

AUSTRALIAN GOVERNMENT MEDIA BRIEF

SERVICES REQUIRED

Type of advertising required.	MMA services required (media specific).	Additional advertising services required (fee for service).
<i>(Appendix 1 to Schedule 1 of the Deed)</i> ☒ Campaign ☐ Complex Recruitment ☐ Recruitment ^(a) ☐ Complex Public Notice ☐ Public Notice ☐ Tender ^(a) (a) Note - an advertising exemption is required for recruitment advertising in major metropolitan newspapers, and tender advertising outside of AusTender by non-corporate Commonwealth entities. An exemption letter should be supplied with this brief. The Recruitment Advertising Policy is available here: https://www.finance.gov.au/advertising/recruitment-advertising-policy/	<i>(Clause 3 to Schedule 1 of the Deed)</i> ☒ Media Strategy Development ☒ Media Planning ☒ Media Buying	<i>(Clause 4 to Schedule 1 of the Deed)</i> ☒ Translations and Sub-Titling <i>(*TSY note - translations required for social moderation matrix only). Campaign assets will be translated via CultureVerse).</i> ☐ Creative Content Development ☐ Production Services ☒ Media Extension (Event, Sponsorship, Integration) ☐ Econometric Modelling ☒ Social Media Moderation ☒ Social Media Insights ☐ Search Engine Optimisation ☐ Social Listening

CAMPAIGN & CONTACT DETAILS

Entity / Organisation.	Department of the Treasury		
Product / Brand / Initiative.	Housing Campaign		
Budget (excluding GST).	\$5.9m (GST exclusive)		
Dates of Activity (Start & End).	30 November 2025 - 30 June 2026		
Brief Date.	10 September 2025	Response Due.	24 September 2025
Customer Contact.	s 22 s 22	Creative Agency (CA).	Clemenger-BBDO
Customer Email.	s 22 @treasury.gov.au s 22 @treasury.gov.au	CA Contact.	s 47F
Customer Phone.	s 22	CA Email.	s 47F
Customer Approval Name.	Angela Mason (Assistant Secretary)	CA Phone.	s 47F

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Following the provision of a final and complete media brief from the customer, media strategies and media plans will be provided by UM:

- a) Campaign and Complex Non-Campaign advertising: within ten (10) Business Days, unless otherwise agreed with the Customer.

Please discuss your needs with your Client Advice Manager or Director.

When it comes to briefing, we have a simple philosophy; better in, better out. The more relevant the information you provide in this brief, the better the response and process that follows it, will be.

This briefing template is designed to extract as much critical information as possible, while minimising the unnecessary. All the good stuff, and less of the fluff. Please aim to be single minded and concise wherever possible.

Intelligently informed decision-making is at the heart of our BETTER process, therefore access to internal and external data, as well as previous learnings you can provide, will result in a more robust and ultimately *better* response. The brief should be rich in target audience insights and other relevant detail to provide clear guidance to UM.

The below single-minded question will help us sense check throughout the process that all decisions made are helping to achieve this.

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Purpose

- *Why are we advertising?*
- *What is the challenge, opportunity or imperative?*

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Purpose

Treasury's Housing Campaign aims to build awareness of the housing support and homeownership programs being provided by the Australian Government to Australians.

The purpose of this brief is to seek a comprehensive, multi-channel, media strategy and plan including paid partnerships, that will effectively reach and disseminate information to Australians.

Through strategic media placement and engagement, Australians will be more aware of the Australian Government's housing supports and homeownership programs, understand where to go for more information and feel informed about how to access the support and programs when ready.

When recommending channels please consider the inclusion of innovative paid partnerships. We would love to see recommendations 'outside-the-box' of the podcasts Treasury have undertaken with UM on the Tax Cuts and Supporting Australians campaigns, including any potential partnerships with online home buying platforms such as allhomes, domain and realestate.com. Integrated partnerships do not need to launch in-line with the spots and dots advertising.

The Integrated Communications Brief should be read in conjunction with this brief for the full details of the proposed campaign. *Integrated Communications Brief at Attachment A.*

Policy background

Australia is facing significant challenges with housing affordability and availability. Australia's housing system has struggled to deliver enough houses to meet the growing needs of the population. This has led to a shortage of homes making it harder for renters and home buyers to find suitable housing.

The 2025-26 Budget included measures to address the housing crisis, increasing funding for social and affordable housing, support for renters and people experiencing homelessness, increasing housing supply and addressing the shortage of workers in the construction sector.

The Government has also announced new and expanded home ownership programs, to help more people into home ownership. These schemes include a new *Help to Buy program* and an expansion to the *Home Guarantee Scheme*.

These programs are aimed at supporting more people to buy their first home sooner with smaller deposits or through shared equity – which is where the Australian Government will make an equity contribution, resulting in lower mortgage repayments by the mortgagee.

A Messaging Matrix can be found at the end of the integrated communications brief.

What is the problem for communications to solve?

The Australian Government housing program, Help to Buy was detailed in the 2025-26 Federal Budget. It is a new program that many Australians may not be aware of, understand eligibility, how to apply (if eligible), or where to go for more information.

In August 2025, the Australian Government announced changes to the existing Home Guarantee Scheme – expanding the eligibility of the scheme to support more Australians to buy a home. These changes are set to commence 1 October 2025. Many Australians may not be aware of these changes, particularly home buyers who were previously not eligible to access the scheme but now are.

Information about these programs along with other housing support will be published on a new Australian Government housing website. This website will be published ahead of the campaign launching.

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There is a need to communicate to Australians about:

- the new *Help to Buy* Program
- changes to the existing *Home Guarantee Scheme*
- how they can access the supports and programs if eligible
- where to go to check eligibility and to apply
- where to go for more information.

Challenges

To support Australians to easily access all Australian Government housing support and programs, a new housing website will be developed and launched prior to the campaign. The new website will have a new URL, brand and visual identity that Australians will not be familiar with. The media strategy and buy will need to support the integrated communications strategy to cultivate credibility and trust among the Australian community that the website is a source of truth for all information relating to Australian Government housing programs and support.

The campaign has been proposed to be launched on 30 November 2025 ahead of the Christmas holiday period. The media strategy and media plan will need to take this into consideration when planning.

Overall Objectives

- *What are the objectives?*
- *Do you have measurable, realistic KPIs, evaluation goals, or volume targets?*
- *Over what time frame?*

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These objectives will be refined in collaboration with the creative village suppliers and updated based on insights from ongoing developmental research.

Timing

Advertising is proposed to commence 30 November 2025 and run until 30 June 2026.

- To ensure that the media buy has the greatest impact and that audiences remain engaged, the media strategy should consider whether a phased approach is suitable across the channel mix; the duration and frequency of advertisements in market; including the rotation of creative assets to mitigate advertising wear out.

The media buy should consider the reach available over this period.

Primary and Secondary Digital KPIs

- *Choose only one primary KPI in the first column and only one secondary KPI in the second column.*

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Primary ☐ Awareness ☒ Traffic to the Website ☐ Conversions (please specify the conversion)	Secondary ☒ Awareness ☐ Traffic to the Website ☐ Conversions (please specify the conversion)
Landing Page • Add in the landing page of the campaign. • Is it possible to implement pixels in the webpage to collect data and optimize the campaign?	
All campaign materials will direct audiences to a campaign website for more information. This website domain is still to be confirmed. Pixel implementation is possible, and it would be fantastic if UM can assist Treasury with the implementation of pixels/ the UTM string process.	
History <i>If relevant:</i> • What is the brand or initiative's history and current awareness? • What is the recent advertising history? • Are there any problems facing the brand or initiative?	

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Risks to consider

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Access and equity

It will be important to carefully consider which channels are included in the media buy to reach audiences, particularly vulnerable, and special audiences includes people with a disability those from culturally and diverse backgrounds and First Nations people. Not communicating on the right channels may lead to vulnerable and special audiences not knowing about the existing programs and therefore not benefiting from the support. In addition, those with better access to networks or information (e.g., well-connected communities) may disproportionately benefit – reinforcing systemic barriers.

Confusion with State and Territory Government housing programs and support

State and Territory Government's across Australia each have their own bespoke housing program and support for people residing in their state or territory. There is a risk that Australians may be confused on what program or support they are eligible for. This risk will be mitigated during the development of creative assets for advertising and messaging within below-the-line communications. We ask that UM please include any recommendations for channels that can further support explaining eligibility to Australians.

Geographical location and exposure

Metropolitan? Regional? Rural? Interstate? International? Be specific if possible.

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The campaign will require national reach across metropolitan, regional and rural areas, and socio-economic backgrounds.

We ask that UM provide advice on how best to target, within the budget, tailored advertisements to locations that are found to have:

- First-home buyer populations
- Renters
- Parents (influencer of prospective home buyers).

Specific audience segments of the Australian community (including First Nations and CALD) will need to be targeted through appropriate channels.

Due to timeframes, further research currently being undertaken by Where to Research will be provided to Universal McCann on an ad hoc basis as components are completed.

Environment

If relevant, are there any groups, opinions, or voices that compete directly with your message or initiative?

There is currently some competing messaging from Australian states and territories on their own state/territory-based measures to make housing and rents more affordable.

We ask that the media buy and strategy carefully considers ad placement to ensure Housing campaign advertisements do not provide unintentional endorsement or benefit for commercial builders, housing firms, banks and home loan lenders by appearing alongside their branding or advertising.

Audience

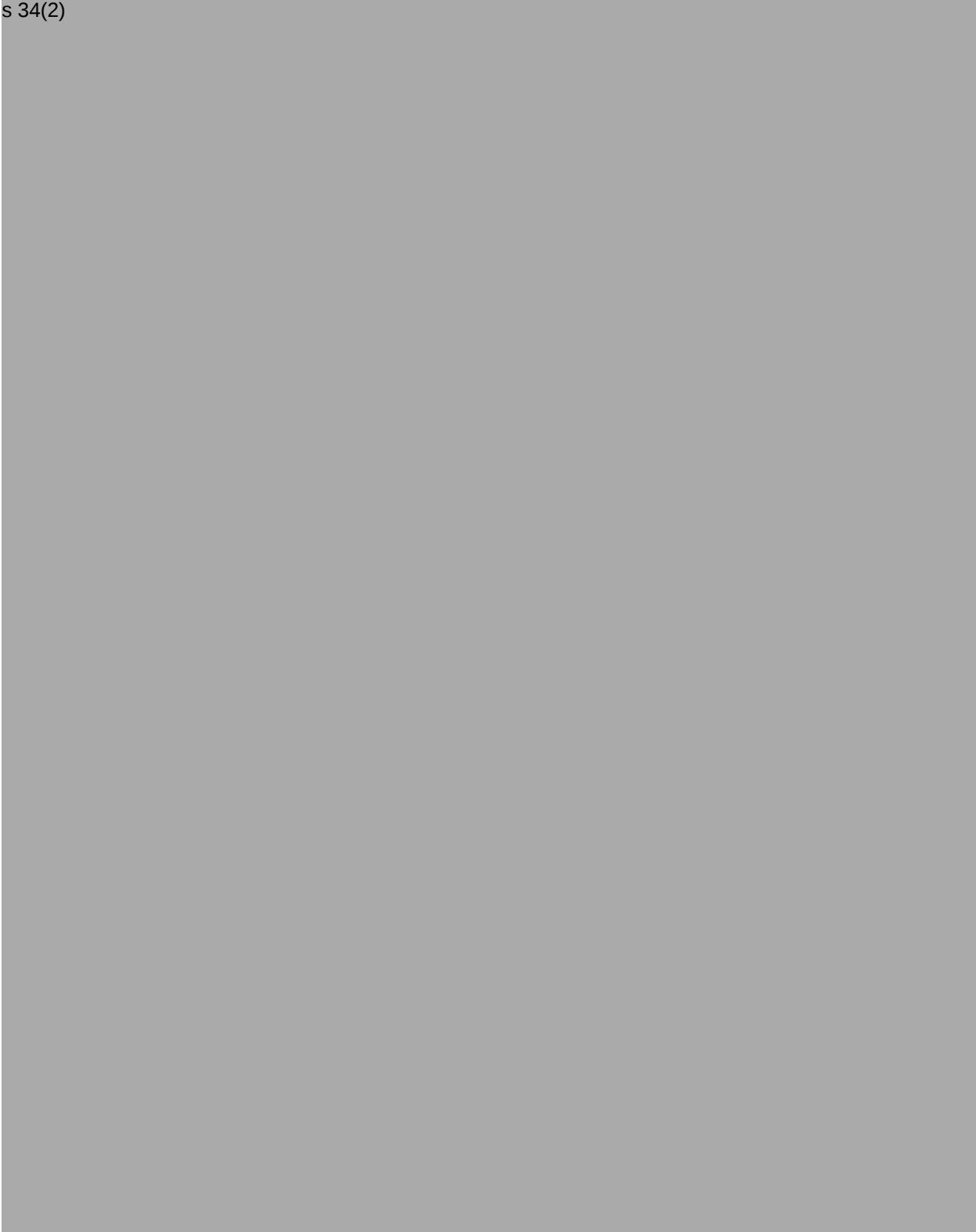
- *Who do you need to talk to, to achieve the objective? Provide any insights on the audience we are talking to.*
- *Provide any insights into the audience, including any developmental research.*
- *What is the desired audience response? What do we need them to think, feel, or do instead to achieve our objective?*
- *Diverse audiences, including CALD (culturally and linguistically diverse) and Indigenous, are considered by UM for all brief responses regardless of budget. If available, please provide insight, research, or other data on these audiences to help inform our response.*
- *If you do not want us to consider diverse audiences, please advise rationale for excluding. Please do not exclude these audiences due to limited budget. UM will consider the budget in our response.*
- *Do you already have a contract with a multicultural and/or Indigenous consultant for this campaign?*

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The campaign will use a targeted approach to reach those most likely to benefit from the government housing support. The strategy will focus on clearly defined audience segments, with tailored messaging to match their needs, behaviours, and beliefs.

Primary Target Audience:

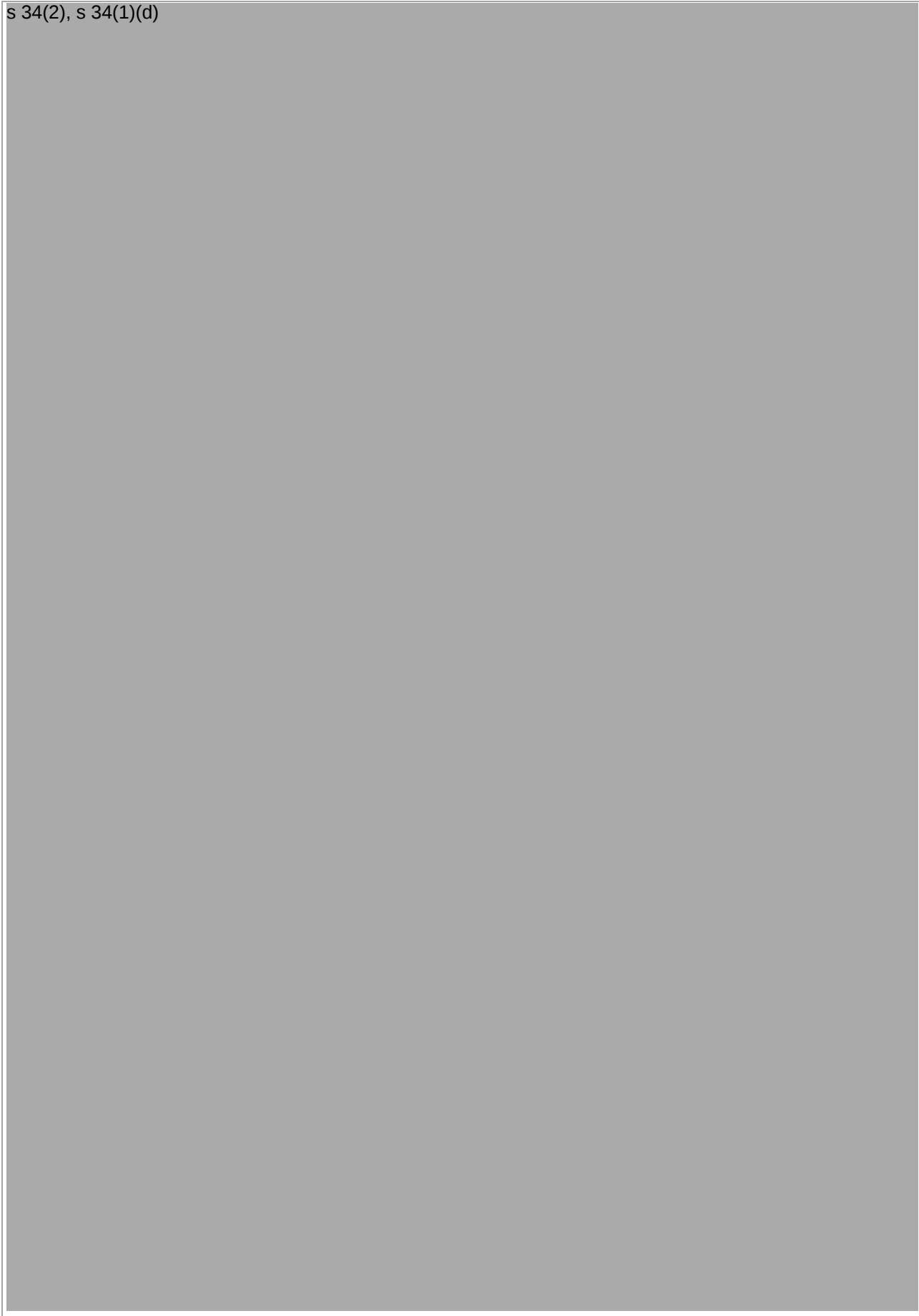
s 34(2)



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s 34(2), s 34(1)(d)



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s 34(2)

Creative Integration

- *If campaign research has already been conducted, please provide any guiding principles or details of creative territories that have been established*
- *If developed, please provide a brief description of the creative idea and creative strategy. This allows UM to build a cohesive media response.*
- *What insights have informed the idea?*
- *The key message(s)*
- *Have you already appointed a creative agency or another consultancy for this campaign? If so, please provide contact details.*
- *Is there existing material i.e., TVC, press ad, digital material. Please specify sizes/durations. Please supply copies if possible.*

Creative elements will need to seamlessly integrate across various media channels, including traditional and non-traditional platforms like TV, radio, out-of-home, digital and search. There will need to be a strong emphasis on digital channels to reach first-home buyers and renters. The role of paid partnerships should be considered to reach and engage both primary and secondary audiences.

Creative Agency

As part of the Economic Village, Clemenger BBDO has been engaged to undertake the creative development of the campaign. Copies of creative executions will be provided, when available.

Key messaging information, please see [Integrated Communications Brief at Attachment A.](#)

Television: CAD Approval

Please note that all proposed television commercials must be approved by the Commercial Acceptance Division (CAD) of Free TV Australia. Please ensure that your creative agency liaises with Free TV at the concept development stage to ensure approval is granted. UM is not allowed to place TV commercials which do not have a CAD approval number. Lack of CAD approval can result in lengthy delays.

Tone of Voice

If relevant - what is the tone, mood, or tone of voice of the campaign you will produce?

The campaign must be factual, informational, and accessible in its messaging, while providing an engaging way to capture audience's attention.

The tone should be supportive, inclusive and understanding to elicit the audience to feel that the Australian Government housing support may help them reach home ownership sooner or that home ownership is now a possibility.

Communication will use simple and straightforward messaging, limiting, and simplifying the use of government terminology and concepts.

*Tone and messaging will be tested throughout the campaign development in concept testing. Treasury will notify UM if the above changes.

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Timing / Seasonality

- *If relevant, are there any seasonal or other timing constraints affecting your campaign? Please note any key dates which need to be observed or that may affect the campaign.*
- *Will there be a ministerial launch that we need to be aware of?*

The campaign will commence on 30 November 2025 and run until 30 June 2026.

The campaign has been proposed to be launched on 30 November 2025 ahead of the Christmas holiday period. Real estate agencies usually close over the holiday period as well, this may impact prospective home buyers' behaviours over this time in relation to their interest in consuming information about housing. The media strategy and media plan will need to take this into consideration.

There may also be ministerial media activities undertaken by the Prime Minister and Minister for Housing while the campaign is in market. No ministerial launch has been planned to coincide with the launch of the campaign.

Other communications activities

What other activities (e.g., event marketing, direct marketing, media launches) are you conducting to complement your advertising, and when?

Website

Information on housing initiatives will sit on a website with comprehensive information and resources enhancing the accessibility to the Australian community.

Public Relations (PR) and bespoke multicultural and First Nations communications

It has been proposed that PR activities will launch in line with paid advertising. Launch activities have not yet been determined.

Overall PR efforts will focus on below-the-line activities including stakeholder engagement and development of educational resources to inform audiences about the government housing support, better understand how to access and address any potential challenges.

Bespoke above-below-the-line communications including paid advertising, stakeholder engagement activities and development of educational resources for CALD and First Nations audiences is being considered.

Stakeholder engagement may include digital or face-to-face activities. Once agreed with suppliers UM will be notified.

Evaluation/Tracking

- *What does success look like?*
- *How will the results be measured? Link these back to the objectives you outlined above.*

s 34(2), s 34(1)(d)

This communication is not designed to prompt behaviours other than seeking more information online. Success will result in substantial engagement with our online resources, particularly the campaign website.

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In addition to general campaign reporting, we would like UM to engage with media partners (such as Meta) and undertake in additional brand lift studies where possible.

Brand Safety

Are there particular environments that you would not want your advertising to appear in? As a starting point, UM will mitigate the risks of your advertising appearing alongside content featuring or promoting gambling, hate speech, illegal downloading, offensive language, pornography, violence, the use of alcohol, illegal drugs or smoking, or any illegal activities not otherwise specified. Political content will also be avoided, noting that the Commonwealth's advertising must be, and appear to be, objective and dissociated from any political party- or party-political interests.

A more tailored approach can be developed in collaboration with individual customers, if required, to avoid ads appearing against content that isn't contextually aligned to the messages of the campaign or complex non-campaign advertising. Please identify and list the topics, keywords, specific programs, or websites that your advertising shouldn't be associated with.

All Australian Government advertising must be, and appear to be, objective and dissociated from any political party- or party-political interests.

Advertising must not appear alongside content featuring or promoting gambling, hate speech, illegal downloading, offensive language, pornography, violence, the use of alcohol, illegal drugs or smoking, or any illegal activities not otherwise specified.

The Treasury would like Universal McCann to also be mindful of advertising appearing authentic and in expected channels used by the Government to communicate. This is to reduce the potential for mistrust of the message as a possible scam. In addition, consideration should be applied to placing advertising near commercial builders, housing firms, banks and home loan lenders advertising to avoid any perceived Government endorsement or benefit of their products.

Additional Information (if required)

Attach any research reports, communication, and marketing strategies, etc.

This document should be read in conjunction with the

- *Integrated Communications Brief (Attachment A)*

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Mandatories

Are there any creative / channel mandates specific to this activity that need to be considered? E.g., tone of voice, look and feel, use of talent, key channels.

Given the tight timeframes all suppliers are working to we request the following considerations:

- The campaign will launch with a multi-channel approach, with digital (video, social, audio, display, search) playing an important role throughout the campaign duration.
- We request that CALD activity begin two weeks following their relevant mainstream equivalents to allow time for translations of materials.
- Please consider the inclusion of innovative media partnerships including with online home buying platforms such as allhomes, domain and realestate.com. We would love to see recommendations 'outside-the-box' of

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the podcasts Treasury have undertaken with UM on the Tax Cuts and Supporting Australians campaigns. Integrated partnerships do not need to launch in-line with the spots and dots advertising.

Additional Advertising Services - Social Moderation

Only relevant if Social Moderation is required.

How many times per day will we be required to check the page?

Is weekend or public holiday moderation required?

Is there a response Traffic Light System available? Are there approved responses to be used?

How often should reporting be sent?

Is moderation for translated CALD content required?

Frequency of social channel moderation, escalations and reporting will need be consistent with social moderation requirements for the previous Treasury campaigns.

It is anticipated that weekend and public holiday moderation will be required.

We would welcome suggestions on how to handle the Christmas and New year period and are open to turning off comments during this period on social platforms, as was done for the Future Made in Australia advertising across December 2024/January 2025.

A question and response document, as well as a traffic light system, will be supplied to Universal McCann for use.

CALD and First Nations moderation will be required. It would be appreciated if UM could facilitate the translation of the Q&A document and traffic light system for CALD moderation.

Additional Advertising Services – Search Engine Optimization

Only relevant if Search Engine optimisation (SEO) is required.

Who are the top SEO competitors?

What major changes have happened to the website within the last two years?

Has there been previous SEO work on your site? (Content work, link building etc.).

Who currently produces content for the website? Is this handled internally, with another agency or will content production need to form part of the response?

Who looks after developer updates to the website? What is the lead-time for updates, and how is this process managed?

What technical challenges, if any, does your website have?

SEO is not required.

TSY note - social listening is also no longer required as was done for Tax Cuts, Supporting Australians and FMiA campaigns.

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Customer Approval Signature:	Angela.Mason@treasury.gov.au
Customer Approval Name:	Angela Mason
Customer Approval Position / Role:	Assistant Secretary, Communications Branch
Approval Date:	



AUSTRALIAN GOVERNMENT
MEDIA BOOKING AUTHORITYUM Sydney
180 Chalmers Drive
Bayside NSW 2015
Phone: 61-2-9594-4201
A88: 15 022 984 025DATE :
UM CLIENT ADVISE LEAD NAME :
UM CLIENT ADVISE LEAD EMAIL :
UM CLIENT ADVISE LEAD PHONE NUMBER :Wednesday 4 February 2026
s 22MBA NUMBER :
CANCEL & SUPERSEDES MBA NUMBER :

AR40UC25-001

s 22

All information must be clearly printed and legible for this authority to be accepted. On approval please scan and email return to the UM Client Advice Lead above.

CUSTOMER CONTACT NAME :
CUSTOMER ADDRESS :
CUSTOMER EMAIL :
CUSTOMER PHONE NUMBER :
CUSTOMER PORTFOLIO / ORGANISATION :
CUSTOMER BUSINESS NAME :
CUSTOMER TYPE :

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Temporary
Non-Corporate EntityCUSTOMER APPROVAL (SIGNATURE) :
CUSTOMER APPROVAL NAME :
CUSTOMER APPROVAL POSITION / ROLE :
CUSTOMER APPROVAL BRANCH :
CUSTOMER APPROVAL PHONE NUMBER :
APPROVAL DATE :
PURCHASE ORDER (IF APPLICABLE) :
CREATIVE AGENCY :DEPUTY SECRETARY
INTERNATIONAL CORPORATE AND INVESTMENT GROUP
s 22
C05607
CLEMINGER 8800

KATRINA PIMARCO

BILLING / INVOICING CONTACT NAME :
BILLING / INVOICING ADDRESS :
BILLING / INVOICING EMAIL ADDRESS :
BILLING / INVOICING PHONE NUMBER :

Authority is hereby given to UM to book the following media and deliver additional advertising services in accordance with the media plan and expenditures below :

ADVERTISING CATEGORY :
JOB NUMBER (BICMEDIA CODE) :
MASTER JOB NAME (MASTER PRODUCT) :
JOB NAME (PRODUCT / CAMPAIGN) :
CAMPAIGN PERIOD :
PLAN NO./DATED :Campaign
25CTR/HOU/C25
Housing Campaign 2025-26
Housing Campaign 2025-26
2025/26 Financial Year
V9 30 January 2026TOTAL NET COST TO CUSTOMER (inc. GST) :
TOTAL FINAL COST TO CUSTOMER (inc. TAX) :\$5,360,000.00
\$5,898,000.00

Total Planned Ad Spend by Media Type

MEDIA	MEDIA SUB TYPE	GROSS MEDIA SPEND	MEDIA COMMISSION	UM AG MANAGEMENT FEE	ADVERTISING SERVICES / ADDITIONAL	TOTAL NET COST (inc. GST)	FINAL COST (inc. GST)
TELEVISION	Television	s 47(1)(b)					
PRESS	Press Primary Regional						
PRESS	Press Regional						
PRESS	Press Regional Community						
RADIO	Radio National and Metropolitan						
RADIO	Radio Regional						
RADIO	Radio CALD						
RADIO	Radio Indigenous						
DIGITAL	Digital Video						
DIGITAL	Digital Video Indigenous						
DIGITAL	Digital Display						
DIGITAL	Digital Social						
DIGITAL	Digital Social CALD						
DIGITAL	Digital Search						
ADVERTISING SERVICES	Desktop						
ADVERTISING SERVICES	Television Third Party Spot Monitoring						
ADVERTISING SERVICES	Search Technology Fee						
ADVERTISING SERVICES	Digital Advertising						
ADVERTISING SERVICES	Digital Third Party Audience Verification						
ADDITIONAL ADVERTISING SERVICES	Creative Content Production						
ADDITIONAL ADVERTISING SERVICES	Media Extensions Account Management UM						
ADDITIONAL ADVERTISING SERVICES	Social Media Moderation						
ADDITIONAL ADVERTISING SERVICES	CALD Social Media Moderation						
TOTAL SERVICE CHARGES:							

Information contained in this plan is confidential. UMA confirms that the submitted plan is free of unauthorised copies of content.

Special Comments/Conditions:

The Contractor has offered under clause 13.1(h) of the Deed in relation to Master Media Agency Services for the Commonwealth Government (the Deed) to provide the Advertising Services to Participants.

When the "Participant" issues a Media Instruction to the "Contractor", a contract is formed as follows:

(a) for Campaign or complex Non-Campaign advertising, when a Media Brief/Spec/Title is signed; or

(b) for standard Non-Campaign (Product, Public Notice or Tender Notice) advertising, when an initial request from the Participant is received by the Contractor.

For the purposes of the Deed, the "Participant" becomes a "Customer" once a contract is formed. When a Customer approves a Media Booking Authority, the Customer is authorising the Contractor to book media on their behalf under a Customer Contract and is required to pay any resulting Service Charges in accordance with the terms of the Deed.

Should the Customer withdraw any advertisement after the Media Booking Authority has been approved and signed, the Customer may be required to reimburse the Contractor for any costs incurred in providing the Advertising Services or Additional Advertising Services that are not covered by the Remuneration Amount for the campaign or other advertising in accordance with clause 12.3(b) of the Deed.

By signing this Media Booking Authority, you are confirming that you:

(1) have complied with Commonwealth Government policies and guidance in relation to advertising (where applicable);

(2) are satisfied that the expenditure represents proper use of Commonwealth resources; and

(3) have taken into account your obligations under section 23 of the Public Governance, Performance and Accountability Act 2013 (PGPA).

Customers will be invoiced each month based on the amounts in the FINAL COST (inc. GST) column, above.

Small Credit and Debt Adjustments

Feedback from customers has identified that small credit adjustments under \$100 and debt adjustments under \$100 can add costs to providers due to connectivity issues. To minimise the number of small adjustment invoices, unless advised otherwise, UM will return all small credit and debt adjustments to the Australian Government's Official Public Account.

DOCUMENT 5
FOI 4238

Integrated Communications Brief

Responsible department	Department of Treasury	
Theme	Housing	
Project name	Housing campaign	
Date of briefing	10 September 2025	
Department Lead	Name	s 22 and s 22
	s 22	s 22 @treasury.gov.au s 22 @treasury.gov.au
	Phone	s 22 s 22
Consultant Partners	Creative agency	Clemenger BBDO
	Media agency	Universal McCann
	Public Relations agency	ThinkHQ
	First Nations communications specialist	CultureVerse
	Multicultural communications specialist	33 Creative
	Developmental Researcher	WhereTo Research
	Evaluation Researcher	Hall and Partners
Budget	\$9.3 million (GST Exclusive)	
Date of campaign activity in market	30 November 2025 - 30 June 2026	
Geographic markets	Australia wide	

Purpose

Australia is facing significant challenges with housing affordability and availability. Australia's housing system has struggled to deliver enough houses to meet the growing needs of the population. This has led to a shortage of homes making it harder for renters and home buyers to find suitable housing. The 2025-26 Budget included measures to address the housing crisis, increasing funding for social and affordable housing, support for renters and people experiencing homelessness, increasing housing supply and addressing the shortage of workers in the construction sector. The Government is also expanding home ownership schemes, to help more people into home ownership.

This communication brief is to support the development of an integrated communications strategy which will inform a government advertising campaign to build awareness and understanding of government support in relation to home ownership.

What is the problem for communications to solve?

Australia is facing housing challenges with access to affordable and secure housing, one of the most pressing concerns facing Australians today. It has also become a deeply emotional issue for people, made worse by recent cost-of-living pressures. For many, getting ahead feels out of reach, people are forced to choose between saving for a home and covering everyday essentials, while renters are grappling with high rents and limited options.

s 34(1)(d)



The above presents a clear need for the Australian Government to communicate its housing plan and support available for Australians. Central to the communication strategy is the development of a new consumer facing website to communicate the government's housing plan and the different supports available to prospective home buyers.

Communications will aim to address low public awareness and understanding of the housing support measures available, including expansions of initiatives announced as election commitments and in the 2025-26 Budget and new housing supports becoming available for first home buyers in late 2025. Communications aim to ensure awareness of new initiatives for those who are most in need of support.

The following programs will be the focus of communication as part of this campaign:

- new *Help to Buy* program
- expansion to the *Home Guarantee Scheme*.

These programs are aimed at supporting more people to buy their first home sooner with smaller deposits or through shared equity – where the Australian Government makes an equity contribution, and this leads to lower mortgage repayments.

These two programs are part of a broader plan to help Australians into secure and stable housing.

The strategy also seeks to build trust and confidence by clearly demonstrating that the government is taking meaningful action to address the housing crisis.

A Messaging Matrix is attached outlining the Australian Government housing programs that are focused on helping Australians to buy a home, programs' key audiences and draft messaging. Messaging Matrix (Program and Insights) at **Attachment A**.

Campaign aim

s 34(2)



Campaign objectives

s 34(2)



These objectives will be refined in collaboration with the creative village suppliers and updated based on insights from ongoing developmental research.

Campaign communication principles

All communications developed as part of the campaign should adhere to the below:

- **Drive website traffic**
Encourage people to visit the website to explore their housing options and understand their eligibility for support.
- **Increase program awareness**
Build public awareness of the housing programs available and the benefits to eligible participants.
- **Simplify and clarify policy information**
Present information in a simple, clear, and accessible format so users can easily understand what support is available and how to access it.
- **Target key audience segments**
Reach and engage priority groups – such as home buyers and renters – with tailored content and strong calls to action.
- **Promote inclusive engagement**
Ensure communications are accessible and resonate with diverse communities, including:
 - Regional Australians
 - Culturally and Linguistically Diverse (CALD) audiences
 - First Nations peoples
 - People with disability
 - Lower-income Australians

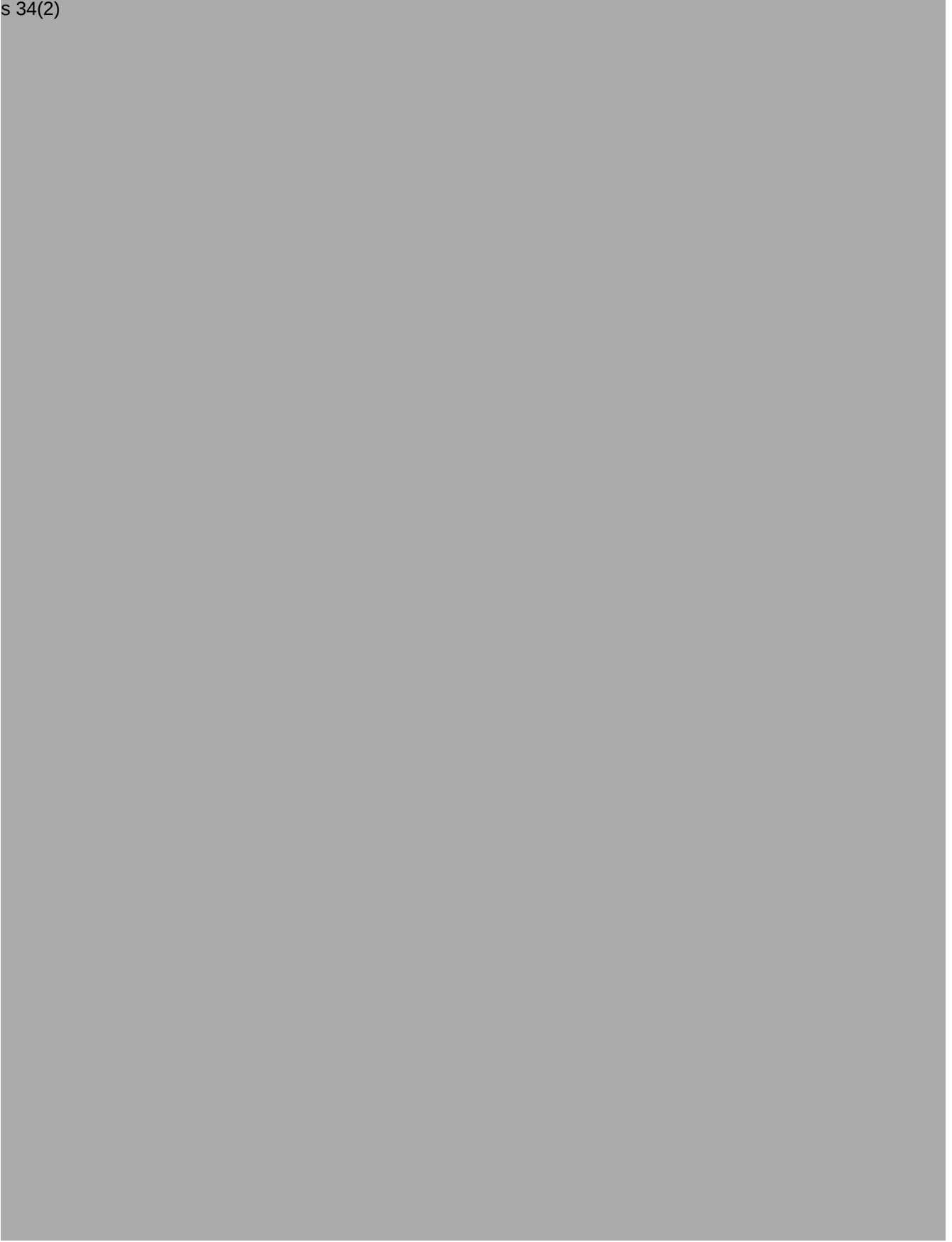
Use inclusive messaging, culturally appropriate content, and strategic media and PR placements to support this engagement.

Target audience

The campaign will use a targeted approach to reach those most likely to benefit from government housing support. The strategy will focus on clearly defined audience segments with tailored messaging to match their needs, behaviours and beliefs.

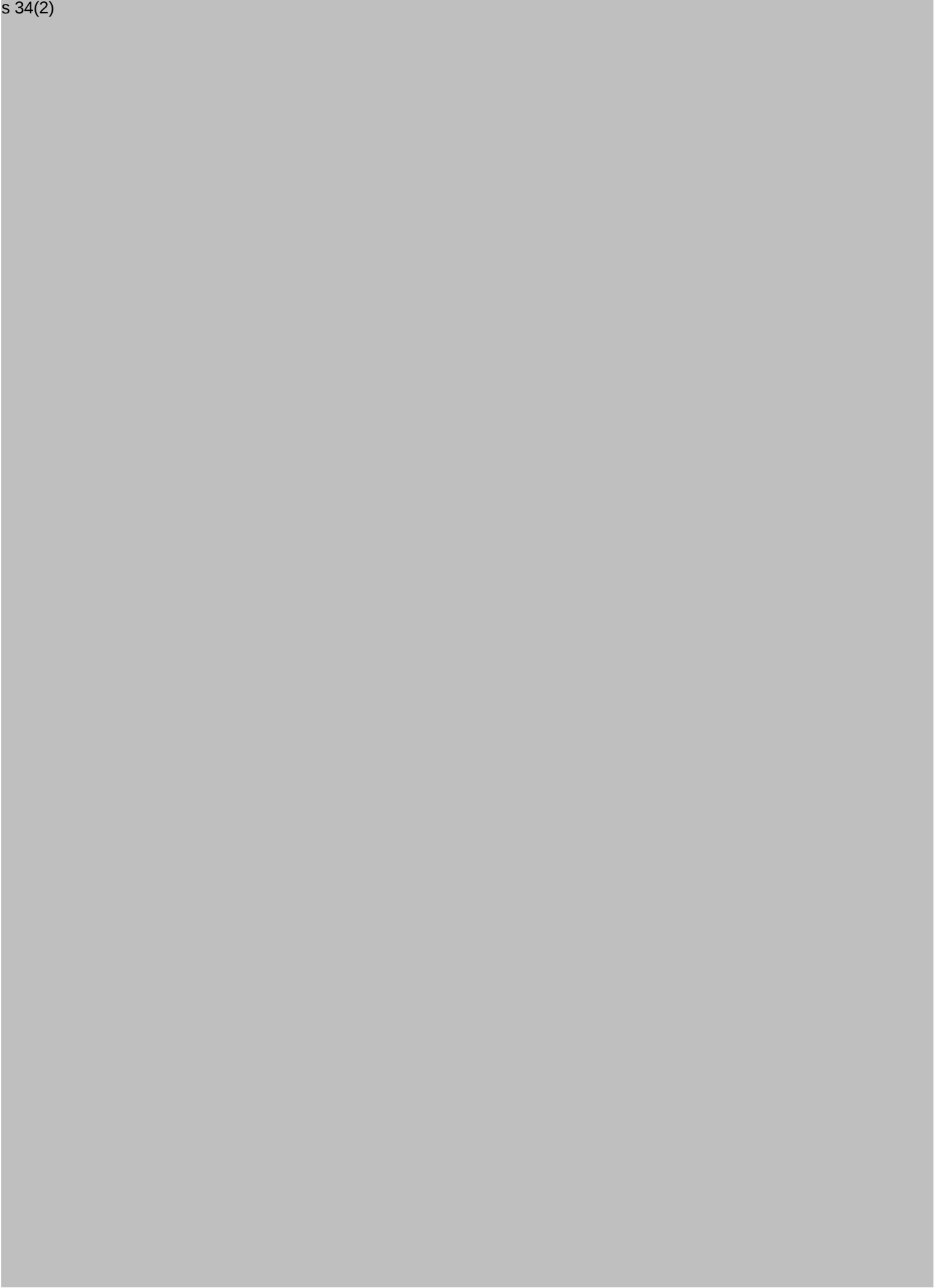
Primary Target Audience:

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Secondary Target Audience:

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Key messages

Single Minded Message: There is support available to make home ownership more achievable and now it is easier to find.

As a result of this message what do we want people to:

THINK: There is government support available that can help me buy a home.

FEEL: Informed, hopeful and motivated to take the next step

DO: Visit the website, check what support may be available for them.

Key messages will be refined throughout the development process to ensure they are tailored, relevant and effective for each audience. Insights from the messaging matrix and developmental research will guide this refinement, allowing the campaign to respond to the audiences' needs, attitudes and behaviours. As the campaign evolves, messaging will be tested, adapted and targeted to ensure clarity, impact and accessibility.

See Messaging Matrix (Audience Insights and Messaging) for more draft audience specific messaging at **Attachment A**.

Key considerations

Housing initiatives delivered through Housing Australia

Housing Australia is the independent agency that works with the private sector (including lenders), community housing providers and all levels of Government to facilitate and deliver housing programs. Participating lenders apply through Housing Australia to access the Home Guarantee Scheme. The communication strategy needs to consider the user pathway and ensure information considers Housing Australia's role and the lenders role as key intermediaries and as information sources.

Audience lack of understanding of housing supports

Key audiences identified have a lack of understanding of the housing supports. To mitigate this risk campaign materials will be written in simple, plain English and translated in-language as recommended.

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Guidelines

All creative materials developed must adhere to the:

- [Australian Government Guidelines on Information and Advertising Campaigns by non-corporate Commonwealth entities](#)
- [Australian Government branding guidelines.](#)

Talent

Talent featured within advertisements will reflect the diversity of the Australian population.

Talent must reflect the “norm” – piercings and coloured hair are suitable but should not dominate or cause bias. Talent should appear natural, however basic styling and makeup may be required to ensure the best possible result.

If talent is to be featured in businesses or workplaces, they must have suitable clothing and equipment which meets Australian Occupational Health and Safety requirements.

Talent clothing must not feature any branding or logos.

All talent must go through police and online checks for inclusion in the advertising.

Any business locations will need to be cleared through the department ahead of being used in materials.

Brand safety

All Australian Government advertising must be, and appear to be, objective and dissociated from any political party or party-political interests.

Advertising must not appear alongside content featuring or promoting gambling, hate speech, illegal downloading, offensive language, pornography, violence, the use of alcohol, illegal drugs or smoking, or any illegal activities not otherwise specified.

Risks

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The media strategy must be strategically designed and implemented, with channels identified and selected based on target audiences' preferences. Ads will need to be placed, at optimal times, to reach audiences, for the least amount of money.

Learnings from previous Treasury campaigns

The communication strategy should consider learnings from previous Treasury communication campaigns. See **Attachment B** – Learnings from previous Treasury communication campaigns.

Channel considerations

Channel considerations for the strategy will centre around driving traffic to the new website, which serves as the primary destination for information on home ownership housing support.

Communications will be designed to raise awareness, generate interest, and guide target audiences to the website, where they can learn more about available support and take action. All above-the-line and below-the-line channels will work together to reinforce key messages and encourage ongoing engagement with the website.

To reach the core target audience, we foresee the media plan will consider a mix of paid, owned and earned channels.

Digital channels will be key in driving website traffic, allowing Australians to find more information about the available support. A mix of online digital channels – video, social, display, audio, and search – to effectively reach and inform the primary audience. Search will extend the campaigns reach to people actively searching for housing information, driving audiences to credible government resources.

Other channels should be considered within the scoped budget to build awareness and reach audiences.

To reach people actively thinking about home ownership, the campaign should explore media partnerships with online real estate and home listing platforms. These placements will be complimented by integrated partnerships, including podcasts and content collaborations, to build trust and deliver messages in more conversational and relatable formats.

Public relations, Culturally and Linguistically Diverse and First Nations communications will help extend the reach of campaign messaging beyond paid advertising by enabling the delivery of tailored content to specific subgroups through targeted stakeholder engagement.

Insights gained from the developmental research phase will be used to determine the best way to reach and engage the specific target audience/s and inform the final media strategy and channel selection.

Developmental research exploration

Previous research provided a strong foundation for this campaign offering valuable insights into Australians' perceptions of housing affordability and availability, awareness of government support, and the barriers people face in finding a secure place to live or accessing government support.

These insights have shaped the messaging approach, audience segmentation and initial strategic direction. Understanding how people feel, think and act in relation to housing issues remains central to how we communicate support effectively.

Key insights from research (undertaken November 2024 – January 2025)

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Budget and timing

Action	Date (2025)
All partner briefing session	TBC
Developmental research recommendation (including proposed timing and approach to initial creative territory testing)	September 2025
Developmental research debrief (and creative territory debrief and refinement)	September 2025
Integrated communications strategy recommendation	September 2025

Budget

Proposed integrated campaign budget on approval	Once updated developmental research has been conducted budget will be allocated accordingly.
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s 22



Attachment A

Messaging matrix and audience insights

Measure	Audience	s 22	Messaging	Targeted Channels	Think	Feel	Do
Australian Government Housing Plan	All		Secure housing should be more affordable and achievable for all Australians, that's why the government is improving housing supply and reducing barriers to home ownership. The Australian Government is committed to helping more Australians access housing and feel secure for their future. The Australian Government has support to help you buy home sooner. The Government is reducing upfront costs of home ownership. It's now easier to buy your first home sooner. For help to buy, visit [insert website] Check if you are eligible today at [insert website]	Advertising Website Below the line activities (detailed information)	- I know where to go for information about Government housing support. - I may be eligible for Government housing support. - There is help available to support me with my housing needs.	Informed Hopeful Assured/Optimistic Supported	- Search for more information using search terms such as 'first home help' - Visit the new Housing Support website. - Apply for support

		s 22	<u>Secondary messaging for website and BTL only:</u> - The governments housing plan aims to improve access to secure housing for more Australians, through increasing the number of homes available to rent and buy and reducing barriers to purchasing a home. The government is working to address housing availability and affordability; the housing plan includes working to: - Improve housing supply to help with housing accessibility and affordability - Increase social housing to support people in need - Help people into home ownership sooner - Improve rental financial pressure. - The Australian Government is working with states and territories to speed up the building of more homes where they are needed most. Increasing the number of homes will make it easier to find an affordable place to live.				
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		s 22	- The Australian Government is increasing funding for social and affordable rental housing to make sure people have a safe and secure place to call home. This investment is helping to reduce overcrowding, ease cost-of-living pressures, and support families and individuals. - The Australian Government is offering tax concessions for developers to build more rental properties. Increasing the supply of housing nationwide, including the number of properties available to rent, will make renting more affordable for families and individuals.				
Website – all	All		- On the website you'll find information to help you work out what support you could be eligible for.	Advertising (digital and social) Website Below the line activities (detailed information)	- I know where to go for information about Government housing support. - There is help available to support me to buy a home or navigate renting. - The tools on the website have helped me figure out what support I'm eligible	Informed Hopefully Educated	- Visit the new Housing Support website. - Use website eligibility tools. - Tell family and friends of support available. - Contact broker/bank for help in applying.

		s 22			for, and how much of a deposit I need to save. - I understand the financial implications of the support I might access.		
Home Guarantee Scheme, Help to Buy	Home buyers and renters		- The Australian Government has support to help you buy a home sooner. - To access the support, you will need to have saved at least a 2% deposit. - There is now more help for first home buyers, check what you could buy at xx.gov.au - It's now easier to buy your first home sooner. - You could buy your first home sooner with the new government shared equity scheme, requiring a smaller home deposit and smaller mortgage repayments. - Check if you are eligible today at [insert website]	Advertising (digital and social) Website Below the line activities (detailed information)	- I know what support I'm eligible for. - I understand the process of applying for support. - I can now see homeownership as an option for me and my family.	Informed Hopefully Less overwhelmed Encouraged	- Visit the new Housing Support website. - Use website eligibility tools. - Contact broker/bank to apply for support.

Home Guarantee Scheme, Help to Buy	First Home Buyer (FHB) <u>Subgroups</u> -young people -low-middle income FHB	s 22	- Buying your first home? The Australian Government has reduced barriers to help you buy. - Get into your home faster with a smaller deposit and no Lenders Mortgage Insurance (LMI). - You could buy your first home sooner with a 5% home deposit. - Check if you are eligible today at [insert website]	Advertising (digital and social) Website Below the line activities (detailed information)	- I know what support I'm eligible for. - I understand the process of applying for support. - I can now see homeownership as an option for me and my family.	Informed Hopefully Less overwhelmed Encouraged	- Visit the new Housing Support website. - Use website eligibility tools. - Contact broker/bank to apply for support.
Home Guarantee Scheme, Help to Buy	Regional home buyers		- The Australian Government has support to help you buy a home in regional Australia. - Check your eligibility at [insert website]	Website Below the line activities (detailed information)	- There is support available to help me find a home in my local town without having to move away from my community.	Informed Hopefully Less overwhelmed	- Visit the new Housing Support website. - Use website eligibility tools.

		s 22			- I know what support I'm eligible for. - I understand the process of applying for support. - I can now see homeownership as an option for me.		- Contact broker/bank to apply for support.
Home Guarantee Scheme	CALD – permanent residents		Messages to be revised in collaboration with CALD agency. - The Australian Government has support to help permanent residents buy a home sooner. - This support will help you break into the housing market and secure a home for you or your family. - To access the support, you will need to have saved at least a 5% deposit. - Check your eligibility at [insert website]	CALD advertising Website Below the line activities (detailed information)	- There is support available to help me find a home in my new country and near the community I've settled in. - I know what support I'm eligible for. - I understand the process of applying for support and buying a house in Australia. - I can now see homeownership as an option for me.	Informed Hopefully Less overwhelmed	- Visit the new Housing Support website. - Use website eligibility tools. - Contact broker/bank to apply for support.
Home Guarantee	First Nations		Messages to be revised in collaboration with First Nations agency.	First Nations advertising	- I know what support I'm eligible	Informed Supported	- Visit the new Housing Support website.

Scheme, Help to Buy		s 22	- The Australian Government has housing support to help you with rental costs. - There is also support to reduce the barriers to purchase, to help you buy a home for you or your family. - Check your eligibility at [insert website]	Website Below the line activities (detailed information)	- for, including rental support. - I understand the process of applying for support. - I understand the ongoing financial costs of my home loan if I access support to buy a home.	Real change / Tangible support	- Use website eligibility tools.
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		s 22					
Home Guarantee Scheme, Help to Buy	Lenders (Banks) Intermediaries (Brokers)		Home Guarantee Scheme Changes have been made to the Home Guarantee Scheme. - Now more Australian first home buyers will have access to buy a home with a 5 per cent deposit.	Website Below the line activities (detailed information)	- I know what support is available for my clients. - I understand who can apply for what support/s.	Informed Educated	- Visit the new Housing Support website. - Use website eligibility tools to work out what their clients are able to apply for.

			- We've also lifted the property price cap and removed income thresholds. - To see the changes, visit: [insert website] Help to Buy - We've established the Help to Buy program to support Australians to buy homes with lower deposits and smaller mortgages. - We've also lifted the property price and income caps to make the scheme more accessible. - Under the program, we will provide an equity contribution of up to 40 per cent to support eligible home buyers buying a home. - To see the changes, visit: [insert website] Website - We have a new website for home buyers which brings all government housing support together in one place. No more searching across website – just clear,				
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			simple information to help get your clients started.				
			- Visit the new website at [insert website]				

Program insights and messaging

Program	s 22	Messaging
All		The Australian Government is committed to helping more Australian access housing and feel secure for their future. The Australian Governments housing plan will help more Australians to get into Australia's housing market sooner and buy their own home. The housing plan will increase the number of home available to rent and buy, reduce barriers to purchase and accelerate building homes.
Home Guarantee Scheme		Overview The Home Guarantee Scheme supports home buyers to buy a home sooner. Home buyers are required to meet certain eligibility requirements, including having saved a small deposit. There are two Guarantees available to suit different types of eligible home buyers: • First Home Guarantee - home buyers who have saved a minimum deposit of 5%. • Family Home Guarantee - single parents or single legal guardians of one or more dependent children who have saved a minimum deposit of 2%. Housing Australia provides a Guarantee to the Participating Lender to enable you to borrow up to:

	s 22	• 95% of the Property Value under the First Home Guarantee • 98% of the Property Value under the Family Home Guarantee. A Guarantee protects the Participating Lender, not you. It is not a cash payment to you, or a deposit for your home - you will not receive any funds. Property Value is assessed by the Participating Lender, and it may be different to the purchase price. In those situations, please speak to your Participating Lender about what this means for you. <i>Eligibility</i> First Home Guarantee To qualify for the First Home Guarantee, you need to: • Be an Australian citizen(s) or permanent resident(s) at the Home Loan Date.* • Have saved at minimum a 5% deposit of the Property Value you are looking to buy. • Must be a first home buyer or have not owned a property in Australia in the last 10 years (applies to both in a joint application) at the Home Loan Date* • You must buy or build a home to live in. • You must be at least 18 years old. Family Home Guarantee To qualify for the Family Home Guarantee, you need to: • Be a single parent / single legal guardian of one or more dependent children. • Be an Australian citizen(s) or permanent resident(s) at the Home Loan Date.* • Have a taxable income at or below \$125,000.
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		• Have saved at minimum a 2% deposit of the Property Value you are looking to buy. • Must not own any other property or have any other property interest once your new home settles. • You must buy or build a home to live in. • You must be at least 18 years old. <i>How to apply</i> • Home buyers can only apply for a Home Guarantee Scheme through a Participating Lender who is authorised by Housing Australia. • These lenders will assess your eligibility based on their lending criteria, guide you through the application process and explain the documents and information you need to provide. • They will submit an application to Housing Australia and inform you if you are eligible and if a place is available for you. • Find a Participating Lender at [INSERT LINK]. <i>Documents needed for application</i> For your application, you will need: • Identification that includes your full name and date of birth • Your Medicare number (including your position on the card) or PMKey (if relevant) • Your Notice of Assessment (NOA) for the previous financial year, issued by the Australian Taxation Office (ATO) • A completed Home Buyer Declaration. • For the Family Home Guarantee, you will also need documents showing you are a single parent or single legal guardian with one or more dependent children.
Help to Buy	s 22	<i>Overview</i> • The Help to Buy program will help Australians looking to buy a home, who have saved a house deposit of at least 2%.

	s 22 	• Home buyers are required to meet certain eligibility requirements. • The program is a shared equity program with the Australian Government. • How it works is that you will need to save at least 2% of the property you are looking to buy. The Australian Government will then cover: - 40% of the cost for new homes - 30% of the cost for existing ones. • Shared equity means the Australian Government will own a portion of the home, until you sell the home, refinance or buy the government out. • The benefits of this program are: - You won't need to pay lender's mortgage insurance (LMI) on your home loan. - The amount you need to borrow from the bank is less. This results in smaller monthly repayments than if you got a loan without the Help to Buy program. • You will need to have saved money to cover other buying costs such as stamp duty, conveyance fees [insert details]. <i>Eligibility</i> To be eligible for the Help to Buy scheme, you must: • Be an Australian citizen and at least 18 years of age • Have an annual taxable income of \$100,000 or less as an individual, and \$160,000 for couples and single parents • Be buying a home valued below the price cap in your area (more on this below) • Live in the purchased home (i.e. it cannot be used as an investment property) • Not own any other land or property in Australia or overseas when you apply. • You do not need to be a first home buyer. <i>Participant obligations</i>
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		Participants must meet ongoing obligations, which include but are not limited to: • Using the property as their principal place of residence, and to not lease the property (unless exempted) or use it for business purposes • Not acquiring a disqualifying property interest (e.g. purchasing other properties) • Maintaining the property to an adequate standard • Maintaining insurance on the property, and providing evidence of this annually to Housing Australia • Notifying Housing Australia of changes in their circumstances • Paying all ongoing costs with the property (e.g. rates, strata). <i>How to apply</i> • Applications expected to open in late 2025.
Home Guarantee Scheme Buying parameters		<i>Property price caps</i> • To access the Program the house you are looking to buy needs to be the price or under. These prices have been made in accordance with the median house prices in each state or territory. • You can use the Postcode Search Tool to check the price cap for the location you want to buy in. • The tool is only a guide. You will need to confirm the price cap with your Participating Lender for any property you are considering buying. • Note both the purchase price and the Property Value must not exceed the price cap. For new builds with vacant land and a separate contract to build a home, the combined land purchase price and build cost must be equal to or under the price cap.

		State	Capital/regional center (from 1.10.25)	Rest of the state (from 1.10.25)
		New South Wales	\$1,500,000	\$800,000
		Victoria	\$950,000	\$650,000
		Queensland	\$1,000,000	\$700,000
		Western Australia	\$850,000	\$600,000
		South Australia	\$900,000	\$500,000
		Tasmania	\$700,000	\$550,000
		Australia Capital Territory	\$1,000,000	N/A
		Northern Territory	\$600,000	N/A
		Jervis Bay Territory and Norfolk Island	\$550,000	
		Christmas Island and Cocos (Keeling) Island	\$400,000	
		Regional centres under Help to Buy: Newcastle & Lake Macquarie, Illawarra, Central Coast, Mid-North Coast, Coffs Harbour-Grafton, Richmond-Tweed, Geelong, Gold Coast and Sunshine Coast.		
		<i>Type of House you can buy</i> - You can buy a new or existing residential property below the price cap for the location. - Existing house, townhouse or apartment - House and land package - Vacant land with separate contract to build a home - Off-the-plan apartment or townhouse. - Some types of properties are ineligible, including units in retirement villages and caravan parks.		
		<i>Home loan type</i> Your home needs to meet certain requirements to be eligible for the Home Guarantee. Requirements are that it:		

		• is an owner-occupier home loan • has principal and interest repayments (with limited exceptions for interest-only loans) • has a term of up to 30 years (plus up to three years to build a new home).
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s 22

From: s 22
Sent: Wednesday, 10 September 2025 3:52 PM
To: s 47F
Cc: s 22
Subject: MEDIA BRIEF: Housing Campaign [SEC=OFFICIAL]
Attachments: TSY_UM_Long Form Media Brief_Housing Campaign V2.docx; Attachment A_Housing Campaign_ Integrated Communications Brief_September 2025.docx; s 22

Hi s 22

Please see attached the media brief for the Housing campaign s 22

- Attachment A - Integrated Communications Brief

s 22

We're hoping to be able to receive a response to the brief earlier than the usual 10-day turnaround. Please let us know what is however possible.

s 22

If you could please confirm receipt of this email that would be greatly appreciated.

Looking forward to working with you and the team again. 😊

Many thanks,

s 22

— Assistant Director s 22

Communications Branch
Corporate Division

s 22

The Treasury acknowledges the traditional owners of country throughout Australia, and their continuing connection to land, water and community. We pay our respects to them and their cultures and to elders both past and present.

s 22

