



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](https://nhfc.gov.au)

 [inquiries@nhfc.gov.au](mailto:inquiries@nhfc.gov.au)

 1800 549 767

**Need help applying for a loan?** If you are a registered 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/>