

A Budget that Builds

A permanent national program for social and affordable housing

CURRENT STATE

190,000

Households are already on the social housing waitlist

55,000

Social and affordable homes are committed through current programs to 2029

3.5%

Is where the share of social and affordable homes is heading without a permanent program

OUR ASKS OF THE ALBANESE GOVERNMENT

Ask 1: 6% of all homes by 2050.

Set a target for social and affordable housing to make up 6% of all homes by 2050, and 10% in the long term.*

Ask 2: \$2.5 billion a year from 2029–30.

Fund a permanent national program by investing \$2.5 billion a year from the Commonwealth into the Housing Australia Future Fund (HAFF), with contributions from the states and territories. The program would build on the strengths of the HAFF, with a wider mix of funding options. This would deliver 23,000 homes annually.

Ask 3: Funding committed in the 2027–28 Budget.

Commit funding in the 2027–28 Budget so the sector has the certainty it needs to keep building homes for people in need beyond 2029.

**as recommended by the National Housing Supply and Affordability Council.*

WHAT IT WILL TAKE

510,000

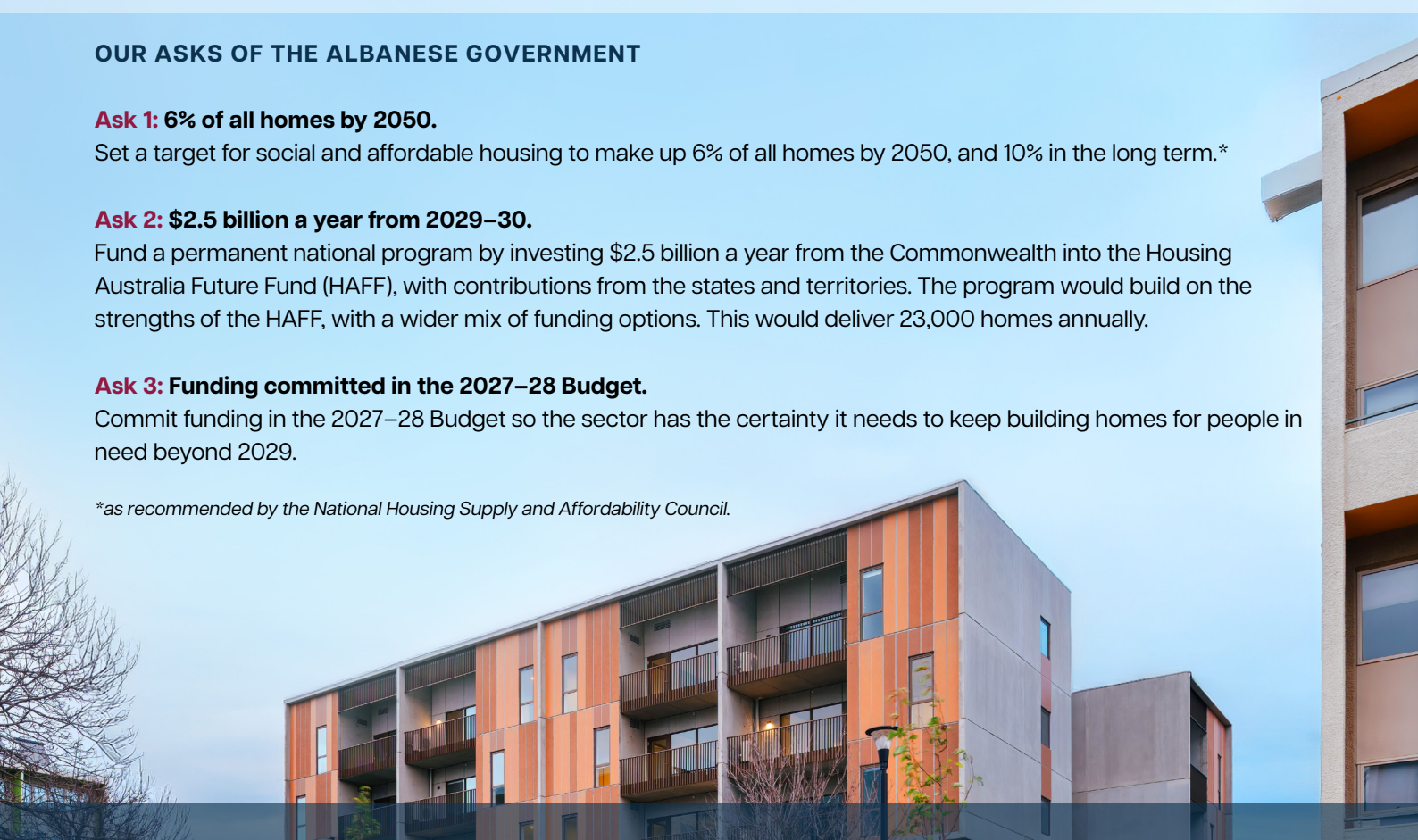
additional social and affordable homes needed to reach 6% by 2050, including those already committed

23,000

additional homes each year, on average, from 2030 to 2050

\$2.5 billion

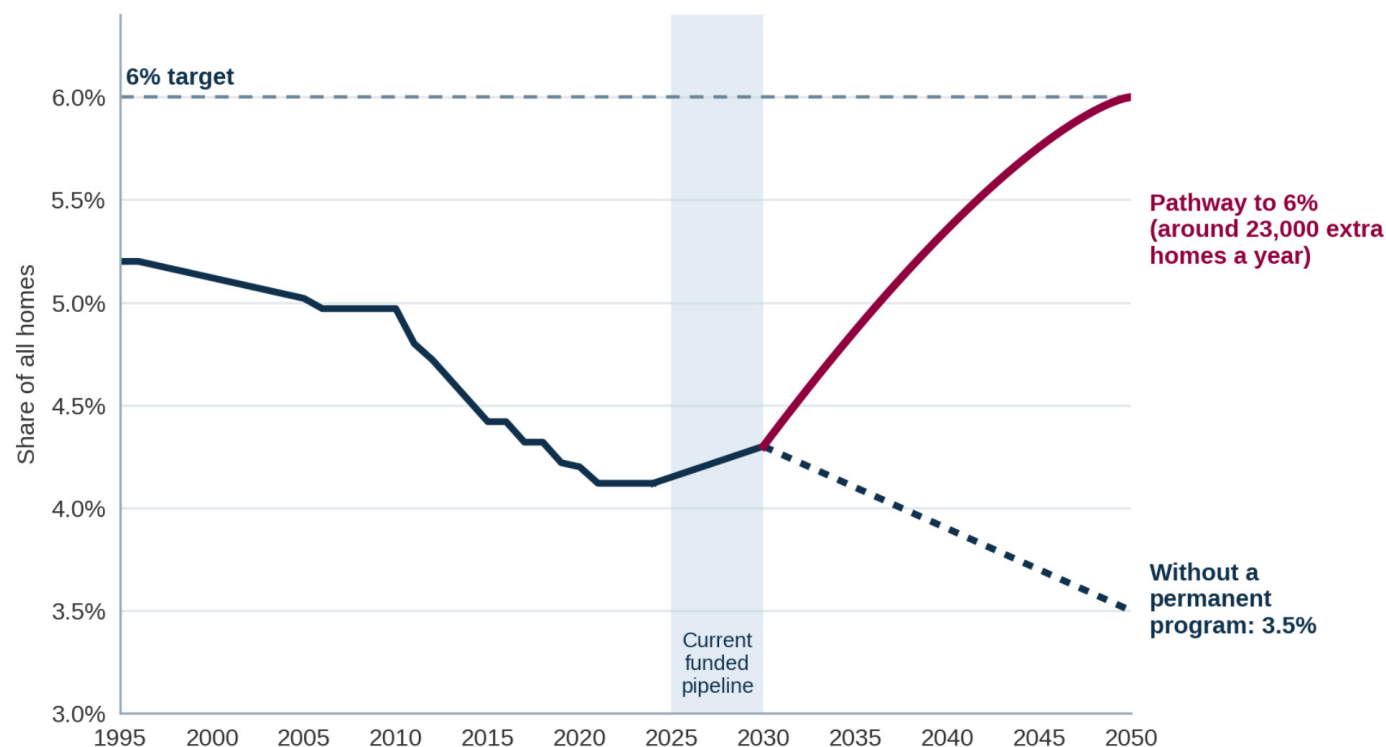
A year in real terms into the HAFF from 2029–30



WHERE WE ARE HEADING

ACH is the first organisation to model, year by year, what it will take to reach 6%. Figure 1 shows the pathway modelled by Polis Partners for ACH, compared with where the share is heading without a permanent program.

Figure 1: Social and affordable homes as a share of all homes, 1995 to 2050



Source: Polis Partners modelling for ACH (2026), drawing on AIHW (2025) and AHURI (2017) data.

WHY WE NEED PERMANENCE

A long-term pipeline gives community housing providers, builders and financiers the confidence to invest in people, projects and new ways of building.

Most importantly, it means secure, affordable homes continue to be provided for essential workers, older Australians, single parents, people with disability and people at risk of homelessness, who depend on this funding for housing security.

AUSTRALIANS WANT MORE SOCIAL HOUSING

More than two-thirds

of Australians say the country needs more social housing.

More than half

say it will affect how they vote.

Source: Redbridge polling



To read ACH's submission to the Senate Inquiry into Social Housing, please [click here](#)