



FAITH HOUSING AUSTRALIA

Part B. Revised

# Unlocking New Housing Pathways to Prevent and End Homelessness

Strategic Investment in Faith Housing Australia

Pre-Budget Submission | January 2026



# Unlocking New Housing Pathways to Prevent and End Homelessness

## Strategic Investment in Faith Housing Australia

Faith Housing Australia (FHA) seeks targeted Commonwealth investment to develop and demonstrate innovative housing models that prevent homelessness, strengthen housing pathways for vulnerable cohorts and unlock new sources of social and affordable housing supply.

FHA member organisations operate across the housing continuum, including specialist homelessness services, youth services, Out of Home Care programs, retirement living, in-home support and aged care, social housing and affordable housing. Collectively, FHA member organisations provide **more than 65,000 homes nationally and support more than 83,000 people experiencing homelessness each year.**

In addition to housing and service delivery, FHA member organisations steward significant institutional land assets embedded within local communities. FHA's preliminary national analysis has identified:

- **~9,850 faith-owned sites**
- **~28 million square metres of land**
- **~2,400 sites located within walking distance of train stations**

Many of these sites already operate as places of **community connection, support and refuge**, hosting food relief programs, youth services, playgroups, settlement programs and other community supports that help people rebuild stability after crisis.

This proposal focuses on five complementary initiatives that have not yet been systematically developed in Australia, leveraging the unique assets and service capabilities of FHA member organisations.

## Summary

Initiative	Problem	Innovation	Outputs / Impact
<b>Youth Housing Pathways</b>	Young people cycle between homelessness services and insecure rental. Care leavers at highest risk.	Structured housing pathways linking youth services, housing and employment supports. Includes “bank of mum and dad” style guarantees and shared equity pathways.	National youth housing pathway model; supported rental pathways; pilot youth housing developments linked to youth service systems.
<b>Housing Pathways for Older Australians</b>	Older women are one of the fastest-growing cohorts experiencing homelessness.	Repurposing ageing retirement living assets and developing limited-equity housing models.	Retirement village transition models; limited equity pathways; pilot site identification (~7,000 units across ~75 sites).
<b>Faith Land Housing Demonstrators</b>	Institutional faith land rarely incorporated into housing supply strategies.	Housing demonstrators on faith-owned land integrated with community services.	National dataset of ~9,850 faith-owned sites; partnership models with CHPs; demonstrator housing projects.
<b>Modular Multi-Cohort Housing</b>	Traditional housing delivery is slow and designed for single cohorts.	Modular housing developments supporting multiple housing responses on one site.	Development-ready modular concepts for youth housing, affordable rental, transitional housing and crisis responses.
<b>FHA as a National Partner for Government</b>	Limited mechanisms to translate delivery experience into policy and development models.	FHA convenes service providers, landholders, government and researchers to develop housing solutions.	Sector convenings, policy insights, demonstration events and development of scalable housing pathways.

## Detailed Initiatives

### Initiative 1: Youth Housing Pathways: New Housing Models for Young People at Risk of Homelessness

#### The innovation

Young people experiencing housing instability often cycle between homelessness services, temporary accommodation and insecure private rental.

Australia currently lacks structured housing pathways that support young people to transition from crisis accommodation into long-term housing stability.

FHA member organisations delivering youth services, homelessness responses and Out of Home Care are uniquely positioned to develop integrated housing models that combine housing with education, employment and social supports.

These models would explore how housing providers and youth services can create structured pathways that enable young people to move from crisis accommodation into stable housing and economic participation.

Within this broader initiative, FHA member organisations will also develop targeted housing pathways for **young people leaving Out of Home Care**, one of the cohorts most at risk of homelessness.

#### Member organisation capability

FHA member organisations including Mission Australia, The Salvation Army, Uniting, Anglicare organisations and Wesley Mission deliver large-scale youth services, Out of Home Care programs and homelessness responses supporting thousands of young people each year.

These organisations operate integrated service systems that combine youth services, education and employment programs, and housing support.

Because these services are already embedded within community-based service networks, FHA member organisations are uniquely positioned to design housing pathways that combine housing stability with education, employment and social participation.

#### What this initiative will develop

- a national youth housing pathway framework linking housing with education and employment supports
- youth housing models integrated with services operated by FHA member organisations, enabling young people exiting homelessness services to stabilise housing while accessing support services
- supported rental pathways where housing providers partner with youth services to assist young people transitioning from homelessness services into stable private rental housing
- targeted housing pathways for young people leaving Out of Home Care, including models where housing providers act as an institutional “bank of mum and dad” through rental guarantees, shared equity pathways or supported pathways into home ownership, with the potential to leverage philanthropic contributions.
- pilot-ready youth housing developments linked to youth service systems operated by FHA member organisations, providing long-term housing.

This initiative would create the first structured youth housing pathway framework connecting homelessness services, youth services and housing providers, enabling young people to transition from crisis accommodation into long-term housing stability.

## Initiative 2: Housing Pathways for Older Australians: New Housing Models to Address Housing Insecurity in Later Life

### The innovation

Australia faces a growing challenge of housing insecurity among older Australians, particularly older women who are one of the fastest growing cohorts experiencing homelessness.

At the same time, FHA member organisations operate significant housing and community infrastructure for older Australians, including retirement living communities, community housing and faith-based community facilities.

This initiative will explore new housing models that can expand housing options for older Australians who cannot access traditional retirement living or home ownership pathways.

One component of this work will examine how ageing retirement living communities that no longer meet contemporary market expectations could transition toward affordable rental and mixed housing models, extending the life of existing assets while supporting housing stability.

More broadly, this initiative will explore how housing providers and community organisations can create new housing pathways for older Australians facing housing insecurity.

### Member organisation capability

FHA member organisations including Uniting, BaptistCare, Anglicare and Southern Cross Care operate extensive retirement living portfolios.

Preliminary analysis undertaken with member organisations has identified an initial:

- **~7,000 retirement living units**
- **across ~75 sites**

that may be suitable for transition toward alternative housing pathways.

### What this initiative will develop

- financial and regulatory models enabling retirement living communities to transition toward affordable rental and mixed housing models
- identification of pilot retirement living sites with FHA member organisations across Australia, suitable for transition toward affordable rental housing
- development of limited equity housing models designed for older women at risk of homelessness, including pathways connecting with Commonwealth initiatives such as *Help to Buy*
- analysis of investment models enabling institutional capital (including superannuation funds) to support affordable housing outcomes for older Australians

This initiative explores a new supply pathway using existing housing assets rather than new construction.

## Initiative 3: Faith Land Housing Demonstrators: Unlocking Institutional Land for Housing

### The innovation

Institutional land owned by faith organisations represents one of the largest untapped land resources for housing in Australia.

Despite this scale, faith land is rarely incorporated into housing supply strategies or housing policy frameworks.

FHA's national land mapping work has identified approximately:

- **9,850 faith-owned sites**
- representing **~28 million square metres of land**

Many of these sites are embedded within communities and already host services supporting people experiencing vulnerability.

### Member organisation capability

Faith landholders engaged in this work include organisations connected to Anglican, Catholic, Baptist and Churches of Christ networks, alongside other major denominational providers.

Member organisations from Jewish and Muslim communities such as Jewish House and Muslim Women Australia are also exploring how community land assets could support culturally safe housing responses linked to community support networks.

### What this initiative will develop

- a policy-grade national dataset of faith-owned land suitable for housing development
- site identification for housing developments supporting people exiting homelessness services
- partnership models linking faith landholders with community housing providers
- development of faith land housing demonstrator projects with FHA member organisations across Australia and documentation of exemplar case studies

These demonstrators would test how housing delivered on community-based sites can integrate with existing support networks, creating replicable development models that combine housing supply with community-based support systems.

## **Initiative 4: Modular Multi-Cohort Housing: A New Development Model for Community Sites**

### **The innovation**

Most housing developments are designed for a single cohort and can take many years to deliver through traditional construction models.

FHA proposes developing a new modular housing development model capable of supporting multiple housing responses on a single site.

Faith-owned land embedded within established communities provides an ideal setting to test this development model.

### **Member organisation capability**

Several FHA member organisations are already exploring modular construction approaches, particularly in regional communities where construction capacity is limited.

Faith sites also frequently host community infrastructure that can support residents, including:

- community meals and food programs
- youth activities
- settlement and migrant support programs
- informal community support networks.

### **What this initiative will develop**

Modular housing development models capable of supporting multiple housing responses within a single development, including:

- youth housing linked to education and employment programs
- social and affordable rental housing
- transitional housing linked to homelessness services
- housing for older women experiencing housing insecurity
- short-term accommodation supporting responses to crisis events such as natural disasters.

Because modular housing can be delivered incrementally, these developments can evolve over time as community needs change.

This initiative will produce development-ready modular housing concepts and site identification for pilot developments on faith-owned land.

## Initiative 5: Strengthening FHA as a National Partner for Government

### The innovation

Faith Housing Australia will strengthen its capacity to act as a **national partner to government**, coordinating the capability of FHA member organisations and translating delivery experience into practical housing initiatives and policy insights.

Through this initiative, FHA will support the development of the housing models outlined in this proposal — including youth housing pathways, housing responses for older Australians, faith land activation and modular multi-cohort housing demonstrators.

A core component of this work will be FHA's role as a **national convener**, bringing together housing providers, homelessness services, faith landholders, modular housing partners, researchers and governments to develop and test new housing models.

Through targeted sector convenings, policy roundtables and demonstration events, FHA will create opportunities for government to engage directly with the organisations delivering housing and homelessness responses and with the landholders and partners capable of unlocking new housing supply pathways.

### What this initiative will deliver

- policy-grade insights, analysis and briefings informed by the delivery experience of FHA member organisations across housing and homelessness systems
- national sector convenings and policy roundtables bringing together housing providers, landholders, researchers and governments
- targeted demonstration events and site visits showcasing innovative housing models developed by FHA member organisations
- structured engagement between government, housing providers, landholders and community organisations
- development of demonstrator housing concepts and partnership models that government could support through future housing programs

## Program Delivery and Investment

Faith Housing Australia is seeking \$690,000 over three years (to June 2028) to support the development of the housing initiatives outlined in this proposal.

The proposed program will be delivered over a three-year period aligned with the grant timeframe, progressing from model development to demonstrator concepts and pilot site preparation.

### Year 1 – Model Development and Sector Mobilisation

- detailed development of housing pathway models across the five initiatives with research partners
- engagement with FHA member organisations to identify delivery partners and potential pilot sites
- policy and feasibility analysis for youth housing pathways, retirement living transitions, faith land housing and modular housing models

### Year 2 – Demonstrator Design and Partnership Development

- development of demonstrator housing concepts across the initiatives
- identification of potential pilot development sites with FHA member organisations
- development of partnership models linking housing providers, landholders and service systems
- national sector convenings bringing together housing providers, faith landholders, researchers and government.

### Year 3 – Pilot Preparation and Policy Integration

- refinement of demonstrator housing models
- preparation of pilot-ready development concepts
- national dissemination of findings through sector convenings and demonstration events
- delivery of policy reports and briefings to inform future Commonwealth housing and homelessness initiatives.

## System Impact

Together, these initiatives explore new housing supply pathways that combine institutional land, community services and innovative housing models.

They leverage the unique assets and service capabilities of FHA member organisations to develop practical housing models that:

- prevent homelessness
- strengthen housing pathways for vulnerable cohorts
- unlock new sources of housing supply.

These initiatives will generate demonstration housing models and policy insights that can inform Commonwealth housing programs, including initiatives focused on housing supply, homelessness prevention and institutional land activation.

By translating the delivery experience and assets of FHA member organisations into practical housing models, this work will help government identify scalable housing responses capable of strengthening housing pathways for vulnerable cohorts and expanding long-term housing supply.

## Governance and Organisational Contribution

### Board Governance

Faith Housing Australia is governed by an [experienced Board](#) responsible for organisational oversight, strategic direction and financial accountability.

Board members bring expertise across housing and homelessness policy, planning, economics, finance, law and community services. This breadth of experience ensures that FHA's work remains closely connected to both delivery and broader system reform.

The Board provides oversight of organisational strategy, financial management and program delivery, ensuring that FHA initiatives remain aligned with national housing and homelessness priorities and sector needs.

### Financial and Risk Governance

Faith Housing Australia maintains strong financial management, governance and compliance practices, including established financial controls and regular independent audit processes.

Programs delivered through this initiative will be subject to Board oversight, financial management controls and reporting arrangements aligned with Commonwealth grant requirements. These governance arrangements support transparency, accountability and responsible stewardship of public investment.

### In-Kind Organisational Contribution

Faith Housing Australia will contribute significant in-kind resources to this work, ensuring Commonwealth funding leverages existing capability rather than funding the full cost of delivery.

These contributions include:

- senior leadership time and strategic oversight
- expert Board governance and sector leadership
- corporate and operational overheads
- established organisational infrastructure supporting policy development and sector engagement
- staff time dedicated to research coordination, program development and partnership engagement
- member and partner expertise across housing delivery, homelessness services and community development.

All in-kind contributions are absorbed by FHA and are not costed or reimbursed through this funding request.

### Leveraging Commonwealth Investment

The requested investment enables FHA to translate this existing organisational capacity into structured housing initiatives, demonstrator concepts and policy insights capable of informing future housing and homelessness responses.

By combining Commonwealth investment with the leadership and in-kind contributions of FHA and its member organisations, this program mobilises expertise across the faith housing sector to strengthen housing pathways, expand housing supply and prevent homelessness.

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