

# ACT Housing Strategy: Implementation Plan Update

February 2026



**ACT**  
Government

## Acknowledgement of Country

The Chief Minister Treasury and Economic Development Directorate acknowledges the Ngunnawal people as traditional custodians of the ACT and recognise any other people or families with connection to the lands of the ACT and region.

We respect the Aboriginal and Torres Strait Islander people, particularly our Aboriginal and Torres Strait Islander staff, and their continuing culture and contribution they make to the Canberra region and the life of our city.

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The ACT Housing Strategy covers a 10-year period from 2018-2028. In 2024, a 5-Year Snapshot was published. The 5-Year Snapshot reflected that the goals set out in the ACT Housing Strategy remain sound and continue to provide a strong pathway for the ACT Government's actions. It also reflected updates to language and that there have been many changes to the ACT's housing system in recent years.

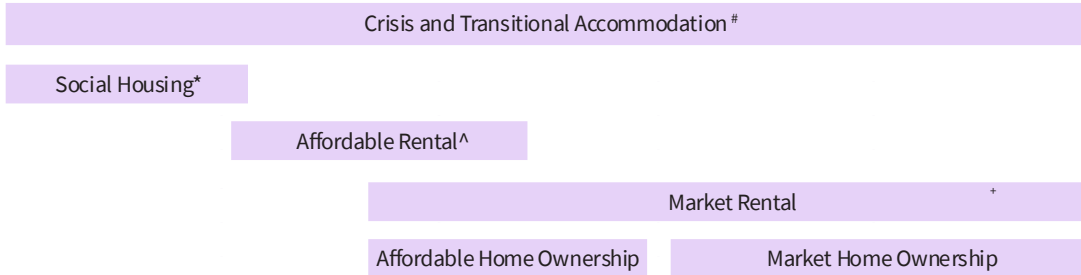
This **Implementation Plan Update** outlines the actions the ACT Government is continuing to take to implement the ACT Housing Strategy, for the remaining period from 2026-2028.

This Implementation Plan Update replaces previous versions, and supersedes the actions listed within the ACT Housing Strategy. It provides current advice about work being undertaken across the housing continuum to improve housing access, choice, affordability and supply for the Canberra community.

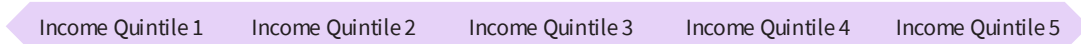


# ACT Housing Continuum

## Housing models



## Income levels



\* including Public Housing and Community Housing

^ including Community Housing

+ plus other private marketing housing including retirement villages and occupancies

# need for crisis accommodation spans the housing continuum as a person's/family's circumstance may change, however access will be determined by prioritisation and need

This Implementation Plan Update will be reviewed and updated as needed between 2026 and 2028, to ensure it remains current. It will form the basis of future Report Cards. Housing continues to provide a critical foundation for all aspects of a person's life, and the ACT Government will soon begin developing a strategic approach to housing for future years beyond 2028 in consultation with the Canberra community.



# Implementation Plan Update – February 2026

As the housing continuum remains multi-faceted, many actions address more than one goal. The following icons are used throughout this Implementation Plan Update to align each action with the goals from the 5-Year Snapshot:



**Goal 1:** Expanding housing choice



**Goal 2:** Reducing homelessness



**Goal 3:** Boosting social housing










**Goal 4:** Improving rental housing



**Goal 5:** Supporting home ownership





# Actions


#	Action	Alignment with goals
1	<p>Enable 30,000 new homes between June 2024 and the end of 2030, through:</p> <ol style="list-style-type: none"> <li>developing and publishing a user-friendly housing supply program, including modelling and planned land releases for a variety of housing types and community needs.</li> <li>delivering critical enabling infrastructure as per the ACT Infrastructure Plan's Housing Chapter.</li> <li>undertaking appropriate planning for urban renewal and new suburbs including for key sites and change areas from the District Strategies, transport corridors and local shops.</li> <li>considering opportunities for diverse housing typologies and for enabling more homes on well-located land, such as 'missing middle' housing, 'shop-top' and 'shop-adjacent' housing, adaptive reuse, inclusionary zoning, housing on CZ6 Leisure and Accommodation and Community Facility zoned land.</li> <li>supporting the ACT's share of new homes under the National Housing Accord.</li> </ol>	
2	<p>Improve timeliness of land and housing delivery, through potential partnerships, prioritisation pathways, modern methods of construction, exploring opportunities within the Lease Variation Charge framework and addressing feasibility barriers to development.</p>	
3	<p>Deliver an additional 5,000 public, community and affordable rental dwellings between June 2024 and the end of 2030.</p>	
4	<p>Grow the Housing ACT property portfolio to 13,200 homes by the end of 2030, to better address demand and tenant needs for different household types, including those with older people or people with disabilities, while ensuring new housing is suitable for our changing climate.</p>	
5	<p>Publish housing targets for affordable, community and public housing in urban renewal areas and new suburbs, on a site-by-site basis and consider opportunities for sites delivered by the private sector in established areas of the ACT.</p>	
6	<p>Collaborate with the Commonwealth, other jurisdictions and institutional investors to maximise funding opportunities across the housing continuum.</p>	
7	<p>Deliver our commitments through Commonwealth Programs, such as the:</p> <ol style="list-style-type: none"> <li>National Housing Accord</li> <li>National Competition Policy Reforms</li> <li>National Agreement on Closing the Gap and Housing Sector Strengthening Plan</li> <li>Housing Support Program</li> <li>National Agreement on Social Housing and Homelessness</li> <li>Social Housing Accelerator</li> <li>Housing Australia Future Fund</li> <li>Better Deal for Renters</li> <li>Help to Buy</li> <li>First Home Buyer Initiative.</li> </ol>	

 **Goal 1:** Expanding housing choice

 **Goal 2:** Reducing homelessness

 **Goal 3:** Boosting social housing

 **Goal 4:** Improving rental housing

 **Goal 5:** Supporting home ownership

#	Action	Alignment with goals
8	Support culturally appropriate housing options and support programs for Aboriginal and Torres Strait Islander people, aligned with their priorities and need, across the housing continuum, including increasing access to culturally appropriate homelessness services, and increasing culturally appropriate social and affordable housing.	
9	Increase the proportion of housing services delivered by Aboriginal Community-Controlled Organisations (ACCOs) in accordance with Clause 55 of the <i>National Agreement on Closing the Gap</i> through investment, capacity building and supporting new and existing ACCOs.	
10	Regularly evaluate homelessness sector outcomes in partnership with the community and those who have a lived experience of homelessness, to ensure policies and programs effectively address homelessness in the ACT.	
11	In partnership with the community sector, deliver targeted and sustained interventions to prevent homelessness and improve housing stability for at-risk groups, including LGBTIQ+ people and older women. To minimise the intergenerational impacts of experiencing homelessness, prioritise support and early assistance for young people, young mothers and children, and those escaping family and domestic violence.	
12	Work across government to improve exit pathways from institutional and supported care settings (such as justice, mental health, health and disability services) by ensuring access to long-term, stable housing with appropriate supports.	
13	Continue to integrate a diverse range of housing models to both: <ul style="list-style-type: none"> <li>a) Assist people in crisis and transitional accommodation to secure and sustain long-term, stable housing through targeted housing pathways, and</li> <li>b) Meet the needs of people who require permanent supportive accommodation to remain out of homelessness.</li> </ul>	
14	Improve housing outcomes for people with disability in the ACT, including Specialist Disability Accommodation (SDA), in the context of the recommendations of the NDIS Review and the Disability Royal Commission and the introduction of the <i>Disability Inclusion Act</i> in the ACT.	
15	Maintain and strengthen a Central Intake Service with consistent intake and assessment processes, prioritisation and referrals for a range of people in need of housing supports.	
16	Building on newly implemented professional development and training, in partnership with the community sector, continue to assess organisational and workforce capacity to ensure targeted and relevant professional development and training programs for frontline housing and homelessness organisations.	
17	Assess domestic violence upgrades, disability modifications, reactive repairs, financial arrangements, strategic asset management, customer service functions and multi-unit properties of the Total Facilities Management Services Agreement for insourcing.	
18	Continue to improve the experience of public housing tenants through improvements to service delivery and by doubling the Public Housing Tenant Participation Grants.	

#	Action	Alignment with goals
19	Grow and strengthen community housing in the ACT, exploring innovative options for Community Housing Providers to access land and dwellings, and by working with Community Housing Providers to make more dwellings available for affordable rental including through the Affordable Housing Project Fund.	
20	Continue to encourage and promote Build-to-Rent developments with affordable rental in the ACT in partnership with industry and Community Housing Providers, including supporting the private sector to include affordable rental options and releasing appropriate sites to market.	
21	Strengthen legal protections for tenants and occupants by implementing the reforms agreed by National Cabinet in the Better Deal for Renters, including making it easier for people experiencing family violence to leave their tenancies without penalty, phasing in new minimum standards for rental properties, establishing requirements for rental applications and protecting renters' personal information.	
22	Continue to encourage private landlords to provide affordable rental housing through Community Housing Providers.	
23	Continue to deliver tax reform including progressively removing stamp duty for residential property transactions.	
24	Improve definitions and review eligibility criteria for cohort groups, including income thresholds and consideration of policies for essential worker housing.	
25	Continue to implement the Affordable Home Purchase Scheme and other home ownership options, to ensure that eligible buyers have access to the pipeline of affordable housing dwellings.	
26	Focus on opportunities for quality buildings through developer licencing and engineering registration while considering how to improve the skills and capacity of the local construction sector.	
27	Commence and implement the <i>Human Rights (Housing) Amendment Act 2025</i> from 1 January 2027.	
28	Continue to implement housing actions to support a climate ready and diverse community in accordance with the: <ul style="list-style-type: none"> <li>a) ACT Aboriginal and Torres Strait Islander Agreement (2019-2028)</li> <li>b) ACT Circular Economy Strategy and Action Plan</li> <li>c) ACT Climate Change Strategy</li> <li>d) ACT Disability Strategy</li> <li>e) ACT Infrastructure Plan</li> <li>f) ACT Integrated Energy Plan</li> <li>g) ACT Planning Strategy and District Strategies</li> <li>h) ACT Women's Plan</li> <li>i) Age-Friendly City Plan</li> <li>j) Capital of Equality Strategy</li> <li>k) Suburban Land Agency Housing Strategic Action Plan</li> <li>l) Sustainable Buildings Pathway</li> </ul>	

## Housing Income Quintiles

Income quintiles are a statistical way of breaking up the population into different groups based on their annual income. This is important because it allows the ACT Government to work out what the lowest incomes are. Many ACT Government initiatives are targeted towards households in the lowest two income quintiles, because these are the people who need the most support.

Income quintiles change over time and are being included in this Implementation Plan Update because they need to be updated regularly. By updating the income quintiles more regularly, the ACT Government can ensure other programs and initiatives which use these are also updated as needed and in a consistent way.

To prepare these income quintiles we:

- Used 2021 Australian Bureau of Statistics (ABS) Census total household income data as a baseline. The calculations excluded some income types such as partial income to rectify the statistical anomalies.
- Indexed this data using the ABS National Accounts: State Accounts Household Income for the ACT to June 2025.
- Rounded numbers to the nearest \$1,000.

Income Quintile 1	Income Quintile 2	Income Quintile 3	Income Quintile 4	Income Quintile 5
\$0 – \$80,000	\$80,000 – \$127,000	\$127,000 – \$191,000	\$191,000 – \$286,000	\$286,000 +



## Glossary

The following terms provide context for the Implementation Plan Update. While based on the original definitions from the ACT Housing Strategy and the updates from the 5-Year Snapshot, these definitions have been reviewed in the context of the actions outlined in this Implementation Plan Update:

**Affordable home ownership:** opportunities for members of the community, usually on low-to-moderate incomes, to purchase their own home without entering housing stress. These opportunities are usually supported by Government or other organisations.

**Affordable housing:** housing that is affordable for low-to-moderate income households without spending more than 30 per cent of their income on housing costs (including mortgage repayments or rents). It includes affordable home ownership and affordable rental.

**Affordable rental:** rental opportunities that are available for less than 75 per cent of the usual market rental rate for the property, both in the private market and in the community housing sector.

**Build-to-Rent:** multi-unit development where the residential dwellings are retained by one owner/entity and rented out long-term rather than being sold.

**Community housing:** Housing that is managed, or owned and managed, by Community Housing Providers. Community housing may be managed in a range of ways including as social housing (based on tenant income) or affordable rental housing (based on market rent). Community Housing Providers can be registered as part of the National Regulatory System for Community Housing (NRSCH).

**Crisis and transitional accommodation:** short-term accommodation that is available to people in a crisis situation (such as escaping family and domestic violence) or who are homeless or at risk of homelessness. Some of this housing is under the custodianship of the Commissioner for Social Housing.

**Homelessness:** There is no one single definition of homelessness, however the Australian Bureau of Statistics define it when a person's living arrangements have any of the following characteristics: is in a dwelling that is inadequate; has no tenure, or tenure is short and not extendable; or does not allow them to have control of and access to space for social relations; provide a sense of security, privacy or safety; or an ability to control living space.



*This image is from the ACT Wellbeing Framework. The ACT Wellbeing Framework measures what matters to Canberrans and our quality of life, so that we can focus on what the community cares about in our decision making. Housing and Home is recognised as one of the twelve domains.*

**Housing affordability:** the relationship between expenditure on housing (including housing prices, mortgage repayments or rents) and household incomes.

**Housing stress:** occurs when households in the lowest 40 per cent of the income distribution (those earning less than \$127,000 p.a.) pay more than 30 per cent of their gross income on housing costs, adjusted for household size.

**Market home ownership:** ownership of residential property by members of the community at market prices.

**Market rental:** rental opportunities in the private market that are not discounted or subsidised.

**Public housing:** housing which is owned by the ACT Government and operated by the Commissioner for Social Housing through the ACT Government's public housing authority, Housing ACT. Public housing offers rental accommodation for people on low incomes. Everyone living in public housing pays rent and, for most, rent is rebated to 25% of household income.

**Rough sleeping:** describes people experiencing homelessness living mostly on the street, in parks or other forms of non-sheltered or insecure places, such as tents, cars and other improvised dwellings.

**Social housing:** an umbrella term which refers to rental accommodation where the rent is set at a sub-market rate, usually as a proportion of the tenant's income. It includes most public housing and some community housing.

**Supported Housing** means the use of land for residential accommodation for persons in need of support, that provides a range of support services such as counselling, domestic assistance and personal care for residents as required. Although such services must be able to be delivered on site, management and preparation may be carried out on site or elsewhere. Housing may be provided in the form of self-contained dwellings. The term does not include a retirement village or student accommodation. This term is set out in the [Territory Plan](#).



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