



National Housing Finance
and Investment Corporation

AHBA Loans

What is the Affordable Housing Bond Aggregator (AHBA)?

The AHBA provides low cost, long-term finance to **registered community housing providers (CHPs)** to support the provision of more affordable and social housing.

Who is eligible for an AHBA loan?

You must be a **CHP registered under a State or Territory scheme** who has:

- An ABN; and
- A bank account with an authorised deposit-taking institution.

What can an AHBA loan be used for?

- Acquiring new housing stock
- Constructing new housing stock
- Maintaining existing housing stock
- Assisting with working capital requirements and/or general corporate requirements
- Refinancing existing debts

Mixed tenure developments may also be considered subject to lending criteria.

What documents are needed to support an application?

Documents you will need to accompany an AHBA loan application include but are not limited to:

- CHP registration and compliance
- Evidence the loan supports affordable housing outcomes
- Demonstrated financial viability
- Details of assets offered as security
- Details of any private sector finance
- Details of any government assistance or support

What is the application process?



STEP 1

Submit an EOI via the NHFC website



STEP 2

NHFC Origination team will contact you to discuss your EOI



STEP 3

Submit an application



STEP 4

NHFC assesses the application




STEP 5

NHFC notifies you of the outcome in writing

Where can I find out more?

 nhfc.gov.au

 inquiries@nhfc.gov.au

 1800 549 767

Need help applying for a loan? If you are a tier 2 or 3 CHP you may qualify for our Capacity Building Program which provides grants for professional advisory services to assist in applying for NHFC finance.

Find out more at <https://www.communityhousing.com.au/nhfc-capacity-building-program/>