# National Housing Research Program

Research Agenda 2016

**Australian Housing and Urban Research Institute** 

# **CONTENTS**

CO	NTENTS		
		ELOPMENT RESEARCH MODEL	
		ASED POLICY INQUIRY TOPICS 2016	
		Housing aspirations and trade-offs	
		Social impact investment and housing policy	
		Taxation impacts on the housing market	
Inc	uiry 2016D	The future of the private rental market	11
		Housing and residential land supply	
		IE RESEARCH PROJECTS AND DATA UPDATES	
5	NATIONAL H	OUSING RESEARCH PROGRAM FUNDING ROUND 2016	16
5.1	National Ho	ousing Research Program application	16

# 1 PURPOSE

The <u>National Housing Research Program</u> (NHRP) is building an evidence-base of practical, applied research to support policy development and which adds new knowledge to housing studies and related disciplines. The NHRP Research Agenda is updated annually to provide direction in the development of this evidence-base and set priorities for the funding round. In doing so, AHURI Limited consults with the AHURI Limited Board, government housing Chief Executives, Research Centre Directors and the NHRP Research Panel.

The purpose of this document is to present the AHURI NHRP Research Agenda 2016. The Research Agenda 2016 is structured around five Evidence-Based Policy Inquiry topics, and priority topics provided for Stand-Alone Research Projects or data updates. These topics have direct relevance to policy development and call for research to inform policy and practice. Each Inquiry and priority topic identifies a policy issue that is of high priority for housing policy development.

Section 2 of this document provides an overview of the Policy Development Research Model and the Evidence-Based Policy Inquiry.

Section 3 describes the Evidence-Based Policy Inquiry topics offered through the Research Agenda 2016 and lists relevant current and completed AHURI research.

Section 4 identifies the stand-alone research project and data update topics.

The Research Agenda 2016 must be read in conjunction with:

- → NHRP Handbook
- → NHRP Guidelines for applicants
- → NHRP Ethical principles and guidelines for Indigenous research

Supporting documentation and Application Forms are available on the <u>AHURI</u> <u>website</u>.

Research proposals need to build upon the research already completed. The <u>AHURI research catalogue 2000–2015</u> provides a summary of all AHURI funded projects by theme.

Researchers are strongly encouraged to make use of existing data sets when appropriate, including data collected by the Australian Institute of Health and Welfare, the Australian Bureau of Statistics, longitudinal data sets such as the Housing, Income and Labour Dynamics in Australia survey and administrative data sets held by the Department of Social Services. A list of potential data sources is available on the AHURI website.

The NHRP seeks applications for research capacity building and may award one Postgraduate Top-up Scholarship per university in the NHRP Funding Round 2016.

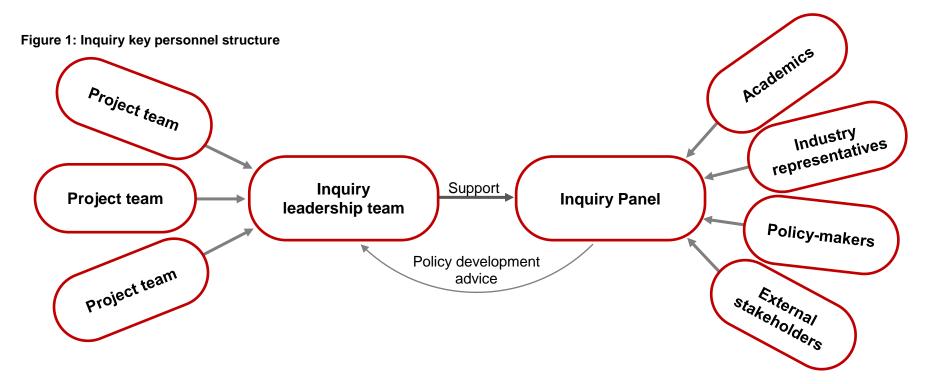
# 2 POLICY DEVELOPMENT RESEARCH MODEL

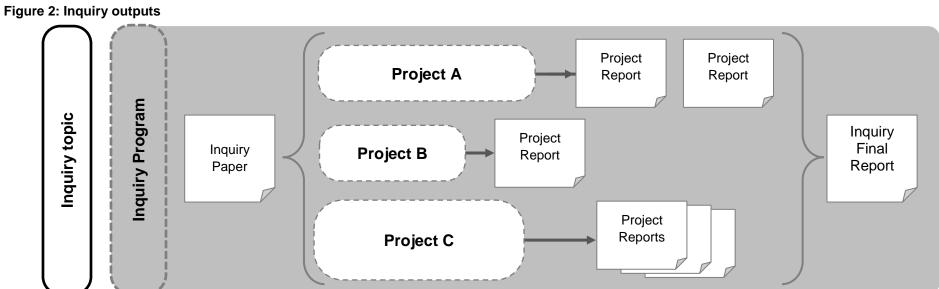
The Policy Development Research Model facilitates engagement between the research and policy communities. Policy development research integrates the traditionally separate processes of evidence building and policy development into one set of practices. The Policy Development Research Model demands a high degree of collaboration within and between the policy and research communities. This occurs through an Evidence-Based Policy Inquiry (henceforth Inquiry) which is established to address a priority policy issue.

### The Evidence-Based Policy Inquiry

The Inquiry is led by academics with the expertise to develop the Inquiry Program which provides the overall logic and the framework of the Inquiry. This leadership team also conduct a suite of independent, original supporting research projects to advance knowledge to address the policy issue. The Inquiry Panel draws a mix of policy and practice expertise from government and non-government sectors together to consider the evidence and the outcomes of the research to address the policy issue and to make particular recommendations for policy development and/or practice innovation (see Figure 1).

The Inquiry leadership team authors the materials for the Inquiry Panel and all publications for the Inquiry. The Final Report for the Inquiry and for each of the supporting research projects are published over the course of the Inquiry in the AHURI Report series. These Final reports are double blind peer reviewed (see Figure 2).





# 3 EVIDENCE-BASED POLICY INQUIRY TOPICS 2016

The Evidence-Based Policy Inquiry topics for 2016 have been developed through consultation with the AHURI Limited Board, government housing Chief Executives, Research Centre Directors and the NHRP Research Panel; and approved by the AHURI Limited Board. In the NHRP Funding Round 2016, funded Inquiries will run in parallel—each focussed on one pressing policy issue, as listed below:

Inquiry 2016A Housing aspirations and trade-offs.
 Inquiry 2016B Social impact investment and housing policy.
 Inquiry 2016C Taxation impacts on the housing market.
 Inquiry 2016D The future of the private rental market.

**Inquiry 2016E** Housing and residential land supply.

# Inquiry 2016A Housing aspirations and trade-offs

**Policy issue:** How are housing aspirations and the subsequent choices made by different population groups changing, and what are the implications of any such changes for housing assistance, housing policy, and supply characteristics (size, form and location)?

Current housing policy settings and assistance may drive unintended consequences, such as disincentives and inefficiencies, as they may be based on assumptions—for instance the historical 'housing career', one in which households use rental as a transitional tenure before entering home ownership as a long-term tenure—which are no longer valid. Contemporary changes in the housing market may be driving a shift in patterns of housing consumption, either by choice or necessity, for example:

- home ownership may be less-attractive to young people (some already carrying high educational debt)
- → those reaching retirement may consider ageing in place, downsizing and/or offering financial housing assistance to their children
- → labour markets and travel times to work may influence housing mobility choices.

People are making choices which include trade-offs (often associated with price points) and adapting to changing housing market conditions, which in turn are likely to change aspirations. Adaptations such as remaining in private rental and reduced home ownership will have long term impacts on housing policy and the economy (including wealth distribution).

Understanding what is actually wanted from housing, and the trade-offs individuals and households are willing to make if their first preference is not available, would support more efficient development of housing policy and housing assistance programs. Reforms to rental tenure could offer more of the features of ownership or growth of housing associations to provide a more supported and diverse rental system.

Providing greater flexibility for mobility within home ownership, enabling downsizing or programs to address triggers causing older households to fall out of home ownership might reduce reliance on housing assistance and improve quality of life for older households affected. Reforms to mortgage insurance and shared equity models might support hybrid tenures, and a focus of policy on particular demographic groups (youth, Indigenous, people with disabilities, aged).

- → Current patterns of housing aspirations and preferences of population cohorts.
- → Trade-offs people, particularly young people and older people, are willing to make to achieve outcomes like home ownership and the types of tenure options that otherwise might meet their needs.
- → The implications for future housing policy and assistance needs of these current aspirations and compromises that different cohorts are willing to make.
- → Ways the housing system could be reformed to better support people to realise their aspirations and best options.
- → The unintended consequences of retaining present policy settings which may be misaligned with changes in tenure type and preference.
- → Geographical differences between metropolitan, regional and remote areas.

- 73034 The relationship between intergenerational transfers, housing and economic outcomes (PP available second quarter 2015, FR available third quarter 2015)
- **73038** Housing markets, economic productivity, and risk: International evidence and policy implications for Australia (FR available second quarter 2015)

## Recently completed AHURI research (since 2012)

- **52012** Processes for developing affordable and sustainable medium-density housing models for greyfield precincts (2015)
- **51002** Generational change in home purchase opportunity in Australia (2014)
- **30699** The experience of marginal rental housing in Australia (2013)
- **50683** Long-term private rental in a changing Australian private rental sector (2013)
- **53011** Edges of home ownership (2013)
- 70687 Downsizing amongst older Australians (2013)
- **81004** Housing equity withdrawal: uses, risks, and barriers to alternative mechanisms in later life (2013)

#### Other relevant AHURI research

- 70639 Community Land Trusts and Indigenous housing options (2012)
- 70695 Moving home: conceptual and policy implications of the housing-mobility nexus (2012)
- 50565 Secure occupancy in rental housing: conceptual foundations and comparative approaches (2011)
- **40427** 21st century housing careers and Australia's housing future (2009)
- 20501 Indigenous home ownership on communal title lands (2009)
- 70394 Innovative financing for home ownership: the potential for shared equity initiatives in Australia (2009)

#### **Commissioned report for Brotherhood of St Laurence**

Tax expenditures and housing (2009)

- **30315** The implications of loss of a partner for older private renters (2008)
- 60603 Home ownership NRV3 RP10 (2009)
- **60603** Experiencing the housing affordability problem: blocked aspirations, trade-offs and financial hardships NRV3 RP9 (2007)
- 60603 Housing affordability for lower income Australians NRV3 FR (2007)
- **80151** What drives Australian housing careers? An examination of the role of labour market, social and economic determinants (2004)
- 80088 A microsimulation model of the Australian housing market with applications to Commonwealth and state policy initiatives (2003)

# Inquiry 2016B Social impact investment and housing policy

**Policy issue:** How can the social impact investment approach, through housing and homelessness policy, yield social and economic benefits for Australians?

Access to affordable housing and services—which sustain tenancies and support economic, social and cultural participation—is driving the development of housing policy. Governments are looking for ways to intervene early and reap long-term benefits, increasing opportunity for individuals and families and reducing reliance on social services. Budgetary pressures mean governments are seeking new ways to meet the demand for services and housing.

Impact investing attracts new funds to social enterprises and increases the options available to address social issues involving governments, philanthropic organisations and industry. Impact investing requires demonstrable and measurable outcomes and an understanding of the costs of services to inform investment. This approach is garnering global interest and there are increasing numbers of policies and programs targeting impact investment, but it is not clear how this approach might be suitable for financing or delivering housing assistance in Australia or when it is the most appropriate approach to use.

Development of integrated measures and evaluation of services and programs would provide the basis to developing investment opportunities. Instruments to channel investment towards affordable housing could be developed such as social bonds or loan guarantee schemes, which attract new capital and investment at scale. This will also support the development of the capacity of social enterprises in the sector, including community housing organisations and service providers, to enable the generation of affordable housing and services.

- → How social impact investment has been applied (in its infancy) to social policy issues overseas and in Australia, and what opportunities it creates for housing policy.
- → How social impact investing can improve housing outcomes and where it is not appropriate or beneficial.
- → How the social impact investment approach can be operationalised to housing policy in the Australian context.
- → The role government can play in facilitating the impact investment market and providing incentives for engagement in housing services.
- → The evidence (i.e. data) required, and research capabilities required, to support service delivery and the measurement of costs and outcomes.

- **71025** Cost effectiveness and tenant outcomes in social housing (PP available, FR available third guarter 2015)
- 21024 An evaluation of the nature and effectiveness of supportive housing models (PP available, FR available second quarter 2015)

## Recently completed AHURI research (since 2012)

- **71006** Strategies of Australia's leading not-for-profit housing providers: a national study and international comparison (2015)
- 53019 Enhancing affordable rental housing investment via an intermediary and guarantee (2014)
- **51002** Thirty years of public housing supply and consumption: 1981–2011 (2014)
- 41023 Progressing tenancy management reform on remote Indigenous communities (2014)
- **82014** The cost of homelessness and the net benefit of homelessness programs: a national study (2013)
- **80651** Housing and children's development and wellbeing: evidence from Australian data (2013)
- **71016** Financing rental housing through institutional investment Volume 1: outcomes from an Investigative Panel (2013)
- 71008 Public housing transfers: past, present and prospective (2013)

#### Other relevant AHURI research

- 30652 Housing Supply Bonds—a suitable instrument to channel investment towards affordable housing in Australia? (2012)
- **30670** Cost-effective methods for evaluation of neighbourhood renewal programs (2011)
- 70588 Partnership working in the design and delivery of housing policy and programs (2011)
- 80372 Sustaining at-risk Indigenous tenancies: a review of Australian policy responses (2009)
- 50361 Housing insecurity and precarious living: an Australian exploration (2008)
- 80306 The cost-effectiveness of homelessness programs: a first assessment (2008)
- **50300** Housing and social cohesion: an empirical exploration (2007)
- **80188** Housing assistance and non-shelter outcomes (2003)
- **70068** Ex-prisoners and accommodation: what bearing do different forms of housing have on social reintegration for ex-prisoners? (2003)
- **10003** The whole of government lifetime benefits of investment in housing (2002)
- **30420** A systematic review of cost effectiveness and cost benefit studies of homelessness (2002)
- **70111** Linkages between housing, policing and other interventions for crime and harassment reduction in areas with public housing concentrations (2002)

# Inquiry 2016C Taxation impacts on the housing market

**Policy issue:** How does the taxation system impact on the housing market, and how does this compare with the impact of the taxation system on other aspects of wealth?

There are a range of issues confronting housing related taxation, including whether the present tax system is efficient, equitable (including over a taxpayer's life-course), effective in raising revenue, and relatively simple to administer. Current taxation arrangements (including capital gains, stamp duty, land tax, negative gearing, GST) may have undesirable secondary effects on market behaviours, contributing to poorer housing outcomes.

There is also a question as to whether the taxation system is providing sufficient incentive for investment in new Australian housing. There is ongoing national interest in reform of the taxation system, including the role of taxation in the housing market. Inquiry from the perspective of housing policy is warranted in the context of improving affordability and accessibility outcomes for Australian households.

Taxation reform might consider ways to improve the economic efficiency of housing taxation, the distributional equity of the system and its administrative simplicity. Improving economic efficiency could involve altering current economic incentives towards increasing supply rather than just adding to demand and thereby improving housing affordability. The number of taxes could be reduced and housing taxed in a more tenure neutral fashion so that one form of tenure is not favoured above another. The Henry Review suggested the removal of stamp duties, and levying of broad based land tax on a per land holding basis, which would avoid the distortionary effects of current tenure specific tax arrangements (at present owner occupiers do not pay land tax but investors do). Further, the determination of land tax thresholds by per square metre value would apply a higher tax rate to more expensive land.

- → The roles the respective jurisdictions play in levying tax, considering their motivations in taxing, and the extent of their consideration of housing market impacts such as affordability, tenure security and sustainability.
- → Who is taxed and the net impact on the tax and taxation expenditure system on households, developers and investors.
- → The effects of the tax system on affordability outcomes and development of potential revenue neutral tax reforms to address affordability.
- → The potential role of access to superannuation to allow entry into or to remain in the housing market.
- → The effects of the tax system on affordability outcomes and development of potential revenue neutral tax reforms to address affordability.
- → A roadmap for implementation of relevant taxation reform.

53039 Australian demographic trends and their implications for housing subsidies (PP available, FR fourth quarter 2016)

## Recently completed AHURI research (since 2012)

- 70687 Downsizing amongst older Australians (2014)
- **71016** Financing rental housing through institutional investment. Volume 1: outcomes from an Investigative Panel (2013)

#### Other relevant AHURI research

- **70695** Moving home: conceptual and policy implications of the housing-mobility nexus (2012)
- 80647 The spatial and distributional impacts of the Henry Review recommendations on stamp duty and land tax (2012)
- 80647 The impacts of the Henry Review recommendations on the private rental market: savings income discount and rent assistance (2011)
- Commissioned Report for Treasury Housing taxation and transfers: Final Report research study for the Review of Australia's Future Tax System (2010)
- **30521** Factors shaping the decision to become a landlord and retain rental investments (2010)
- **70393** Counting the costs: planning requirements, infrastructure contributions and residential development in Australia (2009)

# **Commissioned Report for Brotherhood of St Laurence**

Tax Expenditures and Housing (2009)

- 30399 Modelling of initiatives to improve the supply of affordable housing using the AHURI 3M model (2008)
- **80088** A microsimulation model of the Australian housing market with application to Commonwealth and State policy initiatives (2003)

# Inquiry 2016D The future of the private rental market

**Policy issue:** What are the implications for equity, efficiency and effectiveness outcomes from emerging trends in institutional dimensions of private rental markets?

An institutional analysis of the Australian private rental market would reveal relatively few major institutional elements: mum and dad investors, mortgage lending, banks, real estate agents and tenants. A minor role can be ascribed to state governments in regulating the market and in programs to assist low-income tenants including bonds and support and brokerage programs. Commonwealth involvement comprises support for low income renters through Commonwealth Rental Assistance and concessions to investors via tax settings such as negative gearing.

None the less Australia's private rental market is accommodating an increasing proportion of households, some for much longer periods of time, and lower-income renters face ongoing challenges in accessing affordable and stable rental housing.

Emergent within the Australian private rental market and more prominently in international settings are:

- Corporate landlords providing dedicated student accommodation—particularly for the international student market.
- → A growing and robust not-for-profit landlord sector that is cross-subsidising social purpose activities with full market operations.
- Residential real estate investment trusts.
- → The application of new technologies to better match supply and demand (e.g. Airbnb).

There is interest in understanding these sorts of trends in private rental markets internationally and in Australia to support the development of a more equitable, efficient and effective rental market.

- → The nature and extent of emerging trends in the institutional forms of the private rental market in Australia and internationally.
- → The dynamics and drivers of these trends, and their relevance to Australia.
- → The opportunities for improved outcomes for lower income tenants that could arise from these changes in institutional settings and how these changes might be achieved in Australia.

- 31036 The role of private rental support programs in housing outcomes for vulnerable Australians (PP available, FR available second quarter 2015)
- **51018** Supply shortages and affordability outcomes in the private rental sector: short and longer term trends (FR available second quarter 2015)
- 51020 Sustaining private rental tenancies: targeted tenant support across life events and housing transitions (FR available second quarter 2015)

## Recently completed AHURI research (since 2012)

- **71006** Understanding decision-making in the not-for-profit housing sector: longitudinal and comparative components (2015)
- 51018 Changes in supply and demand for low rent housing in the Australian private rental market 2005–11 (2014)
- **51002** Thirty years of public housing supply and consumption: 1981–2011 (2014)
- **30674** Underemployment and housing insecurity: an empirical analysis of HILDA data (2014)
- 21005 Preventing first time homelessness amongst older Australians (2014)
- **50683** Long-term private rental in a changing Australian private rental sector (2013)
- **71016** Financing rental housing through institutional investment. Volume 1: outcomes from an Investigative Panel (2013)
- 70689 Understanding leadership, strategy and organisational dynamics in the not-for-profit housing sector (2013)

## Other relevant AHURI research

- 30637 Investigative Panel on a socially sustainable housing system for Australia (2011)
- 50565 Secure occupancy in rental housing: conceptual foundations and comparative approaches (2011)
- 30521 Movements in and out of affordability stress and dynamic modelling of Initiatives to improve the supply of affordable housing (2010)
- **20280** Motivations of investors in the private rental market (2005)
- **80372** Sustaining high risk Indigenous tenancies: a review of Australian policy responses (2009)
- **50361** Housing insecurity and precarious living: an Australian exploration (2008)
- 30315 Implications of loss of a partner for older private renters (2008)
- 20346 Risk assessment practices in the private rental sector (2008)
- 60603 Housing affordability: a 21st century problem NRV3 FR (2007)
- 40194 A review of private rental support programs (2005)
- 40048 Housing need and provision for recently arrived refugees in Australia (2005)
- **50142** Entering rental housing (2004)
- **30147** The regional impact of rent assistance (2004)
- 20033 Tenure security and its impact on renters in Queensland (2003)
- **50007** Rent assistance and young people's decision making (2002)
- **50049** Demand subsidies for private renters (2002)

# Inquiry 2016E Housing and residential land supply

**Policy issue:** What can be learnt from efforts to deliver increases in the supply of affordable housing?

Governments have made efforts to generate new supply of affordable housing through a range of policies and schemes including direct investment in public and community housing and infrastructure; subsidies to private investment and interventions in the planning system such as inclusionary zoning measures.

Recent Australian initiatives include the Housing Affordability Fund, Social Housing Initiative, and the National Rental Affordability Scheme (NRAS). However there has been considerable diversity in state initiatives including:

- → A combination of land supply, barrier reduction, affordable housing incentivisation and inclusionary zoning to large renewal sites in Brisbane.
- → Density bonuses and streamlined planning processes in NSW.
- → A 15 per cent affordable housing requirement mandated for new significant developments in South Australia.
- → Partnership projects with industry in WA which incorporate social housing, subsidised rental, shared equity home ownership and purchase-discounts for key workers.

Community housing providers have partnered with industry and government in the development of new affordable housing. Local government also partners with community and philanthropic organisations and service providers to develop new housing to address specific needs.

There is interest in case study research to support long-term learning from successful and unsuccessful initiatives and partnerships which have been underway for 5–10 years across different Australian jurisdictions and where relevant, internationally.

- → The way the assets, organisational capabilities, policies and program mechanisms of government agencies and non-government organisations have been used to generate new housing supply for key client groups (e.g. low-income, Indigenous, migrants, ageing and disability, youth).
- → The diversity of means governments have used to drive net new supply of affordable housing, including financial, regulatory, planning schemes, property and land holding assets and organisational expertise.
- Consideration of Australian and international experience in linking government activity to driving net new affordable housing supply and the key principles of leading practice that are transferable.

- 53035 Making connections: housing, productivity and economic development (FR available second guarter 2015)
- 73038 Housing markets, economic productivity, and risk: international evidence and policy implications for Australia (FR available second quarter 2015)

## Recently completed AHURI research (since 2012)

- **52012** Processes for developing affordable and sustainable medium-density housing models for greyfield precincts (2015)
- **51018** Changes in supply/demand for low-rent housing in the Australian private rental market, 2006–11 (2014)
- **51002** Thirty years of public housing supply and consumption: 1981–2011 (2014)
- 30643 Australian suburban house building: industry organisation, practices and constraints (2013)
- 71008 Public stock transfers in Australia: past present and prospective (2013)
- 70689 Understanding leadership, strategy and organisational dynamics in the not-for-profit housing sector (2013)

#### Other relevant AHURI research

- **30652** Housing Supply Bonds—a suitable instrument to channel investment towards affordable housing in Australia? (2012)
- NHSC Housing supply and affordability—key indicators, 2012 (2012)
- Towards a new development model for housing regeneration in greyfields precincts (Investigative Panel) (2011)
- **70617** Developing sustainable affordable housing: a project level analysis (2012)
- 80649 Delivering diverse and affordable housing on infill development sites (2012)
- **30590** Planning and the characteristics of housing supply in Melbourne (2010)
- **40561** What future for Australian public housing? A critical analysis (2010)
- **70393** Counting the costs: planning requirements, infrastructure contributions, and residential development in Australia (2009)
- **20280** Motivations of investors in the private rental market (2009)

# 4 STAND-ALONE RESEARCH PROJECTS AND DATA UPDATES

The NHRP Funding Round 2016 will include funding for one or two smaller, standalone research projects, including data update projects. \$150 000 will be available to fund such projects. If any funds remain uncommitted after decisions about funding for the Evidence-Based Policy Inquiries, such funds may be available to support standalone research projects.

## 2016F A comparison of rent models

Extending on previous AHURI research, what is the international and Australian evidence on the impacts on affordability for tenants, tenant choice and revenues for investors, of the application of different rent models such as income-based rent or market rent which adjusts for amenity (e.g. access to services, transport and employment) and property attributes (e.g. size, age, accessibility, condition)?

## 2016G Data updates

To support policy development in housing and homelessness, the AHURI National Housing Research Program has, over time, systematically analysed a range of key secondary data sets to provide a series of fundamental statistics about housing and homelessness in Australia. As new data becomes available these analyses require updating. Some examples of projects recently funded include:

53021 The incidence and duration of housing affordability stress (2013)

51018 The supply of, and demand for, low rent private rental housing (2013)

Applications to undertake secondary data analyses projects should clearly demonstrate the policy development rationale for updating the data analysis. Applications must also demonstrate critical engagement with recent developments in methodology and critical awareness of the current policy and practice context.

Please refer to the AHURI <u>AHURI Housing data sources</u> document on the AHURI website for further information on the availability of housing data sets

The deliverables resulting from secondary data projects will be short reports focused on the data analysis and its implications for policy development which may, by negotiation, warrant peer review and publication in the AHURI Report series.

# 5 NATIONAL HOUSING RESEARCH PROGRAM FUNDING ROUND 2016

The annual NHRP Funding Round opens with the publication of the NHRP *Research Agenda 2016* which calls for research funding applications.

The annual NHRP Funding Round 2016 capacity building component consists of one Top-up Scholarship for a postgraduate student at each AHURI Research Centre, and their attendance at the annual postgraduate symposium.

	Opening	Closing
NHRP Funding Round	Tuesday 21 April 2015	Friday 14 August 2015 12 noon AEST
Top-up Scholarship	Tuesday 21 April 2015	Friday 29 April 2016 COB AEST

# 5.1 National Housing Research Program application

The Research Agenda 2016 must be read in conjunction with:

- → NHRP Handbook
- → NHRP Guidelines for applicants
- → Ethical principles and guidelines for Indigenous research

An AHURI Research Centre Director must submit all applications for funding using the AHURI Submission Form also available on the AHURI website.

Supporting documentation and Application Forms are available on the <u>AHURI</u> website.

The selection process for funding through the National Housing Research Program is competitive and based on the absolute merit of the application. Each application is independently assessed on key selection criteria by four members of the <a href="NHRP Research Panel">NHRP Research Panel</a>. Advice is provided by the NHRP Research Panel to the AHURI Limited Board for funding approval. Applicants will be notified of the outcome of their application by **mid December 2015**.

### **AHURI Research Centres**

AHURI Research Centre—Curtin University
AHURI Research Centre—RMIT University
AHURI Research Centre—Swinburne University of Technology
AHURI Research Centre—The University of Adelaide
AHURI Research Centre—The University of New South Wales
AHURI Research Centre—The University of Sydney
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