



ACT Shelter

Working together for housing justice

PRELIMINARY ANALYSIS: ACT BUDGET 2026–27

SUMMARY

The 2026–27 ACT Budget represents the most significant investment in housing and homelessness in many years. After a prolonged period in which the scale of government action failed to match the scale of the challenge, this Budget delivers meaningful new funding for public and community housing, homelessness services, rental crisis assistance, and the repairs and maintenance of existing public housing. These measures will improve outcomes for many Canberrans and reflect the recognition that housing is one of the defining public policy challenges facing the Territory.

ACT Shelter welcomes these investments and acknowledges the difficult economic and fiscal circumstances in which the Budget was delivered. Faced with ongoing budget repair, growing demand for public services, and broader economic uncertainty, the Government has nevertheless elevated housing as a central policy priority. That shift is both important and overdue.

Yet while this Budget moves in the right direction, it does not fundamentally alter the trajectory of the housing crisis. The ACT continues to experience housing affordability pressures, high rents, and persistent homelessness. Although the commitment to deliver additional social housing is significant, it remains insufficient to reverse the long-term decline of social housing as a proportion of all homes or place the Territory on a credible pathway to meeting its own public housing target.

The Budget also includes measures intended to stimulate housing supply through planning and tax reforms. While ACT Shelter supports efforts to increase housing delivery, we remain concerned by the decision to reduce the Lease Variation Charge for private missing middle developments. This weakens an important value-capture mechanism without clear evidence it will improve affordability or accelerate supply, while reducing revenue that could otherwise support social housing and essential community services. At the same time, while ACT Shelter supports the transition away from stamp duty to land-based taxation, the equity and distributional implications of these changes are complex and warrant closer scrutiny.

This document provides ACT Shelter’s preliminary analysis of the housing and homelessness measures contained in the 2026–27 ACT Budget. The Budget takes a welcome step forward, but the housing crisis will not be resolved through a single budget. Sustained investment, long-term policy commitment and continued political leadership will be required if every Canberran is to have access to a safe, secure and affordable home.

Contents

Context.....	4
<i>Fiscal constraints and economic uncertainty</i>	4
<i>A housing system under pressure</i>	5
<i>Growing need for social and affordable housing</i>	5
<i>Assessing the budget through a housing justice lens</i>	7
Analysis of measures	8
Social and affordable housing.....	8
<i>Public housing pipeline</i>	10
<i>Growing and Renewing Public Housing and Social Housing Accelerator Programs</i>	11
<i>Public housing repairs and maintenance</i>	11
<i>Insourcing of public housing repairs and maintenance</i>	13
<i>Digitisation of Housing ACT records</i>	14
<i>Improving the public housing tenant experience</i>	15
<i>Crisis and transitional housing (operational support for Commonwealth housing projects)</i>	15
<i>Supporting community housing</i>	16
Property-related taxes and fees.....	17
<i>Reducing stamp duty</i>	17
<i>Residential property-related taxes and fees (general rates and levies)</i>	19
<i>Changes to the Lease Variation Charge (LVC)</i>	20
<i>Short-term rental accommodation levy</i>	23
Home ownership assistance.....	24
<i>The Land Rent Scheme contraction</i>	24
<i>Help to Buy Scheme</i>	25
Homelessness and housing support services.....	26
<i>Housing Crisis Support Fund</i>	26
<i>Investing in housing and homelessness services</i>	26
<i>More support for the community legal assistance sector</i>	28
<i>Legal assistance for vulnerable Canberrans</i>	28
<i>Justice housing</i>	28
Community sector	29
<i>Community Sector Indexation</i>	29
<i>Supporting a strong and responsive community sector</i>	29
Land release and planning measures.....	30
<i>Housing Supply and Land Release Program</i>	30
<i>Canberra House Pattern Book</i>	30
Housing sustainability and energy efficiency.....	31
<i>Sustainable Household Scheme enhancements</i>	31
<i>Climate action – Continuing support for priority households</i>	31

Outcomes reporting and accountability indicators	32
<i>Client service visits</i>	32
<i>Satisfaction with public and community housing</i>	33
<i>Average cost per public housing dwelling</i>	33
<i>Homelessness outcomes and independent housing</i>	33
<i>Housing ACT Staffing</i>	33
What's missing	34
<i>Establishment of a Strata Commissioner</i>	34
<i>Housing as a human right</i>	34
<i>Undefined Community Service Obligations for Housing ACT and the Suburban Land Agency</i>	34

Context

The ACT Budget 2026–27 arrives at a pivotal moment for housing in Canberra. After years of rising rents, worsening affordability, ongoing homelessness and sustained pressure on support services, housing has become one of the defining economic and social challenges facing the Territory. At the same time, governments are operating in a constrained fiscal environment, with rising debt servicing costs, ongoing cost-of-living pressures, and significant uncertainty about the broader economic outlook.

Against this backdrop, the Government has placed housing at the centre of the 2026–27 Budget, committing significant new investment to public housing and a broader package of housing initiatives. These measures reflect a welcome recognition of both the scale of the housing crisis and the essential role of government in responding to it.

Yet the Budget must ultimately be measured against the scale of the challenge. While it represents a significant step forward, it does not fundamentally change the trajectory of housing stress, homelessness and the long-term declining share of social housing in the ACT.

Fiscal constraints and economic uncertainty

The Government's housing commitments have been made within a challenging fiscal environment.

Although the Territory's budget position is forecast to improve over the forward estimates, the ACT continues to carry substantial deficits and rising debt. Interest expenses alone are projected to exceed \$1 billion annually within the next three years, placing increasing pressure on future budgets and limiting the fiscal capacity available for major public investment.

At the same time, the economic assumptions underpinning the Budget remain subject to considerable uncertainty. The Budget's own forecasts assume the RBA cash rate will rise further, to around 4.7 per cent by end-2026; national GDP growth is forecast to moderate, with the Budget's own risk statement flagging that further rate rises “could create the need for additional investment to support vulnerable households.”

Construction costs remain elevated and related risks are built into the Budget's narrative, with oil-price and Middle East conflict assumptions feeding into projections for material costs and, by extension, dwelling completions. Labour shortages persist across the building industry, and broader economic conditions continue to be shaped by inflationary pressures and global instability. While the Budget forecasts a gradual improvement in economic conditions, there is a risk that housing delivery targets may prove more difficult and expensive to achieve than currently anticipated.

This matters because housing outcomes depend not only on policy ambition, but also on governments' ability to deliver housing at scale in a constrained operating environment.

A housing system under pressure

The ACT continues to experience the consequences of a housing system that has failed, over many years, to provide enough homes that people on low and modest incomes can afford.

While building approvals have rebounded strongly in the ACT – rising 114% over the year to February – dwelling completions fell 18% in 2025 and remain weak, highlighting a gap between homes approved and homes actually delivered.¹ At the same time, softer housing market conditions have not translated into improved affordability. Canberra's dwelling values fell 0.2% in May and 0.5% over the quarter, sitting 2.1% below the May 2022 peak, although annual growth remains positive. This softening reflects higher borrowing costs that have constrained purchasing capacity, not improved affordability. ACT rents grew 3.3% annually to May – the lowest of any capital – but, importantly, from an already-high base.²

The ACT rental market remains historically tight despite some marginal easing. Canberra's median advertised rents remain second-highest nationally, behind only Sydney. Rental vacancies remain low, and many households continue to experience significant financial stress trying to secure and maintain housing.³

These pressures are felt most acutely by those with the least capacity to absorb them. The ACT continues to record the highest rate of rental stress among recipients of Commonwealth Rent Assistance, while low-income renters, young people, people with disability, victim-survivors of domestic and family violence, and workers in lower-paid occupations face growing barriers to accessing affordable and secure housing.⁴

The result is a housing system that continues to leave too many Canberrans behind, with housing stress, insecurity and homelessness remaining entrenched despite signs of improvement in some market indicators.

Growing need for social and affordable housing

Demand for social and affordable housing in the ACT continues to outstrip supply. As at 31 March 2026, 3,551 households were waiting for public housing, with average wait times of 3.7 years overall and more than five years for standard-needs applicants. Homelessness services remain under significant pressure, while the ACT continues to record the highest rate of persistent homelessness in Australia.⁵

These pressures are increasingly apparent in the performance of the social housing system. Budget accountability indicators show tenant satisfaction in both public and community housing falling well below government targets, alongside missed targets for occupancy, rental rebates and service delivery. Taken together, these indicators suggest a system under mounting pressure, with demand increasingly outstripping capacity.

¹ National Housing Supply and Affordability Council (2026), [State of the Housing System 2026](#), Commonwealth of Australia.

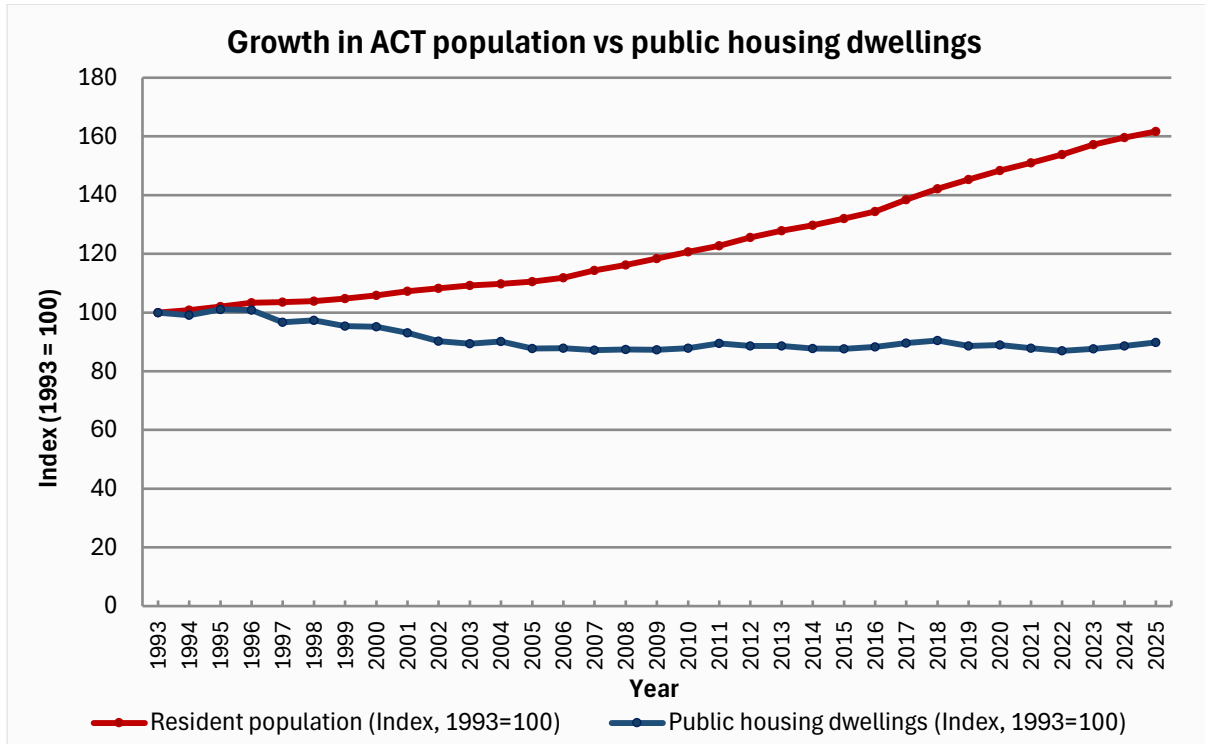
² Cotality (2026), [Monthly Housing Chart Pack: June 2026](#).

³ SQM Research (2026), [National Vacancy Rate – May](#) (released 15 June 2026), SQM Research Pty Ltd.

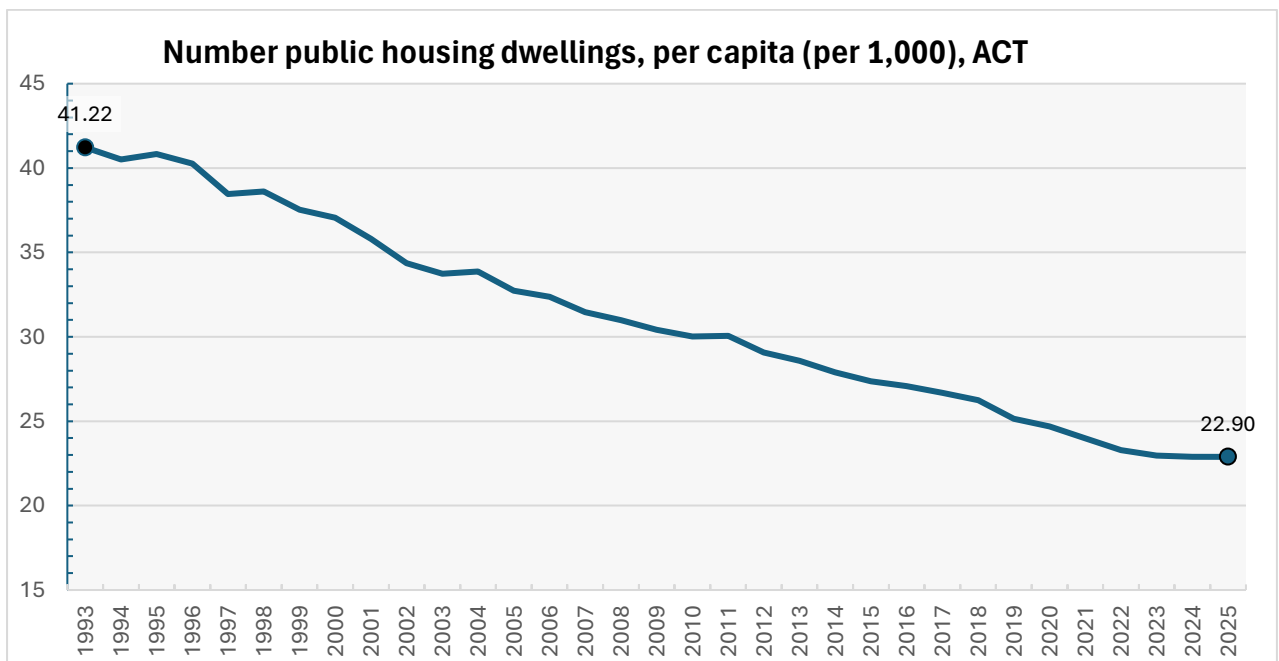
⁴ Australian Institute of Health and Welfare (AIHW), (2026), [Commonwealth Rent Assistance in Australia: quarterly data](#) (accessed 30 June 2026).

⁵ AIHW (2025), [Specialist homelessness services annual report 2024–25](#).

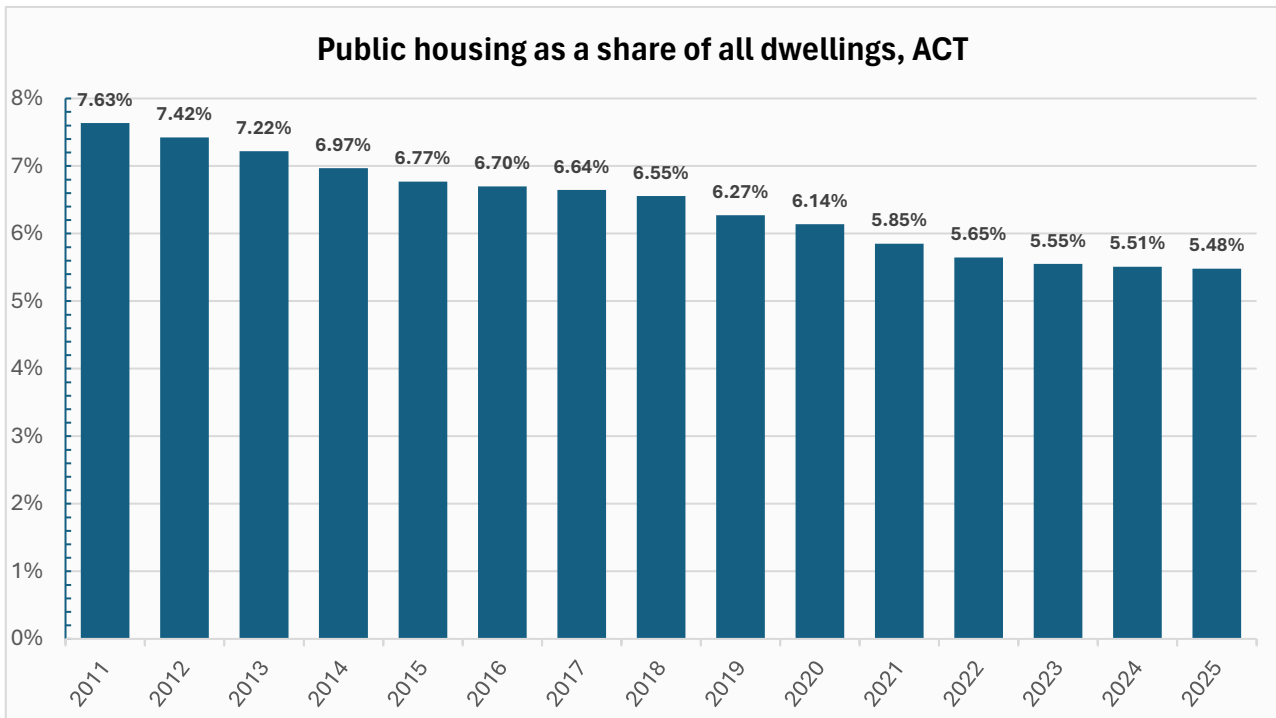
The challenge is not simply one of current demand, but the cumulative effect of decades of underinvestment. As the charts below illustrate, growth in public housing has failed to keep pace with population growth, while public housing has steadily declined as a share of the Territory's housing stock. The result is a shrinking social housing safety net serving a growing community, and at a time when housing affordability has progressively declined. Reversing this trend will require sustained investment over many years to expand the supply of social housing and restore access to safe, secure and affordable homes.



Data sources: Australian Bureau of Statistics (ABS) (2025, December). [National, state and territory population](#); Productivity Commission, [Report on government services](#) (compiled from reports between 1995 and 2026).



Data sources: Australian Bureau of Statistics (ABS) (2025, December). [National, state and territory population](#); Productivity Commission, [Report on government services](#) (compiled from reports between 1995 and 2026).



Data sources: ABS (2026), [Total Value of Dwellings](#) (Mar-quarter-2026); Productivity Commission (2026, 2021), [Report on government services](#), 18A, Housing - Data tables, Productivity Commission.

Assessing the budget through a housing justice lens

ACT Shelter welcomes the significant housing investments contained in this Budget, particularly the commitment to expand public housing and the recognition that government has a central role in addressing housing need.

At the same time, housing justice requires more than headline announcements or one-off funding commitments. The key question is whether the measures announced are sufficient, durable and appropriately targeted to address the underlying drivers of housing insecurity and homelessness. This means assessing whether investment matches need, whether support for renters and people experiencing homelessness is sustained, and whether public and social housing is growing at a scale sufficient to reverse decades of decline.

The analysis that follows considers the Budget through this lens. It recognises meaningful progress while also examining where critical gaps remain and where further action will be required if all Canberrans are to have access to safe, secure and affordable housing.

Analysis of measures

Social and affordable housing

ACT Shelter has long called for an increase in social housing in the ACT and a reversal of its decline as a share of all dwellings. With more than 3,500 people on the public housing waitlist, expanding public housing remains the only way to provide secure, genuinely affordable homes at the scale required for Canberrans on the lowest incomes.

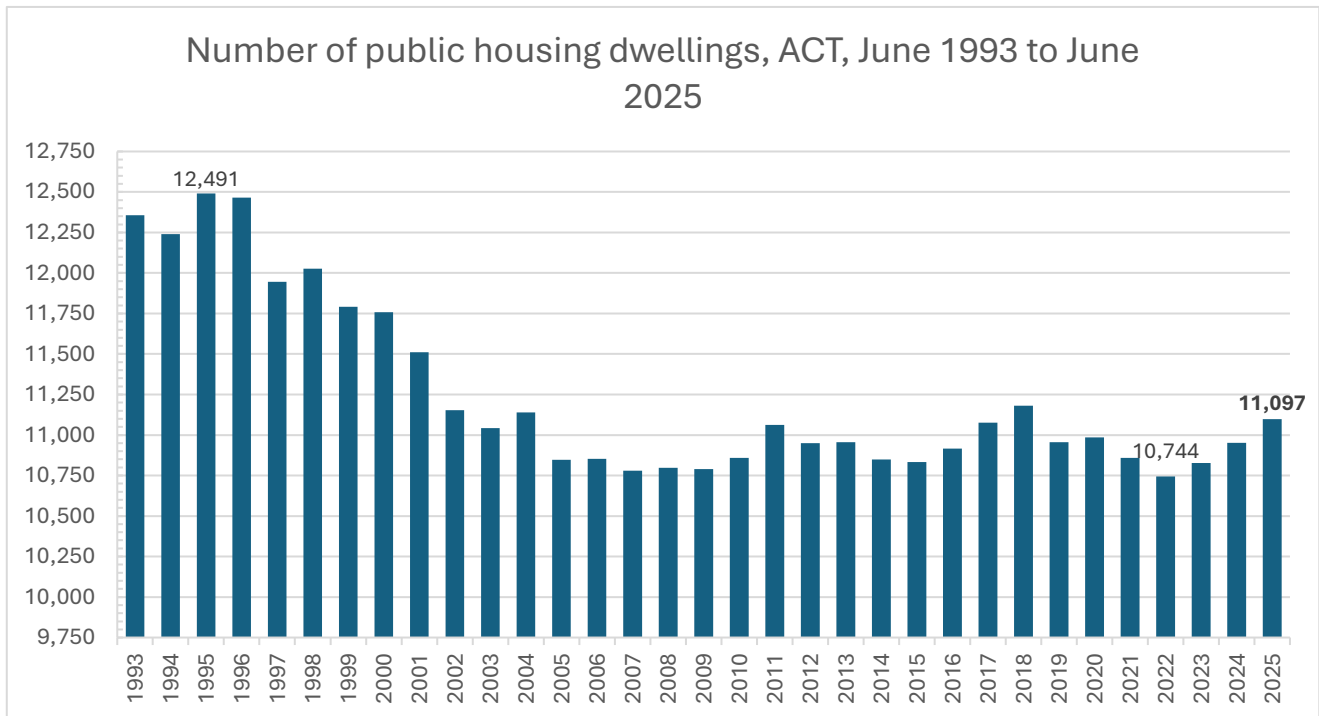
A significant investment in the 2026-27 Budget is \$302 million for the public housing pipeline, which will deliver 450 new public housing homes. This is part of the ACT Government's election commitment to deliver 30,000 new homes by 2030, including 5,000 social and affordable homes. This includes a commitment to deliver at least 1,000 additional public housing dwellings. The Budget also states that this will increase the ACT's public housing stock to 13,200 dwellings by 2030 (*Budget Outlook*, pp. 126; [Housing Budget Statement](#)).

While the increased investment is welcome, the figures stated in the Budget Papers are difficult to reconcile.

Nationally reported data show the ACT had **11,097** public housing dwellings at 30 June 2025 (see figure below).⁶ On this basis, reaching 13,200 public housing dwellings by 2030 would require a net increase of 2,103 dwellings – more than double the Government's commitment to build at least 1,000 additional public housing homes between 2024 and 2030.

The inconsistency is compounded by more recent Government statements. At a post-Budget forum convened by ACTCOSS, the ACT Government advised that there were 11,969 public housing dwellings as at 31 March 2026. If correct, this would imply an increase of 872 dwellings in just nine months – an unprecedented expansion that is substantially greater than previous annual increases (see figure below) and not reflected in recent Budget funding or construction commitments.

⁶ Based on the [Productivity Commission's Report on Government Services 2026 \(PART G: Housing and Homelessness\)](#), the latest [Housing Assistance in Australia data from AIHW](#) (released 23 June 2026), and the ACT Government's [Community Services Directorate Annual Report 2024–25](#). The official number of **11,097** public housing dwellings – based on a nationally recognised definition – is at odds with an inflated figure sometimes used by the ACT Government in other statements and reporting. This inflated figure conflates all Housing ACT dwellings with public housing (including dwellings are not used for public housing tenancies, but which are usually headleased to community housing providers for a range of occupancy-type arrangements and affordable housing).



Data source: Productivity Commission, [Report on government services](#) (compiled from reports between 1995 and 2026), [Housing Assistance in Australia data from AIHW](#) (released 23 June 2026).

The most likely explanation is that different definitions are being used. In some Budget documents and public statements, the Government uses *public housing* interchangeably with all *Housing ACT-owned properties*, including dwellings that are leased to community housing providers or used for other housing programs. These are not equivalent measures. These other Housing ACT dwellings are used for legitimate and important purposes – but they are not the same as public housing. It also appears that the Government's target of 13,200 dwellings by 2030 refers to the total Housing ACT property portfolio rather than public housing as defined in nationally reported data.

This distinction is critical. Public housing is the primary housing option for people with the highest and most complex needs, and increasing its supply is a central Government commitment. Progress against that commitment can only be assessed if the underlying data are reported consistently and against accepted definitions.

Using different definitions across Budget papers, public reporting and public statements undermines transparency and accountability. It obscures the actual growth in public housing, makes it difficult to assess whether commitments are being met, reduces comparability with national reporting, and creates unnecessary confusion for the sector and the community.

For these reasons, ACT Shelter urges the ACT Government to consistently report public housing, community housing and other Housing ACT-owned dwellings as separate categories using nationally recognised definitions. Until this occurs, Budget figures relating to the size of the public housing portfolio should be interpreted with caution. While we have reproduced the Government's published figures in the tables below, we will continue to seek clarification of the reported numbers and greater consistency in the way housing outcomes are measured and reported.

Public housing pipeline

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Capital – Housing ACT	67,975	148,074	66,805	0	282,854
Capital – Infrastructure Canberra	1,995	2,023	2,052	0	6,070
Capital – Provision	0	0	75,600	0	75,600
Capital – Provision – inflow			-36,540		-36,540
Offset – Capital	0	0	0	-26,000	-26,000
Net capital	69,970	150,097	107,917	-26,000	301,984
Expenses – Housing ACT	671	232	235	238	1,376
Expenses – Provision	0	1,000	1,000	0	2,000
Offset – Revenue – Provision	0	0	-1,100	-2,300	-3,400
Net cost of services	671	1,232	135	-2,062	-24

The Budget provides **\$302.0 million (net capital) over four years** to deliver **450 additional public housing dwellings**. This is the largest single investment in new public housing announced by the ACT Government in many years and represents the centrepiece of the Budget's housing package.

The initiative contributes to the Government's commitments to deliver at least **1,000 additional public housing dwellings** and **5,000 new social and affordable homes** by 2030. More than half of the 450 dwellings will be supported through Round 3 of the Australian Government's Housing Australia Future Fund Facility (HAFFF), with the homes to be owned by the ACT Government and managed by community housing providers under long-term arrangements supported by Commonwealth availability payments.

The investment also builds on previous commitments, including funding in the 2025–26 Budget for 85 public housing dwellings through HAFFF Round 2, and 55 dwellings funded through the Commonwealth's Social Housing Accelerator Program.

ACT Shelter strongly supports this investment. Every additional public home provides a secure, affordable home for a household that would otherwise remain on the public housing waitlist or in housing stress, and the scale of this commitment represents a significant step forward after many years of insufficient investment.

However, the investment should also be viewed in the context of the Government's longer-term commitments and the scale of housing need. As discussed above, achieving a public housing portfolio of 13,200 dwellings by 2030 would require a net increase of **2,103 public housing dwellings** from the ACT's reported portfolio of 11,097 dwellings as at 30 June 2025.⁷ Even allowing for the approximately 400 dwellings of net growth expected through the Growing and Renewing Public Housing Program, the initiatives funded in this Budget do not bridge that gap.

Nor is the current pipeline sufficient to reverse the long-term decline in public housing as a proportion of all housing in the ACT. While this Budget makes an important contribution, sustained investment over successive budgets will be required if the Government is to meet its commitments and ensure public housing grows in line with population and housing need.

⁷ Productivity Commission (2026), [Report on Government Services 2026 \(PART G: Housing and Homelessness\)](#); AIHW (2026), [Housing Assistance in Australia](#) (released 23 June 2026).

Growing and Renewing Public Housing and Social Housing Accelerator Programs

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Capital	93,339	0	0	0	93,339
Offset – Capital – Provision	-79,890	-13,449	0	0	-93,339
Net capital	13,449	-13,449	0	0	0

The ACT Government's Growing and Renewing Public Housing Program, initially launched in the 2019–20 budget to replace 1,000 older properties and add a net increase of 400 new homes by 2024, was transitioned into an eight-year initiative pushing the final completion timeline to June 2027 due to delivery delays. The 2026-27 Budget allocates \$93.339m in 2026-27 to complete the Growing and Renewing Public Housing program and implement the Social Housing Accelerator Program (55 dwellings). At the whole-of-government level this is fiscally neutral: the Budget Outlook shows it fully offset by a drawdown from an existing capital provision, meaning it was already set aside in an earlier Budget rather than being new Territory investment (*Budget Outlook*, p. 122).

For Housing ACT itself, Budget Statement C confirms the full \$93.339m lands as a capital injection in 2026-27 (*Budget Statement C*, p. 100). It is also the *last* injection under this program. The Budget Papers do not disaggregate ACT versus Commonwealth (SHAP) funding within the combined \$93.339m line, making it difficult to assess how much of the capital injection relates to the Commonwealth's SHAP contribution versus ACT own-source funding.

Public housing repairs and maintenance

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Capital	35,486	34,779	36,569	0	106,834
Capital – Provision	0	0	0	19,692	19,692
Offset – Capital	-53,266	-39,432	-40,224	-24,738	-157,660
Net capital	-17,780	-4,653	-3,655	-5,046	-31,134
Expenses	53,229	52,168	54,854	24,738	184,989
Expenses – Provision	0	0	0	29,537	29,537
Net cost of services	53,229	52,168	54,854	54,275	214,526

ACT Shelter is pleased to see this Budget's substantial investment in public housing repairs and maintenance. Following years (if not decades) of deteriorating housing condition, repeated reports of lengthy repair delays, and sustained advocacy from tenants and the community sector, increased investment in maintaining existing public housing is both necessary and overdue.

The Government has advised that the Budget provides \$401.5 million for public housing repairs and maintenance over four years, including \$183.4 million in new funding. This represents an important commitment to improving the quality, safety and longevity of the ACT's public housing portfolio. The average cost per Housing ACT dwelling rises to \$25,989 in 2026–27 (from \$21,840 target), directly attributed to the maintenance initiative (*Budget Statement C*, p. 98).

The need for this investment is clear. The proportion of public housing dwellings meeting acceptable condition standards has fallen from 81 per cent to 71 per cent over the past decade, with a substantial share of households reporting multiple structural issues and inadequate facilities.⁸ Tenant satisfaction with public housing services has also dropped to 62% and is well below target (76%), reflecting the lived experience of many tenants who have faced prolonged delays for essential repairs and poor communication about the progress of maintenance requests (*Budget Statement C, p. 98*).

This Budget follows a period of intense public scrutiny of Housing ACT's maintenance system. The ACT Ombudsman's 2026 report *Falling Through the Gaps* documented significant failures in the management of repairs, including inadequate systems for tracking requests and instances where urgent repairs were reportedly treated as planned maintenance, delaying action on serious issues affecting tenants' homes.⁹ The Government has also announced the staged insourcing of public housing repairs and maintenance services following longstanding concerns with the outsourced delivery model.

These reforms are welcome, but their success will ultimately be measured by outcomes for tenants rather than funding announcements or organisational restructuring. While the Budget Papers reveal disability modifications and domestic violence upgrades will begin transitioning to direct government delivery from 2026-27, customer service and strategic asset management functions will not transfer until 2028-29. These are the functions most directly responsible for managing, tracking and communicating repair requests. As a result, many of the systemic problems identified by the Ombudsman may take several years to be fully addressed.

ACT Shelter is also concerned that the Budget does not provide sufficient transparency around how the headline funding figures have been constructed. The Government's Budget correspondence states it is investing \$401.5 million in public housing repairs and maintenance over four years, including \$183.4 million in new funding. These figures do not appear to reconcile to any single line in the Budget Papers. The funding is instead spread across at least five separate appropriations, split between two directorates and two accounting classifications: a recurrent operating allocation to Housing ACT (\$184.99 million over four years), a partly offsetting recurrent reduction as functions transfer to Infrastructure Canberra (\$5.78 million), a mirrored recurrent appropriation to Infrastructure Canberra for the insourcing transition (\$21.61 million from 2026-27), a capital allocation also titled "public housing repairs and maintenance" (\$123.33 million), and a capital offset (\$50.83 million). No combination of these budget lines appear to land on the Government's headline figures, and no bridging table is published. Given the significance of this investment, ACT Shelter recommends Treasury and Housing ACT publish a consolidated reconciliation distinguishing baseline funding from new investment.

Greater transparency is also needed in how repair performance is measured. The Budget introduces a new target for more than 70 per cent of repairs and maintenance expenditure

⁸ Steering Committee for the Review of Government Service Provision, (2026), [Report on Government Services 2026, Part G: Housing and homelessness](#), Productivity Commission, Canberra.

⁹ ACT Ombudsman, (2026), [Falling through the gaps: How Housing ACT manages tenant requests for repairs to their homes](#), Canberra.

to be directed towards planned works¹⁰. On the other hand, several existing maintenance performance indicators (such as completion of planned upgrades) have been discontinued or reported only in broad terms. Following the Ombudsman's findings, this is the wrong time to reduce the visibility of maintenance performance. We understand some measures may need to be revised and strengthened as the transition to insourcing proceeds. The Assembly and the community should be able to monitor whether repairs are being completed within appropriate timeframes, whether urgent repairs are being prioritised correctly, and whether tenants are experiencing genuine improvements in service delivery.

ACT Shelter has consistently argued that maintaining existing public housing is as important as building new homes. After the Ombudsman's report in March, we said the real test would be whether the Government put sufficient resources behind fixing a broken system. This Budget represents an important step towards addressing longstanding underinvestment in public housing maintenance, but continued investment, stronger accountability, and transparent reporting will be essential to ensure the promised improvements are realised and sustained.

Insourcing of public housing repairs and maintenance

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Capital – Digital Canberra	2,571	0	0	0	2,571
Net capital	2,571	0	0	0	2,571
Expenses	2,309	2,342	8,157	8,804	21,612
Expenses – Digital Canberra	0	436	517	517	1,470
Amortisation	0	514	514	514	1,542
Offset - Expenses – Housing ACT	-178	-206	-2,662	-2,738	-5,784
Net cost of services	2,131	3,086	6,526	7,097	18,840

The Budget provides funding to progressively insource Housing ACT's repairs and maintenance service. This includes transitioning Disability Modifications and Domestic Violence Upgrades to direct ACT Government delivery from 2026-27, followed by Customer Service and Strategic Asset Management functions from 2028-29. The funding also supports the development of a 'fit-for-purpose' digital system to underpin the new service model.

The decision to bring public housing repairs, maintenance and modifications back into direct government delivery represents an important opportunity to address longstanding systemic failures and redesign service delivery to be tenant-centred, data-informed and genuinely accountable. ACT Shelter supports the transition in principle, recognising that the outsourced model has consistently failed to deliver timely, transparent and tenant-centred maintenance services. However, structural change alone will not improve outcomes unless

¹⁰ ACT Shelter supports the shift over time toward planned and preventive maintenance. It is important, however, that there is accountability in how repairs and maintenance are classified. This distinction matters because the ACT Ombudsman's March 2026 report, *Falling Through the Gaps*, found Housing ACT had in specific instances classified urgent repairs as "planned maintenance" to avoid statutory repair timeframes, leaving one tenant without a sealed ceiling through two Canberra winters.

it is accompanied by fundamental reform of how repairs are managed, monitored and experienced by tenants.

The success of the new model will depend on meaningful engagement with tenants and community organisations throughout its design and implementation. The new service should be built around clear accountability, robust data and accessible systems that enable tenants to easily report repairs, monitor progress and receive timely communication about their requests. ACT Shelter has previously recommended the introduction of accessible digital platforms that provide real-time updates on repair requests, improving both transparency and confidence in the system. We therefore welcome the commitment to develop a "fit-for-purpose digital solution" and look forward to greater detail on its design, functionality and implementation. Given the findings of the ACT Ombudsman's *Falling Through the Gaps* report, the development of the new in-house model should be transparent and informed by broad consultation, ensuring the new system addresses the shortcomings of the previous arrangements rather than simply replicating them.

Digitisation of Housing ACT records

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Capital	40	0	0	0	40
Net capital	40	0	0	0	40
Depreciation	0	10	10	10	30
Expenses	494	616	116	121	1,347
Net cost of services	494	626	126	131	1,377

The Budget allocates \$1.377 million in net cost of services over four years to digitise Housing ACT's records, intended to improve security, records management and operational efficiency.

ACT Shelter supports this measure, which is long overdue. Reliable record-keeping and robust data are key to managing the ACT's public housing stock, underpinning responsive tenancy management and sound asset management decisions. Housing ACT's record-keeping has been an identified shortcoming over the past decade. An [Office of the Australian Information Commissioner \(OAIC\)](#) audit in 2018 found Housing ACT relied heavily on paper records and had significant shortcomings in its handling of tenants' personal information. A [2022 follow-up assessment](#) found progress on digitisation had been slow and that key recommendations from the OAIC audit remained unimplemented. More recently, the [ACT Ombudsman's 2025 audit of the Growing and Renewing Public Housing Program](#) found Housing ACT still lacked a digital business system capable of providing complete, integrated, up-to-date information about its homes and tenancies.¹¹

Set against this history, the scale of this investment raises questions about whether it is adequate to the task. At \$1.377 million over four years, this funding is modest relative to the scope of the problem identified across successive reviews. A key risk is that, as with the 2018 and 2022 findings, funding is allocated but implementation stalls or falls short of fully

¹¹ ACT Auditor, (2025), [Management of the Growing and Renewing Public Housing Program](#).

resolving the underlying system failure. ACT Shelter would welcome further clarity from Government on the scope of this digitisation project, and how its delivery will be sequenced and reported against so that progress can be tracked transparently.

Improving the public housing tenant experience

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Expenses	5,262	5,327	5,392	5,460	21,441
Offset – Expenses	-5,262	-5,327	-5,392	-5,460	-21,441
Net cost of services	0	0	0	0	0

The Budget funds the continuation of 31 FTE for tenancy management, alongside supplementary funding to cover rates and levies, supporting what the Government describes as "continued delivery of tenant-centric public housing services." Notably, this \$21.441 million in expenses over four years is fully offset within Housing ACT's existing budget, producing a net cost of services of zero (*Budget Outlook*, p.125).

While these 31 positions are necessary to keep core tenancy management running, the zero net cost indicates no net new funding has been provided to support them, suggesting that Housing ACT is absorbing the full cost from within its existing operating envelope. The Budget Papers do not specify what is being reduced or reprioritised to fund this offset.

This funding decision should also be read against a marked decline in tenant experience reported elsewhere in the Budget Papers. Satisfaction with the provision of public housing fell from a 76% target to a 62% estimated outcome in 2025-26 – a 14%-point shortfall. The target for client service visits has also been wound back, from 6,000 in 2025-26 to 5,800 for 2026-27 (and down from 11,000 in 2024-25). Taken together, a tenancy management function funded through an internal offset, a satisfaction target missed by 14 points, and a lowered service-contact target paint a picture of a system being asked to do more with static resourcing.

Crisis and transitional housing (operational support for Commonwealth housing projects)

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Expenses	NFP	0	0	0	NFP
Expenses – Provision	0	NFP	NFP	NFP	NFP
Net cost of services	NFP	NFP	NFP	NFP	NFP

The Budget provides operational funding to support up to 28 crisis and transitional dwellings for people experiencing or at risk of homelessness under the Commonwealth's National Housing Infrastructure Facility Crisis and Transitional Housing Program. All financial figures in this measure are marked "Not for Publication," with the Government citing potential prejudice to its market and contract negotiations.

ACT Shelter welcomes this investment, recognising the significant shortage of crisis and transitional accommodation in the ACT. While additional crisis and transitional housing is welcome and necessary, providers have indicated to us that it will not, on its own, relieve

pressure on the crisis and transitional housing system and the wider homelessness system. The fundamental constraint remains the shortage of social housing, which creates bottlenecks in the system. Without sufficient pathways into long-term, social and affordable housing, people remain in crisis and transitional accommodation for longer than intended, reducing turnover and limiting the benefit of additional places. Some providers have also underscored to ACT that the shortfall of Housing ACT properties for large families also causes many families to be stuck in transitional housing for very long periods of time, and reportedly for years. Expanding crisis and transitional housing must therefore be accompanied by sustained growth in social housing so these dwellings can function as genuine short-term pathways out of homelessness.

Supporting community housing

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Expenses	500	0	0	0	500
Expenses – Provision	0	0	39,242	0	39,242
Offset – Revenue – Provision	0	0	-757	-799	-1,556
Net cost of services	500	0	38,485	-799	38,186

The ACT Government will establish a Community Housing Loan Guarantee to get approved projects off the ground through the Housing Australia Future Fund Round 3. This will provide financial guarantees in the order of \$650 million, enabling CHPs to secure more favourable financing terms. It is expected to support around 1000 new social and affordable dwellings owned by community housing providers. The funding also includes support for ECHO and YWCA projects through the State and Territory stream of HAFF Round 3, and for funding design works for Yerrabi Yurwang's proposed 29-dwelling townhouse development in Moncrieff, ahead of a HAFF Round 3 submission for building costs.

ACT Shelter commends the loan guarantee as a useful, relatively low-cost mechanism to leverage Commonwealth HAFF financing for community housing providers. We note that this initiative is structured primarily as a contingent liability rather than direct expenditure: of the \$38.186 million net cost of services recorded over four years, only \$500,000 is direct program spending — the Yerrabi Yurwang design funding. The remaining \$39.242 million, provisioned in 2028-29, sets aside funds against the Government's \$650 million guarantee and would only be drawn on in the event of a loan default.

Property-related taxes and fees

Reducing stamp duty

	2026-27 \$'000	2027-28 \$'000	2028-29 \$'000	2029-30 \$'000	Total \$'000
Revenue forgone	17,100	17,100	17,500	18,000	69,700
Offset – Revenue provision	-12,905	-17,100	-17,500	-18,000	-65,505
Net cost of services	4,195	0	0	0	4,195

The Budget continues the ACT's long-term transition from stamp duty to broad-based land taxation. From 1 July 2026, the Government will significantly expand stamp duty concessions and remove existing income and property value caps. As a result:

- all first home buyers and home buyers who have not owned property in the last five years will no longer pay stamp duty;
- the existing concession for owner-occupiers off the plan units will be made permanent and expanded to the purchasers of turn-key units and all new unit-titled properties purchased by owner-occupiers;
- eligible pensioners and eligible participants in the Disability Duty Concession Scheme will pay no stamp duty, regardless of the price of the property;
- the commercial stamp duty tax-free threshold will increase to \$2.1 million; and,
- eligibility for the Pensioner Duty Concession Scheme will be expanded to Service Pension recipients with a permanent incapacity to work, and Department of Veterans' Affairs Gold Card holders will no longer require a 12-month waiting period.

ACT Shelter continues to support the ACT's long-term transition away from stamp duty towards broad-based land taxation. Stamp duty is an inefficient tax that can act as a barrier to home purchase, while also discouraging households from moving, downsizing and relocating for work, and creating a volatile revenue source for government. Replacing transaction taxes with annual land-based taxation improves economic efficiency, better aligns housing with household need, and provides a more stable revenue base.

However, supporting the direction of reform does not mean supporting every element of its implementation. The package announced in this Budget contains a mix of elements with some aspects raising potential equity and distributional concerns.

First, **removing stamp duty is likely to be partly capitalised into higher house prices.** In a supply-constrained housing market, reducing transaction costs increases purchasers' capacity to bid, with a significant share of the benefit captured through higher sale prices rather than lower effective purchase costs. Because housing supply is far less elastic than demand, sellers tend to capture the larger share of any change in transaction taxes. Previous modelling of the ACT's tax reforms suggests even relatively modest price increases substantially reduce (or entirely eliminate) the gains expected for first home buyers.¹² If

¹² Vidyattama, Y, Li, J, Tanton, R, & La, HA, (2023), Changing Housing Taxation Composition: A Review of Policy in the Australian Capital Territory, *Urban Policy and Research* 41(2):182–194.

lenders also incorporate higher ongoing rates liabilities into serviceability assessments, the practical affordability gains may be smaller than the headline tax saving suggests.

Second, some of the expanded exemptions are regressive and poorly targeted.

Removing both the income and property value caps means the value of the concession increases with the price of the property purchased. In a supply-constrained market, uncapped purchaser-side concessions can flow through to higher land value, with the largest benefits accruing to households purchasing higher-value homes, including well-resourced first home buyers, asset-rich households re-entering home ownership and downsizers with substantial equity. A capped or tapered concession would direct more support towards buyers facing genuine affordability barriers while reducing windfall gains at the upper end of the market.

Moreover, if uncapped purchaser-side tax concessions are capitalised into land values, the ACT Government is in the unusual position of being both the provider of the concession and, through the LVC and the Suburban Land Agency, a major beneficiary of the resulting land value uplift. This means the net fiscal cost of the concession may be lower than the headline revenue forgone, while the benefit reaching purchasers may also be lower than intended.¹³

Third, as noted below in the analysis of increases to rates, the transition to rates and land-based taxation can create cash-flow pressures for some income-poor households.

Broad-based land taxation spreads tax liabilities over time, but it also shifts payment obligations onto annual household cash flow.

Fourth is the **unexamined strata incentive** embedded in the design of the reforms. The exemption for “new unit-titled property” rewards the legal structure of a transaction rather than the dwelling type or density. Professor Cathy Sherry, presenting at ACT Shelter’s missing middle housing forum earlier this year, cautioned against defaulting to strata title for missing-middle typologies where it is not legally necessary.¹⁴ Strata carries inherent legal complexity and attaches a permanent, compulsory and unpredictable levy obligation to title in perpetuity, with implications for housing affordability. An exemption confined to unit-titled stock therefore distorts decisions and gives developers and buyers a direct financial reason to choose strata, even where ordinary subdivision would deliver the same dwelling without the ongoing levy attached and the associated affordability implications.

In summary, ACT Shelter supports the ACT's long-term transition from stamp duty to land-based taxation. However, the efficiency case for the reform is stronger than the equity case

¹³ If the abolition of stamp duty is capitalised into higher land values, the fiscal effects may be more complex than the Budget presentation suggests. The ACT already captures a substantial share of land value uplift through the Lease Variation Charge and through the Suburban Land Agency, which returns much of the uplift associated with greenfield land release to Government. To the extent that stamp duty concessions increase land values, some of the revenue Treasury records as “foregone” may therefore be recouped through these existing value-capture mechanisms rather than flowing to purchasers. The extent of this effect is contested and depends on the degree of price capitalisation, which in turn is influenced by housing supply responsiveness. However, where supply is relatively constrained – as the ACT’s approvals-to-completions gap suggests – the potential for capitalisation is greater. This strengthens the case for better targeting purchaser concessions through measures such as price caps or sliding-scale tapers. Similarly, exempting new unit-titled dwellings from stamp duty, in addition to existing Lease Variation Charge remissions for eligible missing-middle developments, concentrates multiple tax concessions on the same transactions and may place additional upward pressure on the price of new strata-titled housing relative to established dwellings.

¹⁴ ACT Shelter, (2026), [Transcript of Online forum: ‘Missing Middle Housing – the equity and affordability implications of reforms’](#).

for specific aspects of the package announced in this Budget. We support the expanded concessions for pensioners, veterans and people with disability. However, we consider purchaser concessions could be better targeted through measures such as property value caps or sliding-scale tapers, ensuring assistance is directed to households experiencing genuine affordability barriers rather than increasing with purchase price.

We also recommend that the Government publish distributional modelling showing who benefits from these reforms across income groups and housing tenures, and also redesign the new dwelling concession so it is neutral between strata and non-strata forms of title for ‘missing-middle’ housing. This would avoid creating unnecessary fiscal incentives for strata title while supporting more affordable and flexible housing outcomes.

Residential property-related taxes and fees (general rates and levies)

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Revenue	28,000	29,300	30,600	32,000	119,900
Net cost of services	-28,000	-29,300	-30,600	-32,000	-119,900

As part of the ACT's long-term transition from stamp duty to broad-based rates and land taxation, the Budget increases residential general rates above the Wage Price Index, generating almost \$120 million in additional revenue across the forward estimates. This is partially offset by reductions in stamp duty, consistent with the broader reform objective of shifting the tax base away from transaction taxes toward recurrent land-based taxation.

As noted in our analysis of the changes to stamp duty, ACT Shelter supports this direction in principle. Recurrent land taxes (via property rates) are more efficient and less distortionary than transaction taxes. We also support the reduction in flat charges within the rates system, including the removal of the \$100 Health Levy that previously applied to all residential properties.¹⁵ Reducing flat charges improves the progressivity of the system because it reduces a greater share of costs, in proportional terms, for lower-value properties than for higher-value properties, thereby reducing relative regressive pressure in the overall rates structure.

The Government has stated the *average* residential rates increase (including general rates and levies) will be no more than 5 per cent in 2026–27. This outcome is partly achieved through the removal of the flat levy component, which offsets underlying increases in general rates. The underlying general rates component is, however, increasing by an average of around 8 per cent across residential properties, and this average in turn masks significant variation between property types. A comparison between the 2025-26 and 2026-27 Budget Papers indicates that marginal rates for houses increase by around 5 per cent across value brackets, while unit-titled properties face increases of approximately 16.7 per cent (*Budget Outlook, p.174; Budget Outlook 2025-26, p. 173-174*).

Over time, successive increases above the Wage Price Index will compound. For low-income owner-occupiers, these recurring costs may become increasingly difficult to

¹⁵ The removal of the Health Levy is partially offset by year-on-year increases in the residential and rural Police, Fire and Emergency Services Levy (PFESL) and the Safer Families Levy. In 2026-27, the total increase for these levies will be \$42 for standard ratepayers, and \$28 for pensioners.

absorb. Existing rebate and deferral arrangements remain important safeguards, and their adequacy should be kept under review as the tax transition continues.

Changes to the Lease Variation Charge (LVC)

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Expenses	693	701	0	0	1,394
Revenue forgone	2,018	2,143	2,268	0	6,429
Offset – Revenue	-1,954	-1,271	-2,404	-199	-5,828
Net cost of services	757	1,573	-136	-199	1,995

The Budget introduces a temporary 50 per cent remission of the codified Lease Variation Charge (LVC) for eligible 'missing middle' developments in RZ1 and RZ2 zones. This will apply to eligible developments that have not paid or deferred their LVC prior to 10 June 2026, receive development approval before 30 June 2029, and complete construction by 31 December 2030. The cost of this initiative is partially offset by additional LVC and general rates revenue from additional development (*Budget Outlook*, p. 86).

The Government has also announced a review of the LVC framework, with the stated objectives of simplifying the system, reducing disputes and improving certainty for developers (*Budget Paper E*, Table 44, Changes to appropriations).

Separately, the Budget expands the use of LVC waivers to support social and affordable housing delivered by community housing providers. This has been accompanied by a reduction of approximately **\$22.4 million** in appropriations for the Built to Rent and Affordable Housing Project Fund, attributed to 'replacing grants payment with waivers for lease variation fee assistance' (*Budget Paper B*, p. 49).

ACT Shelter supports the LVC as a critical value-capture mechanism that ensures a fair return to the community when planning decisions increase private land value. Materially weakening the LVC risks undermining equity, increasing speculative activity, reducing public revenue, and limiting the ACT's capacity to fund social housing and essential services.

We support targeted LVC concessions where they deliver a clear and enduring public benefit through additional social and affordable housing. However, we do not support reducing the LVC for market housing. The evidence does not demonstrate that the LVC is a barrier to housing supply, while weakening an exemplary value-capture mechanism risks reducing public benefit without delivering meaningful improvements in affordability.

Supporting social and affordable housing through targeted concessions

Targeted LVC concessions can be an appropriate way of supporting social and affordable housing, provided the value forgone by the community is returned through long-term affordable housing outcomes. However, the Budget appears to replace some existing grant funding under the Built to Rent and Affordable Housing Project Fund with LVC waivers. This may represent a change in the form of assistance rather than an increase in overall investment.

That distinction matters, as grants and waivers are not functionally equivalent. The Affordable Housing Project Fund is a grant program which was funded in previous budgets,

and is designed to support over 800 new affordable rental homes. These grants provide upfront capital that improves project feasibility, supports land acquisition and early project delivery, and can help community housing providers secure finance. LVC waivers reduce a future development cost, but do not necessarily provide the same flexibility or improve cash flow during the critical early stages of a project. A significant concern arising from the Budget papers is whether the shift from grants to LVC waivers may represent a net decrease in support for affordable housing delivery.

The Government should therefore clearly demonstrate that the new arrangements increase overall support for social and affordable housing delivery. Specifically, it should be clarified whether the \$22.4 million in reduced appropriations represents: (a) a like-for-like administrative substitution with no net change in effective support; (b) a genuine reduction in the total value of support available to CHPs and affordable housing developers; and/or (c) a deliberate policy decision to redirect support from grants to waivers on the grounds that waivers are more efficient or better targeted. As with direct grants, forgone revenue should be accompanied by transparent public reporting on the value of concessions provided.

Policy justification for reducing the LVC for market housing is lacking

The available evidence does not demonstrate that the LVC is a material barrier to ‘missing middle’ housing supply or that reducing it will significantly increase housing delivery or affordability.¹⁶ Reducing the LVC primarily increases the value retained by landowners and developers; it does not necessarily improve project feasibility or housing affordability.

As noted in the recent Prosper Australia Report, *Pricing Development Rights*:¹⁷

- The ACT has outpaced every other state and territory in housing construction over the past decade and a half, averaging 2.6% annual growth in dwelling stock compared to 2.2% in Victoria and 1.8% across Australia, notwithstanding the LVC.
- The LVC is paid out of economic rents – the windfall land value uplift from planning permission – not out of the normal profit margin developers require to proceed with a project. Capturing 75% of a windfall does not reduce the incentive to develop; it reduces the windfall profit to the landowner.
- Pricing development rights can actually encourage faster housing supply by reducing the incentive to hold land in low-intensity use in anticipation of further planning gains – exactly the kind of land-banking behaviour that delays missing middle development.
- The argument that the LVC renders development infeasible conflates site acquisition feasibility with use-change feasibility. That is, it confuses two different things: whether a site is genuinely ready for redevelopment, and whether a developer can buy it today and turn an immediate profit. The LVC only affects the

¹⁶ As noted in the ACT Government’s Review of the LVC in 2018-19: “the Government considers the LVC has a minimal impact on the financial viability of developments as it isolates the value attributable to government decisions on the use of land. The input received from the review did not provide substantive data or analysis which challenges this view. An examination of residential sales activity involving redevelopment of existing blocks, combined with publicly available information about industry construction costs, also does not support the suggestion that the LVC systemically affects project viability.” ACT Government, (2019), *Detailed consultation report: review of the Lease Variation Charge*; ACT Government, (2018), *Review of the Lease Variation Charge* (September 2018).

¹⁷ Helm, T & Williams H, (2026), *Pricing development rights: A game changer for housing affordability*. Prosper Australia: Melbourne.

second. Development proceeds when existing structures have depreciated to the point that redevelopment is the highest-value use. LVC does not alter that threshold in a way that constrains supply, because the sites most affected are those least likely to be developed anyway.

The revenue offset assumptions require greater scrutiny

The Budget projects that for every dollar of LVC revenue foregone, approximately 90 cents will be recovered through additional LVC and general rates revenue from new development. This implies the remission will roughly double so-called ‘missing middle’ construction without displacing any other construction elsewhere in the Territory.

This implies a very strong behavioural response. One possible explanation could be that developers accelerate projects they would have undertaken anyway in order to capture the saving. This would produce a temporary surge in approvals, followed by a corresponding trough – but would not represent a net increase in housing supply. If this were the correct model, the 2029–30 offset figure should be positive (as deferred projects are displaced), not negative. A second possible story is that the remission drives up land values in RZ1/RZ2 zones, generating higher general rates revenue. But since the remission is temporary, there is no reason for land values to rise across entire zones. Only sites likely to be developed within the remission window would see any capitalisation effect, and that is a tiny fraction of all land in those zones.

Neither of these explanations supports the claim that the remission will be 90 per cent self-funding through genuine new development. The most defensible interpretation is that the offset assumptions are optimistic and the true net cost of the remission is materially higher than the \$2 million projected in the Budget papers.

Protecting the integrity of the LVC

The immediate fiscal impact of the remission is relatively modest.¹⁸ The more significant issue is the precedent it establishes. For more than five decades, the ACT's Lease Variation Charge has operated as an effective value-capture mechanism, ensuring that part of the increase in land value created by public planning decisions is returned to the community.¹⁹ Over much of that period, housing construction in the ACT has outpaced every other state and territory.²⁰ At a time when other jurisdictions are exploring similar approaches and the ACT struggles with revenue adequacy, weakening the LVC for market housing without compelling evidence of public benefit risks undermining an important source of public value and creating expectations of future concessions.

The LVC review must be transparent and evidence-led

ACT Shelter supports a properly conducted review but is concerned that the announced objectives – ‘simplification’, ‘reduction of disputes’, and ‘improved certainty’ – are framed primarily around industry concerns. These are legitimate considerations and warrant

¹⁸ In the Budget Outlook (p. 177) it is stated: “Revenue [from the LVC] is forecast to be \$31.1 million in 2026-27 and is expected to be \$18.1 million lower over the four years to 2028-29, compared to the 2025-26 budget partly due to policy decisions to encourage missing middle housing”.

¹⁹ Helm & Williams (2026). *Pricing Development Rights*.

²⁰ Helm & Williams (2026). *Pricing Development Rights*.

review, but a review must also consider equity, distributional impact, revenue adequacy, and consistency with the Government’s housing justice and affordability objectives.

The review should be transparent, informed by independent evidence, and include meaningful engagement with community organisations and independent economists, alongside industry representatives. The economic modelling and evidence underpinning any proposed changes should also be published prior to decisions being made.

ACT Shelter's recommendations

ACT Shelter recommends that the Government:

- publish the modelling and forecasts for missing middle housing construction that underpin the fiscal offset assumptions in the Budget (including the assumed behavioural response to the remission, the baseline forecast for missing middle construction in the absence of the remission, and assumptions about displacement of construction from other zones or future periods);
- publicly report each year on the uptake, fiscal cost and housing outcomes of the remission;
- demonstrate that offsetting the LVC waivers against affordable housing grants does not reduce overall support for community housing providers or affordable housing delivery;
- ensure all affordable housing concessions include robust affordability requirements, durable obligations, and transparent public reporting; and
- publish the terms of reference for the LVC review and explicitly include housing affordability, distributional equity, and revenue sustainability alongside efficiency and simplicity objectives, with any proposed change to the rate or base justified by published evidence and based on a broader consultation.

Short-term rental accommodation levy

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Revenue	0	2,100	2,200	2,300	6,600
Net cost of services	0	-2,100	-2,200	-2,300	-6,600

The Government will increase the Short-Term Rental Accommodation Levy, paid by booking service providers, to 7.5 per cent from 1 July 2027, bringing the rate of the levy into line with Victoria. In effect since July 2025, the levy is currently 5 per cent of the total booking amount paid (or payable) by the guest. The Government has delayed implementation of this measure by one year to support industry transition.

Over four years from 2026-27, the levy is expected to generate \$23.69 million in own-source taxation to sustainably deliver public services and infrastructure in the ACT.

ACT Shelter supports this measure, noting that short-term rental accommodation has implications for the accessibility and affordability of long-term rental properties. We would, however, urge the ACT Government to follow Victoria’s lead and ensure all funds raised are redirected into building and maintaining social and affordable housing.

Home ownership assistance

The 2026-27 Budget continues the ACT Government's long-standing emphasis on demand-side home ownership assistance, deepening several existing levers while allowing one of its most targeted products, the Land Rent Scheme, to contract.

Understood together, the ACT's home ownership architecture now spans four distinct mechanisms: tax relief through the Home Buyer Concession Scheme (HBCS), deferred land purchase through the Land Rent Scheme, equity-share arrangements through Housing ACT's Shared Equity Scheme for existing public housing tenants, and Commonwealth deposit and equity support through the 5% Deposit Scheme and Help to Buy. From 1 July 2026, the HBCS will be superseded for first-home buyers by a full, uncapped stamp duty exemption regardless of income or property value, alongside expanded exemptions for pensioners, NDIS participants and five-year non-owners, and new duty relief for unit-titled and turn-key "missing middle" properties (see analysis of Reducing stamp duty, above). At the federal level, Help to Buy, a national shared equity scheme under which the Commonwealth contributes up to 40% of a new home's purchase price (30% for existing homes) in exchange for an equivalent equity stake, became operational in the ACT in December 2025, income-tested at \$100,000 (individual) or \$160,000 (joint/single parent), though capped nationally at 10,000 places a year and currently accessible through only two lenders.

Each of these mechanisms targets a different cohort and operates through a different financial logic, tax foregone, deferred land cost, equity dilution, or deposit guarantee. ACT Shelter's concern is that this proliferation of demand-side tools obscures rather than addresses the underlying supply constraint. None of them increase the stock of social or public housing, and several (most notably the now-uncapped stamp duty exemption) direct the largest dollar benefit to high-cost purchases and buyers who are already well-placed to transact in the housing market, raising the same price-capitalisation risk ACT Shelter has flagged elsewhere in this analysis: concessions of this kind tend to be absorbed into higher sale prices rather than passed through to buyers.

The Land Rent Scheme contraction

Against this backdrop, the Budget Papers reveal a -\$25 million technical adjustment to the ACT's Land Rent Scheme (LRS) in both 2028–29 and 2029–30 (*Budget Statement B, Table 35, p.55*). The LRS enables eligible home buyers to lease residential land from the ACT Government rather than purchase it outright, paying an annual land rent (4 per cent of the unimproved land value, or a concessional 2 per cent for eligible lower-income households) while owning the dwelling. By financing only the dwelling rather than both the land and dwelling, participants require substantially smaller deposits and mortgages, reducing the upfront cost of home ownership. The scheme is restricted to eligible low- and moderate-income households purchasing newly released Suburban Land Agency blocks and requires a dwelling to be constructed within two years.

Of the ACT Government's home ownership initiatives, the LRS is the product most directly targeted at overcoming the deposit barrier – the single greatest obstacle preventing many moderate-income renters from entering home ownership. A downward revision of this scale

across two forward years suggests Treasury now expects materially fewer LRS leases than previously forecast, whether through declining new uptake, fewer land releases being channelled into the scheme, or higher-than-expected conversion to standard leases.

Despite its shortcomings, the LRS has demonstrated some affordability benefits when operating as intended. The only independent post-implementation review found participants' housing costs remained well within accepted affordability benchmarks, and that most would have been unable to purchase a home in the ACT without the scheme.²¹ However, the review also identified structural weaknesses that remain unresolved. These include persistent under-targeting of the lower-income households for whom the concessional 2 per cent land rent was intended; substantial participation by owners of multiple blocks, investors and builders under the scheme's open-market design; and a conversion mechanism that permanently removes properties from the affordability framework. Once a participant converts to a standard Crown lease at the prevailing unimproved land value, there are no resale price controls or purchaser eligibility requirements, allowing the affordability benefit to accrue to a single household rather than being preserved for future buyers. As a result, the scheme effectively functions as a deferred land purchase mechanism, rather than a source of enduring affordable housing.

A forecast contraction of this scale should not be treated as a technical footnote. If it reflects a real reduction in the scheme's future scope, it potentially means the narrowing of one of the Territory's few home ownership products specifically designed to address deposit barriers. In the interest of transparency, the Government should clarify the basis for this adjustment, including whether it reflects a deliberate reduction in Land Rent releases, declining demand, revised assumptions about lease conversions, or another policy or forecasting decision. The Government should also confirm whether the Land Rent Scheme remains an active element of its long-term housing affordability strategy or is instead being allowed to diminish through attrition.

Help to Buy Scheme

The ACT Government has signed up to the Help to Buy Intergovernmental Agreement that started operating in December 2025. The Help to Buy program is entirely funded by the Commonwealth, which contributes up to 40% of the purchase price for newly built homes and up to 30% for existing homes. In exchange, the Commonwealth Government takes a proportional equity stake in the property. The Commonwealth Government and ACT Government have reached an agreement to unlock around 4,900 homes in the ACT, including over 1,700 exclusively for first home buyers. The Commonwealth Government will provide \$200 million in concessional loans and \$50 million in grant funding to support infrastructure work for the delivery of these homes throughout the ACT.

²¹ Phibbs, P, Milligan, V, Blunden, H, (2012), [Post Implementation Review of the ACT Land Rent Scheme](#), EPIC report for the ACT Government, Canberra: Department of Treasury.

Homelessness and housing support services

Housing Crisis Support Fund

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Expenses	2,631	2,531	0	0	5,162
Offset – Expenses – Provision	-1,950	0	0	0	-1,950
Net cost of services	681	2,531	0	0	3,212

ACT Shelter strongly welcomes the Housing Crisis Support Fund, which will provide low-income households experiencing rental stress with grants of up to four weeks' rent (capped at \$2,500) and a new \$250 Crisis Support Payment for essential costs like utilities and furnishings. It is expected to assist more than 3,300 Canberrans over its two-year life, with an evaluation due ahead of the 2028-29 Budget.

The Fund effectively reinstates the former Rent Relief Fund, which closed in July 2025 when ACT Government funding ceased. That program's evidence base was strong, with 57% of recipients at risk of homelessness, 33% experiencing domestic and family violence, 35% sole parents, and 19% already on the public housing waitlist.²² Helping someone stay housed costs far less, socially and fiscally, than responding after they lose it. We welcome the Government responding to this clear and well-evidenced need, particularly given the ACT's persistently high rates of rental stress among Commonwealth Rent Assistance recipients.

However, the funding is time-limited, and the drivers of rental stress – low vacancy rates, high rents relative to income, a long public housing waitlist – are structural, not cyclical. A program with a two-year horizon and uncertain future is not a durable response, especially given the previous Fund was discontinued despite proven demand. Evaluation is welcome, but a comparable Fund should be made permanent and funded at a level matching demonstrated need, with the evaluation and any funding decision finalised well before expiry to avoid a support gap.

Delivery through a community sector provider is expected again, as with Care Financial Counselling Service previously. It is unclear whether the stated allocation includes funding for program administration (staffing, assessment, compliance costs, etc.). If administration must be absorbed within the gross expense line, the funds available for direct grants are correspondingly reduced. The Government should clarify whether administration costs are included in the \$5.162 million and, if so, at what level.

Investing in housing and homelessness services

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Expenses	2,796	3,934	4,547	5,642	16,919
Net cost of services	2,796	3,934	4,547	5,642	16,919

²² Care, (2025), *Rent Relief Fund Roundtable Briefing Paper* (unpublished).

The Government will provide \$16.919 million in funding support for homelessness and housing support services (*Budget Outlook*, p. 124). This includes:

- \$2.231 million over four years for Samaritan House;
- \$2.089 million over four years for Roadhouse;
- \$1.420 million over four years for Bluedoor;
- \$872,000 over four years to support Our Place, Braddon.
- \$820,000 over four years to support Community Housing Canberra focus transition to support vulnerable Canberrans in community housing;
- \$2.417 million to continue the Oaks Estate Community Inclusion Program over four years;
- \$5.171 million over four years to target chronic homelessness, those with complex needs, youth homelessness and those escaping domestic and family violence through:
 - an increase to the Housing Asset Assistance Program (HAAP) portfolio by 65 properties;
 - expansion of the Housing First model with an additional 10 HAAP properties;
- \$1.077 million over four years to support the continued operation of ACT Shelter.

Funding will also be provided to ensure continuity of housing support for people with disability.

ACT Shelter commends this investment. Sustained funding for specialist homelessness services is essential to maintaining capacity in a system that continues to experience demand well in excess of available support. While much of the funding appears to consolidate existing programs and avoid funding cliffs, rather than significantly expand service capacity, the provision of four-year funding for several organisations is particularly welcome. Greater funding certainty enables providers to retain skilled staff, plan services over the longer term, and focus on improving outcomes rather than continually seeking short-term funding extensions.

The expansion of the Housing Asset Assistance Program²³ and additional investment in Housing First are also positive measures. Given the ACT's high rate of persistent homelessness and the increasing complexity of need among people seeking assistance, expanding access to permanent housing with appropriate support is critical to improving long-term outcomes.

However, these measures alone will not resolve the underlying pressures facing the homelessness system. The principal constraint remains the shortage of social and affordable housing. Without sufficient pathways into permanent housing, people remain in crisis and transitional accommodation for longer than intended, limiting service capacity and reducing system flow. Lasting reductions in homelessness will require sustained investment across the full housing continuum, including prevention and early intervention, specialist homelessness services, and a significant expansion of social housing to meet population growth and community need.

²³ Under the Housing Asset Assistance Program (HAAP), properties are typically head-leased by the ACT Government to registered Community Housing Providers and support agencies. These providers then offer the necessary intensive case management and wrap-around support to help tenants with complex needs to stabilise their lives.

Funding for ACT Shelter

ACT Shelter also welcomes the commitment of \$1.077 million over four years to support our ongoing work. Following a prolonged period of funding uncertainty and constrained organisational capacity, this investment provides greater certainty and will enable ACT Shelter to continue delivering independent research, policy analysis and advocacy to improve housing affordability and end homelessness in the ACT.

More support for the community legal assistance sector

\$16.74 million over four years will be provided to legal assistance services, including:

- \$2.895 million for the Aboriginal Legal Service Criminal Practice;
- \$2.586 million for the Aboriginal Legal Service Care and Protection Legal Advocacy Service;
- \$2.320 million for Canberra Community Law;
- \$2.158 million for CARE;
- \$1.838 million for the Women's Legal Centre Mulleun Mura program;
- \$1.820 million for the Women's Legal Centre Family and Employment Law Practice;
- \$579,000 for the Canberra Community Law Dhurrawang program.

Legal assistance services play a vital role supporting people experiencing homelessness and housing insecurity, although how the above funds are distributed in relation to specific housing and homelessness programs is unclear.

Legal assistance for vulnerable Canberrans

The Government will provide \$2.154 million of additional funding for Legal Aid to provide grants of assistance to vulnerable and low-income applicants, and to invest in a review of Legal Aid's expenditure and longer-term funding needs.

Justice housing

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Expenses	2,216	2,299	2,383	2,473	9,371
Offset – Expenses	-1,142	0	0	0	-1,142
Net cost of services	1,074	2,299	2,383	2,473	8,229

ACT Shelter welcomes the funding to continue the Justice Housing Program and the Aboriginal and Torres Strait Islander Transitional Accommodation Program. Delivered by the community sector, these programs provide vital short-term transitional accommodation and wrap-around support to individuals on parole, bail or community correction orders from the Alexander Maconochie Centre (AMC), helping to reduce the risk of homelessness and support successful reintegration into the community. The \$1.14 million offset in 2026-27 represents the rollover of unused funds from the program in 2025-26.

While the continuation of these programs is welcome, their current scale falls well short of demand.²⁴ Breaking the cycle of homelessness, reoffending and repeated incarceration will require greater investment in transitional housing, ongoing housing pathways, and the wrap-around supports that enable people engaged with the criminal justice system to establish stable lives in the community.

²⁴ Taylor, H, Bartels, L, Rehill, P, Wong, G, & Liu, E, (2023), [Process evaluation of the Justice Housing Program](#). Australian National University, Centre for Social Research & Methods.

Community sector

Community Sector Indexation

The Government will apply Community Sector Indexation (CSI) to relevant Community Sector funding for not-for-profit community sector organisations that deliver services through multi-year funding agreements, providing \$8.22 million over four years (*Budget Outlook, p. 112*). The 2026-27 CSI rate is 4.3 per cent reflecting the 2026-27 Social, Community, Home Care and Disability Services (SCHADS) Award increase of 4.75 per cent and the forecast Consumer Price Index (CPI) of 2.5 per cent, using the calculation of (SCHADS Award rate x 0.8) + (CPI x 0.2).

Supporting a strong and responsive community sector

The Government will deliver a permanent funding uplift to community sector organisations to support “a responsive and evolving service system that focuses on the areas of greatest need” (*Budget Outlook, p. 118*). This comprises \$5.999 million in 2026-27 and \$0.75 million in 2027-28, with \$15.93 million in provisional expenses over three years from 2027-28. The funding provisioned from 2027-28 is subject to future Government consideration of the priority reforms. The Government will also provision funding to support its commitments to move towards parity between the public and community sectors under the Community Sector Multi-Employer Agreement.

Further information on additional community sector related measures can be found in the [ACTCOSS Budget Bulletin](#).

Land release and planning measures

Housing Supply and Land Release Program

The 2026–27 Budget includes a five-year Housing Supply and Land Release Program that is expected to enable almost 26,000 new dwellings across Canberra (*Budget Housing Statement, p. 3*). In 2026–27, land will be released in new growth areas, including Macnamara and Molonglo, as well as for urban infill development in Belconnen and the City.

The Budget Papers state that 15 per cent of suitable residential land released in 2026–27 will be allocated to public, community and affordable housing, supporting the delivery of around 300 dwellings. However, the distribution of housing across these three categories is not specified.

ACT Shelter welcomes the commitment to dedicate land for non-market housing but supports greater transparency and a commitment to allocate a defined minimum proportion of land releases specifically for social housing to ensure supply keeps pace with population growth and housing need.

To support the supply of new housing and community facilities, including more well-located housing around shopping centres and public transport corridors, the Government will provide **\$4.63m** over two years (fully offset by funding provisioned in previous budgets) to undertake **planning and technical studies** (*Budget Outlook p.86*).

Canberra House Pattern Book

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Expenses	69	940	0	0	1,009
Offset – Revenue	-69	-940	-30	-30	-1,069
Net cost of services	0	0	-30	-30	-60

The Government will deliver a Canberra House Pattern Book to provide a range of pre-approved designs for missing middle housing, including dual occupancy and tri-occupancy homes. This will support the Government’s commitment to enable 30,000 new houses by 2030 by simplifying and speeding up planning approvals for Canberrans wanting to build these homes. The pattern book will be developed through a design competition, and once finalised, designs will be available for \$1,000 each.

Housing sustainability and energy efficiency

Sustainable Household Scheme enhancements

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Capital – Outflows	4,703	1,818	22	22	6,565
Net capital	4,703	1,818	22	22	6,565
Expenses	1,089	361	-33	-34	1,383
Offset – Revenue	-114	-9	22	23	-78
Net cost of services	975	352	-11	-11	1,305

The Government will increase the Sustainable Household Scheme (the scheme) loan cap to \$20,000 for all products in the scheme for new participants from 1 July 2026 and will add electric cargo bikes as eligible for support under the scheme following completion of the required administrative changes. These measures will encourage additional participation in the transition to more sustainable households and transport options. The changes are expected to increase the uptake of loans under the scheme in 2026-27 and 2027-28, which is offset by lower loan uptake in 2025-26.

While noting this program is effective as a financing bridge for owner-occupiers, it is structurally mismatched to renters and low-income households who don't own the asset, and additional measures are needed to close the split-incentive gap directly for private rentals.

Climate action – Continuing support for priority households

	2026-27	2027-28	2028-29	2029-30	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
Expenses	1,720	1,738	1,759	0	5,217
Offset – Expenses	-928	-951	-975	0	-2,854
Net cost of services	792	787	784	0	2,363

The Government will continue the Renters' Home Energy Program and the Home Energy Support Program. The Renters' Home Energy Program is a free program available to any person renting a home within the ACT, providing online tools or an in-person home energy assessment to educate on ways to save on energy bills and make homes more comfortable. The Home Energy Support Program provides rebates up to the value of \$5,000 to eligible low-income homeowners to help with the costs of installing energy-efficient products. The basis for the \$2.65 million offset is unclear.

Outcomes reporting and accountability indicators

Budget Statement C sets out Housing ACT's Strategic Indicators and Output 1.1 Accountability Indicators for 2026-27. This reveals a significant gap between targets and estimated outcomes for several indicators, as well as targets that remain static despite increased investments.

Client service visits

Client Service Visits (CSVs) are Housing ACT's routine inspections and check-ins with public housing tenants – a core landlord function that allows staff to assess property condition, identify maintenance issues, check on tenant wellbeing and support needs, and ensure tenants understand their tenancy obligations.

The trajectory is stark:

- 2024-25 actual: 11,000 visits
- 2025-26 target: 6,000 visits (a reduction attributed to a new two-staff attendance requirement introduced for occupational safety reasons)
- 2025-26 estimated outcome: 5,800 visits — below even the reduced target
- 2026-27 target: 5,800 visits

Rather than treating the 2025-26 outcome as a low point to recover from, the Government has adopted the reduced estimated outcome as the new target for 2026-27. In effect, the number of client service visits has now fallen by close to half in the space of two budgets, and this Budget indicates this reduction has been locked in.

ACT Shelter does not dispute the legitimacy of the staff safety rationale. However, halving contact between Housing ACT and its tenants carries real risk for the responsiveness of the public housing system to maintenance issues and tenant support needs, particularly for tenants with complex and more intensive needs. This year's Budget gives no indication that alternative mechanisms have been introduced to compensate: there is no visible investment in additional reporting channels for maintenance issues or alternative outreach models. Given that repairs and maintenance funding has increased substantially in this Budget (discussed below), the disconnect between investment in physical stock condition and reduced routine contact with tenants who live in that stock warrants further explanation.

Satisfaction with public and community housing

Both satisfaction indicators show a substantial shortfall against target in the 2025-26 estimated outcome:

Indicator	2025-26 Target	2025-26 Estimated Outcome
Satisfaction with provision of public housing	76%	62%
Satisfaction with provision of community housing	79%	63%

Both indicators missed target by roughly 14–16 percentage points in 2025-26. The Budget Papers attribute the shortfall to "reported dissatisfaction with the dwelling and the services provided by Housing ACT, the Facilities Management Provider and Community Housing Provider".

Average cost per public housing dwelling

The average cost per dwelling of public housing is budgeted to rise from \$22,019 (2025-26 estimated outcome) to \$25,989 in 2026-27 – an increase of around 18 per cent. The Budget Papers attribute this directly to the new Public Housing Repairs and Maintenance initiative.

Homelessness outcomes and independent housing

Strategic Indicator 3 – the proportion of specialist homelessness services clients who achieve independent housing after support – remains unchanged at 63 per cent for 2026-27, identical to the 2025-26 target, and with over a third of those seeking support not achieving independent housing. This is despite this Budget's stated "commitment to addressing homelessness" and the additional \$16.919 million in welcome sector investment.

From a housing justice perspective, ACT Shelter welcomes the new investment, but notes that a static target sits uneasily alongside it. If new funding is genuinely expected to improve outcomes for people exiting homelessness services, the target itself should reflect that ambition. Progressive realisation of the human right to housing requires that measurable outcomes improve over time, and ACT Shelter would welcome the Government's commitment to lifting this target in future budgets as the impact of new investment materialises.

Housing ACT Staffing

Housing ACT's FTE is budgeted to grow modestly to 225 in 2026-27 (from an estimated 222 in 2025-26), still well below the 2024-25 actual of 271, although the Budget Papers attribute most of that earlier reduction to the transfer of staff to Infrastructure Canberra under a 2025 Administrative Arrangement Order rather than a net service reduction.

What's missing

Establishment of a Strata Commissioner

This year's Budget did not include funding to establish a Strata Commissioner in the ACT. In the 2024 ACT election, the ACT Labor Party, along with other parties and independents, committed to establishing a Strata Commissioner. This was largely in response to growing political and community pressure for improved laws, regulations and mechanisms to address systemic issues in the strata sector – particularly as Canberra becomes more densely populated and with more apartment living, and as the ACT Government progresses 'missing middle' housing reforms. The ACT Legislative Assembly's Inquiry examining management issues in strata properties also released its final report in April 2026 and recommended a creating a dedicated regulatory role to help resolve disputes.

Housing as a human right

A significant absence in this year's Budget Statement is any reference to the ACT's new right to adequate housing, which the Legislative Assembly enshrined in the *Human Rights Act 2004* in September 2025. This commences on 1 January 2027 (with certain broad operational aspects of the legislation phased in to commence on 1 January 2029) and is squarely within the 2026-27 financial year covered by this Budget. Neither the accountability indicators, the strategic indicators, nor the accompanying narrative in the Budget Papers make any reference to the right, to the obligations it will place on the ACT Government, or to any preparatory work underway ahead of commencement.

This is a notable gap. The Attorney-General's own submission to the Legislative Assembly inquiry acknowledged that "commencement periods should take into account the need for education and adaptation of processes and policies to enable proper implementation of a new right" – yet ACT Shelter was not able to identify any dedicated funding line, output, or initiative directed at that preparation. Similarly, Strategic or Accountability Indicators have not been recast, or supplemented, to reflect rights-based measures of adequacy. We would welcome clarification from the Government, ahead of commencement, on how it intends to resource implementation and update its accountability framework accordingly, and look forward to continuing this discussion well before the 2027-28 Budget.

Undefined Community Service Obligations for Housing ACT and the Suburban Land Agency

The 2026-27 Budget Papers classify both Housing ACT and the Suburban Land Agency (SLA) as Public Trading Enterprises (Public Non-Financial Corporations) – entities expected to operate on commercial or quasi-commercial terms while delivering important public policy outcomes. Yet, despite this classification and the significant social policy objectives assigned to both entities, the Budget Papers identify no Community Service Obligations (CSOs) applying to either Housing ACT or the SLA.

This omission is notable given the ACT Government's own CSO policy framework. The 2026–27 Budget Outlook (p.166) states that CSOs arise where government requires a public enterprise to deliver identified public benefits that would not be commercially viable, or would only be provided at higher prices, and that identifying CSOs separately enhances transparency by reflecting the full cost of service delivery and the financial impact of government policy decisions. The Budget Outlook identifies more than \$316 million in funded CSOs across government entities in 2026–27, including for public transport operations, energy rebates, water concessions, and other community benefits. However, no CSOs are identified for Housing ACT or the SLA.

This absence matters. The purpose of identifying CSOs is precisely to distinguish between the commercial performance of public enterprises and the cost of delivering public policy objectives. Without clearly defined and costed CSOs, public benefits delivered through commercially structured entities risk being absorbed into their operating results, obscuring the true cost of policy decisions and limiting scrutiny of whether those obligations are adequately resourced and achieved.

ACT Shelter has previously questioned whether Public Trading Enterprise classification is appropriate for Housing ACT, given its primary purpose is to provide a public good rather than operate as a commercial enterprise. It would clearly be inappropriate to assess Housing ACT's financial performance based on whether its own-source revenue covers the full cost of providing public housing. However, irrespective of whether the PTE classification itself is appropriate, the absence of explicit CSOs leaves no transparent basis for distinguishing Housing ACT's commercial performance from the cost of delivering its public policy functions.

The same issue arises for the Suburban Land Agency. The SLA operates with a dual mandate: generating commercial returns from land development while also delivering government policy objectives, including the facilitation of social and affordable housing outcomes. Where those social obligations are not explicitly articulated, costed and reported as CSOs, there is a risk that commercial imperatives are prioritised over social objectives. The Agency's history of falling short of its 15 per cent social and affordable housing land release target, and of favouring affordable housing over social housing in some developments, illustrates the importance of clearly specifying and monitoring the social obligations expected of commercially-oriented public entities.

Without clearly defined, transparently costed and publicly reported CSOs, neither the Legislative Assembly nor the community can readily assess whether Housing ACT and the SLA are being appropriately funded to deliver their public policy responsibilities, or whether those responsibilities are being displaced by competing commercial and fiscal objectives. ACT Shelter recommends that future ACT Budget Papers explicitly identify, cost and report the Community Service Obligations applying to both entities, consistent with the Government's own stated approach to CSO transparency.