unique experiences, risks, protective factors and strengths
- **accessible** – ensuring all clients can access and participate in the service, including any physical environment, information and technology. Accessibility is a precondition for people experiencing family violence or at risk of homelessness to live independently and participate fully and equally in society.

4.4 Project assessment criteria

To be eligible for a grant and/or loan under the NHIF CT, projects must satisfy/demonstrate the following project assessment criteria:

- the project meets and addresses housing need
- the project delivery approach is sound and achievable
- the Applicant and partners have the capability and capacity to deliver the project
- the project's commercial arrangements are sound and present an acceptable level of risk
- the project offers value for money.

Criteria 1. The project meets and addresses housing need

Key assessment considerations

Housing Australia's assessment will consider whether the project:

- aligns with the relevant state or territory Statement of Priorities, available on the Housing Australia website
- the relevant State or Territory agency has confirmed the appropriateness of the housing and support service model to meet the needs of the proposed cohort
- meets an identified housing need in the proposed location
- is well located in terms of being close to services required by the target cohort
- positively integrates with the local housing and homelessness system and enhances the overall system performance
- identifies an appropriate support service provider and service model.

Submission requirements

Applications must:

- outline how the project aligns with Statement of Priorities for the relevant state or territory
- detail how the project will improve outcomes for the target cohort and those experiencing homelessness and housing stress
- detail the number of individuals or family groups expected to be accommodated by the project
- submit the proposed layout design, including communal facilities, number of bedrooms, bathrooms and living areas, and explain how the design supports the service model
- show the proposed location and its connection to services and transport
- confirm the nature of support services and the source/s of funding.

Evaluation

Housing Australia's assessment will consider whether the:

- project aligns with relevant State and Territory priorities for crisis and transitional housing
- project is supported by the relevant State or Territory agency
- housing and support service model for the target cohort is appropriate in terms of design, facilities and scale
- project is well located with proximity to appropriate services and transport
- proposed support service model has sufficient funding attached.

The State or Territory will advise on the:

- likelihood of the project proceeding without a grant or loan from the NHIF CT, or if the project would only proceed at a later date
- project alignment with relevant State and Territory priorities for crisis and transitional housing
- State or Territory support for the proposed project
- sustainability of the housing and support model.

In accordance with the Investment Mandate, we will specifically consider:

- the likely effect of the project on the supply and ongoing availability of crisis and transitional housing (refer Section 25 (a))
- whether the project would address the specific needs of First Nations people with respect to crisis and transitional housing (refer Section 25 (k))
- whether the financing decision would increase crisis and transitional housing on an equitable, as needs basis, across Australia including in regional, rural and remote areas (refer Section 25 (l))
- whether providing a grant and/or loan will complement, leverage or support Commonwealth, State or Territory activities relating to housing, finance or other activities (refer Section 25 (f) and the objects of the Housing Act).

Criteria 2. The project delivery approach is sound and achievable

Key assessment considerations

Housing Australia's assessment will consider the:

- resources, such as the internal project team, consultants and contractors, intended to deliver the project
- skills and capability of contractors and consultants to be engaged to support project delivery
- status of land ownership/access, required planning approvals and project delivery program
- level of certainty of delivery based on the development readiness of the site, planning and building approvals, cost plan and likelihood of commencing works within 12 months of Housing Australia Board Approval and completion within required timeframes.
- quality of the submitted project plan and risk management plan
- proposed delivery date
- cost estimates, including a verified Quantity Surveyors Report and a copy of builder agreements with a set price and delivery program
- status of the cost estimates, contingency planning and relative risk of cost overruns.

Submission requirements

Applications must provide/include:

- a project plan, including a listing and the role of contractors, consultants and builders engaged to deliver the project and associated timeframes
- a delivery risk management plan that identifies key risks and mitigations
- the basis on which project pricing has been determined (contract prices, quotation or quantity surveyor estimate)
- details of how the Applicant will meet any cost overruns outside of set contingencies
- evidence of land ownership or agreement/option to acquire land or property
- evidence of any development approvals or plan to achieve development approval.

Evaluation

Housing Australia's assessment will consider whether:

- planned activities to deliver the project are well articulated and roles defined in the project plan
- project delivery risks are well understood, and mitigations are appropriate
- sufficient contingencies have been factored into the project delivery budget and the applicant has capacity to meet any overruns beyond the contingency budget
- progress to date provides confidence around delivery timeframes, delivery partners and cost based on planning and contracting status.

In accordance with the Investment Mandate, we will specifically consider:

- the likely effect of the project on the supply and ongoing availability of crisis and transitional housing (refer Section 25 (a))
- the likely project risks to ensure the total program risks are at an acceptable and not excessive level of risk (refer Section 28 (1)).

Criteria 3. The Applicant and partners have the capability and capacity to deliver the project

Key assessment considerations

Housing Australia's assessment will consider:

- the Applicant's demonstrated experience in delivering similar construction or acquisition projects
- the Applicant's capacity to contribute to the project and/or leverage contributions from other sources
- the Applicant's capacity to sustain the housing model and support services model, or work with partners to sustain the support service model
- the demonstrated capability and capacity of the housing manager and support service provider involved in the project
- the incremental impact of the project on the capacity of the housing manager and support service provider.

Submission requirements

Applicants must:

- demonstrate experience delivering similar projects that were completed to appropriate standards on time and within budget
- submit the last three years' financial statements and demonstrate the ability to finance the project if providing a co-contribution
- demonstrate resources and capacity to manage project delivery, and ongoing housing management and support services
- explain the approach for ensuring the ongoing viability of the housing and support service model over the course of the Designated Use Period
- Outline relevant experience in providing and/or facilitating services that meet the needs of the target cohort.

Evaluation

Housing Australia's assessment will consider whether the Applicant and its partners have the financial and resource capacity to deliver the project and manage over the longer term.

States and Territories will provide assurance on their support for the Applicant and its project partners.

In accordance with the Investment Mandate, we will specifically consider:

- where applicable, the creditworthiness of the project proponent (refer section 25 (d))
- whether the project proponent has experience as a crisis and transitional housing support service provider, or will obtain the services of an experienced crisis and transitional housing support service provider (refer section 25 (i))
- whether an experienced crisis and transitional housing support service provider will participate in the ongoing management and operation of the project (refer section 25 (j))
- the likely project risks to ensure the total program risks are at an acceptable and not excessive level of risk (refer section 28 (1))
- whether providing a grant and/or loan will contribute to the development of the scale, efficiency and effectiveness of the community housing sector in Australia (refer to the objects of the Housing Australia Act).

Criteria 4. The project's commercial arrangements are sound and present an acceptable level of risk

Key assessment considerations

Housing Australia's assessment will consider the:

- degree to which Applicants have secured the necessary commercial arrangements to deliver and operate the project
- overall risk of the project to the Program, the government and the community
- level of compliance, including whether the project is subject to the provisions of the WHS Scheme under the Building and Construction Industry (Improving Productivity) Act 2016, the nominated builder has the appropriate registration, or there is a commitment to select a builder with appropriate registration
- the financial model demonstrating sustainability over the Designated Use Period
- quality of security the Applicant can offer for repayment of amounts owing under NHIF CT finance
- extent to which the Applicant accepts the conditions of Housing Australia's standard grant and/or loan agreement.

Submission requirements

Applications must:

- provide an outline of roles and contract status of any contractors and consultants required to deliver the project
- provide the contract status of the project's Support Service Provider
- provide evidence of support from any financier required to deliver the project
- where required, confirm the project will meet the Livable Housing Australia Silver standards
- where required, confirm the project builder has registration under the Building and Construction Industry (Improving Productivity) Act 2016
- where applying for a NHIF CT loan, or request for a blended funding model of a grant and a loan, submit a financial model to demonstrate sustainability and any recurrent funding sources. When applying for a NHIF CT grant only, provide evidence that demonstrates financial sustainability over the Designated Use Period
- provide details of the security proposed to be offered to secure repayment of the NHIF CT finance including (a) details of the land or asset to be secured, (b) the market value of, and net income derived from the asset to be secured (and the basis on which those measures are provided), (c) details of any encumbrances or existing security over the land/ assets to be secured; (d) details of other secured creditors, priority rankings and (e) any other information relevant to the quality of the security.
- detail any departures proposed to the standard Housing Australia loan and grant terms and conditions and security requirements.

Evaluation

Housing Australia's assessment will consider whether:

- the grant and/or loan agreement is accepted with no or minor proposed amendments
- parties required to deliver the project are contracted or identified
- the roles of the parties are clearly defined
- the financial model demonstrates sustainability over the Designated Use Period
- the financial model is sustainable, supported by independent audit (as and when advised by Housing Australia)
- where required, the project is designed to meet Liveable Housing Australia Silver standards
- where required, the project builder has registration under the Building and Construction Industry (Improving Productivity) Act 2016
- the proposed security is appropriate and meets Housing Australia's minimum requirements.

In accordance with the Investment Mandate, we will specifically consider:

- where applicable, the quality of the security available from the project proponent (refer section 25 (c))
- the level of grant and/or concessions considered to be needed (refer 25 (b) and 26 (1)(2) (3))
- the likely project risks to ensure the total program risks are at an acceptable and not excessive level of risk (refer section 28 (1)).

Criteria 5. The project offers value for money

Key assessment considerations

Housing Australia's assessment will consider:

- total project costs (land/property and capital cost of construction/upgrade)
- the evidence to support cost estimates
- the value of the NHIF CT grant and/or loan applied for
- whether the project leverages additional financial or in-kind support, such as an Applicant contribution, state or local government contribution and/or private sector/philanthropic contribution
- project outcomes, and the contribution to the overall program objectives.

Submission requirements

Applications must:

- identify the value of funding being requested from Housing Australia and the total project cost
- list other forms of financial and in-kind contributions towards the project cost and any evidence to confirm these sources
- explain how the project provides value for money, considering:
 - the location and availability of land/real estate in the area
 - the design of the housing
 - the number of individuals or family groups who will be housed and outcomes this will lead to for the housing and homelessness system, such as a reduction in turnaways from specialist homelessness services, or fewer people sleeping rough
- submit any independent evidence from quantity surveyors or valuers to support the claims in relation to costs and in-kind contributions.

Evaluation

Housing Australia's assessment will consider whether:

- the project costs are appropriate given the local conditions, proposed design and scale of the development as confirmed by independent advice
- the level of funding from the proponent and other sources towards the project is material and confirmed
- project outcomes are justified and broader benefits to the housing and homelessness system are identified and quantified.

In accordance with the Investment Mandate, we will specifically consider:

- the level of grant and/or concessions considered to be needed (refer 25 (b) and 26 (3))
- whether providing a grant and/or loan will complement, leverage or support Commonwealth, State or Territory activities relating to housing, finance or other activities (refer section 25 (f) and the objects of the Housing Act)
- whether finance under the NHIF CT is needed to encourage private sector participation in financing the project (refer section 25 (g))
- the extent of any public benefit that would result from the new housing (refer 26 (1))
- the likely project risks to ensure the total program risks are at an acceptable and not excessive level of risk (refer section 28 (1)).

5. What the grant or loan can be used for

5.1 Eligible grant and/or loan activities

To be eligible, projects must provide new or expanded crisis and/or transitional housing for women and children experiencing family violence and/or youth experiencing, or at risk of, homelessness.

Eligible activities must directly relate to the project and can include:

- constructing new crisis or transitional housing that meets Liveable Housing Australia Silver-level standards
- purchasing buildings to repurpose as crisis and/or transitional housing (the premises cannot previously have been used for crisis or transitional housing)
- remodelling existing crisis and/or transitional housing premises that results in a net increase in the amount of crisis and/or transitional housing on the site
- acquiring suitable land for the construction of new crisis or transitional housing
- demolition and site works for new crisis or transitional housing
- capital works relating to additional design features such as spaces that meet specific needs of target cohorts (for example, gardens and outdoor areas, study areas, culturally appropriate spaces, prayer/meditation rooms, spaces for hobbies, etc)
- building certifications, including certificate of occupancy
- other items agreed to by Housing Australia.

Applicants who are concerned that intended project activities fall outside this scope, should contact Housing Australia via email at NHIFCT@housingaustralia.gov.au or by calling 1800 549 767.

5.2 Eligible expenditure

Grant and/or loan funding can only be spent on eligible expenditure incurred on eligible project activities.

Eligible expenditure items include:

- acquiring suitable land for the construction of new dwellings
- constructing new dwellings
- purchasing buildings to repurpose as crisis or transitional accommodation
- remodelling existing accommodation that expands the number of crisis or transitional housing dwellings
- constructing additional design features
- fixtures and fittings
- demolition and site works to expand crisis or transitional accommodation
- building certifications, including Certificate of Occupancy and Liveable Housing Australia assessments
- hiring a project manager
- other items agreed to by Housing Australia.

Housing Australia may ask Applicants to verify the project costs provided in an application. This includes evidence such as quantity surveyor reports, construction contracts etc.

Not all expenditure on grant and/or loan activities may be eligible for grant funding or a loan. As the decision maker, Housing Australia makes the final decision on what is eligible expenditure and may give additional guidance on eligible expenditure if required.

For expenditure to be eligible, it must be incurred between the start date and end or completion date of the Applicant's grant or loan activity.

5.3 What the grant or loan cannot be used for

The Applicant cannot use the grant and/or loan to cover:

- any tax obligation that arises from the provision of the grant, with the exception of GST
- development approvals, levies and other planning and zoning costs
- non-construction costs, such as management services
- marketing costs associated with the grant
- community engagement and consultation
- furnishings and whitegoods
- activities that are already funded on an ongoing basis
- wages not related to constructing the dwellings
- dormitory-style accommodation
- support services delivery costs
- other service delivery costs
- retrospective costs
- costs incurred in preparing the grant and/or loan application or related documentation
- general ongoing administration of an organisation such as electricity, phone and rent
- administrative costs of complying with Housing Australia's reporting requirements
- other costs not specified in the grant or loan agreement.

6. How to apply

Before applying, Applicants must read and understand these Guidelines to ensure the project/s align with the objectives and requirements of the NHIF CT program.

The application process has two stages:

Stage 1 – Submission of EOI – Eligible projects will either be invited to submit a formal application or placed on the deferred application list for uncommitted funds under the NHIF CT. Projects on the deferred application list may be invited to apply within 12 months of being placed on that list.

Stage 2 – Submission of an application – Successful projects will progress to the Housing Australia Board or delegate for consideration.

In assessing an EOI or application, Housing Australia reserves the right to conduct further checks to verify the information provided by the Applicant and use information from:

- Commonwealth agencies or departments, such as the Australian Taxation Office and the Australian Securities and Investments Commission
- state or territory agencies
- law enforcement agencies
- credit reference agencies
- courts or tribunals
- referees
- any other appropriate organisation or person reasonably required as part of these checks.

Applicants should keep a copy of submitted EOIs, applications and any supporting documents.

6.1 Submission of EOI

Step 1:

To apply, Applicants must submit an online EOI in the Housing Australia Portal (HAP) via the Housing Australia website.

Step 2:

At the EOI stage:

- the eligibility of the Applicant and project will be checked by reference to the eligibility criteria set out in section 4 above.
- advice and assurance will be sought from the relevant State or Territory regarding the alignment of the project with State or Territory priorities.

To complete the EOI in the HAP, Applicants will need to complete an eligibility checklist and supply:

- organisational details and details of the NHIF CT grant and/or loan being sought
- details of the proposed project (including status of planning/development approvals), estimated project costs and any proposed funding sources
- details of how the project aligns with a State or Territory Statement of Priorities including location, housing and support service model
- copies of financial statements for the last three financial years (if possible), including balance sheets, statements of cash flows, statements of owner's equity, income statements. If the Applicant is a Special Purpose Vehicle (SPV) and has been in business for less than two years, these documents must be provided for each member of the SPV.

Only completed EOIs will be accepted. To amend any errors in a submitted EOI, contact Housing Australia immediately via email at NHIFCT@housingaustralia.gov.au or call 1800 549 767 between 9am – 5pm AEST.

If Housing Australia identifies an error or missing information, Applicants may be asked for clarification or additional information that will not change the nature of the EOI.

Applicants will be notified via confirmation email within 24 hours that Housing Australia has received the EOI submitted.

6.2 Submission of an application

Applicants invited to submit an application via the HAP, which can be accessed from the Housing Australia website.

The application requires further information to address each of the assessment criteria outlined in section 4 above and specified supporting evidence.

Applications should include the following documents:

- project plan and delivery risk management plan
- financial model for loan applications or for grant only applications, evidence that supports the financial viability of the operations including funding of support services and lifecycle costs
- up-to-date project feasibility, project budget and analysis of costs to complete the proposed project
- any working plans, design documentation, engineering plans and specifications for the construction works for the proposed project, building characteristics including dwelling type, bedroom configuration, facilities, compliance with the Liveable Housing Design Guidelines, and additional design features that improve access and meet the specific needs of women, children or youth (either singly or in any combination) experiencing FDV or experiencing, or at particular risk of, homelessness
- independent audit, accounting, taxation, or similar reports prepared in relation to the financial models or other analysis (including a quantity surveyor's report)
- any environmental assessment, planning approvals or audit reports in respect of the proposed project
- any due diligence reports (legal, technical or other) prepared in relation to the proposed project
- valuations of any property for the proposed project (including "as is" value, "as if complete" value and "on completion" value), and a due diligence report on the property, including its title, zoning, caveats, leases, authorisations, rates payments, rents and taxes, and contamination
- copies of any authorisations, consents, approvals, licences, exemptions, filings or registrations obtained, or their status if they are yet to be obtained, about the proposed project
- copies of any other agreements entered into in relation to the proposed project, including construction or land rights agreements
- a break-down and description of how the NHIF CT grant and/or NHIF CT loan will be used for the proposed project
- details of specialist support services being provided as part of a crisis and transitional housing project, including details of any agreements between the applicant and specialist support service provider
- evidence any equity, debt finance or other agreements with financiers/funders
- financial statements as at the date of the application, including balance sheets (showing current assets, liabilities and owner's equity, and providing details of the Applicant's other debt such as loans, hire purchase arrangements and lines of credit). If the Applicant is a Special Purpose Vehicle (SPV) and has been in business for less than two years, these documents must be provided for each member of the SPV
- where the Applicant is a community housing provider and is subject to the National Regulatory System for Community Housing, a copy of the most recent board approved "financial performance report" prepared by the Applicant as part of demonstrating its compliance with "Performance Outcome 7: Financial Viability"
- where the Applicant is a community housing provider, a copy of the Applicant's latest performance and compliance report or survey conducted by the community housing provider, and a copy of the Applicant's most recent "Annual Compliance Report" delivered by the relevant State/Territory community housing registrar
- where the Applicant is an SPV: copies of any shareholder, partnership, equity subscription agreements, joint venture agreements relevant to the SPV; financial information of the SPV and each member of the SPV; and the SPV's business and risk management plan
- a copy of the Applicant's most recent board approved business plan and risk management plan.

Applicants are responsible for ensuring that applications are complete and accurate. Giving false or misleading information is a serious offence under the Criminal Code Act 1995 (Cth). Housing Australia will investigate any false or misleading information and may exclude the application from further consideration.

To amend any errors once an application has been submitted, contact Housing Australia. If the Applicant finds an error in their application after submitting it, contact Housing Australia via email at NHIFCT@housingaustralia.gov.au or by calling 1800 549 767 between 9am – 5pm AEST.

If Housing Australia identifies an error or missing information, Applicants may be asked for clarification or additional information that will not change the nature of the application.

Applicants will be notified via confirmation email within 24 hours that Housing Australia has received the application submitted.

For questions regarding the application process or HAP support, contact Housing Australia via email at NHIFCT@housingaustralia.gov.au or by calling 1800 549 767 between 9am – 5pm AEST.

6.3 Joint (consortia) applications

Housing Australia recognises that some organisations may want to form a partnership to deliver a project. This may include establishing a SPV to own the new crisis or transitional housing.

In these circumstances, a ‘lead organisation’ must be appointed to manage the EOI and application process through the HAP. The EOI must identify all members of the proposed group and include a letter of support from each of the Partners.

Each letter of support should include:

- details of the partner organisation
- an overview of how the partner organisation will work with the lead organisation and any other partner organisations in the group to successfully deliver the project
- an outline of the relevant experience and/or expertise the partner organisation will bring to the group
- the roles/responsibilities of the partner organisation and the resources they will contribute (if any)
- details of a nominated management level contact officer.

The Applicant must have a formal arrangement in place with all parties.

6.4 Timing of grant and loan opportunity

EOIs can be submitted at any time from the launch of the program in April 2025. The opportunity will run from April 2025 until all grant funds and concessional loans are allocated.

Please **do not submit an application unless invited to do so by Housing Australia.**

Table 2: Expected timing

Activity	Timeframe
Stage 1: EOI assessment	Up to 5 weeks
Notification of successful EOI and invitation to submit an application	2 weeks
Proponents prepare and submit Application and supporting materials	Up to 30 business days
Stage 2: Application assessment	Up to 10 weeks
Notifying applicant of outcomes	1 week
Drafting grant and/ or loan agreements	2 weeks
Issuing, negotiating and signing grant agreements	Up to 4 weeks
Earliest start date of grant and/or loan activity	Q4 2025
End date of grant and/or loan activity	The end date will vary depending on the requirements of each project
Note: The above timeframes are indicative only and may vary subject to volume of EOI's received, quality of information provided and complexity of the project or funding/ financing requirements.	

6.5 Questions during the application process

For any questions during the application period, please contact Housing Australia via email at NHIFCT@housingaustralia.gov.au or by phone on 1800 549 767.

Housing Australia will respond to emailed questions within three working days. Answers to questions will be posted in the Housing Australia Portal to ensure transparency of the application process.

Applicants may also request a meeting to discuss a proposed project with the Housing Australia team prior to the EOI (Stage 1) stage of the process. These meeting can be booked via the link on the Housing Australia website.

7. The grant and/or loan selection process

EOIs will be considered through a demand driven process. Where the number of EOIs submitted exceeds the amount of NHIF CT funding available for the jurisdiction, projects may also be prioritised as outlined in Section 2.3.1.

If the process identifies unintentional errors in an application, Applicants may be contacted to correct or explain the information.

7.1 Who will approve grants and/or loans?

The Housing Australia Board and/or its delegates are responsible for approving grants and loans, taking into account the availability of NHIF CT funding for the purposes of the program.

The Board's decision is final in all matters, including the:

- approval of the grant and/ or loan
- grant or loan amount to be awarded
- terms and conditions of the grant or loan agreement.

8. Notification of application outcomes

Housing Australia will advise Applicants of the outcomes of applications in writing via email followed by a formal letter. Successful Applicants will be advised of any specific conditions attached to the grant or loan.

9. Successful grant and/or loan applications

9.1 The grant and/or loan agreement

Applicants must enter into a grant and/or loan agreement with Housing Australia. Each agreement has standard terms and conditions that cannot be changed. Applicants must review sample grant and/or loan agreements at the application stage.

Applicants should not make financial commitments until a grant and/or loan agreement has been executed by Housing Australia.

9.2 Specific legislation, policies and industry standards

In addition to complying with all relevant laws and regulations, Applicants will be asked to demonstrate compliance with the following legislation/policies/industry standards to maintain eligibility for the grant and/or loan:

Building and Construction WHS Accreditation Scheme

Building work funded by Housing Australia is subject to all relevant Commonwealth, State or Territory work health and safety laws. This includes the Australian Government Building and Construction WHS Accreditation Scheme (the Scheme).

The Scheme is administered by the Office of the Federal Safety Commissioner. It applies to companies who intend to enter into head contracts for building work that are funded directly or indirectly by Australian Government agencies, subject to financial thresholds.

Building work includes, amongst other things, work on:

- buildings, structures or works that form part of land
- preparatory/finishing operations.

The head contractor will need to be accredited under the Scheme if the:

- head contract for the building work is greater than \$4 million
 - total value of the NHIF CT funding and any other finance contribution(s) to a project is at least \$6 million and represents at least 50% of the total construction project value
- or
- total value of the NHIF CT grant and/or loan contribution to a project is \$10 million or more, irrespective of the proportion of the NHIF CT contribution to the total construction project value.

Applicants must ensure they are familiar with and can comply with the obligations that may arise for Applicants and selected contractors, in relation to projects funded under the NHIF CT.

In particular:

- any company engaged as the head contractor for building works may be required to be accredited under the Scheme, at the time at which tenders for the relevant contract are called
- where no tender process is to be conducted for the head contract, these requirements would instead apply from the time when an Applicant enters into a contract with a contractor for this work.

For detailed information on the Scheme, Applicants should visit the website of the Federal Safety Commissioner, at www.fsc.gov.au.

Commonwealth Child Safety Framework

Applicants will be required to respond to the Child Safety Statement and Declaration (CCSD) as well as confirming their level of contact with children, within the proposed project during the EOI/application stages. If Applicants are unable to confirm that Child Safety measures will be in place before the activity commences, they may be ineligible for funding. Housing Australia will make the final determination on eligibility.

The Australian Government has put in place ways to apply the requirements of the CCSF to grant recipients. A child safety clause is likely to be included in a grant agreement where the Commonwealth considers the grant is for:

- services directly to children
- activities that involve contact with children that is a usual part of, and more than incidental to, the grant activity
- activities that involve possible contact with children that is irregular or unplanned.

The successful Applicant will be required to comply with all child safety obligations included in the grant agreement before it is executed. Irrespective of the child safety obligations in the grant agreement, Applicants must always comply with relevant State or Territory legislative requirements for working with children and mandatory reporting.

National Redress Scheme Declaration

Organisations included on the National Redress Scheme's website list of 'Institutions that have not joined or signified their intent to join the Scheme' are not eligible to apply.

Applicants must confirm the entity applying for funding and any organisation included in a consortium in this application are not included in the list of institutions on the National Redress Scheme's website.

For more information, visit the National Redress Scheme's website.

Workplace Gender Equality

Applicants must confirm they are not an organisation on the Workplace Gender Equality Agency website non-compliant list.

Note: If an organisation, or project partner/s are listed as a non-compliant organisation on the Workplace Gender Equality Agency website, the application will not proceed to assessment stage.

9.3 How Housing Australia will disburse funds

Grants

The NHIF CT grant will be paid in accordance with the agreed milestones and payment schedule specified in the grant agreement.

Payments are subject to the recipient's compliance with the terms and conditions of the grant agreement. Where payments are linked to achieving specific activities or milestones, these payments will only be made after those particular requirements are satisfied, as set out in the agreement.

If Housing Australia approves a grant subject to certain conditions, the Applicant must produce evidence that those pre-conditions to the grant have been met before receiving the grant.

Loans

The NHIF CT loan will be disbursed on the basis agreed within the loan agreements.

Payments are subject to the recipient's compliance with the terms and conditions of the loan agreement. Where payments are linked to achieving specific activities or milestones, these payments will only be made after those particular requirements are satisfied, as set out in the agreement.

If Housing Australia approves a loan subject to certain conditions, Applicants must produce evidence that those pre-conditions to the grant have been met before receiving the loan.

9.4 Grant payments and GST

Payments will be Goods and Service Tax (GST) inclusive. If Applicants are registered for GST, where applicable, Housing Australia will add GST to the grant payment and issue a Recipient Created Tax Invoice.

Grants are assessable income for taxation purposes, unless exempted by a taxation law. Housing Australia recommends Applicants seek independent professional advice on their taxation obligations or seek assistance from the Australian Taxation Office.⁵ Housing Australia does not provide advice on individual particular taxation circumstances.

5 <https://www.ato.gov.au/>

10. Announcement of successful projects

All successful grant outcomes will be reported on the Housing Australia Website 21 days after the date of effect⁶ as required by Section 5.3 of the *CGRPs*.

10.1 Jurisdictional allocations and grant decisions

Housing Australia is committed to ensuring transparency and fairness in the distribution of NHIF CT funding across jurisdictions. A grant/loan decision will be considered as impacting jurisdictional allocations once the grant and/or loan decision has been made by Housing Australia. At this point, the allocated funds will be deducted from the jurisdiction's available funding pool.

To assist Applicants in making informed decisions, Housing Australia will publish real-time updates on jurisdictional allocations on its website. This information will be updated regularly and will provide the:

- total funding available per jurisdiction at the program's commencement
- amount allocated to approved projects within each jurisdiction
- remaining funds available for future applications.

These updates will help potential Applicants assess their likelihood of securing funding and support strategic decision-making when preparing submissions. Housing Australia will ensure this data is presented in an accessible format to enhance clarity for all stakeholders.

6 See glossary

11. Capacity Building Program grants

Housing Australia provides grants and/or loans to support and enable the sustainable growth of the community housing sector. Under the Capacity Building Program, registered community housing providers (CHPs) can access grants for professional advisory services in the areas of finance, business planning, property development and risk management to support a Housing Australia finance application.

In addition to providing support for general capacity building, the Program can also support eligible registered CHPs to engage with Housing Australia and assist them to bring forward proposals for funding under Housing Australia's programs.

12. How Housing Australia will monitor project delivery

12.1 Delivery monitoring and reporting

Progress reports

Applicants must submit reports in line with the grant and/or loans agreement timeframes to ensure the scheduled delivery of the project. Housing Australia will provide sample templates for these reports in the agreement. Applicants are required to report on:

- progress against agreed project activity
- contributions of participants directly related to the grant
- expenditure of grant
- adhoc reports that provide an update on any significant delays or difficulties in completing the project.

Final report

A final report must be submitted in the format provided in the grant agreement once a project has been completed. This includes:

- if and how outcomes have been achieved
- the agreed evidence as specified in the grant agreement
- the total eligible expenditure incurred.

Ongoing reporting

Housing Australia will review NHIF CT loans at least annually, in consultation with any commercial financier and relevant State/Territory stakeholders, to monitor compliance and the ongoing capacity of the borrower to meet the terms and conditions of the Loan Agreement.

NHIF CT loan recipients must provide Housing Australia with information regarding the financial condition, business and operations of the Applicant and its group members. Housing Australia may request or require information specific to any secured property and the Applicant's compliance with the terms of the Loan Agreement. A successful Applicant must also keep accurate records of expenditure of the NHIF CT loan funds.

Designated Use reporting

The Applicants project will have a specified Designated Use Period commencing on the date tenancy commences. During this period, the Applicant must submit an annual Designated Use report, which might include, but is not limited to:

- certifying the project is meeting the Designated Use requirements and all applicable State or Territory requirements
- the number of women and children assisted in the 12-month reporting period
- annual percentage of occupancy in the 12-month reporting period
- The Applicant will be required to submit an annual Child Safety Statement of Compliance affirming that the Applicant is compliant with the Child Safe Supplementary Term in their grant and/or loan agreement
- Notification of any relevant changes.

12.2 Grant acquittals

NHIF CT grant recipients will be required to provide Housing Australia with financial acquittals and audited financial statements, at times to be agreed between Housing Australia and the Applicant, and on completion of the project.

Housing Australia may ask the Applicant to provide an independently audited financial acquittal report. A financial acquittal report will verify that the Applicant spent the NHIF CT grant in accordance with the agreement and declared unspent funds.

An audited financial acquittal report is a report prepared independent to the recipient by a:

- Registered Company Auditor under the Corporations Act 2001
- certified Practising Accountant
- member of the National Institute of Accountants, or
- member of the Institute of Chartered Accountants who is not a principal member, shareholder, officer or employee of the grantee or a related body corporate.

The report includes an income and expenditure statement, verifying that grant funding was spent to perform the activity(ies) as set out in the grant agreement. It must include details on spending against line item expenditure and, if relevant, detail reasons for any unspent funds. All underspent funding must be returned to Housing Australia. The report must also include the audit opinion.

In circumstances where Housing Australia assesses that NHIF CT grant funds have not been spent in accordance with the terms of the NHIF CT Grant Agreement, Housing Australia may seek repayment of the funds under the terms of those documents.

12.3 Evaluation

Housing Australia will evaluate the program to measure how well the outcomes and objectives have been achieved. Housing Australia may use information from applications and reports for this purpose. Housing Australia may also interview proponents or ask for more information to help Housing Australia understand how the grant impacted proponents and to evaluate how effective the program was in achieving its outcomes.

12.4 Funding acknowledgements

The Australian Government crest and Housing Australia logos should always be displayed at a project site during the development phase while development activities are being undertaken when funding or support is provided by Housing Australia.

All promotional materials relating to a project supported by Housing Australia may include an acknowledgement statement so that the Australian Government and Housing Australia's involvement is clearly communicated.

Suggested acknowledgement statements include 'Jointly funded by' and 'Supported by'. Statements can vary slightly depending on the context of Housing Australia's involvement.

For all media and marketing enquiries and approvals, and logo requests, in relation to projects supported by Housing Australia and funding acknowledgements, contact marketing@housingaustralia.gov.au.

13. Probity

Housing Australia will ensure the program process is fair, conducted according to the published program guidelines, incorporates appropriate safeguards against fraud and corruption, unlawful activities and other inappropriate conduct and, where appropriate, is consistent with the CGRPs.

These guidelines may be changed from time-to-time by Housing Australia. When this happens, the revised guidelines will be published on the Housing Australia website and the HAP. By registering on the HAP, the Applicant will be automatically notified of any changes to these guidelines.

The Applicant should be aware of their obligations under the *National Anti-Corruption Commission Act 2022*, noting that, under the Act, grantees will generally be considered 'contracted service providers' (see <https://www.nacc.gov.au/resource-centre/nacc-fact-sheets>).

13.1 Complaints, enquiries and feedback

Housing Australia's complaints process applies to complaints about this grant and/or loan opportunity. All complaints about the process must be provided in writing *online* or via email to complaints@housingaustralia.gov.au or by calling 1800 549 767 between 9am – 5pm AEST.

If the Applicant does not agree with the way the Housing Australia has handled a complaint, the Applicant may request a further review by Housing Australia or complain to the *Commonwealth Ombudsman*. The Ombudsman will not usually consider a complaint unless the matter has first been raised directly with Housing Australia.

The Commonwealth Ombudsman can be contacted on:

Phone (Toll free): 1300 362 072
Email: ombudsman@ombudsman.gov.au
Website: www.ombudsman.gov.au

13.2 Conflicts of interest

Any conflicts of interest or perceived conflicts of interest can affect the performance of the grant opportunity or program. There may be a conflict of interest, or perceived conflict of interest, if Housing Australia's staff, any member of a committee or advisor and/or the Applicant or any of their personnel, including sub-contractors have a:

- professional, commercial or personal relationship with a party who can influence the application selection process, such as an Australian Government officer
- relationship with or interest in, an organisation, which is likely to interfere with or restrict the applicants from carrying out the proposed activities fairly and independently
- relationship with, or interest in, an organisation from which they will receive personal gain because the organisation receives a grant or loan under this program.

The Applicant will be asked to declare, as part of their application, any perceived or existing conflicts of interests or that, to the best of their knowledge, there are no conflicts of interest.

If an Applicant later identifies an actual, apparent or perceived conflict of interest, they must inform Housing Australia in writing immediately via email at NHIFCT@housingaustralia.gov.au.

13.3 Privacy

Housing Australia handles personal information in accordance with the *Privacy Act 1988* and the Australian Privacy Principles. Housing Australia's Privacy Policy (available at www.housingaustralia.gov.au) will tell the Applicant more about the:

- kinds of personal information Housing Australia collects and holds and the way in which Housing Australia collects and holds that information
- purposes for which Housing Australia collects, holds, uses and discloses personal information.

We will generally only use and disclose personal information for the purpose or purposes for which it has been collected. On occasion, we may use or disclose personal information for another, 'secondary', purpose.

If an Applicant completes an EOI or application, they will need to sign an acknowledgement and consent form that includes their consent to Housing Australia using or disclosing the personal information provided in the EOI or application process for specified secondary purposes, including for the purposes of Housing Australia:

- carrying out any of its statutory functions, activities or duties
- researching, monitoring and analysing the programs it administers or operates and the broader housing sector
- providing the Applicant with information, marketing and feedback materials
- providing information to the Commonwealth and its agencies for government administration, research, service delivery and other purposes
- providing information to other persons and bodies referred to under the heading ‘13.4 Confidential Information.’

By signing the acknowledgement and consent form the Applicant also agrees to comply with the Privacy Act, including in relation to any personal information (including a third party’s personal information) provided to Housing Australia as part of the EOI or application process.

13.4 Confidential information

Other than information available in the public domain, the Applicant agrees not to disclose to any person, other than Housing Australia, any confidential information relating to the grant application and/or loan agreement, without prior written approval. The obligation will not be breached where a law, Parliament or a stock exchange requires the Applicant to disclose the relevant information or where the relevant information is publicly available (other than through breach of a confidentiality or non-disclosure obligation).

Housing Australia may at any time, require the Applicant to arrange for their entity, or their entity’s employees, agents or subcontractors, to give a written undertaking relating to nondisclosure of Housing Australia’s confidential information in a form Housing Australia considers acceptable.

Housing Australia will keep any information in connection with the grant and/or loan agreement confidential to the extent that it meets all three conditions below:

1. the Applicant clearly identifies the information as confidential and explains why Housing Australia should treat it as confidential
2. the information is commercially sensitive
3. revealing the information would cause unreasonable harm to the Applicant or someone else.

Housing Australia will not be in breach of any confidentiality agreement if the information is disclosed to:

- Housing Australia governance committees, employees and contractors to help Housing Australia manage the program effectively, including for an integrity purpose
- employees and contractors of Housing Australia so Housing Australia can research, assess, monitor and analyse the program and activities
- employees and contractors of other Commonwealth agencies for any purposes, including government administration, research or service delivery
- other Commonwealth, State, Territory or local government agencies in program assurance, reports and consultations
- the Auditor-General, Ombudsman or Privacy Commissioner or National Anti-Corruption Commissioner or staff of their agencies
- the responsible Minister.

The grant and/or loan agreement may also include any specific requirements about special categories of information collected, created or held under the agreement.

13.5 Freedom of Information

All documents in the possession of the Australian Government, including those about this grant and/or loan opportunity, are subject to the [*Freedom of Information Act 1982*](#) (FOI Act).

The purpose of the FOI Act is to give members of the public rights of access to information held by the Australian Government and its entities. Under the FOI Act, members of the public can seek access to documents held by the Australian Government. This right of access is limited only by the exceptions and exemptions necessary to protect essential public interests and private and business affairs of persons in respect of whom the information relates.

All Freedom of Information requests should be emailed to contact@housingaustralia.gov.au.

14. Glossary

Term	Definition
Accountable authority	see subsection 12(2) of the <i>Public Governance, Performance and Accountability Act 2013</i> (PGPA Act).
Administering entity	when an entity that is not responsible for the policy, is responsible for the administration of part or all of the loan and/or grant administration processes.
Applicant	the entity submitting the application for loan and/or grant funding. NB: States and Territories may assume the role of Applicant and Assurer.
Approver (or decision maker)	the person, or group of people, who decide to approve a loan and /or grant and could be a Minister, ministerial panel, accountable authority, official or third party.
Assessment criteria	the specified principles or standards, against which applications will be judged. These criteria are also used to assess the merits of proposals.
Assurer	the relevant State or Territory reviewing select EOI information and sharing local knowledge with Housing Australia.
Child	refers to a person aged under 16.
Commencement date	the expected start date for the loan and/or grant activity.
Commonwealth entity	a Department of State, or a Parliamentary Department, or a listed entity or a body corporate established by a law of the Commonwealth. See subsections 10(1) and (2) of the PGPA Act.
<u><i>Commonwealth Grants Rules and Principles 2024</i> (CGRPs)</u>	establish the overarching Commonwealth grants policy framework and articulate the expectations for all non-corporate Commonwealth entities in relation to grants administration. Under this overarching framework, non-corporate Commonwealth entities undertake grants administration based on the mandatory requirements and key principles of grants administration.
Community housing provider (CHP)	a registered community housing provider.
Completion date	the expected date by which the loan and/or grant activity must be completed and the monies spent.
Contracted service provider	a contracted service provider is a person who is a party to a Commonwealth contract or is a party to a subcontract with a contracted service provider and is responsible for the provision of goods or services under contract, either directly or indirectly.
Co-sponsoring entity	when two or more entities are responsible for the outcomes associated with a policy and the related appropriation.
Crisis and transitional housing	short and medium-term housing provided for: <ul style="list-style-type: none"> women or children (whether by themselves or in any combination) who are experiencing family violence youth who are experiencing, or at particular risk of, homelessness.
Crisis and transitional housing project	a social or affordable housing project that would provide new crisis and transitional housing (whether or not the project would also provide other types of new housing).
Date of effect	can be the date on which a loan and/or grant agreement is signed or a specified starting date. Where there is no agreement, entities must publish information on individual loans and/or grants as soon as practicable.
Decision maker (or approver)	the person or group of people who decide to approve a loan and/or grant and could be a Minister, ministerial panel, accountable authority, official or third party.

Term	Definition
Deferred list	where an Applicant's EOI submission has been assessed as eligible, but the jurisdiction's funding allocation has been exhausted, the project will be placed on a Deferred list until such time as more funding is available.
Delivery risk	risks associated with delivering a construction project, including (but not exhaustively) planning approvals, contract sum and variations, subcontractor availability, builder solvency, material costs, prime cost item availability, inclement weather etc.
Eligibility criteria	the mandatory criteria which must be met to qualify for a grant. Eligibility criteria should be developed to enable objective validation and are either 'met' or 'not met'. Assessment criteria may apply in addition to eligibility criteria.
Family violence	as per Section 4AB of the <i>Family Law Act 1975</i> . a person experiences 'family and domestic violence' if the person is subjected to violent, threatening or other abusive behaviour by a family member, where such behaviour seeks to coerce or control the person, and causes the person to suffer harm or to be fearful.
Grant	for the purposes of the CGRPs, a 'grant' is an arrangement for the provision of financial assistance by the Commonwealth or on behalf of the Commonwealth: a) under which relevant money ⁷ or other <u>Consolidated Revenue Fund</u> (CRF) money ⁸ is to be paid to a grantee other than the Commonwealth which is intended to help address one or more of the Australian Government's policy outcomes while assisting the grantee achieve its objectives.
Grant activity/activities	the project/tasks/services the grantee is required to undertake.
Grant agreement	sets out the relationship between the parties to the agreement and specifies the details of the grant.
Grant opportunity	the specific grant round or process where a grant is made available to potential grantees.
Grant program	a 'program' carries its natural meaning and is intended to cover a potentially wide range of related activities aimed at achieving government policy outcomes.
Grantee	the individual/organisation selected to receive a grant.
High density projects	class 2 apartment buildings above three storeys.
Housing Australia Investment Mandate Amendment (2024 Measures No. 2) Direction 2024 Housing Australia Investment Mandate Direction 2018	the Commonwealth Government decision making criteria for making loans and grants, including with respect to the National Housing Infrastructure Facility.
Housing Australia Portal	the website portal designed and owned by Housing Australia for lodgement of applications under the program.
Liveable Housing Guidelines	the Liveable Housing Design Guidelines set out agreed best practice standards for liveable design features in housing. The guidelines describe liveable design elements and what is required to achieve a Liveable Housing Australia Silver/Gold/Platinum-level accreditation.
Loan	any loan provided by Housing Australia using NHIF CT funds in accordance with the Housing Australia Act.
Loan agreement	the formal contract between the borrower and the lender.
Low density projects	standalone single dwelling houses.

⁷ Relevant money is defined in the PGPA Act. See section 8, Dictionary.

⁸ Other CRF money is defined in the PGPA Act. See section 105, Rules in relation to other CRF money.

Term	Definition
Medium density projects	everything else in Class 1 which isn't a standalone house, and smaller Class 2 apartment buildings up to three storeys.
National Anti-Corruption Commission (NACC)	The National Anti-Corruption Commission (NACC) is an independent Commonwealth agency. It detects, investigates and reports on serious or systemic corruption in the Commonwealth public sector. The Commission operates under the <u><i>National Anti-Corruption Commission Act 2022</i></u> .
Selection criteria	comprises of eligibility criteria and assessment criteria.
Selection process	the method used to select potential grantees. This process may involve comparative assessment of applications or the assessment of applications against the eligibility criteria and/or the assessment criteria.
Value for money	<p>value for money in this document refers to 'value with relevant money' which is a judgement based on the grant proposal representing an efficient, effective, economical and ethical use of public resources and determined from a variety of considerations. It also includes the relevant non-financial costs and benefits of each proposal including, but not limited to:</p> <ul style="list-style-type: none"> • the quality of the project proposal and activities • fitness for purpose of the proposal in contributing to government objectives • that the absence of a grant is likely to prevent the grantee and government's outcomes being achieved • the potential grantee's relevant experience and performance history.
Woman	a person whose gender identity (within the meaning of the <i>Sex Discrimination Act 1984</i>) is female.
Youth	a person aged between 16 and 24.



Housing Australia